UNIT 3 AGED PEOPLE

Structure
3.0 Objectives
3.1 Warm Up
3.2 Reading Comprehension
3.3 Vocabulary: Guessing Meanings of Unknown words and phrases
3.4 Study Skills – Making Notes
3.5 Listening Comprehension
3.6 Writing: Argumentative Writing
3.7 Grammar: Expressing Future Time
3.8 Reading a Poem: At 62
3.9 Let Us Sum Up
3.10 Answers

3.0 OBJECTIVES

In this Unit our main objectives are to give learners proficiency in English through an integrated approach based on a reading text on the theme ‘The Ageing of the World Population’. The skills we have emphasized on are:

- Reading skills with particular reference to:
  - preparing to read through pre-reading activities
  - reading for a purpose
  - guessing meaning of unknown words and phrases
  - skimming and scanning
  - making inferences
  - understanding cohesion and coherence
- Speaking – discussion on a topic;
- Study skills – making notes;
- Listening comprehension; and
- Writing an argumentative essay and using other people’s views in one’s own writing.

3.1 WARM UP

Activity 1
1. Look at the following family trees and say which one most resembles your family:

   (i) 
   
   M + F
   
   M  M  F

   (ii) 
   
   M + F
   
   M  F
   
   M  F
   
   M
2. What is a nuclear family? Which one of the above is a nuclear family? What is the other diagram called?

3. What are the advantages of living in a joint family? Why is this traditional family system disappearing in India, particularly in the cities?

3.2 READING COMPREHENSION

3.2.1 Preparing! to Read

Pre-reading activities

One of the ways of improving one’s reading skill is to observe how experienced readers read and what strategies they employ while reading. Research has shown that good readers engage themselves in what are called ‘pre-reading activities’. One of the purposes of these activities is to ‘activate’ background knowledge about the topic one is going to read and then read the given text in the light of this background knowledge.

Predicting and Verifying Predictions

There are various tasks and activities to enable learners to develop the reading skills. One of them is to survey the text, its title, and so on and predict what the text is about and then read the given text to verify the predictions made.

The task given below is meant to give you practice in learning this important reading skill.

Activity 2

1. You are going to read a passage titled Ageing: An Emerging Challenge. What do you think the writer will say in this passage? Write down questions you expect the writer to answer in this passage.

One of the questions, for example, can be: ................... What is ‘Ageing’? Now list as many questions as you can think of relating to this topic—questions you think the writer will answer or you want him/her to answer or deal with in the passage.

2. Do you know answers to any of these questions? Discuss your answers with your partner at the study center or with someone at home.
3.2.2 How to Go About Reading

Before you begin reading the passage, let us see how experienced readers read. We have already said above that experienced readers read keeping the *activated background knowledge* in mind and *interpret* all words and phrases in the *context* of this background knowledge. Secondly, good readers read *silently*, *varying* their speed of reading according to the *purpose* of reading. While reading they do not rush to consult a dictionary when they come across unknown words or phrases — they try to *guess* their meaning from the context, their form or position in the sentence structure. Again, they do not read word by word; they read and *predict* and verify their prediction. They also read in ‘*sense groups*’ focusing on making *meaning* of what they are reading.

**Reading for Gist**

**Activity 3**

Read the passage given below. Is this passage about ageing of individuals or of society as a whole? (Say which skills/strategies would you use to answer this question and why)

You must read silently and fast, do not stop at words and phrases you do not know but keep reading, guessing their meaning from context or even ignoring these words. Do not read word by word for every detail but read only with the *given purpose in mind*, i.e. to locate an answer for the given question — if you do all this or even some of these, you are already learning to become an effective reader.

**Aging: An Emerging Challenge (Part I)**

1. “THE AGEING OF the world’s population is one of the most important demographic phenomena of our time,” says United Nations Secretary-General Javier Perez de Cuellar. He was speaking on 1st October at a UNFPA-organized symposium on population ageing held to mark the first International Day for the Elderly.

2. The world’s elderly population — defined as persons 60 years and older — is growing rapidly, in developing countries as well as in the industrialized countries commonly characterized as “graying”. By the year 2025, seven in ten older persons will come from developing countries, the UN predicts. These countries are faced with a quandary: How to take care of their elders and invest in economic development with limited resources.

3. The needs of the elderly range from continued employment for those sometimes referred to as the “younger older,” to health care for the chronic ailments that come during “old-old age”.

4. “If all the world’s elderly were considered as a single nation, that nation would be the world’s third most populous, coming immediately after China and India,” says David Horlacher, chief of the Population and Development Section of the UN Population Division.

5. “However”, says Horlacher, the age structures of sub-Saharan African countries are getting younger. “Population ageing is unlikely to be a significant problem for them before 2020. Age structures in a majority of countries in Latin America and Asia became younger in the 1950s and 1960s, but the trend was reversed around 1970 when substantial fertility decline started.”

6. “The proportions of elderly are not changing markedly, but their sheer numbers are increasing rapidly” in the developing countries, says William Seltzer, chief of the UN Statistical Office. “At the same time, changes in social and cultural patterns, such as the flight of young people to towns and the spread of the nuclear family, mean that the traditional resources to care for the elderly are being undermined.”

35
Elderly persons make up some 12 per cent of the population of industrialized countries, 4.5 per cent in developing countries. By 2025, according to UN projections, the proportions will be 19 per cent and 8 per cent, respectively.

**Reading to Scan for Details**

Now read the passage once again, this time at an average speed, and answer the following questions:

**Inferring meaning**

Readers can easily comprehend what the writer says explicitly. But experienced readers can make out what is not stated explicitly but is only implied by the writer or maybe the writer pre-supposes that the reader will be able to infer the meaning from the context. The following is meant to teach this important skill.

**Check Your Progress 1**

Answer the following questions from your reading of the passage. You may have to use your own knowledge and experience to answer some of these.

1. When is one considered to be ‘aged’?

2. What are the challenges that the younger older face and the ‘old-old age’ people face?

3. Suggest some reasons why people live longer today than they did some years ago.

4. What problem does this pose for developing countries?

5. Why didn’t they face this problem in the past?

6. What are the needs of ‘aged’ people? How were these needs met traditionally in the past?

7. When is the “International Day for the Elderly” celebrated?

Let us now read the rest of the passage:

**Aging: An Emerging Challenge (Part II)**

It has been found that although the world’s population is almost equally divided between women and men, there are only 79 elderly men to every 100 elderly women.
“In all regions bar South Asia, women live longer than men,” says Catherine Pierce, chief of UNFPA’s Special Unit on Women, Population, and Development. “In consequence, a higher proportion of elderly women are alone than are men.”

“In developing countries, women’s general health is much worse than men’s. Health and nutritional deficiencies throughout life mean that women enter old age more unhealthy than men,” says Pierce.

She adds that “the culture of poverty follows women even in industrialized countries,” where, for example, widows are entitled to only a portion of their husband’s pensions.

Tarek Shuman, Director of the International Programme of the Centre for Ageing says, “The key policy question in industrialized and developing countries alike,” is “Who is going to pay the bill?”

The younger generation is paying for the elderly, no matter how you look at it”, Shuman told Population during a recent visit to New York. Whereas the economic costs of ageing fall on the young, the social burden is borne by the elderly themselves, most commonly in the form of isolation and immobility.

Industrialized countries are discovering that the best place for the elderly is their own home, rather than some institution. This is the traditional model in many developing countries, where the family is central to the culture and traditions. Family care, is more cost-effective and more likely to enhance the lives of the elderly than institutionalization.

“Developing countries should think twice before investing in institutions,” says Shuman. “This is where the UN comes in. It should emphasize an important message: ‘Don’t lose the family.’”

(Adapted: From Population, Vol. 17, No. 11 (Nov. 1991)

Check Your progress 2
1. According to Pierce, the plight of elderly women is worse than men in all countries. What reason does she give for this statement?

2. In what sense does the economic burden fall on the young?

3. What examples does the writer give of ‘social burden’?

Understanding cohesion and coherence:

Reading for main ideas and supporting details

Written communication is ‘interactive’ like face-to-face communication though it is interactive only implicitly. The writer enters into a sort of dialogue with the absent reader and anticipates questions the reader will ask and keeps providing answers to these questions. For example, s/he may make an assertion (focal point) and then give evidence (support) to prove her/his point or s/he may make a statement and follow it with expansion, explanation, re-statement and so on to make his or her point.

Expert readers can identify focal sentences containing main ideas and supporting sentences and their functions: exemplification, justification, expansion, restatement, and so on. Example:
Assertion: World’s elderly population is growing rapidly.
Justification: Paragraphs 6 and 7.
Statement: These (developing countries) are faced with a quandary.
Expansion: How to take care of their elders and invest in economic development with limited resources.

Reading the text in this way helps readers to see cohesion between sentences, that is how each sentence is linked with the previous one. Sometimes the writer uses linking devices but quite often s/he may not. You must learn to read in this manner and see how the sentences are linked with each other.

Understanding Text Organization
Expert readers can make out not only cohesion between sentences in a paragraph but also how various paragraphs in the text are linked together to achieve coherence.

Coherence is the term used for the logical development of ideas in a text. These ideas can be developed in a variety of ways, e.g. classification or listing, comparison and contrast, problem to solution, cause and effect, advantages and disadvantages, specific to generalization or vice versa and so on. This enables us to see how the whole text is organized and how the ideas flow through the given text. If necessary, we can prepare a flow chart of the ideas in the given text.

Activity 4
Can you make out how the writer has organized his ideas in the given passage Ageing: An Emerging Challenge

3.3 VOCABULARY: GUESSING MEANING OF UNKNOWN WORDS AND PHRASES

Check Your Progress 3
1. You are given below under column ‘A’ some words that occur in this passage and their meanings on the right under ‘B’. Choose the meaning of the word that is most appropriate in the context. (Be careful! You have more entries under ‘B’):

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) demographic</td>
<td>a) an unusual thing or happening</td>
</tr>
<tr>
<td>ii) phenomena</td>
<td>b) getting old</td>
</tr>
<tr>
<td>iii) predict</td>
<td>c) lasting a long time</td>
</tr>
<tr>
<td>iii) chronic</td>
<td>d) to foretell</td>
</tr>
<tr>
<td>iv) ailments</td>
<td>e) diseases</td>
</tr>
<tr>
<td>v) populous</td>
<td>f) popular</td>
</tr>
<tr>
<td>vi) flight</td>
<td>g) aeroplane</td>
</tr>
<tr>
<td>vii) undermine</td>
<td>h) weaken gradually</td>
</tr>
<tr>
<td></td>
<td>i) populated</td>
</tr>
<tr>
<td></td>
<td>j) pertaining to the study of population</td>
</tr>
<tr>
<td></td>
<td>k) the act of running away</td>
</tr>
</tbody>
</table>
3.4 STUDY SKILLS – MAKING NOTES

The most effective reading strategy is to read with a view to making notes. This enables students to focus on the reading as well as provides a summary of what they are reading which can be re-read later.

Activity 5

Read the passage Ageing: An Emerging Challenge once again and make notes for your future consultation:

How to make notes:

Keep the following five points in mind while making notes:

1. Decide why you are reading i.e. your reading purpose
2. Based on your purpose, decide how you are going to select what to take down, that is
   a) note the overall structure + key ideas of the passage
   b) summarize the main points + examples in note form
   c) note only what adds to your knowledge of the subject
3. Be brief in taking down your notes. Don’t write full sentences; use abbreviations and symbols whenever possible. (Don’t use abbreviations and symbols while writing an essay).
4. Make clear how the information, ideas and arguments you note are related to each other.
5. Use a lot of space for each topic. This makes it easier to add to your notes.
3.5 LISTENING COMPREHENSION

You are going to listen to a passage taken from the ‘Background to Project OASIS of the Ministry of Social Justice and Empowerment, Government of India, 01 Feb., 1999. Read the questions first and then listen to the passage from the audio. Now answer the questions. If you are unable to answer them, listen again.

Check Your Progress 4
1. The following five points describe the five paragraphs of the passage. As you listen, put the points in the same order as they occur in the passage, by numbering them 1 – 5.
   a) Elderly persons in India today must save enough for at least 15 years after they attain the age of 60.
   b) The number of the aged is rising world-wide and is expected to continue to rise rapidly, including in India.
   c) There is a need to create new systems and improve the prevailing mandatory contributory systems.
   d) Traditional old age economic security structures are unable to cope with this ever increasing number of elderly people. Hence there is need to supplement informal systems through formal contributory system.
   e) Providing economic security to this rapidly increasing number of the elderly people is a big drain on government resources.

2. Which of the following statements do you feel best describes the overall aim of the speaker? The main aim of the speaker is to:
   a) describe the rapid increase in the number of elderly persons.
   b) state that the average life span of the people in India is about 75.
   c) describe the traditional government and social economic security for this group.
   d) emphasize the need to devise multitude of saving systems including improving the existing system.

3.6 WRITING: ARGUMENTATIVE WRITING

Quoting other people’s views

In our own writing, particularly academic writing, we often have to quote other people’s views either to support our own argument or to oppose what they say and so on. There are four different ways of using other people’s views. We can do so by (1) direct quotation, (2) using reported speech, (3) paraphrasing, and (4) summarizing and also sometime by a judicious combination of two of these ways.

Check Your Progress 5

Read the reading passages carefully and notice how other people’s views have been used and why.

Argumentative Writing

We often have to write different types of texts, e.g. descriptive, narrative, expository and so on and writing particularly in a foreign language, needs guidance and practice. The following exercise is designed to give you some practice in writing.

Check Your Progress 6

Some people say that an institution (e.g. Old People Home) is the best place for keeping our aged people. Others argue that the best place for the elderly is their own home rather than some institution.
What is your opinion? You may like to cite examples from your own knowledge and experience to support your argument.

Write at least 250 words. Take not more than 40 minutes to complete your writing task.

Steps you may like to follow:

– First you need ideas on the topic on which you are going to write. How can you get these ideas? You may like to discuss with others in your group/class; you may like to read about the topic (books in the library, newspapers, magazine) or browse for materials on the Internet. Note down as many points as you can on your topic.

– The next step is to arrange your ideas in the order in which you would like to develop them in your writing so that there is a clear flow of thought from the beginning to the end, what we called ‘coherence’ or rhetorical organization of the text as a whole.

– See if any of these ideas can be clubbed together. If so, develop them in the same paragraph. Take care to see that sentences in each paragraph are linked by using what we have called ‘linking devices’ to achieve cohesion.

– Write your first draft and show it to others for their comments.

– You may like to revise your draft in the light of these comments incorporating their suggestions, if you want to do so.

– Write your second draft and edit it, that is, read it for language accuracy: spelling, collocation, tense, sentence structure and so on.

– You can now fair it and hand it in to your teacher.

Hints for argumentative writing:

1. First decide on your own position.

2. Give the opponents’ point of view and their justification for it.

3. Point out shortcomings/disadvantages of this point of view

4. State your own/the other point of view and describe its merits and advantages over the opponents’ point of view.

5. Wind up with conclusion in favour of your point of view.

The organization of ideas in this type of writing will be comparison-contrast type or what can be called advantages and disadvantages type....
# 3.7 GRAMMAR: EXPRESSING FUTURE TIME

We express future time in many ways. Given below are some ways in which we express future time and their functions.

### Going to

<table>
<thead>
<tr>
<th>Going to</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. You are <strong>going to</strong> read a passage titled Ageing: An Emerging Challenge.</td>
<td>Expresses personal intention or action taking place in the future.</td>
</tr>
</tbody>
</table>
| 2. A: Have you decided what you would like to do after you complete your graduation?  
B: Well, I think I’m **going to** study Business Management. |                                             |
| 3. Look at the dark clouds; I think it’s **going to** rain.              | Expresses probability                         |

### Present Continuous

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>I have a fever. I’m meeting</strong> the doctor in the evening.</td>
<td>Expresses future plans and arrangement.</td>
</tr>
<tr>
<td>2. <strong>What are you doing</strong> this weekend?</td>
<td></td>
</tr>
</tbody>
</table>

### The Simple Present

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>The flight leaves</strong> for Mumbai at 6 pm.</td>
<td>Expresses future actions which are determined in advance by a calendar, a time table or programme.</td>
</tr>
<tr>
<td>2. <strong>The cricket match starts</strong> at 9 am.</td>
<td></td>
</tr>
</tbody>
</table>

### Will/Shall + Verb or Will be / Shall be + verb

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>By the year 2025, seven in ten older persons will come from developing countries, the UN predicts.</strong></td>
<td>Expresses future fact or prediction.</td>
</tr>
<tr>
<td>2. <strong>With your CV or resume you will be able to promote yourself.</strong></td>
<td></td>
</tr>
<tr>
<td>3. ** Shall I carry your books? Will you open the window, please?**</td>
<td></td>
</tr>
</tbody>
</table>

### Will be / Shall be + verb + ing

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>I shall be sitting</strong> in the luxury bus tomorrow at this time.</td>
<td>Indicates an action which will be in progress at some time in the future and future actions that are planned.</td>
</tr>
<tr>
<td>2. <strong>He will be leaving</strong> for Mumbai at six O’clock tomorrow.</td>
<td></td>
</tr>
</tbody>
</table>

### Will / Shall + have + Past participle

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>They will have completed</strong> the project by tomorrow evening.</td>
<td>Expresses an action that will have been completed by a certain time in the future.</td>
</tr>
<tr>
<td>2. <strong>We shall have reached</strong> Mumbai by this time tomorrow.</td>
<td></td>
</tr>
</tbody>
</table>
Check Your Progress 7

1. Fill in the blanks with the correct form of the future, using will or going to.
   
   i) Student 1: Do you need any help?
      Student 2: Oh yes, please. _______ (you/carry) these books for me?
   
   ii) Secretary: I’m afraid the computer is not working, I can’t send the mail.
      Boss: Don’t worry, it’s not urgent. I __________ (send) the letter by courier.
   
   iii) Businessman: I’ve chosen a name for the new soap we are launching.
      Colleague: Really? What __________(you/call) it?
   
   iv) Boss: Why are you not coming to office on Friday?
      Assistant: I __________ (attend) my sister’s wedding.
   
   v) Adult: I’m afraid there are no cold drinks. Do you like some tea instead?
      Child: No, I __________ (not have) anything, thanks.
   
   vi) Trainer: Have you decided what to do about improving your English?
      Child: Yes, I’m __________ (listen) to the news every day.
   
   vii) Friend 1: I won’t be able to go shopping with you in the evening, something important has come up.
      Friend 2: Don’t worry, I __________ (go) with Sunaina.
   
   viii) Boss: Can you make sure Mrs. Gupta gets the message?
      Assistant: Yes, I __________ (tell) her as soon as she arrives.

2. Use one of the future forms along with the verbs in brackets to complete the following sentences.
   
   i) Rohan thinks about nothing but work, morning, noon or night. If he’s not careful he ___________ (have) a nervous breakdown.
   
   ii) __________ (you/take) the flight to Jaipur?
   
   iii) If you have any more questions, send me an email and I ___________ (do) my best to answer them.
   
   iv) Stop harassing me or I ___________ (complain) to police.
   
   v) Isn’t the Chairperson coming for our event?
   
   vi) Yes, he’s also ___________ (give) a speech on the company policies.
   
   vii) The Sports Channel ___________ (show) the highlights of the match this evening.

   viii) We’re ___________ (hire) a luxury bus for the Agra.
   
   ix) ___________ (you/open) the door for me?
3.8 READING A POEM: AT 62

Read the following poem. We hope you will enjoy it.

At 62
The advantages
of being old
I now explore …
the disadvantages
I know already.

There is a wisdom
sacred in my books,
seeping at last
into my words
and silences

Death,
in the distance
and near,
is my only halo.

Memories,
add up to meanings.
every cup of tea
becomes the ceremony
it should have always been.

I celebrate the familiar,
the routine,
and the unexpected.
Within my peace
and poetry,
the world of suffering
is not explained away,
though some of it
has its own validity.

I want my hands
to learn how to heal
myself and others,
before I hear
my last song.

3.9 LET US SUM UP

In this unit we have introduced you to an important phenomena of our times—the ageing of the world population with particular reference to the challenge it poses to the developing countries, the needs of the aged people including the problems faced by aged women in all countries—industrialized as well as developing countries—and how the needs and problems of the aged can be taken care of by us.

We have also tried to improve your proficiency in English through an integrated approach based on a reading text on the theme mentioned above, that is ‘The Ageing of the World Population’. The skills in which practice has been given are speaking, reading, listening, writing an argumentative essay and note making.

3.10 ANSWERS

Activity 1

1. Do it yourself.

2. A nuclear family is one in which husband, wife, and only their children are staying under one roof. The other one is a joint family, a family where three or more than three generations are staying under one roof.

3. Hints: Advantages: security, safety, cooperation, members help each other in need, pooling of resources, economy, both children and aged are taken care of bound by ties of mutual love and affection and so on.

Joint family system is still prevalent particularly in rural areas. Some of the reasons for its disappearance in towns and cities are: migration of youth from villages to cities for various reasons, working couples, lack of adequate accommodation, small incomes, selfishness, desire for independence, and crumbling of the culture that supports the joint family system.

Activity 2

1. i) What is ‘Ageing’?
   ii) Who is ageing?
   iii) When does one begin ageing?
   iv) Do all people begin ageing at the same age?
   v) How can we know he/she is ageing?
   vi) Is ageing a challenge?
   vii) Why is he/she ageing?
   viii) What is the meaning of ‘emerging challenge’?
   ix) What are the problems caused by ageing?
   x) For whom is it a challenge?
   xi) How can we deal with this challenge?
   xii) How may one cope with ageing?

2. Do it yourself.

Activity 3

The passage is about ageing not of any particular person but of world’s population as a whole.
Check Your Progress 1
1. Persons who are 60 years and above are considered to be ‘aged’ people.
2. Employment problems for “younger older” and health-care for chronic ailments of “old-old aged” people.
3. *Hints:* Better health care, better food and nutrition and general improvement in the quality of life. You can add more to this list.
4. Developing countries have limited resources. Should they invest these resources in taking care of their ‘aged’ persons or in economic development of their country?
5. The population of the elderly people was not so vast. Moreover, they were taken care of by their children in the joint family system.
6. Their needs are (i) economic (ii) health care, and (iii) social and psychological.
7. 1st of October

Check Your Progress 2
1. Their economic and health status is worse than men’s. In developing countries they suffer from health and nutritional deficiencies throughout life and so enter old age more unhealthy than men. Even in developed countries where they are entitled to old-age benefits, they get only a portion of their husband’s pensions and this is not adequate to meet their economic and health care needs.
2. It is the younger generation who meets the economic needs of the elderly people.
3. Loneliness and immobility

Activity 4
The given passage is organized in the form of ‘Problem to Solution’. This (Problem to Solution) type of organization of ideas often follows the following pattern:
- statement of the situation; the problem arising from it;
- its nature, causes and effects.
- possible traditional or suggested solutions
- a critical examination of the solutions and their drawbacks
- final solution, its advantages, and how it can be implemented.

Check Your Progress 3

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) demographic</td>
<td>pertaining to the study of population</td>
</tr>
<tr>
<td>ii) phenomena</td>
<td>an unusual thing or happening</td>
</tr>
<tr>
<td>iii) predict</td>
<td>to ‘foretell’</td>
</tr>
<tr>
<td>iv) chronic</td>
<td>lasting a long time</td>
</tr>
<tr>
<td>v) ailments</td>
<td>diseases</td>
</tr>
<tr>
<td>vi) populous</td>
<td>populated</td>
</tr>
<tr>
<td>vii) flight</td>
<td>the act of running away</td>
</tr>
<tr>
<td>viii) undermine</td>
<td>weaken gradually</td>
</tr>
</tbody>
</table>

Activity 5
Do it yourself.
1. Populations, worldwide, are ageing. In India, while the total population is expected to rise by 49%, that is from 846.2 million in 1991 to 1263.5 million in 2016, the number of aged, that is persons aged 60 and above is expected to increase by 107%, from 54.7 million to 113.0 million, in the corresponding 25-year period. In other words, the share of the aged in the total population will rise to 8.9% in 2016 from 6.4% in 1991. Population estimates further suggest that the number of the aged will rise even more rapidly to 179 million by 2026 or to 13.3% of the total Indian population of 1331 million.

2. Today, males and females in India at age 60 are expected to live beyond 75 years of age. Thus, on an average, an Indian worker must have adequate resources to support himself for approximately 15 years and his wife for an even longer duration after his retirement.

3. Traditionally, governments and societies provide economic security during old age through pension provisions. Sound pension systems form a social safety net for reducing poverty during old age. However, a rise in the number of older persons often causes a corresponding increase in government expenditure on non-contributory pensions and health services - since health and pension spending rise together. Higher government spending on old age security has often been at the cost of expenditure on other important public goods and services and has increasingly been a serious drain on government finances.

4. While we witness an increase in the number of aged, the traditional, informal methods for income security, such as the joint family system in India, is increasingly unable to cope with the enhanced life span and medical costs during old age. There is growing stress on the family system and there is an immediate need for introduction of formal, contributory pension arrangements that can supplement informal systems. This problem is particularly important in India, which will enter its demographic transition into increasing number of aged persons at lower income levels than those seen in other countries that have since long introduced systems to cope with the problems of an ageing population.

5. The research studies commissioned by Project OASIS suggest that a pension provision for India, considering the huge diversities in income, savings capacity, literacy and the variety of employment categories will necessitate the formation of a multitude of pillars including the existing, mandatory, defined contribution provision of the Provident Funds, the voluntarily funded PPF, as well as a new contributory pillar (primarily for those not presently covered by any other formal pension provision). However, most individuals are myopic during their earning lifetimes with regard to saving for their old age and may thus be reluctant to save adequately for their old age income security in a purely voluntary environment. We must educate people that old age is inescapable and that saving for old age could be a painless process if started early in life. It is thus desirable for the prevalent mandatory, contributory pillar - that is provident funds, which have been performing a singularly significant and sustained role in enabling employees to save for their old age - to increase its coverage, improve returns and reduce its potential dependence on any non-funded government subsidies.
Check Your Progress 4
1.  1. para 2  
2. para 1  
3. para 5  
4. para 4  
5. para 3  
2. d)

Check Your Progress 5
Do it yourself

Check Your Progress 6
Do it yourself.

Check Your Progress 7
1. Missing words are given in **bold**:
   i) Student 1: Do you need any help?
      Student 2: Oh yes, please. **Will you carry** these books for me?
   ii) Secretary: I’m afraid the computer is not working, I can’t send the mail.
      Boss: Don’t worry, it’s not urgent. **I will** send the letter by courier.
   iii) Businessman: I’ve chosen a name for the new soap we are launching.
      Colleague: Really? What **are you going to call** it?
   iv) Boss: Why are you not coming to office on Friday?
      Assistant: I **am going to attend** my sister’s wedding.
   v) Adult: I’m afraid there are no cold drinks. Do you like some tea instead?
      Child: No, **I will not have** anything, thanks.
   vi) Trainer: Have you decided what to do about improving your English?
      Child: Yes, I’m **going to listen** to the news every day.
   vii) Friend 1: I won’t be able to go shopping with you in the evening, something important has come up.
      Friend 2: Don’t worry, I **will go** with Sunaina.
   viii) Boss: Can you make sure Mrs. Gupta gets the message?
      Assistant: Yes, I **will tell** her as soon as she arrives.

2. Missing words are given in **bold**:
   i) Rohan thinks about nothing but work, morning, noon or night. If he’s not careful he **will have** a nervous breakdown.
   ii) **Will you take** the flight to Jaipur?
   iii) If you have any more questions, send me an email and I **will do** my best to answer them.
   iv) Stop harassing me or I **will complain** to police.
   v) Isn’t the Chairperson coming for our event?
   vi) Yes, he’s also **giving** a speech on the company policies.
   vii) The Sports Channel **will be showing** the highlights of the match this evening.
   viii) We’re **hiring** a luxury bus for the Agra.
   ix) **Will you open** the door for me?