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મૌનનું મહત્વ

MONICA SHAH

સંસ્કૃતમાં એક શ્લોક છે.

“મૌનમ્ સર્વાર્થ સાધનમ્”.

એટલે કે મૌન એ સૌથી શ્રેષ્ઠ સાધના છે. ખરેખર, મૌન એ ખુબ જ મોટી અને અઘરી સાધના છે. એનું મહત્વ પણ એટલું જ વધુ અને ઉત્તમ છે. મૌન માત્ર આંતરિક ઊર્જાની બચત નથી કરતું, આપણી અંદર નવીન ઊર્જાનો સંચાર પણ કરે છે. ગુસ્સો, આવેશ, વેર, દ્વેષ જેવી નકારાત્મકતા નષ્ટ કરે છે. મૌન આપણને ગુસ્સો ભૂલવામાં તથા પરિસ્થિતિના દરેક પાસાઓને પારખવામાં મદદરૂપ થાય છે. માનસિક સુખની પ્રાપ્તિ કરાવે છે.

મૌન જીવનમાં સકારાત્મકતા લાવવા માટે ખુબ મહત્વનો ભાગ ભજવે છે. આપણી વિચારશક્તિને સશક્ત બનાવે છે. આપણને નિયમિત અને શિસ્તબદ્ધ બનાવે છે. આપણી અંદર આત્મવિશ્વાસની વૃદ્ધિ કરે છે.

મૌન એ વ્યક્તિને શ્રેષ્ઠ શ્રોતા બનાવે છે, જે શ્રેષ્ઠ શ્રોતા હોય તે જ વિદ્વાન બની શકે છે અને કહેવાય છે કે જે વ્યક્તિ વિદ્વાન હોય છે એ હંમેશા વધુ પડતું બોલવા કરતાં પોતાના કર્મોથી પોતાની વિદ્વતા સાબિત કરવામાં વધુ માને છે અને મૌન ધારણ કરે છે. મૌનના સ્વાસ્થ્યલક્ષી લાભ પણ છે... મૌન એટલે યોગની ઉત્તમ સાધના... આ મૌન અને શાંત ચિત્તે માત્ર પ્રભુ સ્મરણ કરવાથી ઉચ્ચ રક્તચાપ એટલે કે હાઈ બ્લડ પ્રેશરની તકલીફમાં પણ ઘણો ફાયદો થાય છે. મૌન દ્વારા મનને શાંત અને પ્રકૃતિલિત કરી શકાય છે અને એના કારણે લોહીની ઉણપ પણ શરીરમાંથી દૂર કરી શકાય છે. મૌનથી ગંભીર બીમારીઓ ભલે દૂર ન થાય પણ રાહત ચોક્કસ અપાવે છે. આપણી રોગપ્રતિકારક શક્તિમાં વધારો કરી આપણને એક નવી જ સ્ફૂર્તિ પ્રદાન કરે છે. આપણી અંદર કોઈપણ ગંભીર બીમારી સાથે લડવાની શક્તિનો સંચાર કરે છે. કહેવાય છે કે જે ઓછું બોલનાર અને મૌનનો નિયમ પાળતા લોકો નીરોગી અને લાંબુ જીવે છે.

મૌન અઘરું છે પણ અશક્ય નથી...* શું આજના સમયમાં આવી આકરી સાધના શક્ય છે ખરી ? આપણે કહીશું, ના... શક્ય નથી. પણ હકીકતમાં

શક્ય છે. બીજું કંઈ નહીં પણ પોતાની જીભ પર નિયંત્રણ રાખવું તો ચોક્કસ શક્ય છે જ. આપણા રોજીંદા જીવનમાં આખો દિવસ નહિ તો દિવસનો અમુક નિશ્ચિત સમય માટે એકાદ કલાક મૌન રહેવાનો નિયમ પણ પાળી જ શકાય છે.

મૌન ધારણ કરવા માટે સૌથી ઉત્તમ સમય કયો? પ્રાતઃકાળ એટલે કે સવારના સમયે મૌન ખુબ જ ફળદાયી રહે છે. કારણ કે સવાર સવારમાં આપણું મન બાહ્ય નકારાત્મકતાથી દૂર હોય છે. એવા સમયે સકારાત્મક ઊર્જા વધારવામાં મૌન ખુબ જ ઉપયોગી બને છે. સવારના સમયે મનની ગતિ ધીમી હોવાથી સરળતાથી નિયંત્રિત કરી શકાય છે. આ સમયે મૌનપ્રત શક્ય હોય છે. અને ફળદાયી બને છે. ભલે એક જગ્યાએ બેસી ન રહી શકીએ. વાંચન ટાળી ન શકીએ. કોઈપણ પરિસ્થિતિમાં પ્રતિક્રિયા આપ્યા વિના ન રહી શકીએ પણ પોતાના શબ્દો પર તો નિયંત્રણ રાખી જ શકીએ. મૌન અમાસના દિવસે મૌન ધારણ કરવાનું પણ પ્રયત્ન સનાતનથી ચાલી આવી રહ્યું છે. આ કાળ, એક દિવસ, એક માસ, એક વર્ષ કે આજીવન પણ હોઈ શકે છે. શાસ્ત્રો મુજબ આ દિવસે મૌન ધારણ કરવાથી વિશેષ ઉર્જાની પ્રાપ્તિ થાય છે.

મૌન રાખવાના ફાયદા

મૌન ધારણ કરવું તે મોટી સાધના બરાબર છે. આપણી વિચારવા ની શક્તિ ને વધારે છે. એટલા માટે સાધના ના કોઈ પણ પંથ મા મૌન ની તાકાત સ્વીકારી છે.

મનો વૈજ્ઞાનીક અને કેરીયર વીશેષજ્ઞ પણ સ્મરણ શક્તિ વધારવા માટે, એકાગ્રતા, શાંતી અને સકારાત્મક વિચારો માટે જીવન મા મૌન ધારણ કરવા ની સલાહ આપે છે.

આપણે થોડા સમય મૌન રહેતા આપણે પોતાની સાથે વાત કરીએ છીએ. આત્મ મુલ્યાંકન કરી શકાય છે. આના થી નવી માનસીક ઉર્જા પ્રાપ્ત થાય છે. તમારા જીવન મા મોટો સકારાત્મક બદલાવ લાવી શકો છો.

મૌન થી સંવેદનશીલતા વધે છે. જો તમે દસ દિવસ સુધી મૌન રહેવા માટે વિચારી શકો છો તો. ઘણા બધા લોકો માટે આ એક પાણી ઉપર ચાલવા જેવું

કામ છે. પણ (એક યોગ પદ્ધતિ)વીપશ્યના ના સાઈલેન્સ રીટ્રીટ મા આજ થાય છે. આમા ભાગ લેવા વાળા લોકો ને લખવા વાચવા ની પણ મનાઈ હોય છે. એ લોકો એકાબીજા સાથે આઈ કૉન્ટેક્ટ પણ નથી કરી શકતા. જ્યારે વૈજ્ઞાનીકો ની એક ટુકડી વીપશ્યના ના રીટ્રીટ મા શોધ માટે ગઈ તો જાણવા મલ્યુ કે મૌન રહેવા થી આપણી સંવેદન શીલતા બીજી રીતે વધવા લાગે છે. આપણી સંવેદનશીલતા મા, વિચારવા મા, ભાવનાઓ મા શુદ્ધતા આવે છે. ભવિષ્ય ની સમસ્યા નો સમાધાન મળે છે. મૌન વ્રત હમેશા વર્તમાન લાવે છે. જ્યા આપણે સુખ નો અનુભવ કરીએ છીએ. મૌન ની મદદ થી આપણે ભવિષ્ય ના ભ્રમ માથી નીકળવા મા સફળ થઈએ છે. યાદ શક્તિ વધે છે. એકાંત મા મગજ શાંત રહે છે જે મૌન થી આવે છે. જ્યારે આપણે મૌન રહીએ છીએ ત્યારે મગજ મા સકારાત્મક વિચાર આવે છે. જેનો આપણે અમલ કરીએ છીએ. આનાથી આપણી અંદર સકારાત્મક પ્રવૃત્તિ વધે છે. કોઈ પણ બહારી યીજ થી આપણે પ્રભાવીત નથી થતા. આ શાંતી આપણ ને મૌન થી મળે છે. મૌન આપણ ને જાગૃત કરે છે. સચેત કરે છે. આનાથી આપણી ગતી વીધી આપણા નીયંત્રણ મા રહે છે. આપણે તેના નીયંત્રણ મા નથી રહેતા.

મૌન થી મગજ તેજ રહે છે. શરીર નો સૌથી તાકાત વાળો ભાગ મગજ છે. જે રીતે માંસપેશીઓ ની કસરત કરવા થી ફાયદો થાય છે. એ જ રીતે મૌન થી મગજ ને ફાયદો થાય છે.

મૌન એ એક પ્રકાર ની મગજ ની કસરત છે. જેને બધા એ પોતાના પ્રમાણે યોગ્ય પ્રમાણ મા કરવી જોઈએ.

શ્રાવણ મહિનામાં સોમવારે આવતી અમાસને ‘સોમવતી અમાસ’ કહે છે. આ દિવસે સૌભાગ્યવતી સ્ત્રીઓ પોતાનાં પતિની લાંબા આયુષ્ય માટે વ્રત રાખે છે. પુરાણોમાં વિંણત છે કે, આ દિવસે મૌન વ્રત રાખવાથી સહસ્ત્ર ગૌદાનનું ફળ પ્રાપ્ત થાય છે.

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CRITICAL ILLNESS INSURANCE: Financial Protection When Life Takes a U-Turn

PURVI BHALAVAT

A cancer diagnosis, a heart attack, or a stroke can strike without warning—and not only impact health but also derail your finances. Regular health insurance may cover hospital bills, but it won't always compensate for the loss of income, long recovery periods, or non-hospital expenses. That's where Critical Illness Insurance steps in. In this article, we explore how critical illness cover works, why it's different, and why it's essential—especially for those in their 30s and 40s.

What is Critical Illness Insurance?

Critical illness insurance is a lumpsum benefit policy that pays out a fixed amount if you are diagnosed with a listed critical illness, irrespective of actual treatment cost. It's not reimbursement-based, like regular mediclaim—it's money in your hand, to use however you see fit.

Why You Need It

- **Income Loss:** Many critical illnesses require months (sometimes years) of recovery—resulting in job loss or income interruption
- **Cost of Non-Hospital Care:** Expenses like rehab, physiotherapy, home care, counselling, and special diets are often not covered under regular policies
- **Out-of-Country Treatment:** If you choose to seek treatment abroad, regular health policies usually don't support it
- **Loans and EMIs:** Financial responsibilities continue even when you're unwell—this payout can help avoid debt traps

Illnesses Commonly Covered

Most critical illness policies include:

- Cancer (major stages)
- Heart attack (first occurrence)
- Stroke
- Kidney failure
- Major organ transplant
- Paralysis
- Multiple sclerosis
- Coma
- Coronary artery bypass surgery

(Check your policy brochure—each insurer defines these conditions specifically)

Who Should Buy It?

- Breadwinners of the family, especially in high-stress or high-risk jobs
- Self-employed professionals with no sick pay or income protection
- Individuals with a family history of serious illness
- People with existing home/education loans that could become unpayable if health fails

How It Works

- You buy a policy with a chosen cover amount (e.g., ₹10 or ₹25 lakhs)
- If you are diagnosed with a covered illness, you submit medical proof
- Upon approval, the insurer pays the full insured amount
- You can use the money for treatment, household expenses, travel, alternative therapies, debt repayment, or anything else

Standalone vs Rider-Based Plans

- **Standalone Critical Illness Plan:** Dedicated, often more

comprehensive coverage. Suitable if you're seeking large protection.

- **Rider (Add-On):** Can be added to life or health insurance. Affordable, but usually limited in payout and illnesses covered.

Case Study: The Cost of Not Having It

Amit, 42, was diagnosed with early-stage cancer. His treatment stretched over 18 months, during which he couldn't work. His mediclaim covered the ₹6 lakh hospital bills, but he had no income. A ₹20 lakh critical illness plan would have bridged that gap—paying EMIs, household bills, and kids' school fees. Instead, he had to dip into savings and borrow from family.

Conclusion

A critical illness doesn't just affect your body—it affects your lifestyle, your goals, and your family's financial stability. Think of this insurance as a financial shock absorber. If you're in your 30s or 40s, this might be the most important policy you buy. Because life doesn't come with warnings—but it does allow us to prepare.

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consecutive



for the last
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CS Vinit Narsana is a Fellow Member Of ICSI Having 12 Years Of Experience In Practice Serving Over 250 Corporates, He is also a Financial Planner guiding his clients to create wealth through Mutual Funds, Stocks and other Investment Options.

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Language Power: Why Young Khadayatas Should Preserve & Promote Gujarati

DR RAJENDRA BHALAVAT

Language is not just a means of communication—it is the lifeline of culture, identity, and emotion. For the Khadayata Gujarati community, our language carries the wisdom of generations, the rhythm of our prayers, and the flavour of our stories. Yet today, many young Khadayatas aged 20–40 are more fluent in English or Hindi than in Gujarati. In a rapidly globalising world, it's time to ask: are we slowly losing a key part of who we are?

Preserving and promoting Gujarati is not just about tradition—it's about staying rooted while growing. Here's why our language matters, and how we can keep it alive in everyday life.

1. Gujarati is Our Cultural Identity

Our bhashaa (language) reflects our heritage. When we speak Gujarati, we connect with our elders, our history, and our values. Our proverbs, stories, and customs are deeply tied to the language. Losing touch with Gujarati means losing access to the original essence of our culture.

2. Builds Stronger Family Bonds

Speaking Gujarati at home fosters a deeper bond with grandparents and older family members who may not be as comfortable in English. Conversations in our mother tongue build emotional bridges and mutual respect across generations.

3. Spiritual Connection

Many of our prayers, bhajans, and scriptures are in Gujarati. Understanding the language enhances our spiritual experience, making rituals and festivals more meaningful. Whether it's listening to a pravachan or reciting aarti, language brings us closer to our faith.

4. Boosts Cognitive Skills

Studies show that bilingual or multilingual individuals often have better memory, focus, and problem-solving abilities. Knowing Gujarati not only keeps you connected culturally but also strengthens your brain.

5. Opens Doors to Community Engagement

Most Khadayata Samaj meetings, events, and cultural programs include elements in Gujarati. Being fluent allows you to participate more fully, take on leadership roles, and enjoy the richness of community activities.

6. Fun Ways to Reconnect With Gujarati

Gujarati Movies & Web Series:

Platforms like YouTube and OTT apps now feature quality Gujarati content.

Music & Bhajans: Listen to Gujarati songs, folk tunes, and bhajans during drives or downtime.

Books & Comics: Start with simple storybooks or comics in Gujarati.

Apps & Online Tools: Use language learning apps like Duolingo or Google

Translate to brush up your skills.

Family Time: Make a conscious effort to speak Gujarati during meals or family gatherings.

7. Encourage the Next Generation

If you have children or younger cousins, introduce them to the language early. Read them Gujarati stories, teach them common words, or involve them in fun games that use the language. Children learn quickly when learning is playful and meaningful.

Preserving Gujarati is not about resisting change—it's about holding on to the roots while embracing the future. As young Khadayata Gujaratis, we have the unique opportunity to be cultural bridges between generations. Let's not let our language fade into silence.

Speak it. Share it. Celebrate it.
Gujarati is not just a language. It's a legacy. Let's honour it.

SMT. CHANDAN RAMESH SHAH

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FINANCIAL INCLUSION OF WOMEN IN GOVERNMENT PRODUCTS

YOGESH K SHAH

According to one study, 20% of Indian women still don't have bank accounts, even though JanDhan Yojana and other government direct credits require women's bank account. And one third of women having accounts are inactive. A 2023 Observation Research Foundation study found that fewer than one fifth of women with bank accounts save formally with the bank. The national family health survey NFHS-5 found that women's access to credit has also remained limited. It also shows that only 54% of women own mobile phones. And in that, just one in five use them for financial transactions. Similarly less than 1 in 5 married women with earnings make autonomous spending decisions. While explanations for this disparity often focus on income inequality, educational disparity and cultural factors, there may be deeper flaws involving our approach to financial inclusion. The question of time is most important in financial inclusion because it is a long term phenomenon. Owning a bank account on one hand and using it's Financial Services for well being is different. The decision involve trade-offs between costs and benefits occurring at different times in the life journey, e.g. choosing between spending money now or saving for retirement. This choices are influenced by how much we value future rewards compared to immediate ones. This study is more important concerning women's financial lives because there may be more interruptions like career breaks for child birth, part-time work to balance family responsibilities, other special categories of credit for the household items, like acting as a guarantor for child's motorbike and

longer life expectations than male partner. This interruptions are further complicated for rural and urban areas, cast and traditions etc.

The complex financial lives of women and Ayushman Bharat

Government supported mass insurance models like Ayushyaman Bharat often use such findings to calculate risk and set premiums. However, this approach can be problematic for women since their health need change significantly over their lifetimes with events like pregnancy creating unique insurance requirements. Women face quite different life challenges during different life stages. Moreover, in India they often face higher risks due to factors like malnutrition, lack of access to health-care, gender based abuse and lack of employment opportunities. By focusing on how these risks accumulate and interact over a time, Insurers can design and support policies that provide better protection and thus encourage more women to invest in insurance.

Socio economic factors

Micro credit programs have shown some success in India. But only a small percentage of women use them because they continue to rely on traditional products and processes of moneylenders. Ideally micro credit grows with women's business offering larger loans on better terms as her business matures over time. This may enable her to protect her from economic shocks during pregnancy or childcare years. This will protect her from falling into debt traps during periods of reduced income. Many women in India

have irregular income, seasonal earnings or are part of informal economy. Also recognising the need to fill the data gap on the elderly population, their health, social support and economic security; the Ministry of Health and family welfare and the Institutional Investment for population studies launched the study program to survey more than 60000 participants over 25 years.

The RBI and AntarDrishti

The RBI recognises the need to measure financial inclusion holistically. It recommended the financial inclusion be measured using the parameters of access, usage and quality. To this effect, the RBI created a composite score of 97 indicators called the Financial Inclusion Index in 202. And in 2023 launched a dashboard called "Antar Drishti" to have a granular idea of financial inclusion in the country. In it's F.Y. 2025 annual report, the RBI announced the formulation of the next interaction of the strategic documents and National strategy for financial inclusion 2025-30. This shows some growing hope for the betterment of women's lives and their financial independence in future. Thanks.

WHY KHADAYATA RATNA ?

KCBF – Konnect eBulletin Team has introduced the column of “**Khadayata Ratna**” since last almost a year. During this period the eBulletin Team has tried to bring before its readers the highlights of prominent Khadayatas who have contributed substantially during their life span – in their respective profession, society and to Khadayata community in particular. The objective is clear – to highlight our own community people who can act as the “**Role Model**” for current as well as future generation/s.

There are almost eight billion humans (7.9) on our planet. They are spread over different continents and countries. E.g., in India we have 1.3 billion people. They further get divided in to states – like Maharashtra, Gujarat, Uttar Pradesh etc. further into Districts like Sabarkantha, Aravalli etc. Within

this further classification into different communities – like Khadayatas, Kshatriyas, Brahmins etc.

If you observe, in order to acknowledge the people for their contribution to the SOCIETY they serve they are acknowledged from time to time. E.g., **Internationally it's NOBEL PRIZE** – in all different categories. **Bharat Ratna, Padma Bhushan, Padma Vibhushan at National level.** Similarly, there are different awards in other fields like Film Industry, Literature, Army, Sports, Police etc. the objective being not just to acknowledge their contribution but to also provide the present and future generations to take lead from their life and to act as role model. E.g. Sachin Tendulkar – could be a role model for many budding cricketers. Lata Mangeshkar, Akshay Kumar in film industry, Swami Vivekanand, Swami Chinmayanand in spirituality etc.

It is with this objective we decided to provide brief profile, achievements and contributions of the prominent Khadayatas in our monthly bulletin. The name/s are approved by the majority consensus. One of the objectives of the KCBF is to also try and hold our community together at a time when the social structures and joint family systems are getting disintegrated and replaced by nucleus family units – whereas Western countries are increasingly appreciating and turning to Indian culture.

We would be glad to receive the names and write-ups of such prominent Khadayatas for coverage in forthcoming issues.

Editorial Team: Mr. Premal Parikh | Dr. Jignesh Bhalavat | CA Jigar Shah | Ms. Pratibha Shah

Release Date: First Week of Every Month; **Frequency:** Monthly

Please send in your article / content before the 25th of the preceding month to be published in the ebulletin

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Note: We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under “Khadayata Ratna” - A person of eminence from Khadayata community who can be Businessman / Professional or Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

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