



The Hindu Important News Articles & Editorial For UPSC CSE Tuesday, 01 Oct , 2024

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Page 06: Prelims Fact

Veteran actor Mithun Chakraborty has been awarded the Dadasaheb Phalke Award for 2022, recognizing his significant contributions to Indian cinema.

Known for iconic roles in films like Mrigayaa, Disco Dancer, and Agneepath, Mithun Chakraborty has also been active in social causes.

Mithun Chakraborty to get Dadasaheb Phalke Award

It will be presented to the veteran actor during the 70th National Film Awards ceremony on Oct. 8, says Vaishnaw; Prime Minister Modi calls him a 'cultural icon', who is admired across generations

The Hindu Bureau NEW DELHI

eteran actor Mithun Chakraborty was on Monday named recipient of the Dadasaheb Phalke Award, the government's highest recognition in the field of cinema, for the year 2022. It will be presented during the 70th National Film Awards ceremony on October 8.

Union Minister for Information and Broadcasting Ashwini Vaishnaw made the announcement on X.

The Minister said Mr. Chakraborty's journey from a young man with humble beginnings to a celebrated film icon embodied the spirit of hope and perseverance, proving that, with passion and dedication, one can achieve even the most ambitious dreams. His dedication and hard work have made him a role model for aspiring actors and artists, he

Congratulating Mr. Chakraborty, who is also a



Mithun Chakraborty has acted in more than 350 films across various Indian languages, giving diverse performances. ANI

member of the Bharatiya Janata Party, Prime Minister Narendra Modi said the actor was a "cultural icon" admired across generations.

"Delighted that Shri Mithun Chakraborty Ji has been conferred the prestigious Dadasaheb Phalke Award, recognising his unparalleled contributions to Indian cinema. He is a cultural icon, admired across generations for his versatile performances," Mr. Modi said in a post on X.

Mr. Chakraborty bagged the National Film Award for Best Actor in his first film, *Mrigayaa* (1976). An alumnus of the prestigious Film and Television Institute of India, Mr. Chakraborty's portrayal of a Santhal rebel in the film by Mrinal Sen earned him national accolade.

He gained significant popularity in the 1980s with his role in *Disco Dancer* (1982), a film that became a major success both in India and internationally, establishing him as a dancing sensation.

His performance in Agneepath also won him the

Filmfare Award for Best Supporting Actor in 1990.

Later, he won two more National Film Awards for his work in *Tahader Katha* (1992) and *Swami Viveka*nanda (1998).

"Over his extensive career, Mithun has acted in more than 350 films across various Indian languages, including Hindi, Bengali, Odia, Bhojpuri, and Telugu. He is known for his diverse performances, ranging from action to drama and comedy, and has won several awards," the Ministry said.

"The Union Minister emphasised that Mithun Da is not only celebrated for his cinematic achievements but also for his dedication to social causes. He has been actively involved in various charitable initiatives aimed at education, healthcare, and supporting underprivileged communities, reflecting his commitment to giving back to society," it said.

He was recently conferred the Padma Bhushan

The Dadasaheb Phalke Award:

- The Dadasaheb Phalke Award is India's highest recognition in the field of cinema.
- It was instituted in 1969 by the Government of India.
- Named after Dadasaheb Phalke, the father of Indian cinema, who directed Raja Harishchandra, the first full-length Indian feature film in 1913.
- The award is given for lifetime contribution to Indian cinema, honouring outstanding achievements and dedication.

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- It includes a Swarna Kamal (Golden Lotus) medallion, a shawl, and a cash prize.
- The award is presented annually at the National Film Awards ceremony.
- The first recipient was actress Devika Rani, awarded in 1969.
- Prominent recipients include Raj Kapoor, Lata Mangeshkar, Satyajit Ray, and Amitabh Bachchan, acknowledging their impact on the Indian film industry.

UPSC CAPF Prelims PYQ: 2017

Ques: Who among the following has won the Dadasaheb Phalke award for the year 2016?

- a) K Viswanath
- b) Shashi Kapoor
- c) Gulzar
- d) Manoj Kumar

Ans: a)



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Page 07: GS 3: Science and Technology

The article discusses the ongoing climate emergency, highlighting the debate over whether climate scientists should focus solely on research or also engage in activism to effectively address climate change.

It examines the roles scientists can play in advocating for awareness and action.

Climate Emergency and the Role of Scientists

- The world is currently facing a climate emergency, with record-breaking heat waves, floods, and landslides affecting cities globally.
- The debate arises: should climate scientists only focus on data analysis, or should they also engage in advocacy and activism?

Arguments in Favour of Scientists' Activism

- Increased Awareness: Activism can help raise public awareness about climate change, making complex scientific data accessible and understandable.
- Influencing Policy: Engaging in activism allows scientists to directly influence policymakers, advocating for evidencebased decisions that address climate challenges.
- **Urgency of Action:** Given the climate scientists may feel moral obligation to act beyond their research, immediate and effective promoting responses.
- **Collaboration Opportunities:** Activism opens avenues for collaboration with environmental groups and the public, fostering a collective effort towards solutions.
- **Challenging Status Quo:** Scientists can counter entrenched interests that resist change, pushing for innovative practices and technologies.

Arguments Against Scientists' Activism

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Analysis to action: should climate scientists engage in activism?

While some say excessive communication can distract scientists from what they are paid to do-science-others say there is a need for passionate,vidence-based activism; even others see an opportunity in the debate to call the idea of the 'objective scientist' into question

Rohini Subrahmanyam.

coord-breaking heat waves coord-breaking cities, landsiddes and floods sweeping away to the towns – the world is currently in the grip of a climate emergency. More than 2,300 local governments in more than 40 countries around the world have declared it. At this time, when climate charge is accounted to the control of the control of the declared it. At this time, when climate charge is work, climate scientists around the world amage. The question is should they continue to make observations and analyse data imparitally, as scientists usually do? Or should they raise their voices and engage in advocacy and control of the co

in any specific area. "So a stakeholder with a commercial interest in technologies and processes that are currently in use has significant incentive to keep the status (up.") he said: "Tiwor can be seen that they're frow can we be sure that they're frow can we be sure that they're not, then it's means clearly have to engage in different ways with policymakers, right? This will be needed to nudge the average citizen, and shake them out of their state of disengagement, when faced with claims clearly in the said of the state of disengagement, when faced with claims clearly in the said of th

It need not go to the extent of going out onto the streets and protesting. Even just brigging out the data so people can learn how to work around it, and policymakers can frame policies based on correct information - that is good enough climate activism, according to him. "When the catching can be authority and with the data, there is huge value in that. People listen to that." Koll said.

To seach their own
Chandni Singh, a scientist working on
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Institute of Human Settlements,
Bengaluru, believes everyone has their
own part to play in addressing the climate
change problem based on their choices,
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change problem based on their choices,
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change is one part of the story," she said.
'That's where lee empself fit in think
I'm better in a classroom where I teach
the next generation of learners about how
the next generation of learners about how
the research and then take the findings
towards action. "That is why many people
and the state of the state of the state
thange, she believes scientists may no
longer have the luxury to first focus on
the research and then take the findings
towards action. "That is why many people
activists, the state of the state of the state
activists in their non-IPCC life," she ones
should also be moving into spaces of
activists in their non-IPCC life, she
added, referring to the U.N.
Harfin Nagenra, And some people aren't. I reals
of the impact you want to make, so
there's no right or wrong. If we are a
society that thinks we are democratic and
open, then you should allow for all forms
of expression."
Harfin Nagenra, who leads Azim
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Nagendra said.

Letting the research speak for itself and waiting for others to act on your work is futile, she added. "I've definitely seen in 30 years, nobody picks up your policy-relevant work. Unless you work with the people who will use it in some



Many people say climate change researchers, the ones who are working on this day and night, should also be moving into spaces of activism, and

form and they could be activist groups, they could be the government, they could be corporate, or endearchindsts," she said, and through, nobody is going to be agin and through, nobody is going to be passive recipient of your work."

Like Singh, she believes there are many paths scientists can take to engage with stakeholders one to provide data to groups questioning urban development projects that involve cutting of trees, while also working directly with the government in other urban planning projects, like restoring lakes.

Myth of the 'objective scientist'
"Some people have taken the extreme
path of becoming complete climate
activists themselves," Nagendra said. "I
have a lot of admiration for that, but I
think that's not a path I would want to
follow."

have a lot of admiration for that, but I think that's not a path I would want to follow. I want to the lot of scientist-activists work with government of ficials on planning or take the risk of being thrown into jall, I think people recognise the fact that they're so passionate about it that they're willing to passionate about it that they're willing to passionate about it that they're willing to passion they are the far more seriously."

According to Ganesan of CEEW, one can tell apart scientists who engage in activism to just promote their own

research from scientists invested in a cause. "A scientist activity, who's actually very sure about the science, would rely very sure about the science, would rely very sure about the science, would rely voices to actually drive change; "he said. "Whereas somebody who is only interested in their research and is not seen as a collaborative individual would automatically give it away."

It be believes a scientist-and is not seen as a collaborative individual would automatically give it away."

It be believes a scientist-and gas long as their claims are evidence-based. "Instead of commenting on ... climate their claims are evidence-base a leader by far, it's not a leader in things like addressing air quality, which is more in the science of the scie

and our air quality scientists are not doing enough."

A rounded viewpoint
However, Murtugudde said one needs a 360 view of climate science and action to make specific recommendations, bearing a significant of the commendation of the commendation





- **Loss of Objectivity:** Engaging in activism may compromise scientific neutrality, potentially leading to biases in research and communication.
- ▶ **Distraction from Research**: Activism might divert focus and resources away from essential scientific work, undermining the integrity of research.
- ▶ **Polarisation of Public Discourse:** Activist roles can polarise public opinion, making it harder for scientists to engage constructively with differing viewpoints.
- ▶ **Reputation Risks:** Scientists who take political stances may face backlash, impacting their credibility and the perceived reliability of their work.
- ▶ **Limited Impact:** Activism alone may not lead to substantial changes without broader systemic and policy reforms.

Challenges of Scientists' Activism

- **▶ Balancing Roles:** Scientists must navigate the delicate balance between their roles as researchers and activists without compromising scientific integrity.
- **Public Engagement:** Effectively communicating scientific findings to a lay audience can be challenging, especially in a landscape filled with misinformation.
- ▶ **Institutional Barriers:** Institutional policies and funding restrictions may limit scientists' ability to engage in activism openly.
- **Emotional Toll:** Witnessing the impacts of climate change can lead to emotional fatigue, affecting scientists' mental health and productivity.
- Political Pressures: Scientists may face political backlash for advocating certain positions, complicating their ability to conduct impartial research.

Conclusion

- The debate over scientists' activism reflects the urgency of addressing climate change while maintaining scientific integrity.
- ▶ Balancing research with advocacy can enhance public understanding and influence policy.
- ▶ Ultimately, the role of scientists should be to communicate evidence-based knowledge while engaging responsibly with societal challenges.

UPSC Mians PYQ: 2023

Ques: Discuss the consequences of climate change on the food security in tropical countries. (200 words/10m)

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Page 07: Prelims Fact

A rocky planet has been discovered orbiting a white dwarf, hinting at the possible fate of Earth when the Sun dies.

This discovery suggests Earth might survive the Sun's transformation, although as a cold, lifeless world in the distant future.

Analysis of the news:

A rocky planet has been found orbiting a white dwarf, providing a potential glimpse into Earth's distant future.



An artist's impression shows a rocky planet orbiting a stellar remnant called a white dwarf roughly 4,200 light years from earth in this undated illustration. REUTERS

Frigid planet offers glimpse of earth's final fate

The first rocky planet ever spotted orbiting a burnt-out star called a white dwarf offers a glimpse of what may be in store for the earth billions of years from now – showing it is possible our planet might survive the death of the Sun, abest the star of the

Before its host star's death, the plane orbited at a distance, possibly placing it in the "habitable zone" – not too hot and not too cold – where liquid water could exist on the surface and perhaps support life. It originally orbited at about the distance as the earth is from the sun

Astronomers are debating if the earth will be engulfed when the Sun expands during its red glant phase. It will become a white dwarf a billion years after that

Following its star's demise, it is at 2.1 mes that distance.

times that distance. The surface is the surface of the cause that the unreally a freezing word because that the quantity is extremely a freezing word in the channel that the planet, is extremely faint compared to when it was a normal star, asid University of California (CO, San Diego astronomer Keming Zhang, lead author of the study published on September 26 in the journal Nature Astronomy.

The Sun, roughly four and a half billion years old, is destined to become a white dwarf.

"At the end of our Sun's life, it will puff

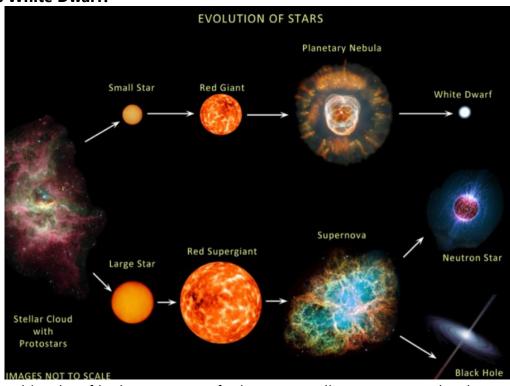
"At the end of our Sun's life, it will puff "At the end of our Sun's life, it will puff up to enormous scall it a red giant — and gently blow off its outer layers in a wind." UC Berkeley astronomer and study co-author Jessica Lu said. "As our Sun loses mass, the planets' orbits will expand to larger sizes. Eventually, the sun loses all of its outer layers and leaves behind a hot, compact core. This is called a white dwarf."

Astronomers have debated whether the

behind a hot, compact core. This is called a white dwarf:
Astronomers have debated whether the earth would be engulited and destroyed when the Sun expands during its red giant phase, estimated to occur seven billion years from now. It will become a white dwarf a billion years after that, which was a seven that the purpler, our solar System's biggest planet, had been spotted orbiting white dwarfs.

The white dwarf is orbited by two bodies: the earth-like planet and, further out, a brown dwarf, an object bigger than a planet but smaller than a star. As the sun ages and heats up, our solar system's habitable zone would move outward. The earth will remain habitable for less than about a billion more years from now, by which point its occans likely will have evaporated, Zhang said.

What Is White Dwarf?



- A white dwarf is the remnant of a low- to medium-mass star that has exhausted its nuclear fuel and collapsed.
- It consists mostly of electron-degenerate matter and is extremely dense and hot.
- The planet, with a mass about 1.9 times that of Earth, orbits a white dwarf 4,200 light-years away in the Milky Way galaxy's central bulge.
- The white dwarf started as a star similar in mass to the Sun, now reduced to about half the Sun's mass.
- The planet originally orbited within its host star's habitable zone, at a distance similar to Earth's from the Sun, but now orbits at 2.1 times that distance.
- The planet is currently extremely cold, as the white dwarf is much fainter than its original star.
- The Sun will eventually become a white dwarf after expanding into a red giant

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and shedding its outer layers.

→ When the Sun becomes a white dwarf, Earth may be engulfed during its red giant phase or remain as a cold, lifeless planet orbiting the faint remnant of the Sun.

UPSC Prelims PYQ: 2024

Ques: Consider the following statements:

Statement-I: Giant stars live much longer than dwarf stars.

Statement-II: Compared to dwarf stars, giant stars have a greater rate of nuclear reactions.

Which one of the following is correct in respect of the above statements?

- (a) Both Statement-I and Statement-II are correct and Statement-II explains Statement-I
- (b) Both Statement-I and Statement-II are correct, but Statement-II does not explain Statement-I
- (c) Statement-I is correct, but Statement-II is incorrect
- (d) Statement-I is incorrect, but Statement-II is correct

Ans: d)



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Page 12: Prelims Fact

India's trade with the U.S. continued to grow in 2024, with bilateral goods trade surpassing \$190 billion and Indian exports increasing significantly.

Despite the U.S. withdrawal of GSP benefits, Indian exports remained strong, highlighting resilient trade relations.

Trade deficit widens India's Q1FY25 CAD to \$9.7 billion

Private transfer receipts, mainly remittances by Indians employed overseas, rose to \$29.5 billion from \$27.1 billion while net FDI inflows climbed to \$6.3 billion from \$4.7 billion, RBI data shows

The Hindu Bureau

MUMBAI

ndia's current account deficit (CAD) widened marginally to \$9.7 billion (1.1% of GDP) in Q1 FY25 from \$8.9 billion (1% of GDP) in the year-earlier period and a surplus of \$4.6 billion (0.5% of GDP) in Q4FY24, as per Reserve Bank of India (RBI) data.

"The widening of CAD on a year-on-year basis was primarily due to a rise in merchandise trade deficit to \$65.1 billion in Q12024-25 from \$56.7 billion in Q12023-24," the RBI said.

Net services receipts

Yawning chasm

Merchandise trade deficit widened to \$65.1 bn in Q1 FY25 from \$56.7 bn on a rise in oil, gold and other imports



- Net inflows via foreign portfolio investments moderated to \$0.9 billion from \$15.7 billion
- Net inflows under ECB amounted to \$1.8 billion in Q1 FY25 against \$5.6 billion in Q1 last year
- NRI deposits recorded net inflows of \$4 billion, higher than \$2.2 billion in O1 last year

rose to \$39.7 billion in Q12024-25 from \$35.1 billion.

Private transfer receipts, mainly representing remittances by Indians employed overseas, rose to \$29.5 billion in Q12024-25 from \$27.1 billion.

Net foreign direct investment (FDI) inflows climbed to \$6.3 billion in Q1FY25 from \$4.7 billion.

"India's balance of payments situation remained largely stable for Q1FY25 with net accretion of \$5.2 billion to forex reserves compared with \$24.4 billion last year," said Madan Sabnavis, chief economist, Bank of Baroda.

Stating CAD was marginally higher at 1.1% against 1% of GDP last year, he said "we may expect the deficit to be around 1.5% for the year. FDI flows were higher though FPI was lower. The latter will turnaround given the debt flows expected due to the inclusion of bonds in JP Morgan index."

Analysis of the news:

- The U.S. remained India's top trading partner in the January-July 2024 period, with bilateral goods trade surpassing \$190 billion.
- ▶ Indian exports to the U.S. grew by 9.3%, reaching \$48.2 billion during this period.
- Top exports from India included garments, textiles, pharmaceuticals, precious stones, smartphones, and mineral fuels.
- ▶ India's imports from the U.S. declined by 5%, falling from \$25.9 billion to \$24.6 billion.

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- India's imports from the U.S. included mineral fuels, machinery, aircraft, chemicals, and edible fruits.
- ▶ India's total exports to the U.S., including services, grew from \$83.2 billion in 2018 to \$120.1 billion in 2023.
- The U.S. withdrawal of the GSP scheme for Indian exporters had minimal economic impact.

Trade Deficit

→ A trade deficit occurs when a country imports more goods and services than it exports. This imbalance can be measured in terms of money and can indicate economic trends.

Key Points:

Causes:

- Strong domestic demand for foreign products.
- o Competitive currency value making imports cheaper.
- Economic growth that encourages buying from abroad.

Impacts:

- Short-term benefits like lower prices for consumers.
- Long-term concerns include potential negative effects on domestic industries.
- Can lead to borrowing or selling assets to finance the deficit.

Economic Context:

- A trade deficit isn't inherently bad; it can reflect a strong economy.
- o Countries may experience trade deficits during periods of growth.

Measurement:

Calculated as: Trade Deficit = Total Imports - Total Exports.

UPSC Prelims PYQ: 2020

Ques: With reference to the international trade of India at present, which of the following statements is/are correct?

- 1. India's merchandise exports are less than its merchandise imports.
- 2. India's imports of iron and steel, chemicals, fertilizers, and machinery have decreased in recent years.
- 3. India's exports of services are more than its imports of services.
- 4. India suffers from an overall trade/current deficit.

Select the correct answer using the code given below:

- a) 1 and 2 only
- b) 2 and 4 only
- c) 3 only
- d) 1, 3 and 4 only

Ans: d)

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Lakes In News: Lake Michigan

Researchers recently surveyed the bottom of Lake Michigan after spotting strange circles on the lakebed in 2022, and new observations show the circles are craters.



About Lake Michigan:

- It is the third largest of the five Great Lakes of North America and the only one lying wholly within the United States.
- It is the fourth largest freshwater lake and the fifth largest lake in the world ranked by surface area.
- The lake is 321 miles (517 km) long (north to south); it has a maximum width of 118 miles (190 km).
- Drainage basin area: 45,600 square mi (118,095 square km)
- Lake Michigan is connected directly to Lake Huron, into which it drains, through the broad Straits of Mackinac.
- This hydrologic connection through the Straits keeps the water levels of the two lakes in equilibrium, causing them to behave in many ways as though they are one lake.
- Water flows into Lake Michigan from several rivers in the 45,600 square mile Lake Michigan drainage basin, including the Fox-Wolf, the Grand, the Joseph, and the Kalamazoo rivers, among others.
- The lake boasts a variety of natural habitats, including tallgrass prairies, wide savannas, and the world's largest freshwater sand dunes.
- It hosts a wealth of plant and animal species, many of which are rare or endangered (such as the Hine's Emerald Dragonfly and the Dwarf Lake Iris).

UPSC Prelims PYQ: 2022

Ques: Which one of the following lakes of West Africa has become dry and turned into desert?

- a) Lake Victoria
- b) Lake Faguibine
- c) Lake Oguta
- d) Lake Volta

Ans: (b)

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Page: 08 Editorial Analysis India's 'silver dividend', challenge to opportunity

hile the rising quantum and share of the elderly population is a global concern, India and China, the two population giants in the world, have a disproportionate share of the elderly given their large population size. And rising longevity is intensifying this concern every day. Therefore, it is pertinent to transform this challenge into an opportunity that involves suitable reforms to cater to the evolving needs of this population. In this regard, evidence indicates that it is not merely the quantum of this population but also its quality that needs attention and intervention.

Rising health-care consumption and reform For instance, the health-care consumption of this segment of the population, presently estimated at \$7 billion, is rising. Such a rise in India is because three-quarters of the elderly have at least one chronic ailment along with a quarter of them having limitations in daily living. In addition, a third of them display depressive symptoms along with low-life satisfaction. When these adversities are coupled with economic insecurities, there is every reason to dwell on senior care reform to ensure the better well-being of this population segment.

Such a reform initiative needs to recognise the multi-sectoral attention involving health, social, economic/financial and, above all, digital domains towards mainstreaming the elderly within the evolving environment. Health empowerment and inclusion can happen by improving health literacy among the elderly and their care-givers. On this front, the initiative of adopting comprehensive health care at health and well-being centres under the renewed mission of the Ayushman Arogya Mandir (AAM) may be considered a good initiative. This involves a preventive, promotive, curative and rehabilitative component under the multiple system of ayurveda, yoga, naturopathy, unani, siddha and homoeopathy (AYUSH).



S. Irudaya Rajan

Chair at the International Institute of Migration and Development (IIMAD), Kerala



U.S. Mishra

Honorary Visiting Professor at the International Institute of Migration and Development (IIMAD), Kerala

There need to be tailored reforms to cater to the evolving needs of the country's senior citizens Strengthening the health-care infrastructure to focus on the elderly by expanding tele-consultation services, enhancing the skilled workforce for the elderly, and capacity building of the existing workforce may facilitate the utilisation of health care among senior citizens despite limitations of means on the one hand and specific need on the other. This all-inclusive package has a mental health services aspect as well as nutrition-related services that will operationalise senior care through preventive, wellness and therapeutic interventions and is thus holistic.

Addressing financial insecurities

The social inclusion of the elderly may well be served by sensitising the larger community on their needs and sensitivities and by establishing peer support groups for interaction. At the same time there is a need to make them aware of their entitlements and legal safeguards on inheritance, succession and protection that will help their confidence in handling ugly eventualities that could arise in the course of life.

Economic and financial insecurities need to be addressed through innovative schemes and plans specifically for the elderly, in terms of investments, to reduce their financial burden. Such a burden that is largely on account of health care costs may be protected with well-designed insurance products such as ₹5 lakh coverage for every individual above the age of 70 years. Reskilling the younger population that is also aging (given their adaptability to modern technology and infrastructure) to be engaged in the labour market may be another option to maintain the economic independence of the elderly.

Finally, the inclusion of the elderly in a rapidly growing digital environment is equally important for the elderly to benefit from many schemes and programmes with ease and convenience. Digital adaption among the elderly still remains below expectation, excluding them from desirable schemes and benefits. Targeting the current elderly population and those younger who are also aging to go digital should get a second look from the domain of finance to the delivery of numerous care services that are meant for the elderly.

As an economic segment

Besides this five-point care reform for seniors, the idea of turning this emerging challenge into an opportunity lies in viewing a silver economy that comprises economic activities, and goods and services catering to this population segment. On this count, the available worth of this economy is estimated at ₹73,082 crore and is expected to grow manifold over the years. While the 60-plus share is estimated at 13.2% in 2031, and at 19% by mid-century, the elderly will constitute a major consumer segment that is also characterised as the wealthiest given the professional in the age group of 45-64 years is the richest. Therefore, one has the quote these days which says 'they become rich before they grow old'. Further, as health-care consumption is about a third of their entire consumption, it can ignite the health and wellness-driven businesses among the senior care segment in India. On the whole, the silver economy is set to grow in India and the world, with a market size that has potential for innovation in the health technology domain as well as utility infrastructure for varying limitations that come with age.

In recognition of this eventual reality, the government appears to have given consideration to rehabilitating the silver segment by launching the Senior Able Citizens for Re-Employment in Dignity (SACRED) portal to connect senior citizens with job providers in the private sector. Another initiative is the Senior care Ageing Growth Engine (SAGE), by the Ministry of Social Justice and Empowerment, to promote and incentivise senior care products.

GS Paper 01: Indian Society – Population and associated issues.

(UPSC CSE (M) GS-2 2019): Performance of welfare schemes that are implemented for vulnerable sections is not so effective due to the absence of their awareness and active involvement at all stages of the policy process – Discuss. (150 w /10 m)

UPSC Mains Practice Question: Discuss the key challenges faced by India's elderly population and suggest policy reforms to transform these challenges into opportunities for the development of the "silver economy." (150 w /10 m)

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- Rising health-care needs, financial insecurities, and digital exclusion are key concerns that need reform.
- Addressing these issues through health care, economic support, digital inclusion, and the development of a "silver economy" can ensure better quality of life for the elderly.

Introduction

- ▶ While the rising quantum and share of the elderly population is a global concern, India and China, the two population giants in the world, have a disproportionate share of the elderly given their large population size. And rising longevity is intensifying this concern every day.
- Therefore, it is pertinent to transform this challenge into an opportunity that involves suitable reforms to cater to the evolving needs of this population.
- In this regard, evidence indicates that it is not merely the quantum of this population but also its quality that needs attention and intervention.

Rising health-care consumption and reform

- For instance, the health-care consumption of this segment of the population, presently estimated at \$7 billion, is rising.
- Such a rise in India is because three-quarters of the elderly have at least one chronic ailment along with a quarter of them having limitations in daily living.
- In addition, a third of them display depressive symptoms along with low-life satisfaction.
- When these adversities are coupled with economic insecurities, there is every reason to dwell on senior care reform to ensure the better well-being of this population segment.

Multi-sectoral reform initiative

- Such a reform initiative needs to recognise the multi-sectoral attention involving health, social, economic/financial and, above all, digital domains towards mainstreaming the elderly within the evolving environment.
 - Health empowerment and inclusion can happen by improving health literacy among the elderly and their caregivers.
 - **Policy efforts:** On this front, the initiative of adopting comprehensive health care at health and wellbeing centres under the renewed mission of the Ayushman Arogya Mandir (AAM) may be considered a good initiative.
 - About AAM: This involves a preventive, promotive, curative and rehabilitative component under the multiple system of ayurveda, yoga, naturopathy, unani, siddha and homoeopathy (AYUSH).
 - Strengthening the health-care infrastructure: to focus on the elderly by expanding teleconsultation services, enhancing the skilled workforce for the elderly, and capacity building of the existing workforce may facilitate the utilisation of health care among senior citizens despite limitations of means on the one hand and specific need on the other.

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This all-inclusive package has a mental health services aspect as well as nutrition-related services that will operationalise senior care through preventive, wellness and therapeutic interventions and is thus holistic.

Addressing financial insecurities

- ▶ **Need for Sensitisation**: The social inclusion of the elderly may well be served by sensitising the larger community on their needs and sensitivities and by establishing peer support groups for interaction.
- Awareness about entitlements: At the same time there is a need to make them aware of their entitlements and legal safeguards on inheritance, succession and protection that will help their confidence in handling ugly eventualities that could arise in the course of life.
- Addressing insecurities: Economic and financial insecurities need to be addressed through innovative schemes and plans specifically for the elderly, in terms of investments, to reduce their financial burden.
- Curative and inclusive product portfolio: Such a burden that is largely on account of health care costs may be protected with well-designed insurance products such as ₹5 lakh coverage for every individual above the age of 70 years.
- Reskilling the younger population: that is also aging (given their adaptability to modern technology and infrastructure) to be engaged in the labour market may be another option to maintain the economic independence of the elderly.
- ▶ **Digital Inclusion:** the inclusion of the elderly in a rapidly growing digital environment is equally important for the elderly to benefit from many schemes and programmes with ease and convenience.
- ▶ **Digital adaption among the elderly:** still remains below expectation, excluding them from desirable schemes and benefits.
- Focussed targeting: the current elderly population and those younger who are also aging to go digital should get a second look from the domain of finance to the delivery of numerous care services that are meant for the elderly.

As an economic segment

- **Tuning into opportunities:** Besides this five-point care reform for seniors, the idea of turning this emerging challenge into an opportunity lies in viewing a silver economy that comprises economic activities, and goods and services catering to this population segment.
 - o On this count, the available worth of this economy is estimated at ₹73,082 crore and is expected to grow manifold over the years.
- ▶ **Elderly Population:** While the 60-plus share is estimated at 13.2% in 2031, and at 19% by midcentury, the elderly will constitute a major consumer segment that is also characterised as the wealthiest given the professional in the age group of 45-64 years is the richest.
- ▶ Boost to wellness driven program: Further, as health-care consumption is about a third of their entire consumption, it can ignite the health and wellness-driven businesses among the senior care segment in India.

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Leveraging economic growth: On the whole, the silver economy is set to grow in India and the world, with a market size that has potential for innovation in the health technology domain as well as utility infrastructure for varying limitations that come with age.

One has the quote these days which says 'they become rich before they grow old'.

Conclusion

- In recognition of this eventual reality, the government appears to have given consideration to rehabilitating the
- silver segment by launching the Senior Able Citizens for Re-Employment in Dignity (SACRED) portal to connect senior citizens with job providers in the private sector.
- Another initiative is the Senior care Ageing Growth Engine (SAGE), by the Ministry of Social Justice and Empowerment, to promote and incentivise senior care products.



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