UPSC Mains practice – reference note

GS-I · 04-11-2026 · 15 marks · https://www.shanmugamiasacademy.in/upsc-mains-practice/2026-11-04-ageing-india

"India may grow old before it grows rich." Discuss the social and economic challenges posed by India's ageing population, with particular reference to elderly women and early-ageing States such as Kerala and Tamil Nadu. How can the 'silver economy' turn this demographic shift into an opportunity?

1. Size and pace of ageing

- *India Ageing Report 2023* (UNFPA India + International Institute for Population Sciences, released 27.09.2023): 149 million aged 60+ on 1 July 2022 = 10.5% of the population; 15% by 2036; 347 million = 20.8% by 2050; elderly to exceed children (0–14) by 2046.
- Same report: more than 40% of the elderly are in the poorest wealth quintile; about 18.7% have no income; most southern States and Himachal Pradesh, Punjab had a higher elderly share than the national average in 2021; key features – feminisation, ruralisation and widowhood among older women.
- MoSPI/NSO *Elderly in India 2021*: 60+ share 8.6% (Census 2011) → 10.1% (2021) → 13.1% (2031); 138 million (2021) → 194 million (2031), a 41% rise.
- Old-age dependency ratio (60+ per 100 persons aged 15–59): 10.9 (1961), 14.2 (2011), 15.7 (2021), 20.1 (2031, projected).
- NFHS-5 (2019–21) total fertility rate: India 2.0 (below the replacement level of 2.1); Tamil Nadu 1.8; Kerala 1.8.

2. Early-ageing States

State	Elderly share 2021	Elderly share 2031 (projected)
Kerala	16.5%	20.9% (old-age dependency ratio 34.3 – highest among the major States; Bihar lowest at 15.6)
Tamil Nadu	13.6%	18.2%
India	10.1%	13.1%

- Source: MoSPI *Elderly in India 2021*.
- Tamil Nadu raised its old-age pension (and other social-security pensions) from ₹1,000 to ₹1,200 a month (State Cabinet, July 2023); the rate is still ₹1,200 a month in 2026 – the Centre's IGNOAPS share of ₹200 is part of it.

3. Health (LASI Wave 1, 2017–18)

- Longitudinal Ageing Study in India – IIPS with Harvard T.H. Chan School of Public Health and University of Southern California, for the National Programme for Health Care of the Elderly (MoHFW); released 06.01.2021; 72,250 persons aged 45+ and spouses, incl. 31,464 aged 60+.
- About 75% of the elderly have one or more chronic diseases, 40% some disability, 20% mental-health issues; about 18% of the 60+ have health insurance; about one-third of the 60+ are currently working.

4. Laws, schemes and institutions

- Article 41 (DPSP): the State shall make effective provision for public assistance in old age, within the limits of its economic capacity.
- Maintenance and Welfare of Parents and Senior Citizens Act, 2007: maintenance tribunals; maximum maintenance ₹10,000 a month; abandoning a senior citizen – fine up to ₹5,000 or imprisonment up to 3 months or both; a property transfer can be declared void if the promised care is not given. The 2019 Amendment Bill (to remove the ₹10,000 cap, among other changes) lapsed on the dissolution of the 17th Lok Sabha (2024).
- IGNOAPS (National Social Assistance Programme): central assistance ₹200 a month (60–79 years), ₹500 (80+), for BPL persons; States add top-ups (Lok Sabha USQ 1289, 30.07.2024).
- AB PM-JAY extended to all aged 70+ irrespective of income – ₹5 lakh per family per year (Cabinet 11.09.2024; about 4.5 crore families, 6 crore senior citizens); Ayushman Vay Vandana card launched October 2024.
- Elderline 14567 – national helpline for senior citizens (Ministry of Social Justice and Empowerment); SAGE (Seniorcare Ageing Growth Engine) – support for elder-care start-ups.

5. NITI Aayog position paper (February 2024)

- "Senior Care Reforms in India: Reimagining the Senior Care Paradigm" – interventions in four domains: health, social, economic/financial, digital.
- Suggestions: a one-stop digital portal for senior care; reverse mortgage and savings products; geriatric health insurance; a skilled aged-care workforce; policy thrust to the silver economy (goods and services for older persons).

6. Value-add terms

- Old-age dependency ratio, feminisation of ageing, "ageing in place", productive / active ageing, silver economy, care economy, second demographic dividend, demographic winter.

Official sources

- India Ageing Report 2023 – UNFPA India release (27.09.2023) – https://india.unfpa.org/en/news/india-ageing-elderly-make-20-population-2050-unfpa-report
- NITI Aayog – Senior Care Reforms in India: Reimagining the Senior Care Paradigm (February 2024, official PDF) – https://www.niti.gov.in/sites/default/files/2024-02/Senior%20Care%20Reforms%20in%20India%20FINAL%20FOR%20WEBSITE_compressed.pdf
- LASI Wave 1 – India fact sheet (IIPS, official PDF) – https://www.iipsindia.ac.in/sites/default/files/other_files/LASI_W1_Factsheet_INDIA.pdf
- Lok Sabha USQ 1289 (30.07.2024) – National Social Assistance Programme / IGNOAPS (official PDF) – https://eparlib.sansad.in/bitstream/123456789/2978384/1/AU1289_grgKFz.pdf

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