

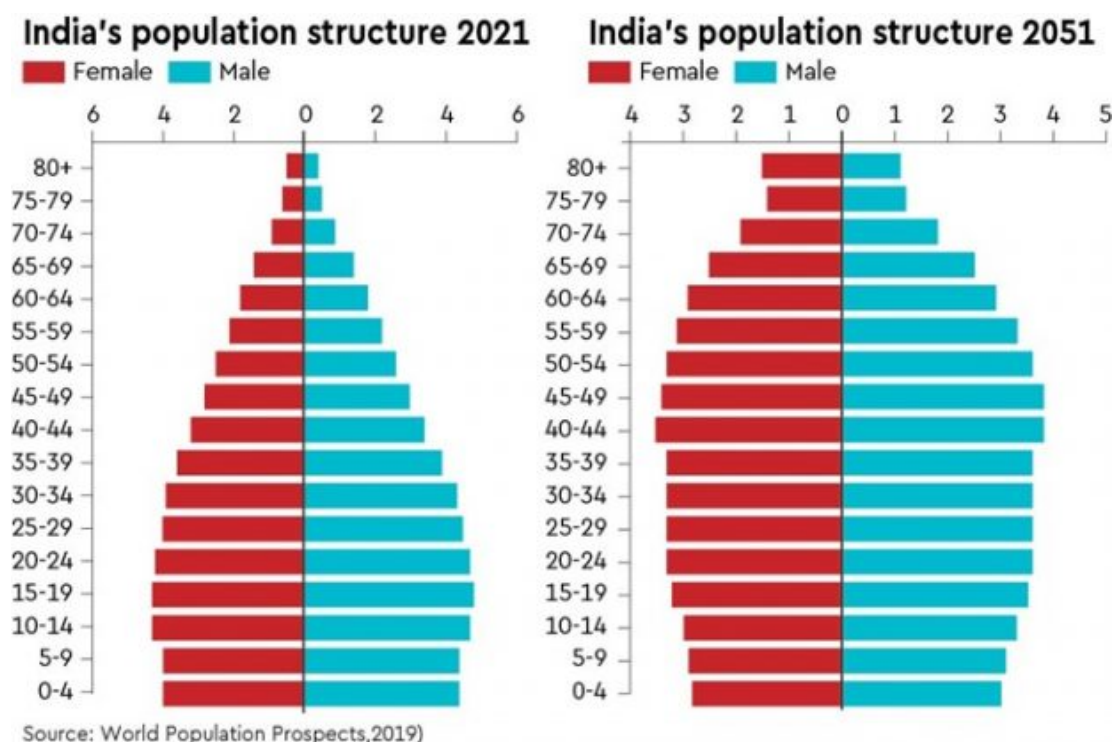
With Birth Rate in decline, India must Change

Why in news?

With the fertility rate falling below replacement, challenges of higher dependency, burgeoning healthcare and social security needs will emerge and India must mount the necessary policy-response.

What did the NFHS-5 say?

- NFHS-5 places the total fertility rate (TFR) at 2.0. known as replacement level of fertility.
- 29 states and UTs have a TFR of 1.9 or less.
- Since NFHS-5 was largely collected before the nation felt the heat of Covid-19, the ongoing shock and uncertainty caused by the pandemic will likely drive down birth rates even further.



What are the implications of the demographic transition?

- The coming demographic transition has profound implications for India's health, fiscal and gender policies.
- **Health challenges-** Drawing on the **2000 Population Policy**, India's health policies and programmes have focused on family planning, maternal and child health and communicable diseases.
- India's focus is now slowly moving from under-nutrition to the rising problem of obesity in the general population.
- But new health challenges are emerging due to increased number of older adults. This

includes

- Increase in number of non-communicable diseases- According to WHO, nearly 60% of deaths in the country can be attributed to non-communicable diseases
- Morbidities like diabetes, cardiovascular diseases and cancer
- Risk of food and nutrition insecurity- 6% of Indians over the age of 45 have experienced insufficient food in the household
- Increasing medical costs
- Difficult-to-afford health insurance - Less than 1% of older adults have health insurance
- Transportation constraints
- Inaccessibility of specialised services
- **Added fiscal costs-** The decreasing fertility rate will also pose a fiscal challenge in the form of an increasing dependency ratio.
- The dependency ratio in India moved from 5.4 in 1960 to 9.8 in 2020 and will increase to more than 20.3 in 2050.
- As the younger population declines, resource investment in the youth will shrink.
- Demand for work within the older adult population will grow and may result in delayed retirement, leading to a “job squeeze” in which the young and old alike compete for a limited number of jobs.
- **A new gender issue-** As the older portion of the population grows, the number of older adult women will be greater than the number of men.
- In three decades, it is expected that the life expectancy of women, at 65 years, will be two years more than that of men.
- Due to the difference in life expectancy, more women will live as widows in the later stages of their lives with their social and economic security at risk.
- As the average years spent in school among women aged 40-45 is not very encouraging, there will be many older women who are less empowered and vulnerable to social insecurity.

What can be done to smoothen the concerns of demographic transition?

- **Policy goals-** India needs to move simultaneously towards two goals
 1. Investing in today's youth to build a healthy and empowered population in long run
 2. Creating a more protected platform to provide immediate benefits for older adults.
- By doing so, India can achieve healthy ageing and flatten the curve where disease, disability and disempowerment accumulate with age.
- **Investment on youth-** India must invest more on youth to help them secure good employment and incomes.
- **Health-** Targeted behaviour-change communication for healthy life practices will enable the youth to grow healthier.
- **Education-** Strengthening the education system to make it globally-competitive is the first step towards increasing the market value of the youth.
- **Skill development-** Flagship skill-growing schemes like Pradhan Mantri Kaushal Vikas Yojana and Deen Dayal Upadhyaya Grameen Kausalya Yojana should be allocated greater funds and shift their focus to the youth.
- **Policy changes-** Shifting policies toward older adults will create a sustainable older-adult-friendly society in future. This includes
 1. Making specialised health services available at the primary care level,
 2. Improving the older-adult-friendly transportation system
 3. Replicating the model of ASHA workers
 4. Creating a cadre of health outreach workers trained in first-line care of geriatrics

(medical care for older adults)

- **Social security**- India must increase its old age pension share, which is currently 1% of the GDP.
- Senior workforce participation can be an added advantage when older adults bring their experience and wisdom to the workplace to optimise youth energy.

Reference

1. <https://www.financialexpress.com/opinion/with-birth-rate-in-decline-india-must-change/2420133/>

