CHAPTER : III
CHAPTER III
SOCIO-ECONOMIC DIMENSIONS OF RESPONDENT
AT THE TIME OF RETIREMENT

Generally we take old age as an age of retirement from all types of activities and as a life of relaxation. On the other hand due to retirement people should enable to participate fully in the main stream of Collective life. The aging persons in all Societies experience some recognisable changes in their physical condition and social environment, and these changes stand as mental handicap to their need-satisfaction role and therefore they require adjustment, both economic and social, for survival.

The phenomenon of retirement is an extremely complex one. Basically a transition from the status of a functioning member to that of an unoccupied aged person, a number of other factors are involved. These could be stated as by bereavement, loss of activity, social isolation (especially where the social ties have previously been allied to occupation), loss of social role and change in status. All of these, to my mind; transition, sense of bereavement, due to loss of spouse and loss of social role seem to predominate.

The event of retirement marks the end of employment and the beginning of life without a job, at least full time job. In agricultural country like India, majority of the
rural old persons never retire. Even in cities and towns, those who are engaged in business or private production-oriented activities do not retire as long as they are physically fit. Thus retirement cannot be associated with either age or health but with job. Nor is it true that health declines are associated with retirement but rather with age. Similarly it is yet to be proved whether people retire because they had to retire. Hence, retirement concept is linked with jobs. Retirement means final separation or withdrawal from ones' work activity. No vital function is expected after retirement.

Retirement can be viewed in several ways as a process, as an event, as a social role, or as a phase of life. It can be viewed as both a cause and an effect. It could be described as a complex social pattern that touches the life almost everyone.

Every person ought to retire some time or the other. Because retirement is obligatory from the point of view of old age, and physical debility caused out of it he must naturally accept this change. However, retirement is generally looked with a considerable change in patterns of living for most people. It has been suggested that retirement is taken as a major crisis for both social and personal identity. Retirement is a turning point of life that is
marked with many changes at the stage. After retirement the aged face different situation in socio-economic front. To understand the nature of old age and after retirement situation it would be necessary to observe social and economic conditions of such persons at this stage of retirement. Present chapter is devoted to project of socio-economic dimensions of retired persons at the time of retirement.

Following table shows the native-place of respondents.

<table>
<thead>
<tr>
<th>Native-place</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marathwada region</td>
<td>149</td>
<td>74.50%</td>
</tr>
<tr>
<td>Out-side of Marathwada region</td>
<td>51</td>
<td>25.50%</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

I found that most of the retired persons were natives of Marathwada region. Due to various reasons, Marathwada as a backward region as compared to the other parts of the state. Transport and communication facilities in this region are still very meagre. So, the proportion of migrant people is less in this region. But during last ten
years considerable development of Marathwada in all spheres is going on. As a result, today Marathwada, particularly Aurangabad city, is acceptable as a place to settle down after retirement.' Many retired Government and Semi-government employees, professionals and teachers have made here provision of living arrangements after retirement. I found in my sample 25.50% retired persons as migrants. They come in Marathwada for jobs and after retirement they have settled in Marathwada region. The following table shows the age composition of the respondents.

**TABLE - 2**

**AGE-GROUP DISTRIBUTION OF THE RETIRED PERSONS,**

**MARATHWADA, 1985-86**

<table>
<thead>
<tr>
<th>Age-group</th>
<th>Present Age</th>
<th>Frequency</th>
<th>Age at the time of retirement</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>56 - 60 yrs.</td>
<td>34</td>
<td></td>
<td>123</td>
<td></td>
</tr>
<tr>
<td>61 - 65 yrs.</td>
<td>63</td>
<td></td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>66 - 70 yrs.</td>
<td>60</td>
<td></td>
<td>51</td>
<td></td>
</tr>
<tr>
<td>71 - 75 yrs.</td>
<td>26</td>
<td></td>
<td>03</td>
<td></td>
</tr>
<tr>
<td>76 - 80 yrs.</td>
<td>10</td>
<td></td>
<td>02</td>
<td></td>
</tr>
<tr>
<td>81 years and above</td>
<td>7</td>
<td></td>
<td>did not report.</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>: 200</td>
<td></td>
<td>200</td>
<td></td>
</tr>
</tbody>
</table>
Retirement is a modern and legal concept. Every country has separate rules for the age of retirement. In India the age of retirement is 55 to 58 years in government services and 60 to 65 years in university and other private institutes. For others like former industrialists and Lawyers, there is no fixed age of retirement. They can retire if they wish but there is no limitations and specific rules for it. Their retirement depends upon their wish or their health conditions.

In the present study out of two hundred, 123 old persons retired, before 60 years, as they were Government servants. 77 old persons retired from other professions. Most of the other professionals retired between the age-range of 61-70 years. I found very few old persons, who retired in between the age-range of 71 to 80. Their profession was the production of handicrafts.

At the time of collecting this information, I found most of the aged were (61.5%) in the age-range of 61 to 70 yrs. They were fit for work, as most of them were retired a few years back. The proportionate of aged in the age-range of 81 years and above, was very less (3.5%). Thus, after retirement the aged can live long life. The retired persons in the age-group of 66 to 70 years were also found healthy and cheerful. But were less active in life. The retired persons in the age-
group of 75 to 80 years and above were found very old and
disabled. Some of the retired persons in this age-group were
found bedridden. Thus I found close relation between fitness
for life and the period after retirement being less than 5 to
10 years. There are only 21.5 per cent respondents who are at
present above 70 years, i.e. retired before 10 years. The
rest are retired either just now (1 or 2 years before) or
less than 5 to 10 years.

Retirement age is legal concept. Retirement at
fixed age means the person is not longer fit to play an
effective role in the productive system of the society.
Retirement takes for granted that at a fixed age a person
becomes invalid and unable to work. But if we take a glance
at the above table (Ref. table No. 2), we find these elders,
some of them are able bodied and work even after the age of
retirement. Even after 60 years of age retired persons
belonging to the age-group of 61-65 years were found very
healthy and fit for continuing their occupation. Taking into
consideration this variable the age of retirement might be
increased in some professions like teaching, research,
management. However in our country pressure of unemployed is
so strong that such proposal will hardly be acceptable. In
developed countries (Scandinavian), the age of retirement is
67 years. This is reflection of this correlation between
health (fitness) and increasing age beyond 58 years. On the
contrary after retirement problems of mental depression and
stresses are likely to arise.
Following Table shows the religious composition of the retired persons.

**TABLE - 3**

**RELIGION-WISE DISTRIBUTION OF THE RETIRED PERSONS.**

**MARATHWADA, 1985-86**

<table>
<thead>
<tr>
<th>Religious groups</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindus</td>
<td>173</td>
</tr>
<tr>
<td>Muslims</td>
<td>13</td>
</tr>
<tr>
<td>Buddhists</td>
<td>09</td>
</tr>
<tr>
<td>Sikhs</td>
<td>02</td>
</tr>
<tr>
<td>Jains</td>
<td>03</td>
</tr>
</tbody>
</table>

**Total** : 200

Religious composition of my sample shows that 'Hindu' retired persons are in minority. This is natural in Indian situation and more so in Aurangabad, where sixty percent people are Hindus. Retired persons belonging to other religion were found to be very less (13.5%). In Aurangabad, Hindu population seems to have been engaged in business, educational jobs and private practice. As a result there seems to be more retired persons among Hindus. Muslim population is more engaged in business, small shops and hawkers' activity. Quite a few Muslim advocates and doctors are active in Aurangabad. Majority are poor and engaged in low-level economic activities. Among Hindus too, those who are less educated and poor keep on working till death.
Following table shows the marital status of the retired persons.

**TABLE - 4**

**MARITAL STATUS OF THE RETIRED PERSONS, MARATHWADA**

**1985-86**

<table>
<thead>
<tr>
<th>Status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>163</td>
<td>81.50%</td>
</tr>
<tr>
<td>Unmarried</td>
<td>00</td>
<td>00.00%</td>
</tr>
<tr>
<td>Widowed</td>
<td>37</td>
<td>18.50%</td>
</tr>
<tr>
<td><strong>Total</strong> :</td>
<td>200</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

The marital relationship is important to older people because it is a focus for the fulfilment of all their interpersonal needs (inclusion, affection and control) and because of a sense of uniqueness and irreplacibility attached to it. When I inquired about the marital status of the retired persons I found almost all of them 'married'. Majority (81.50%) retired persons were living with spouse. Fewer (18.50%) were 'widowed'; hence they live with children or other relatives. I found these widowed retired persons well-adjusted in their life.
The following table No. 5 reveals the educational levels of the retired persons.

**Table - 5**

**Educational Levels of the Retired Persons.**

**Marathwada, 1985-86**

<table>
<thead>
<tr>
<th>Educational Levels</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>37</td>
<td>18.50%</td>
</tr>
<tr>
<td>Below matriculate</td>
<td>34</td>
<td>17.00%</td>
</tr>
<tr>
<td>Matriculate</td>
<td>38</td>
<td>19.00%</td>
</tr>
<tr>
<td>Matriculate &amp; Diploma</td>
<td>31</td>
<td>15.50%</td>
</tr>
<tr>
<td>Graduate</td>
<td>45</td>
<td>22.50%</td>
</tr>
<tr>
<td>Post-graduate</td>
<td>15</td>
<td>7.50%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

Education, occupation and income are the variables which are generally taken to determine the economic status of an individual. Let us look at these attributes of the respondents. 45.50 per cent respondents in this study look to be highly educated and as such must have experienced life in its full extent. I found only 18.50 per cent aged illiterate. Retired persons who completed Matriculation were 18.00 per cent only. But some retired persons had completed some kind of diploma after Matriculation for the purpose of occupational requirements. I found some retired persons who
were highly qualified. They had completed post-graduation. Thus, the educational level of these aged shows that most of the retired persons were educated and qualified.

Our respondents were retired from various types of occupations. I had some difficulty in classifying their occupation and occupational designation of these older persons. I have classified them according to occupations into broad categories. The Table No. 6 shows the nature of occupation of the retired persons.

In my sample 123 retired persons retired from Government and organised sector services and other 77 older persons retired from unorganized sectors, private services, own business and daily-wages labour works. So naturally proportion of the retired persons who retired from Government and organized sector services looks high. Older persons who retired from unorganised sectors were 44.00 per cent only. Some aged were retired as a daily-wages worker. I found the proportion of unorganised sectors' retired persons were very less because they never retire. They continue to work till their physical strength allows them. There is no statutory retirement age for them.
TABLE - 6


<table>
<thead>
<tr>
<th>Occupation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private service</td>
<td>20</td>
<td>10.00%</td>
</tr>
<tr>
<td>Government and Semi-Government service</td>
<td>123</td>
<td>61.50%</td>
</tr>
<tr>
<td>Own business</td>
<td>44</td>
<td>22.00%</td>
</tr>
<tr>
<td>Daily-wages labour or worker</td>
<td>13</td>
<td>6.50%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

Every person has a particular category in his profession. When I asked them about their occupational designation, I found that most of the retired persons were retired from the category of Class III and Class IV. And that is fact because the class I and class II level services are minor in the proportion.
Following table shows the retired persons' occupational designation.

**TABLE – 7**

**OCCUPATIONAL DESIGNATION OF THE OLDER PERSONS**

**AT THE TIME OF RETIREMENT, MARATHWADA, 1985-86.**

<table>
<thead>
<tr>
<th>Designation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class I</td>
<td>40</td>
<td>20.00%</td>
</tr>
<tr>
<td>Class II</td>
<td>37</td>
<td>18.50%</td>
</tr>
<tr>
<td>Class III</td>
<td>57</td>
<td>28.50%</td>
</tr>
<tr>
<td>Class IV &amp; Worker</td>
<td>17</td>
<td>8.50%</td>
</tr>
<tr>
<td>Owner</td>
<td>42</td>
<td>21.00%</td>
</tr>
<tr>
<td>A headman (Munim)</td>
<td>07</td>
<td>3.50%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

At the stage of retirement many retired persons had a specific post in their professions. At the stage of retirement 20 per cent were class I and 18.50 per cent were class II. 21 per cent elders retired as owners. The rest of the retired persons retired from the posts of Class III (28.50%) and class IV (8.50%). Some elders retired as a headman (Munim) from private services. Thus, this study shows that with higher education and more availability of high level posts persons can retire as class I and class II with good income.
One of the significant points that emerges out of the analysis of the above tables (Ref. Table Nos. 5,6,7) is that the educational level; occupation and occupational designation is closely related with each other. I found that the illiterate and persons with primary education were engaged in private service and unorganized sectors. Some of the owners also must have settled in their industries or business soundly due to technical education. However, some owners are illiterate or less literate also. The elders who had completed matriculation or below matriculation, were on the posts of class III and class IV. And generally I found elders who were graduate and post-graduate, were on the posts of class I and class II. Thus it indicates the close relation between education, occupation and occupational level.

Income and occupation are the two most important determinants of status and these two are closely related. I also found that the salary and occupational level are related with each other.

The following table shows the monthly salary of the retired persons at the time of retirement.
TABLE - 8
MONTHLY PAYMENT (SALARY) OF THE OLDER PERSONS AT
THE TIME OF RETIREMENT, MARATHWADA, 1985-86

<table>
<thead>
<tr>
<th>Salary</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below Rs. 1000</td>
<td>82</td>
<td>41.00%</td>
</tr>
<tr>
<td>Rs. 1001 to Rs. 2000</td>
<td>51</td>
<td>25.50%</td>
</tr>
<tr>
<td>Rs. 2001 to Rs. 3000</td>
<td>15</td>
<td>7.50%</td>
</tr>
<tr>
<td>No fixed payment</td>
<td>52</td>
<td>26.00%</td>
</tr>
</tbody>
</table>

Total : 200 100.00%

The economic condition of the retired persons was not so better at the stage retirement. Majority of retired persons were in middle economic condition. Table No. 8 illustrate that most of the retired persons (41%) were those whose salary was below Rs. 1000/-. But I found 15 retired persons who get salary Rs. 2001/- to Rs. 3000/- per month. Some old persons had no fixed salary because they were doing their own business or daily-wage work. Few had above Rs. 2000/- per month, but most of the rest, I could not assess their real income.

Modern craze for limited size of the family and high standard of living have broken the traditional joint-family system to some extent which was an ideal arrangement for the care of the aged, infirm and handicapped members of the family. In this research also I tried to sense the condition of their family at the stage of retirement.
The following table revealed the family-type of the retired persons.

**TABLE - 9**

**FAMILY TYPE OF THE RETIRED PERSONS.**

**MARATHUADA, 1985-86**

<table>
<thead>
<tr>
<th>Type</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joint Family</td>
<td>125</td>
<td>62.50%</td>
</tr>
<tr>
<td>Nuclear Family</td>
<td>75</td>
<td>37.50%</td>
</tr>
</tbody>
</table>

| Total           | 200       | 100.00%     |

In this present research work I came across little change in joint family structure. Most of the families of the retired persons were joint families. Yet its structure is changed from traditional Indian joint family. In this joint family retired person, spouse, married and unmarried sons and unmarried daughters, daughter-in-law and grand-children were living. It means it contains three or four generations. I also found about retired persons' case, son's were living abroad for the sake of service or business. But their property is still joint. Some of them were living alone because of some unusual circumstances such as having no children or all children abroad. Thus, the ageold structural practice of parents and adult children living together is still the characteristic of Indian family. However,
increasing tendency towards exclusion of aging parents from the families have also been considered by married children.

The 'big-size' is the characteristic of joint family. The size of the family indicates the strength of the family members. Three or four generations live in joint family. I found in my research, the vast majority of those who have a married child also have grandchildren. Most of the families had 8 to 12 members, having one joint family. Some families had 20 members, because so many retired persons had more than four children. It means they had no think about family-planning.

Table No. 10 shows the strength of children of the retired persons.

**TABLE - 10**

**PROPORTION AND SEX-WISE DISTRIBUTION OF CHILDREN OF THE RETIRED PERSONS, MARATHWADA, 1985-86**

<table>
<thead>
<tr>
<th>Proportion</th>
<th>Sons</th>
<th>Daughters</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>18.00%</td>
<td>14.00%</td>
<td>4.50%</td>
</tr>
<tr>
<td>Two</td>
<td>35.00%</td>
<td>37.50%</td>
<td>6.50%</td>
</tr>
<tr>
<td>Three</td>
<td>22.50%</td>
<td>11.50%</td>
<td>20.50%</td>
</tr>
<tr>
<td>Four</td>
<td>13.50%</td>
<td>12.50%</td>
<td>19.00%</td>
</tr>
<tr>
<td>More than four</td>
<td>5.00%</td>
<td>4.50%</td>
<td>46.50%</td>
</tr>
<tr>
<td>Having no sons or daughters</td>
<td>6.00%</td>
<td>20.00%</td>
<td>3.00%</td>
</tr>
</tbody>
</table>

Total : 100.00% 100.00% 100.00%
Retired persons had not given thought to the increasing strength of their children or size of family. Most of the retired persons (46.50%) had more than four children. Some retired persons had nine to ten children. Only 3 per cent old persons were childless. In Indian society the birth of son has a significant role. In present research I found 6 per cent old persons had no son and 20 per cent retired persons were daughterless. It has been in the line of Indian trend. Retired persons have found to have given more importance to the birth of son than to the birth of daughter.

Family planning is known in recent period, and it shows that in the first decade after the independence there was little propagation of family planning. This reflects on the sample of my respondents size of family. Most of the retired persons have four or more than four children. Only 3 per cent are without children and 4.50 per cent have one child only.

**RESPONSIBILITIES AFTER RETIREMENT**:

Because of lack of economic planning, late marriage or having children lately responsibilities on family front remain unfulfilled. As a result many retired persons in my sample (29%) had yet to arrange their daughter's marriage.

In Indian society, daughter's marriage is always looked as a great burden since her birth. If there are more than one daughters, responsibility gets doubled. Dowry
system, Arranged marriage pattern and less importance given to bride's side are the factors which make this responsibility multi-dimentional. Even persons retired as class I officers had to face humitiating situation in their daughter's marriage since the traditional status to bridegroom's side seems to be still high.

In addition to daughter's marriage, if son's education remains incomplete, it is more a burden. At present, unemployment being high even after completing education, if sons have to remain without jobs, it creates unhappiness in the family.

In case of those whose sons are employed and having jobs were 175 out of two hundred. Out of these 41.50 per cent told that their sons have carried forwards their own professions or fields, whereas 52.50 per cent told that their sons had chosen different fields for their jobs. Due to different fields for their jobs. Due to industrial progress in Marathwada, specially in Aurangabad, many industrial and tertiary services have been selected by younger generation. If there is change in profession of father and son the interaction on the work-roles level gets affected. Fathers do not get satisfaction of guiding their sons or honoring about their progress. They are unable to know technicalities of son's jobs as they never had experience in that line. Old
criteria of age, wealth, caste, family name are likely to disappear in industrial modern social framework. Sons of many retired persons apparently respect their father, however, the degree of respecting parents just because of their age or profession before retirement is declining.

In rural agricultural set-up, young sons have to face more depressing situation. Old persons even though they know little about modern techniques in cultivation show little readiness to change their methods and practices. If sons wish to introduce new methods/techniques, older persons try to dominate young sons. Young sons have to respect old parents because of bindings arising out of common property, proximity agricultural operation and daily life and paternal authority in the family. Thus picture in case of rural residents was far different than the one on the city.

**SUMMARY:**

The following points were noted regarding the socio-economic dimensions of the respondents at the time of their retirement.

1) It was revealed in my research work that the proportion of migrant retired persons in Marathwada region is very less due to various reasons. Since 'Aurangabad' city is acceptable as a place to settle down after retirement, many retired persons were found to have made provision of own house to stay after retirement.
2) It was observed that most of the retired persons were found in the age-range of 61 to 70 years and were quite healthy and still fit for work. Retired persons from unorganized sectors are more active.

3) Majority of the retired persons in my sample are Hindus, educated (very few illiterate) rural and urban; few engaged in private employment in an unorganized sector; the rest are in the middle and higher-middle economic class retiring from the jobs in the government administration.

4) Since most are married, they reported to be living with married and unmarried children and have been apparently satisfied with the semi-joint family set up so far. Although discussions go on about elderly population living separately and also about their various issues, practically it has not been yet possible for both generations.

In rural set up, there are still large joint families and the persons retired or not retired are found to have been living with their sons only. As long as property is joint (agriculture or business), there is less likelihood in Marathwada that elderly retired will have to live separately.

5) Most of the retired persons have been free from responsibilities like children's education and marriage of children, where they retired.

6) Majority of the retired person's children have chosen different occupations, fields as well as jobs.