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A GLOBAL PERSPECTIVE ON AGING: A COMPARATIVE STUDY OF OLD AGE POLICIES IN INDIA AND THE WEST

Baljinder Singh¹ and Gaurav Chaudhary²

ABSTRACT

As the global population ages, ageing societies' challenges and opportunities have become global issues. This study presents a comprehensive comparative analysis of old age policies in India and several Western countries, including the United States and European nations. With a focus on social security, healthcare services, elder abuse prevention, and other key dimensions of elderly welfare, this research aims to shed light on how different societies address the needs of their aging populations. The aging demographic is a universal phenomenon that presents a range of complex challenges. The rapid increase in the proportion of elderly citizens brings issues such as financial sustainability of pension and healthcare systems, social isolation, elder abuse, and the need for intergenerational support to the forefront. Addressing these concerns in a manner that preserves the dignity and well-being of the elderly remains a critical societal issue. This comparative study seeks to analyse the existing old age policies in India and Western countries, examining their structures, coverage, and the legal frameworks that underpin them and to explore the role of cultural and societal factors in shaping these policies and practices. The research reveals significant variations and commonalities in the approaches taken by India and Western countries in addressing the needs of their aging populations. While Western countries tend to have more comprehensive and well-established old age policies, India is undergoing significant developments in this area. Western countries typically provide robust social security systems, universal healthcare, and strong legal safeguards against elder abuse. In contrast, India is in the process of expanding its social security net and strengthening legal provisions. India relies heavily on family support and informal care networks for the elderly, while Western countries emphasize government-backed support services. Cultural and social norms play a significant role in shaping the care and expectations for elderly citizens in both India and Western countries.

KEYWORDS

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Aging Societies, Old Age Policies, Comparative Study, Elderly Welfare.

I. INTRODUCTION

The global landscape is witnessing a transformative demographic shift, characterized by a significant rise in the ageing population. Among the nations grappling with the complexities of an ageing society, India stands at the forefront, harbouring a substantial and rapidly growing elderly population. As of now, approximately eight percentage of India's population is aged 60 and above, constituting a demographic segment that demands meticulous attention and strategic policymaking. The sheer magnitude of this phenomenon becomes evident when considering the absolute numbers – more than 104 million³ elderly individuals currently reside in India. Astonishingly, projections indicate that by 2050⁴, this number is expected to burgeon to a staggering 296 million, painting a picture of an aging population that poses multifaceted challenges to the nation's socio-economic fabric (United Nations)⁵.

The people who drafted the Constitution of India in 1950 did so because they were aware of the necessity of addressing the ever-changing requirements and rights of the elderly. As a result, they included provisions in the document that were designed to protect the health and safety of this vulnerable population. The responsibility of the state to make effective provisions, within the constraints of its economic capacity and developmental objectives, for the purpose of securing the right to public assistance in cases of old age is articulated in an unequivocal manner in Article 41⁶, which is a Directive Principle of State Policy. This

³ https://india.unfpa.org/sites/default/files/pub-pdf/20230926_india_ageing_report_2023_web_version_.pdf, 2 February 2024

⁴ Ibid.

⁵ Our world is growing older: UN DESA releases new report on ageing, <https://www.un.org/development/desa/en/news/population/our-world-is-growing-older.html#:~:text=Today%2C%20there%20are%20703%20million,1%20in%2011%20in%202019.> , 2 February 2024

⁶ Right to work, to education and to public assistance in certain cases The State shall, within the limits of its economic capacity and development, make effective provision for

constitutional directive emphasizes the need for a comprehensive policy framework to ensure the social and economic security of the elderly population. It also highlights the recognition of the unique vulnerabilities that the elderly population possesses.

However, the challenges of aging are not confined to the borders of India; they resonate globally. In this era of interconnectedness, where borders are porous and ideas travel swiftly, understanding the diverse approaches and policies implemented by nations facing similar demographic shifts becomes paramount. This research paper embarks on an exploration of aging policies, drawing a comparative analysis between India and the Western nations, with the intent of unraveling the nuances that shape the experiences of the elderly in different cultural, economic, and political contexts.

The comparative lens will extend beyond mere statistical comparisons, delving into the intricacies of policy frameworks, social support systems, and cultural attitudes towards aging in both Indian and Western societies. By adopting a global perspective, this research aims to not only highlight the unique challenges faced by the elderly in diverse contexts but also to distill best practices that can inform the development of robust aging policies globally.

As we delve deeper into this comparative study, we seek to unravel questions that extend beyond the statistical realms – What cultural factors influence the perception of aging in India and the West? How do policy frameworks align with the socio-economic realities of aging populations in these regions? What lessons can be gleaned from the experiences of Western nations to inform the evolution of old age policies in India, and vice versa?

securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want

In essence, this research paper is a journey into the heart of aging policies, an exploration that transcends geographical boundaries to offer insights that have the potential to shape the future of elderly care on a global scale. As we navigate through the intricate tapestry of old age policies in India and the West, we endeavor to contribute meaningfully to the ongoing discourse surrounding the challenges and opportunities presented by the burgeoning global aging population.

II. DEFINITION OF OLD AGE

The concept of old age is defined differently across various jurisdictions and social security systems.

In India, as per the Maintenance and Welfare of Parents and Senior Citizens Act, 2007⁷, a "senior citizen" is recognized as an individual who is 60 years of age or older. This classification determines eligibility for various benefits and protections outlined in the act.

The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, was enacted with the intention of providing senior citizens with financial security, other forms of welfare, and protection. It mandates that children are responsible for providing financial support to their parents, and it mandates that the government provide homes for the elderly and ensure that senior citizens receive medical care. For the purpose of ensuring maintenance, it establishes Administrative Tribunals as well as Appellate Tribunals.

Several Act cases have been heard. Notably, the Punjab and Haryana High Court examined the Act in detail and asked the central government to reexamine ambiguous provisions. ⁸The Court also interpreted the Act to allow either party to appeal the administrative tribunal's decision and

⁷Maintenance and Welfare of Parents and Senior Citizens Act, 2007, <https://vikaspedia.in/social-welfare/senior-citizens-welfare/policies-and-acts-1/maintenance-and-welfare-of-parents-and-senior-citizens-act-2007>, 4 February 2024

⁸ Paramjit Kumar Saroya v. Union of India and another, [AIR 2014 P&H 121].

remove the legal representation bar. This Bill amends the 2007 Act to expand the definition of children, relatives, and parents, remove the upper limit on children and relatives' maintenance payments to parents, and provide care-homes and other welfare measures for seniors.

In the United States, under the Social Security Act⁹, old age is generally considered to commence at the age of 65 or above. At this point, individuals become eligible for full retirement benefits through the Social Security program. The new Act created a social insurance program designed to pay retired workers age 65 or older a continuing income after retirement.

In Canada, the Canada Pension Plan (CPP)¹⁰ designates the onset of old age at age 65, marking the point at which individuals can begin receiving their complete CPP retirement benefits.¹¹ The standard age to start the pension is 65. However, you can start receiving it as early as age 60 or as late as age 70.

Contrastingly, the European Union and the World Health Organization (WHO) do not prescribe a specific age for categorizing individuals as old age but the Union recognises and respects the rights of the elderly to lead a life of dignity and independence and to participate in social and cultural life. This right is enshrined in article 25¹² of the Charter of Fundamental Rights. According to WHO The number and proportion of people aged 60 years and older in the population is increasing. In 2019, the number of people aged 60 years and older was 1 billion. This number will increase to

⁹ The Social Security Act of 1935 is a law enacted by the 74th United States Congress and signed into law by US, President Franklin D. Roosevelt.
<https://www.ssa.gov/pubs/EN-05-10035.pdf> , 5 February 2024

¹⁰Canada Pension Plan, Solid Reasons to Take CPP at Age 60,
<https://www.wbhrb.in/taking-cpp-60-age-reasons/> , 5 February 2024

¹¹ Ibid

¹² The Union recognises and respects the rights of the elderly to lead a life of dignity and independence and to participate in social and cultural life,
https://www.europarl.europa.eu/charter/pdf/text_en.pdf , 6 February 2024

1.4 billion by 2030 and 2.1 billion by 2050¹³. This increase is occurring at an unprecedented pace and will accelerate in coming decades, particularly in developing countries.

III. UNITED NATIONS INITIATIVES

The UN has taken several steps to address older people's dignity and well-being. Since 2002, the Madrid International Plan of Action on Ageing (MIPAA)¹⁴ has promoted the well-being and dignity of older people worldwide. The Sustainable Development Goals (SDGs)¹⁵ were presented in the year 2015, with a particular emphasis on the importance of reducing inequalities, promoting education, and ensuring that people are healthy, with a particular emphasis on the elderly population.

In 2010, the Open-ended Working Group on Ageing (OEWG)¹⁶ was established with the purpose of advancing human rights issues that are associated with the process of aging people. The objective of the Age-Friendly Cities and Communities initiative, which is run by the World Health Organization, is to encourage healthy and active forms of aging. In order to provide research, policy guidance, and advocacy for the rights of older people, the United Nations Population Fund (UNFPA)¹⁷ and the

¹³ Ageing and health, <https://www.who.int/news-room/fact-sheets/detail/ageing-and-health> ,

¹⁴Implementation of the Madrid International Plan of Action on Ageing, 2002, in Asia and the Pacific: a

summary of the results of voluntary national surveys reported by member States, 6 February 2024 https://www.unescap.org/sites/default/d8files/event-documents/MIPAA_IGM.3_2022_INF_1.pdf , 6 February 2024

¹⁵The Global Challenge for Government Transparency: The Sustainable Development Goals (SDG) 2030 Agenda https://worldtop20.org/global-movement/?gad_source=1&gclid=CjwKCAjw48-vBhBbEiwAzqrZVAbdGwfux74jUq7BLKhYzaWEMh-3SxtbRluVvKAPD-DNVlj8zXVSdkRoC_c8QAvD_BwE , 8 February 2024

¹⁶ Open-ended Working Group on Ageing for the purpose of strengthening the protection of the human rights of older persons, <https://social.un.org/ageing-working-group/> , 6 February 2024

¹⁷ Caring for Our Elders Institutional Responses INDIA AGEING REPORT 2023 https://india.unfpa.org/sites/default/files/pubpdf/20230926_india_ageing_report_2023_web_version.pdf , 6 February 2024

United Nations Department of Economic and Social Affairs (UN DESA)¹⁸ work together.

Both the International Day of Older Persons, which is celebrated annually on October 1st, and World Elder Abuse Awareness Day, which is celebrated on June 15th, are organized with the purpose of bringing attention to the issue of elder abuse and empowering individuals to take preventative measures. Individually and collectively, these United Nations initiatives contribute to addressing the myriad of challenges and opportunities that are associated with.

IV. POLICIES ADOPTED BY THE USA

The United States has implemented various policies to address the needs of its aging population. Social Security, a federal program, serves as a crucial financial support system by offering retirement, disability, and survivor benefits to eligible workers and their families, serving as the primary income source for many older Americans. Medicare, another federal initiative, provides health insurance coverage for individuals aged 65 and above, as well as those with specific disabilities, functioning as the primary payer for healthcare services for the elderly. Additionally, Medicaid, a joint federal-state program¹⁹, extends health insurance to low-income Americans and plays a significant role in funding long-term care services for older individuals.

The Older Americans Act (OAA)²⁰ is a federal law that allocates funding for various social services aimed at enhancing the well-being of older

¹⁸CURRENT STATUS OF THE SOCIAL SITUATION, WELLBEING, PARTICIPATION IN DEVELOPMENT AND RIGHTS OF OLDER PERSONS WORLDWIDE, <https://www.un.org/esa/socdev/ageing/documents/publications/current-status-older-persons.pdf> , visited on 6 February 2024

¹⁹<https://www.medicaid.gov/medicaid/eligibility/index.html#:~:text=Related%20Resources&text=Medicaid%20is%20a%20joint%20federal,seniors%2C%20and%20individuals%20with%20disabilities.>, visited on 7 February 2024

²⁰ <https://acl.gov/about-acl/authorizing-statutes/older-americans-act> , visited on 7 February 2024

Americans. These services include nutrition programs, transportation services, and the establishment of senior centers. Moreover, the National Institute on Aging (NIA), a division of the National Institutes of Health, conducts research on aging and age-related diseases, while also supporting training programs for healthcare professionals who specialize in working with older adults. The OAA further reinforces its commitment to older adults by providing support for a range of services, including nutrition programs like Meals on Wheels, in-home services, transportation, and legal assistance. These comprehensive initiatives contribute to the preservation of independence and the enhancement of the overall quality of life for older Americans.

V. POLICIES ADOPTED BY BRAZIL

Brazil offers an extensive array of policies specifically designed to cater to the needs and interests of senior citizens. Aging is a societal phenomenon that warrants protection against discriminatory treatment towards the elderly. Conversely, it is their duty to serve as the principal agents and recipients of the changes envisioned in policies tailored to the needs of the elderly.

Brazil is simultaneously organizing itself to meet the expanding needs of its aging population and to safeguard the social rights of the elderly while SUS²¹ regulations are being implemented. These measures encompass the creation of circumstances that foster the autonomy, integration, and productive engagement of the individual in society, alongside the reassertion of the right to health across all tiers of SUS care.

The Integrated Governmental Action Plan represents the subsequent phase in the Provincial National Initiative (PNI)²² development process. The

²¹ SUS means Sistema Único de Saúde (Portuguese pronunciation) it means Unified Health System. <https://csemonline.net/brazil/> , visited on 7 February 2024

²² PNI stand National Intercomparison Program, https://www-pub.iaea.org/MTCD/Publications/PDF/te_1126_web.pdf , visited on 8 February 2024

Secretary of Urban Development, the Ministry of Social Security and Services, Education and Sports, Justice, Culture, Work and Employment, Health, Sports and Tourism, Planning, Budget and Management, and Work and Employment all contributed to this action plan. The objective of this strategy was to direct coordinated efforts to implement the PNI. It oversees, regulates, and assesses activities to ensure that all citizenship rights for the elderly are protected. Additionally, it negotiates financial resources among the three levels of government—federal, state, and municipal—and defines the strategies and actions of each sectoral entity. Furthermore, it imposes the obligation on the family, society, and government to ensure that the elderly are able to actively engage in community life, while safeguarding their dignity, welfare, and fundamental right to life. Consequently, this strategy encompasses preventive, curative, and promotional measures in an effort to enhance the quality of life for the elderly.

VI. POLICIES ADOPTED BY CANADA

Canada has implemented a set of policies to address the well-being and financial security of its aging population. The Old Age Security (OAS) program²³ offers a fundamental pension to individuals aged 65 and above, with eligibility determined by residency and other specified criteria. Additionally, the Canada Pension Plan (CPP)²⁴ operates as a contributory, earnings-related pension plan, offering retirement, disability, survivor, and post-retirement benefits to qualifying workers and their families. The Guaranteed Income Supplement (GIS)²⁵ complements OAS by providing a non-taxable benefit to low-income OAS recipients, assisting them in

²³ Old Age Security, <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>, visited on 8 February 2024

²⁴ CPP Retirement pension, <https://www.canada.ca/en/services/benefits/publicpensions/cpp.html>, visited on 8 February 2024

²⁵ Guaranteed Income Supplement, <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>, visited on 8 February 2024

maintaining a basic standard of living.

Furthermore, the New Horizons for Seniors Program focuses on supporting community-based projects that empower older adults, foster social inclusion, and encourage their active participation in the community. The legislative framework governing these initiatives includes the Old Age Security Act, which outlines the parameters of the OAS program, including eligibility criteria and benefit calculations. Additionally, the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) Legislation govern the CPP and QPP, respectively, detailing contribution rules, benefit calculations, and the overall administration of these pension plans. These comprehensive policies collectively aim to ensure the financial well-being and social engagement of Canada's senior citizens.

VII. AUSTRALIA

It is projected that the population of individuals aged 65 and above will increase from 3.8 million in the year 2027 to 5.2 million. The contemporary average life expectancy of Australians is thirty years greater than it was one hundred years ago. The projected increase in the population affected by dementia to 536,164 by 2025 is in the absence of a significant advancement in medical treatment. Develop a nationwide strategy to combat the mistreatment of elderly Australians. The commencement of the National Plan to Respond to the Abuse of Older Australians (Elder Abuse) 2019-2023 was officially announced by the Attorney General on March 19, 2019. The National Plan not only presents a comprehensive outline of the critical concerns that demand immediate attention from all governments but also incorporates promptly agreed-upon measures to tackle these concerns. Developing the National Plan entailed a collaborative effort involving the administrations of the states and territories.

The document establishes a structure for continuous collaboration, initiative, and oversight with respect to the following five critical areas of

emphasis: (i) Enhancing comprehension; (ii) Expanding information access and community awareness; (iii) Fortifying service responses; (iv) Strategic planning for future decision-making; and (v) Fortifying protections for older adults who are particularly vulnerable.

VIII. POLICIES ADOPTED BY SWEDEN, ITALY AND FRANCE

An all-encompassing strategy is being implemented in Sweden in order to make the health and happiness of the country's growing elderly population a top priority. A robust pension system, a strong focus on elderly care to facilitate independent living, a diverse range of housing options for seniors, active aging programs, and measures to prevent elder abuse are all included in this. To ensure that medical services are easily accessible, the nation has made a commitment to universal healthcare, and a multi-tiered pension system ensures that retirees will have financial security during their golden years.

The Italian government has implemented a comprehensive support system for its elderly citizens. This system includes a pension system that is comprehensive, long-term care facilities, financial assistance for seniors with low incomes, active aging initiatives, a variety of housing options, a universal healthcare system, and legal measures to prevent elder abuse. When taken as a whole, these policies have the overarching objective of improving the health and quality of life of senior citizens across the nation.

In the meantime, France has put into effect a variety of policies in order to meet the requirements of its growing elderly population. Notable among these is a pension system that provides a fundamental state pension in addition to additional private savings options. Long-term care facilities, home care services, and initiatives that promote active aging are all subjects that receive a lot of attention in this country. By implementing a universal healthcare system, France ensures that senior citizens have access to medical services, which contributes to the overall health and

well-being of these individuals.²⁶

IX. INITIATIVES TAKEN BY INDIA

India's elderly population is expected to reach 30 crore by 2050²⁷, so the government has implemented several programs to help them. These initiatives demonstrate commitment to addressing elderly needs. The Integrated Programme for Older Persons (IPOP) uses diverse welfare programmes to improve elderly people's well-being. Additionally, the Rashtriya Vayoshri Yojana (RVY)²⁸ provides senior citizens with free assistive devices to improve their physical health and autonomy. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS)²⁹ helps elderly people without a steady income. The Varishtha Pension Bima Yojana (VPBY) and Pradhan Mantri Vaya Vandana Yojana provide pension-related benefits for seniors, ensuring financial security. Another program honors senior citizens' significant contributions to society: the Vayoshreshtha Samman. Collectively, these initiatives show the government's commitment to elderly well-being and respect in India.

The Senior Citizens Saving Scheme (SCSS)³⁰ is a government-backed savings investment vehicle for Indians 60 and older. This program lets seniors secure their savings. Deposit submissions have a five-year grace period with a three-year extension. Availability at the Indian Post Office and public and private banks makes SCSS access easier for participants. The government will evaluate the 8.6% interest rate quarterly between

²⁶https://shs.hal.science/halshs00449790/file/Montreal_August_2009._Becoming_Dependent._How_is_eldercare_implemented_in_France_and_Sweden.pdf

²⁷https://shs.hal.science/halshs00449790/file/Montreal_August_2009._Becoming_Dependent._How_is_eldercare_implemented_in_France_and_Sweden.pdf

²⁸ Supra note 3

²⁹Rashtriya Vayoshri Yojana, <https://vikaspedia.in/social-welfare/senior-citizens-welfare/rashtriya-vayoshri-yojana>, 8 February 2024

³⁰Senior Citizens' Savings Scheme [https://www.nsiindia.gov.in/\(S\(esjthzyhua2u0vr0dgy2lu55\)\)/InternalPage.aspx?Id_Pk=62](https://www.nsiindia.gov.in/(S(esjthzyhua2u0vr0dgy2lu55))/InternalPage.aspx?Id_Pk=62), visited on 10 February 2024

January and March 2019. Quarterly compounded interest account credits boost returns. Participants can deposit 1,000 to 15 lakh rupees. This program gives seniors tax exemptions on investments, which boosts their finances. However, withdrawals before two years are penalized. These penalties are 1.5 percent for withdrawals before two years and 1 percent after. This shows commitment to the scheme's duration.

The Life Insurance Corporation of India manages the PMVY³¹ pension program in India. Participants in this program receive an 8% annual return on their investment over ten years. Payment duration is set by the beneficiary. This subscription scheme allowed investors to invest 1,000 to 15 lakh rupees until March 31, 2020. Despite no tax benefits, the program helps seniors secure their financial future. If the beneficiary dies before the tenure ends, the principal is credited to their account. The strategy also allows early subscription cancellation with a 2% penalty if the subscriber or spouse has a critical illness. This ten-year pension plan for people over 60 is one of India's most popular. Along with an 8% fixed interest rate, the pensioner can choose a monthly, quarterly, semi-annual, or annual payment schedule. The minimum and maximum monthly pension amounts are Rs. 3,000 and Rs. 10,000.

Initiated by the Life Insurance Corporation (LIC), the Varishta Pension Bima Yojana³² offers recipients a fixed 8% annual interest rate for a duration of ten years. Unlike alternative programs, this one does not mandate routine medical examinations for participants, thereby expanding its accessibility to a broader demographic. Nevertheless, it is accompanied by a fifteen-year lock-in period. Policyholders are granted the option to prematurely terminate their coverage in the event that they receive a critical illness diagnosis. Furthermore, beneficiaries are eligible

³¹Pradhan Mantri Vaya Vandana Yojana, <https://vikaspedia.in/social-welfare/senior-citizens-welfare/pradhan-mantri-vaya-vandana-yojana>, visited on 10 February 2024

³²Varishta Pension Bima Yojana, <https://vikaspedia.in/social-welfare/senior-citizens-welfare/varishta-pension-bima-yojana>, visited on 10 February 2024

to receive tax exemptions under this approach. Individuals are granted the option to withdraw from the plan within a period of fifteen days from its commencement date, should they determine it to be unsatisfactory. The beneficiaries are afforded the option to receive pension payments on a monthly, quarterly, semi-annual, or annual schedule, contingent upon their personal preference. With a single-premium policy, the premium amount fluctuates in accordance with the desired pension amount. To illustrate, an annual premium of Rs 6,39,610 grants a pensioner Rs 60,000 per year, while a single premium of Rs 6,66,665 enables a monthly payout of Rs 5,000. These policies are both accessible to retirees. Consequently, this scheme offers a blend of financial stability, healthcare provisions, and adaptability with regard to premium and distribution alternatives.

The Indian Ministry of Social Justice and Empowerment launched the Rashtriya Vayoshri Yojana (RVY)³³ in 2017. This organization helps elderly people with financial issues. Only BPL cardholders below the poverty line can participate in the program, which aims to reduce aging-related issues. Elderly people with visual impairment, hearing loss, dental onuchia, and locomotor disabilities are the main beneficiaries of this program. These people receive wheelchairs, walking sticks, elbow crutches, walkers, hearing aids, and artificial dentures to improve their quality of life. The Deputy Commissioner or District Collector leads a committee with state governments to oversee the selection process. It is worth mentioning that the program guarantees gender equality through the provision of thirty percent female beneficiaries in each district. With a broad geographical scope encompassing 260 districts, the RVY aims to furnish aid to over 5 lakh individuals throughout the 2019-2020 period. This action showcases the government's commitment to addressing the unique needs of senior

³³ Rashtriya Vayoshri Yojana, <https://vikaspedia.in/social-welfare/senior-citizens-welfare/rashtriya-vayoshri-yojana> , visited on 12 February 2024

citizens, a demographic that is particularly susceptible to harm.

IN 2007, the Ministry of Rural Development launched the Indira Gandhi National Old Age Pension Scheme (NOAPS)³⁴. One of India's biggest social welfare programs. The National Old Age Pension Scheme supports marginalised groups. These demographics include the elderly, widowed, and disabled. Non-contributory nature distinguishes this scheme. The monthly pension is provided without monetary contributions. People must have a Below Poverty Line (BPL) card and no other reliable financial assistance to qualify for services. Beneficiaries aged 60–79 receive a Rs 200 monthly pension, while those 80 or older receive Rs 500. Pension amounts depend on beneficiary age. Through direct deposit into the beneficiary's bank or post office account, the pension expedites financial assistance to those in need.

X. CONCLUSION

Western nations generally boast more elaborate and established old-age policies compared to India, where noteworthy advancements are taking place in this realm. Western countries commonly feature robust social security systems, inclusive healthcare coverage, and stringent legal measures to combat elder abuse. Conversely, India is currently in the midst of enhancing its social security framework and reinforcing legal provisions. The reliance on familial assistance and informal caregiving networks for old age persons is prominent in India, whereas Western nations prioritize government-supported support services. The caregiving landscape for elderly citizens in both India and Western countries is significantly influenced by cultural and social norms, shaping expectations and practices in this regard.

In the realm of Active as well as. Healthy Ageing, our primary focus

³⁴NSAP - Indira Gandhi National Old Age Pension Scheme, <https://www.myscheme.gov.in/schemes/nsap-ignoaps>, visited on 15 February 2024

revolves around understanding and addressing the diverse needs and preferences of older individuals. A cornerstone of our approach is the active involvement of older people in the collaborative development of solutions. By valuing their input and fostering a co-creative process, we aim to enhance the overall well-being of seniors.

One key facet of our mission is to challenge prevailing stereotypes associated with ageing. We are committed to dismantling age discrimination and combatting ageism, recognizing the importance of fostering an inclusive and respectful society that appreciates the unique contributions of older individuals.

In addition to the social aspects, we recognize the significance of the socio plus economic and physical environments in which seniors live and age. By considering these contextual factors, we strive to create initiatives that raise the challenges posed by varying living conditions. Our comprehensive approach encompasses not only the psychological, social aspects with that tangible surroundings that significantly impact the overall quality of life for old age individuals.

A pivotal component of our strategy is the promotion of age-friendly environments. By advocating for and actively contributing to the development of spaces and communities that cater to the specific needs of seniors, we endeavour to create supportive surroundings that facilitate active and healthy ageing. This involves fostering communities that prioritize accessibility, inclusivity, and adaptability to accommodate the diverse requirements of an ageing population.

In conclusion, our mission of Active and Healthy Ageing is rooted in a commitment to listen, involve, challenge, tackle, and consider. By adhering to these principles, we aspire to cultivate an environment that celebrates the richness of older individuals' experiences and ensures their active participation in society while promoting their overall well-being. Through

ngoing collaboration and a multifaceted approach, we strive to shape a future where ageing is characterized by dignity, respect, and the pursuit of a fulfilling and healthy life.