



Aging of Population in India

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ABSTRACT

This paper discusses the issues related to aging of population in India. The percentage of aged population will be increasing significantly in future.

KEYWORDS

Aging of population is a result of decline in birth rate and increase in life expectancy. It also expresses the development of health facilities and improved quality of life. Good health and hygiene conditions reduced mortality and it increases the life expectancy and as result number of aged persons in population age structure increases this situation is commonly known as aging of population. The average age of population increases.

Aging of population means the aged person increases in the age distribution as compare to other age groups. This phenomenon is a result of change in the level of birth and death rates. Decline in birth rate reduces the number of children from age distribution where as reduction in mortality increases the number of old person in the age distribution.

Crude Birth Rate was 23.2 in the year 2001-05; it has reduced to 19.6 in the year 2011-15 and estimated to be 16.0 in the year 2021-25. This is a result of policy implemented by Government for controlling population. Crude Death Rate has also reduced significantly. CDR was 7.5 (2001-05) has reduced to 7.2 (2011-15) and estimated to be 7.2 in (2021-25) Life expectancy has increased from 64.95 years (2001-05) to 68.4 (2011-15), and it is expected to be 71.05 yrs in during the year (2021-2025)

"The number of older persons has tripled over the last 50 years; it will more than triple again over the next 50 years": UN-World Population Ageing 1950-2050.

It is estimated that India will have a higher percentage of elderly population. As per UN estimates the percentage of elderly population will be 19% in the year 2050. India is going through a demographic change which is favorable for economic growth. We have largest young population in the world today (62.5% of population is between 15-59 years). This is the most opportune time to use this productive population. The largest working population reduces Total Dependency Ratio (TDR was 734 in the year 2001 and it has reduced to 596 in the year 2011 and it is estimated that it would be 556 in the year 2026). Reduction in birth rate has helped in reducing number of children 0-14 age group (It was 35.4% of total population the in the year 2001 has reduced to 29.1% in the year 2011 and estimated to be 23.4 in the year 2026). This has resulted in reducing child dependency ration. But increasing aged persons in age structure is increasing aged dependency ration in India. Population of aged people is increasing very fast and this is happening throughout the world.

As per UN "the older population is growing faster than the total population in practically all regions of the world—and the

difference in growth rates is increasing"

Age structural change in India results largest working population and also increasing number of aged persons in the country. This paper discusses the issues related to aged population in India.

Proportion of various age groups in age structure:

In India percentage of elderly population is increasing and in future elderly population will be a constituting a significant proportion in age structure. As per National Population Commission's estimates percentage of elderly population has increased from 6.9% (2001), to 8.3% (2011) and estimated to be 12.4% (2026) and this is also estimated (UN population estimates) to be around 20% in the year 2050. This increasing elderly population has some issues which are very important for all i.e. Government, Society and family. If proper care is taken than definitely this change will be a happy and smooth for elderly person.

Percentage of Population in Different Age Group

Age Group	2001	2006	2011	2016	2021	2026
0-14	35.4	32.1	29.1	26.8	25.1	23.4
15-59	57.7	60.4	62.6	63.9	64.2	64.3
60+	6.9	7.5	8.3	9.3	10.7	12.4

Source: National Population Commission

Issues related to Aging population:

Aging means to have more old persons in population. Old age is known for lake of physical fitness, health related issues especially orthopedic, vision, dental and general health level is also not good. Another issue of elderly is that of income at old age. If he/she was in jobs and then they will have pension which is reduced income as compare to their productive age. If not in working self employed, daily wage earners, landless farmers and other occupations it is very difficult to lead elderly life as financially they are very weak because they do not come from organized sector so they don't have any financial support at this age. Same is the problem with old age women if their husband is not alive and they have family pension even though it is less but still it is ok. But for widows of unorganized sector person it is very tough to lead a life. These old age persons don't have any means of earning and they are not even in position to do any productive work. Government has old age pension scheme for BPL people in which 60-79 years people get Rs. 200 per month and Rs. 500 for 80 yrs and more years' people.

During young age people take care of their family, educate their children, construct houses and also aspire to have comfortable lifestyle. When such people reaches to old age they have pension which is insufficient to their needs and if they have past savings they manage through it otherwise financially they are depended on their children. As they proceed to higher ages it becomes more difficult for them to meet their day to day needs. If youngsters look after their parents happily and seriously, then aging is a wonderful phase.

Going away from Joint family System:

India has been known for its family values and bonding. We have been living in joint family system for many centuries. Since long joint family system was there caring of old age people was not a serious issue. Aging of population has started experiencing by India at the time when we are going away from our traditional joint family system. Even many places we still have joint family system and there caring of old age people is not a problem. This is available in rural areas where they still follow these values.

Today we have nuclear family system and development of urban centers, metro cities and other industrial centers are creating such families. Many elderly persons are also living with their families. But there are cases where girls and boys are married and went outside the country/ other cities in the country and left old age parents at home. Life expectancy amongst women is high and therefore, many cases are there in which only elderly widow woman is living alone. It is very difficult for elderly persons to live their life alone that too at that age when they are physically, financially not so well and movement wise are not as fit as they were during their young age. It has created a serious concern for elderly in India to lead a life without a family support which has been their strength since their birth.

Increasing Dependence:

It is very difficult situation for elderly to be dependent on their children financially, socially and each and every small need. If, elderly are looked after by their children than there is no problem. But today Indian society has changed a many cases are there where boys are not looking after their parents and parents who brought up their children to the present stage are deserted in their old age. In India girls get married and settled with their in laws family. There are very positive cases where girls even after marriage looking after their parents and also giving time to their own family. Increasing number old age homes are also confirming the changed system of the country.

Another important issue in elderly population is that due to their age their movement is restricted and therefore socially they are not well connected. Even if they wish to go for their work they have to struggle in today's fast moving traffic, speedy vehicles and pollution. Secondly due to their health issues they are depended on their children for medical treatments. In old age expenditure on health care is very high for those who are in jobs they can have some support. But old age people from rural areas and unorganized sector are facing serious challenges to meet their medical expenditure.

Old age people don't have much say in decision making process of day to day functioning of family. These are very important issues which makes elderly, more depended. Today we are living in the era of fast technology, innovation and efficient product. Where we are having very fast life which is not suitable for elderly people as their age don't allow them to match the pace of change. This also keeps them away from the development process and it is natural also as in old age learning abilities are low. Security of elderly population is also a serious concern today. A lot many cases have happened wherein elderly persons are looted or for property reasons they are attacked.

Today market is full of products and all the goods and services are offered keeping in view the young person who constitutes 65% of population today. But in this process the old age group which also constitutes an important portion presently and significant percentage potentially is not considered. The whole development process is young oriented and therefore aged people are unable to get themselves connect to the process.

New Government's Initiative:

New Government is very sensitive to elderly person. Government has introduced a new pension scheme for people of unorganized sector.

Atal Pension Yojna: This scheme was launched by Prime Minister Narendra Modi on 9th May 2015 at Kolkata. This scheme is for unorganized sector people and applicable to those who have their bank account. In this scheme there are five policies applicable to the people of 18-40 years depending on their amount of investment and present age. A person of 18 years if invests Rs. 42 per month then till he/she reaches to 60 years of age. After that he/she will get assured 1000 per month pension. This scheme has five schemes according to investment and age of a person he/she will get ranging from Rs. 1000 to Rs.5000 per month pension. Under this scheme government will also make 50% of subscriber's contribution or Rs. 1000 per annum whichever is low (For subscriber who joins during 1st June-31st December 2015 for five years) for those who are not income tax payers and don't come under any other statutory security schemes.

This is a very good initiative and will make old age income security of working poor in unorganized sector. This will also motivate them for saving for future.

Conclusion:

India will have higher percentage of aged people in future. All those who are young today will become old and those who are old today were young in past. Whatever this nation has achieved in the process of development, the role of today's elderly is very significant and similarly those who are young today will become old in future so their present contribution is equally important, and it is the responsibility of society to take care of them in future. But with the changing social values, life style, family systems and economic development process aged people are having some serious issues and these issues need to be addressed jointly by Government, Society and other organizations, so that the life of aged people in India becomes happy and smooth and we can uphold Indian traditional values in true sense, wherein seniors are considered as an asset to the society.

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