

Preparing India's silver workforce

Work in the later stages of life is increasingly recognised as important to the process of healthy ageing

ALLEN P UGARGOL AND
SWETCHA POLADI

Population ageing is now a global phenomenon that is generating a great deal of interest in India. This phenomenon not only impacts the ability of societies to maintain productivity with an ageing workforce, known as the silver workforce, but also makes societies rethink the need and timing of retirement, consider the feasibility for older adults to re-enter the workforce and whether longer lives can be meaningful and healthy. The World Health Organisation defines healthy ageing as 'the process of developing and maintaining the functional ability that enables well-being in older age'.

The emphasis of healthy ageing is more on functional mobility or the capacity to achieve what one wishes to achieve. Healthy ageing, therefore, underscores the need to be healthier and functional rather than living in ill health. Quite appropriately, the United Nations has declared the decade of 2021–2030 for healthy ageing, aimed at improving the lives of older adults.

In a rapidly ageing world where one in six people will be above the age of 60 years by 2030, it is imperative to discuss work, employment and ageing in today's context. According to the Longitudinal Ageing Study of India, the population of older adults in the country is expected to rise to 20% by 2050. The Centre for Monitoring Indian Economy notes that India's workforce aged 45 years and above grew from 37% in 2016-17 to 49.2% in 2022-23, indicative of the growing proportion of the silver workforce. As a measure of comparison, the average life expectancy at birth in India as of 2021 was 67.3 years but the healthy life expectancy was lower, at 58.1 years. While both these numbers have been improving consistently over the years,

the gap between them reflects the difference between chronological ageing and healthy ageing.

The days of expecting a predictable retirement following a linear career trajectory are now as good as gone, if not gone. More and more older adults are extending their work lives, either out of compulsion or choice, well beyond the restrictive retirement age and this is a transformational shift.

Although health determines how long individuals can work, there are also associated emotional, personal, financial, and occupational factors. Work is also recognised as an important facilitator that shapes the ageing process. Focus is today being laid on the



cumulative and acute effects of work and working environments on the later life well-being of individuals.

Work and well-being

For the last few decades, the negative views of ageing outcomes have focused on weekly working hours, mandating a retirement age and other such public policy measures. However, what this has done is completely circumvent the focus on the positive outcomes of working in later life. Evidence informs that in terms of physical and mental health – physical activity, intellectual activity and other social engagements that are associated with work and volunteering roles can moderate physical and psychological changes as one ages.

Paid or gainful employment at later ages is known to contribute to physical,

emotional and mental health and measures such as mandatory retirement are known to lead to certain negative health effects among both women and men. However, one needs to interpret this cautiously. It is not that work per se makes the workers unhealthy or keeps them healthy, but it is more the characteristics of the work environment and the work-task patterns that they are exposed to over time. In simple terms, if work is physically and/or mentally exhausting, it can result in a loss of health over time unless the specific work tasks change or alter over time.

Such changes in work tasks are known to positively buffer age-related cognitive decline over time and this is where flexibility in work, convenience and meaningful work transitions that involve novelty can be beneficial. Although there is mixed evidence on this front, what we know is that staying mentally, socially and physically active, which work can provide, is good for health.

India embodies a great deal of duality when it comes to older workers and their meaningful engagement. On the one hand, formal employment is known to entail decent work norms, employee protection measures, retirement benefits, pensions, etc. with mandatory retirement policies while on the other hand, informal employment offers considerably less or insufficient cover in terms of welfare benefits but does offer re-entry options to the labour force for older adults, albeit possibly precarious roles at lower wages. Working older adults are known to accrue benefits that include financial gain, self-esteem, companionship, social networks, purpose and fulfillment, health, improved cognition and well-being.

In this context, it is imperative to explore work characteristics and work flexibility. This is a shift that could help ensure that the silver workforce is retained, supported, reskilled, and retooled to engage in work while the employer and the organisation also gain from the experience, commitment and a semblance of continuity that the older workers bring to a multi-generational workforce.

(Allen and Swetcha are professor and doctoral scholar, respectively, at the Centre for Public Policy, IIM Bangalore)