

Elderly in India - Population, Challenges, and Government Initiatives

Mains: *GS I - Population and Associated Issues*

Why in News?

India is witnessing a rapid demographic transition, with the population aged 60 years and above expected to rise from 100 million in 2011 to 230 million by 2036.

Why is addressing elderly is important?

- **Shift in population trend** By 2036, one in every seven Indians will be elderly.
- This ageing trend, driven by declining fertility and rising life expectancy, marks a profound shift in India's population composition.
- The transition presents both opportunities and challenges—ranging from economic dependency to the need for healthcare, social inclusion, and financial security.
- **Key focus areas** This includes
 - Pension access and income security.
 - Affordable healthcare and geriatric services.
 - Adequate housing and elderly-friendly infrastructure.
 - Community-based and family-driven support systems.
- India must promote financial security, digital literacy, assistive technologies, long-term care, and the creation of a *"silver economy,*

Silver economy is centred around goods and services for citizens aged 50+.

• This not only ensures dignified ageing but also creates employment and entrepreneurship opportunities, enabling the elderly to contribute their experience and skills to the economy.

What do demographic trends show?

- **Population Projections** According to the Technical Group on Population Projections (TGPP) Report, July 2020, <u>India's elderly population will reach 230 million by 2036</u>, <u>accounting for about 15% of the total population</u>.
- **Significant regional disparities** Southern states (Kerala, Tamil Nadu, Andhra Pradesh) and Himachal Pradesh, Punjab have higher elderly shares.
 - \circ Kerala The elderly share projected to rise from 13% in 2011 to 23% by 2036 the oldest population in India.
 - Uttar Pradesh Increase from 7% in 2011 to 12% by 2036, showing gradual

ageing in northern states.

- Longitudinal Ageing Study of India (LASI) 2021 The LASI—India's largest national study on ageing—reveals:
 - 12% of India's population are elderly, projected to reach 319 million by 2050.
 - \circ Sex ratio among elderly: 1,065 females per 1,000 males.
 - Women constitute 58% of elderly, with 54% widows.
 - Overall dependency ratio: 62 dependents per 100 working-age individuals.
- These statistics underline the growing social and economic implications of ageing, including feminisation of ageing and higher care needs.

What challenges do the elderly face?

- **Health Challenges** High prevalence of chronic diseases, disabilities, and mental health issues (e.g., dementia, Alzheimer's).
- Limited geriatric infrastructure and poor rural healthcare access.
- Urban-rural divide in availability of hospitals and specialists.
- Economic Challenges Inadequate pension coverage and social security.
- Rising living and medical costs.
- Dependence on family for financial support.
- Social Challenges Erosion of joint family system, leading to isolation and neglect.
- Lack of companionship, increasing loneliness and depression.
- **Digital Divide** Limited access to digital devices and digital literacy, excluding many elderly from online services and benefits.
- Infrastructure Challenges Lack of elder-friendly public spaces, ramps, handrails, and accessible transport.
- Poor emergency response systems for elderly safety.

What are the government initiatives for the elderly in India?

- **Atal Pension Yojana (APY)** It is aimed at Providing pension security to unorganised sector workers (18–40 years) and administered by PFRDA.
- Offers guaranteed pension from ₹1,000 to ₹5,000/month after 60 years.
- Contributions via auto-debit; Government meets shortfall if returns are low.
- 8.27 crore subscribers (as of Oct 2025); AUM: ₹49,000+ crore.
- Indira Gandhi National Old Age Pension Scheme (IGNOAPS) It is a part of National Social Assistance Programme (NSAP) under MoRD.
- Provides pension to BPL elderly:
 - ∘ ₹200/month (60–79 years), ₹500/month (80+ years).
 - crore beneficiaries (as of Oct 2025).
- Atal Vayo Abhyuday Yojana (AVYAY) The nodal Ministry is the Ministry of Social Justice and Empowerment (MoSJE).
- Launched to empower senior citizens and promote social inclusion.
- **Rashtriya Vayoshri Yojana** (RVY) It provides assistive devices (walkers, hearing aids, wheelchairs, dentures) to BPL elderly or those earning ≤₹15,000/month.
- Devices made by ALIMCO, distributed via camps or doorstep delivery (for 80+).
- **Elderline (14567)** A National Helpline offering emotional, legal, and care assistance to senior citizens.

- Senior Care Ageing Growth Engine (SAGE) Portal It encourages start-ups offering elderly care products and services.
- Equity support, up to ₹1 crore per project (max 49% govt. share).
- Builds a reliable ecosystem for elderly-care innovation.
- Senior Able Citizens for Re-Employment in Dignity (SACRED) Portal It connects citizens above 60 years with employers for re-employment and consultancy.
- Promotes financial independence and productive ageing.
- Ayushman Bharat PM Jan Arogya Yojana (AB-PMJAY)
 - Offers ₹5 lakh annual health coverage per family for secondary and tertiary care.
 - Expanded (Oct 2024) to cover 6 crore senior citizens (70+ years) irrespective of income.
 - Over 40 lakh elderly enrolled by Jan 2025.
- National Programme for Health Care of the Elderly (NPHCE) it is launched to provide affordable geriatric healthcare at all levels.
 - Covers 713 health districts with dedicated geriatric OPDs, 10-bedded wards, physiotherapy, and labs.
- Geriatric Caregiver Training It is conducted by National Institute of Social Defence (NISD).
 - \circ As of 2023–24: 32 institutes empanelled, training 36,785 caregivers in clinical and non-clinical elderly care.
- Welfare Funds and Policy Framework Senior Citizens Welfare Fund (SCWF)
 - Established under Finance Act, 2015.
 - Utilises unclaimed funds (from PPF, insurance, EPF, etc.) for elderly welfare schemes.
 - Managed by MoSJE, aligned with National Policy for Senior Citizens.
- Maintenance and Welfare of Parents and Senior Citizens Act, 2007 (Amended 2019) It legally mandates children/heirs to maintain parents.
- 2019 Amendment expanded the scheme:
 - Broadened definition of "children" and "parents".
 - Removed ₹10,000 ceiling on maintenance.
 - Introduced homecare services, nodal police officers, and district-level Special Police Units.
 - Required hospitals to reserve beds and queues for senior citizens.

How is technology supporting the elderly?

- Role of technology Technology plays a vital role in healthcare, safety, and inclusion for older adults:
 - Telemedicine through e-Sanjeevani for home-based consultations.
 - Wearable devices to monitor vital signs and send emergency alerts.
 - Smart home technologies and surveillance tools for safety and independence.
 - Online pharmacies ensure access to medicines at home.
- Such innovations make ageing more connected, dignified, and independent.
- Social and Community Support Family remains the core pillar of elderly care in India.
- However, urbanisation and migration have eroded traditional caregiving systems.
- Community-based initiatives and intergenerational programmes can combat loneliness

- and strengthen social inclusion.
- The NAITIK PATAM game, launched in 2025, promotes respect and bonding between generations.
- Housing and Urban Design for the Elderly Elder-friendly urban design ensures safety and comfort.
- The Model Guidelines for Development and Regulation of Retirement Homes (2019) encourage age-friendly housing, barrier-free architecture, and social living environments for older persons.
- International Day of Older Persons It is observed annually on October 1.
- It promotes awareness about the elderly's rights, welfare, and contributions to society.

What lies ahead?

- India's silver economy, valued at ₹73,000 crore (2024), is set for exponential growth. With the 45-64 age group emerging as the wealthiest global cohort, opportunities abound in senior care, health services, and assistive technologies.
- India must recognise senior care as a specialised sector with regulatory frameworks.
- There is a need to foster public-private collaboration for healthcare and welfare delivery.
- We need to strengthen inter-ministerial coordination among MoSJE, MoHFW, MoRD, and others.
- We should encourage community and Panchayati Raj participation for last-mile service delivery.
- A holistic approach combining policy, technology, healthcare, and empathy will ensure that India's elderly population leads a life of dignity, security, and active participation in nation-building.

Reference

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