



Mains Practice Question

Q. Discuss the concept of Dependency Ratio with respect to India's aging population. Identify the key challenges faced by the elderly in India and suggest actionable steps to address their concerns. (250 words)

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Approach

- Start the answer by introducing the concept of Dependency Ratio.
- Identify the key challenges faced by the elderly in India.
- Suggest actionable steps to address elderly population concerns in India.
- Conclude suitably.

Introduction

According to the United Nations - The dependency ratio relates the number of children (0-14 years old) and older persons (65 years or over) to the working-age population (15-64 years old). As per the National Commission on Population (2021) data, India's dependency ratio is projected to decline from 61% in 2021 to 53% by 2036. However, this seemingly positive trend overshadows a crucial aspect of the rising absolute number of elderly population.

Body

- **Key Challenges Faced by the Elderly in India:**
 - **Evolving Healthcare Needs:**
 - The elderly require a diverse range of specialized medical services, often delivered at home.
 - This encompasses telemedicine consultations with geriatric specialists, physiotherapy for mobility and rehabilitation, mental health counseling to address loneliness and depression, on-site diagnostics to avoid travel burdens, and convenient access to essential medication.
 - **The Accessibility Gap:**
 - India's Healthcare Access and Quality (HAQ) Index score of 41.2 (2016) falls significantly below the global average of 54 points.
 - This translates to a nationwide shortage of quality healthcare services, particularly in smaller cities and rural areas. This lack of accessibility disproportionately affects the elderly population residing outside major cities.
 - **Social and Cultural Barriers:**
 - Social factors can impede access to healthcare for the elderly.
 - Instances of familial neglect, low education levels among the elderly themselves, and socio-cultural beliefs that discourage seeking professional help can create barriers to timely medical interventions.
 - **The Limits of Social Security Programs:**
 - Existing social welfare programs like Ayushman Bharat and public health insurance schemes leave a significant portion of the elderly population vulnerable.
 - A NITI Aayog report highlights that a staggering 400 million Indians lack any

financial coverage for healthcare. Even existing pension schemes offer meager support, with some states providing a mere ₹350-₹400 per month, and often lacking universality.

- **The Feminization of Aging:**

- A significant trend is the "feminization of aging," with women outliving men at a higher rate. This phenomenon creates unique challenges in terms of healthcare needs and social support systems specifically tailored to elderly women.

- **Actionable Solutions for a Dignified Future:**

- **Strengthening Social Security:**

- Expanding pension coverage under schemes like the National Pension System (NPS) and Pradhan Mantri Vayo Vandana Yojana (PMVVY) can provide much-needed financial security.
 - The State of Kerala has implemented a successful model of social security for the elderly through its pioneering Karunya social security pension scheme.

- **Promoting Active Aging:**

- Encouraging senior citizen participation in social activities, skill development programs, and intergenerational volunteering can combat social isolation and promote mental well-being.

- **Investing in Geriatric Care:**

- Increasing the number of geriatric specialists, establishing dedicated healthcare facilities for the elderly, and promoting telemedicine services can address their specific healthcare needs.

- **Promoting Silver Economy:**

- The silver economy offers a holistic solution to the increasing number of older individuals. By optimizing production, distribution, and consumption, it harnesses the purchasing power of aging populations to provide customized goods and services tailored to their evolving needs in consumption, living arrangements, and healthcare.
 - The value of India's silver economy is approximately \$7 billion which highlights the elderly as a unique consumer demographic.

- **Creating Age-Friendly Infrastructure:**

- Making public spaces and transportation systems accessible for the elderly can improve their mobility and independence. Sensitizing communities towards the needs of the elderly is crucial for creating a more inclusive society.
- Recently, Kochi city in Kerala has been declared as a member of the global network of 'age-friendly cities' by the World Health Organization (WHO).
 - Age-friendly cities share and promote the values and principles of WHO's age-friendly approach and are committed to creating age-friendly environments.

Conclusion

India's aging population presents an opportunity to create a more inclusive and compassionate society. By proactively addressing the challenges faced by the elderly through well-designed policies, investments in healthcare and social security, and fostering a supportive environment, India can ensure a dignified future for its senior citizens. As the nation navigates this silver wave, a holistic approach that combines economic empowerment, social inclusion, and accessible healthcare will be instrumental in creating a society that values and respects its elders.