

# “प्रारंभ”



SOCIETY FOR EMPOWERMENT  
News Letter Issue No. 08, 20 November, 2023



शनैः पन्थाः शनैः कन्था शनैः पर्वतलङ्घनम्।  
शनैर्विद्या शनैर्वित्तं पञ्चैतानि शनैः शनैः॥



**Newsletter for  
SENIOR EMPLOYMENT OPPORTUNITY**

## Editorial

1. Editorial
2. Job opening for seniors
3. LGBT Seniors and the importance of Skilling and Upskilling by Sh. Atul Kumar
4. Reskilling and Upskilling among Seniors by Chetan Kumar
5. Sustainable Technologies for Healthy and Independent Aging by Nitish Nigam
6. Awareness about Insurance Grievance Redressal from Office of Insurance and Ombudsman
7. Legal Backing for Elderly Citizens by Ms. Swayamsiddha Dash
8. SFE STORY

## Editorial Team-

- **Editor:-** Shri N. N. Pandey former IAS
- **Associate Editor:-** Shri. Atul Kumar, Research Scholar, CESP-JNU
- **Assistant Editor:-** Ms. Swayamsiddha Dash, PG Scholar Amity University
- **Financial Advisor:-** CA Ashish Niraj



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

**Dear Readers,**

In the spirit of fostering an inclusive and supportive community, we are delighted to present to you our latest edition of the newsletter, a unique initiative dedicated to seniors. Our primary focus is on equipping seniors above the age of 50 with valuable information and opportunities, recognizing the wealth of experience and knowledge they bring to the table.

In this edition, we delve into job openings specifically tailored for seniors. Shattering stereotypes, we celebrate the wealth of skills and wisdom that seniors possess, making a compelling case for the valuable contributions they can make in various professional spheres. It's never too late to embark on a new career journey, and we are here to provide the guidance and resources to make that transition smoother.

#### **LGBT Seniors and the Importance of Skilling and Upskilling: Sh. Atul Kumar**

In an insightful piece, Sh. Atul Kumar sheds light on the unique challenges faced by LGBT seniors and emphasizes the importance of skilling and upskilling in ensuring their continued personal and professional development. This article aims to spark discussions and awareness around the need for inclusive policies and opportunities for this vibrant demographic.

#### **Reskilling and Upskilling Among Seniors: Chetan Kumar**

Chetan Kumar contributes a thought-provoking piece on the necessity of reskilling and upskilling among seniors in today's dynamic job market.

#### **Sustainable Technologies for Healthy and Independent Aging: Nitish Nigam**

Nitish Nigam enlightens our readers on the role of sustainable technologies in promoting healthy and independent aging.



#### **Awareness About Insurance Grievance Redressal: Office of Insurance Ombudsman**

The Office of Insurance Ombudsman contributes valuable insights into the importance of awareness regarding insurance grievance redressal for seniors. This piece serves as a guide for navigating insurance-related challenges, ensuring that our seniors are equipped with the knowledge to protect their financial well-being.

#### **Legal Backings for Elderly Citizens: Ms. Swayamsiddha Dash**

Ms. Swayamsiddha Dash provides a comprehensive overview of the legal rights and protections available to elderly citizens. This article aims to empower seniors with knowledge about their legal standing, ensuring that they can navigate legal matters confidently and assert their rights.

#### **Post Congress Event: 'Community Engagement on Buddhism and World Peace**

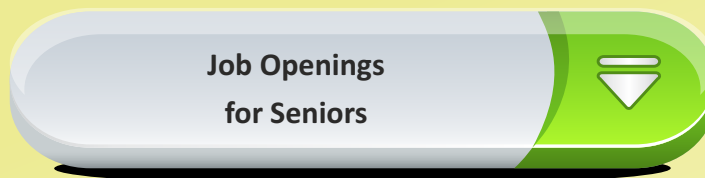
We are delighted to announce that the Society for Empowerment and Nalanda University, in collaboration with The International Union of Anthropological and Ethnological Sciences (IUAES), organized a Post Congress Event on 'Community Engagement on Buddhism and World Peace' on the 3rd and 4th of November 2023 at Nalanda University, Bihar, India. This event served as a platform for dialogue, knowledge exchange, and fostering a sense of community and peace.

In conclusion, our newsletter serves as a platform for the exchange of ideas, information, and opportunities tailored for seniors. We hope that the articles presented in this edition inspire and empower our senior community to embrace new possibilities and continue to lead fulfilling lives.

#### **Best Regards**

**Sh. N. N. Pandey**  
**Ranchi**  
**20-11-2023**





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

- **Position of Deputy Legal Adviser in Regional Office Headquarter Deivison of Ministry of Environment :-** Max age: upto 56 years Position in Delhi  
<https://moef.gov.in/wp-content/uploads/2023/10/Vacancy-Circular-LA-for-ROHQ-03102023.pdf>
- **Position of Assistant Legal Adviser in Regional Office Headquarter Deivison of Ministry of Environment :-** Max age: upto 56 years Position in Delhi  
<https://moef.gov.in/wp-content/uploads/2023/10/Vacancy-Circular-LA-for-ROHQ-03102023.pdf>
- **Position for Short Term Consultant in NDMA :-** Max age: upto 62 years Position in Delhi  
[https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt\\_Consultant-Draftsman\\_Civil\\_Nov23.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt_Consultant-Draftsman_Civil_Nov23.pdf)
- **Position of Deputy Project Director, NCRMP on deputation basis in NDMA:-** Max age: upto 56 years Position in Delhi  
[https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt\\_Dy\\_PD\\_NCRMP\\_Nov23.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt_Dy_PD_NCRMP_Nov23.pdf)
- **Position of Assistant Advisor (Communication) on deputation basis in NDMA:-** Max age: upto 56 years Position in Delhi  
[https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt\\_AA\\_Comm\\_Sept23.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt_AA_Comm_Sept23.pdf)
- **Position of Consultant (Community Based Disaster Risk Reduction) on contract basis in NDMA.** Max age: upto 62 yr for Retd. Govt Employee Position in Delhi  
[https://ndma.gov.in/sites/default/files/PDF/Jobs/Conslt\\_CBDRR\\_Sept23.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/Conslt_CBDRR_Sept23.pdf)
- **Position of General Manager in RVNL-** Max age: upto 56 years Position in Delhi  
[https://rvnl.org/RVNL\\_cms/uploads/careers/51-CIVIL.pdf](https://rvnl.org/RVNL_cms/uploads/careers/51-CIVIL.pdf)
- **Position of addl. General manager / Joint General Manager (civil)–** Max age: upto 56 years Position in Delhi  
[https://rvnl.org/RVNL\\_cms/uploads/careers/50\\_CIVIL.pdf](https://rvnl.org/RVNL_cms/uploads/careers/50_CIVIL.pdf)
- **Filling up of the post of Advisor (Financial & Economic Analysis) in TRAI (HQ)-** Max age: upto 58 years Position in Delhi  
[https://traigov.in/sites/default/files/Vacancy\\_14072023.pdf](https://traigov.in/sites/default/files/Vacancy_14072023.pdf)
- **Engagement of Consultants at TRAI-** Max age: upto 62 years Position in Delhi  
[https://traigov.in/sites/default/files/Vacancy\\_16102023.pdf](https://traigov.in/sites/default/files/Vacancy_16102023.pdf)
- **Position of Senior Consultant – (Legal) RCH in National Health System Resource Centre-** Max age: upto 55 years Position in Delhi  
<https://recruitment.nhsrindia.org/my/job>
- **Engagement of Retired Govt. Officer / qualified Professionals as consultant on Contract Basis-** Max age: upto 55 years Position in Delhi  
<https://d3t79nicn48uzj.cloudfront.net/bsf/custom/1699429015.pdf>
- **Appointment to the post of Senior Adviser /Adviser by Deputation (including short term contract) in NITI Ayog-** Max age: upto 58 years Position in Delhi  
<https://www.niti.gov.in/sites/default/files/2023-11/Vacancy-Circular-for-the-one-Post-of-Senior-Adviser-Science-and-Technology2-11-23.pdf>
- **Engagement of retired officers of SBI & e-ABs (Erstwhile associate Banks of SBI)- Retired officers of SBI and its e-ABs (Erstwhile Associate banks) Postion at Gurugram /Hyderabad/Indore**  
[https://sbi.co.in/documents/77530/36548767/031123-ADVERTISEMENT\\_ADV\\_CRPD\\_RS-2023\\_24\\_30.pdf/6cf3a996-bb77-59eb-d80d-25f67e7d0497?t=1699014603242](https://sbi.co.in/documents/77530/36548767/031123-ADVERTISEMENT_ADV_CRPD_RS-2023_24_30.pdf/6cf3a996-bb77-59eb-d80d-25f67e7d0497?t=1699014603242)
- **Engagement of retired officers of SBI/ e-ABs (Erstwhile Associate Bank of SBI) as Resolvers- Retired officers of SBI and its e-ABs (Erstwhile Associate banks)**  
[https://sbi.co.in/documents/77530/36548767/311023-ADVERTISEMENT\\_ADV\\_CRPD\\_RS\\_2023\\_24\\_25.pdf/e08c5f50-d357-96e2-75cb-a249f99414fd?t=1698756753533](https://sbi.co.in/documents/77530/36548767/311023-ADVERTISEMENT_ADV_CRPD_RS_2023_24_25.pdf/e08c5f50-d357-96e2-75cb-a249f99414fd?t=1698756753533)
- **Member Technical Staff- E-V, (Scientist 'F') in Software Technology Parks of India (STPI)-** Max age: upto 56 years Position in Delhi  
<https://stpi.in/sites/default/files/career-documents/notice21102023.pdf>
- **Position: Senior Consultant-Early-Stage Funding in Biotechnology Industry Research Assistance Council (BIRAC)-** Max age: upto 50 years Position in Delhi  
[https://www.birac.nic.in/webcontent/1699334708\\_Senior\\_Consultant\\_ESF.pdf](https://www.birac.nic.in/webcontent/1699334708_Senior_Consultant_ESF.pdf)



## Job Openings for Seniors



- Filling up the post of Chairman (Part-time) and Members (Part-time) in DUAC-)- Max age: upto 63 years Position in Delhi  
<https://duac.org.in/Upload/Notice%20Board/314137534774208.pdf>
- Position of Consultant (Audit) 10 post from retired personnel of Central Govt./ State Govt./ Municipal Bodies/ N.D.M.C- Max age: upto 64 years Position in Delhi  
[https://www.ndmc.gov.in/vacancy\\_new.aspx](https://www.ndmc.gov.in/vacancy_new.aspx)
- Post Of Director, Satyajit Ray Film And Television Institute, Kolkata- Max age: upto 56 years Position in Kolkata  
<https://srfti.ac.in/wp-content/uploads/2023/10/Recruitment-of-Director.pdf>
- Director Post in IIT Bombay- Max age: upto 70 years Position in Mumbai  
[https://www.education.gov.in/sites/upload\\_files/mhrd/files/iit\\_bombay.pdf](https://www.education.gov.in/sites/upload_files/mhrd/files/iit_bombay.pdf)
- Position of Director General in Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP)- Max age: upto 62 years Position in Dhakha  
[https://rural.nic.in/sites/default/files/Seeking%20nomination%20for%20the%20post%20of%20Director%20General%20CIRDAP%20Dhaka%20Bangladesh\\_10thNovember2023.pdf](https://rural.nic.in/sites/default/files/Seeking%20nomination%20for%20the%20post%20of%20Director%20General%20CIRDAP%20Dhaka%20Bangladesh_10thNovember2023.pdf)
- Post of Member Technical in Damodar Valley Corporation- Max age: upto 58 years Position in West Bengal/Jharkhand  
[https://powermin.gov.in/sites/default/files/Appointment to the post of Member Technical in DVC on deputation basis through Se arch cum Selection Committee%20 SCSC.pdf](https://powermin.gov.in/sites/default/files/Appointment%20to%20the%20post%20of%20Member%20Technical%20in%20DVC%20on%20deputation%20basis%20through%20Se%20arch%20cum%20Selection%20Committee%20SCSC.pdf)
- Re-engagement of Retired Staff on monthly remuneration basis in Engineering, S&T and Electrical Exigencies of services for Gati Shakti Unit (GSU), Delhi Division. Max age: upto 62 years Position in Delhi  
[https://nr.indianrailways.gov.in/nr/recruitment/1698665308266\\_Re-engagement%20Class%20III.pdf](https://nr.indianrailways.gov.in/nr/recruitment/1698665308266_Re-engagement%20Class%20III.pdf)
- Registrar in National Institute of Food Technology Entrepreneurship and Management, Kundli- Max age: upto 55 years Position in Kundli  
<https://niftem.ac.in/newsite/wp-content/uploads/2023/10/Detailed-Advertisement.pdf>
- Post of General Manager (Administration) in Central Medical Services Society- Max age: upto 62 years Position in Delhi  
[https://cmss.gov.in/recruitment-cmss/Index/institute\\_index/ins/RECINS001](https://cmss.gov.in/recruitment-cmss/Index/institute_index/ins/RECINS001)
- Consultant (Civil) In National Institute Of Naturopathy, Pune- Max age: upto 64 years Position in Pune  
<https://www.ninpune.ayush.gov.in/Nincareer/careerhomepageview>
- Consultant (Admin) In National Institute Of Naturopathy, Pune- Max age: upto 64 years Position in Pune  
<https://www.ninpune.ayush.gov.in/Nincareer/careerhomepageview>
- Post of Joint Director (Finance & Accounts) on Deputation basis in National Horticulture Board- Max age: upto 58 years Position in Delhi  
<https://nhb.gov.in/vacancy.aspx?enc=3ZO08K5CzcdC/Yq6HcdlxFMEugevg5l6V40YEbOCf7U=>
- Posts of Joint Director (Extension) in Directorate of Extension, Department of Agriculture & Farmers Welfare on deputation (ISTC)- Max age: upto 56 years Position in Delhi  
[https://agricoop.gov.in/Documents/Recruitment/Vacancy\\_Circular\\_Bilingual\\_for\\_01Post\\_of\\_JD\\_0.pdf](https://agricoop.gov.in/Documents/Recruitment/Vacancy_Circular_Bilingual_for_01Post_of_JD_0.pdf)
- Director (Project/Technical) in National Rural Infrastructure Development Agency (NRIDA)- Max age: upto 56 years Position in Delhi  
<https://pmgsy.nic.in/sites/default/files/vacancies/Advertisement%20%26%20ToR.pdf>
- Position of Joint Secretary on Deputation Basis in University grant Commission- Max age: upto 56 years Position in Delhi  
[https://www.ugc.gov.in/ugc\\_jobs.aspx](https://www.ugc.gov.in/ugc_jobs.aspx)
- Position for Director (Finance) in Chennai Metro Railway-- Max age: upto 58 years Position in Chennai  
<https://chennaiemrortail.org/wp-content/uploads/2023/10/Employment-Notification-No.-CMRL-HR-CON-DEP-11-2023-Dir-F-dated-01.11.2023.pdf>
- Position for Insurance Ombudsman/CIO(ECOI/GBIC)- Max age: upto 65 years Position in Hyderabad  
<https://cioins.co.in/Notification/Notification-English-2023.pdf>



## LGBT Seniors and the Importance of Skilling and Upskilling

Atul Kumar\*

In a world that is constantly evolving, the pursuit of knowledge and skill development is crucial for individuals of all ages. However, one demographic that often goes unnoticed in conversations about skilling and upskilling is the LGBT senior community. As we strive for diversity and inclusivity, it is essential to address the unique challenges and opportunities faced by this group in their pursuit of lifelong learning.

**Historically, LGBT seniors** have faced societal barriers, such as discrimination, that have limited their access to education and professional development. Many members of this community grew up in a time when being open about one's sexual orientation or gender identity could result in severe social and legal consequences. This lack of access to education and professional opportunities has left many LGBT seniors with a desire for learning that has gone unfulfilled. In recent years, societal attitudes have evolved, and there is a growing recognition of the rights and dignity of the LGBT community. Despite this progress, many LGBT seniors still find themselves at a disadvantage when it comes to skilling and upskilling. It is essential to create a supportive and inclusive environment that encourages lifelong learning for all, regardless of age or sexual orientation.

**Skilling and upskilling programs that are tailored to the needs of LGBT seniors** can make a significant difference in their lives. These programs should be designed to be inclusive, providing a safe and welcoming space for individuals to enhance their skills and knowledge. By addressing the unique challenges

faced by LGBT seniors, such as potential discrimination or a lack of understanding, these programs can empower individuals to pursue new educational and professional opportunities.

**Moreover, embracing skilling and upskilling in the LGBT senior community** is not just about addressing past inequalities. It is also an investment in the future well-being of these individuals. Lifelong learning has been shown to contribute to overall mental health, cognitive function, and a sense of fulfilment. By providing opportunities for skill development, we not only empower LGBT seniors to contribute to society but also enhance their own quality of life. Creating awareness about the importance of skilling and upskilling for LGBT seniors is a collective responsibility. Community organizations, educational institutions, and employers can play a vital role in fostering an environment that promotes inclusivity. Outreach programs, workshops, and mentorship initiatives can bridge the gap between the current skill set of LGBT seniors and the skills required for various opportunities.

**In conclusion,** the journey towards inclusivity and equality must extend to all facets of society, including the LGBT senior community. Skilling and upskilling programs that recognize and address the unique challenges faced by this group are essential for fostering a culture of lifelong learning and personal development. By championing the educational and professional aspirations of LGBT seniors, we not only empower individuals but also contribute to building a more inclusive and diverse society for everyone.

\* Mphil Scholar, Centre for Economic Studies and Planning, Jawaharlal Nehru University, New Delhi. [atul96\\_ssa@jnu.ac.in](mailto:atul96_ssa@jnu.ac.in)

## Reskilling and Upskilling Among Seniors

Chetan Kumar



In a world that's becoming faster and more relentless with each passing day, it's increasingly important for seniors and elders to keep pace. The most effective way to step up with the world is to reskill and upskill their talents and abilities. This article serves as a guide for seniors on how to reskill and upskill themselves.

**From managing a company to managing a household**, the elder who once was a young dynamic person now feels out of touch with the young generation as he ages. Both reskilling and upskilling enable to bridge the skill gap and develop the relevant skills which help them explore new opportunities.

**Reskilling entails acquiring new skills to transition** to a different career or adapt to life's changes, while upskilling involves enhancing existing skills. These concepts are typically associated with young professionals, but they hold great value for seniors as well.

**The digital revolution** has transformed the way the world revolves. Reskilling and upskilling can help seniors adapt to the digital world by learning how to use smartphones, the internet, and computers. This not only benefits their personal lives but also enhances their professional capabilities. Elders can use different apps on their smartphones to stay connected with their family and friends, stay updated via social media buy groceries and this will reduce their reliance on their family members.

**Retirement may mark the end of a working person's career**, but it doesn't mean the end of their professional road. Taking up new skills enables seniors to work part-time, consult for companies, or even pursue full-time jobs. By updating their skillset, seniors can remain competitive in their professional lives or learn something totally new skills like gardening, bookkeeping or start a new venture.

**Upskilling and reskilling** not only benefit seniors professionally but also in their personal lives. Developing new habits and engaging in healthy activities helps maintain a fit body and an active mind. Activities such as going to the gym, learning a new language or instrument, or embracing creative hobbies like painting and pottery classes can keep both their body and mind active.

**In conclusion**, reskilling and upskilling can be life-changing for seniors when they are least expecting. Acquiring new skills, keeping up with the technology, and staying mentally engaged can lead to a more fulfilling and active lifestyle. It's never late to learn something new, learning new skills will lead their life to a new horizon.

*(M.A. English, Patliputra University)*



## Sustainable Technologies for Healthy and Independent Aging

Nitish Nigam

ARTICLE

The global population is undergoing a significant demographic shift, necessitating preparations in health and social systems to accommodate the ageing population. According to the United Nations' World Population Prospects for 2022, there is a clear projection of this transformation, indicating a substantial increase in the percentage of individuals aged 65 years and older, expected to rise from 10 per cent in 2022 to 16 per cent by 2050. By the mid-century, the global count of individuals aged 65 and over is anticipated to surpass the number of children under the age of five, closely approaching the number of children under the age of 12. Given the growing number of older adults in many countries, it is crucial to consider the role of sustainable technologies. These technologies prioritise environmentally friendly and sustainable solutions and play a critical role in meeting the challenges of an ageing population.

Sustainable technologies can be classified into three categories that cater to various aspects of the daily lives of older adults. The first category, eHealth, encompasses technologies that facilitate disease prevention, detection, treatment, telehealth services and health applications. The second category focused on daily activities and well-being, incorporating sustainable solutions for education, leisure, social communication, and overall physical and emotional well-being. The third category, encompassing policies and strategic plans, examines the role of technology in global and systematic strategies affecting older adults, including environmental and financial sustainability and considerations for sustainable living and transportation. These sustainable technologies offer a comprehensive approach to improving the quality of life of older adults while contributing to broader societal goals, such as environmental conservation and financial stability.

In the e-health domain, various strategies and technologies have been employed to promote the well-being of older adults. These include patient monitoring to detect clinical conditions early, reminders for treatment adherence, and data analysis using data mining, machine learning, and learning analytics to identify patterns and generate personalised alerts. Assistive robotics aids individuals with acquired disabilities and mobility constraints, whereas big data techniques improve pattern detection and personalisation, fostering collaboration among healthcare professionals. These integrated e-health measures significantly contribute to the comprehensive care of patients. By enhancing the accessibility and usability of hardware and software applications, they empowered a broader demographic, including older adults, to benefit from these innovations.

The utilisation of technology by older adults can

enhance their independence and well-being. This includes performing routines with technology and monitoring essential aspects of their daily routine, such as physical activity and nutrition. Furthermore, technology contributes to mental well-being through communication, learning, and gamification. Providing older adults with digital literacy skills enables them to use personal devices to promote their physical and psychological well-being. Integrating IoT and big data solutions allows for real-time monitoring of older adults, fostering active and healthy ageing. Gamification serves multiple purposes, and efforts are being made to improve the interoperability and usability of the technology. Educational platforms that provide access to learning and serious games are also available, even for those facing mobility challenges. Increased use of social networking and videoconferencing tools promotes connectivity with loved ones and support networks, leading to overall well-being among older adults.

From policy and strategic perspectives for older adults, technology is key in delivering and sustaining crucial public health, mobility, education, and well-being. This strategic vision involves the creation of intelligent ecosystems such as smart cities, smart mobility, and smart homes, which are designed to empower users and prioritise prevention over intervention. Developing these ecosystems requires fostering individual autonomy and peer-led support networks with user involvement in service design deemed essential for mass adoption. The harnessing of big data to monitor user behaviour, predict trends, and enhance services is crucial. Although the widespread use of cell phones and wearables offers the potential to address privacy and interoperability challenges, it enables service providers to deliver cost-effective, energy-efficient, and accessible solutions for the elderly population, even as the landscape of technology continues to evolve.

With an ageing population, it is crucial to prepare health and social systems to accommodate the needs of older adults. Sustainable technologies can play an essential role in meeting these challenges, addressing various aspects of the daily lives of older adults, and promoting environmental conservation and financial stability. These technologies can be classified into three categories: eHealth, which includes telehealth services and disease prevention tools; daily activities and well-being, such as assistive robotics and gamification; and policies and strategic plans, such as environmental sustainability and financial stability. By enhancing the accessibility and usability of hardware and software applications, sustainable technologies can empower older adults to benefit from these innovations and improve their quality of life.



## Finance: Awareness About Insurance Grievance Redressal Office of Insurance Ombudsman\*



**Office of Insurance Ombudsman**, constituted under the Insurance Ombudsman Rules, 2017, is an alternate Grievance Redressal platform which has been setup with an aim to resolve grievances of aggrieved policyholders against Insurance Companies and its Intermediaries or Insurance Brokers in a speedy and cost-effective manner.

What kinds of complaints can be lodge with Insurance Ombudsman?

The office of Insurance Ombudsman is mandated to resolve all complaints pertaining to policies issued on personal lines of insurance, group insurance policies, policies issued to sole proprietorship and microenterprises.

Insurance Ombudsman can entertain complaints alleging deficiency in performance required against Insurance companies (including its agents and intermediaries) on the following grounds:

- (a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- (b) any partial or total repudiation of claims by the life insurer, general insurer or the health insurer;
- (c) disputes over premium paid or payable in terms of insurance policy;
- (d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- (e) legal construction of insurance policies in so far as the dispute relates to claim;
- (f) policy servicing related grievances against insurers and their agents and intermediaries;
- (g) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- (h) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- (i) any other matter arising from non-observance of or non-adherence to the provisions of

any regulations made by the Authority with regard to protection of policyholders' interests or otherwise, or of any circular, guideline or instruction issued by the Authority, or of the terms and conditions of the policy contract, insofar as such matter relates to issues referred to in clauses (a) to (h).

### How can one lodge a complaint with the Insurance Ombudsman?

The complaint can be made by the insured himself or by his legal heirs, nominee or assignee either through a written complaint duly signed by him or through electronic mail or online through the online platform developed by the Council of Insurance Ombudsmen through the **website** [www.cioins.co.in](http://www.cioins.co.in).

For address of Office of Insurance Ombudsman, kindly refer to "Offices of Ombudsman" under "About Us" section on the webpage.

Complaint can be registered online by clicking on the "Register complaint" under the Section "Complaint Online" on the webpage.

### If One have any queries regarding Insurance Ombudsman whom should I approach?

For any information or queries one may either write on address - **Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400054** or email on [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)

*For More Information visit [www.cioins.co.in](http://www.cioins.co.in)*

*\*Information has been reproduces as available under the website [www.cioins.co.in](http://www.cioins.co.in)*

## Legal backings For Elderly Citizens Ms. Swayamsiddha Dash\*



**E**lderly or old age consists of ages nearing or surpassing the average lifespan of human beings. The boundary of old age cannot be defined exactly because it does not have the same meaning in all societies. Government of India adopted, "National Policy for Older Persons" in January, 1999. The policy defines „senior citizen“ or „elderly“ as a person who is of age 60 years or above:

- a. Article 41 and Article 46 are the constitutional provisions for elderly persons. Although directive principles are not enforceable under the law, but it creates a positive obligation towards the state while making any law.
- b. Section 20 of Hindu Marriage and Adoption Act, 1956 makes it obligatory provisions to maintain an aged parents.
- c. Under Section 125 of Criminal Procedure Code, the elder parents can claim maintenance from their children.
- d. The Maintenance and Welfare of Parents and Senior Citizens (MWPSA) Act was enacted in December 2007 to ensure need based maintenance for parents and senior citizens and their welfare.

The Act provides for: -

- i. Maintenance of parents/ senior citizens by children/ relatives made obligatory and justiciable through Tribunals;
- ii. Revocation of transfer of property by senior citizens in case of neglect by relatives;
- iii. Penal provision for abandonment of senior citizens;
- iv. Establishment of Old Age Homes for Indigent Senior Citizens; and
- v. Adequate medical facilities and security for Senior Citizens

*\*Masters Student Amity University New Delhi [swayamsiddha.dash@gmail.com](mailto:swayamsiddha.dash@gmail.com)*

*Laughter is timeless.  
imagination has no age.  
and dreams are forever.*  
Walt Disney



# Post Congress Event on 'Community Engagement on Buddhism and World Peace' (19th IUAES-WAU World Anthropology Congress 2023)

03<sup>rd</sup> & 04<sup>th</sup> November 2023 Nalanda University, Rajgir, Nalanda, Bihar-India



Society For Empowerment

**International Union of Anthropological and Ethnological Sciences (IUAES)  
Post Congress Conference**

**"Community Engagement on Buddhism and World Peace"**

**03rd and 04th November 2023, Nalanda University, Nalanda, Bihar-India**

**Organized by**

**Society For Empowerment & Nalanda University**

**In Association with**

**International Union of Anthropological and Ethnological Sciences (IUAES)**

Society for Empowerment and Nalanda University along with The International Union of Anthropological and Ethnological Sciences (IUAES) has organized Post Congress Event on 'Community Engagement on Buddhism and World Peace' at 03rd & 04th November 2023 at Nalanda University, Nalanda, Bihar -India.

The programme was inaugurated by Dr. Abha Kumar, Vice President, Sulabh International, Prof. Sachindra Narayan, Chairman, Society for Empowerment, Prof. Abhay Kumar Singh, Vice Chancellor, Nalanda University, Prof. R. N. Prasad, Vice Chancellor, Nava Nalanda Mahavihara and Prof. Panchanan Mohanty, Dean of The School of Languages and Literature, Nalanda University.





On the opening day (03<sup>rd</sup> November 2023) three plenary sessions were organized:

#### Plenary Session -01

- Prof Angraj Chaudhary, **Chairperson of the Session & Speaker**  
**Topic** – *Buddha's view of Community Engagement for Achieving Peace in Society and in the World*
- Prof. Sachindra Narayan- **Topic** – *Buddhism and World Peace*
- Dr. Sushmita Vyas- **Topic** – *Message of the Buddha and Peaceful coexistence in modern Society*
- Dr. Dhamm Jyoti- **Topic** – *Concept of Peace and Harmony in Buddhism*
- Prof Rana Purushottam Singh- **Topic** – *Buddhism, Nalanda and World Peace*
- Shri Ranjeet Kumar Mishra - **Topic** – *Empowerment of Women in Rural India through Financial and Mortgage Funding*

**Session Co-ordinator:** - Dr. Pranshu Samdarshi, Asst. Prof. Nalanda University

#### Plenary Session-02

- Dr. Ramgulam Razdan, **Chairperson of the Session & Speaker-Topic** – *Relevance of Peace in this Turmoil World*
- Prof. Panchanan Mohanty- **Topic** – *Against the Marginalisation and for Harmony: Anthropology and Linguistics must go hand in hand*
- Prof. Sailendra Sinha- **Topic** – *Kushinagar: A Rediscovery*
- Dr. Meeta- **Topic** – *World Conflict and Buddhism*
- Prof. Harry Parfitt, Germany (**Online**)- **Topic** – *Ecology environment and Peace, how ecology and environment is responsible for inculcating or destroying peace*

**Session Co-ordinator:-** Dr. Ven. Brenda Huong Xuan Ly, Asst. Prof. Nalanda University

#### Plenary Session-03

- Dr. A. K. Pandey, **Chairperson of the Session & Speaker Topic** – *Buddhism and its role in fostering peace*
- Dr. Jyoti Bindal (Vice Chancellor, Shri Aurobindo University (**online** ) **Topic** – *Buddhism and Community Participation A Path to Compassionate Engagement*
- Dr. K.K. Pandey- **Topic** – *Establishment of Peace and Eightfold Path of Buddhism*
- Dr. Mukesh Kumar Verma **Topic** – *Visva Santi me Baudh Niti Ka Yogdana*
- Prof. Shobha Kujur- **Topic** – *Baudh dharma, Tana Bhagat Samudaye aur Visva Santi*

**Session Co-ordinator:** - Dr. Kumuda Prasad Acharya, Asst. Prof. Nalanda University





#### Plenary Session -04-(04<sup>th</sup> November 2023)

- Prof. Godabarisha Mishra **Chairperson of the Session & Speaker Topic**- *Architecting an Abode of peace – An analysis of Brahnavihara in Buddhism*
  - Prof. Shrikant Singh-**Topic** - *Buddhism and World Peace with special reference to Thich Nhat Hanh*
  - Shri Subhash (**Online**)- **Topic** – *Urbanization and Co-Living Space: Aged age and Community Perception*
  - Shri A.R. Akash Deep (**Online**)- **Topic** – *Green Buildings Future in India 2023- What to Expect and What Further to be Done*
- Session Co-ordinator:-** Dr. Ven. Pooja Dabral, Asst. Prof. Nalanda University

#### Plenary Session -05

- Shri N. N. Pandey, **Chairperson of the Session & Speaker Topic** – *Buddhism and World Peace*
  - Prof. Sushim Dubey- **Topic** – *Tabatti Dhayan Vidhi or Mansik Shanti*
  - Prof. H.K. Tiwary- **Topic** – *Visva Santi ki Ashtapana me Bauddh Dharma ki Bhumika*
  - Prof. R.N. Srivastava- **Topic** – *Samkalin Bhartiya Kavita me Bauddh Drishti*
  - Dr. Anurag Sharma- **Topic** – *Kabir ki Kavita me Bauddh Darshan*
- Session Co-ordinator:-** Dr. Rajeshwar Mukherjee, Teaching Fellow, Nalanda University



## GLIMPSES OF THE PROGRAMME





## *Visit to Nalanda Mahavihara*



# PRESS COVERAGE

## International Conference on “Community Engagement on Buddhism and World Peace 3rd & 4th November, 2023





# CULTURAL PROGRAMME



**Ms. Seema Panna  
Ms. Sabita Panna  
Ms. Nibha Xalxo  
Ms. Sunita Tirkey  
Mr. Mukesh Kumar Gupta  
Dr. Shobha Kujur  
Department of Education  
Chatra College, Chatra, Jharkhand**



## Activity undertaken by The Society For Empowerment



**Plantation Activity at  
Village Shahpur, Bhalua II,  
Bela Gaya**



**Cultural Activity at Village  
Shahpur, Bhalua II, Bela Gaya**







Join  
the Race to  
Make the World  
a Better Place.



**Society For Empowerment**

***Nonviolence  
is a weapon of the strong...***

Mahatma Gandhi

**Certificate Course**

**Exploring Nonviolent Communication  
for Holistic Coexistence**

**Programme Fee  
Rs.1500/-**

**Certificate Course**

**Programme Mode : Online**

**Online Platform : Google Meet**

**Faculty : National & International Gandhian Academicians and Peace Professionals**

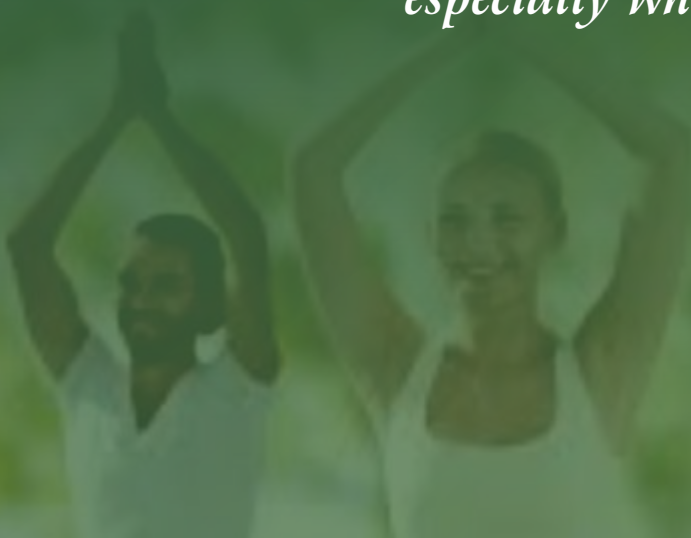
**16 Weeks Programme**

**For more Information kindly visit [www.sfe.org.in](http://www.sfe.org.in)**





“Life has many wonderful surprises waiting for you, especially when you grow old.”



## YOGA CLASSES

RUN BY  
SOCIETY FOR EMPOWERMENT- AHMEDABAD

Pl contact K K Dave - A1-104, Aakruti Elegace, 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





***Society For Empowerment***  
**Patna – Bihar – India**

Email Editorial: [snaryan1946@gmail.com](mailto:snaryan1946@gmail.com)

Subscription & Advertisement: [societyforempowerment07@gmail.com](mailto:societyforempowerment07@gmail.com)

Phone- 7488316679

[www.sfe.org.in](http://www.sfe.org.in)

**Disclaimer**

*Every effort is made to provide accurate and complete information in "सरंभ" newsletters. We also make no claims, promises or guarantees about the accuracy, completeness, or adequacy of the contents of the newsletters and expressly disclaims liability for errors and omissions in the contents of this newsletters.*

Design by:



9825419936  
9879419936