



Building An Elderly-Inclusive Society

This editorial is based on [“The Elderly are Assets, not Dependents”](#) which was published in The Hindu on 27/12/2021. It talks about the various socio-economic issues faced by the elderly in India and the measures that can be taken for their socio-economic betterment.

For Prelims: Elderly people in India, Silver Economy, SAGE Initiative, SACRED Portal, Healthcare Access and Quality Index, Ayushman Bharat.

For Mains: Elderly, A Fast-Growing but Underutilised Resource, Silver Economy, Significance of the Elderly in the Indian Society, Challenges faced by the elderly people of India, Steps that can be taken for the betterment of elderly people at the social and economic level, how elderly can be transformed into an active participants in the economy rather than just passive recipients.

India’s progress in improving the lives of its citizens can be seen in a single statistic, namely, the increase in life expectancy at birth. As per [UNDESA](#), by 2010-15, **life expectancy in India (67.5 years) had almost caught up with the global average** of 70.5 years.

As a result of the increase in life expectancy, the number of [elderly people in India](#) is expected to rise to 300 million (~20% of total population) by 2050.

However, the challenges of an ageing population are already besetting India even while it is yet to adequately address other development challenges. In this context, **India has a lot to do to catch up economically as well as socially.**

Elderly in India

- **Implications of Increase in Life Expectancy:** Life expectancy in India has risen from 50 (1970-75) to almost 70 years (2014-18), as a result, the number of elders (>60 years of age) is already 137 million, and **expected to increase by 40% to 195 million in 2031, and 300 million by 2050.**
- **Elderly, A Fast-Growing but Underutilised Resource:** While one perspective looks at them as dependents, a rather different view would look at them as a **potential asset: a massive resource of experienced, knowledgeable people.**
 - Integrating the elderly into the lives of communities can make a substantial contribution to improving social conditions.
- **Elderly and Economy:** Elderly people **carry immense experience of their personal and professional life** which the society, at large, needs to channelise for a better tomorrow.
 - **Including elderly people as active contributors** in the economy will prepare India for the future when a major portion of its population will be aged.
- **Increasing Significance of Silver Economy:** [Silver economy](#) is the system of production,

distribution and consumption of goods and services aimed at using the purchasing potential of older and ageing people and satisfying their consumption, living and health needs.

- The [SAGE initiative](#) and the [SACRED portal](#) are some of the initiatives launched specifically to promote the silver economy.

Challenges to Socio-Economic Upliftment of the Elderly

- **Changing Healthcare Needs:** In a demographic where the growth rate of elders far exceeds that of the young, the biggest challenge is to **provide a range of quality, affordable, and accessible health and care services** to the elderly.
 - They require an array of **specialised medical services at home including tele or home consultations, physiotherapy and rehabilitation services**, mental health counselling and treatment, as well as pharmaceutical and diagnostic services.
- **Low HAQ Score of India:** As per the [2016 Healthcare Access and Quality Index](#), India (at **41.2**) is still **significantly below the global average of 54 points**, ranking 145 out of 195 countries.
 - The low HAQ **worsens even further in smaller cities and rural areas** where basic quality health-care services are very inadequate.
- **Social Issues:** Factors such as **familial neglect, low education levels, socio-cultural beliefs and stigma**, low trust on institutionalised health-care services etc. exacerbate the situation for the elders.
 - Inequity in access to facilities compounds the problems for the elderly, who are already, physically, financially and at times psychologically restricted in understanding, and availing such facilities. Consequently, **most of them live their years in neglect**.
- **Vicious Cycle of Health, Economy and Unproductivity:** An overwhelming proportion of the elders are from the lower socio-economic strata.
 - The vicious cycle of poor health and unaffordable health costs is further accelerated by their inability to earn a livelihood.
 - As a result, not only are they economically unproductive **but it also adds to their mental and emotional problems**.
- **Inadequate Welfare Schemes:** Despite [Ayushman Bharat](#) and public health insurance schemes, a [NITI Aayog](#) report indicates that 400 million Indians do not have any financial cover for health expenses.
 - Despite the presence of pension schemes at centre and state level, a mere **pittance as low as ₹350 to ₹400 a month is provided** in some states which too is **not universal**.
- **Challenges to Inclusion of Elderly in the Economy:** In order to include the elderly as active participants in the economy, they need to be reskilled and taught about the latest technologies to bring them at par with the current 'tech-savvy' generation.
 - Ensuring proper technology, human resource and other facilities for **reskilling the elderly population at a large scale is a challenge**.

Way Forward

- **Health Related 'Elderly-First' Approach:** In the [Covid-19 vaccination strategy](#), the seniors-first approach led to over 73% of elderly population receiving at least one dose and around 40% being doubly vaccinated by October 2021.
 - Considering the demographic trends, India should **reimagine its entire health-care policy** for the next few decades, **with an elderly prioritised approach**.
 - As senior citizens require the most diverse array of health-care services, the creation of adequate services for them will benefit all other age-groups.
- **Role of Government:** India needs to rapidly **increase its public health-care spending**, and invest heavily in the **creation of well-equipped and staffed medical care facilities and home health-care and rehabilitation services**.
 - It needs to accelerate implementation of programmes such as the **National Programme for Health Care of the Elderly (NPHCE)**.
 - The Ayushman Bharat and [PM-JAY ecosystems](#) **need to be further expanded** and similar, special health-care coverage schemes and services need to be created for senior citizens from the lower economic strata.
- **Socio-Economic Inclusion of Elderly:** Similar to countries like in Europe which have small

communities to take care of the elderly and provide them related facilities, **India can build such a type of youth army to help elderly in the far away areas.**

- The best way of taking the best economic and social advantage of the elderly is not to treat them separately from the rest of the population and rather **assimilate them into the mainstream population.**
- **Elderly-inclusive policies** which bring the larger segment of the elderly within the ambit of the welfare schemes shall be formulated ensuring the coverage upto the last mile.
- **Special Focus on Elderly Women:** Elderly women in particular shall be specifically looked after in the context of socio-economic upliftment, as the **longevity for women is much longer than men.**
 - Inaccessibility of opportunities to elderly women will make them dependent on others, exposing their survival to several vulnerabilities.

Conclusion

Proof of a truly developed country lies in the way it not only nurtures its young but also cares for its elders, equally. Certain essential steps must be taken to convert elders into a massive resource for socio-cultural and economic development, giving an altogether different perspective to “demographic dividend”.

Drishti Mains Question

About one-fifth (20%) of India’s total population will be aged by 2050. In this context, discuss how the elderly can be transformed into active participants in the Indian economy.

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