







"त्यजेदेकं कुलस्यार्थे ग्रामस्यार्थे कुलं त्यजेत् । ग्रामं जनपदस्यार्थे आत्मार्थे पृथिवीं त्यजेत् ॥"



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Editorial Team: Editor: Shri N. N. Pandey former IAS

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CA Ashish Niraj: Financial Advisor

EDITORIAL



Editor: Shri N. N. PANDEY Former IAS Ex-ACS Home & State Election Commissioner Jharkhand

Greetings,

Dear readers,

Along with the passage of time knowledge and experience comes, which brings enormous opportunities for a lively life; albeit the truth defies, as the aging restricts and constricts the desires and output of the seniors. It impacts not only one old person but the whole society, national and a civilization as a whole.

Climate Change and Ageing Populations: Addressing the Dual Challenge written by Sh. Nitish Nigam from CIMP, rightly says that A comprehensive and age-inclusive approach is necessary to tackle the challenges of climate change and an ageing population. Policies and laws often overlook older people, needs to be smoothen for attaining the sustainable development goals (SGDs) as initiatives targeting older adults were mentioned under 12 different SDGs.

Sh. Sneh Shrivastava Research Scholar from ANSISS, is right in his notion that with an increasing number of elderly people living alone, calls for an immediate external intervention and government support for elder care, revamping the pension system, and providing opportunities for the elderly population to participate in the workforce through lifelong learning initiatives.

The Plight of the LGBT Elderly in India by Sh. Atul Kumar from JNU sheds light on the challenges faced by LGBT elderly individuals in India, including their heightened emotional and social risks, limited access to healthcare, and the stigma and discrimination they encounter in society.

Cybercrime, which wipes out massive amounts of savings of senior citizens, leaves a major mental impact. The article from SFE Research Team "Cyber Crimes & Do's and Don'ts for Seniors" list the modus operandi of the cybercrimes and required prompt action to be taken by Seniors in case of cyber scams.

Sh. Kaushik Kamal Shankar Dave shade lights on Senior Citizen Medi claim Red Carpet Policy. Last not the least the Job openings for Senior Citizens section is a remarkable hit among the Seniors.

Let us unite in building a financially inclusive future where every individual has the knowledge and tools to secure their financial future and contribute to the nation's progress.

Finally I would like to conclude by the famous quote of Mahatma Gandhi "Live as if you were to die tomorrow. Learn as if you were to live forever."

Sh. N. N. Pandey

Ranchi

20-08-2023

EMPLOYMENT OPPORTUNITIES FOR SENIORS

- Position of Consultant (Social Media) on contract basis in NDMA: Age Limit 60+
 https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt Consultant Social Media Aug23.pdf
- Short Term Senior Consultant(Guideline: ME & HADR) on contract basis in NDMA: Age Limit upto 65
 https://ndma.gov.in/sites/default/files/PDF/Jobs/Short Term Consultant MEHADR.pdf
- Position of Consultant (Print & Electronic Media) on contract basis in NDMA: Age Limit upto 62
 https://ndma.gov.in/sites/default/files/PDF/Jobs/Consultant_Print_Electronic_Media.pdf
- Post of Duty Officer (Operations Center) on deputation basis in NDMA: Age Limit upto 55
 https://ndma.gov.in/sites/default/files/PDF/Jobs/Duty_officer_OPS_July23.pdf
- Position of Senior Consultant (Disaster Risk Financing and Risk Transfer) on contract basis in NDMA: Age Limit upto 62+
 https://ndma.gov.in/sites/default/files/PDF/Jobs/Sr_Cons-DRF_July23.pdf
- Engagement of 06 retired Audit/Accounts Officers (Sr.AOs/AOs) as consultant for Internal Audit of Ministry of Environment Forest and Climate Change, New Delhi: Age Limit Upto 64
 https://moef.gov.in/wp-content/uploads/2023/08/Circular-20072023-Advt-consultant-PAO.pdf
- Position for Technical Officer/ Workshop Supervisor/Deputy Consultant: Age Limit upto 62
 https://nitttrbpl.ac.in/vacancy/cel recru 120823.pdf
- Position for CNC Operator/Programmer Temporary: Age Limit upto 62
 https://nitttrbpl.ac.in/vacancy/cel_recru_120823.pdf
- Position for Milling / Lathe Machine Operator: Age Limit Upto 62
 https://nitttrbpl.ac.in/vacancy/cel_recru_120823.pdf
- Position for CTO/Consultant/Adjunct Faculty: Age limit Upto 62
 https://nitttrbpl.ac.in/vacancy/cel_recru_120823.pdf
- Applications for the Post of Executive Director on Deputation/Contract basis: Age limit upto 55
 https://www.sebi.gov.in/sebiweb/other/careerdetail.jsp?careerId=300
- Position of Chair Professor for Reserve Bank of India (RBI), Chair at Indian Institute of Corporate Affairs: Age limit upto 70
 https://www.mca.gov.in/bin/dms/getdocument?mds=3D5xTMvSUAOLxPhyuzBmVQ%253D%253D&type=open
- Post of Chief Administrative Officer (one) and Chief Finance Officer (one) in Indian Institute of Corporate Affairs. Age limit upto 56
 https://iica.nic.in/Images/Vacancy-2023/Vacancy-Circular-CAO-CFO.pdf
- Engagement of Consultants in the Ministry of Development of North Eastern Region: Age limit upto 62
 https://mdoner.gov.in/contentimages/files/CIRCULAR-FOR-ENGAGEMENT-OF-CONSULTANTS.pdf

EMPLOYMENT OPPORTUNITIES FOR SENIORS



- Post of Director (Plan Evaluation and Monitoring) on deputation basis: Age limit upto 56
 https://necouncil.gov.in/sites/default/files/Advt.%20Director%20%28Plan%20Evaluation%20%26%20Monitoring%29.pdf
- Filling up post of Consultant in National Cnetre of Good Governance: Age limit upto 62
 http://ncgg.org.in/sites/default/files/lectures-document/Advertisement_2.pdf
- Filling up post of Executive Director (Tea) on Contractual basis: Age limit upto 57
 http://www.andrewyule.com/pdf/ED TEA 21072023.pdf
- Position of Advisor Financial & Economic Analysis: Age limit upto 58
 https://trai.gov.in/sites/default/files/Vacancy_14072023.pdf
- Post of Principal Advisor in TRAI (HQ), New Delhi on deputation on foreign service terms: Age limit upto 58
 https://trai.gov.in/sites/default/files/Vacancy 07072023.pdf
- Posts of Joint Advisor in TRAI HQ, New Delhi on deputation on foreign service terms: Age limit upto 58 yrs
 https://trai.gov.in/sites/default/files/Vacancy 19072023.pdf
- Post Of Director, Interuniversity Centre For Astronomy And Astrohpysics (Iucaa): Age limit upto 58 yrs
 https://www.ugc.gov.in/pdfnews/9312143_Advertisement-for-the-post-of-Director-IUCAA.pdf
- Post of Professor/ENT: Age limit upto 58 yrs
 https://gmch.gov.in/sites/default/files/jobs/Professor ENT July 2K23.PDF
- Post under National Education Society for Tribal Students (NESTS): Age limit upto 58 yrs
 https://tribal.nic.in/WriteReadData/Highlights/Documents/202308041019082786776AdvertisementOndeputation.pdf
- Post under National Education Society for Tribal Students (NESTS) Deputy Commissioner (Finance): Age limit upto 56 yrs
 https://tribal.nic.in/WriteReadData/Highlights/Documents/202307281026013303445AdvertisementDC.pdf
- Post of Financial Advisor in TIFR :Age limit upto 56 yrs
 https://www.tifr.res.in/new_noticesdocs//Full_Advt_FA_2023_19.pdf
- Post of Senior Consultant Legal (PNDT): Age limit upto 56 yrs
 https://recruitment.nhsrcindia.org/my/job
- Post of Deputy Adviser (Yoga and Naturopathy), Ministry of Ayush: Age limit upto 56 yrs
 https://www.ayush.gov.in/images/whatsnew/deptuadvisor vacancy.pdf
- Posts (Group A, B & C) on Deputation/Re-employment basis in the Ravi & Beas Waters Tribunal.: Age limit upto 60 yrs
 https://cdnbbsr.s3waas.gov.in/s3a70dc40477bc2adceef4d2c90f47eb82/uploads/2023/07/2023072847.pdf
- Appointment of O1 (One) Consultant in NBEMS: Age limit upto 64 yrs
 https://natboard.edu.in/viewNotice.php?NBE=VUpOZO1GWTdGa2k4YUp5blJqNkVBUTO9



Climate Change & Ageing Populations: Addressing the Dual Challenge

Sh. Nitish Nigam

Climate change and demographic shifts have reshaped the global economy. Climate change is one of society's most pressing global challenges, with potentially disastrous long-term consequences for individuals, organisations, and cultures. However, the world economy is undergoing a structural shift due to demographic changes. Along with the rising global population, the global population is also growing older. In 2018, the global population of 65 or above surpassed those of children under five. According to the latest Global Population Prospects 2022, the proportion of individuals aged 65 years or above is expected to increase from 10 per cent in 2022 to 16 per cent in 2050. As per the United Nations population projections, developed economies are experiencing more significant ageing populations, while developing economies, particularly in sub-Saharan Africa, are not projected to face an ageing population until much later in the century.

The impact of the growing elderly population on the global economy intersects with the challenges posed by climate change in several ways. First, the ageing demographic has led to a decline in the workforce, especially in developed nations, resulting in a slowdown in economic growth. Second, this demographic shift places an additional financial burden on the working-age population, as they are required to provide more support to the elderly through social welfare programs and healthcare services. Consequently, public budgets face significant strain, grappling with the higher health and retirement benefits costs for older people. This financial pressure can limit the funds available for investments in sustainable technologies and climate change mitigation measures. Third, older adults, especially those over 70, face heightened vulnerability to the adverse health effects of climate change due to various factors. These factors include a high prevalence of chronic diseases, declining physiological protective mechanisms, and increased social isolation.

As the global population ages, the demographic shift towards an older world population could worsen the already existing adverse health impacts caused by climate change. The combination of these factors necessitates thoughtful consideration and proactive measures to address the unique challenges older individuals face in the context of climate change and its potential repercussions in the global economy. A study titled "A study on promoting and protecting the rights of older people from the effects of climate change" by the United Nations highlighted that the detrimental impacts of climate change on older individuals are intensified by ageism, which manifests as discrimination and prejudice against them. As a result, policies and laws often overlook older people, leading to neglect and disregard. It can be argued that the two-fold impacts of climate change and population ageing also hinder our path to sustainable development goals (SGDs) by 2030.

A comprehensive and age-inclusive approach is necessary to tackle the challenges of climate change and an ageing population. This involves developing climate adaptation strategies for older individuals, reinforcing social welfare programs, encouraging intergenerational cooperation, integrating older people into climate policies, prioritising climate-friendly investments, promoting education and awareness, and facilitating global collaboration and technology transfers. These measures will safeguard vulnerable groups and drive sustainable development and economic growth in the context of climate change.

To conclude, a holistic approach is necessary to address these challenges effectively, considering the ageing population's needs and the urgency of climate change mitigation. Investing in renewable energy, sustainable infrastructure, and healthcare systems can help alleviate the economic burden caused by demographic shifts while also contributing to a more climate-resilient future. Moreover, promoting a healthier and actively ageing population can reduce the impact of climate change on vulnerable individuals and, at the same time, contribute to a more productive and sustainable society.

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Socio-Economic Dimensions of Ageing in India

Sh. Sneh Shrivastava

The global population of elderly individuals is projected to surpass that of children for the first time in 2047 and outnumber children under the age of 10 by 2030 (UN World Population Ageing, 2013&2017). India is also experiencing rapid population aging and is expected to have 319 million elderly people by 2050. In India, the proportion of the population aged 60 years and above accounts for 8.6% of the total population (Census 2011). The share of elderly population is projected to further rise to 19.5% by 2050 (UN Population division, 2019). Including the pre-retirement phase, the older adult population will rise to 45% by 2050. These trends, largely a result of fertility decline and increasing life expectancy, indicate increasing future vulnerabilities such as increasing old-age dependency and reducing potential support levels. Although ageing is a sign of advances in medicine, social, and economics, it has significant social and economic consequences over the past century.

Social Dimension of Ageing:

In India, traditional family-based support for ageing adults has been declining due to increased urbanisation and mobility. Elderly living alone and without spouses is becoming more common. As the older population grows, there will be an urgent need for elder care and support, as traditional family-based care is becoming less common. Studies have shown that more elderly women than men live alone, and that widowhood, poor physical and functional health, and financial insecurity increase their vulnerability. This situational analysis of the elderly calls for the need for external measures and support for the elderly through government schemes and programs.

Economic Dimension of Ageing:

Globally, aging has presented an unprecedented challenge, including a shift in the disease burden, an increase in health expenditure and long-term care, labor force shortages, public dissavings, and old-age income security (Bloom, Canning & Lubet, 2017). The increased burden of healthcare, decreased labor supply, and increased need for social protection may slow economic growth. Furthermore, prolonged post-retirement years can strain the pension systemand personal saving capacities of individuals. In the Indian context, financial security in older ages affects social prestige and impacts the elderly's decision-making capabilities. With poor social security measures and a weak pension system providing meager pensions, a significant portion of the population lives in poverty. The decline in average household size in India over the past few decades, due to varying factors in urban and rural areas, has major economic implications for the country's elderly population. Meanwhile, employment opportunities decline as age advances because the longevity economy has not yet been considered positive, and where third career, senior citizen universities, and lifelong learning are still uncommon.

Conclusion:

The ongoing demographic shift brings significant social and economic challenges. The decline in traditional family-based support, along with an increasing number of elderly people living alone, demands immediate external intervention and government support for elder care. The economic dimension presents unparalleled challenges, including increased healthcare expenses, labour shortages, and overburdened pension systems. To tackle these problems, India must concentrate on reinforcing social security measures, revamping the pension system, and providing opportunities for the elderly population to participate in the workforce through lifelong learning initiatives.

*Research Scholar, Division of Economics and Agricultural Economics, A. N. Sinha Institute of Social Studies, Patna. snehshri01@gmail.com



The Plight of the LGBT Elderly in India

Sh. Atul Kumar

The Universal Value Principle of 'Leave No One Behind' emphasises the importance of addressing discrimination, vulnerability, and inequalities in all forms, regardless of factors such as race, gender, geography, or age. However, despite these noble ideals, LGBTQ+ individuals, particularly elderly members, have historically been marginalised and overlooked in various national and international policies. This article sheds light on the challenges faced by LGBT elderly individuals in India, including their heightened emotional and social risks, limited access to healthcare, and the stigma and discrimination they encounter in society.

India is ageing fast, and as the number of ageing LGBTQ+ individuals in India continues to grow, so do the challenges they face. Depression, anxiety, and loneliness are common mental health issues that affect this vulnerable group. The lack of access to adequate healthcare and the reluctance to seek mental health support further exacerbates their difficulties. Moreover, widespread prejudice and discrimination from various segments of society only aggravate their emotional struggles.

A study conducted by on 207 older queer men in India, which used qualitative and quantitative methods, provided valuable insights into the lives of this under-researched population. The study found that these individuals are at higher risk of experiencing loneliness, depression, and sexual compulsivity due to their doubly disadvantaged identity: sexual minority status and old age. The elderly sexual minorities in India often face age-related discrimination, which leads to prejudiced views and actions that negatively impact their mental well-being, especially when social support and economic resources are lacking. The burden of internalised homophobia further exacerbates their mental health problems.

The study also highlighted the particular vulnerabilities faced by older gay men who are married to women. Their 'helpless' situation persists, leading to increased loneliness and depressive symptoms. However, the research also revealed some encouraging aspects, with optimism and stress resilience emerging as essential attributes among those successfully navigating loneliness and depressive symptoms.

The World Health Organization (WHO) and the Ministry of Health and Family Welfare in India have created comprehensive guidelines for caring for the elderly. Still, they fail to address the experiences of the LGBT community, which is already neglected. The "Health Equity Promotion" model proposed by the Aging with Pride: The National Health, Aging and Sexuality/Gender (NHAS) study is based on a bio-psychosocial understanding of the unique vulnerabilities of older transgender adults. During the pandemic, the U.S. Congress passed the Coronavirus Preparedness and Response Supplemental Appropriations Act and The Coronavirus Aid, Relief, and Economic Security (CARES) Act, which are inclusive of LGBTQ communities. The Indian government can adopt these models, especially as the number of the LGBT elderly population increases.

In India, the under-representation of older adults in the LGBTQ movement is a growing concern, particularly concerning their civil rights and socio-economic security. Care homes may not be suitable for their needs and can be sites of potential abuse. LGBT individuals are not immune to the physical and cognitive changes associated with ageing and will require similar care. This requires sensitivity at all levels through collaboration between physicians, human rights activists, the media, and government administrators. Our collective responsibility is to be aware of the unmet needs of this community in terms of social inclusion, care, and support, rather than discrimination. By prioritising their health as a priority rather than an option, we can address the needs of this community.

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Senior Citizen Mediclaim Red Carpet Policy

Kaushik Kamal Shankar Dave

Turning sixty is a major milestone and for people, a time to start being more careful about their health. It is a matter of concern that insurance policies are hardly available to address this critical requirement.

STAR Health's Senior Citizens Red Carpet Health Insurance Policy is aimed specifically at senior citizens. It provides cover to anyone from the age of 60 and permits entry right up to the age of 75 with continuing cover thereafter till lifetime. It is our way of caring for a generation that has done so much to build the country we have today.

Eligibility

- Entry age between 60 and 75 years
- Guaranteed Lifelong renewals
- Day Care Procedures: All day care procedures are covered.
- Sum Insured Options Rs 1,00,000/- to 25,00,000/-
- Pre-acceptance Medical Screening: No pre-acceptance medical screening. However if following medical records of the person proposed for insurance are submitted, a discount of 10% of the premium is allowed;
- 1) Stress Thallium Report
- 2) BP Report
- 3) Sugar (blood & urine)
- 4) Blood urea & creatinine

The tests should have been taken within 45 days prior to the date of proposal or prior to the date of renewal. If the prospect submits these documents at the time of proposal or at the time of renewal, the discount will be given for all subsequent renewals if the policy is renewed continuously without break. For Floater Policies both self and spouse should submit the medical report to avail discount.

Medical examination may also be done by the Company for those who declare adverse medical history. At present, 100% cost of such medical examination is borne by the company. Under all circumstances, the proposer will be intimated in advance about the need to undergo medical examination.

Coverage

- 1) Hospitalization Cover: Room, Boarding and Nursing expenses 1% of Sum Insured
- $2) \quad Surgeon, An esthetist, Medical Practitioner, Consultants and Specialist's feesup to 25\% of the sum insured per hospitalization$
- 3) Anesthesia, Blood, Oxygen, Operation Theatre charges, Cost of Pacemaker etc up to 50% of the sum insured per hospitalization
- 4) Emergency ambulance charges as per the table given below for transporting the insured person by private ambulance services to the hospital

Sum Insured (Rs.)	Limit per hospitalisation (Rs.)	Limit per policy period (Rs.)
1,00,000/- to 4,00,000/-	600/-	1,200/-
5,00,000/- to 10,00,000/-	1,000/-	2,000/-
15,00,000/- to 25,00,000/-	1,500/-	3,000/-

- 5) Pre-Hospitalization: Medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalisation, for disease/illness, injury sustained following an admissible claim for hospitalisation under the policy
- 6) Post-Hospitalisation: Wherever recommended by the treating medical practitioner, Post Hospitalization medical expenses equivalent to 7% of the hospitalization expenses comprising of Nursing Charges, Surgeon / Consultant fees, Diagnostic charges, Medicines and drugs expenses, subject to a maximum as per the table given below;



Senior Citizen Mediclaim Red Carpet Policy

Kaushik Kamal Shankar Dave

Sum Insured (Rs.)	Limits per occurrence (Rs.)
1,00,000/- to 7,50,000/-	5,000/-
10,00,000/- and 15,00,000/-	7,000/-
20,00,000/- and 25,00,000/-	10,000/-

 $\textbf{Co-Payment:} \ This policy is subject to co-payment of 30\% for all claims.$

Sub limits

For Policy with Sum Insured on Individual Basis;

Sum Insured (Rs.)	Cataract	Cerebro vascular Accident, Cardio vascular Diseases, Cancer (Including Chemotherapy / Radiotherapy), Medical Renal Diseases (IncludingDialysis), Treatment of Breakage of Long Bones	All other major surgeries
	Limit p	per person, per policy period for each diseases / Condition I	Rs.
1,00,000	15,000	. 75,000	60,000
2,00,000	15,000	1,50,000	1,20,000
3,00,000	18,000	. 2,00,000	1,50,000
4,00,000	20,000	2,25,000	2,00,000
5,00,000	21,500	2,75,000	2,25,000
7,50,000	23,000	3,00,000	2,50,000
10,00,000	25,000	3,50,000	2,75,000
15,00,000	30,000	4,00,000	3,00,000
20,00,000	35,000	4,50,000	3,25,000
25,00,000	40,000	5,00,000	3,50,000

MIUM CHART (Excluding Tax) Amount in Rs. Individual(1A)						
Sum Insured						
1,00,000	4,450	8,589	12,482			
2,00,000	8,456	16,320	23,719			
3,00,000	12,900	24,897	36,185			
4,00,000	15,501	29,917	43,480			

^{*}Kaushik Kamal Shankar Dave is a retired government employee and financial advisor for Seniors and can be contacted on M:+9194265 09946

Cyber Crimes & Do's & Don'ts for Seniors Research Team SFE*

Cybercrime, which wipes out massive amounts of savings of senior citizens, leaves a major mental impact. In most cases, the money they lose is an emergency fund for medical treatments and survival after retirement. The modus operandi of the cybercrimes are as under

- Phishing scam
- Lottery email from foreign countries
- Fake email from financial regulators
- Employment emails using the name of reputed companies.
- Credit Card Limit updation calls posing as bank officials
- Hacking of internet banking password
- · Prize winning pop-up while working on Internet
- "Grandparent scam," in which cyber thieves pretend to be a relative—usually a child or a grandchild—who is in distress and needs immediate financial help.
- Social media scams:
- online quizzes or surveys

Do's and Don'ts for Seniors

- Never click suspicious links or attachments received in email, text messages, or social media from an unknown person.
- Do not share your OTP with strangers.
- Cover your webcams: A web camera (default in laptops) if hacked/compromised can be leveraged as a medium to observe/watch and record day-to-day activities. It is recommended to cover the webcam when not in use.
- Be mindful of your appearance on video chat and video calls. Your video chats on social media sites can be recorded by the person on the other side.
- Beware of fake social media accounts and websites Not all the accounts/websites are real and not all information provided on them is true.
- Install antivirus software on all your digital devices and keep them updated.

Responding to Scams:

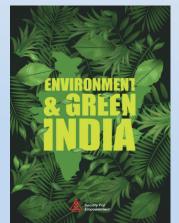
- Phone calls: Hang up immediately. notify the authorities about the attempted scam. Use voicemail to screen calls.
- Email: Delete the fraudulent email by marking it as spam/junk. Never respond to it.
- Text: Block the incoming number from their phone.
- Social media: Report the violation and block the user.
- Practicing good password hygiene and enabling multi-factor authentication (MFA) for sensitive accounts are two of the most powerful yet simple ways to boost cybersecurity.
- Check to ensure that hardware, such as smartphones and computers, with access to sensitive information will automatically lock and require a password to reactivate.
- Configure the home Wi-Fi router and access points with unique usernames and passwords that are not the default ones that come with the equipment.

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SFE SUCCESS STORIES

Society for Empowerment, has a legacy of excellence in Research in Gandhian Philosophy, Public Policy and Governance. The Society is actively involved in Holistic, Sustainable Green Development of the society for which SFE undertakes theoretical action cum research program for the common mass at the rural urban India



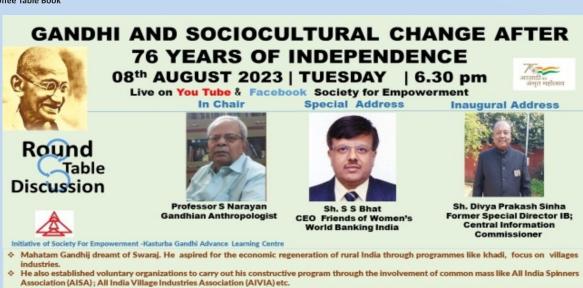
Coffee Table Book

Environment & Green India

Environment is a place where we all live, it may be village/Block/city/ State/Country, what we want to say is that it is beyond the Geopolitical borders and beyond the space. "Environment and Green India", tries to cover the same ethos.

In his abstract "**Urbanisation Transition to Sustainable Green**", **Sh. R.V.Verma, Chairman Au Bank,** aptly writes that Cities are the hearts, minds and engines of our modern world.

The "Environment and Green India: Building a Sustainable Future", written by **Padmashree**, **Dr. Chandrakant S. Pandav and Prof. Rishi S. Bharadwaj**, covers The Remarkable Journey of Vanarai, Pune made through local, sustainable innovative constructions adopted for water preservation and conservation.



Round Table Discussion on "GANDHI AND SOCIO-CULTURAL CHANGE AFTER 76 YEARS OF INDEPENDENCE"

A Deliberation From

• Divya Prakash Sinha is a 1979-batch IPS officer. He served as Special Director in the IB and as Secretary (Security) in the Cabinet Secretariat. After superannuation, he was appointed for the post of Central Information Commissioner.

Changing dynamics of the society in the last seven decades and transition from the physical to digital and virtual era calls for the revisiting and reemphasizing the Gandhian Prophecy in the Developmental Inputs.

• S. S. Bhat is Chief Executive Officer of Friends of Women's World Banking India. He is a veteran banker with over 37 years of experience in diverse areas of banking operations, managemen. He also served as the Chief General Manager of Canara Bank, the Country Head of Priority Sector and Financial Inclusion Wing, In chair Professor S Narayan; Gandhian Anthropologist-

An Initiative of Society For Empowerment-Kasturba Gandhi Advance Learning Centre

You Tube link for watching the webinar

https://www.youtube.com/watch?v=qh3L9GZor10

SFE SUCCESS STORIES



SFE celebrates the Independence Day at Akaruti Elegance, Nr Godrej City , Tragad Road, Ahmedabad. Dr Malti Kaushik Dawe, Member Governing Board &



Gift Distribution to Children









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Society For Empowerment

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