

नातिक्रान्तानि शोचेत प्रस्तुतान्यनागतानि चित्यानि ।



बीती बातों पर दुःख न मनाये। वर्तमान की तथा भविष्य की बातों पर ध्यान दें।

Newsletter For Senior Citizen Employment Opportunities







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Navigating the Golden Years with Purpose and Dignity

EDITORIAL

N. N. Pandey
IAS Retd
Iharkhand



Dear Readers,

Empowering Our Seniors – A Collective Responsibility

As World Senior Citizen's Day approaches, it's crucial to move beyond mere acknowledgment to actively empowering our elders. This editorial highlights key areas where we can make a difference: employment, financial security, cultural preservation, mental health, and technology.

Employment Opportunities for Seniors- Seniors bring invaluable experience to the workforce, yet ageism often limits their opportunities. Companies should embrace inclusive hiring practices, recognizing the mentorship and reliability that senior employees offer, thus ensuring their financial stability and benefiting from their expertise.

Preserving the Birhor Tribe- The Birhor tribe in Bihar faces cultural extinction, a stark reminder of the erosion many indigenous communities experience. Professor Sachindra Narayan emphasizes the need for urgent preservation efforts. Balancing integration with cultural protection is essential to safeguard their heritage.

Securing Financial Stability - CA Ashish Niraj advises seniors to focus on safe, income-stable investments like government bonds and senior savings schemes. With rising life expectancy, financial literacy is crucial to ensuring seniors'

savings last throughout retirement.

Harnessing Technology - Technology can greatly enhance seniors' quality of life, but accessibility remains a challenge. Ms. Savita More stresses the need for user-friendly devices, such as health monitors and voice-activated assistants, to help seniors live independently and stay connected.

Addressing Mental Health in Rural Elderly-Ms. Swayamsiddha Dash highlights the mental health challenges faced by rural seniors, including loneliness and depression. There is an urgent need for better mental health services and community support in rural areas to address these issues effectively.

SFE promote seniors' physical, mental, and social well-being. These spaces and activities ensure that seniors remain active, engaged, and valued members of society.

Empowering seniors is not just an act of kindness; it's our societal duty. Let's commit to creating a world where seniors are celebrated and supported.

Warm Regards,
Shri N. N. Pandey
Editor,
PRARMBH Newsletter
August 2024



Great People Never Delay Their Duties: A Call to Honor and Care for Our Elders on World Senior Citizen's Day



N. N. Pandey

World Senior Citizen's Day, celebrated every year on 21 August, is more than just a date on the calendar. It is a day dedicated to raising awareness about the challenges faced by older adults, such as health issues and elder abuse. It's also a day to honor their invaluable contributions to society, recognizing the wisdom and experience they bring to our lives.

The proverb, "Great people never delay their duties," encapsulates a timeless truth. Greatness is not just about grand achievements; it's also about fulfilling our responsibilities, especially towards those who have given so much to us. On this World Senior Citizen's Day, let's reflect on our duties toward the elderly in our lives and communities and ensure we act without delay.

Spend Quality Time With Your Family Elders

One of the simplest yet most profound ways to honor our elders is by spending time with them. In today's fast-paced world, it's easy to get caught up in our routines and forget the importance of connection. Senior Citizens Day offers the perfect opportunity to visit your grandparents, great-aunts, uncles, or any elder family members. Sharing a meal, listening to their stories, or even just sitting with them in silence can bring immense joy to their lives and deepen your own sense of family connection.

Volunteer at Old Age Homes

Another way to fulfill our duties is by volunteering at old age homes or care centers. Many senior citizens in these facilities may feel lonely or forgotten. By offering your time, whether it's reading to them, helping with daily activities, or simply offering companionship, you can make a significant difference in their lives. Volunteering not only benefits the elderly but also enriches your own life with new perspectives and a sense of purpose.

Organize a Community Event

Great people inspire others to act. This Senior Citizens Day, why not take the initiative to organize a community event? Gather your friends and neighbors to host a game night, potluck lunch, or talent show specifically for the seniors in your area. These events not only bring joy to the elderly but also strengthen the bonds within your community, fostering a culture of care and respect.

Donate to a Nursing or Retirement Home

For those who may not have the time to volunteer, donating to a nursing or retirement home is a meaningful way to contribute. Essential goods, gifts, or even treats like chocolates and juice boxes can brighten the day of an elderly person. Contact your nearest facility to see what they need most, or simply drop off something special. Small acts of kindness can have a ripple effect, bringing warmth and comfort to those who may need it the most.

The essence of World Senior Citizen's Day lies in recognizing and acting on our duties toward the elderly. Let us honor our elders not just today, but every day, ensuring they feel valued, respected, and loved.

Job Openings For Seniors

A Unique Initiative For Seniors wherein the Job Openings for the Seniors above Age of 50 is delved out for their information knowledge and competitiveness.

- · Head-Power Sector Skill Council- Power Sector Skill Council (PSSC)- Max Age upto 62 years, New Delhi https://www.psscindia.org/WriteData/pssc_pdf/PSSCHeadsDetailedAdvt.pdf
- Head (Skill Development) (PSSC)- Max Age upto 62 years, New Delhi https://www.psscindia.org/WriteData/pssc_pdf/PSSCHeadsDetailedAdvt.pdf
- Consultants-Warehousing Development and Regulatory Authority, Max Age upto 64 years, New Delhi https://wdra.gov.in/documents/20143/146647474/consultant+website+advt.pdf/7154f616-19c7-002f-9b39-eab06f9de88e
- Chairperson National Council for Vocational Education and Training (NCVET), Max Age upto 62 years, New Delhi

https://msde.gov.in/sites/default/files/2024-08/advertisement.pdf

 Director - National Council for Vocational Education & Training (NCYET), Max Age upto 56 years, New Delhi

https://msde.gov.in/sites/default/files/2024-08/advertisement%20%283%29.pdf

- · Secretary Delhi Urban Art Commission, Max Age upto 56 years, New Delhi https://duac.org.in/Upload/Notice%20Board/572620130547549.pdf
- Chief Consultant Technical, Biotechnology Industry Research Assistance Council, Max Age upto 65 years, New Delhi

https://www.birac.nic.in/webcontent/1721033824 Chief Consultant Technical.pdf

 Consultant (Procurement and Contracts Management)- Central Ground Water Board, Max Age upto 62 years, Faridabad

https://cgwb.gov.in/sites/default/files/2024-

07/advertisement_for_engagement_of_consultant_and_young_professionals_0.pdf

- Senior Advisor (Railway)- Damodar Valley Corporation, Max Age upto 65 years, Kolkota
 https://www.dvc.gov.in/storage/app/hr/Advertisement_for_engagement_of_Sr_Advisor_Railway_on_full_time_contr_act_basis_in_DVC_(1).pdf
- · Vice Chancellor Indira Gandhi National Open University, Max Age upto 65 years, New Delhi http://www.ignou.ac.in/userfiles/VC%20Advertisement%20-%20English.pdf





Birhor – A Dwindling Tribe With reference to Bihar



Dr. S. Narayan

Tribal habitat is spread over 15% area of the country in vivid topography and ecological surroundings. Article 366 (25) of the Constitution of India refers to Scheduled Tribes as those communities who are scheduled in accordance with Article 342 of the Constitution

Birhor are one of the vulnerable Nomadic tribe of India found in the state of Bihar, Jharkhand, west Bengal, Chattisgarh and Odisha.

Birhor means forest people i.e. - bir means forest, hor mean man. BIRHOR are nomadic and generally live in forest and close to mountain and hill.

BIRHOR, the nomadic vulnerable tribe and also dwindling tribes deserve our attention. Though with the Government policy and schemes they have been tried to bring in mainstream, however a lot needs to be done. There numbers are dwindling in past several decades and have lagged or left behind in the main stream development initiatives of the nation. Here we are referring to Birhor of Bihar. There number are less than 5 thousand in Bihar. In Bihar they are mainly found in Fatehpur Block of Gaya district and Sadar block of Nawada district and also in Rohtas district.

The States of Bihar was reorganised vide the Bihar Reorganisation Act, 2000. Consequently, a portion of the whole of Scheduled Areas stood transferred to Jharkhand from the parent State of Bihar. The Scheduled Areas in the State of Jharkhand have been redefined to be the Scheduled Areas within the State of Jharkhand vide the Scheduled Areas (State of Jharkhand) Order, 2007 (C. O. 229) dated 11th April, 2007.

A. Bihar State List of the Particularly Vulnerable Tribal Groups (PVTGs)

Dibar (including

binar (including	1. ASul
Jharkhand)	2. Birhor
	3. Birjia
	4. Hill Kharia
	5. Korwa
	6. Mal Paharia
	7. Parhaiya
	8 Sauria Paharia

Source MoT Annual Report 2019

Usually they live in Tandas i.e. group of 6-7 or 10-15 huts together at one place. Most of the members of each household of a group or Tanda are relatives to each other. Tanda is also known as

9. Savar



tola or band. Their hut has leaves thatched roof. But, nowadays, such kind of huts is not seen.

Generally they leave their house at 4 am to bring roots and fruits for children, women and old men. The Birhor Community, hunting and food gathering tribe of Bihar, Central India. Living in leaf huts called kumbhas, the Birhor maintain their close links with nature and still rely on hunting and food gathering as a mode of subsistence.

They belong to proto Australoid racial stock. Linguistically, they belong to Austro-Asiatic (Mundari) group. The Birhor clain that they have descended from the sum and believe that the kharwar are their brothers who also trace their descent from the Sun.

The Birhors do not practice any form of agriculture and are entirely dependent upon the collection of forest products for their living. They are mostly food collectors and hunters. The community does rope making as their primary

job. It is their traditional practice from generations. They make ropes from plastic sacks and trunk of Chihod trees. Majorly they make ropes from plastic sacks. Their hunting-gathering economy and indigenous beliefs and practices based on supernaturalism all are dependent on their forest habitat. Any culture has its origin from man environment relationship. In the same way, Birhor culture also shows man-nature relationship.

BIRHOR deserve our special attention, as it is a question of Humanity and to save precious life. After 78 years of the Independence there living pattern is primitive in nature.

Dr. Sachindra Narayan;

Gandhian Anthropologist can be reached at snarayan1946@gmail.com



Investment Tips for Senior Citizens



CA Ashish Niraj

As a senior citizen in India, investing wisely is crucial to ensure a comfortable retirement and financial security. With numerous options available, it's essential to consider factors like risk tolerance, liquidity, and returns. Here are some investment options and tips for senior citizens in India:

Fixed Deposits (FDs)

- High returns with low risk
- Tax benefits under Section 80C
- Liquidity options available

Pradhan Mantri Vaya Vandana Yojana (PMVVY)

- Government-backed pension scheme
- 7.66% interest rate (monthly annuity)
- Tax benefits under Section 80C

Real Estate Investment Trusts (REITs)

- Invest in real estate without direct property ownership
- Regular income through rental yields
- Liquidity through stock exchange listing

Senior Citizen Savings Scheme (SCSS)

- Specifically designed for seniors (60+ years)
- 7.4% interest rate (quarterly compounded)
- Tax benefits under Section 80C

Mutual Funds

- Diversified portfolio options
- Regular income and growth opportunities
- Consult a financial advisor for selection

National Pension System (NPS)

Government-backed retirement scheme

Tax benefits under Section 80C and 80CCD
 Flexible investment options

TIPS FOR SENIOR CITIZENS

- Consult a financial advisor for personalized advice
- Assess risk tolerance and liquidity needs
- Diversify investments to minimize risk
- Keep an emergency fund in place
- Review and adjust investments regularly

Remember, investing as a senior citizen requires careful consideration of your financial goals, risk appetite, and liquidity needs. Always consult a financial advisor and assess your options carefully before making investment decisions.

When investing in India, senior citizens should keep the following essential factors in mind:

- **Risk Tolerance:** Assess your comfort level with market fluctuations and adjust investments accordingly.
- **Liquidity:** Ensure easy access to funds when needed, considering your age and potential health expenses.
- **Return Expectations:** Be realistic about returns, focusing on steady income rather than high growth.
- Tax Implications: Understand tax benefits (e.g., Section 80C) and liabilities associated with investments.
- Inflation Protection: Invest in assets that historically perform well during inflationary periods.
- Emergency Fund: Maintain a readily accessible



fund to cover 1-2 years of living expenses.

- **Diversification:** Spread investments across asset classes to minimize risk.
- **Regular Review:** Periodically assess and adjust your investment portfolio.
- **Financial Goals:** Align investments with specific objectives, such as retirement income or legacy planning.
- **Professional Advice:** Consult a trusted financial advisor or planner for personalized guidance.
- **Documentation and Nomination:** Ensure proper documentation and nomination for smooth transfer of assets.
- **Scam Awareness:** Be cautious of fraudulent schemes and unregistered investment products.
- **Healthcare Costs:** Consider investing in health insurance or setting aside funds for potential healthcare expenses.
- **Government Schemes:** Explore senior citizenspecific schemes, such as SCSS and PMVVY, offering attractive returns and tax benefits.
- Family Involvement: Consider involving family members in financial decisions to ensure their awareness and support.
- By keeping these factors in mind, senior citizens can make informed investment decisions, ensuring a secure financial future.

Senior citizens in India should be cautious when managing their investments to ensure their financial stability and security. Here are some common mistakes to avoid:

- **Ignoring Inflation:** Ensure investments provide returns that outpace inflation to maintain purchasing power.
- Lack of Diversification: Avoid putting all funds in one type of investment. Diversify across various assets like fixed deposits, mutual funds, government schemes, etc.
- **High-Risk Investments:** Avoid high-risk investments like equity stocks, speculative ventures, or volatile markets unless thoroughly

understood and managed.

- Overlooking Healthcare Costs: Plan for rising healthcare expenses with adequate insurance and savings.
- Not Having an Emergency Fund: Maintain a sufficient emergency fund to cover unexpected expenses without disrupting long-term investments.
- Falling for Scams: Be wary of too-good-to-betrue schemes and scams. Stick to reputable financial institutions and verified investment options.
- **Ignoring Tax Implications:** Understand the tax implications of various investments to optimize returns and avoid unexpected tax liabilities.
- **Not Updating Nominations:** Regularly update nominations for all investment accounts to ensure smooth transfer of assets to beneficiaries.
- Overlooking Estate Planning: Create and update wills, trusts, and other estate planning documents to ensure assets are distributed according to wishes.
- Withdrawing Too Much Too Soon: Plan withdrawals carefully to ensure funds last throughout retirement.
- **Ignoring Professional Advice:** Consult financial advisors for personalized advice and to keep abreast of changes in financial regulations and opportunities.
- **Neglecting Regular Reviews:** Regularly review and adjust the investment portfolio to align with changing financial goals and market conditions.

By avoiding these mistakes, senior citizens can better secure their financial future and enjoy a comfortable and stress-free retirement.

CA Ashish Niraj can be contacted at ashish.fca@gmail.com



Financial Independence and Retire Early (FIRE)

Prakhar

The world has changed, so has the culture and social bindings. Financial Independence and Retire Early (FIRE) is all about bringing fire to your way of living. Today's world is all about Solo lifestyle, where my style is my life style least caring for other views. Is Fire is an exaggerated overstatement or reality, time will tell.

At the heart of the FIRE movement is the idea that financial independence can be achieved by a combination of disciplined saving, wise investing, and a clear financial strategy. This includes separating essential expenses from non-essential ones and having a realistic estimate of the retirement corpus needed.

The Rule of 25, a cornerstone of the FIRE philosophy, states that individuals should aim to accumulate a retirement fund that is 25 times their annual expenses. This ensures that they can maintain their pre-retirement lifestyle without worrying about running out of money.

Another key aspect of FIRE is the 4% rule, which guides how much one should withdraw from their retirement savings each year. According to this rule, retirees should withdraw 4% of their retirement corpus in the first year and adjust that amount for inflation in subsequent years. This strategy is designed to provide a steady income stream while minimizing the risk of depleting savings prematurely.

In recent years, the concept of Financial Independence and Retire Early, or FIRE, has captured the imagination of many, particularly in the corporate world where long hours and high stress levels are common. The philosophy behind FIRE is simple yet powerful: by living frugally and saving aggressively, achieve financial independence much earlier than traditional retirement age i.e. retire in their 40s or even earlier.

Social media has further popularized the FIRE

movement, with numerous success stories inspiring others to embark on the same path. Achieving financial independence can boost self-confidence, reduce stress, and provide the freedom to pursue dreams and passions without the constraints of a 9-to-5 job.

Challenges and Risks of FIRE

- Making significant lifestyle sacrifices
- Saving 70% of one's income requires a level of financial discipline
- For those who closely identify with their professional roles, leaving the workforce can lead to a loss of identity and purpose
- Without hobbies or passions to fill the void, early retirees may struggle with how to use their newfound free time productively.
- Social pressure of not being engaged in work when most peers are still deeply involved in their careers.
- The possibility of running out of money.

The FIRE movement offers a compelling vision of financial freedom and early retirement, but it is not a one-size-fits-all solution. While the principles of frugality, disciplined saving, and wise investing are universally sound, the decision to retire early should be made with caution. It is essential to consider not only the financial aspects but also the emotional and social implications of leaving the workforce early.

For some, FIRE can be a path to a more fulfilling life, free from financial worries. For others, it may lead to unforeseen challenges and a loss of purpose. Ultimately, the decision to pursue FIRE should be based on a clear understanding of both its potential rewards and its risks.

Student of DPS, Vasant Kunj, New Delhi



Exploring Technology that's great for seniors



Ms.Savita More

As our world becomes more digital, technology is helping people of all ages stay connected and engaged. For seniors, finding user-friendly tech tools can make a big difference in their daily lives. Let's dive into some ways technology is being designed with seniors in mind.

- 1. Big Buttons and Simple Interfaces: Many devices now feature larger buttons and uncomplicated interfaces, making it easier for seniors to navigate without feeling overwhelmed.
- **2. Voice-Activated Assistants:** Virtual assistants like Siri and Alexa can assist seniors with tasks like setting reminders, making calls, or playing music through simple voice commands.
- **3. Wearable Health Trackers:** Devices that monitor heart rate, steps taken, and even provide medication reminders can help seniors stay on top of their health goals.
- **4. Video Calling Apps:** Apps like Zoom or Skype allow seniors to connect with loved ones faceto-face, even if they're far away, reducing feelings of isolation.

- **5. Emergency Response Systems:** Wearable devices or smart home systems can provide instant access to emergency assistance with just the press of a button.
- **6. Tablets with Touch Screens:** Touch screen tablets offer intuitive navigation for seniors to check emails, browse the web, and enjoy games or movies with ease.
- **7. Digital Scam Alerts:** Technology is also helping seniors avoid scams by providing alerts about potential fraudulent activities, helping to protect their finances.

By embracing senior-friendly technology, older adults can enhance their independence, social connections, and overall quality of life. As technology continues to evolve, more tools will become available to cater to the specific needs of seniors, making their digital experience smoother and more enjoyable.

Remember, technology should be inclusive and accessible to everyone, regardless of age. By embracing innovation while keeping simplicity in mind, we can make sure seniors stay connected and empowered in today's techsavvy world.



Mental Health Issues: Elderly People in Rural India



Ms. Swayamsiddha Dash

In rural parts of India, mental health problems are becoming a worry for older citizens. While there's a lot of attention on physical health, mental wellbeing of the elderly is often overlooked. In rural areas, where mental health services are hard to reach, the problems are even bigger, making it tough for this group to get the care and support they need.

One major problem affecting mental health in elderly people in rural India is loneliness. Changes in society and young people moving to cities for jobs leave many elderly individuals alone, with little social interaction. This loneliness can lead to feelings of sadness, worry, and helplessness, affecting their mental health.

Physical health issues like chronic illnesses and limited access to medical care also impact the mental well-being of elderly people in rural areas. Dealing with physical health problems can make

them feel hopeless and contribute to conditions like depression and anxiety.

In rural areas, there are not enough mental health professionals or facilities available, making it hard for seniors to get the right diagnosis, treatment, and ongoing care for their mental health issues.

To tackle mental health problems among elderly people in rural India, we need to increase awareness, reduce the stigma around mental health, and improve access to professional help. Community-based initiatives, training local healthcare workers, and integrating mental health services into existing healthcare facilities are important steps to support the mental well-being of elderly individuals in rural communities.

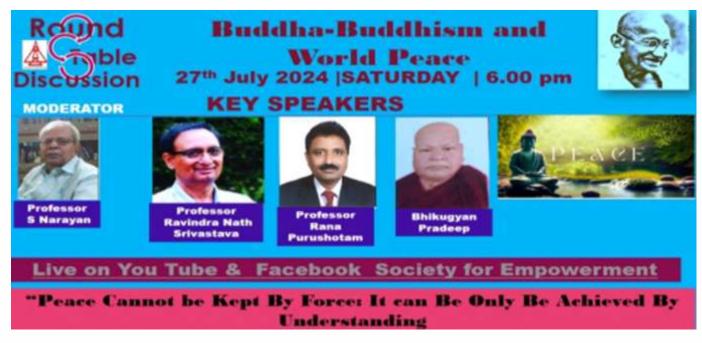
Student of School of Education Amity University Student





SFE Activities

Round Table Discussion on "Buddha-Buddhism and World Peace"



July 27, 2024 - The Society for Empowerment organized an impactful online Round Table Discussion titled "Buddha-Buddhism and World Peace." The event commenced with an inaugural address by Bhikugyan Pradeep, a distinguished Buddhist leader, and Professors Rana Purushotam and Ravindra Nath Srivastava from Nava Nalanda Mahavihara

he Discussion facilitated a deep exploration of Buddha's philosophy and its profound implications for contemporary global peace efforts. It celebrated India's cultural legacy of non-violence and harmonious co-existence while advocating for these values to guide international relations and conflict resolution strategies moving forward.



"सोसायटी कॉर एंपावरमेंट" ने "बद्ध-बौद्ध धर्म और विश्व शांति" पर एक 🧠 🔇 प्रभावशाली ऑनलाइन गोलमेज चर्चा का किया आयोजन जार्थ 28 2024 नई दिल्ली। श्रीकापटी क्षेत्र एक्कानेट ने पुद्ध नोद्ध कर्त और विश्व क्षिति का एक प्रधानकार्त अनेनाकुत रोक्तीय कर्त का अयोजन किया। यह अयोजन विकृत्यन प्रदेश, इस प्रतिक्षित क्षेत्र नेता, और नद नानंद्र प्रमुद्देशन से प्रीकेशन राज us price also subsected in security are gifts surface to section price इस बार्यकृत की अध्यक्षत की पार्टर प्रेकेसर एउँदिएक जो एक नारपाल ने की। अपने प्रयूपाल ध्वान में हो नारपाल ने और देखन कहा कि न्यारि को कार्युक्त नहीं तहा भा सकता, हुने केवल सम्बद्धारों से प्रध्य किया भा सकता है। उन्होंने बड़ा कि नहीं और सूची एक दूसने के साथ पाने हैं। जनमें सूत्रों के किए रूपी बारी नहें हो सकते। एन्होंने बारप कि बोद वर्ष अहिंस के सिद्धांत पा अध्यादि है और चीवन से नरीते में परिवर्तन भी दिका में अर्थावर्तन करता है। औं नरायात से रहीय और वैश्विक कर कर सिर्फ संकर्ष के कारानों पर कर्त की, कैसे कि अर्थार और गरीब के बीच अकारका, अशिका, अर्थाय संवर्ध और बंधर भी क्यों। उन्होंने बहारर कि ने पूर्व अजियात, संपर्ध और पुद्र भी बनार रखते हैं। उन्होंने जोर देकर कहा कि बीद क्षेत्र हुद के विकाले पर अध्यक्ति पर महान क्षार की अनुभूति के सम्बाद में इन प्राप्त करने का पार्ट प्रदान with \$1 flagram puts \$1 gg; all you excelled species in any it follow from all selfs scarce on follow कारों में, कर्प लोगों की कारणना को पान्यता होते में और कारणीवक अधिक निर्माणों में यूपरा की अवकारकता पर जोड़

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