Critically examine the challenges of demographic transition in contemporary India.



MAINS MASTERY 2026 · GS PAPER I · QUESTION 19 · STUDENT EDITION

Demographic Transition in Contemporary India

THE QUESTION, AS SET IN UPSC CSE MAINS 2026

Critically examine the challenges of demographic transition in contemporary India.

Directive: Critically examine | 15 marks | 250 words

Indian Society: Population and demographic transition

1 **PYQ Deep Decode**
Demand, hidden demand, structure, form

2 **PYQ Intelligence**
2013 to 2026: population, ageing, demographic dividend

3 **Additional information**
Transition stages, five challenges, regional divergence

4 **Pitfalls and variations**
Six corrections, statistical cautions, changed directives

5 **The model answer**
Five challenges and a regional judgement

6 **Other ways to write it**
Alternative outlines and when each works

7 **Quick recall**
Sixteen demographic facts for Mains and Prelims

8 **Write it yourself**
A seven-point self-check

Guranchal Ma'am, Founder, UPSC Gurus · upscgurus.in

Critically examine the challenges of demographic transition in contemporary India.

1 PYQ Deep Decode

Read the question the way the examiner set it: the demand, the hidden demand, the structure that follows from both, and how the answer should be presented, opened and closed.

1.1 The demand

The question asks for the **challenges of demographic transition in contemporary India**. It is not asking whether India's population is large, or simply whether fertility has fallen. **"Critically examine"** requires probing which challenges arise as mortality and fertility decline, the working-age population expands and the share of older persons rises. It also requires asking **how severe these challenges are, whom they affect, and whether the same transition creates opportunities**. The central difficulty is that India's demographic dividend and its ageing pressures are unfolding simultaneously, while different States are at markedly different stages of transition. A strong answer therefore explains the challenges through **regional differences, employment and human capital, ageing and care, gender and health inequalities, and migration and urban services**, then gives a smaller final assessment of why **one national demographic prescription cannot serve every region**.

Words in the question	What they ask you to do	What goes wrong if you miss them
Critically examine	Investigate the challenges, explain their mechanisms, weigh their severity, recognise opportunities and reach a reasoned judgement.	Writing an unqualified list of population problems or declaring the demographic dividend either guaranteed or lost.
challenges	Identify specific pressures on jobs, skills, healthcare, pensions, care arrangements, gender equality, migration and public services.	Explaining demographic indicators without connecting them to social and economic consequences.
demographic transition	Work with the changing relationship between birth and death rates and the resulting age structure: a smaller child cohort, a working-age bulge and eventually population ageing.	Confusing transition with population growth alone, or treating below-replacement fertility as immediate population decline.
in contemporary India	Ground the examination in Indian evidence: NFHS-5, NFHS-6, SRS, PLFS, UNFPA, State differences and policy responses available before the 2026 examination.	Writing a universal demographic transition theory essay without Indian figures, institutions or regional examples.
The implied critical test	Ask whether India is experiencing one transition or several overlapping transitions, and whether policies should differ across States.	Prescribing the same fertility, employment or ageing policy for Bihar, Tamil Nadu and Kerala.

THE DEMAND IN ONE LINE

Examine how changing fertility, mortality and age structures create uneven pressures on India's jobs, human development, care systems, gender relations and cities, while judging where the transition also offers opportunities and why different regions need different responses.

Critically examine the challenges of demographic transition in contemporary India.

1.2 The hidden demand

The hidden demand is **territorial as well as temporal**: can India be treated as one demographic unit when its States are moving through the transition at different speeds? National averages conceal a powerful contrast. **NFHS-6** (2023-24), released in May 2026, reported national TFR **2.0**, unchanged from NFHS-5; the earlier survey ranged from **1.1 in Sikkim to 3.0 in Bihar**. The later **SRS Statistical Report 2024**, released in May 2026, estimated national fertility at **1.9**, against **2.9 in Bihar and 1.3 in Kerala and Tamil Nadu**. Meanwhile, UNFPA's India Ageing Report 2023, drawing on official population projections, placed the elderly share in **Kerala at 16.5%** and **Bihar at 7.7%** in 2021. These figures belong to different surveys and reference periods, but point consistently towards **uneven regional transitions**.

The consequence is that the appropriate priority changes with the population structure. A younger region needs education, nutrition, jobs and reproductive healthcare; a rapidly ageing region increasingly needs geriatric services, long-term care, pension security and labour-productivity gains. Migrant-receiving regions need housing, transport and portable entitlements. The hidden demand is answered by recognising that **demographic policy must be sensitive to place, age and gender**, rather than treating India's national average as a complete diagnosis.

The contrast below is the argument, not an invitation to rank States. The same transition produces different needs at different stages.

Demographic position	Evidence	What it changes in the answer
Younger, relatively higher-fertility region	Bihar: SRS 2024 TFR 2.9; projected elderly share 7.7% in 2021 and 11.0% in 2036.	Prioritise school quality, nutrition, women's reproductive autonomy, labour-intensive employment and skills.
Advanced transition and ageing	Kerala: SRS 2024 TFR 1.3; projected elderly share 16.5% in 2021 and 22.8% in 2036.	Prioritise geriatric and home-based care, pensions, age-friendly services and productivity.
Working-age opportunity amid ageing	Economic Survey 2025-26: nearly 65% of India's population projected to be aged 15-59 around 2030.	Judge whether education, decent employment and female participation convert the age structure into prosperity.
Migration-connected regions	NSO's Migration in India, 2020-21: migration rate 28.9%, including 34.9% in urban areas.	Examine receiving-city services, migrant protections and the limits of assuming all migration is for work.

WEAK

India has a huge population, which creates unemployment, poverty and pressure on resources. Therefore population control is necessary to achieve development.

STRONG

India's fertility decline has not produced one uniform demographic challenge: SRS 2024 records a TFR of 2.9 in Bihar but 1.3 in Kerala. The former must convert its younger population into skilled employment, while the latter increasingly needs eldercare and income security. India's demographic policy must therefore respond to the stage of transition, not merely population size.

1.3 The structure

The question has **one explicit task**: critically examine the challenges of demographic transition. The approved structure keeps its main challenges together in **Part 1** and uses **Part 2** to answer the hidden question of uneven regional challenges and opportunities. The shares refer to the body between the introduction and conclusion; they are a teaching guide, not a UPSC rule.

Critically examine the challenges of demographic transition in contemporary India.

Introduction	1. Challenges of demographic transition in contemporary India about four-fifths	2. Uneven challenges and opportunities across regions about one-fifth	Conclusion

Part 1 Challenges of demographic transition in contemporary India — about four-fifths

Regional differences in transition	High and low fertility coexist; different States face different age structures and service demands. Use NFHS-5 and SRS 2024 carefully.
Employment and human capital	PLFS 2025: youth unemployment 9.9% in usual status, with 13.6% in urban areas; skills, job quality and women's work matter.
Ageing and care	UNFPA: 60+ share projected to rise from 10.5% in 2022 to 20.8% by 2050; pensions, chronic disease and long-term care.
Gender and health inequalities	NFHS-5: overall survey sex ratio 1,020; sex ratio at birth 929; persistent nutrition and reproductive-health gaps.
Migration and urban services	Mobility redistributes working-age people and dependants; housing, sanitation, transport, childcare and benefit portability become critical.

Part 2 Uneven challenges and opportunities across regions — about one-fifth

Bihar and Uttar Pradesh	Relatively younger populations: convert the youth bulge into productive employment while expanding schooling and healthcare.
Kerala and Tamil Nadu	Advanced fertility decline: adapt health systems, care institutions and labour markets to ageing.
Migrant-receiving centres	Use labour mobility as an opportunity while protecting migrants and financing urban services.
Critical judgement	A dividend is conditional, ageing is not only a burden, and rights-based State-specific planning is preferable to uniform population targets.

1.4 How to present it

The command **"critically examine"** is best served by **headed analytical points**, not a chronological essay on demographic transition theory. For each challenge, give the demographic mechanism, one piece of Indian evidence and the consequence. A **small two-column regional contrast** in the final part is especially valuable because it makes the hidden demand visible. The examiner should be able to see **five challenges, differentiated regional outcomes and a qualified judgement** without searching through paragraphs.

Critically examine the challenges of demographic transition in contemporary India.

Form	Fit here	Reason
Headed points plus regional comparison	**Best**	Handles five interconnected challenges while reserving a distinct, smaller space for India's uneven transitions.
Challenge, evidence and implication table	Good	Effective for a fact-rich answer, provided the entries explain causal mechanisms rather than merely naming problems.
Simple demographic-stage diagram	Useful in preparation	Clarifies how falling mortality and fertility produce a working-age window and subsequent ageing; should not consume much of a 250-word answer.
Essay on population growth and control	Weak	Misses the change in age structure, the conditional dividend, ageing, and regional diversity.

1.5 The introduction and the conclusion

The introduction serves the whole question. Establish that India is moving from historically high fertility and mortality towards smaller families, a large working-age population and rising longevity. State the dual character of the change: an opportunity for development and a challenge to institutions, with uneven regional timing. A definition alone would be inadequate.

The conclusion settles the demand. Give a qualified judgement: the demographic dividend is not automatic, and ageing need not be a demographic crisis. India's success depends on productive jobs, gender equality, accessible healthcare, social protection and State-specific planning that responds to different stages of transition.

2 PYQ Intelligence 2013 to 2026

The demographic evidence and policy debates surrounding the 2026 examination, the connected skills tested in earlier questions, and the topics that should be prepared next.

2.1 Why the subject was topical in 2026

By the August 2026 Mains examination, several major sources had drawn attention to **India's overlapping demographic transitions**: fertility had fallen below replacement level nationally, the working-age opportunity remained significant, regional differences persisted, and the demands of ageing were becoming more visible. The UNFPA ageing report, Economic Survey 2025-26, SRS 2024, PLFS 2025 and NFHS-6 offered complementary evidence. The resumption of Census operations also renewed attention to the limitations of relying on older population counts. UPSC does not disclose why it selects a question, so this chronology is **context, not cause**. The events and releases below all precede the examination.

When	What happened	Why it matters for this question
31 January 2022	The **Economic Survey 2021-22** presented NFHS-5 findings: India's total fertility rate had declined to **2.0** in 2019-21 from 2.2 in NFHS-4. The survey-based overall sex ratio was 1,020 females per 1,000 males, while the sex ratio at birth was 929.	India's transition cannot be examined solely as a problem of high fertility. Birth sex ratio and reproductive inequalities remain distinct concerns.
June 2022	The National Statistical Office issued **Migration in India, 2020-21**, based on PLFS. The migration rate was **28.9%**, with 26.5% in rural and 34.9% in urban areas. Marriage accounted for 86.8% of reported migration among female migrants.	Migration is central to demographic redistribution, but not synonymous with employment migration.

Critically examine the challenges of demographic transition in contemporary India.

When	What happened	Why it matters for this question
27 September 2023	UNFPA and the International Institute for Population Sciences launched **India Ageing Report 2023: Caring for Our Elders, Institutional Responses**. It estimated 149 million persons aged 60+ in 2022, representing **10.5%** of the population, and projected **20.8%** by 2050.	Ageing, care needs and social security are already policy questions, even while India retains a large working-age population.
16 to 19 February 2024	NITI Aayog released and publicly announced **Senior Care Reforms in India: Reimagining the Senior Care Paradigm**, focusing attention on medical and non-medical needs, technology, services and institutional reform.	Eldercare cannot be reduced to hospital expenditure; it also requires long-term care, accessibility and social support.
11 September 2024	The Union Cabinet approved extending **AB PM-JAY** health coverage to all persons aged 70 and above irrespective of income, with cover up to ₹5 lakh annually on the applicable family basis. The expansion was rolled out on 29 October 2024.	An important response to rising healthcare needs, but hospitalisation cover is not identical to comprehensive geriatric or home-based care.
25 November 2024	The Ministry of Labour and Employment, citing **PLFS 2023-24**, reported a **10.2% youth unemployment rate** for ages 15-29 under usual status.	The demographic dividend requires employment, not simply a favourable age distribution.
16 June 2025	The government notified its intention to conduct **Census 2027**, following the postponement of the census originally planned for 2021.	The last completed national Census remained that of 2011; projections and sample surveys must not be presented as a newer population census.
5 August 2025	The Ministry of Rural Development confirmed the central contribution under the **Indira Gandhi National Old Age Pension Scheme** at ₹200 monthly for eligible persons aged 60-79 and ₹500 for those aged 80+, supplemented by varying State contributions.	The adequacy and coverage of pension support become more consequential as informal workers age.
29 January 2026	The **Economic Survey 2025-26**, Chapter 12, noted that India's working-age population aged 15-59 was expected to exceed 98 crore within the next ten years and cited projections of nearly **65% in that age group around 2030**. It highlighted the overlapping challenges of quality jobs, ageing and a potential **longevity dividend**.	The question is about a conditional opportunity and an emerging ageing transition occurring together, not a single uniform crisis.
4 February 2026	The Ministry of Women and Child Development, citing the Health Management Information System, reported a rise in the registered **sex ratio at birth from 918 in 2014-15 to 929 in 2024-25**.	Gender outcomes remain important, but HMIS administrative estimates must not be confused with NFHS or SRS measures.
27 March 2026	MoSPI released the **PLFS Annual Report 2025** for January to December 2025. Youth unemployment, ages 15-29 under usual status, was **9.9%**, while female labour force participation at ages 15+ was **40.0%**. The report explicitly warned that its revised sample design limits direct comparability with earlier annual series.	Employment quantity, job quality and women's economic participation determine the value of a working-age bulge. Statistical comparability matters.

Critically examine the challenges of demographic transition in contemporary India.

When	What happened	Why it matters for this question
30 March to April 2026	The Registrar General announced the first phase of **Census 2027**, with houselisting and housing enumeration scheduled across States and Union Territories during April to September 2026. Most population enumeration was scheduled for February 2027.	Planning still needed to distinguish the 2011 population count from later survey estimates and demographic projections.
1 April 2026	The Ministry of Social Justice and Empowerment described the operation of **Atal Vayo Abhyuday Yojana** and other social-security arrangements for senior citizens.	Population ageing creates needs for financial security, assisted living, disability support and community services beyond healthcare alone.
20 to 29 May 2026	The Office of the Registrar General and Census Commissioner published the **SRS Statistical Report 2024** on 20 May. Its findings placed national TFR at **1.9**, Bihar at **2.9** and infant mortality at 24 per 1,000 live births. On 29 May, the Health Ministry released NFHS-6 (2023-24): national TFR remained **2.0** and under-five stunting declined to **29.3%**, from 35.5% in NFHS-5.	SRS and NFHS-6 provide distinct evidence of low fertility, while the newer survey updates child-nutrition outcomes. Reference periods and methods must remain clear.
4 August 2026	The Ministry of Health and Family Welfare reported implementation of AB PM-JAY, including its expanded coverage for people aged 70 and above, and the decline in the out-of-pocket share of total health expenditure to **43.4% in 2022-23**, according to National Health Accounts Estimates.	Public health financing can ease household pressures, but longer lives also require sustainable eldercare and chronic-disease management.

2.2 The skill UPSC keeps testing

UPSC has approached population issues through **ageing, the employability of the demographic dividend, population and poverty, migration, reproductive autonomy, urban inequality and low fertility**. The progression is intellectually important: a candidate who knows only the definition of demographic dividend cannot adequately address what happens **before, during and after** the working-age window. The 2026 question draws these previously separate concerns together into one critical examination of demographic transition. The quoted questions below are reproduced verbatim, with their year, paper and question number.

Year	The question as UPSC set it	What it asked of you	What changed in 2026
2013 GS I, Q17	Critically examine the effect of globalization on the aged population in India.	How economic and social change affects older persons.	Ageing is examined as an outcome of fertility and mortality transitions, not only of globalisation.
2014 GS III, Q2	"While we flaunt India's demographic dividend, we ignore the dropping rates of employability." What are we missing while doing so? Where will the jobs that India desperately needs come from? Explain.	The conditions needed to realise the dividend.	Employment and skills remain central, but must now be assessed alongside ageing and regional divergence.
2015 GS I, Q9	Critically examine whether growing population is the cause of poverty OR poverty is the main cause of population increase in India.	Interrogate the causal relationship between poverty and population growth.	A demographic problem cannot be attributed automatically to population size; institutions and inequalities matter.

Critically examine the challenges of demographic transition in contemporary India.

Year	The question as UPSC set it	What it asked of you	What changed in 2026
2015 GS I, Q11	Discuss the changes in the trends of labour migration within and outside India in the last four decades.	Patterns and drivers of population mobility.	Migration is considered within changing regional labour supplies, ageing and urban service requirements.
2016 GS II, Q16	"Demographic Dividend in India will remain only theoretical unless our manpower becomes more educated, aware, skilled and creative." What measures have been taken by the government to enhance the capacity of our population to be more productive and employable ?	Policy measures to convert population potential into employability.	The quality and distribution of jobs must be evaluated, not simply the existence of skilling programmes.
2019 GS I, Q9	"Empowering women is the key to control population growth." Discuss.	Women's empowerment, reproductive choices and fertility.	Gender equality becomes essential both to rights-based fertility transitions and to female workforce participation.
2023 GS I, Q18	Does urbanization lead to more segregation and/or marginalization of the poor in Indian metropolises?	Urbanisation and unequal access to city life.	Migration and redistribution of population must be connected to housing, services and migrant vulnerability.
2024 GS I, Q7	What is the concept of a 'demographic winter'? Is the world moving towards such a situation? Elaborate.	Very low fertility and the possibility of population decline.	The challenge is to recognise India's low-fertility regions without falsely declaring that the whole country has entered demographic winter.

Also related, verbatim: 2013 GS I, Q15: "Discuss the various social problems which originated out of the speedy process of urbanization in India." 2021 GS I, Q18: "Discuss the main objectives of Population Education and point out the measures to achieve them in India in detail." 2024 GS I, Q19: "Globalization has increased urban migration by skilled, young, unmarried women from various classes. How has this trend impacted upon their personal freedom and relationship with family?" 2025 GS I, Q17: "Discuss the distribution and density of population in the Ganga River Basin with special reference to land, soil and water resources."

CARRY THIS METHOD TO ANY POPULATION-TRANSITION QUESTION

1. **Identify the demographic mechanism:** fertility, mortality, age structure, migration or their interaction.
2. **Distinguish a population condition from its consequence:** more working-age persons are an opportunity, not automatically more productive workers.
3. **Test the aggregate against regional evidence:** use State contrasts, not only an all-India average.
4. **Connect demography to institutions:** jobs, education, healthcare, social protection, gender relations and urban services.
5. **Qualify the judgement:** identify opportunities as well as pressures; do not presume either demographic catastrophe or assured prosperity.

Critically examine the challenges of demographic transition in contemporary India.

2.3 What to prepare next

SOURCES AND INSTITUTIONS

NFHS-5 and NFHS-6	Fertility, family planning, sex ratios, child health, nutrition and women's health. A household survey, not a census.
SRS Statistical Report 2024	Registrar General's annual fertility and mortality estimates. TFR 1.9, IMR 24, birth rate 18.3 per 1,000.
PLFS Annual Report 2025	Labour force participation, employment and unemployment; revised methodology requires caution in year-on-year comparisons.
UNFPA-IIPS India Ageing Report 2023	Elderly shares, dependency, living conditions, healthcare, pensions, gender and State-level projections.
Population Projections 2011-2036	Ministry of Health and Family Welfare Technical Group; changing age composition across States.
Census 2027	Houselisting in 2026 and most population enumeration in 2027; distinguish from the completed Census 2011.

CONCEPTS AND DEBATES

Stages of demographic transition	Mortality decline, fertility decline, working-age expansion and ageing, with population momentum.
Demographic dividend	Potential growth benefit of a larger working-age share; conditional on employment, productivity and inclusion.
Dependency ratios	Child and old-age dependants relative to working-age persons; distinguish demographic ratios from actual economic dependency.
Feminisation of ageing	Older women's longer life expectancy, widowhood, weaker lifetime earnings and care vulnerabilities.
Second dividend and longevity dividend	Potential gains through savings, human capital, healthier longevity and participation at older ages.
Rights-based fertility policy	Voluntary reproductive healthcare and informed choice, rather than coercive population targets.

3 Additional information

Everything needed to answer the question with evidence and judgement. Tier 1 supplies the essential demographic mechanisms, challenges and regional contrasts. Tier 2 connects them to wider theories, policies and debates.

TIER 1 · ESSENTIAL: THE TRANSITION, ITS CHALLENGES AND REGIONAL DIFFERENCES

How demographic transition becomes a development challenge

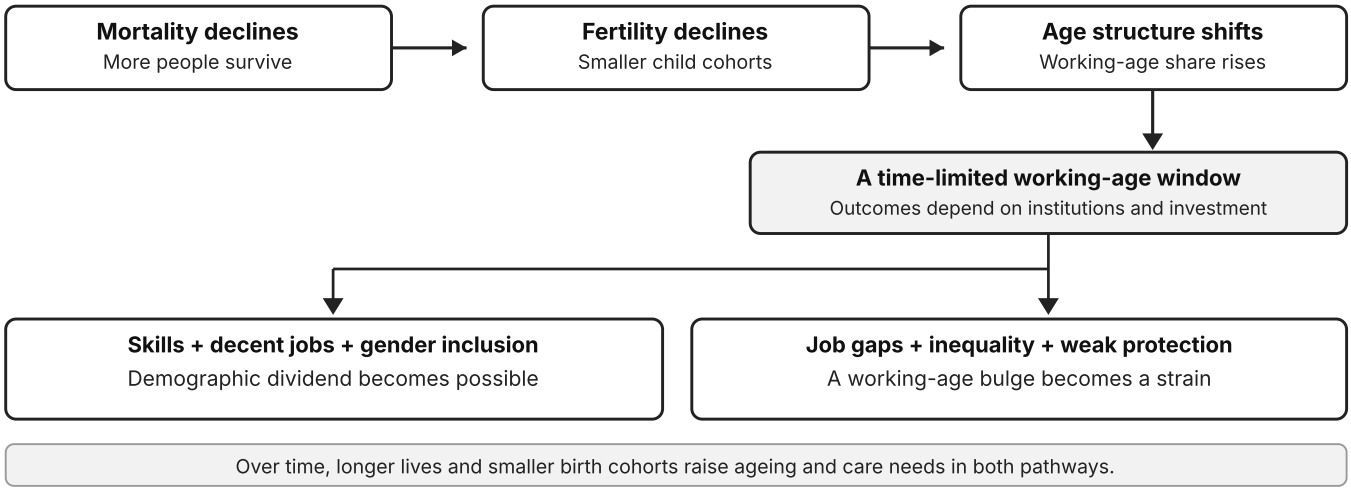
Demographic transition theory describes the long-term movement from **high birth and death rates** towards **low birth and death rates**. The main social consequences arise because mortality and fertility usually fall at different speeds. First, more children survive; then families have fewer children; then the proportion of working-age persons rises; and finally the proportion of older persons grows. **These stages are an analytical model, not a fixed timetable**. India's States do not progress through them simultaneously.

Stage	Demographic mechanism	Developmental consequence	Indian relevance
I High stationary	High fertility and high mortality, with limited sustained growth.	High childbearing and mortality burdens; limited longevity.	A historical theoretical baseline, not an accurate description of contemporary India.
II Early expanding	Mortality falls before fertility falls, producing rapid natural increase.	More surviving children; immediate pressure on schools, nutrition and basic services.	Explains the earlier population expansion that preceded contemporary fertility decline.

Critically examine the challenges of demographic transition in contemporary India.

Stage	Demographic mechanism	Developmental consequence	Indian relevance
III Late expanding	Fertility declines, child cohorts become relatively smaller, and a larger share enters working age.	A possible demographic dividend, conditional on education, health, jobs and gender inclusion.	Part of India's continuing working-age opportunity, most visible in relatively younger regions.
IV Low stationary	Both fertility and mortality are low; longer lives increase the elderly share.	Rising demand for pensions, chronic-disease services and long-term care.	Advanced-transition States, especially Kerala and Tamil Nadu, illustrate the direction of change.
V Possible decline	Sustained very low fertility may eventually produce natural population decrease, unless offset by migration.	Possible labour shortages, fiscal pressure and altered family-support arrangements.	A possible future for some low-fertility populations, not an established all-India condition in 2026.

Stage V is used in extended versions of demographic transition theory. It should not be presented as an inevitable stage reached by every country or Indian State.



A teaching flow, not an official demographic model. It shows why falling fertility does not automatically generate prosperity and why ageing follows the working-age opportunity. It can be reproduced by hand as five short boxes with two possible outcomes.

Which demographic change creates which challenge

Challenge	Evidence and mechanism	Critical examination: pressure and opportunity
THE FIVE CHALLENGES IN THE APPROVED ANSWER STRUCTURE		
1. Regional differences in transition	**NFHS-6 (2023-24) confirmed national TFR 2.0; earlier NFHS-5 ranged from Sikkim's 1.1 to Bihar's 3.0. The later SRS 2024 national estimate was 1.9, with Bihar at 2.9 and Kerala and Tamil Nadu at 1.3. State-level fertility changes produce different child, working-age and elderly shares.**	Young regions face immediate schooling, nutrition and job-creation needs; older regions face care and pension pressures. A national average identifies the broad direction but obscures local timing. **Falling fertility is not itself a failure.**
2. Employment and human capital	The **Economic Survey 2025-26** cited a working-age share approaching 65% around 2030. **PLFS 2025** recorded youth unemployment of 9.9% at ages 15-29, including 13.6% in urban areas. Poor learning outcomes, skill mismatches, insecure work and insufficient productive jobs can restrict the benefits of a large labour supply.	The demographic dividend exists only when potential workers can obtain productive livelihoods. Entrepreneurship and services create opportunities, but **job quality, wages, formalisation and women's access** matter as much as reducing measured unemployment.

Critically examine the challenges of demographic transition in contemporary India.

Challenge	Evidence and mechanism	Critical examination: pressure and opportunity
3. Ageing, care and pensions	**UNFPA-IIPS (2023)** projected the share aged 60+ to rise from 10.5% in 2022 to 20.8% in 2050. Smaller families, longer lives and migration may reduce the availability of informal household care. Chronic diseases, disability, widowhood and incomplete pension coverage create further pressure.	Ageing raises spending and caregiving needs, especially for economically vulnerable older people. But **healthy longevity, age-friendly employment, preventive healthcare and the silver economy** can generate social and economic value.
4. Gender and health inequalities	NFHS-5 estimated a **survey-based population sex ratio of 1,020** females per 1,000 males but a **sex ratio at birth of 929**. NFHS-6 subsequently recorded 29.3% stunting among children under five in 2023-24. PLFS 2025 recorded **40.0% female labour force participation** at ages 15+ under usual status.	Falling fertility can create opportunities for education and women's paid work, but unequal childcare, nutrition, reproductive choice and labour-market access constrain those gains. Sex-ratio measures have different denominators and cannot be treated interchangeably.
5. Migration and urban services	**NSO's Migration in India, 2020-21** estimated a migration rate of 28.9%, including 34.9% in urban areas. Population movements can connect young workers from labour-surplus regions to growing or ageing labour markets, while concentrating demand for urban housing, sanitation, transport and healthcare.	Migration can reduce geographical labour mismatches and support livelihoods. Without affordable housing, portable welfare, safe workplaces and responsive city finance, it can also deepen insecurity and exclusion. **Not all migration is labour migration.**

The essential figures, without mixing their denominators

Indicator and source	Verified figure	How to interpret it correctly
Total fertility rate, NFHS-5 2019-21	**2.0 children per woman**	A survey estimate of period fertility, below the conventional replacement benchmark of approximately 2.1.
Total fertility rate, SRS 2024 Released 20 May 2026	**1.9 children per woman**	A distinct annual estimate from a different statistical system. Do not present the two values as an exactly comparable time series without qualification.
Crude birth and death rates SRS 2024	**18.3 births and 6.4 deaths** per 1,000 population	Annual rates, not fertility per woman or lifetime mortality risks. The excess of births over deaths indicates continuing natural increase at the national level.
Infant mortality SRS 2024	**24 deaths** per 1,000 live births	An outcome measure of infant survival; distinct from NFHS-5's earlier survey-based infant mortality estimate.
Overall population sex ratio NFHS-5	**1,020 females** per 1,000 males	A household-survey estimate of the surveyed population, not a completed national Census count.
Sex ratio at birth NFHS-5	**929 girls** per 1,000 boys	Based on births in the preceding five years. It cannot be inferred from the overall population sex ratio.
Sex ratio at birth SRS 2022-24	**918 girls** per 1,000 boys	A separate SRS reference period and statistical methodology. HMIS also publishes administrative sex-ratio figures.
Working-age share Economic Survey 2025-26	**Nearly 65%** around 2030	A projection for ages 15-59, not the observed employment rate, and not automatically a dividend.
Youth unemployment PLFS 2025	**9.9%**, ages 15-29	Usual-status unemployment among the youth labour force, not 9.9% of all young people. The revised survey design limits direct comparison with earlier reports.

Critically examine the challenges of demographic transition in contemporary India.

Indicator and source	Verified figure	How to interpret it correctly
Elderly share UNFPA-IIPS, 2023	**10.5% in 2022** **20.8% projected for 2050**	A reported baseline and future projection for ages 60+, not two observed census counts.
Old-age dependency ratio UNFPA projections for 2021	**15.7** elderly persons per 100 persons aged 15-59	A demographic age ratio. It does not measure how many older people are financially dependent.
Migration rate NSO, PLFS 2020-21	**28.9%**	People whose last usual place of residence differs from their current one, not the proportion of economically motivated interstate workers.

How ageing changes the burden of support

The economic impact of ageing is often expressed through the **old-age dependency ratio**: the number of persons aged 60+ for every 100 persons aged 15-59. The UNFPA report estimated this ratio at **15.7 nationally in 2021**, against approximately **19.4 in southern India** and **13.3 in central India**. These are demographic ratios, not measures of actual financial dependence. A healthy, economically active older person need not be financially dependent, while an unemployed working-age person may be.

Ageing pressure	How it arises	What an adequate response requires
Healthcare transition	More people live with non-communicable diseases, disability and multiple chronic conditions requiring sustained management rather than episodic treatment.	Geriatric primary care, rehabilitation, preventive medicine, accessible facilities and continuity of treatment.
Long-term care deficit	Smaller households, adult-child migration and women's employment can limit the availability of unpaid family caregiving.	Home and community-based services, trained carers, respite support and protection against neglect or abuse.
Income insecurity	Workers with irregular earnings and limited formal pension accumulation may reach old age without dependable income.	Broader pension coverage, adequate benefits and protection against catastrophic expenditure.
Gendered ageing	Women generally have longer survival but may have lower lifetime earnings, interrupted employment and a higher likelihood of widowhood.	Gender-responsive pensions, independent entitlements, accessible healthcare and protection of older women's autonomy.
Fiscal and labour-market adjustment	A growing elderly share may increase care expenditure while changing the relative availability of younger workers.	Productivity improvements, lifelong learning, age-friendly employment and long-term fiscal planning.

Critically examine the challenges of demographic transition in contemporary India.

Three policy cases that help evaluate the response

Policy case	Verified position	What it proves, and its limitation
AB PM-JAY expansion September to October 2024	Health coverage extended to all citizens aged 70+ irrespective of income, with up to ₹5 lakh per year under the applicable coverage arrangement.	Recognises the ageing-related health burden. **Hospitalisation assurance does not itself provide comprehensive long-term, home-based or daily personal care.**
Indira Gandhi National Old Age Pension Scheme 2025 to 2026 position	Central assistance of ₹200 monthly for eligible BPL persons aged 60-79 and ₹500 for those aged 80+, with State top-ups varying.	A pension floor exists, but **adequacy, coverage and differences in State contributions** remain legitimate concerns.
Atal Vayo Abhyuday Yojana Ministry update, 1 April 2026	Umbrella scheme addressing senior citizens' welfare, including institutional and community support through its components.	Shows recognition that ageing is a social-care issue as well as a medical or pension issue; service availability and accessibility still matter.

The regional divide: the hidden demand in numbers

The **India Ageing Report 2023** reproduces State projections from the Ministry of Health and Family Welfare's 2011-2036 Technical Group. Its figures show that the demographic transition is spatially uneven. The table below gives the **projected percentage aged 60+**, rather than wrongly describing the 2021 and 2036 figures as two observed Census results.

State	2021	2036	Analytical implication
Bihar	7.7%	11.0%	Younger population; strong need for human-capital investment and productive employment.
Uttar Pradesh	8.1%	11.9%	A large younger population presents opportunities and substantial education and employment obligations.
India	10.1%	15.0%	The national figure is a midpoint between widely differing State experiences.
Odisha	11.5%	17.1%	Ageing pressure extends beyond the southern States; health systems must adapt.
Punjab	12.6%	18.3%	Advanced ageing with changing family-support and employment requirements.
Himachal Pradesh	13.1%	19.6%	Older populations require care access even where difficult terrain makes service delivery costly.
Tamil Nadu	13.7%	20.8%	Care workforce, chronic-disease management and labour-productivity reforms become increasingly important.
Kerala	16.5%	22.8%	An early illustration of advanced demographic transition and the need for comprehensive ageing policy.

Read the comparison correctly: Bihar's relatively young age structure does not mean it has no older persons, and Kerala's higher elderly share does not imply a uniformly worse demographic situation. Absolute population, poverty, health, institutions and the pace of change all affect the scale and severity of challenges.

Critically examine the challenges of demographic transition in contemporary India.

Gender and health: a transition can be successful yet unequal

Dimension	Evidence or mechanism	Why it matters critically
Reproductive autonomy	Falling fertility reflects changing education, survival, family planning and social conditions, but access and decision-making remain unequal.	Assess access to voluntary, informed reproductive healthcare, not simply whether a numerical fertility target is met.
Sex ratio at birth	NFHS-5 estimated 929 girls per 1,000 boys born in the preceding five years; its overall population sex ratio was 1,020.	Different measures capture different populations. An improved overall sex ratio does not establish the absence of sex selection or gender discrimination.
Child nutrition	NFHS-6 (2023-24) measured 29.3% stunting among children under five, down from 35.5% in NFHS-5.	A smaller child cohort yields human-capital gains only if childhood health, nutrition and learning improve.
Women's paid work	PLFS 2025 reported a 40.0% female LFPR for ages 15+ in usual status.	The demographic dividend is larger when women can access productive employment, childcare, safe transport and equitable work conditions.
Unpaid care	Children and older persons both require care; this responsibility often falls disproportionately on women.	Ageing and childcare can constrain labour supply unless care is recognised as social and economic infrastructure.
Life-course inequality	Poor nutrition, limited schooling and precarious employment can accumulate across adulthood and into old age.	Ageing policy begins long before age 60: education, health and earnings throughout life influence financial and physical security later.

Migration: demographic adaptation, not simply urban pressure

India's regional transitions can complement one another through movement of people. Younger populations may supply workers to regions experiencing slower labour-force growth, while migrants gain access to employment and remittance opportunities. This is a potential **interregional demographic adjustment**, not a guarantee of equitable outcomes. Migrants may face insecure housing, interrupted health access, lack of childcare, poor working conditions and separation from older relatives who remain in their home districts.

Migration relationship	Potential benefit	Challenge requiring attention
Younger source region	Employment opportunities, household remittances and transfer of skills.	Dependants left behind, local skills deficits, insecure recruitment and uneven development.
Older receiving region	Access to workers, economic activity and support for service delivery, including care-related occupations.	Worker integration, fair wages, cultural inclusion, housing and portable entitlements.
Growing city	Larger labour markets, specialisation, productivity and innovation.	Affordable rental housing, transport, sanitation, healthcare, school places and fiscal capacity.
Women migrants	Potential educational, economic and personal autonomy.	Migration is heterogeneous: marriage, household relocation, education and employment cannot be conflated.
Older persons in origin households	Remittances may help with expenditure.	Money transfers cannot fully substitute for regular physical care, social contact or emergency support.

Critically examine the challenges of demographic transition in contemporary India.

Where the demographic opportunity can be realised

For younger regions: invest in maternal and child health, nutrition, foundational learning, secondary education, vocational capability, women's economic participation and labour-intensive job creation. The objective is to **make the working-age expansion productive**, not merely to reduce fertility.

For ageing regions: strengthen primary and geriatric care, community-based services, adequate income protection, flexible work, lifelong learning and accessible public spaces. The objective is to **extend healthy and secure years of life**, not to treat older persons solely as dependants.

TIER 2 · EXTENDED UNDERSTANDING: THE WHOLE TOPIC AROUND IT

The concepts that distinguish a sophisticated answer

Concept	Precise meaning	Connection to India
Total fertility rate	Average number of live-born children a woman would have over her reproductive years if current age-specific fertility rates applied throughout them.	NFHS-5 2.0 and SRS 2024 1.9 are period estimates from different statistical systems.
Replacement-level fertility	The fertility level at which one generation approximately replaces itself in the longer run under prevailing mortality conditions; conventionally around 2.1 births per woman in low-mortality settings.	A national TFR below 2.1 does not mean current population decline.
Population momentum	Continued population growth that can occur after fertility reaches replacement or lower, because large cohorts are entering reproductive ages.	Explains why a low national TFR can coexist with positive natural increase.
Demographic dividend	Potential economic benefit associated with an increased working-age share relative to non-working-age groups.	Depends on education, health, productive employment, savings and institutional capacity.
First demographic dividend	Potential temporary gain in income per person as the share of economically productive ages rises.	India's working-age opportunity is significant but time-limited and regionally staggered.
Second demographic dividend	Potential sustained gains from savings, capital accumulation and human-capital investment as longer life horizons change behaviour.	Requires broad opportunities to save, acquire assets and prepare for later life; not automatic in insecure labour markets.
Longevity dividend	Economic and social benefits from longer, healthier and more productive lives.	The Economic Survey 2025-26 discusses healthy ageing, lifelong learning and age-friendly work.
Child dependency ratio	Children aged 0-14 relative to the population conventionally treated as working-age, often 15-59 or 15-64.	May decrease as fertility falls, potentially freeing resources for investment per child.
Old-age dependency ratio	Older persons relative to working-age persons, with the numerator conventionally 60+ or 65+ depending on the source.	UNFPA uses ages 60+ relative to ages 15-59 for its reported 2021 measure.
Total dependency ratio	Children plus older persons relative to the designated working-age population.	Can initially decline with fertility and later rise with ageing; the age boundaries must be specified.

Critically examine the challenges of demographic transition in contemporary India.

Concept	Precise meaning	Connection to India
Ageing index	Number of older persons per 100 children.	UNFPA's projections give approximately 39 older persons aged 60+ per 100 children below 15 in India in 2021.
Feminisation of ageing	The greater representation and particular vulnerabilities of women at older ages.	Longer female survival may coexist with widowhood, unpaid care histories and weaker independent pension resources.
Epidemiological transition	Changes in patterns of morbidity and mortality as survival increases, often involving a greater burden of chronic non-communicable diseases.	India must manage communicable, maternal and child-health needs alongside growing chronic-disease and eldercare needs.
Demographic winter	A term for a prolonged period of very low fertility and associated ageing or potential natural decrease.	Relevant to debate on advanced low-fertility regions, but not a rigorous description of all India in 2026.

Three distinctions that prevent conceptual mistakes

Fertility is not population growth. TFR measures the intensity of childbearing under current age-specific rates. Population growth also depends on the age distribution, mortality and migration. A country can grow after fertility declines below replacement level.

Working-age is not employed. The population aged 15-59 or 15-64 is a demographic category. The labour force is those employed or seeking and available for work under the relevant survey definition. A favourable age structure does not establish economic productivity.

Dependency is not incapacity. Demographic dependency ratios classify people by age. Children may undertake economic activity, working-age people may be unemployed, and older persons may work, volunteer, provide care and support households.

Declining fertility is not automatically a crisis. It can indicate improved survival, education and reproductive choices. The policy concern is whether social institutions adapt to changing age structures and whether individuals retain reproductive autonomy.

India's demographic dividend: three conditions

Necessary condition	Why it matters	The critical question
Human capability	Health, nutrition, education and skills influence each worker's productivity and adaptability.	Does a larger cohort enter adulthood with the capabilities that available jobs require?
Productive labour demand	Investment and structural transformation determine whether firms and institutions create sufficient remunerative work.	Are jobs productive, secure and accessible, or is participation concentrated in low-return activities?
Inclusive access	Gender, caste, disability, region, childcare and mobility shape who can participate.	Are women and disadvantaged groups able to benefit, or does the dividend reproduce inequality?

The **Economic Survey 2025-26** explicitly links demographic opportunity to quality employment, vocational education, labour-market flexibility with worker protections, and women's participation. A useful critical examination does not deny progress in labour-market indicators; it asks whether **employment quality, earnings, skills and access** are improving sufficiently to use the demographic window.

Critically examine the challenges of demographic transition in contemporary India.

How to use PLFS data responsibly

The **PLFS 2025** annual report uses January to December 2025 and includes major changes to sampling design and estimation procedures introduced in 2025. It reports:

9.9%	Youth unemployment, ages 15-29, usual status (principal plus subsidiary).
13.6%	Urban youth unemployment, ages 15-29, usual status.
40.0%	Female labour force participation, ages 15+, usual status.
23.6%	Share of workers in regular wage or salaried employment, usual status, in 2025.

These figures are useful for examining the **quality and distribution of demographic opportunities**. They must not be merged uncritically with pre-2025 annual PLFS values. Unemployment is measured among persons in the labour force; the measure alone does not capture low wages, involuntary underemployment, or the full burden of unpaid household work.

Ageing, family structure and the care economy

One of the most important transitions is from a model that relies heavily on **informal family care** towards a society that also needs organised and affordable care services. The change does not mean that family solidarity has disappeared. Instead, longer lifespans, smaller families, women's employment and geographical mobility change the capacity and availability of carers.

Social change	New requirement	Opportunity as well as risk
More very old persons	Assistance with daily living, dementia support, rehabilitation and palliative care.	Trained care occupations and specialised community services.
Smaller households	Accessible housing, home visits, neighbourhood support and respite for family carers.	Growth of locally delivered services and assistive technology.
More women in employment	Fair distribution of unpaid care and affordable childcare and eldercare.	Greater women's economic independence when care infrastructure improves.
Longer healthy life	Preventive healthcare, flexible retirement arrangements and lifelong learning.	Economic participation, knowledge transfer, volunteering and the longevity dividend.
Informal-sector ageing	Accessible pension savings, public assistance and protection against medical impoverishment.	Greater household resilience when income security is built throughout working life.

What a one-size-fits-all population policy overlooks

If policy focuses only on	What it may overlook	A more appropriate approach
Reducing birth numbers	Voluntary reproductive choices, the already-low fertility of many States, maternal health and persistent child-health inequalities.	Rights-based reproductive healthcare, education and informed choice.
Increasing birth numbers	That low fertility can arise from changing choices and constraints, and that more births do not immediately resolve labour shortages.	Address affordable housing, childcare, workplace security and freely chosen family formation without coercion.
Expanding skills alone	That trained persons still require productive employment and accessible labour markets.	Combine skills with investment, labour demand, enterprise growth and decent work.

Critically examine the challenges of demographic transition in contemporary India.

If policy focuses only on	What it may overlook	A more appropriate approach
Expanding hospital cover alone	Needs for everyday assistance, prevention, medicines, rehabilitation and long-term care.	Integrated geriatric, primary, home-based and community care.
Containing migration	Labour-market complementarities, household remittances and the role of migration in demographic adjustment.	Safe mobility, portability of entitlements, adequate urban infrastructure and regional development.
The national average	Differences in age structure, absolute population, inequality and institutional capacity.	Disaggregated State and district planning, supported by reliable censuses and surveys.

Population measurement: what each source can establish

Source	What it measures or produces	What it cannot automatically establish
Census	Enumeration of the population and its characteristics at a designated reference date.	A current observed population count before the next enumeration is completed.
NFHS	Sample-survey measures of fertility, reproductive health, sex ratios, nutrition and family welfare.	An exact national headcount or a directly interchangeable version of an SRS indicator.
SRS	Sample-based vital statistics, including fertility, births, deaths and infant mortality.	A complete registration of every vital event or a direct substitute for the Census.
CRS	Registered births, deaths and related civil-registration statistics.	Population-wide fertility or mortality estimates without considering registration completeness and definitions.
PLFS	Labour participation, employment and unemployment under specified reference periods and activity-status definitions.	Job quality, unpaid care and labour-market exclusion through an unemployment rate alone.
Population projections	Expected future size and age structure under demographic assumptions.	Observed future outcomes. Projection dates and assumptions must remain visible.

Two debates worth knowing

Is below-replacement fertility a success or an emerging crisis?

One view: lower fertility frequently accompanies improved survival, women's education, family planning and reproductive autonomy. It can reduce child dependency and permit greater investment per child. **The other view:** persistently very low fertility, combined with ageing, can eventually shrink younger cohorts, increase old-age support pressures and create labour shortages in particular regions. **The balanced reading:** India's national TFR below 2.1 is neither proof of immediate population decline nor a reason for coercive fertility measures. Priorities must depend on local age structures, reproductive rights, care capacity, employment and population momentum.

Will India's demographic dividend become an ageing burden?

One view: a large working-age share can generate faster growth, greater savings and an expanding tax base if productive jobs and human capital are available. **The other view:** skill mismatches, insecure work, gender barriers and unequal regional development may squander the opportunity before ageing raises fiscal and caregiving requirements. **The balanced reading:** the dividend is conditional rather than automatic, while ageing also creates a potential second demographic and longevity dividend. The strongest strategy invests in productivity and inclusion today while building financial and social security for longer lives.

Critically examine the challenges of demographic transition in contemporary India.

4 Pitfalls and variations

Six errors that weaken this answer, claims to avoid altogether, and how the structure changes when the directive or focus changes.

4.1 Six pitfalls, each with its correction

Population size instead of transition

~~India has too many people, causing poverty, unemployment and resource shortages.~~

Explain changing fertility, mortality and age structure first; connect each transition to a specific social or economic pressure.

Dividend treated as a certainty

~~A large youth population guarantees rapid economic growth.~~

A working-age bulge creates potential; human capital, productive jobs, wages, gender inclusion and institutional capacity determine its value.

Ageing treated only as a burden

~~Older persons are unproductive dependants who will overwhelm healthcare and pensions.~~

Explain care and fiscal pressures, but recognise healthier longevity, economic participation, knowledge and the potential longevity dividend.

One India, one transition

~~All Indian States face the same falling fertility problem and need the same population policy.~~

Contrast younger Bihar and Uttar Pradesh with more advanced-transition Kerala and Tamil Nadu; make State-specific priorities the final part.

Statistics without source or period

~~India's TFR is 2.0, 1.9 and 2.1, while its sex ratio is 1,020 and 929.~~

Identify NFHS-5 and NFHS-6 TFR 2.0, SRS 2024 TFR 1.9 and approximately 2.1 replacement level; distinguish overall sex ratio from sex ratio at birth.

Descriptive answer without evaluation

~~Employment, education, health, migration and pensions are important challenges. Government should address them.~~

For every challenge show the demographic mechanism, evidence, consequence and qualification. End with a judgement on differentiated, rights-based policy.

4.2 Never write these

- "India's fertility rate of 1.9 means its population is already shrinking."
  SRS 2024 estimates period fertility below replacement; age structure, population momentum, births, deaths and migration determine current population change.
- "The NFHS-5 total fertility rate is 1.9."
  NFHS-5 reported 2.0 for 2019-21; the SRS 2024 annual estimate was 1.9.
- "India's 2026 Census shows the population has aged."
  No completed 2026 population census exists. The 2027 Census began its houselisting phase in 2026; most population enumeration was scheduled for 2027.
- "India's sex ratio of 1,020 means 1,020 girls are born for every 1,000 boys."
  1,020 was the NFHS-5 overall survey sex ratio; the NFHS-5 sex ratio at birth was 929.
- "NFHS-5, SRS and HMIS all report the same sex ratio at birth."
  They differ in coverage, reference periods and methodology. Identical reported numbers from two systems do not make the measures interchangeable.
- "PLFS 2025 proves youth unemployment fell directly from 10.2% in 2023-24 to 9.9%."
  The 2025 survey design changed; the Ministry specifically cautions against strict comparability with earlier annual estimates.

Critically examine the challenges of demographic transition in contemporary India.

- "The demographic dividend means the proportion of employed people is 65%."
  The Economic Survey's projection concerns the share aged 15-59, not labour force participation or employment.
- "Every Indian State has a fertility rate below replacement level."
  SRS 2024 records Bihar at 2.9 and Uttar Pradesh at 2.6, among other regional differences.
- "All women who migrate are seeking employment."
  NSO's Migration in India, 2020-21, reported marriage as the reason for 86.8% of migration among female migrants; migration definitions also include other reasons.
- "Old-age dependency ratios prove older persons are economically inactive."
  They count age groups, not employment, income, assets, family support or unpaid contributions.
- "AB PM-JAY provides all types of eldercare to everyone above 60."
  The age-70+ expansion concerns specified health coverage, principally hospitalisation, and is not universal long-term care for all aged 60+.
- "Population control alone can solve India's demographic challenges."
  It overlooks reproductive rights, already-low fertility, unemployment, gender inequality, health-system capacity and the differing needs of individual States.

4.3 If the question changes

If it asks	The structure becomes	What must change
Discuss India's demographic dividend	Working-age expansion; enabling conditions; employment and skill gaps; gender inclusion; regional opportunities; judgement	Keep the dividend at the centre. Ageing appears as the time limit on the opportunity, not as an equal main theme.
Critically examine the implications of declining fertility	Drivers of decline; child dependency and human-capital gains; momentum; ageing and labour concerns; regional variation	Place fertility mechanisms first, then distinguish immediate benefits from long-term challenges.
Analyse population ageing in India	Scale and regional patterns; health and long-term care; income security; gender; family structure; longevity opportunities	Older persons and the care economy become central; youth unemployment becomes secondary.
Evaluate the demographic dividend in North and South India	Contrasting age structures; labour demand and supply; migration; human capital; pensions and care; policy differentiation	Use State-level comparison throughout, rather than reserving it for a small final part.
Discuss migration as an outcome of demographic transition	Regional labour-supply differences; source and destination dynamics; urban services; care and remittances; rights and portability	Migration mechanisms and the distinction between work, marriage and other migration lead the answer.
Examine gender and demographic transition	Education and reproductive choice; fertility; sex ratio at birth; women's labour participation; unpaid care; feminisation of ageing	Organise the answer around the female life course, from birth and reproductive years through employment to old age.
Should India adopt population-control measures?	Demographic evidence; existing fertility decline; regional differences; claimed benefits and risks of targets; reproductive rights; judgement	Evaluate the policy proposition rather than assuming that controlling population is the required solution.
The same topic for **10 marks**	One holistic introduction; four or five compact analytical challenges; one regional contrast; a qualified conclusion	Reduce examples and statistics, not the critical judgement or the regional dimension.
The same topic for **20 marks**	Stages and indicators; all five challenges; gendered and regional evidence; first and second dividends; State-specific responses; judgement	Use the additional scope for stronger comparisons, mechanisms and institutional evaluation without losing the central demand.

Critically examine the challenges of demographic transition in contemporary India.

5

The model answer

One model answer, written to the UPSC Gurus house range of 250 to 253 words (252 words, counted as whitespace-separated tokens including headings and labels; UPSC's printed limit is 250 words). The form matches this question: five analytical challenges supported by Indian evidence, followed by a smaller final part contrasting younger and ageing regions. The introduction addresses the whole transition; the conclusion gives a qualified judgement.

Model answer ### Five challenges and a regional judgement **252 words**

India's declining mortality and fertility are reshaping its age structure: a large working-age population coexists with rising longevity and sharply different regional trajectories. This offers opportunity, but strains institutions.

1. Challenges of demographic transition

- **Regional divergence: NFHS-6 estimated TFR at 2.0; SRS 2024 records 1.9 nationally, but Bihar at 2.9 and Tamil Nadu at 1.3. Needs differ.**
- **Employment and skills:** A large working-age share is not a dividend without productive jobs. PLFS 2025 recorded 9.9% youth unemployment; educational and skill mismatches hinder mobility, especially where job opportunities and earnings remain limited.
- **Ageing and care:** UNFPA projects the 60+ share rising from 10.5% (2022) to 20.8% (2050). Chronic illness, fragmented pensions and smaller families intensify care burdens, especially for older women. Community care beyond hospital treatment becomes essential.
- **Gender and health: NFHS-5 found 929 girls per 1,000 boys at birth; NFHS-6 reported 29.3% stunting. Unequal reproductive autonomy, nutrition and unpaid care restrict participation despite smaller families.**
- **Migration and cities:** Mobility can match workers to jobs, but affordable housing, sanitation, childcare and portable benefits often lag; families also face separation-related eldercare gaps.

2. Uneven challenges and opportunities across regions

Young Bihar and Uttar Pradesh must invest in schooling, healthcare and job creation; ageing Kerala and Tamil Nadu need geriatric services, pension security and higher productivity. Migration can complement both, if workers' rights and cities' capacities are protected.

Demographic transition is therefore neither an assured dividend nor an inevitable crisis. Its consequences depend on decent employment, women's agency, equitable care and responsive, region-specific public policy.

DEMAND
Critically examine the challenges arising from demographic transition in contemporary India, their differing severity, and the opportunities alongside the pressures

HIDDEN DEMAND
India cannot be treated as one demographic unit: regions at different stages of transition require differentiated responses

STRUCTURE
About four-fifths on regional differences, employment and human capital, ageing and care, gender and health inequalities, and migration and urban services; about one-fifth on uneven regional challenges and opportunities

BALANCE
Introduction 29 words, conclusion 27 words; 252 words in all

Critically examine the challenges of demographic transition in contemporary India.

Why it works: The 29-word introduction addresses fertility decline, changing age structure, opportunities and pressures together. Part 1 follows the five challenges in the required order, using NFHS-5, SRS 2024, PLFS 2025 and UNFPA evidence, with explicit causal mechanisms rather than a descriptive list. Part 2 answers the hidden demand: relatively young States and more advanced-transition States require different priorities, while migration can link their opportunities. The 27-word conclusion critically qualifies both the demographic dividend and ageing, and identifies the institutional conditions that determine their outcomes. The complete sheet contains 252 whitespace-separated words, including its headings and labels.

6 Other ways to write it

The model answer above remains the answer. These outlines show how an equally valid response can organise the evidence differently without losing the critical examination or the regional hidden demand.

Approach	How it is built	When it works
Challenge, evidence and consequence	Five compact rows: regional divergence; employment and skills; ageing and care; gender and health; migration and cities. Each gives a demographic mechanism, evidence and policy implication. Finish with a Bihar versus Kerala comparison.	Strong alternative. Particularly useful when the answer contains several statistics and you want each one tied visibly to the argument.
Demographic life-cycle approach	Childhood: nutrition and learning; youth: skills and employment; adulthood: migration and gendered work; old age: pensions, healthcare and care. Then examine regional differences.	When you want to show that demographic pressures accumulate across a person's life. Keep fertility and age-structure changes visible so the answer does not become a general social-welfare essay.
Dividend versus ageing	Begin with the working-age opportunity and its employment constraints; contrast it with emerging old-age dependency and care requirements. Place gender, migration and regional divergence within those two processes.	When the central argument is that India's demographic opportunity and ageing transition coexist. Explicitly include all five required challenges.
Comparative regional answer	Compare Bihar and Uttar Pradesh with Kerala and Tamil Nadu across fertility, age structure, labour markets, health services and migration. Conclude with differentiated policy needs.	Especially suitable for a question that expressly mentions regional variation. For this question, keep the broader national challenges as the larger part.
Policy-capacity approach	Show how demographic change tests five institutional systems: education, employment, healthcare and eldercare, gender equality, and urban governance. Match every challenge to a specific response.	When you want to emphasise that demographic outcomes are shaped by institutions, not determined by population numbers alone.
For a 10-mark version	One holistic introduction; four or five shorter challenge points; one sharp regional contrast; a balanced conclusion.	Compress evidence and examples, not the causal analysis or the distinction between demographic pressures and opportunities.

Critically examine the challenges of demographic transition in contemporary India.

7 Quick recall and Prelims crossover

Sixteen verified facts for rapid revision. Remember each figure with its source, reference period and definition; the numbers are not interchangeable across surveys or projections.

1	**NFHS-6 (2023-24):** India's total fertility rate remained 2.0 children per woman.	9	**SRS Statistical Report 2024:** national TFR 1.9; report published 20 May 2026.
2	**Replacement fertility:** approximately 2.1 births per woman under conventional low-mortality assumptions.	10	**SRS 2024 regional contrast:** Bihar 2.9; Uttar Pradesh 2.6; Tamil Nadu and Kerala 1.3 each.
3	**UNFPA India Ageing Report 2023:** people aged 60+ constituted 10.5% of India's population in 2022.	11	**UNFPA projection:** the 60+ share is expected to reach 20.8% by 2050.
4	**Kerala:** population aged 60+ projected at 16.5% in 2021 and 22.8% in 2036, according to projections reproduced by UNFPA.	12	**Bihar:** corresponding 60+ shares projected at 7.7% in 2021 and 11.0% in 2036.
5	**PLFS Annual Report 2025:** youth unemployment, ages 15 to 29, was 9.9% under usual status.	13	**PLFS 2025:** urban youth unemployment was 13.6% under usual status.
6	**PLFS 2025:** female labour force participation, ages 15+, was 40.0% under usual status.	14	**Economic Survey 2025-26:** nearly 65% of India's population is projected to be aged 15 to 59 around 2030.
7	**NFHS-5 sex ratio at birth:** 929 girls per 1,000 boys, referring to births in the preceding five years.	15	**NFHS-5 overall population sex ratio:** 1,020 females per 1,000 males in the household survey.
8	**NSO Migration in India, 2020-21:** migration rate 28.9% nationally and 34.9% in urban areas.	16	**Census:** 2011 was India's last completed national population census; Census 2027 includes houselisting in 2026 and most population enumeration in 2027.

THE ONE SENTENCE TO CARRY OUT OF THIS DOCUMENT

India's demographic transition is not one national race from youth to old age, but several regional transitions whose opportunities and pressures depend on jobs, human capability, care systems and inclusive public policy.

Critically examine the challenges of demographic transition in contemporary India.

8 Write it yourself

Write the answer in 250 words without looking back, then check whether it critically examines the changing population structure rather than simply listing population problems.

	Check	Yes / No
1	**Does the introduction address declining fertility and mortality, the working-age opportunity and ageing pressures, rather than merely defining demographic transition?**	
2	**Does Part 1 cover all five challenges: regional differences, employment and human capital, ageing and care, gender and health inequalities, migration and urban services?**	
3	**Is Part 1 approximately four-fifths of the body, with a smaller final part on uneven regional outcomes and opportunities?**	
4	**Have you used accurately identified evidence from NFHS-5, NFHS-6, SRS, PLFS and UNFPA, without confusing survey estimates, observed outcomes and projections?**	
5	**Does the final part show why younger States and more advanced-transition States need different priorities, while recognising the possible benefits of migration?**	
6	**Does the conclusion make a qualified judgement, recognising that the dividend is conditional and ageing creates opportunities as well as pressures, at roughly the introduction's length?**	
7	**Is the answer 250 words or a little over, including headings and labels, with no misleading claim from section 4.2?**	

Sources

- Ministry of Health and Family Welfare, National Family Health Survey-5, India Key Indicators, 2019-21. **Official household-survey indicators: total fertility rate 2.0, sex ratio at birth 929, overall population sex ratio 1,020, and 35.5% stunting among children below five. Used for the fertility, gender and child-health evidence, with its survey-based nature distinguished from vital-registration and Census statistics.**
- **Ministry of Health and Family Welfare, National Family Health Survey-6 (2023-24), released 29 May 2026. Official survey evidence: national TFR 2.0, under-five stunting 29.3% against 35.5% in NFHS-5, and contraceptive prevalence 69.1%. Keep NFHS estimates distinct from SRS.**
- Office of the Registrar General and Census Commissioner, Sample Registration System Statistical Report 2024, published 20 May 2026. **Official SRS source for national TFR 1.9, Bihar 2.9, Uttar Pradesh 2.6, Kerala and Tamil Nadu 1.3, and birth and mortality indicators. The 2024 reference year is kept distinct from the report's 2026 publication date and from NFHS-5's survey period.**
- Office of the Registrar General and Census Commissioner, Sample Registration System Bulletin 2024, Volume 59-I. **Official annual vital-statistics estimates, including crude birth rate, crude death rate, natural growth rate and infant mortality. Supports the distinction between falling fertility and continuing natural population increase.**
- United Nations Population Fund and International Institute for Population Sciences, India Ageing Report 2023: Caring for Our Elders, Institutional Responses, 26 September 2023. **Principal source on ageing, the projected rise from 10.5% aged 60+ in 2022 to 20.8% in 2050, State-level elderly-share projections, dependency ratios, gendered ageing, care arrangements and social-security challenges. Future figures are treated as projections, not observed census counts.**
- Ministry of Statistics and Programme Implementation, Periodic Labour Force Survey, official publication and data portal. **Provides access to the annual and periodic employment estimates, definitions and survey methodology.**

Critically examine the challenges of demographic transition in contemporary India.

- National Statistical Office, Annual Report, Periodic Labour Force Survey 2025, January to December 2025. **Source for youth unemployment at 9.9% nationally and 13.6% in urban areas under usual status, and female labour force participation of 40.0% among those aged 15+. The report's revised survey design is acknowledged when considering comparisons with earlier years.**
- National Statistical Office, Migration in India, 2020-21. **Official PLFS-based special report on migration rates, including 28.9% nationally and 34.9% in urban areas, with separate findings on the reasons for migration. Supports the distinction between total migration and employment-related migration.**
- Ministry of Finance, Economic Survey 2025-26, Chapter 12: Employment and Skill Development: Getting Skilling Right, 29 January 2026. **Official source for the projection that nearly 65% of the population will be aged 15 to 59 around 2030, the conditional demographic dividend, quality employment, vocational education, women's work and opportunities arising from healthy longevity.**
- NITI Aayog, Senior Care Reforms in India: Reimagining the Senior Care Paradigm, February 2024. **Examines the senior-care system, chronic diseases, long-term support, inaccessible services, financial insecurity and the need to integrate medical and non-medical care. Used to evaluate why population ageing requires more than hospital coverage.**
- Press Information Bureau, Ayushman Bharat Becomes Bigger, 12 September 2024. **Records the Union Cabinet's 11 September 2024 approval extending AB PM-JAY to persons aged 70 and above irrespective of income, with up to ₹5 lakh annual coverage under the applicable family arrangement. Used as a healthcare-policy response, not as evidence of universal long-term eldercare.**
- Ministry of Rural Development, Increase in Old Age Pension, 5 August 2025. **Official parliamentary reply confirming central old-age pension assistance of ₹200 per month for eligible persons aged 60 to 79 and ₹500 for those aged 80 and above, together with variable State contributions. Used for the adequacy and coverage debate.**
- Ministry of Social Justice and Empowerment, Social Security for Senior Citizens, 1 April 2026. **Official description of Atal Vayo Abhyuday Yojana, senior-citizen welfare support and the National Social Assistance Programme. Provides the institutional context for ageing, assisted living and social security.**
- Press Information Bureau, Census 2027: Implementation and Enumeration Schedule, 2026. **Confirms the April to September 2026 houselisting phase and the February 2027 population-enumeration schedule for most of India, with earlier enumeration in specified snow-bound regions. Used to distinguish planned enumeration from the last completed national Census of 2011.**
- Union Public Service Commission, Civil Services (Main) Examination, official previous question-paper archive. **Official examination-paper reference for the verbatim questions identified by year, paper and question number in section 2.2, including questions on ageing, demographic dividend, population and poverty, migration, women's empowerment, urbanisation and demographic winter.**

Critically examine the challenges of demographic transition in contemporary India.

YOUR NEXT STEP

Now write GS Paper I 2026 again.

You now know what this question asked, what it expected without saying so, and how its answer is built. Write the whole paper under the clock, have it evaluated, and read the feedback against this document.



1 Write the full paper in three hours

2 Self-check this answer with section 8

3 Have the paper evaluated

4 Read the feedback against this document

FREE

Mains Replay

170 UPSC Mains papers from 2017 to 2026 (GS I to IV, Essay and six optionals), with a built-in three-hour exam clock. Write GS Paper I 2026 exactly as you would in the hall.

upscgurus.in/mains-pyq

₹1,499 PER PAPER, INCL. GST

Paper Evaluation

A written evaluation of every answer and a personal feedback session, through Mains Mastery.

upscgurus.in/mains-mastery

FREE

UG Handout 01

Where did my Mains 2026 marks go? All 79 GS questions and parts decoded: demand, hidden demand, structure.

upscgurus.in/open-library

FREE

GS Mains PYQ Deep Decode

Previous year questions taught on YouTube: the reasoning, the structure and what a strong answer holds.

UPSC Gurus on YouTube

PROGRAMME

Mains Mastery

The UPSC Gurus GS Mains programme: every question read for its demand, hidden demand and structure, and answers written and evaluated to that standard.

upscgurus.in/mains-mastery

UPSC Gurus is an inclusive platform. This PDF is tagged, with headings, reading order and selectable text, for use with screen readers.

Guranchal Ma'am

Founder, UPSC Gurus