

A Demographic and Cultural Shift: A Commentary on Aging in India

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My mother-in-law, Durga Nilekani, turned 100 years old this January. She is a peaceful centenarian, living in the moment, never complaining, ever smiling despite any physical discomfort she may be experiencing. As someone who turned 65 not long ago, I often wonder if I will be so equanimous if I live as long as her. Will I be at peace with my life at that age, or will I expect more as I get older?

Calm or restless, we are both part of India's developing story. In 2025, India had the largest population of young people of any country in the world. Within a couple of decades, it will have the largest cohort of people age 60+. This will not be just a demographic transition; it will also mark a seismic cultural shift — and India will need to find ways to manage the coming change.

There is no mystery about how this has come about. India has experienced the same trends as many growing economies, with a decline in fertility rates and infant mortality, and better access to nutrition and health care. Those factors have contributed to a doubling of India's life expectancy since Independence in 1947. The average lifespan is now 67.2 years.

Nor is India alone in anticipating the coming shift. In the coming decades, humanity will have to deal with issues of an aging global population for the first time. The United Nations estimates that there are more than 700,000 centenarians in the world today. Many countries are already facing the challenges of a greying citizenry, notably Japan, Germany, Italy, and even tiny

countries like Monaco and Latvia. Their leaders are taking steps to support older adults, ensure their countries have the proper infrastructure and services, and prepare for the economic impacts that come with aging workforces.

The marketplace and scientific spaces have also begun to focus on prolonging health spans. Research on longevity has accelerated, especially in the West, where one Silicon Valley firm reportedly declared death to be a bug, not a feature of life! The Methuselah Foundation in the United States, a "biomedical charity," wants 90 to become the new 50 by 2030. If these and other fanciful projects fail, many hope they will at least yield advances on dementia and other age-related disorders.

All that said, India's approach to its aging population will necessarily be unique. First and foremost, because of the scale of the oncoming shift. Its older adult population will double by 2047 and overtake that of China a couple of decades after.

There are other factors at work as well: Unlike more prosperous countries, India's older adults are poorer than the general population. Only 14 percent can use the Internet, and less than 5 percent reported being part of a social organization.¹ They are more likely to be female, have much less education and live more in rural areas. More than one in three seniors in India still do not have the luxury of retiring, and many continue to do unpaid work, often in agriculture and allied activities. India is also experiencing

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a rapid shift away from multi-generational households and toward nuclear families, and an estimated 80 million older people will have to live alone or with an older spouse in just 20 years.²

Yet, data do not tell the whole story, or the only story.

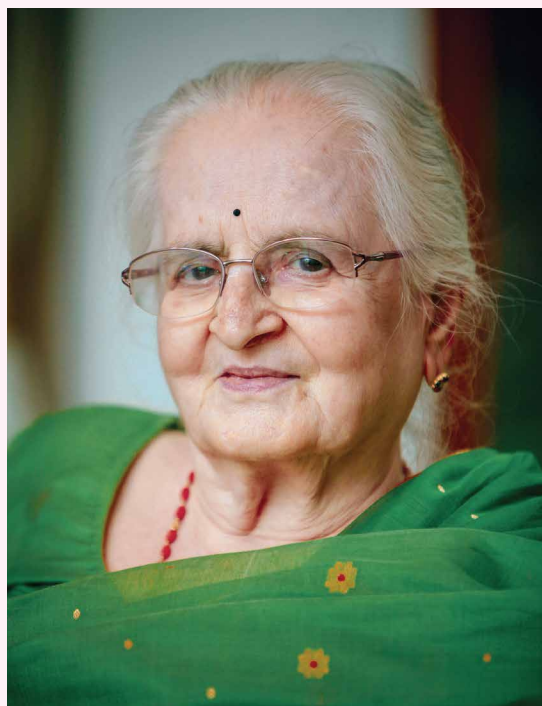
In one survey, younger generations associated aging with grey hair, nursing homes, and wheelchairs, while older adults added freedom from responsibility, travel, and the joy of grandchildren.³ Clearly, how old you feel can be quite different from how old you are.

There are also strong socio-cultural traditions about aging that could determine how older adults cope with their advancing years. In India, age has long been associated with wisdom, enough that most families still consult seniors on big decisions like new jobs or marriages. Cultural messaging strongly

cultivates a reverence towards older people, and millions of Indians touch the feet of family seniors at festivals and rituals, a sign of respect that can also symbolize conferring the blessings from the old to the young.

Equally, aging is widely accepted as a natural phenomenon with a spiritual opportunity. Among Hindus, for example, Vanprastha is a stage of life after the householder phase, when one is expected to gradually and gently withdraw from the material world. Vanprastha literally means “the way of the forest.” It is a time for prayer and meditation, for practicing detachment and oneness with the natural world, and I have personally witnessed dozens of relatives cheerfully adopt such a lifestyle change. When the time came to leave this world, they seemed to have been the more at peace, thanks to their practice.

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Durga Nilekani, the author's mother-in-law, who recently turned 100 years old.

My own paternal grandmother, whom everyone called Atya, chose to live the last 20 years of her life in a single room in the small temple town of Alandi. Even though her sons

were doing very well in life, she cheerfully chose frugality. Visiting her to sit in an open courtyard, enjoying her delicious cooking, and hearing her spellbinding stories of her saint-Gods was always the highlight of my young life. She remains an enduring inspiration on how to “go gentle into that good night” despite what the Welsh poet Dylan Thomas wrote.

But times are changing fast, as are attitudes. Today's elders want to feel young, to have social engagement, and give freely of their time and talent. They want to have fun, but they also want to be useful in society. One of India's many non-profits working on longevity, Grey Shades, showcases intrepid seniors who are giving back gracefully — like army veteran and psychiatrist Colonel Dr. Rajinder Singh, who at the age of 91 is setting up a third Mental Wellbeing Centre to address addiction in young people in Punjab.

Not all seniors get the same opportunities to be productive and socially relevant. Nor should they feel pressured to be. There is a real danger that emerging societal norms will create a new anxious generation of elders, who not only feel pressure to look and feel young at any age, but face financial challenges as governments push up their retirement age and pension plans.

How can we reimagine a future in which older adults are respected, cared for, and given opportunities to contribute?

Here's where society, the state, and markets need to do much more. While India does have several good non-profits working with older

citizens, there is room for many more to support the 300 million — and counting — older adults. While the state has many initiatives to assist senior citizens in health care and pensions, there are too many delivery gaps. While the markets have begun to offer some services targeted at seniors, \$50 billion in potential economic activity remains largely untapped.⁴

As a start, we need much more private philanthropic capital to come into the sector, to underwrite innovation, to provide patient funding, and to create the new narrative on aging that India and the world needs. At RNP, we always try to peek into the future, to see where new societal issues will need the risk capital that philanthropy uniquely provides. For example, my team helped set up India's first domestic endowment for water and sanitation. Similarly, we started our work with young men and boys long before it became the global talking point it is today. In climate, RNP has focused on adaptation, for which communities at the first mile must innovate to build their resilience in the face of so much uncertainty. Post-pandemic, we realized the urgency of working on mental health. Now, we are keenly exploring opportunities in longevity and aging in India.

Whatever we decide, it is clear that this area needs much more attention from philanthropists the world over. After all, many philanthropists themselves are elder adults. Time should not empty out before the pocket does.

India matters in the world. How it shapes its policies, its public infrastructure, and its society to give more agency, dignity, and choice to senior citizens can become a beacon for other nations as the entire globe adapts to a rapidly aging population. •

¹ Dalberg meta-analysis of available India data from following sources: (1) LASI India Report, 2020; (2) Government of India, Population Census, 2011; (3) Asian Development Bank, Aging Well in Asia, 2024 (4) Oxfam, Digital Divide: India Inequality Report, 2022; (5) Agewell Foundation Survey, 2019 (5) National Sample Survey Office, Household Consumption Expenditure Survey, 2022-23; (6) Ideas for India, Determining how many Indians are poor today, 2024.

² IBID

³ Internal research by Silver Talkies, <https://silvertalkies.com/>.

⁴ Senior Care Reforms in India, NITI Aayog, 2024



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