



પ્રારંભ



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By **Shri N. N. Pandey**
Retired IAS Jharkhand

EDITORIAL

शान्तिं च अनुभवतु – May You Experience Peace

Dear Readers,

In an age where the world constantly oscillates between chaos and speed, the theme for this issue—“शान्तिं च अनुभवतु”—is both timely and timeless. It is a quiet invocation for peace—not only as an external absence of conflict but as an internal harmony of purpose, health, and dignity. Especially for our seniors, peace is not a luxury, but a necessary state of being that enables graceful ageing, purposeful engagement, and the nurturing of intergenerational wisdom.

This 28th edition of प्रारंभ brings together powerful insights, compelling stories, and critical analyses that explore how our elderly citizens continue to contribute meaningfully to society, even as they navigate the complexities of modern India.

Dr. Kavita A. Sharma’s tribute to the indomitable Ammu Swaminathan is a celebration of courage and conviction that defied age and societal norms. Dr. Biswajit Satpathy offers a comprehensive look into the evolving dynamics of senior employment, examining how work impacts longevity and self-worth. Karthik Ponnusamy’s article on HABiL presents a forward-looking model for ensuring choice, dignity, and security for the elderly—issues central to our mission.

On the financial front, CA Ashish Niraj provides a balanced comparison between NBFCs and

banks for fixed deposits, equipping seniors with the knowledge to make secure investments. In a poetic interlude, Somendra Shankar Tiwari’s verses juxtapose the abstract concept of currency devaluation with the everyday struggles of life, while Ms. Shanya highlights the meaningful dates in July that call for reflection and remembrance. In a digital world fraught with risks, Savita More piece on internet safety is a much-needed guide for our elderly to surf safely.

Rounding off the issue, Dr. Malti Dave offers an inspiring narrative on Yoga for One Earth One Health, connecting personal well-being with planetary health, in resonance with International Yoga Day. Through the lens of policy, poetry, finance, health, and history, this issue echoes a single aspiration—that our elders not only live longer but live with dignity, agency, and peace.

As we move forward, let us collectively reaffirm our commitment to a society where ageing is celebrated, not feared; where contribution, not dependency, defines the silver years.

शान्तिं च अनुभवतु।

Let there be peace in thought, in action, and in community.

Shri N. N. Pandey
Editor, प्रारंभ

July 2025

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.

SENIOR JOBS

A platform of Job Information for the seniors.

SENIOR JOBS is an employment repository for seniors for the Meaningful Engagement of the senior peoples through dissemination of Job Information on regular basis.

We make no claims, promises or guarantees about the accuracy, completeness, or adequacy of the contents of the information.

The user may verify the details on the given link or with the entities



- **Chairperson-Debts Recovery Appellate Tribunal- Max Age Upto 70 Years- Position in New Delhi**
<https://financialservices.gov.in/beta/sites/default/files/DRT-VAcanciy.pdf>
- **Consultant (Rajbhasha)- India Trade Promotion Organisation (ITPO)- Max Age Upto 62 Years- Position in New Delhi**
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- **Director- Reserve Bank of India- Max Age Upto 62 Years- Position in Mumbai**
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For Senior Jobs visit https://www.sfe.org.in/job_search.php

The Feisty Ammu Swaminathan



Dr. Kavita A. Sharma



To delve into the lives of our founding mothers who were members of the Constituent Assembly is to bow in respect to their great determination and feminine strength of endurance. If the Dakshayini Velayathan had to combat the caste system and untouchability, Begum Rasool had to tread softly to come out of the web of the values of the Muslim feudal landlords. Similarly, Ammu Swaminathan had her battles to fight.

Early Life

Ammu Swaminathan was born in the Anakkara Vedakkath family, a prominent family in the Palghar

District of Kerala, in 1894. Her father, Govinda Menon, was a minor local official. There were 13 children in all. Ammu was the youngest. She lost her father early, and her mother had to struggle to raise her children. Ammu, who received a rudimentary education, was married at a young age of 13 to a man over twenty years her senior, Subbarama Swaminathan, a close associate of Ammu's father. He returned from England after completing his studies and asked to marry any one of Govind Menon's daughters. Ammu's mother told him of the demise of her husband and that all their daughters were married, except Ammu, the youngest, who was still unmarried. Ammu was only 13, and, in her mother's words, was like "a tomboy". Swaminathan agreed, as did Ammu, after laying down a couple of conditions. As they were to shift to Madras, now Chennai, Ammu's first condition was that arrangements must be made for her to learn English from an English woman so that she could master the language perfectly. The second was that she should not be asked when she would reach home, as none of her brothers were asked that question. Coming from a 13-year-old, this was truly spunky. It is to the credit of Subbarama Swaminathan that he nurtured Ammu in every way that he could.

Swaminathan agreed to the two conditions laid

down by Ammu, and the two were married in 1907. It is not clear whether the two entered into a sambandhan, a well-accepted practice in matrilineal Nair families. It was an arrangement rather than a regular marriage, as the children did not inherit their father's property, and the man had no responsibilities towards them or his wife. According to another source, since Sambandam was repugnant to both Ammu and Swaminathan, they had a regular marriage. Still, since it was an inter-caste marriage, Swaminathan's family boycotted it. Swaminathan married Ammu again and registered the marriage in England. Whatever the case may be, the children faced subtle discrimination because of this inter-caste marriage.

Ammu Swaminathan had four children: two sons and two daughters. They had complete freedom to choose their careers. The daughters made full use of it. Ammu's daughter, Lakshmi Sehgal, became a doctor, specialising in gynaecology, but was also a revolutionary who led the Rani Jhansi Regiment under Subhash Chandra Bose. Lakshmi Sehgal's daughter, Subhashini Ali, became a famous Marxist politician, a member of the Politburo of the Communist Party of India (Marxist). She was also the president of the All India Democratic Women's Association and a member of Parliament from Kanpur. The youngest daughter of Ammu and Subbarama Swaminathan was Mrinalini Sarabhai, who went on to become a well-known dancer. She married the famous scientist Vikram Sarabhai, and her daughter is Mallika Sarabhai, an accomplished dancer in her own right.

Political Activism

Ammu became politically active in 1914, and in 1917, she, together with Kamaladevi Chattopadhyay, Annie Besant, Margaret Cousins, Malathy Patwardhan, Mrs Dadabhoy and Mrs Ambujammal, formed the Women's India

Association (WIA). This was one of the earliest women's associations and the precursor to the All India Women's Conference, AIWC, which was founded in 1927. Margaret Cousins, a key figure in the Women's Indian Association (WIA), later played a significant role in the All India Women's Conference (AIWC). The women's movements, among other things, demanded adult franchise and constitutional rights for women.

Reba Som has argued that Gandhi must be given the credit for drawing women out from their cloistered protected environment to join the national movement for freedom however Nehru must be given the credit for having recognized the need to grant equality between the sexes formally and to ensure that it is enshrined in the fundamental rights drawn up at the Karachi Congress of 1931. This was progressive indeed, a right for which women of England had to fight for generations. However, Kamaladevi Chattopadhyay has a different narrative in her memoirs. According to her, the first drafting of the fundamental rights resolution of the Congress was prepared by an active youth worker of Bengal, Nalinakshi Sanyal. Several fables were woven around who drafted the resolution. Some claimed it was Emin Roy, but Kamaladevi said that as a member of the All India Congress Committee, she had personally given the draft resolution to Nehru, who made only slight verbal changes before presenting it to the session. While she admits that Nehru was the author of the economic policy resolution, she emphatically denies his authorship of the Fundamental Rights Resolution.

Throughout her life, Ammu opposed discriminatory caste practices. As a member of the Constituent Assembly from Madras in 1946, she vehemently demanded equal status, adult franchise, and the removal of untouchability. Ammu Swaminathan's

aversion to caste prejudices is evident in several incidents. For instance, while Ammu had great respect for Jawaharlal Nehru, she criticised him for responding when he was called Panditji. Nehru explained that he had not asked people to call him that, to which Ammu responded that, at the same time, he did not stop people from calling him by that name.

In another incident, recounted by Subhashini Ali, Granddaughter of Ammu Swaminathan, when Ammu was imprisoned for her participation in the Quit India movement of 1942, one of the inmates saw a woman sanitary worker and called out to her, addressing her as "Shudrachi." Ammu walked up to the woman responding to her call. The woman was confused, but this was Ammu's way of making the woman aware that all are equal and need to be respected as such.

In yet another incident, it is said that once the two daughters of Ammu and Dr Subbarama Swaminathan were asked to eat sitting outside on the veranda in their paternal grandparents' house because they were not Brahmin enough for them. Ammu and her husband fought against such regressive cast practices throughout their lives.

Ammu had experienced child marriage on her pulses. She also lost her husband when she was only 30 years old. She had watched her mother struggle to take care of her 13 children after the death of her father. Although Ammu's mother did not conform to traditional female norms of widowhood, many other women did. Ammu detested this custom as it involved almost de-gendering women and treating them very inhumanely. Widows had to shave their heads, break their bangles, and wear only white saris. Neither Ammu nor her mother followed any of these regressive customs, but it made Ammu conscious of the degraded status of women in society.

It is no wonder, therefore, that she pushed with utter conviction the Sharda Act, also known as the Child Marriage Restraint Act, the Age of Consent Act, and various Hindu Code bills that aimed for religious reform in Hindu practices. The aim of the women's movement, of which Ammu was such a leading light before becoming a member of the Constituent Assembly, was to create a common, as opposed to a uniform legal system about marriage, synthesized from what they felt were the most progressive, gender just and rational traditions operating within the jurisdiction of Hindu law.

Happy that the Constitution gave equal rights to women, which Ammu had advocated all her life, in a discussion on the motion by Dr BR Ambedkar to pass the draft constitution, Ammu Swaminathan said in her speech, "People outside have been saying that India did not give equal rights to her women. Now we can say that when the Indian people themselves framed their constitution they have given rights to women with equal with every other citizen of the country. That in itself is a great achievement, and it is going to help our women not only to realize their responsibilities but to come forward and fully shoulder their responsibilities to make India a great country that she had been." Ammu Swaminathan emphasised the fundamental right to freedom of worship as vital for the country's citizens. This, too, has a place in the Indian Constitution, as outlined in Articles 25 to 28, which deal with the right to freedom of religion. In her final speech on the constitution, Ammu Swaminathan spoke of secularism as tolerance, particularly Hindu tolerance. The Hindus, she said, have always been tolerant towards all religions. Although worship was not explicitly mentioned, the sentiment was couched in terms of secularism, which effectively meant the freedom to worship.

Finally, in her speech, Ammu Swaminathan said

that she had always imagined the constitution as a document that was easy to carry around, not as bulky as it had become; she felt it was unnecessary to include so many details in the constitution. All these details she felt could have been left to the state governments and the legislatures. For her, the constitution should have been small enough that it could be carried in one's purse or pocket. However, she was pleased with the constitution. Although she acknowledged that she knew very little about constitution-making, she hoped that the constitution would become a solid foundation for human rights and work towards establishing a genuine democracy, ensuring happiness and prosperity for everyone in India.

Ammu was very sociable. Her home in Madras was a social hub where the likes of Muthulakshmi Reddy, Annie Besant, K. Kamaraj and others freely walked in and discussed the idea of India and her freedom. In 1952, Ammu Swaminathan was elected to the Lok Sabha and in 1954 to the Rajya Sabha. Her love for films led her to accept the position of vice president of the Federation of Film Societies, with Satyajit Ray as the president. She was also the president of the Central Board for Certification, CBFC and of the Bharat Scouts and Guides. She passed away in 1978.

Soumya Matthew, "Ammu Swaminathan: The strongest advocate against caste discrimination, she lived by example," *The Indian Express*, Feb.3, 2018

See also, Ammu Swaminathan,
<https://share.google/0/3WlJahWCeNonau>

<https://share.google/0/3WlJahWCeMonau>

Soumya Matthew, "Ammu Swaminathan: The strongest advocate against caste discrimination, she lived by example,"

Ibid

Stories of women who helped draft the Constitution of India,
<https://share.google/3W6C9Z958gBIRYx5E>

See also, Reba Som, Chapter VI-NBU-IR, North Bengal University, <https://ir.nbu.ac.in>

Soumya Matthew, op.cit.

Ibid

Ibid

Selected Speeches of Women Members of the Constituent Assembly, Rajya Sabha Secretariat, April 2012, p.3.

For an analysis of Ammu Swaminathan's speech, see also Umang Poddar, "Women in Constituent Assembly: Ammu Swaminathan's Speech," Women in the Constituent Assembly: A Special Series by Lawctopus and Academike, <https://share.google/VM2JHO1sAgSROtk9w>

Selected Speeches of Women Members of the Constituent Assembly, p.2

Soumya Matthew, op. cit.

An eminent scholar, **Dr. Kavita A. Sharma** the President of South Asian University, New Delhi from 2014-2019. She has taught at the Hindu College, Delhi University for about thirty-seven years out of which she has served as its Principal for ten years. She was the Director of India International Centre, New Delhi (2008-2014).

The Silver Workforce: A Comprehensive Analysis of the Pros and Cons of Senior Citizen Employment in India and its Impact on Longevity



Dr. Biswajit Satpathy

Professor (Retd.) Sambalpur University, Odisha

As India's demographic landscape shifts towards an aging population, the discourse around the employment of senior citizens gains increasing relevance. This paper delves into a multifaceted examination of the advantages and disadvantages associated with the continued employment of individuals beyond conventional retirement ages in the Indian context. While acknowledging the potential economic benefits for both individuals and the nation, the study specifically investigates the hypothesis that continued engagement in the workforce can contribute to increased longevity among senior citizens. Drawing upon sociological, economic, and health perspectives, this paper aims to provide a holistic understanding of this complex issue, offering insights for policymakers, employers, and senior citizens themselves.

1. Introduction: The Graying of India and the Untapped Potential

India is on the cusp of a significant demographic transition. While currently a young nation, the proportion of its population aged 60 and above is projected to rise substantially in the coming decades. This demographic shift presents both challenges and opportunities. Traditionally, retirement in India has been viewed as a period of rest and withdrawal from active professional life. However, with increasing life expectancy, improved health outcomes, and evolving societal

norms, many senior citizens are capable and desirous of continued engagement, including employment. This paper explores the "silver workforce" phenomenon in India, analyzing its various facets and specifically examining its potential correlation with enhanced longevity.

2. The Indian Context: Unique Considerations for Senior Employment

The Indian socio-economic fabric presents several unique factors that influence the employment of senior citizens. Firstly, the traditional joint family system, while evolving, has historically provided a social safety net, but its gradual disintegration, particularly in urban areas and with the rise of nuclear families, increasingly necessitates greater financial independence for seniors. Secondly, a significant portion of India's workforce operates in the informal sector, where conventional retirement age norms are far less rigid, often leading older individuals to continue working out of sheer necessity rather than choice. Thirdly, despite various government initiatives, a substantial segment of the elderly population still lacks adequate pension or comprehensive social security coverage, making continued employment a crucial financial imperative for survival and well-being. Fourthly, the rapid pace of technological advancements can create significant skill gaps for older workers,

underscoring the need for continuous retraining initiatives to ensure their sustained employability. Fifthly, while there is a deeply ingrained cultural respect for elders in India, this can sometimes paradoxically translate into a paternalistic view that inadvertently discourages active professional roles for seniors, rather than fully recognizing and harnessing their potential contributions. Finally, while India's health infrastructure is steadily improving, access to quality and affordable healthcare remains a pertinent concern for many seniors, which can undeniably impact their ability to remain actively employed.

3. Pros of Employment for Senior Citizens

The employment of senior citizens offers a myriad of benefits, both for the individuals themselves and for society at large.

One of the most significant advantages is the financial independence and security it provides. For a substantial number of seniors, especially those without robust pension schemes or adequate savings, continued employment offers a crucial income stream, effectively mitigating the risk of poverty. This financial autonomy allows them to maintain their lifestyle, afford better healthcare, and engage in leisure activities, all of which contribute to an improved overall quality of life. Furthermore, when seniors are financially self-sufficient, it considerably lessens the financial strain on their families, particularly their children, fostering a healthier family dynamic.

Beyond monetary gains, employment profoundly impacts enhanced physical and mental health. Engaging in work-related tasks, such as problem-solving, decision-making, and continuous learning, provides vital cognitive stimulation that can help delay cognitive decline and potentially reduce the risk of conditions like dementia. Depending on the job's nature, employment can also encourage a degree of physical activity, serving as an antidote to the often sedentary lifestyles associated with retirement. Crucially, the sense of purpose, social interaction, and

financial stability derived from employment can significantly reduce stress, anxiety, and the likelihood of depression, all of which are prevalent concerns among isolated or financially struggling seniors. The very act of contributing to society through work fosters a powerful sense of self-worth and dignity, which are indispensable for enduring mental and emotional well-being.

Employment also plays a pivotal role in social engagement and reducing isolation. The workplace inherently provides a structured environment for regular social interaction, effectively combating loneliness and social isolation, which are known risk factors for various adverse health outcomes and even shorter life spans. It facilitates intergenerational exchange, where senior workers can mentor and share their invaluable experience and wisdom with younger colleagues, while simultaneously learning new perspectives and skills from them. Work often helps in maintaining existing social networks and building new ones, thereby creating a supportive community around the individual.

Moreover, employed senior citizens make a substantial contribution to the economy and society. In sectors grappling with skilled labor shortages, experienced seniors can fill critical gaps, particularly in specialized fields where their expertise is invaluable. They possess a wealth of institutional knowledge, experience, and historical context that can be tremendously beneficial for organizational continuity and development. Studies have often indicated that experienced older workers can exhibit higher productivity, lower turnover rates, and greater commitment compared to their younger counterparts. Furthermore, actively employed seniors contribute to the national tax base and simultaneously reduce the burden on public welfare systems. In a broader societal context, working seniors serve as powerful role models, demonstrating the value of lifelong learning, continuous engagement, and sustained

contribution to the community.

4. Cons of Employment for Senior Citizens

Despite the numerous advantages, the employment of senior citizens also presents certain challenges that warrant careful consideration.

A primary concern revolves around health and physical limitations. Depending on the specific demands of the job, seniors may be more susceptible to certain occupational hazards or injuries due to age-related physical decline. Moreover, physically demanding or highly stressful jobs can exacerbate pre-existing health conditions, potentially leading to increased healthcare costs and reduced productivity for the individual. Longer working hours or particularly strenuous roles can also lead to increased fatigue and burnout, negatively impacting their overall well-being. Furthermore, for those working in the unorganized sector, the absence of employer-provided health insurance can be a significant drawback, forcing them to bear medical expenses out-of-pocket.

Another pervasive issue is ageism and discrimination. Senior citizens frequently encounter prejudice during the hiring process, with employers often favoring younger candidates due to perceived higher energy levels or a longer potential tenure within the company. Harmful stereotypes about older workers being less adaptable, technologically challenged, or less productive can severely hinder their employment opportunities. In some unfortunate instances, older workers may even be offered lower wages for comparable roles compared to their younger counterparts, highlighting systemic discrimination.

Skill obsolescence and retraining challenges also pose significant hurdles. The rapid pace of technological advancements can quickly render existing skills obsolete, necessitating continuous learning and retraining for older workers to remain competitive. Some older individuals may

find it genuinely challenging to adapt to new technologies, evolving work processes, or changing organizational cultures. Compounding this, employers may be less inclined to invest substantially in training for older employees due to a shorter perceived return on investment on their training expenditure.

Furthermore, there are notable social and family implications. Continued employment can significantly reduce the leisure time available for personal pursuits, hobbies, and family interactions, all of which are crucial components of a balanced and fulfilling life in retirement. Many seniors in India, particularly women, often shoulder significant caregiving responsibilities for grandchildren or even their own elderly parents, making full-time employment a daunting or even impractical prospect. In some traditional family structures, continued employment by seniors might unfortunately be perceived as a sign of financial distress or an inability of the younger generation to provide adequate support, potentially leading to social stigma or intergenerational conflict.

Finally, significant policy and structural challenges exist within the Indian context. The Indian job market often lacks the flexible work arrangements, such as part-time roles, remote work options, or gig-based assignments that would be particularly suitable and beneficial for seniors seeking to balance work with other commitments or physical limitations. The patchy and often insufficient social security system in India regrettably compels many seniors into employment out of sheer necessity rather than genuine choice. Moreover, many existing workplaces are not adequately designed to accommodate the specific needs of older workers, lacking ergonomic seating, appropriate lighting, or accessible facilities, which can make continued work physically demanding.

To be continued
in next edition.....

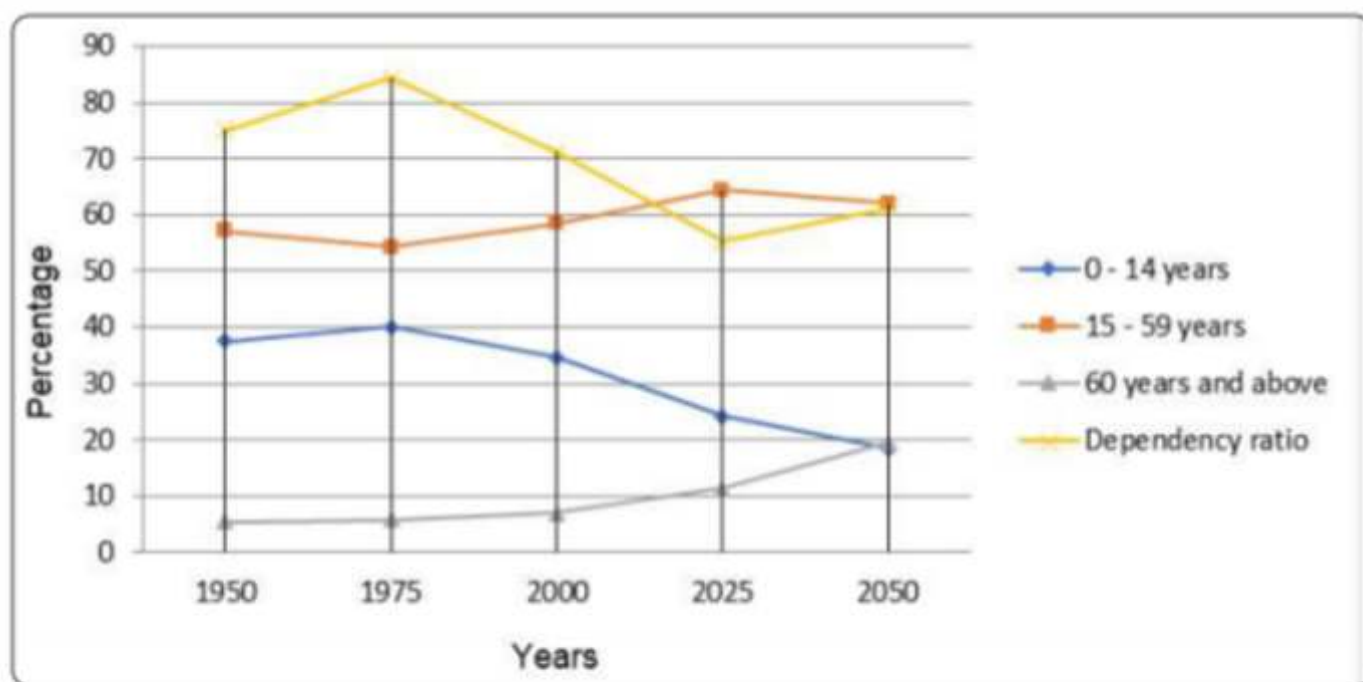
HABiL - Restoring Dignity, Security & Choice to India's Elderly



Karthik Ponnusamy

In today's landscape, most retirement programs are designed for those 10 to 15 years away from retiring. But what about the 15+ crore Indians, nearly 10% of the population, who have already retired? These individuals once formed the backbone of our

economy, contributing to GDP and paying taxes that supported welfare programs. Now, their numbers are expected to double in the next two decades. Yet, their needs remain largely unaddressed.



Population by broad age groups in percentage, India, 1950-2050

According to the latest NITI Aayog report:

Only 18% are covered by any form of health insurance.

Merely 28% are aware of senior citizen concessions.

24% face difficulties in providing documentation for services.

These statistics reveal that more than 75% of our elderly lack access or awareness of critical support systems. With families becoming more decentralized, many seniors are forced to cut down on expenses, often sacrificing their quality of life.

But there's one asset that many of them possess, often overlooked - their home.

Their home represents more than just shelter. It is an emotional anchor and the most significant equity they have built over a lifetime. However, due to sentimental attachment and lack of awareness, most are hesitant to consider drawing financial value from it.

This is where Home Equity Conversion (HEC) becomes transformational.

Introducing HABiL – Home Asset Based Independent Living:

HABiL is a purpose-driven platform designed to empower senior citizens by unlocking the economic potential of their homes - without selling, moving out, or compromising on dignity.

We believe in more than just financial independence. At HABiL, we create a 360° support ecosystem that enables senior citizens to age with grace, security, and choice.

Our Core Offerings:

1. Housing Access: Promote aging-in-place through Home Equity Conversion (HEC) and enable home redevelopment when needed.

2. Selection of Joint Development Partner (Builder): The most important aspects to be considered for redevelopment of the property (individual home) are listed and a glide path for senior citizens to choose a builder before finalizing HEC payouts to start.

3. Financial Access: Monthly payout solutions using home equity to meet expenses without selling the property.

4. Technology Integration: A secure, senior-friendly

digital platform connects users and their legal heirs to manager services and information.

5. Wealth Management: Curated retirement planning tools and access to financial experts.

6. Legal Guidance: On-demand support for property rights, succession planning, and taxation.

7. Hospital & Geriatric Care: Access to a curated list of senior-friendly hospitals and care providers for the top 100 cities.

Aligned with National Vision:

Our mission aligns with the Government of India's **SAGE (Seniorcare Ageing Growth Engine)** initiative, which aims to foster innovation and entrepreneurship to enhance senior citizen welfare.

HABiL is a neutral, tech-enabled platform connecting elderly citizens and their families with a trusted network of ecosystem partners, helping them live independently and with dignity.

HABiL is Not Just a Platform. It's a Movement.

We are on a mission to restore dignity, security, and freedom of choice for India's elderly through financial and digital empowerment. By creating sustainable, scalable models centered around home equity, **HABiL redefines aging in India - not as a challenge, but as an opportunity for dignity-driven solutions.**

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Fixed Deposit Investments: NBFCs vs Banks



CA Ashish Niraj *

Fixed Deposit Investments: NBFCs vs Banks



Fixed Deposits (FDs) have long been regarded as one of the most secure and reliable investment options for individuals seeking capital preservation with assured returns. In the evolving financial ecosystem, both Banks and Non-Banking Financial Companies (NBFCs) offer FD schemes designed to cater to diverse investor profiles. While banks remain the traditional and highly regulated avenue for fixed deposits, NBFCs have increasingly positioned themselves as attractive alternatives by offering higher interest rates and flexible tenures.

NBFC	Interest Rate	Tenure (Months)	Remarks
ICICI Home Finance	7.65%	39, 45	
Bajaj Finserv	7.30%*	12–60	*For senior citizens
Muthoot Capital	9.10%	36	
Shriram Finance	8.90%*	36, 50, 60	*For senior citizens
Sundaram Finance	8.00%*	24, 36	*For senior citizens
PNB Housing Finance	7.50%	60	

Source: Company websites- (*Interest rates marked with an asterisk are applicable to senior citizens.)

Bank FD Interest Rate Comparison

Bank	Regular Interest Rate (%)	Senior Citizen Rate (%)	Tenure
HDFC Bank	6.60%	7.10%	15–21 months
ICICI Bank	6.60%	7.10%	2–5 years
Kotak Mahindra Bank	6.60%	7.10%	391–423 days
Federal Bank	—	7.35%	444 days
Punjab National Bank (PNB)	6.70%	7.20%	390 days
Union Bank of India	6.85%	7.35%	456 days
State Bank of India (SBI)	6.45%	6.95%	2–3 years

Source: Official bank websites

Note: Interest rates are indicative & may vary. Check with respective banks for the latest rates.

Senior citizen rates are applicable to individuals aged 60 years and above.

The decision to invest in either a bank or NBFC fixed deposit should not be based solely on interest rate differentials. It requires a comprehensive understanding of factors such as regulatory oversight, creditworthiness, depositor protection mechanisms, liquidity conditions, and compliance obligations—especially for vulnerable categories like senior citizens and Non-Resident Indians (NRIs). Before investing potential depositors should have a clear understanding of the strengths and limitations of each investment option, enabling informed financial decision-making.

Criteria	NBFC Fixed Deposits	Bank Fixed Deposits
Regulatory Oversight	Must be registered with RBI and possess a valid Certificate of Registration for accepting public deposits. Regulatory compliance and credit ratings must be carefully verified.	Fully regulated by RBI; depositor protection mechanisms such as DICGC insurance (up to ₹5 lakh per depositor) are available.
Interest Rates (General)	Tend to offer higher interest rates to attract investors. For example, Muthoot Capital offers up to 9.10% and Shriram Finance up to 8.90% (senior citizen).	Interest rates have decreased post RBI repo rate cuts. Generally lower than NBFCs—e.g., SBI offers 6.45% (regular) and 6.95% (senior citizens).
Interest Rates (Senior Citizens)	Higher rates are commonly extended to seniors: Shriram Finance – 8.90%, Sundaram Finance – 8.00%, etc.	Additional interest benefit of 0.50%–0.60% above regular rates. For instance, PNB offers 7.20%, Union Bank 7.35%.
Tenure Options	Wider and customizable tenures (e.g., Bajaj Finserv: 12–60 months; ICICI Home Finance: 39/45 months).	Standardized tenures (e.g., ICICI Bank: 2–5 years, Kotak Bank: 391–423 days).
Credit Risk & Rating Dependency	Credit risk is higher. Investment decisions should rely on credit ratings by agencies like CRISIL, ICRA, CARE.	Lower credit risk due to stronger regulatory scrutiny and government backing for public sector banks.
Insurance Protection	No deposit insurance cover like DICGC. In case of default, recovery depends on the NBFC's asset quality and rating.	Covered under DICGC insurance for deposits up to ₹5 lakh, enhancing depositor safety.
Eligibility & Documentation	Available to individuals, NRIs, HUFs, companies, and others. NRIs must comply with FEMA. Full KYC and tax compliance needed.	Similar eligibility, including for NRIs (via NRO/NRE accounts). Simplified onboarding through online banking.
Liquidity & Premature Withdrawal	May involve penalties or lack of flexibility in early withdrawal. Liquidity terms vary across NBFCs.	Easier premature withdrawal policies, though penalties may apply. More accessible in emergencies.
Market Responsiveness	NBFCs may adjust rates quickly to attract funds in high-demand periods.	Banks follow RBI's monetary policy more directly and respond to repo rate adjustments.

While NBFCs present a compelling option for higher returns, particularly for senior citizens, they come with elevated risk and demand diligent assessment of the institution's credentials. In contrast, banks offer lower but more secure returns, along with insurance protection and robust regulatory oversight.

Investor Recommendation:

- Risk-tolerant investors with larger portfolios and a keen eye on credit ratings may consider NBFC FDs for diversification.
- Conservative investors, retirees, or those seeking capital protection should prioritize bank FDs for security and liquidity.

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

पद्यकाव्य



रुपए का अवमूल्यन

हे डॉलर !
रुपए का पकड़ लिया
तूने कॉलर
ज़ोर जबरदस्ती कर
इसे गिरा रहे हो
गांधी के सपने को
क्यूं रुला रहे हो।

अभी ही तो मिला था
इसे नया प्रतीक चिन्ह
बेजान पड़ा आज
शरीर छिन्न भिन्न।

नहीं रास आई
तुम्हें इसकी नई काया
मुश्किल है समझना
तुम्हारी सियासी माया ।

मगर मत भूलो
वैश्विक मंदी की मार
इसी ने सही थी
तुम्हारी सत्ता तो
ताश के पत्तों
की तरह डही थी ।
आज ये वक्त का
मारा है मगर
भविष्य का
उजला सितारा है।

सोमेन्द्र शंकर तिवारी

भू० पू० सहायक महा प्रबंधक
राष्ट्रीयकृत बैंक

ज़िंदगी

किसी पेड़ के सूखे पत्ते की तरह
ज़मीन पर गिर जायेंगे
कुछ लोग रौंदते हुए उस पर
से निकल जायेंगे
आज है, कल घर के किसी
कोने या दीवार पर फोटो में
मढ़े जायेंगे
कुछ दिन दर्द, हमदर्दी जताते
कुछ लोग नजर आएंगे
फिर वक्त के साथ सब भुला दिए जायेंगे
तन्हा एक फ़ोटो फ्रेम में उस
दीवाल पर समय बिताएंगे
पर यहां भी उसकी एक उम्र है
कुछ वर्षों बाद बंद किसी अलमारी में या
बक्से में डाल दिए जायेंगे
फिर किसी दिन रद्दी के साथ घर के बाहर
फेंक दिए जायेंगे
ज़िंदगी का यही है फलसफा दोस्तों
वक्त के संग सब भुला दिए जायेंगे

सोमेन्द्र शंकर तिवारी

एक परिचय

14 अक्टूबर, 1959 को मुंबई में जन्मा, मेरे पिता स्व. कृपा शंकर तिवारी, तब वहीं आकाशवाणी से संबद्ध थे कालांतर में उनके प्रयाग स्थान्तरित होने के कारण परिवार यहीं बस गया।

मेरी शिक्षा - दीक्षा भी इसी सांस्कृतिक नगरी में हुई।

1980 में इलाहाबाद विश्वविद्यालय के वाणिज्य संकाय से प्रथम श्रेणी में स्नातकोत्तर उपाधि प्राप्त कर एक राष्ट्रीयकृत बैंक की सेवा करने का अनुभव प्राप्त हुआ और 2019 में सहायक महा प्रबंधक के पद से सेवानिवृत्त हुआ। बैंकिंग क्षेत्र के विभिन्न क्षेत्रों, नगरों में कार्यरत रहते हुए समाज के सभी समुदायों, वर्ग, जाति और धर्म के व्यक्तियों से जुड़ने का अवसर प्राप्त हुआ।

पीड़ित, अति पीड़ित और वंचितों की वित्तीय समस्याओं, चुनौतियों और पीड़ा को समझने और समाधान करने का माध्यम बना।

2013 में मेरी प्रतिनियुक्ति ओएसडी के पद पर वित्तीय सेवा विभाग, वित्त मंत्रालय, (भारत सरकार) नई दिल्ली के सतर्कता विभाग में हुई।

तदुपरांत दिसम्बर 2015 में इंफ्रास्ट्रक्चर विभाग में स्थानांतरण हुआ यह एक महत्वपूर्ण विभाग जो वित्तीय सेवाओं के विकास, नियमन और देश की आर्थिक वृद्धि और विकास में योगदान से संबंधित है।

यहीं से 2019 में सेवानिवृत्त हुआ एवं पुनः मेरी नियुक्ति ओएसडी के पद पर इसी विभाग में हुई परंतु कोरोना काल की दस्तक होने पर मैंने स्वयं को इस से अलग कर पूर्णतः कार्य मुक्त कर लिया।

कला, संगीत और साहित्य के पारिवारिक पृष्ठभूमि के कारण युवा अवस्था से ही आकाशवाणी, लेखन, पठन-पाठन आदि से जुड़ा हुआ हूँ और संबंधित सामाजिक संस्थानों से संबद्ध हूँ। समय -समय पर लेखनी गतिशील होती है और कविता के रूप में जन्म लेती है। अभी संग्रह किताब के रूप में प्रकाशित नहीं हुआ है उन्ही संकलनों से दो कविताएँ आप से साझा कर रहा हूँ।

सादर

सोमेन्द्र शंकर तिवारी

Important Days in July

Ms. Shanya*



- **1st July – Doctor's Day (India)**

This day celebrates the hard work of doctors who help save lives. It reminds us to thank doctors for their service.

- **1st July – National Chartered Accountants Day (India)**

This day is for Chartered Accountants who manage money, accounts, and tax for businesses and people. It celebrates their contribution to the economy.

- **4th July – USA Independence Day**

This is America's national holiday. It celebrates their freedom from British rule in 1776.

- **6th July – World Zoonoses Day**

This day spreads awareness about diseases that spread from animals to humans, like rabies. It encourages people to take care of animal health too.

- **7th July – World Chocolate Day**

A fun day for chocolate lovers worldwide. People celebrate by eating, gifting, and enjoying chocolates.

- **11th July – World Population Day**

This day reminds us to think about population growth. It spreads awareness about managing resources and health for all.

- **15th July – World Youth Skills Day**

This day highlights the importance of teaching skills to young people. Skills help them get jobs and improve their future.

- **17th July – World Emoji Day**

We celebrate the fun little faces and symbols we use in chats. Emojis help people express feelings without words.

- **18th July – Nelson Mandela International Day**

This day honors Nelson Mandela's efforts for peace, equality, and justice. People are encouraged to do good deeds for others.

- **22nd July – Pi Approximation Day**

A day for math lovers to celebrate Pi (3.14), a special number used in circles and geometry.

- **26th July – Kargil Vijay Diwas (India)**

India remembers and honors the soldiers who fought bravely in the Kargil War of 1999. It's a day of pride and respect for our army.

- **28th July – World Hepatitis Day**

This day spreads awareness about Hepatitis, a disease that affects the liver. It reminds people to get tested and vaccinated.

- **29th July – International Tiger Day**

This day focuses on protecting tigers and their forests. It reminds us to save tigers from extinction.

Safe Surfing: Internet Safety Guide for Senior Citizens



Ms. Savita More

Director at Shanaya Security Systems India Pvt. Ltd. and
Partner at S K Enterprises Vadodara;
savi.sanjeev24@gmail.com



In this world of Digital India, everything is now online – from banking, shopping, booking medicines to video calls with children. In such a situation, it is important and commendable for senior citizens to connect to the Internet. But this facility is beneficial only when its dangers are also understood and there is proper information to avoid them.

While using the Internet, many times elderly people become easy prey to online fraudsters and fraudsters, because they are not that comfortable with technical things. But there is no need to panic – with a little information and caution, you can stay safe.

Let's know how.

1. Learn to create a strong and unique password

Keep a different password for every online account. The password should not be short, it should be at least 8-10 characters. It should be a mix of upper and lowercase letters, numbers and special symbols (like , , @!).

Never use “123456”, “password”, or your name/birthday in the password.

Advice: Write down passwords in a diary and keep it safe, but don't leave it out in the open.

2. Don't click on any unknown link

Nowadays, fraudsters send attractive links on email, message or WhatsApp - like "Win ₹5 lakh!", "Your account will be closed" or "Your Aadhaar card is being closed."

All these are fake traps.

Don't click on any such link.

Sometimes these links can put a virus in your phone or computer, which can lead to theft of your personal information.

Advice: If any message looks suspicious, ask a trusted person first.

3. Keep away from public Wi-Fi

When you use free Wi-Fi at a mall, cafe or railway station, this facility can become a threat to your data. Hackers can steal information from your phone. Do any banking or Aadhaar related work only on your home internet.

Advice: If it is very important, use mobile data, not public Wi-Fi.

4. Be sensibly active on social media

Facebook, WhatsApp and Instagram are now a trend among people of all ages. But as good as these platforms are, they can also become dangerous if caution is not taken. Do not accept friend requests from an unknown person.

Never post your personal information (such as date of birth, home address, bank details).

If someone suddenly messages you asking for help, be alert.

Advice: Verify the authenticity of any photo or post before forwarding it.

5. Update software and apps regularly

Outdated systems or apps can make your device vulnerable to hacking. Make sure to keep antivirus in your mobile or computer. Install updates from time to time.

Advice: Keep automatic updates on, so that you do not miss anything.

6. Take special care while banking

Online banking is convenient, but frauds are also rampant. Never share OTP, PIN or CVV with anyone. The bank never calls and asks for such details. Always login from the official website or app.

Advice: Turn on Two-Factor Authentication (2FA) in your banking account.

7. Take help from family – there is nothing to be ashamed of

If you don't understand a message, call or website, ask your children, grandchildren or trusted friends immediately. Technology is new, but learning is possible. Don't be afraid, ask questions – that is wisdom.

Advice: Have a "digital safety discussion" with family from time to time.

Conclusion:

The internet can make your life easier, more entertaining and accessible – just a little caution and awareness is required.

> "Knowledge is safety."

You can surf the internet, pursue your hobbies, connect with your kids – but safe surfing is smart surfing.

Yoga for One Earth One Health

Dr. Malti Dave

The world geared up for International Yoga Day (IDY) 2025, the theme “Yoga for One Earth One Health”.

Society For Empowerment under the guidance of Dr. Malti Dave at Ahmedabad organized Yoga activities on physical, mental, and environmental well-being, aligning with global calls for sustainability and unity.







CLASSES

“A senior's body may be older,
but they're still young at heart.”

V. YOGA

Ms. Malti K. Dave-
Certified Yoga Teacher from
Patanjali University taking
yoga classes at Ahmedabad



Recognizing its universal appeal, on 11 December 2014, the United Nations proclaimed 21 June as the International Day of Yoga .

Yoga brings a spiritual prowess and is an important source of exercise and healthy activity For us it is a way to connect the body, mind and soul in a way that has existed for centuries. Considering the same, SFE has started its Yoga Centre in Ahmedabad where SFE run Yoga classes which is free to all.



YOGA CLASSES

RUN BY
SOCIETY FOR EMPOWERMENT- AHMEDABAD

Pl contact K K Dave - A1-104, Aakruti Elegance, Near Godrej Garden City, Tragad road,
Behind Nirma University, Off S.G.Highway, Ahmedabad – 382470 M- +91 94265 09946



Skill Development Centre

Kasturba Gandhi Learning Centre- Skill Development Centre
Vullage Shahpur, Block Bela, District Gaya Bihar , India

SFE Activities



PVTG PRAGATI SERIES From Policy to Possibility



In Panel

15th June 2025
Sunday 6.00 pm
Live on You Tube &
Facebook
Society for Empowerment



Professor S
Narayan



Sh. N. N. Pandey
Retd. I.A.S



Dr. Prakash Chandra
Oraon



Ms. Shobha Kujur

❖ Particularly Vulnerable Tribal Groups (PVTGs)

- ❖ In Bihar, nine PVTGs — Asur, Birhor, Birajiya, Hilkhariya, Korwa, Malpaharia, Parhaiya, Suryapahadia, and Sawar — inhabit ten districts, where development is now being reimagined through dignity, inclusion, and opportunity. The government's initiative under the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN); each eligible PVTG family will receive ₹2 lakh for pucca homes, ₹27,000 in wages through MNREGA, and ₹12,000 under Swachh Bharat Mission — tangible steps toward better housing, livelihood, and sanitation

Initiative of Society for Empowerment: Kailasha Gandhi Advanced Learning Centre

<https://www.youtube.com/watch?v=8sCOJuL08vg>

In a meaningful step toward inclusive and participatory tribal development, the Society For Empowerment hosted a thought-provoking Round Table Discussion titled “PVTG PRAGATI SERIES – From Policy to Possibility.” This initiative aimed to spotlight the evolving realities and future opportunities for Particularly Vulnerable Tribal Groups (PVTGs) in India.

The session was **inaugurated by Shri N. N. Pandey**, Retired IAS, and **chaired by Dr. Prakash Chandra Oraon**, former Director of the Tribal Research Institute, Ranchi. Joining the dialogue was **Prof. S. Narayan**, eminent academician and tribal policy expert, who offered valuable insights into the socio-cultural dynamics of tribal communities and the way forward.

India is home to **75 PVTG communities**, each with a unique cultural identity, heritage, and socio-economic challenges. These groups are identified by characteristics such as **pre-agricultural**

livelihoods, low literacy, and geographic isolation.

In **Bihar and Jharkhand**, where many of these groups reside, decades of marginalization are now giving way to targeted action and grassroots progress. **PVTG youth are increasingly pursuing education, participating in governance, and joining the workforce**, reflecting a silent but steady transformation.

Speakers acknowledged these encouraging developments while emphasizing that **more focused efforts are needed** to uplift communities still lagging behind.

As per the 2011 Census, Bihar is home to approximately 41,752 PVTG individuals, while Jharkhand's PVTG population stands at around 188,342. Prominent groups include:

Bihar: Asur, Birhor, Birajia, Hilkhariya, Korwa, Mal Paharia, Parhaiya, Saur/Sawar, Suryapaharia
Jharkhand: Asur, Birhor, Birajia, Korwa, Mal

SFE Activities

Paharia, Parhaiya, Saur/Sawar, Sabar

The upcoming Census in 2026 is expected to offer fresh, detailed data that will further empower policymakers and community leaders to plan more accurately and equitably. This data will play a pivotal role in identifying intra-community disparities, tracking migration patterns, and tailoring development interventions to actual needs.

The speakers stated that in Bihar, targeted interventions for PVTGs in districts like Banka, Katihar, Madhepura, Purnia, Supaul, Gaya, Kaimur, Nawada, and Bhagalpur include,

Distribution of E-rickshaws to promote income generation and mobility, Establishment of poultry units, goat sheds, bee-keeping enterprises, and veterinary camps.

Dr Oraon said that in Jharkhand, key efforts have focused on, Expansion of horticulture and Barbatti cultivation, Productivity enhancement in maize, bajra, and other indigenous crops, Solar-powered drinking water facilities & Promotion of bamboo-based enterprises, dairy projects, and cultural fest.

Experts called for the next generation of tribal policy to be participatory, evidence-driven, and

culturally rooted, with special attention to: Skill-building for tribal women and youth, Digitization of tribal data and integration with financial systems, Promotion of community forest-based livelihoods among tribes, Inclusion in schemes like PM-JANMAN, Janshree Bima Yojana.

Dr. S. Narayan hailed the Bihar government's bold initiative under the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN), which marks a historic commitment wherein, each eligible PVTG family will receive ₹2 lakh for pucca homes, ₹27,000 in wages through MNREGA, and ₹12,000 under Swachh Bharat Mission — tangible steps toward better housing, livelihood, and sanitation.

The meeting concluded with the closing remarks that "The policy framework must move from welfare to empowerment. PVTGs are not relics of the past, but custodians of sustainable traditions,"

पीवीटीजी समुदायों के सशक्तिकरण को लेकर विचार गोष्ठी का आयोजन

नौरज पाण्डेय


नई दिल्ली। समावेशी और भागीदारी आधारित आदिवासी विकास की दिशा में एक अहम पहल करते हुए सोसाइटी फॉर एम्पावरमेंट द्वारा पीवीटीजी प्रगति श्रृंखला - नीति से संभावना तक विषय पर विचार गोष्ठी का आयोजन किया गया। यह आयोजन विशेष रूप से कमजोर जनजातीय समूहों की बदलती परिस्थितियों और भविष्य की संभावनाओं पर केंद्रित रहा।

गोष्ठी का उद्घाटन पूर्व प्रशासक एन. एन. पांडे ने किया और अध्यक्षता जनजातीय अनुसंधान संस्थान, रांची के पूर्व निदेशक डॉ. प्रकाश चंद्र उरांव ने की। वक्ताओं में जनजातीय नीति विशेषज्ञ प्रो. एस. नारायण भी शामिल रहे। भारत में कुल 75 पीवीटीजी समुदाय हैं, जिनकी विशिष्ट पहचान, विरासत और सामाजिक-आर्थिक चुनौतियाँ हैं। बिहार और झारखंड जैसे राज्यों में इनके लिए जमीनी स्तर पर सकारात्मक बदलाव देखने को मिल रहे हैं। शिक्षा, शासन प्रक्रिया में भागीदारी और आजीविका में बढ़ता सहयोग परिवर्तन के संकेत हैं। 2011 की जनगणना के अनुसार, बिहार में लगभग 41 हजार और झारखंड में करीब 1.88 लाख पीवीटीजी लोग हैं। वक्ताओं ने 2026 की जनगणना से बेहतर योजना निर्माण की उम्मीद जताई। बिहार के जिलों में आजीविका के लिए ई-रिक्शा,




बकरी व मुर्गी पालन, मधुमक्खी पालन जैसी योजनाएँ चल रही हैं, जबकि झारखंड में कृषि, सौर जल योजनाएँ और खास आधारित उद्यमों पर काम हो रहा है। वक्ताओं ने सुझाव दिया कि अगली पीढ़ी की नीति भागीदारीपूर्ण, सांस्कृतिक रूप से संवेदनशील और प्रमाण आधारित होनी चाहिए। बिहार में चल रही जनजातीय न्याय महा अभियान की भी सराहना की गई, जिसके तहत पीवीटीजी परिवारों को आवास, रोजगार और स्वच्छता से जुड़ी आर्थिक सहायता दी जा रही है। बैठक का निष्कर्ष था कि नीति को कल्याण से सशक्तिकरण की दिशा में बढ़ाना होगा और पीवीटीजी समुदायों को सतत परंपराओं के संरक्षक के रूप में मान्यता देनी होगी।





SFE Activities



Traditional Healer Practices Among PVTGS Facts & Possibilities



In Panel



**Professor
S Narayan**

Dr Rupendra Kavi

**Dr. Basanta Kr.
Mohanta**

**Padma Shri
Hemchand Manjhi**

Special Address

**28th June 2025
SATURDAY | 5.00 pm
Live on You Tube
&
Facebook
Society for
Empowerment**

- Padma Shri Hemchand Manjhi is a famous traditional practitioner 'Vaidyaraj' of Narayanpur district, Chhattisgarh providing affordable healthcare to villagers for over 5 decades.
- Professor Narayan, Dr. Rupendra Kavi & Dr. Basanta Kumar Mohanta are leading Anthropologists having pioneer work on Tribal communities.

Initiative of Society for Empowerment, Rudra Garh Advanta Learning Centre

PVTG PRAGATI SERIES III – From Policy to Possibility

<https://www.youtube.com/watch?v=VZqEgRsdYVs>

The Society for Empowerment, in its continued commitment to inclusive and culturally-rooted tribal development, organized a focused online discussion on “Traditional Healer Practices Among PVTGs: Facts & Possibilities” on 28th June 2025. This policy dialogue aimed to explore participatory and context-specific approaches for the holistic well-being of Particularly Vulnerable Tribal Groups (PVTGs), with special reference to the indigenous healing traditions preserved across Chhattisgarh, Odisha, Jharkhand, and Bihar.

The session was inaugurated by Padma Shri Hemchand Manjhi, a renowned traditional healer and Vaidyaraj from Narayanpur district, Chhattisgarh, who has dedicated over five decades to providing affordable and indigenous healthcare to forest-dwelling tribal communities. The discussion was enriched by the presence of leading anthropologists—Professor Narayan, Dr. Rupendra Kavi and Dr. Basant Kumar Mohanta—whose pioneering work in tribal

ethnography and health systems provided critical insights into the challenges and potential of integrating traditional wisdom into mainstream discourse.

The event was expertly moderated by Dr. Rupendra Kavi, anthropologist and currently the Deputy Director, Tribal Research Institute, Government of Chhattisgarh, who also delivered an insightful expert address.

The deliberation spotlighted the rich healing traditions of PVTGs, highlighting how ancient knowledge—largely transmitted orally—is ecosystem-specific, deeply spiritual, and interwoven with community life. Traditional healers such as Baiga, Ojha, Gunia, Pahaan, and Dehuri employ herbs, rituals, and natural techniques to address both physical and spiritual ailments. Among widely used herbs are Kadam (used by the Baiga in Chhattisgarh for treating fever and skin infections), Satavari (used by Kondh and Juang tribes in Odisha for reproductive health), Brahmi (used by the

SFE Activities

Paharia in Jharkhand and Bihar for memory and epilepsy), Giloy (a multipurpose immunity booster used by the Asur and Birhor tribes), and Neem, which is common to almost all PVTGs for skin and dental conditions.

Various traditional healing methods were discussed, including Herbal Pastes (Lepa) made from crushed leaves and roots; Decoctions (Kadha) using Giloy, Tulsi, and Black Pepper for fever; Fermented plant tonics utilized by tribes like the Asur; and occasional use of animal derivatives like snake skin, cow dung, or honey in special cases.

Professor S Narayan said that illnesses are often interpreted by these communities as a breakdown of harmony with nature or ancestral spirits, and healing is seen as a collective spiritual process involving storytelling, singing, rituals, and the wisdom of elders. Speakers observed that this holistic and stress-relieving approach holds growing relevance for the high-pressure lifestyle of urban populations.

The discussion proposed several strategic possibilities to revive and integrate these healing traditions. These included the development of community herbal gardens to reduce reliance on forest gathering, the initiation of Healer Exchange

Programs among PVTGs across states to promote cross-learning and revive disappearing practices, and the formal recognition of traditional healers under AYUSH systems as “Folk Doctors.” Participants also advocated for the creation of digital ethno-medicine libraries to document oral healing knowledge in audio-visual formats for future generations. Emphasis was placed on launching pilot programs, supported by the Ministry of Tribal Affairs and Ministry of AYUSH, to institutionalize healer gatherings, enable inter-state learning, and link certified traditional healers with public health outreach.

Highlighting government support for such initiatives, Professor S Narayan, said that “Inspired by the Hon’ble Prime Minister’s vision, the society, is committed to preserving and promoting traditional medicinal knowledge for the well-being of our communities.”

The Society for Empowerment concluded the session by reaffirming its dedication to cultural dignity, indigenous knowledge systems, and the empowerment of tribal communities through respectful integration of their age-old healing wisdom into contemporary health and policy frameworks.

आदिवासी विकास के लिए ऑन लाईन चर्चा का आयोजन

जगज्जनन, ३१ पुनः (द्वितीय संस्करण) : पञ्चांगीरी और सांख्यिकी
नए में विहित अधिकांश विभाग के लिए अपने विहित प्रविष्टिपत्र
में, पञ्चांगीरी और सांख्यिकी में २४ पुनः की पञ्चांगीरी के बीच
सांख्यिकी प्रत्यक्ष प्रदान, तथा और पञ्चांगीरी पर एक विहित
अधिकांश पुनः का अधिकांश विभाग : ३१ की पञ्चांगीरी का प्रदान
विहित नए में पञ्चांगीरी अधिकांश पञ्चांगीरी पञ्चांगीरी के पञ्चांगीरी
कापण के लिए पञ्चांगीरी और पञ्चांगीरी विहित पञ्चांगीरी के पञ्चांगीरी
कापण का, विहित पञ्चांगीरी, अधिकांश, पञ्चांगीरी और विहित
कापण पञ्चांगीरी पञ्चांगीरी पञ्चांगीरी का विहित पञ्चांगीरी का।

[illegible]

बर्मा को प्रमुख सामरिकदृष्टी-बिन्दु बनाकर, डॉ. अरवि कर्मा और डॉ. कल्पना कुमारी ने इसी विषय में समुदाय किया गया है, जिसके अतिरिक्त मुंबईस्थित और अलग-अलग इकायियों में अलग-अलग डॉ. ने सामरिक दृष्टि को समुदाय के अलग-अलग में समुदाय करने की प्रणाली और अलग-अलग के डॉ. में सामरिक अलग-अलग करने की।

इस कार्यक्रम का आयोजन राष्ट्रीय मानव अधिकार आयोग के अध्यक्ष जे. एम. ललित ने किया। उन्होंने एक व्याख्यान दिया और कहा कि:

[illegible]

साथ एक बहुआयुषीय प्रशिक्षण कक्षा) और साथ ही, जो स्वयं और इन शिक्षकों का विश्व स्तर पर कार्य परीक्षित करने में सक्षम हो।

विश्व पर्यावरणीय सम्मेलन शिक्षकों का कार्य भी था, जिसमें सफल पेशेवी और जहाँ से उसे प्रेरण प्राप्त (सिखा); सुझाव का विश्व शिक्षक, कक्षा और कक्षा के विश्व का उपयोग करने का शक्ति।

आज जैसे जगत्सर्वोत्थित दुनिया में शिक्षक शिक्षा अपने अपने शिक्षण के शिक्षण, और कक्षा के कार्य शिक्षण कक्षाओं में जाने का प्रारण, साथ का साथ का साथ ही साथ सम्पूर्ण का उपयोग।

[illegible]

हमारे पास एक संपूर्ण और विस्तृत कोश है जो आपको अपने काम के लिए सहायता देगा।

सांसाध्यिक इलेन आर्यों का विकास, जल-परीक्षा को बढ़ावा देने और सुरु हो रही प्रजातों को पुनर्जीवित करने के लिए राज्यों में सोवियतों के बीच होता एकमात्र प्रोग्राम को सुझाव और अनुसूच प्रणालियों के लिए पारंपरिक विधिबद्धों को लोक विधिबद्ध के रूप में औपचारिक मान्यता देना शामिल है।

[illegible]

SFE Activities

पीवीटीजी समुदायों की पारंपरिक चिकित्सा परंपराओं पर केन्द्रित संवाद

वीरगंज, पटना

आई.एस.एस.पी. समुदायों और सामुदायिक रूप से आयोजित अधिवासी विकास को बढ़ावा देने की अपनी प्रतिबद्धता के तहत, सोसाइटी फॉर एम्पायरमेंट द्वारा 28 जून 2023 को पीवीटीजी के बीच पारंपरिक उपचारक प्रथाएं, ज्ञान और संभावनाएं मिलान पर एक अधिवासी सोलमेज चर्चा का आयोजन किया गया। इस संवाद का उद्देश्य विशेष रूप से कमजोर जनजातीय समुदायों (पीवीटीजी) की पारंपरिक चिकित्सा पद्धतियों की वर्तमान स्थिति और संभावनाओं का मूल्यांकन करना था, जिसमें एलिसाबेथ, जेफिल, जे-रखांड और बिहार जैसे राज्यों की पारंपरिक चिकित्सीय प्रथाएं शामिल हैं। यह कार्यक्रम को शुरू करने एलिसाबेथ के सहयोगियों जिनके के प्रतिष्ठित पारंपरिक चिकित्सक और वैद्यक प्रथाओं के माध्यम से की। उन्होंने ज्ञानों में होने वाले समुदायों को



सामाजिक और सामुदायिक चिकित्सा सेवा प्रदाता बनने के अपने दायित्वों को पूरने अनुभव साझा किए। चर्चा में शामिल प्रमुख मानवीयज्ञान डॉ. नारायण, डॉ. सप्रेम और डॉ. वसंत कुमार मोहंता ने पारंपरिक अधिवासी चिकित्सा और इसके आयुर्विज्ञान को दिशा में लक्ष्य बनाने पर अपने विचार रखे।

साथ में बताया गया कि वेद, ओझा, गुरुवा, पञ्जर और गुरु जैसे पारंपरिक चिकित्सक न केवल सामाजिक चिकित्सा मानवीय और आयुर्विज्ञान उपचार के लिए भी जाड़ी-बुटियों, अनुष्ठानों और सामुदायिक समारोहों का साक्ष्य होते हैं। प्रमुख औषधीय पौधों में शिलीम, काठी, नीम, कालवेल और काठन जैसे जाड़ी-बुटियाँ शामिल हैं, जो विभिन्न बीमारियों के उपचार में प्रयोग की जाती हैं। पारंपरिक चिकित्सा में योग, करा, चिकित्सा रीति और पशु उपचारों का भी महत्वपूर्ण योगदान है।

सभी प्रतिभागियों ने एकमत से इस उपचार परंपराओं को समुदायिक नीति और सहाय्य प्रणाली में एकीकृत करने की आवश्यकता को रेखांकित किया। अंत में, सोसाइटी फॉर एम्पायरमेंट ने अपने संकल्प को दोहराते हुए कहा कि यह समुदाय ज्ञान और अधिवासी नीति को बनाने लक्ष्य है। इस दिशा में निरंतर कार्य करती रहेंगी।

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Done

संसाधन बनाने का एक सतत मिशन का हिस्सा है, जिसका उद्देश्य व्यापक रूप से मानवता की सेवा करना है।

60,500 रुपये और दूसरे वर्ष की फीस 58,500 रुपये है।

सोसाइटी फॉर एम्पावरमेंट ने पीवीटीजी के बीच पारंपरिक उपचारक प्रथाएं : तथ्य और संभावनाएं पर एक केंद्रित ऑनलाइन चर्चा का आयोजन किया

समावेशी और सांस्कृतिक रूप से निहित आदिवासी विकास के लिए अपनी निरंतर प्रतिबद्धता में, सोसाइटी फॉर एम्पावरमेंट ने 28 जून 2025 को पीवीटीजी के बीच पारंपरिक उपचारक प्रथाएं : तथ्य और संभावनाएं पर एक केंद्रित ऑनलाइन चर्चा का आयोजन किया। इस नीति संवाद का उद्देश्य विशेष रूप से कमजोर आदिवासी समूहों (पीवीटीजी) के समग्र कल्याण के लिए भागीदारी और संदर्भ-विशिष्ट दृष्टिकोणों की खोज करना था, जिसमें छत्तीसगढ़, ओडिशा, झारखंड और बिहार में संरक्षित स्वदेशी उपचार परंपराओं का विशेष संदर्भ था। सत्र का उद्घाटन छत्तीसगढ़ के नारायणपुर जिले के प्रसिद्ध पारंपरिक चिकित्सक और वैद्यराज पद्मश्री हेमकंद मांझी ने किया, जिन्होंने वन में रहने वाले आदिवासी समुदायों को सस्ती और स्वदेशी स्वास्थ्य सेवा प्रदान करने के लिए पांच दशकों से अधिक समय समर्पित किया है। चर्चा को प्रमुख मानवविज्ञानी-प्रोफेसर नारायण, डॉ. रूपेंद्र कवि और डॉ. बरसंत कुमार मोहंता की उपस्थिति से समृद्ध किया गया था, जिनके आदिवासी नृवंशविज्ञान और स्वास्थ्य प्रणालियों में अग्रणी कार्य ने पारंपरिक ज्ञान को मुख्यधारा के प्रवचन में एकीकृत करने की चुनौतियों और क्षमता के बारे में महत्वपूर्ण अंतर्दृष्टि प्रदान की।

इस कार्यक्रम का कुशलतापूर्वक संचालन मानवविज्ञानी और वर्तमान में छत्तीसगढ़ सरकार के जनजातीय अनुसंधान संस्थान के उप निदेशक डॉ. रूपेंद्र कवि ने किया, जिन्होंने एक व्यावहारिक विशेषज्ञ भाषण भी दिया। विचार-विमर्श ने पीवीटीजी की समृद्ध उपचार परंपराओं पर प्रकाश डाला, इस बात पर प्रकाश डाला कि कैसे प्राचीन ज्ञान-जो बड़े पैमाने पर मौखिक रूप से प्रसारित होता है-पारिस्थितिकी, तंत्र-विशिष्ट, गहन आध्यात्मिक और सामुदायिक जीवन के साथ जुड़ा हुआ है। बेगा, ओझा, गुनिया, पाहन और देहुरी जैसे पारंपरिक चिकित्सकों शारीरिक और आध्यात्मिक दोनों तरह की बीमारियों को ठीक करने के लिए जड़ी-बूटियों, अनुष्ठानों और प्राकृतिक तकनीकों का इस्तेमाल करते हैं। व्यापक रूप से इस्तेमाल की जाने वाली जड़ी-बूटियों में कदम (छत्तीसगढ़ में बेगा द्वारा बुखार और त्वचा संक्रमण के इलाज के लिए उपयोग किया जाता है), सतावरी (ओडिशा में कैंसर और जुआंज जनजातियों द्वारा प्रजनन स्वास्थ्य के लिए उपयोग किया जाता है), ब्राह्मी (झारखंड और बिहार में पहड़िया द्वारा स्मृति और मिर्ची के लिए उपयोग किया जाता है), गिलोय (असुर और बिहारे जनजातियों द्वारा उपयोग किया जाने वाला

एक बहुवैदेशीय प्रतिरक्षा बूस्टर) और नीम है, जो त्वचा और दंत स्थितियों के लिए लगभग सभी पीवीटीजी में आम है। विभिन्न पारंपरिक उपचार विधियों पर चर्चा की गई, जिसमें कुबल पत्तियों और जड़ों से बने हर्बल पेस्ट (लेपा); बुखार के लिए गिलोय, तुलसी और काली मिर्च का उपयोग करके करझ (करझ); असुर जैसी जनजातियों द्वारा उपयोग किए जाने वाले विषिक्त पीछे टैनिंग; और कभी-कभी विशेष मामलों में सांप की खाल, गाय का गोबर या शहद जैसे पशु व्युत्पन्न का उपयोग। वक्ताओं ने कहा कि यह समग्र और तनाव-मुक्ति दृष्टिकोण शहरी आबादी की उच्च-दबाव वाली जीवनशैली के लिए बढ़ती प्रसंगिकता रखता है। चर्चा में इन उपचार परंपराओं को पुनर्जीवित करने और एकीकृत करने के लिए कई रणनीतिक संभावनाओं का प्रस्ताव रखा गया। इनमें वन संग्रह पर निर्भरता को कम करने के लिए सामुदायिक हर्बल उद्यानों का विकास, ब्रैस-लैबिंग को बढ़ावा देने और लुप्त हो रही प्रथाओं को पुनर्जीवित करने के लिए राज्यों में पीवीटीजी के बीच हैलर एक्सचेंज प्रोग्राम की शुरुआत और आयुष प्रणालियों के तहत पारंपरिक चिकित्सकों को लोक चिकित्सक के रूप में औपचारिक मान्यता देना शामिल है।

प्रतिभागियों ने भविष्य की पीढ़ियों के लिए ऑडियो-विजुअल प्रारूपों में मौखिक उपचार ज्ञान का दस्तावेजीकरण करने के लिए डिजिटल एथनो-मेडिसिन पुस्तकालयों के निर्माण की भी वकालत की। जनजातीय मामलों के मंत्रालय और आयुष मंत्रालय द्वारा समर्थित पायलट कार्यक्रमों को शुरू करने पर जोर दिया गया, ताकि हैलर संग्रहों को संस्थागत बनाया जा सके, अंतर-राज्यीय सीखने को सक्षम बनाया जा सके और प्रमाणित पारंपरिक चिकित्सकों को सार्वजनिक स्वास्थ्य आउटरीच से जोड़ा जा सके। इस तरह की पहल के लिए सरकारों के समर्थन पर प्रकाश डालते हुए, प्रोफेसर एस नारायण ने कहा कि मानवीय प्रदानमंत्री के दृष्टिकोण से प्रेरित होकर, सोसाइटी हमारे समुदायों की भलाई के लिए पारंपरिक औषधीय ज्ञान को संरक्षित करने और बढ़ावा देने के लिए प्रतिबद्ध है। सोसाइटी फॉर एम्पावरमेंट ने सांस्कृतिक गरिमा, स्वदेशी ज्ञान प्रणालियों और आदिवासी समुदायों के सशक्तिकरण के प्रति अपनी प्रतिबद्धता की पुष्टि करते हुए सत्र का समापन किया, ताकि उनके सदस्यों पुराने उपचार ज्ञान को सम्मिलित स्वास्थ्य और नीति दृष्टि में सम्मानजनक रूप से एकीकृत किया जा सके।

- डॉ. शिवानी सचिव

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