
CHALLENGES AND OPPORTUNITIES FOR INDIA'S AGEING POPULATION: RIGHTS & REMEDIES

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ABSTRACT

Elderly people in India play a crucial role in society, providing valuable insights, wisdom, and knowledge. With a significant demographic shift, India's aging population is expected to reach over 60 by 2050. Challenges faced by elderly people include healthcare, financial security, social isolation, elder abuse, and the digital divide. However, they have specific rights and protections, including the right to life and dignity, maintenance and financial support, healthcare, social security, property and inheritance, non-discrimination, safe living arrangements, legal protection, participation in social and cultural activities, information access, healthcare information, social integration, decision-making, legal aid, and respect for human rights. The Indian government has enacted laws and mechanisms to address crimes against elderly people, including elder abuse, property disputes, financial exploitation, neglect, abandonment, fraud, physical violence, and legal assistance. The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, addresses neglect and abandonment of elderly parents and senior citizens, and provides provisions for penalties, fines, and imprisonment for neglect or abandonment. To improve the condition of elderly people in India, a multi-faceted approach is needed, including strengthening existing policies, expanding healthcare access, enhancing financial security, providing employment opportunities, developing age-friendly infrastructure, promoting geriatric education and training, fostering social support, preventing elder abuse, providing digital literacy programs, supporting caregivers, developing affordable housing options, promoting research on aging-related issues, and continuously reviewing and updating laws and policies related to senior citizens.

Keywords: India, Elderly people, Senior Citizens, Healthcare, Family

Introduction

Elderly people play a crucial and invaluable role in our lives and in society as a whole. Their importance is multifaceted, extending beyond their age and life experiences. Elderly individuals have accumulated a wealth of life experience, knowledge, and wisdom. They can provide valuable insights and guidance to younger generations, helping them make informed decisions and avoid mistakes. They often serve as the glue that holds families and communities together. They are the repositories of family history, traditions, and cultural values, helping to pass down these important aspects of identity.

They play essential roles as caregivers for their grandchildren or family members with special needs. Their love, care, and support are invaluable in nurturing the well-being of younger family members.

They serve as mentors and role models for younger generations, offering guidance in personal and professional development, ethics, and moral values. Moreover, they play a vital role in preserving and passing down cultural traditions, languages, and heritage to future generations.

In essence, elderly people are a cherished and integral part of our families and communities. They bring a unique blend of experience, love, and knowledge that enriches our lives and enhances the fabric of society. Recognizing and valuing their contributions is essential for building a compassionate and inclusive society that respects and supports its senior citizens.

India is currently undergoing a significant demographic shift, with an increasingly aging population. By 2050, it is estimated that around 20% of the Indian population will be over 60 years old. As our society ages, it's essential to understand the unique issues that our senior citizens encounter and the potential solutions and opportunities that lie ahead.

Challenges Faced by Elderly People in India

1. **Healthcare:** Access to quality healthcare can be a challenge for the elderly, especially in rural areas. The prevalence of chronic diseases and age-related health issues is on the rise.
2. **Financial Security:** Many elderly people in India lack adequate financial security, which can lead to a dependence on family members or a vulnerable existence.

3. **Social Isolation:** The elderly can experience social isolation due to changing family structures, urbanization, and modern lifestyles.
4. **Elder Abuse:** Cases of elder abuse, whether physical, emotional, or financial, are unfortunately on the rise.
5. **Digital Divide:** Many elderly individuals struggle with technology, which can lead to isolation and hinder access to services and information.

Rights of Elderly People in India

Elderly people in India, like in many other countries, have specific rights and protections to ensure their well-being, dignity, and quality of life. These rights are outlined in various laws, policies, and international conventions. Here are some of the key rights of elderly people in India:

1. **Right to Life and Dignity:** Elderly individuals have the fundamental right to life with dignity, which includes the right to be treated with respect and without discrimination based on age.¹
2. **Right to Maintenance and Financial Support:** The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, grants senior citizens the right to claim maintenance and support from their adult children or legal heirs if they are unable to support themselves financially.
3. **Right to Healthcare:** Senior citizens have the right to access affordable and quality healthcare services, including geriatric care and treatment for age-related illnesses.
4. **Right to Social Security:** Elderly people may have access to various social security schemes and pension programs to provide financial support during their retirement years.
5. **Right to Property and Inheritance:** Senior citizens have the right to own, manage, and inherit property in accordance with the law. They also have the right to make a will

¹ Article 21 of the Constitution of India, 1950.

to distribute their property as per their wishes.

6. **Right to Non-Discrimination:** Elderly individuals have the right to be free from discrimination, abuse, or neglect based on their age.
7. **Right to Safe and Secure Living Arrangements:** Senior citizens have the right to live in safe and secure housing conditions, free from eviction or dispossession without their consent.
8. **Right to Legal Protection:** The law provides legal protections against abuse, neglect, or exploitation of senior citizens, and it allows them to seek legal remedies through the Maintenance Tribunals.
9. **Right to Participate in Social and Cultural Activities:** Elderly individuals have the right to participate in social, cultural, and recreational activities that promote their well-being and social engagement.
10. **Right to Information:** Senior citizens have the right to access information about government schemes, entitlements, and services available to them.
11. **Right to Healthcare Information:** Elderly patients have the right to be informed about their medical condition, treatment options, and consent for medical procedures.
12. **Right to Social Integration:** Senior citizens have the right to be included in family and community life, and they should not be isolated or marginalized.
13. **Right to Decision-Making:** Elderly individuals who are mentally competent have the right to make decisions about their personal and financial affairs, including medical treatment and end-of-life care.
14. **Right to Legal Aid:** Elderly individuals have the right to access legal aid and assistance if they cannot afford legal representation.
15. **Right to Respect and Protection of Human Rights:** Elderly people have the same human rights as all individuals, and they should be protected from any form of abuse, violence, or neglect.

It's essential to note that while these rights exist, their effective implementation often depends on the enforcement of laws, policies, and societal attitudes. Creating awareness about the rights of elderly people and promoting respect for these rights are crucial steps in ensuring the well-being and dignity of senior citizens in India.

Duties of Elderly people in India

Elderly people in India, like individuals of all age groups, have certain duties and responsibilities that contribute to a harmonious and cohesive society. These duties reflect ethical and social obligations that help maintain family bonds, community values, and societal well-being. Here are some of the duties of elderly people in India:

1. **Family Support:** Providing emotional support, guidance, and wisdom to their children and grandchildren. Offering assistance and advice in family matters, including childcare and education.
2. **Transmitting Cultural Values:** Preserving and passing on cultural traditions, values, and heritage to the younger generations. Participating in and encouraging cultural and religious activities.
3. **Education and Mentorship:** Mentoring and sharing life experiences with younger family members and community members. Supporting and encouraging education and lifelong learning among family members.
4. **Financial Planning:** Managing finances wisely and providing financial stability to the family. Advising on budgeting, savings, and investments to secure the family's future.
5. **Role Models:** Setting a positive example through ethical behaviour, respect for others, and strong work ethic. Promoting honesty, integrity, and moral values.
6. **Community Involvement:** Participating in community activities, social groups, and charitable initiatives. Volunteering time and resources to contribute to the welfare of the community.
7. **Promoting Health and Well-being:** Taking responsibility for their health and well-being through regular exercise, proper nutrition, and medical check-ups. Encouraging

family members to adopt healthy lifestyles.

8. **Conflict Resolution:** Mediating and resolving conflicts within the family or community. Promoting understanding and reconciliation among family members.
9. **Environmental Responsibility:** Promoting environmental consciousness and responsible practices within the family and community. Educating younger generations about the importance of environmental sustainability.
10. **Support During Emergencies:** Being a pillar of support during family crises, emergencies, or challenging times. Offering comfort, reassurance, and stability to family members in times of distress.
11. **Sharing Wisdom and Advice:** Offering practical advice and solutions based on their life experiences. Being open to listening to the concerns and ideas of younger generations.
12. **Social Responsibility:** Upholding social values, respect for diversity, and inclusivity. Advocating for the welfare and rights of senior citizens and elderly individuals in society.
13. **Self-Care and Independence:** Taking measures to maintain personal health, mobility, and independence. Avoiding becoming a burden on family members by maintaining self-sufficiency as much as possible.
14. **Responsible Estate Planning:** Preparing a will and estate planning to ensure the smooth transfer of assets and property to heirs. Communicating clearly with family members about inheritance and property matters.

It's important to emphasize that these duties are not only applicable to elderly individuals but are also reflective of positive family and community values. Elderly people in India play a vital role in shaping the social fabric of their families and communities, and their contributions are essential for nurturing strong, supportive, and culturally rich societies.

Crimes against elderly people in India and its redressal

Offenses against elderly people in India are a serious concern, and the government has enacted

laws and established mechanisms to address and redress such offenses. Here are some common offenses against elderly people in India and the corresponding redressal mechanisms:

A. Elder Abuse: Elder abuse can take various forms, including physical, emotional, financial, and neglect.

Redressal: The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, addresses elder abuse by allowing senior citizens to file complaints against their adult children or legal heirs for neglect or abuse.

Local police authorities can investigate cases of elder abuse and take legal action against the perpetrators under relevant sections of the Indian Penal Code (IPC).

B. Property Disputes: Disputes related to property, including illegal dispossession or fraudulent transfer, can impact elderly individuals.

Redressal: The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, protects against eviction or dispossession of property of senior citizens without their consent.

Affected individuals can approach civil courts to seek remedies for property-related disputes.

C. Financial Exploitation: Financial exploitation of elderly individuals can involve scams, fraudulent transactions, or misappropriation of their assets.

Redressal: Victims can report financial exploitation to the police, and the perpetrators can be prosecuted under relevant sections of the IPC.

Legal action can also be taken under the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, if the exploitation involves adult children or legal heirs.

D. Neglect and Abandonment: Neglect and abandonment of elderly family members by their children or relatives are serious offenses.

Redressal: The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, provides legal remedies for elderly parents who are neglected or abandoned.

Senior citizens can approach the Maintenance Tribunal to seek maintenance and support from their adult children or legal heirs.

- E. Fraud and Scams:** Elderly individuals are often targeted by fraudsters and scammers, leading to financial losses.

Redressal: Victims of fraud and scams can file complaints with the police.

Law enforcement agencies can investigate and take legal action against the culprits under relevant sections of the IPC and other laws.

- F. Physical Violence:** Physical violence against elderly individuals is a criminal offense.

Redressal: Victims of physical violence can report the incident to the police.

Perpetrators can be charged under relevant sections of the IPC, and legal action can be taken against them.

- G. Legal Assistance:** Elderly individuals who require legal assistance in matters related to property, wills, or disputes can seek the services of legal professionals. Legal aid clinics and senior citizen organizations often offer legal support and advice to the elderly.

Elderly individuals and their families must be aware of their rights and the available redressal mechanisms. If anyone suspects or witnesses offences against elderly people, it is essential to report them to the appropriate authorities to ensure that justice is served and the well-being of elderly citizens is protected.

Opportunities and Solutions

Government Initiatives and Policies

- 1. The National Policy on Older Persons:** The National Policy on Older Persons (NPOP) in India is a government initiative aimed at addressing the needs and concerns of the elderly population in the country. The policy was formulated to ensure their well-being, dignity, and protection. Below are some of the salient features of the National Policy on Older Persons:

- a) **Definition of "Senior Citizen":** The policy defines a senior citizen as any person aged 60 and above.
- b) **Healthcare and Nutrition:** Promotes access to healthcare services for the elderly, with a focus on preventive and curative care. Encourages research on age-related health issues and geriatric care. Promotes nutritious food and clean drinking water for senior citizens.
- c) **Income Security:** Recognizes the importance of financial security for older persons. Advocates for the strengthening of pension schemes and insurance options for the elderly.
- d) **Shelter and Welfare:** Emphasizes the need for safe and secure living arrangements for senior citizens. Encourages the development of old age homes, paying attention to the needs and dignity of the elderly.
- e) **Protection of Rights:** Promotes awareness and advocacy for the rights of senior citizens. Addresses issues related to elder abuse, neglect, and exploitation. Advocates for legal protections and support mechanisms for the elderly.
- f) **Social Integration:** Encourages the active participation of older persons in social and cultural activities. Promotes intergenerational bonding and the exchange of knowledge and experiences.
- g) **Research and Data Collection:** Calls for research on aging and related issues. Recommends the establishment of a National Institute on Aging.
- h) **Awareness and Education:** Promotes awareness campaigns on aging-related matters. Supports the development of educational programs and materials for the elderly.
- i) **Implementation and Coordination:** Encourages the involvement of various government departments and agencies in the implementation of the policy. Recommends the formation of state-level and district-level committees to oversee the policy's implementation.

- j) **Monitoring and Evaluation:** Calls for regular monitoring and evaluation of the policy's impact and effectiveness.
- k) **International Cooperation:** Recognizes the importance of international cooperation and collaboration in addressing aging-related issues.
- l) **Financial Provisions:** Advocates for budgetary allocations to support the implementation of the policy.

It's important to note that the National Policy on Older Persons is a framework that guides the government's efforts to address the needs and concerns of senior citizens in India. It serves as a reference point for policy development and program implementation related to the elderly population in the country.

2. The Maintenance and Welfare of Parents and Senior Citizens Act, 2007: It is a legal framework in India aimed at addressing the issues of neglect and abandonment of elderly parents and senior citizens. The Act recognizes the responsibility of adult children and legal heirs to provide maintenance and support to their aging parents and senior citizens. Below are the key provisions and features of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007:

- a) **Definition of Senior Citizen:** The Act defines a senior citizen as any person who is above the age of 60 years.²
- b) **Maintenance Obligation:** Under the Act, adult children and legal heirs have a legal obligation to provide maintenance and support to their elderly parents or senior citizens who are unable to maintain themselves financially.³
- c) **Maintenance Tribunal:** The Act establishes Maintenance Tribunals at the sub-divisional level to address disputes related to maintenance. These tribunals have the authority to order the payment of maintenance by the children or legal heirs to the senior citizen.⁴

² Section 2(h) of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

³ Section 4 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

⁴ Section 7 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

- d) **Maintenance Order:** The Maintenance Tribunal can issue maintenance orders specifying the amount to be paid, the frequency of payments, and other relevant details. Failure to comply with these orders can result in penalties and imprisonment.⁵
- e) **Maintenance Amount:** The Act does not prescribe a fixed amount for maintenance but leaves it to the discretion of the tribunal to determine the appropriate amount based on the needs and financial capacity of the senior citizen and the children or legal heirs.
- f) **Protection of Life and Property:** The Act also empowers the senior citizen to seek protection from eviction or dispossession of their property by children or legal heirs. Any such action without the consent of the senior citizen is prohibited.⁶
- g) **Revocation of Transfer:** The Act allows for the revocation of any transfer of property or assets made by the senior citizen in favour of children or legal heirs if it was done with the intention to disinherit or dispossess the senior citizen.⁷
- h) **Preferential Treatment:** The Act gives priority to the needs of senior citizens in matters of maintenance and protection of their property.
- i) **Punitive Measures:** The Act includes provisions for penalties, fines, and imprisonment for those who neglect or abandon their elderly parents or senior citizens.⁸
- j) **State Government's Role:** State governments are responsible for implementing and enforcing the provisions of the Act. They can establish old age homes and other facilities for senior citizens.⁹
- k) **Grievance Redressal:** The Act provides mechanisms for senior citizens to file complaints and seek redressal of their grievances related to maintenance and

⁵ Section 9 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

⁶ Chapter V of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

⁷ Section 23 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

⁸ Section 24 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

⁹ Section 32 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

welfare.¹⁰

- l) Medical Care:** The State Government is obligated to offer beds for senior citizens in government hospitals, separate queues for senior citizens, expanded treatment facilities for chronic, terminal, and degenerative diseases, expanded research on chronic elderly diseases and ageing, and earmarked facilities for geriatric care.¹¹

- m) Old Age Homes:** The State Government may build and run homes for older people in easy-to-reach places, starting with one in each district to house at least 150 poor older people. Moreover, the State Government may set up a plan for managing facilities for older people, which would include standards and services for medical care and fun.

The Maintenance and Welfare of Parents and Senior Citizens Act, 2007 is a significant step towards safeguarding the rights and welfare of senior citizens in India. It aims to promote a sense of responsibility among family members and provide legal recourse for elderly parents who may be neglected or abandoned by their children or legal heirs.

- 3. Pension schemes:** India offers various pension schemes to provide financial security and support to its citizens, especially during retirement. These schemes cater to different segments of the population, including government employees, organized sector workers, and unorganized sector workers. Here are some of the prominent pension schemes in India:

- a) Employees' Provident Fund (EPF):** This is a mandatory savings scheme for salaried employees in the organized sector. Employees and employers both contribute a fixed percentage of the employee's salary towards the fund. The accumulated amount serves as a retirement corpus for the employee.¹²

- b) Public Provident Fund (PPF):** PPF is a long-term savings scheme available to all Indian residents. It offers tax benefits and a fixed interest rate, making it a

¹⁰ Section 17 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

¹¹ Section 20 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

¹² The Employees' Provident Funds Scheme, 1952.

popular choice for retirement planning.

- c) **National Pension System (NPS):** NPS is a voluntary, market-linked pension scheme open to all Indian citizens. Subscribers can choose their investment options and pension fund managers. It provides flexibility in contributions and offers a choice of annuity options at retirement.
- d) **Atal Pension Yojana (APY):** APY is a government-backed scheme for unorganized sector workers. It offers guaranteed minimum pension amounts based on the contributor's age and contribution amount. APY aims to provide affordable pension options to those who lack access to formal pension plans.
- e) **Pradhan Mantri Shram Yogi Maan-Dhan (PMSYM):** PMSYM is a pension scheme for unorganized sector workers with low income. It provides a fixed pension amount at retirement. The scheme is administered by the Ministry of Labour and Employment.
- f) **State Government Pension Schemes:** Different states in India may have their own pension schemes for government employees and sometimes for the unorganized sector. These schemes may have varying eligibility criteria, contribution rates, and benefits.
- g) **Voluntary Provident Fund (VPF):** VPF is an extension of the EPF scheme for salaried individuals. It allows employees to contribute more than the mandatory EPF contribution, thereby increasing their retirement savings.
- h) **Senior Citizens Savings Scheme (SCSS):** SCSS is a government-sponsored savings scheme for senior citizens. It offers higher interest rates compared to regular savings accounts and provides regular income through quarterly interest payments.
- i) **Pradhan Mantri Vaya Vandana Yojana (PMVVY):** PMVVY is a senior citizen pension scheme offered by LIC of India. It provides guaranteed periodic pension payments and is available for a ten-year tenure.

These pension schemes in India cater to the diverse needs and preferences of

individuals, ensuring that citizens have access to financial security during their retirement years.

4. Concessions and benefits to elderly people in India: In India, various concessions and benefits are provided to elderly people to improve their quality of life, promote financial security, and support their well-being. These concessions are primarily aimed at senior citizens, typically defined as individuals aged 60 years and above. Here are some of the key concessions and benefits available to elderly people in India:

- a) **Railway Concessions:** Senior citizens are eligible for discounted train fares. Men aged 60 and above and women aged 58 and above can avail of this concession.
- b) **Air Travel Concessions:** Some domestic airlines in India offer discounts on airfare for senior citizens.
- c) **Bus and Metro Concessions:** Several state governments and public transport authorities provide reduced fares or free transportation for senior citizens on buses and metro services.
- d) **Healthcare Benefits:** Many government hospitals and healthcare facilities offer free or subsidized medical services and treatments to senior citizens. Some health insurance policies specifically cater to the medical needs of the elderly.
- e) **Income Tax Benefits:** Senior citizens enjoy certain income tax concessions, including higher income tax exemption limits and deductions on medical expenses.
- f) **Banking and Financial Services:** Many banks offer special savings accounts and fixed deposit schemes with higher interest rates for senior citizens. Senior citizens also enjoy priority banking services at some banks.
- g) **Electricity and Water Bill Discounts:** Some states offer discounts on electricity and water bills for senior citizens.
- h) **Property Tax Concessions:** Local municipal authorities may provide property

tax rebates or concessions to senior citizens.

- i) **Educational Opportunities:** Some universities and educational institutions offer reduced fees or special courses for senior citizens who wish to continue learning.
- j) **Reservation of Seats:** In public places like parks and government offices, there are often designated seating areas reserved for senior citizens.
- k) **Legal and Government Support:** The Maintenance and Welfare of Parents and Senior Citizens Act, 2007, safeguards the rights and interests of senior citizens and provides legal remedies against neglect or abuse by family members.
- l) **Old Age Homes and Care Services:** Some states and organizations operate old age homes and provide caregiving services to elderly individuals who need assistance.

Judicial Activism in Protecting Rights of Elderly people in India

In *H.S. Subramanya v. H.S. Lakshmi*¹³, the Maintenance Tribunal had issued a directive for the petitioners, who were the sons, to provide financial support to their mother in accordance with Section 9 of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007. The mother was a widow whose husband had created a Will, in which he designated his children as the beneficiaries of his belongings. The Will included a provision for the allocation of funds to support the mother's upkeep, with each of her sons being responsible for making payments to her. There were allegations made that the two boys consistently provided monthly financial support to their mother, however the third son did not fulfil this obligation. According to the information provided, it was reported that the third son appropriates the maintenance funds intended for their mother, resulting in the cessation of support payments by the other two sons. The Maintenance Tribunal issued a directive requiring all of the sons to provide a monthly payment of Rs. 3,000/- in order to support their mother, who is unable to sustain herself. The assertion put out by the two sons regarding the potential appropriation of the maintenance funds

¹³ ILR 2014 KARNATAKA 4978.

by the third son lacks merit, as the sum in question was already inadequate for the sustenance of their mother.

In the case of *Sunny Paul & Anr. vs. State NCT of Delhi & Ors.*¹⁴, the High Court of Delhi ruled that in accordance with Section 23 of the Act, 2007, the Maintenance Tribunal possesses the authority to issue an eviction order. This order is intended to safeguard the rights of senior citizens, ensuring their peaceful residence in their own homes. The eviction order is specifically aimed at preventing physical assault, mental harassment, or threat to dispossess the elderly people from their homes by their abusive children.

In the case of *Common Cause (A Regd. Society) v. Union of India*,¹⁵ the Supreme Court acknowledged the need of ensuring a dignified existence for elderly people and affirmed that they are entitled to formulate a "living will" or advance directive pertaining to medical treatment. The judgement provided clarification regarding the legal framework pertaining to end-of-life decisions and the entitlement to decline treatments.

These Supreme Court judgments, along with the legislative framework provided by the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, have significantly contributed to the protection of the rights and welfare of elderly people in India. They have reinforced the legal obligations of family members and society to ensure the well-being and dignity of senior citizens.

Conclusion & Suggestions

In conclusion, the challenges and opportunities for elderly people in India are intertwined. While we must address the difficulties they face, we should also recognize the valuable contributions and wisdom that senior citizens bring to our society. By working together, we can create a more inclusive and supportive environment for our elderly population. It's not just a matter of responsibility; it's an investment in the future of our nation.

Improving the condition of elderly people in India requires a multi-faceted approach that addresses their physical, emotional, financial, and social well-being. Here are several suggestions to enhance the quality of life for elderly individuals in India:

¹⁴ (W.P.(C) 10463/2015 & CM APPL. 43227/2016).

¹⁵ (2017) 10 SCC 1.

1. **Strengthen and Implement Existing Policies:** Ensure effective implementation of existing policies and programs aimed at the welfare of senior citizens, such as the National Policy on Older Persons and the Maintenance and Welfare of Parents and Senior Citizens Act, 2007.
2. **Healthcare Access:** Expand access to affordable and quality healthcare services, including geriatric care and promote regular health check-ups and preventive measures among the elderly.
3. **Financial Security:** Enhance pension schemes and retirement benefits, ensuring that they cover a larger portion of the elderly population and encourage financial literacy programs for senior citizens to help them manage their finances effectively.
4. **Employment Opportunities:** Facilitate part-time and flexible employment opportunities for elderly individuals who wish to continue working. Promote entrepreneurship and skill development programs tailored to the needs and capabilities of senior citizens.
5. **Elderly-Friendly Infrastructure:** Develop infrastructure that caters to the needs of the elderly, such as age-friendly public transportation, accessible buildings, and pedestrian-friendly urban planning.
6. **Geriatric Education and Training:** Train healthcare professionals and caregivers in geriatric care to provide specialized support to elderly patients. Promote educational programs on aging and gerontology.
7. **Social Support and Community Engagement:** Encourage community-based activities and clubs for senior citizens to foster social interaction, combat loneliness, and share experiences. Facilitate intergenerational programs that promote understanding and respect between generations.
8. **Mental Health Support:** Promote awareness of mental health issues among the elderly and provide access to counselling and mental health services. Offer programs that address loneliness and depression among senior citizens.

9. **Elder Abuse Prevention:** Raise awareness about elder abuse and neglect and establish helplines and support systems for reporting and addressing such cases. Strengthen legal frameworks to protect the rights of the elderly.
10. **Digital Literacy:** Provide digital literacy programs tailored to the needs of senior citizens to enable them to access online services, information, and communication tools.
11. **Support for Caregivers:** Offer support programs for family caregivers, including respite care and training, to help them care for elderly relatives effectively.
12. **Affordable Housing Options:** Develop affordable and age-friendly housing options that cater to the specific needs of senior citizens. Encourage co-housing models where seniors can live together and support each other.
13. **Research and Data Collection:** Promote research on aging-related issues and collect data on the needs and challenges faced by the elderly population.
14. **Public Awareness Campaigns:** Launch awareness campaigns to sensitize society to the issues and needs of elderly individuals. Promote respect for elderly citizens and their contributions to society.
15. **Legal and Policy Reforms:** Continuously review and update laws and policies related to senior citizens to ensure they remain relevant and effective.

Improving the condition of elderly people in India requires a concerted effort from the government, non-governmental organizations, communities, and individuals. It's essential to create a society that respects and values its senior citizens, providing them with the support and opportunities they need to live a dignified and fulfilling life in their later years.

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