2. Rising Elderly Population in India - Economy

India's senior citizen population is projected to surge to around 230 million by 2036, making up about 15% of the total population

Overview of India's Ageing Population

Demographic Trend-India is undergoing a rapid demographic transition with a steadily growing elderly population (aged 60 years and above). As per Census projections, the elderly population is expected to rise from 138 million in 2021 to 194 million by 2031 and over 300 million by 2050, forming nearly 20% of India's total population.

Gender Composition-The sex ratio among the elderly is 1,065 females per 1,000 males, indicating higher female longevity. Women constitute 58% of the elderly, and 54% of elderly women are widows, reflecting gendered vulnerabilities in old age.

Dependency Ratio-The overall dependency ratio stands at 62 dependents per 100 working-age persons, with the elderly forming a growing proportion of dependents. This underscores the increasing socio-economic burden of ageing on the working-age population.

Regional Distribution-Southern States (Kerala, Tamil Nadu, Andhra Pradesh, Karnataka) along with Himachal Pradesh and Punjab have the highest elderly share. This is attributed to better health outcomes, higher life expectancy, and lower fertility rates. Regional disparities are expected to widen by 2036, with southern and coastal states ageing faster than the northern hinterland.

Major Challenges Faced by the Elderly Population

Health-Related Challenges-Rising incidence of chronic non-communicable diseases (NCDs) like diabetes, hypertension, and heart ailments. Increasing mental health disorders such as dementia, depression, and Alzheimer's, often stigmatised or undiagnosed. Disability burden growing due to visual, hearing, and mobility impairments, with limited geriatric healthcare infrastructure. Significant urban-rural divide in access to healthcare, geriatric wards, and specialists. Lack of integrated long-term care systems and home-based health services for bedridden elderly.

Economic Challenges- Majority of elderly are dependent on family income or informal work, with limited or no pension coverage. Rising living and medical costs make old-age survival difficult, particularly for those without savings. Social security coverage remains fragmented, with only a small proportion under schemes like Atal Pension Yojana or EPFO. Women elderly often face financial dependence and asset insecurity after widowhood.

Social and Emotional Challenges - Weakening of traditional joint family systems due to urban migration and nuclearisation of families. Social isolation, neglect, and loneliness prevalent among elderly, especially widows and those living alone. Elder abuse, including physical, emotional, and financial mistreatment, often goes unreported. Lack of companionship and community engagement spaces further exacerbates psychological distress.

Digital Divide - Limited access to digital literacy and devices among the elderly restricts use of online healthcare, banking, and social services. Barriers include low literacy, fear of technology, affordability issues, and lack of training. The divide is wider in rural areas, preventing participation in digital welfare platforms and e-governance systems.

Infrastructure and Accessibility - Public transport and spaces in India are not age-friendly — lack of ramps, handrails, elevators, and accessible toilets. Housing and emergency services are often not designed considering elderly needs. Limited community-based care centres, especially in rural and semi-urban areas.

Key Government Initiatives for the Elderly

Atal Pension Yojana (APY) – 2015

Aimed at providing old-age income security for workers in the unorganised sector. Guarantees a monthly pension of ₹1,000 to ₹5,000 after the age of 60, depending on contributions. Backed by government co-contribution for low-income subscribers.

Rashtriya Vayoshri Yojana (RVY) – 2017

Provides assistive living devices (hearing aids, wheelchairs, walking sticks, spectacles) free of cost. Targeted at Below Poverty Line (BPL) senior citizens or those earning below ₹15,000/month. Implemented by Artificial Limbs Manufacturing Corporation of India (ALIMCO).

Senior Care Ageing Growth Engine (SAGE) Portal

Promotes start-ups and entrepreneurs working in elderly care services and products. Encourages the development of assistive technology, home care, wellness, and financial solutions. Supports growth of the silver economy — the economic system catering to elderly needs.

Ayushman Bharat – PM-JAY

Provides ₹5 lakh annual health insurance per family, including elderly citizens. Approximately 6 crore senior citizens across 4.5 crore families benefit from cashless treatment in empanelled hospitals. Helps reduce catastrophic health expenditure among aged households.

Maintenance and Welfare of Parents and Senior Citizens Act, 2007

Legal obligation on children and heirs to maintain parents or senior citizens unable to maintain themselves. State governments mandated to-Establish old-age homes in each district. Provide medical care, welfare services, and legal recourse for neglected elders. Penal provisions against those who abandon or fail to support elderly parents.

National Programme for Health Care of the Elderly (NPHCE)

Provides specialised geriatric healthcare services at primary, secondary, and tertiary levels. Includes dedicated geriatric clinics, community-based healthcare, and capacity building of healthcare providers.

Socio-Economic Implications of Population Ageing

Rising Healthcare Burden- Greater demand for long-term, geriatric, and palliative care facilities.

Shrinking Workforce- Ageing population may reduce the working-age share, affecting economic productivity.

Fiscal Pressure- Increased expenditure on pensions, healthcare subsidies, and social protection programs.

Gendered Vulnerability- Elderly women face higher risks of poverty, widowhood, and dependence.

Changing Family Dynamics- Diminishing intergenerational support systems increase institutional care dependence.

Way Forward

Promote Digital Literacy for Seniors - Launch targeted community-level training through Panchayats, NGOs, and senior clubs. Focus on skills for digital banking, telemedicine, e-governance, and communication tools.

Strengthen Tech and Health Infrastructure - Expand rural broadband networks under Bharat Net for telehealth access. Provide subsidised smartphones/tablets with large font interfaces for elderly use. Integrate telemedicine into existing government health schemes like Ayushman Bharat and NPHCE.

Encourage Innovation in the Silver Economy - Offer tax incentives and start-up grants for innovations in assistive technologies and eldercare robotics. Develop AI-based health monitoring systems, fall detection devices, and voice-enabled digital assistants. Promote public-private partnerships (PPP) in geriatric care homes and day-care centres.

Integrate Technology with Public Health Systems- Link wearable devices and health apps to electronic health records (EHR) under Ayushman Bharat Digital Mission. Build AI dashboards for real-time monitoring of elderly health indicators.

Ensure Data Privacy and Cybersecurity - Develop elderly-specific data protection frameworks under the Digital Personal Data Protection Act. Establish cyber safety helplines and awareness campaigns to protect seniors from online fraud

Promote Community-Based and Inclusive Care - Encourage Neighbourhood Support Networks for companionship and emotional care. Support senior citizens' associations to organise recreational and health awareness activities. Design elder-friendly urban infrastructure with ramps, benches, shaded walkways, and priority public transport access. Strengthen Social Security Framework citizens for efficient policy targeting.

Conclusion

Expand Atal Pension Yojana coverage and link it with inflation-adjusted benefits. Introduce universal old-age pension for unorganised and informal workers. Build a national database of elderly. India stands at a critical demographic juncture, transitioning from a youthful to an ageing society. The elderly population, while vulnerable, also represents a valuable social and economic resource. A holistic and technology-integrated approach that ensures health security, financial inclusion, and social dignity is essential to make ageing in India healthy, inclusive, and empowering.

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