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# Demographic Dividend Benefits for India: Myth Vs Reality

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## Abstract

India's relatively young population is widely described as a major source of future economic advantage. Yet a favourable age structure does not automatically generate faster growth, productive employment or improved living standards. This paper critically examines the proposition that demographic dividend benefits for India are partly a reality and partly a policy-dependent expectation. Using a descriptive and analytical approach, it synthesises official labour market indicators, population projections and established demographic economic literature. The paper distinguishes the demographic window the rise in the share of working age population from the economic dividend, which depends on whether people are healthy, educated, skilled, productively employed and able to save and invest. Official data indicate improvement in labour force participation and the worker population ratio between 2017-18 and 2023-24, alongside a marked increase in female participation. However, low quality and informal work, gender gaps, uneven educational outcomes, skills mismatch, regional variation and the limited capacity of labour intensive sectors to absorb new entrants remain substantial concerns. The paper argues that India's dividend should be evaluated through the quality, productivity, security and inclusiveness of work not through population size or headline unemployment alone. It recommends coordinated investment in foundational learning, health, apprenticeships, labour intensive manufacturing, care infrastructure, women's employment, urban systems and state-specific strategies. The central conclusion is that India possesses a demographic opportunity, not a guaranteed dividend; the latter must be created through sustained institutional and economic transformation.

**Keywords:** Demographic dividend, employment, human capital, labour force participation rate, worker population ratio, skills, inclusive growth, labour productivity

## Introduction

Demography shapes the possibilities available to an economy, but it does not determine economic outcomes on its own. When fertility declines and the share of the population in working ages rises relative to children and older people, a country may experience a period in which a larger proportion of its population can potentially contribute to production, savings and public revenue. This change in age structure is commonly called the demographic dividend. For India, the prospect is especially significant because the country has a large young population at a time when many advanced economies are ageing. The Economic Survey 2024-25 reported that India's total dependency ratio had declined from 64.6 per cent in 2011 to 55.7 per cent in 2021 and was projected to decline further to 54.3 per cent by 2026. It also emphasised that the potential gain depends on the productive absorption of the working age population (Government of India, 2025a). The Economic Survey 2025–26 similarly describes the demographic dividend as approaching a peak around 2030, while highlighting the parallel process of population ageing (Government of India, 2026). These projections underline both the urgency and the time-bound nature of the opportunity. The policy debate often moves too quickly from a young population to the expectation of rapid economic growth. A large working age population may instead coexist with unemployment, underemployment, low wages, informality, poor health, weak learning outcomes and unequal access to opportunities. A country can therefore possess a demographic

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window without fully converting it into a demographic dividend. The relevant question is not simply how many young people India has, but whether institutions and markets can enable them to develop capabilities and use them productively. This paper assesses the benefits attributed to India's demographic dividend and tests them against available evidence. Its core argument is that the opportunity is real, but claims of an automatic or inevitable dividend are a myth. The dividend is conditional on employment creation, human capital formation, gender equality, productivity growth and effective public policy.

**Objectives and Research Questions:**

The paper has five objectives-

(i) to explain the demographic dividend and its economic channels,
(ii) to assess India's demographic and labour market position using official indicators,
(iii) to distinguish evidence supported benefits from popular assumptions,
(iv) to identify structural barriers that may prevent the conversion of demographic potential into broad based prosperity and
(v) to suggest policy priorities for inclusive and sustainable gains.

The analysis also addresses three research questions-

1. Does India's age structure create a genuine economic opportunity?

2. To what extent do employment and participation indicators show that the opportunity is being realised?

3. What policy changes are needed to make the dividend productive, equitable and durable?

**Methodology and Scope:**

The study uses a descriptive, analytical and literature based methodology. It draws on the Government of India's Economic Surveys, the Periodic Labour Force Survey (PLFS), United Nations population analysis and foundational research on demographic transition. Published secondary data are interpreted rather than re-estimated. The paper does not claim to establish a causal estimate of how much Indian GDP growth is attributable to demographic change.

Labour market figures must be interpreted with care. The PLFS 'usual status' measure combines principal and subsidiary activity over a longer reference period, whereas 'current weekly status' uses the preceding seven days. Unemployment rates also exclude people who are not in the labour force, and a low unemployment rate does not necessarily indicate adequate earnings, secure employment or sufficient hours of work. The analysis therefore considers labour force participation and worker population ratios alongside unemployment, and treats employment quality as a central part of the assessment.

**Conceptual Framework: From Age Structure to Economic Dividend:**

The demographic dividend is commonly understood as the potential for accelerated economic growth arising from a change in population age composition. Bloom, Canning and Sevilla (2003) explain that demographic change can affect growth through labour supply, savings and human capital. Lee and Mason (2006) show that age structure matters partly because production and consumption vary over the life course. These mechanisms, however, operate through institutions, household decisions and economic opportunities.

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**Labour supply channel:**

A larger working age share can increase the potential supply of labour and reduce the relative burden of supporting children. If people can find productive work, output and household income may rise. If job creation is weak, the same increase can lead to unemployment, insecure self-employment, discouraged workers or low productivity activity.

**Human capital channel:**

Better nutrition, public health, education and job relevant skills raise workers' productivity and adaptability. The size of a youth cohort is less important than its capabilities. Foundational literacy and numeracy, critical thinking, digital competence, vocational skills and lifelong learning determine whether young people can move into more productive activities.

**Savings and investment channel:**

Working age households may save more than households with high dependency burdens. If savings are channelled through effective financial institutions into productive investment, the economy can accumulate capital. This is not automatic: low earnings, insecure work, high living costs and limited financial access can prevent households from saving.

**Gender and allocation channel:**

The dividend expands when women can enter, remain and progress in paid work. Removing barriers to women's employment can increase household income, the effective labour supply, productivity and children's welfare. But participation statistics should be interpreted alongside the nature of work: unpaid family work and low paid informal activity do not provide the same autonomy or economic security as decent paid employment.

**Institutional and productivity channel:**

A favourable age structure can support growth only when firms invest, infrastructure functions, public services are effective and workers can move between sectors and regions. The demographic dividend is therefore a joint outcome of population dynamics, macroeconomic conditions, enterprise development and public institutions.

**India's Demographic Opportunity: What the Evidence Shows:**

India's population structure remains comparatively young, but the demographic transition differs across states. Fertility has declined substantially, while longevity is increasing. States with younger populations may face immediate pressure to create education and employment opportunities; states further along the transition may need to manage ageing and a shrinking share of young entrants. A single national policy cannot fully address these differing demographic realities.

The Economic Survey 2024-25, drawing on population projections, reported a declining dependency ratio and a relatively young median age. It cautioned that the working age population becomes an economic advantage only when absorbed into productive sectors (Government of India, 2025a). The Economic Survey 2025-26 places the likely peak of the 15-59 age group around 2030 and highlights the need to prepare for ageing at the same time (Government of India, 2026). The policy window is therefore substantial but not unlimited.

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Labour market indicators show improvement. According to the PLFS annual report for July 2023-June 2024, the labour-force participation rate (LFPR) for people aged 15 years and above, using usual status, increased from 57.9 per cent in 2022–23 to 60.1 per cent in 2023–24. The worker-population ratio (WPR) rose from 56.0 to 58.2 per cent over the same period. The overall unemployment rate was 3.2 per cent in 2023–24 under the same measure (Ministry of Statistics and Programme Implementation [MoSPI], 2024). These are encouraging signals, but they do not by themselves establish that enough high quality jobs are being created.

The below images show the PLFS data regarding LFPR and WPR. The images clearly show that male LFPR has almost remained stagnant over the 2017-18 (LFPR 75.8 percent; WPR 71.2 percent) to 2023-24 (LFPR 78.8 percent; WPR 76.3 percent) period while female LFPR and WPR has significantly rose over that period of time. In the year 2017-18 the female LFPR was at 23.3 percent; WPR was at 22.0 percent, in 2018-19 the female LFPR was 24.5 percent; WPR was 23.3 percent, in 2019-20 the female LFPR was 30.0 percent; WPR was 28.7 percent, in 2020-21the female LFPR was 32.5 percent; WPR was 31.4 percent, in 2021-22 the female LFPR was 32.8 percent; WPR was 31.7 percent, in 2022-23 the female LFPR was 37.0 percent; WPR was 35.9 percent, and finally in the year 2023-24 the female LFPR was 41.7 per cent and female WPR was 40.3 per cent for people aged 15 years and above (MoSPI, 2024). The change is important, yet participation must be examined in relation to unpaid family work, self-employment, earnings, working conditions, safety and career progression. A rise in participation is most beneficial when it expands women's choice and access to decent work.

Figure 1. Labour Force Participation Rate (LFPR), India

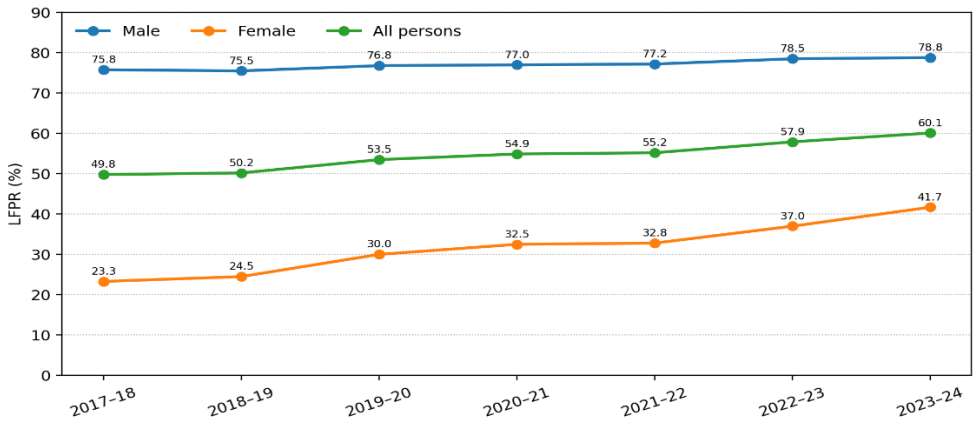
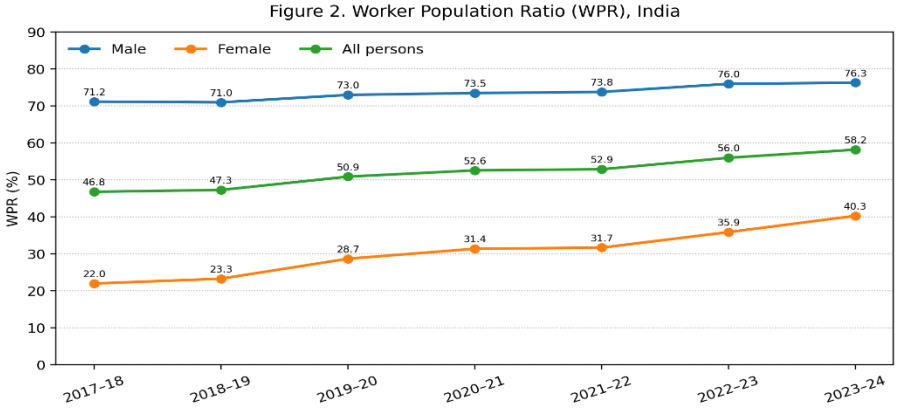



Figure 2. Worker Population Ratio (WPR), India



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The Economic Survey 2023–24 reported that the usual status youth unemployment rate for ages 15-29 declined from 17.8 per cent in 2017–18 to 10 per cent in 2022–23 (Government of India, 2024). This trend suggests improvement, but it should not be confused with the absence of labour-market stress. Youth may remain outside employment, education and training; graduates may experience qualification mismatch; and many employed people may be in low productivity jobs. The relevant assessment must combine participation, employment, earnings, stability, productivity and transitions from education to work.

Table 1: Selected Labour Market Indicators for India

| Indicator (Usual Status) | 2022–23 | 2023–24 |
|---|---|---|
| LFPR, age 15+, all | 57.9% | 60.1% |
| WPR, age 15+, all | 56.0% | 58.2% |
| LFPR, age 15+, women | 37.0% | 41.7% |
| WPR, age 15+, women | 35.9% | 40.3% |
| Unemployment rate, age 15+, all | 3.2% | 3.2% |

LFPR = labour force participation rate, WPR = worker population ratio. Values are for persons aged 15 years and above under usual status (principal plus subsidiary status). Source: MoSPI (2024).

**Demographic Dividend: Myth versus Reality:**

Myth: A young population automatically accelerates growth:

Reality: A young population creates a potential advantage, not a guaranteed outcome. Growth depends on whether additional workers can produce goods and services at rising levels of productivity. If labour demand fails to keep pace with labour supply, the outcome may be disguised unemployment, insecure work or pressure on household resources. Demography creates a window; economic and social policy determine how much of it is used.

Myth: A low headline unemployment rate proves the labour market is healthy:

Reality: The unemployment rate is only one indicator. It can fall when people stop looking for work, when workers accept low quality jobs, or when employment is irregular or unpaid. India's labour market assessment should include real wages, hours worked, social protection, formalisation, occupational safety, underemployment and the share of young people not in employment, education or training. PLFS measures are valuable, but they need to be read in conjunction with these broader dimensions.

Myth: More education automatically means better employment:

Reality: Education raises capabilities, but weak learning outcomes and mismatches between curricula and labour demand can reduce the returns to credentials. Employers need problem solving, communication, technical and digital skills as well as foundational knowledge. Education systems must combine academic rigour with career guidance, internships, apprenticeships and practical exposure. Skill programmes should be assessed by placement quality and wage progression rather than enrollment or certificate counts alone.

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Myth: India's young population will naturally make it a manufacturing powerhouse:

Reality: Manufacturing growth requires reliable infrastructure, logistics, finance, technology adoption, predictable regulation and firms capable of competing internationally. Labour intensive sectors such as textiles and apparel, food processing, footwear, furniture, tourism related production and selected electronics supply chains can create jobs, but need a supportive ecosystem. Services are also crucial, yet many modern services require higher skills and may not absorb all workers leaving agriculture. The challenge is to expand productivity across manufacturing, services and agriculture rather than assume that one sector will solve the employment problem.

Myth: The demographic dividend is gender-neutral:++++++++++

Reality: Excluding or underutilising women means losing a major source of talent and productive capacity. Barriers include unpaid care responsibilities, inadequate childcare, unsafe transport, workplace discrimination, limited access to assets and finance, and weak flexibility in work arrangements. Rising female participation is encouraging, but policy should focus on quality, earnings, agency and progression as well as entry into the labour force.

Myth: Every state has the same demographic opportunity:

Reality: India's demographic transition is regionally uneven. Some states have younger populations and urgent needs for jobs, education and migration support; others face lower fertility, ageing and changing care needs. National programmes should therefore be complemented by state-level demographic and labour market strategies. Migration can improve the matching of workers and jobs, but requires portable social protection, affordable housing, safe transport and recognition of skills.

Myth: The demographic dividend lasts indefinitely:

Reality: The age structure changes over time. As the population ages, the relative share of older people rises and demands on health care, pensions and long-term care increase. India must use the current window to build productivity, savings and social security institutions, while preparing for longer lives and an ageing workforce. A successful strategy should eventually transform a first demographic dividend into a broader productivity and longevity dividend.

**Major Constraints on Realising India's Dividend:**

Quantity and quality of employment:

The central constraint is not simply the number of jobs but their productivity and quality. A large share of workers remain in informal employment, with limited social insurance, unpredictable earnings and few opportunities for training. Small firms often face constraints in credit, technology, market access and scale. Policies that support enterprise growth, simplify compliance without weakening labour protections, improve logistics and enable firms to move into higher value activities are essential.

Skills mismatch and educational quality:

The transition from school and college to employment remains uneven. Employers may report shortages of job ready skills even when educated young people struggle to find suitable work. This contradiction reflects differences in location, field of study, skill level and wage expectations. Strong foundational learning, updated curricula, industry linked vocational education, paid apprenticeships and credible career information can help

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close the gap. Universities should also promote analytical ability, communication, entrepreneurship and digital literacy rather than narrowly train for the first job.

Health, nutrition and productivity:

Health is productive infrastructure. Poor nutrition, untreated illness, mental health challenges and inadequate access to preventive care reduce learning and work capacity. Investment in primary health services, adolescent health, nutrition, sanitation and occupational safety yields benefits across the life course. Health policy should be linked with education and employment planning, particularly for disadvantaged and remote communities.

Gendered barriers and unpaid care:

Women's economic participation is shaped by social norms and the availability of enabling services. Public childcare, safe and affordable transport, sanitation, flexible work options and protection against harassment can reduce barriers. Recognition of unpaid care work is also important. Better care infrastructure creates paid jobs in its own right while enabling more women to participate in other sectors.

Regional inequality and migration:

The benefits of demographic change will be uneven unless public investment and employment opportunities reach lagging districts and smaller towns. Rural non-farm enterprises, agricultural value chains, local services and digital connectivity can diversify livelihoods. At the same time, migration to growth centres should be supported through rental housing, portable benefits, access to schools and health care, and transparent recruitment practices.

Technology, automation and climate transition:

Digital technologies and artificial intelligence may raise productivity while changing the composition of labour demand. Some routine tasks may decline, while new roles emerge in data, maintenance, logistics, health, education and green industries. Workers need opportunities to reskill throughout their careers. Climate change adds risks to agriculture and outdoor work, but investment in renewable energy, energy efficiency, public transport, ecosystem restoration and climate-resilient infrastructure can create new employment pathways.

**Policy Agenda: Converting Potential into a Dividend:**

Make job creation an explicit development objective:

Macroeconomic policy should be assessed not only by output and investment but also by the number and quality of jobs generated. Public infrastructure investment can crowd in private activity, but job-rich growth also requires competitive firms, access to finance, stable demand and export capability. Sectoral strategies should identify where India can expand labour-intensive production while raising productivity and labour standards.

Strengthen foundational learning and lifelong skills:

The policy priority is a continuum from early childhood development to adult learning. Schools must secure literacy, numeracy and digital foundations; colleges should connect learning with research, enterprise and local economic needs; and vocational pathways should offer dignity, progression and recognised credentials. Apprenticeships should be expanded through partnerships among employers, educational institutions and

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governments. Outcomes should be measured through completion, placement, retention, earnings and employer feedback.

Enable women's paid employment:

A comprehensive gender strategy should combine safe transport, affordable childcare, stronger enforcement against workplace harassment, access to credit and productive assets, and support for women-owned enterprises. Public procurement and industrial-cluster policy can encourage firms to improve recruitment and progression. Labour statistics should distinguish paid employment, unpaid family work and own-account work so that policymakers can assess whether participation gains translate into economic autonomy.

Improve the productivity of micro, small and medium enterprises:

MSMEs can absorb workers across towns and districts, but many need improved access to working capital, digital tools, reliable electricity, quality certification, market information and timely payments. Cluster-based services, common facilities, technology extension and links to larger supply chains can help small firms grow. Formalisation should provide tangible benefits: credit, insurance, training and market access rather than function only as a compliance burden.

Modernise agriculture and rural livelihoods:

Agriculture remains important for livelihoods, but rising incomes require productivity growth and diversification. Investments in irrigation efficiency, storage, food processing, farmer-producer organisations, agricultural research, digital extension and market connectivity can raise value added. Rural non-farm employment in repair services, logistics, tourism, renewable energy and small manufacturing can reduce pressure on land while providing local work.

Build care, health and social-protection systems:

Affordable health care and social protection help workers take productive risks and move between jobs. Portable benefits are particularly important for migrants and informal workers. The expansion of childcare, elder care and community health services can create employment and release time for other productive activity. As India ages, pension coverage and long-term-care planning should develop alongside policies for youth.

Adopt state-specific and district level strategies:

A national demographic strategy should be differentiated by age structure, education, industrial base, migration patterns and women's employment. States with a large youth cohort may prioritise secondary education, technical training and labour intensive investment; states with faster ageing may focus on productivity, automation, health and care services. District-level dashboards can track school-to-work transitions, employment quality, female participation and enterprise growth.

Measure success by outcomes, not announcements:

A transparent monitoring framework should report job creation by age, sex, region and sector; wages and hours; formal and informal work; social-security coverage; apprenticeship completion; and transitions from education to employment. Independent evaluation should test whether schemes improve earnings and productivity, not merely whether funds were spent or beneficiaries enrolled. Better coordination among labour, education, industry, rural development and women and child development departments is essential.

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**Discussion:**

The evidence supports a balanced interpretation. India's age structure creates a meaningful opportunity, and recent PLFS indicators show increased participation and a higher share of people working. The rise in female participation is particularly important. At the same time, these indicators do not settle the question of whether the country is realising its full demographic dividend. The outcome depends on job quality, productivity, earnings, gender equality and the ability of institutions to connect skills with demand.

A key analytical distinction is between a demographic dividend and a demographic burden. The same cohort can contribute to growth when it is healthy, educated and employed, or intensify social and economic pressures when opportunities are scarce. The first dividend is not a reward delivered by population structure; it is a return on investment in people and productive capacity. Moreover, aggregate growth can coexist with unequal access to the gains. If young people from poorer households, disadvantaged social groups, remote districts or women face persistent barriers, the dividend may be narrow and socially fragile.

The policy response must consequently move beyond a binary debate about whether India has a dividend. It should ask which groups are benefiting, which regions are falling behind, what kinds of jobs are being created, and whether productivity and real earnings are rising. This calls for stronger data, careful evaluation and a whole-of-government approach. It also requires recognising that employment, education, health, care and industrial policy are mutually reinforcing rather than separate domains.

**Conclusion:**

India's demographic dividend is best understood as a time sensitive possibility rather than a predetermined national achievement. A relatively young population and a declining dependency ratio can expand productive capacity, household savings, innovation and the tax base. Official labour market data show positive changes in participation and the worker population ratio, including a significant increase in female participation. These developments provide reasons for optimism. Nevertheless, a demographic window does not automatically become a demographic dividend. Inadequate job quality, skills mismatch, informality, gendered barriers, regional inequality, health constraints and technological change can reduce the economic return from a large working age population. The claim that youth alone will guarantee rapid growth is therefore a myth; the opportunity itself is real, but its realisation depends on policy and institutional performance.

India's priority should be to turn its demographic advantage into productive, well paid and secure work through human capital investment, labour intensive and technology enabled enterprise growth, women's economic empowerment, better health and care systems, modernised rural livelihoods and regionally differentiated strategies. Success should be judged by whether people can develop their capabilities and use them in dignified work, not by population size alone. The dividend will be realised when demographic potential is converted into higher productivity, shared prosperity and resilience across generations.

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