

## 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, *India's elderly population will reach 230 million by 2036, accounting for about 15% of the total population.*
- **Significant regional disparities** - Southern states (Kerala, Tamil Nadu, Andhra Pradesh) and Himachal Pradesh, Punjab have higher elderly shares.
  - **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.
  - 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).
  - 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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