



प्रारंभ

॥ यत् भावो - तत् भवति ॥

अर्थात् : आप जैसा सोचते हैं वैसा ही बन जाते हैं।



Table of Content

1. Editorial

2. Job Openings For Seniors

3. Gandhi Shivar – The Historic House in Patna where Gandhi Stayed - Dr. Sachindra Narayan

4. Happy and Healthy Post-Retirement Life, for Senior Citizens- Dr. Chandrakant S. Pandav

5. Senior Citizens and the Challenges to Silver Economy- Anil K Prasad, PhD

6. Celebrating World Mental Health Day: Mental Health at Work - Vedabhyas Kundu & Meena Mishra

7. Road Safety and the Rights of Senior Citizens: A Growing Concern- Mr. Prakhar

8. SFE Initiatives - Investor Meet jointly organized by the Society For Empowerment and the National Stock Exchange of India Limited (NSE)

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World Mental Health Day

EDITORIAL

N. N. Pandey
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Dear Readers,

As we present this edition of “प्रारंभ”, we continue to focus on issues that deeply resonate with senior citizens and their growing role in shaping society. This issue explores key topics that empower and engage seniors, offering insights into how they can remain active, healthy, and influential.

We begin by addressing “Job Openings for Seniors”, a vital area where seniors can bring their experience and wisdom into the workforce, contributing meaningfully even post-retirement.

“Gandhi Shivir”, beautifully recounted by Dr. Sachindra Narayan, takes us to the historic house in Patna where Gandhi stayed, reminding us of the legacy and impact of Mahatma Gandhi’s time in Bihar.

Dr. Chandrakant S. Pandav emphasizes the importance of a “Happy and Healthy Post-Retirement Life”, highlighting strategies for seniors to stay physically and mentally fit. On the economic front, Dr. Anil K Prasad discusses the “Challenges to the Silver Economy”, examining the financial hurdles and opportunities for seniors in today’s market.

As we mark “World Mental Health Day”, Vedabhyas Kundu and Meena Mishra focus on “Mental Health at Work”, underscoring the need for supportive environments, especially for seniors who continue to contribute in various capacities. Mr. Prakhar’s article on “Road Safety and the Rights of Senior Citizens”, highlights a growing concern, ensuring that seniors have safer mobility options and the legal protections they need.

Finally, we take great pride in the “Investor Meet”, organized jointly by the Society for Empowerment and the NSE on 3rd October 2024 in Gaya. This initiative aims to provide local communities with insights into financial literacy, market participation, and investment opportunities, empowering

individuals with knowledge and tools for economic growth.

Together, these articles reinforce the Society for Empowerment’s mission to uplift and engage our senior citizens, ensuring they continue to play a central role in the progress of our nation.



Editor, प्रारंभ

Shri N. N. Pandey Editor, PRARMBH Magazine
October 2024

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.

- General Manager/ Electrical- National Capital Region Transport Corporation (NCRTC)- Max Age upto 65 years, New Delhi
https://www.ncrtc.co.in/hr-module/HR/uploads/2024_08_15_06_08_01312024GMElectricalReemployment.pdf
- Group General Manager/ Operations Safety, National Capital Region Transport Corporation (NCRTC)- Max Age upto 65 years, New Delhi
https://www.ncrtc.co.in/hr-module/HR/uploads/2024_08_13_10_08_21292024GGMSafetyOperationsreemp.pdf
- Consultant, National Scheduled Castes Finance and Development Corporation- Max Age upto 63 years, New Delhi
https://nsfdc.nic.in/UploadedFiles/other/2024-08-22/notification%20consultant_22.08.2024.pdf
- Director, All India Institute of Ayurveda-- Max Age upto 58 years, New Delhi
https://ayush.gov.in/images/whatsnew/Director_AIIA.pdf

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Gandhi Shivar – The Historic House in Patna where Gandhi Stayed

Dr. Sachindra Narayan
A Gandhian Anthropologist
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The house located within the campus of A.N. Sinha Institute of Social Studies (ANSIS), Patna, has witnessed significant moments in India's freedom struggle. Mahatma Gandhi, the father of the nation, stayed in this house during one of his crucial visits to Bihar, from March 6, 1947, to May 24, 1947 (except for a brief period between April 1-14, 1947). At the time, the house was situated next to the residence of Dr. Sayed Mahmood, a prominent figure and then Minister in the Bihar government.

This humble abode became a retreat for Gandhi whenever he visited Patna during the height of the freedom movement. The location was strategic – not far from Gandhi Maidan, a hub where he would often meet fellow freedom fighters. Some of his closest associates, such as Dr. Rajendra Prasad, used to gather here to strategize and discuss plans for the ongoing movement against British rule.

For the past eight years, this historic house has



been converted into a Gandhi Study Center, preserving its legacy. However, its connection to history goes back much further. Before its transformation, it was one of the residences for senior faculty members of ANSIS. This house was initially allotted to Shri Anugrah Narayan Sinha, a stalwart of the Bihar cabinet during the British era. His close ties with Gandhi meant that whenever Gandhi came to Patna, he found this house a convenient place to stay due to its proximity to key locations and important personalities.

Living in this house, one cannot help but feel the presence of history. In fact, during the time I resided here as a faculty member, I noticed a subtle shift in my habits and lifestyle, unknowingly aligning with Gandhian principles. It was here that I began my research and work on the Tanabhagats, a community of tribal Gandhians who continue to live by his values in Jharkhand. The house had a profound impact on my life and work, connecting me spiritually and ideologically to Gandhi's mission.

This house has been a gathering point for many Gandhian followers and scholars from Bihar and Jharkhand. It is a place where the legacy of Gandhi lives on, not just in the physical space but in the minds of those who visit. Many prominent Gandhians of Bihar and Jharkhand have come

here, drawn by its historical significance.

Despite its immense historical importance, this house has not yet received the recognition it deserves. I firmly believe that it should be accorded the same status as other places where Gandhi stayed, which have been preserved as national heritage sites. In fact, I have urged UNESCO to consider giving it due recognition. If the media and the state government highlight its importance, there is a strong possibility that UNESCO and other international bodies will take note.

This house is more than just a building. It is a symbol of Bihar's contribution to the freedom movement and a testimony to the leadership and collaboration between Gandhi and the local leaders of Bihar. A more detailed study of this house is essential, and I plan to publish an extensive article about it in an upcoming issue. This will shed light on the numerous leaders, both prominent and lesser-known, who were associated with this historic residence, and the role it played in shaping India's path to independence.

In the meantime, I feel deeply fortunate to have lived in a house so intimately connected with Mahatma Gandhi's journey and the freedom movement.





Happy And Healthy Post-Retirement Life, For Senior Citizens.

Dr. Chandrakant S. Pandav



Practical points, although known, but tend to be ignored by many of us.

1. Avoid travelling alone.
2. Travel with your spouse.
3. Avoid going out during peak hours.
4. Avoid excessive exercise or walking.
5. Avoid excessive reading, mobile use or watching TV.
6. Avoid overmedication.
7. Visit doctors on time and take medications regularly.
8. Avoid property dealings after retirement.
9. Always carry your ID and important phone numbers.
10. Forget the past and don't worry too much about the future.
11. Eat what suits you, and chew slowly.
12. Be cautious in the bathroom and toilet.
13. Avoid smoking and drinking, they're harmful.
14. Don't boast about your achievements/or discuss about your past difficulties. It will not help anyone.
15. Travel extensively for a few years after retirement, then avoid crowded places.
16. Don't discuss your property and assets with others.
17. Exercise according to your capacity and health.
18. Avoid headstands and kapalabhati if you have high BP or heart issues.
19. Stay positive and avoid excessive emotions.
20. Don't sleep immediately after eating.
21. Don't lend money to others.
22. Avoid giving unsolicited advice to the next generation.
23. Respect others' time.
24. Don't try to earn more if you don't need to.
25. Avoid daytime naps to sleep well at night.
26. Have your own space and respect others' privacy.
27. Make a will and consult your spouse.
28. Avoid giving your retirement savings to the next generation.
29. Join a senior citizens' group, but avoid conflicts.
30. Don't disturb others if you can't sleep.
31. Don't pluck flowers from trees.
32. Avoid discussing politics, accept differing opinions.
33. Don't constantly complain about your health.
34. Avoid quarreling with your spouse, they're your primary support.
35. Attend spiritual events, but don't become a blind follower.
36. Live a stress-free life with a smile.

**Wish everyone Live Healthy,
with peace.**

Dr. Chandrakant S. Pandav

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Senior Citizens and the Challenges to Silver Economy

Anil K Prasad, PhD*

Ageing and Silver Economy: “it is not too late to seek a newer world”

Today’s world has witnessed a new upsurge in the growth of the population of senior citizens. Now with the advance of science and technology and the consequent impact on health and standards of living the elderly population is enjoying longevity and financial security and is triggered with new hopes, desires, and aspirations. They are no longer fit in W. B. Yeats’s image of an old man who is but “a paltry thing”, “a tattered coat upon a string. “On the contrary, they are in tune with Ulysses’ exhortations to his mariners in Tennyson’s poem “Ulysses” as for them now “it is not too late to seek a newer world” and are despite being “made weak by time and fate” are “strong in will to survive.”

No wonder that elder care population in India is expected to increase around 8.6% in 2011 to almost 12.5% by 2026 and with a leap of 19.5% by 2050. While India has the highest number of young people, ageing population is rapidly progressing. The current elderly population of 153 million (aged 60 and above) is expected to reach a staggering 347 million by 2050. The term Silver Economy was coined in Japan in 1970’s as a new paradigm that has emerged with a system of production and consumption of goods and services that depend on the purchasing potential of the elderly population. Agata Niemczyc et al. (Routledge: 2024) though talk about the ageing population of Europe, can be relevant to the Asian situation also. They discuss and analyse the novel situation on the bases of stupendous development in the fields of information, technology, telecommunication, financial sector, housing, transport, energy, tourism, culture, infrastructure, local services, and the long-term care of the senior citizens. The world has witnessed a transformation in the connotation of the word “old” as senior citizens are instrumental in creating a demand for production with their new

found experiences and are ready for the consumption with the aid of digital technologies. Now Silver Economy has been the Centre of attraction and given rise to new nomenclatures such as “agingnomics” or “Economics of Ageing.” This has ushered in a revolution in attitude and marketing with promotion, publicizing and advertising the goods and services for the elderly that we might call it Silver Revolution.

The future of Silver Economy

As a society advances, society transforms the economic situation and vice-versa, and this brings about a change in population demography. Habitually, influences such as enhanced services, improved life expectancy, reduced poverty, and a reduction in inequalities lead to people enjoying longevity and advanced standard of life. In this new narrative, ageing is an avant-garde theme that is vibrant and buoyant in many respects globally while offering sustained growth potential for the future. Despite a year marked by the Covid crisis, the senior-based economy is a fast-growing market that addresses a society in transformation, and is benefiting from greater awareness of health issues by everyone. This theme is of interest to all of society, as the new generations will be the “Silver Economy” of tomorrow (Chavet: 2021). The baseline forecast for the Silver Economy is to expand by approximately 5% per year up to 2025, to €5.7 trillion. The analysis has demonstrated that the Silver Economy can play a vital role in supporting activity in a hugely diverse range of sectors across EU member states. The bureau report of Economic Times is very positive. According to its estimate, the value of India’s Silver Economy is approximately \$7 billion which highlights the elderly as a unique



consumer demographic. By cultivating this market through specialized products and services, new avenues for senior citizens to lead fulfilling lives will emerge, consequently driving economic expansion. India has three key demographic trends: one, a rising population of young working-age people; two, a differential rate of population growth across different states; three, a growing ageing population. At present, the 60-plus cohort comprises about 10% of the population and is expected to reach 12% by 2030 and 20% by 2050. NITI Aayog's recent 'Senior Care Reforms in India: Reimagining the Senior Care Paradigm' report is an important intervention for drawing up a robust plan to ensure senior citizens have fulfilling and productive lives (ET: 2024).

Challenges

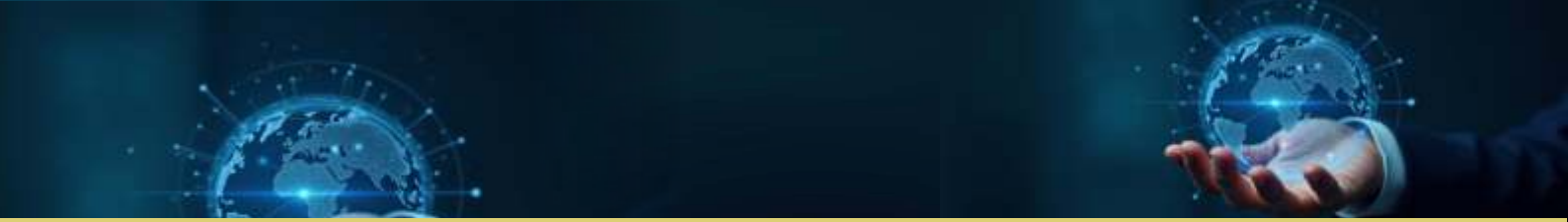
Ageing is a normal natural process that dawns upon in most cases with physical and psychological disabilities, financial insecurity, health problems and a lost sense of purpose. Sometimes in the rural areas of India where the sizeable number of ageing population lives, it is difficult to find the right care provisions and to access health care service. The challenges are more problematic with female ageing population because most of them are poor, widowed, and dependent on others suffering from neglect, social stigma, and disapproval. Besides, mobility is required for active ageing which decreases with increase of advancing year hampering socialization, community life and access to essential resources. With the advancing age both male and female ageing population suffer from psychological problems with the feeling of powerlessness, uncertainty, inferiority, depression, isolation, dementia, blindness, deafness etc. Sometimes they fail to adjust with the changing social values or with the style of life. When people age, sudden changes in their lives impact their mental health. Those who keep good health are affected by 'Digital Divide,' digital illiteracy, lack of physical access to technology, lack of motivation to use technology, low literacy, and low income level.

Climate change also affects senior citizens considerably. Excessive heat, pollution, heavy rain etc. might cause stomach problem, diarrhea, dysentery, nervous and respiratory problems, skin problems or vital organ problems.

Opportunities

Despite several challenges of the advancing age the ageing population has opportunities to overcome the challenges. Learning is a lifelong process and learning after sixty will empower the senior citizens with a sense of purpose and provide them a life filled with satisfaction and peace of mind. Both genders of the ageing population should 'adjust' their mindsets with the changing social and cultural situations of today. They should do new things and explore new ideas showing to the younger generation that they can be a role model and inspire others. They cannot do it alone. Those who interact with them should avoid patronizing and criticizing them damaging their self-esteem. What they need is family support, home safety, medical help, sharing and caring. They should be treated with love and respect. They are also important human resource for the family, society, and the country.

India has taken several steps to address the needs of senior citizens and to promote the idea of Silver Economy. SAGE, Senior Ageing Growth Engine is created to identify, evaluate, and verify the needs of elder persons to deliver products solutions and services. Another portal, SACRED, Senior Able Citizens for Re-Employment in Dignity was launched by the former Vice-President, Shri Venkaiah Naidu. A sum of 100 crore rupees has been allocated to evaluating and promoting the Silver Economy in India. There are other initiatives through various programs for elderly citizens in India. Significant among these are: Draft National Policy for Senior Citizens 2020, a decade of healthy ageing by Government of India 2020-2030, ten years pension scheme called Pradhanmantri Vaya Vandana Scheme, and Indira Gandhi National Old Age



Pension Scheme for them who are below the poverty line (Rs. 200/ for those who are between 60 and 70, Rs. 500/ for those who are above 70. Rashtriya Vayoshri Yojana for those who are below poverty line. The National Policy on Older Persons (NPOP), 1999 says that the elderly are the resource that should be a part of the economic development.

Silver Economy: the Need of the Hour

The official website of the European Commission predicts, “The contribution of the European Silver Economy to GDP is expected to reach €6.4 trillion and 88 million jobs by 2025. This would be equivalent to 32% of EU GDP and 38% of the Union's employment.” (Accessed 13 May, 2024). “India, one of the youngest countries right now, is estimated to house 17 per cent of the world's elderly population by 2050, according to a report. Real estate consulting firm, CBRE, in its report on the future of senior care in India, stated that India is the fastest-growing “silver economy” in the world. This makes the future growth potential of senior living and care segment in the country promising. The estimated target for senior living facilities in 2024 is around one million, which is expected to grow to 2.5 million

in the next 10 years. Currently, there are approximately 150 million elderly individuals in India, expected to rise to 230 million over the next 10-12 years. The elderly care market has been increasing steadily particularly since the COVID-19 pandemic (Madhukalya: 2024). The estimates of the growing population of elderly population worldwide shows that Silver Economy with all its challenges and opportunities is the need of the hour. The important thing is how to make a balance between the cultural and social capitals the senior citizens so richly and variedly represent. The governments, the society and senior citizens themselves should be instrumental to be a part of the new paradigm change. The policy makers should develop markets for targeted products and services and create new opportunities for senior citizens to help them live productive lives incorporating digital technologies in their daily routine. It has been envisaged that the Silver Economy will grow in importance and productivity in future in significant areas of human concern. It will encompass all the range of human concern of the elderly population: from health, education, to digital literacy empowerment.

* Anil K Prasad, a former professor of English, worked in the countries of the Middle East and Africa, is currently member of *Society for Empowerment* and Secretary, *Human Rights Association*, Bihar.

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Celebrating World Mental Health Day: Mental Health at Work

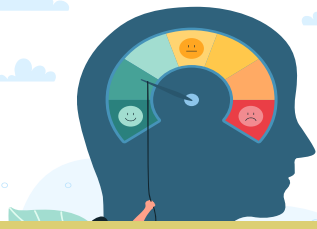
Vedabhyas Kundu & Meena Mishra



The world celebrates mental health day every year on October 10. The aim of the World Mental Health Day is not only to create awareness on mental health issues but also promote initiatives to support those individuals who experience mental health issues. For 2024 the theme of the Mental Health Day is 'mental health at work'.

According to the Human Development Report 2023/2024, the mental wellbeing of people is worsening. The report paints a grim picture which points out that in the last 10 years the number of people who are experiencing stress, sadness, anxiety, anger or worry is increasing at a phenomenon rate.

The United Nations has come up with a report on 'Mental Health and Well-Being Strategy for 2024 and beyond'. The report is aimed 'to assist the United Nations in creating a working environment that is conducive to good mental health and that ensures that support is available when it is needed. The Strategy provides a road map for creating an inclusive, sustainable work environment where mental health and well-being is embedded in the organizational culture and systems – where each and every one belongs, is valued, nurtured and thrives, ensuring an efficient workforce delivering on our promise of a better world.'



In the context of the World Mental Health Day and its theme of the year, Vedabhyas Kundu in a free-flowing interview with Dr Meena Mishra, Brain Behaviour Research Foundation of India, an organization which provides mental health support to individuals, tries to understand the importance of positive mental health at work.

Vedabhyas Kundu: According to Gallup's State of the World Global Workplace 2024 report, 20 per cent of the world's employees experience daily loneliness and wellbeing among younger employees saw a decline in 2023. The report also talked on how employee engagement is a significant factor in overall life. While the report noted that not all mental health issues were not related to work, but workplace environment was definitely a significant factor in life evaluations and daily emotions. Please share your insights to these.

Meena Mishra: The important factor to consider here is that human beings are a continuum and cannot be compartmentalized. Therefore, issues

in personal life will affect the performance in professional life and vice-versa. If anyone is undergoing personal stress, the unsupportive workplace environment will hit them hard to the level it affects their psychological and emotional well-being adversely further depleting their performance in workplace. This becomes a vicious cycle if left uncared. That is why there is so much emphasis on workplace mental health prioritization- let's catch mental ill- health at the first go and break this vicious cycle.

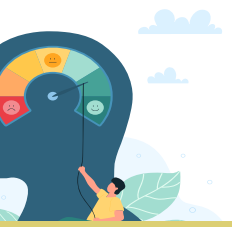
Vedabhyas Kundu: What do you think are the individual, social and economic costs of toxic workplace which contributes to mental health issues?

Meena Mishra: Working in toxic environment can deeply affect individuals, on professional levels and have lasting repercussions on overall health and happiness for employees. Socially speaking toxic workplaces can strain relationships with colleagues and impact work culture negatively by promoting conflict and disengagement both at work and beyond. Toxic work environments contribute to absenteeism from work, decreased productivity and attrition that raise costs and losses for the company. It is crucial for companies to deal with these problems in order to create a workplace that's both healthy and efficient.

Vedabhyas Kundu: What are the important steps workplaces can take in order to ensure that employees are able to manage their stress and maintain a healthy balance?

Meena Mishra: Workplaces can implement several key practices to help employees manage stress and maintain a healthy balance. First, encouraging open communication and a supportive culture will allow employees to share their concerns without fear of being stigmatized.





Second, they should provide access to mental health resources, such as counseling services and stress management workshops at regular intervals as reinforcements. These can equip employees with the tools to address their issues. Third, promoting work-life balance through flexible schedules, remote work options, and clear work hours boundaries can help reduce



burnout. Finally, recognizing and addressing signs of stress early demonstrates a commitment to employee well-being, ultimately increasing productivity and retention.

Vedabhyas Kundu: The quality of leadership is a very important factor in determining the type of workplace which an employee finds herself/himself. What are the significant leadership traits you think are important for ensuring a harmonious work environment?

Meena Mishra: We need leaders with high Emotional and Social Intelligence, effective nonviolent communication skills which fosters transparency and trust thereby enabling them to arrive at fair decisions that promote equity. Adaptability allows leaders to respond to evolving workplace challenges. Leaders who actively encourage collaboration and inclusivity create a sense of belonging, contributing to a positive and supportive atmosphere. In order to be a good leader one must be a good servant first. We need to promote the concept of servant leadership in organizations.

Vedabhyas Kundu: What is your message on mental health and related issues to young people joining organizations today?

Meena Mishra: The fortunate part with youngsters today is that they are aware of mental health issues. My message to them would be to stay grounded to their value systems, set achievable career goals, practice patience and perseverance to achieve them. In all of this- Mind and Body is the priceless medium that needs to be taken good care of -so eat right, sleep well, exercise regularly, spend time with family & friends and limit the use of gadgets. My greetings to everyone as we celebrate World Mental Health Day 2024!.



Road Safety and the Rights of Senior Citizens: A Growing Concern

Mr. Prakhar*



Driving provides older adults with a sense of mobility and independence, allowing them to engage in daily activities and maintain social connections. However, as people age, their risk of being involved in traffic accidents also rises. Addressing this sensitive issue is crucial as the global population continues to age.

The Challenge: Traffic Safety for Older Drivers

In 2020, nearly 48 million licensed drivers in the U.S. were 65 and older, marking a 68% increase since 2000.

As individuals age, changes in vision, hearing, and

reaction times can compromise their driving abilities. The risk of injury or fatality in road accidents increases for senior citizens, making it essential to consider measures that help reduce these risks. However, for many older adults, especially those in rural areas where public transportation is scarce, losing a driver's license can severely affect their quality of life. The inability to drive can lead to social isolation, limited access to essential services, and a reduction in overall well-being.

While some older individuals may be aware of their declining driving skills, the need to maintain mobility often outweighs the potential risks. This



dilemma is particularly pronounced in regions with inadequate public transportation options, where a personal vehicle is not just a convenience but a necessity for daily life.

UNDERSTANDING ELDERLY ROAD USERS

When it comes to defining “elderly” road users, chronological age alone does not provide a complete picture. While the age of 65 is often used as a benchmark for older drivers, individuals age at different rates, and many seniors retain excellent physical and mental capacities well beyond 65. Some 85-year-olds may drive more safely than individuals in their 40s, making it important to avoid rigid age-based assumptions.

The aging process varies, and so should the evaluation of driving capabilities. Comprehensive driving assessments, periodic medical evaluations, and technological aids like navigation systems can all help seniors remain safe behind the wheel for longer periods.

ROAD SAFETY: A GLOBAL CONCERN

Road safety is not just an issue for older drivers; it is a global public health challenge. According to the World Health Organization, at least one out of every ten people killed on roads worldwide is from India. This staggering statistic underscores the need for strong regulatory frameworks and public awareness campaigns to reduce road traffic accidents.

In India, the Motor Vehicles Act, 1988, provides a comprehensive framework for traffic regulations, vehicle standards, and the rights of road users. The Act, particularly after the 2019 amendments, addresses a range of safety measures, including speed limits, seatbelt usage, and penalties for violations like over speeding, drunk driving, and dangerous driving. These regulations aim to ensure road safety and protect all users, including the elderly.

ROAD SAFETY AND TECHNOLOGICAL SOLUTIONS

The development of driverless cars offers a promising solution for older adults. Autonomous vehicles can potentially reduce accidents caused by human error and allow elderly individuals to maintain their independence without compromising road safety. Though this technology is still in development, seniors have emerged as a key demographic that stands to benefit significantly from this innovation.

BALANCING SAFETY AND INDEPENDENCE

The key challenge lies in finding a balance between ensuring road safety and maintaining the independence of senior citizens. Public policies must consider the unique needs of older drivers while promoting safety measures that reduce accidents. For instance, implementing gradual licensing restrictions—such as avoiding night driving or limiting driving distances—can help seniors transition away from full-time driving without abruptly losing their mobility.

By fostering a more inclusive approach to road safety and transportation, we can help seniors stay active, connected, and safe, without compromising their freedom or well-being.

Student of Delhi Public School Vasant Kunj, New Delhi



SFE Activities

Project Report on Digital & Social Media Marketing & Its Impact on Senior Citizen Socio-Economic Aspects- Submitted in partial fulfillment of the Bachelor of Management Studies (BMS) of the School of Management and Entrepreneurship, Shiv Nadar Institution of Eminence (Deemed to be University) by Mansha Manushree Dash under the mentorship of Shri Ashish Niraj Financial Advisor Society For Empowerment.



SFE Activities

Patna, 21st August 2024 – The Society For Empowerment marked World Senior Citizen's Day with the release of the 17th issue of its monthly newsletter, "प्रारंभ" during a ceremony held at Maurya Hotel, Patna. The newsletter, an initiative by the Society, aims to address job opportunities and socio-economic needs of senior citizens, offering them a platform to engage and empower themselves in today's fast-paced world.

The event was graced by the esteemed presence of **Shri Rajiv Ranjan, IPS, IG, Bihar**, who officially released the newsletter. Other distinguished dignitaries included Prof. Anil Prasad, Professor of English, Libya; Advocate Prakash Saxena; Advocate Arvind Tiwari; and Shri A. V. Sinha, Retired IAS.



सोसाइटी फॉर एम्पावरमेंट एवं एनएसई के तत्वाधान में हुआ निवेशक सम्मेलन

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ग्रामीणों में वित्तीय जागरूकता पैदा करने की कोशिश
 एनएसडीटी प्रॉटो एंजलस्टमेंट और एनएसडी ने किया निवेशक सम्मेलन का आयोजन

समन्वित्तमः (समन्वित्तमः)

महोदय! श्रीमान्वाणी जी की प्रशंसा के
और वैधान्तिक धार्मिक प्रकाशकीयों के
अतिरिक्त निम्नलिखित (एकपत्रावली) में
संयुक्त सम्पादनकर्ताओं में प्रकाशक
महोदय की प्रशंसा के प्रकाशक में निम्न
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और सम्पादन सम्पादन के रूप में
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प्रकाशक की सम्पादन
प्रकाशक और निम्नलिखित के रूप में

[illegible][illegible]

फल्गु नदी में :
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दो महान विभवियों को किया य



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