The problem of old age has become a social problem due to the rising proportion of the aged people and their declining roles and status in the present society. Between these two reasons the latter is more responsible for the social problem of old age. The present society creates many problems for the old people. It does not give them opportunities to satisfy their needs and, thereby, deprives them of a comfortable, respectful, creative and socially useful life. They have to depend on their own resources for this purpose. Under these threatening circumstances, the unresourceful aged people find themselves unable to solve their problems. Then they look forward to social help and become problematic cases to society. With more industrialization the number of such people increases in any society. So aging has become a social problem in the highly industrialized country like America.

In India also, with more industrialization, modernization and urbanization, the problem of old age has started emerging as a social problem. The present industrial society, by decreasing the roles and status of the aged people, has started creating an environment for the old which is less conducive to their good adjustment compared to that of the pre-industrial society. Therefore, in India
also the number of mal-adjusted old people is increasing gradually.

The concept of 'adjustment' in gerontology has been used in the context of welfare programmes for the social problem cases among the aged people and it tantamounts to harmonious living in old age. The practical purpose of gerontology is to help people in leading a happy life in old age. The knowledge of the indicators of good living and its determining factors is necessary to provide social assistance to the old people. Owing to this reason, the identification of the operational criteria for the evaluation of the quality of adjustment and the exploration of the factors correlated with good adjustment in old age have attracted considerable scientific interest in the Western countries, especially in America.

The review of studies on the adjustment in old age shows firstly, that for the evaluation of the adjustment in social old age, activities or/participation and life satisfaction or happiness have dominated the gerontological literature. Secondly, it shows that the more popular and frequently selected factors to determine their relationship with the level of adjustment, with a little variation, are the socio-economic status, health status, family relationship, social relationship, interaction with various groups of people, involvement in the activities concerned with employment, hobbies, religion, etc. For the sake of convenience,
these factors may be roughly divided into two categories, i.e. situational and behavioural factors. The situational factors are related to the social, economic and physical situation of the old people. With the increasing importance of achieved properties like education, occupation, income, etc., the study of these factors in relation to the adjustment in old age is important. There seems to be a fairly wide agreement in gerontological literature that the two very important variables related to adjustment are the socio-economic status and physical health. Therefore, they should be considered as basic variables in any analysis. Owing to the significance of these variables, we find that in most of the studies of adjustment the gerontologists have taken these variables into consideration to find out their relationship with the adjustment in old age.

The behavioural factors are these variables which are concerned with the behaviour of the aged people, such as, their various activities, interaction and relationship with various groups of people, etc. Great importance has been given to the two types of life style, i.e. 'active' and 'disengaged', with respect to the adjustment in old age. On the basis of the contradictory findings about the association of various activities with the adjustment of the aged people, the gerontologists have developed two opposite theories of successful aging. They are the activity theory and the disengagement theory. While the first one
emphasizes high activity and high interaction, the latter considers low activity and low interaction desirable for a satisfactory life in old age.

In India also the problem of old age has attracted the attention of social scientists recently. But the studies on old age here are still in an infant stage and they have been mostly directed towards finding out the problems of the old people. These studies show that the social problem cases among the old have started emerging and they are likely to increase with more modernization and industrialization. So, information regarding the factors correlated with good adjustment in old age is necessary to provide social help to the maladjusted old people. Since no systematic study in this field has been conducted so far in India, at least to the knowledge of the researcher, the present study may be considered a step in this direction. This study makes an attempt to find out the correlates of good adjustment of the retired Government male employees living in Chandigarh. There are two reasons for selecting Chandigarh as the field of the study. Firstly, most of the aged people staying here are Government retirees and it is easier to draw sample due to the availability of their addresses in the local Treasury offices. Secondly, the social structure of Chandigarh clearly bears the impact of modernization, industrialization and urbanization. Only the
retired people have been selected for the study mainly because compulsory retirement, as a major consequence of industrialization and modernization of society, brings most of the problems of old age earlier and rather suddenly in the life of the Government employees. Therefore, the problems of the retired people may be expected to be more serious in nature thereby creating more 'social problem cases' in comparison with the self-employed people, who can keep at least some of the problems away as long as they wish. The study confines only to the adjustment of male retirees because of the insignificant number of female retirees. All the retirees have been treated as old people because, in the social sense, old age begins in an individual's life at that time when he ceases to enjoy the rights and perform the duties of middle age. The listing of the Universe has been done by noting the names and addresses of the retirees from the local Treasury offices and a procedure of simple random sampling adopted for drawing the sample of the study. A sample of 300 male retirees has been selected as units for analysis but 28 respondents could not be interviewed due to untraceability, non-availability, refusal and death. So there are 272 respondents in the present study. The information has been collected by the interview method and all the retirees have been interviewed by the researcher. The interview schedule included
questions on various aspects of life of the retired people.

The term 'adjustment' in the present study also refers to the harmonious living in old age. It has been operationally defined as the state of satisfaction with the present life. For the evaluation of the quality of adjustment of the retirees, with the help of the life satisfaction indices of successful aging (Havighurst, 1963: 299-320) an index of present life satisfaction has been prepared for rating the individuals of the sample as adjusted or maladjusted on a set of 30 statements. These statements are based on the five components of life satisfaction, i.e., resolution and fortitude, goodness of fit, positive self-concept, mood tone and zest for living.

The main features of the respondents are that most of them belong to the nearby areas of Chandigarh, a substantial number of them are displaced persons from Pakistan, most of them belong to urban communities, partition of India and lack of various facilities are the main reasons for their not settling down in their home communities. Most of them are Hindus, belong to higher caste groups of this region, are aged 65 years and below, have Punjabi as their mother-tongue, retired during the last five years before the interview, have education above matriculation, retired from relatively higher grades and gazetted posts, are financially better, married and living with spouses and unmarried children.
To find out the adjustment pattern among the retirees, the total score of a respondent on the life satisfaction index has been regarded as the indicator of his level of adjustment. Since each statement of the life satisfaction index has five point response categories and the scores of each item ranged from one to five, the possible total score an individual could get on this index ranged from 30 to 150. Based on the division of the range of possible total scores in the adjustment index into five equal parts, all the respondents have been divided into five categories indicating their levels of adjustment. They have been rated as having very poor, poor, average, good and very good levels of adjustment, if their total scores have been ranging from 30 to 54, 55 to 78, 79 to 102, 103 to 126 and 127 to 150, respectively.

In the study 32.72 per cent and 25.37 per cent of the respondents, respectively, have achieved the good and average levels of adjustment. It shows that a large section of them are moderately adjusted according to the life satisfaction index of adjustment used. This fact may be understood by keeping in mind the special characteristics of the respondents discussed earlier.

Regarding the correlates of adjustment, the most popular and frequently-tested situational and behavioural factors in the studies of adjustment in old age, conducted
by the Western gerontologists, have been selected in the present study also to examine their relationship with the adjustment in old age in the Indian background. Apart from these factors, considering the changing values, norms and social structure of Indian society, some attitudinal factors, such as, attitudes towards social changes, non-interference in the personal affairs of grown-up children and popular religious beliefs, have also been examined against the adjustment. All the factors have been divided into three groups, i.e. situational, attitudinal and behavioural factors. The situational factors include mainly the retirees' educational qualification, pre-retirement occupational status, present financial condition, health condition and age. The attitudinal factors include attitudes towards social changes, non-interference in the personal affairs of the grown-up children and popular religious beliefs. The behavioural factors include the retirees' relationship and interaction with the family members living with them, their living arrangements, relationship and interaction with the children living separately, relationship and interaction with various groups of people, i.e. neighbours, friends, relatives and members of voluntary organizations, involvement in occupational activities, hobbies and religious activities, overall
activeness and overall social interaction.

Regarding the relationship of various factors with the adjustment in old age, in the absence of any systematically conducted research work in this field in India, positive indications, which would have served as the sources of hypotheses for the present study, are not available. In this situation, deriving and testing the hypotheses, regarding the relationship of various factors with adjustment have not been possible in the present study. So the main purpose of the analysis is to examine the relationship that exists between the various factors mentioned earlier on the one hand and the level of adjustment on the other. Since the present study is aimed at the exploration of correlates of adjustment in old age, it is designed as an exploratory study.

FINDINGS

Situational Factors:

Regarding the situational factors, the educational qualifications, pre-retirement occupational status, present economic condition, health condition and age have been taken into consideration to study the adjustment of the retired people. These factors are considered significant because of the increasing importance of achieved properties and increasing dependence on the individual resources rather
than on group resources in the industrial society for leading a satisfying life in old age.

**Educational Qualification and Pre-Retirement Occupational Status:**

The data reveal that most of the respondents are educated above matriculation and have retired from class I and class II services, i.e. gazetted posts. While examining the educational qualification as the correlate of adjustment, it has been found that the highly educated retirees are more likely to achieve a higher level of adjustment than the less educated. It has also been revealed that a significant positive association exists between the pre-retirement occupational status and the level of adjustment. Both these variables show the social situation or social standing of the retirees in society even after retirement. Moreover, these factors determine the resources of an individual to solve the problems of old age.

**Financial Condition:**

Regarding the financial condition of the retirees, it has been found that most of them are having a monthly income of Rs. 400 and below, but the fact which is noteworthy is that about one-fifth of them are getting above Rs. 800 every month. As far as the sources of income are concerned, one-fifth of the respondents have pension as the only source of their income and among others house rent and present occupation are the common extra sources of income.
The data about the dependency burden show that leaving the wife, quite a few retirees have dependent children. Though most of them have one to two, quite a few have three to four and some have five or more than five dependents. In the case of adequacy of income, most of them feel that their income is less than their expenditure and the majority of such people have to take help from their sons. Others have to either cut down the expenditure or draw money from their savings. This data also reveal that only about one-third of the respondents are getting financial help from their sons and the rest, i.e., a little more than two-third, have to depend on their own financial resources. Surely, the respondents' monthly income, per-capita income and adequacy of income, which demonstrate their financial status, are found to have a significant positive association with the level of adjustment. It is observed that with the increasing monthly income, per capita income and adequacy of income the level of adjustment obtained by the retirees is also increasing significantly showing the importance of the sound financial position for successful adjustment in old age.

Health Condition:

The findings reveal that a little more than one-fifth of the respondents are not suffering from any physical ailments and most of them have only one to three ailments.
The information about the respondents' self-evaluation of the degree of seriousness of their suffering from all the ailments shows that most of those, who have any physical ailments, are suffering from them either very mildly or mildly. On the whole, the information about the number of ailments and seriousness of the suffering from the ailments shows that most of the respondents are enjoying satisfactory health. This fact is again supported by the self-evaluation of the health condition by the retirees and the time spent in bed due to illness during the last one year before the interview. A larger section of the respondents have evaluated their health condition as good and about one-fifth feel that their health is very good. One-fifth of them have not spent even a single day in bed and the majority of those, who have spent some time, have spent less than one week in bed during one year. This is because most of the respondents were not very old at the time of the interview. The respondents' health condition measured by a crude index based on the self-evaluation of their health condition, number of ailments, the degree of seriousness of the suffering from these ailments and the time spent in bed due to illness has also shown that the majority of the respondents are enjoying good health. The health condition has been found positively associated with the adjustment showing the importance of physical fitness as the base of individual resources for leading a comfortable life in old age. The
data about the age of the respondents show that a larger proportion of them belong to the age group of 61 to 65 years and considerable number of them are of 60 years and below. The chronological age has no statistically significant association with the adjustment in the negative direction as may be expected. The findings thus have shown that for adjustment in old age health condition is more important than the chronological age.

Attitudinal Factors:

The respondents' attitudes towards social changes, non-interference in the personal affairs of the grown-up children and popular religious beliefs have been considered to examine their relationship with the adjustment. These factors are considered significant especially in the context of the changing values, norms and social structure of Indian society.

Attitudes towards Social Changes:

To find out the respondents' attitudes towards various changes taking place in society, they have been asked whether they have favourable, indifferent or unfavourable attitude towards the nuclear family system, inter-caste and inter-community marriages, abolition of the purdah system, equal rights to women, widow remarriage and divorce. The majority of the respondents do not favour the nuclear family system. Only a little more than one-fourth
of them are in favour of this emerging pattern of the family system. In the case of inter-caste and inter-community marriages, more or less the equal proportions of the respondents have shown unfavourable and favourable attitudes. The majority of them have shown favourable attitudes towards other social changes like the abolition of the purdah system, equal rights to women, widow remarriage and divorce.

Comparatively lesser proportions of the respondents have indifferent attitudes towards these social changes. The information about the overall type of respondents' attitudes towards social changes, measured through a crude index developed on the basis of their attitudes towards earlier mentioned six social changes, demonstrates that more or less the same proportions of the respondents have neutral and positive attitudes. A smaller proportion have negative attitudes. It has been found that the respondents having positive attitudes towards social changes are more likely to achieve higher levels of adjustment than those having neutral or negative attitudes.

**Attitudes Towards Non-interference in the Personal Affairs of Grown-up Children:**

In this respect, the respondents have been asked whether the grown-up children, while taking important decisions, should take the permission or advice of the
parents or manage their own affairs, and while going out in the evening they should take permission of the parents or inform them before going out or may go without informing them? They have also been asked whether the parents should go out with the grown-up children for entertainment and sit with their friends, most of the time, sometimes or rarely? Regarding the important decision, a larger section of the respondents have a liberal attitude. They said that the children should manage their own affairs. Only a little more than one-fourth expressed the view that the parents' permission should be taken on such occasions. As far as going out in the evening is concerned, the majority of them said that the parents should be informed before going out. In this respect, more or less the same proportions of them have conservative and liberal attitudes. In the same way, a larger section of them said that the parents should rarely go out for entertainment with their grown-up children and sit with their friends in the drawing-room. In the case of going out with the children, one-sixth, and regarding sitting with the friends, a little less than one-fourth of the respondents, have shown interfering attitudes. The distribution of the respondents according to the degree of their non-interfering attitudes, measured through the crude index based on the above mentioned four questions, also shows that a larger section of them have high degree of non-interfering attitudes, and only a little
more than one-fifth have very low degree of non-interfering attitudes. This may be because that quite a few of them are educated above matriculation. A significant positive association has been found between the non-interfering attitudes and the level of adjustment.

Religious Beliefs:

The respondents have been asked how strongly they believe in the existence of gods and goddesses, in the concepts of 'pap' and 'punya', hell and heaven, and 'karma' and rebirth. The majority of the respondents have moderate faith in the existence of gods and goddesses and a larger section of them have moderate belief in the concept of 'pap' and 'punya'. In the same way, while the majority of them have moderate faith in the concept of 'karma' and rebirth and in the concept of hell and heaven, relatively a larger proportion of them have moderate belief. The distribution of the respondents according to the overall strength of religious beliefs measured through the crude index developed on the basis of the four questions, mentioned earlier, also shows that nearly half of them have moderately strong religious beliefs. This finding can be explained on the basis of the fact that most of the respondents are educated above matriculation. But the most surprising finding of the study is that strength of religious beliefs has no
association with the adjustment neither in the positive nor in the negative direction showing that both the variables are independent of each other.

Thus, our findings regarding the relationship that exists between the attitudinal factors on the one hand and the level of adjustment on the other reveal some interesting facts. While the positive attitudes towards social changes and the non-interfering attitudes towards the personal affairs of the grown-up children facilitate better adjustment, the strong religious beliefs neither facilitate nor inversely affect the level of adjustment in old age. This shows that modern attitudes are very necessary for leading a satisfying life in the present society while religion has no important role to play in this respect.

**Behavioural Factors:**

Regarding the behavioural factors, the retirees' relationship and interaction with the family members living with them, their living arrangements, relationship and interaction with children living separately, interaction with neighbours, friends, relatives and the members of voluntary organizations, involvement in occupational activities, hobbies and religious activities, overall activeness and social interaction have been taken into account to study the adjustment in old age. These factors
are considered significant due to the immense importance of the two types of lifestyle, i.e. 'active' and 'disengaged', and the difference of opinion among the gerontologists about their desirability in solving the various problems of old age.

**Relationship and Interaction with Family Members Living in the Same Household and with the Children Living Separately:**

The information about the living arrangements and the quality of family relationship of the retired people shows firstly, that most of them are living with their spouses and unmarried children and secondly, that the majority of them have evaluated their relationship with the family members living with them as good. The data about the frequency of conflicts between the respondents and the family members and the main reasons for the conflicts most of the time, reveal that a higher proportion of them are having conflicts sometimes with their family members. But a considerable number of them have also reported that they rarely have conflicts, and a smaller proportion have conflicts quite often. The difference of opinion and the financial problem are the most prevalent reasons for the conflicts. The distribution of the respondents according to family types and the time spent in face to face interaction with the family members shows that the majority of them are living in nuclear families. Regarding the interaction, it has been found that more or less the equal proportions
of them spend quarter, half and most of the day in face to face interaction with the family members. A higher proportion of the respondents have evaluated their relationship with the children living away as good. A higher proportion of them meet their children living separately more than once in a year and a small proportion meet their children less than once in a year. Surely, the quality of relationship and interaction with the family members are found to be positively associated and the frequency of the conflicts with the family members is negatively associated with the level of adjustment. The respondents' living arrangements with the children are found to have an association with their adjustment in the positive direction, though it is not statistically significant. In the case of children living separately, the quality of relationship and the frequency of meetings showing interaction with the children are found to have a positive association with the adjustment.

Relationship and Interaction with Friends, Neighbours, Relatives and the Members of Voluntary Organizations:

The findings about the number of respondents' intimate friends, neighbours with whom they meet, relatives in Chandigarh and the membership of voluntary organizations located in Chandigarh, reveal some surprising facts.
Relatively the larger proportions, i.e. 36.77 per cent, 40.82 per cent, 48.53 per cent and 71.69 per cent, of the respondents do not have any intimate friends, meet only one to two neighbours, have one or two relatives in Chandigarh and have no membership in any voluntary organization, respectively.

The frequency of mutual visits between the respondents and their friends, neighbours and relatives and the frequency of meetings of the voluntary organizations attended by them also show more or less the same facts. Owing to the absence of any intimate friends, no mutual visits take place in the case of 36.77 per cent of the retirees. In the same way, as they are not members of any voluntary organization, in the case of the majority, i.e. 71.69 per cent of the respondents, the question of attending the meetings of any organization does not arise. Regarding neighbours and relatives, mutual visits take place rarely and sometimes in the case of 42.27 per cent and 41.54 per cent of the respondents, respectively.

The interaction with the relatives, friends and neighbours through mutual visits and with the members of voluntary organizations, through meetings attended by the respondents, all are found positively related with the level of adjustment. This shows the importance of the
interaction with the various groups of people in society other than the family members for better adjustment.

**Occupational Activity:**

The information about the retirees' occupational activities shows some important facts about retired life. The majority, i.e. 63.60 per cent, of them are leading a completely retired life, whereas 36.40 per cent are involved in some economic activity. A larger proportion of those involved in economic activity are doing service in private establishments and the rest are in business or have private practice of their profession, or farming. The information about the time spent on occupational activity shows that whosoever has taken occupational activity is spending about six hours on it every day. The cross tabulation between the involvement in occupational activity and the level of adjustment shows a statistically significant positive association between these two variables.

**Hobbies:**

The findings about the involvement of the retirees in hobbies determined by the time they spend daily on them have revealed that a considerable proportion of the respondents do not devote any time to any hobby. When the hobbies have been divided into two types, i.e. involving and not involving interaction with others, it has been found that the number of people, having no such hobbies
which involve interaction with others, are more than those having no such hobbies which normally do not involve interaction with others. On the whole, the data reveal that the people are spending more time on self-centred hobbies. The cross tabulation between the degree of involvement in hobbies determined on the basis of the time spent on them daily and the level of adjustment reveals that people spending more time on hobbies are more likely to achieve a higher level of adjustment.

Religious Activities:

Religious activities have their own significance in passing the leisure time as well as giving the future orientation to the aged people. The time spent on all religious activities daily reveals firstly, that quite a few of the retirees do not devote any time and secondly, that the majority of them are spending only up to one hour daily. When all religious activities have been divided into two groups, i.e. indoor and outdoor religious activities, it has been found that the number of people having no outdoor religious activities are more than those having no indoor activities. On the whole, the data reveal that a considerable number of the respondents do not have much interest in religious activities. The cross tabulation of involvement in religious activities with the level of
adjustment shows that neither positive nor negative association exists between them. This shows that both the variables are independent of each other.

**Overall Activeness and Social Interaction:**

Finally, it is considered desirable to find out the association between the overall activeness and overall social interaction derived on the basis of their routine activities on the one hand and the level of adjustment on the other. On the basis of the total time spent daily on all types of activities, except the compulsory activities like taking bath, dressing, eating, etc., it has been found that a larger proportion of the respondents are very active even in this period of life, spending more than eight hours every day on various activities. When all the activities have been divided into two types on the basis of the criteria whether they involve or do not involve interaction with the non-family members, it has been found that a larger section are devoting two to four hours to such activities which do not involve interaction with the non-family members. It again shows that the majority of the retirees are leading a home-centred life after retirement. A smaller proportion of the retirees are found spending two to four hours in activities involving interaction with the non-family members. As the association between the overall activeness and the overall social interaction on the one hand and the level of adjustment on the other is concerned, both the variables
are found to have a statistically significant positive association with the level of adjustment of the retired people.

Conclusions and Suggestions:

The sample of the present study is not adequately representative in dimensions as it does not represent all the aged people of Indian society, but confines only to a section of the retired Government male employees living in Chandigarh. Moreover, because of the high cost of living in Chandigarh, it is mostly the higher categories of the Government employees who have settled down in this city. This limitation of the study makes it difficult to generalize the findings for all the aged people in Indian society. However, the sample may be considered representative in trends and some of the broad trends may be regarded as generally applicable to the urban Indian society as a whole. On the basis of some striking findings a few conclusions can be drawn and generalized. Further, considering that the practical purpose of gerontology, especially the studies of adjustment in old age, is to provide information facilitating proper social planning and programming for the welfare of the aged, some suggestions can be given on the basis of our findings.

The present investigation shows that old age has started emerging as a social problem in Indian society due to the socio-cultural changes brought about by the industrial
revolution. The findings clearly indicate that the increasing importance of achieved properties, the changing social structure, especially the family structure, individualistic values, negative attitudes of the younger generation towards the aged and compulsory retirement from the economic activity are the main contributing factors for the emergence of the social problem of old age. Those respondents are better adjusted who are leading a life resembling the life of the aged in the pre-industrial society in terms of having financial and physical security, satisfactory family relationship, social interaction and association with various groups of people, involvement in useful and creative activities, etc.

In the present investigation, though the proportion of the adjusted retirees is relatively larger, the proportion of the maladjusted is also quite considerable. It becomes more significant in view of the fact that the higher class of people dominate the sample. It may reasonably be extrapolated that the proportion of the maladjusted retirees will be much more among the people retired from lower categories of services, non-pensioners and non-earners belonging to the lower classes of society. It may be anticipated that the number of such socially problematic old people will keep on increasing with the advancement of industrialization. If
proper steps are not taken to check it, the problem may become very serious and endanger society itself.

This problem cannot be adequately handled at the individual and familial levels. So it calls for the concerted efforts of society for its solution. The maladjusted people are unable to solve their problems themselves and they do not get help from the family members also. As a result, they look forward to social assistance which can and should be given by planning programmes for the welfare of the aged.

The findings about the association between the situational factors and the level of adjustment reveal that for good adjustment in old age the importance of acquired properties like education, social status, income and the physical fitness is increasing, whereas the ascribed properties like age or seniority are losing their significance. The information about the family life of the retired people has revealed some important facts. The types of household of the respondents have clearly shown that the joint family system is disappearing and the nuclear family system is emerging. The unfavourable attitudes towards the nuclear family system expressed by the majority of the respondents and the positive association between the respondents living with their children and their interaction with the family members living in the same household and the children
living separately on the one hand and the adjustment on the other have also indicated that the aged people like to live with their children and enjoy interaction with them. Whereas the information about the living arrangements of the respondents has shown that quite a few of them are unable to live with their grown-up children. The financially well off aged people are more likely to get proper care, respect and position of authority in the family than the poor. This fact is substantiated by the finding that the frequent conflicts of a considerable proportion of the respondents with their family members are due to the financial problem. It is observed that the family members do not normally oppose the aged if their financial condition is very good. On the whole, the information about the family life of the respondents demonstrates that quite a few of the aged people are unable to enjoy a financially and physically secured life within the family system. When the old people do not get proper care and protection from their family their needs have to be met by outside agencies.

Thus, the duty of providing financially, physically and socially secured life to the needy aged people is being transferred to the State automatically in the present society. Though there is an awareness of this problem, Indian society is not yet well-equipped to meet such an eventuality.

The Government employees get much less amount of
money as pension compared to their last pay drawn. It is not sufficient to meet their expenditure and maintain the pre-retirement standard of living. A higher proportion of the retirees have reported about the inadequacy of their monthly income. They do not get proper medical assistance while more medical facilities free of charge are needed in old age than in middle age. There are many drawbacks and inconveniences for the aged in the existing medical services such as difficulties at out-patient departments of hospitals. They are discouraged from seeking medical aid unless it is very essential due to these inconveniences as well as the financial problem. Their physical weakness and ailments prevent them from creative and useful social activities. The positive association between the financial and health conditions on the one hand and the adjustment on the other shows that financial and medical needs are the basic needs of the aged people and fulfilment of these needs is very necessary for better adjustment. On the basis of these findings, it can be suggested that the Government or society should concentrate first on giving sufficient financial and physical security to the aged people while preparing the policies and programmes for their welfare. It will not only satisfy their physical needs but also enable them to satisfy their socio-psychological needs.
Some suggestions can be made for providing social assistance to the old people to improve their financial condition. In the case of the Government pensioners, especially those who have retired from lower class of services, there should be an increase in the amount of pension commensurate with the cost of living and to maintain at least a minimum standard of living. For non-earners and non-pensioner destitutes, although some States have introduced the old age pension scheme, the amount of money they get every month is nominal and insufficient even to give them two square meals every day. The suggestion, given by Soodan (1975: 185-186) about the pension for the self-employed people and for the employees working in private establishments from the fund collected by the employees as well as employers, is also quite reasonable. The provision of a uniform old age pension scheme for the destitutes to maintain a minimum standard of living may also be considered. By keeping in mind the poor economy of the country, apart from giving some financial assistance to the aged, provision of facilities for part-time jobs requiring less physical and mental strain, may also be tried. At the time of retirement quite a few of the aged people remain physically and mentally fit. The present study has also revealed that most of the respondents are healthy. Our data also show that quite a few of the retirees are
involved in occupational activity. Quite a few of them have still to fulfil the parental responsibilities of educating and marrying off their children. These findings suggest that increase in the pensionable age by a few years will enable the employees to complete their responsibilities before retirement. The United Nations (1959, 134: 153) has reported, that in a European Seminar on the individual and social importance of activities for the elderly people, it has been recommended that if the old people wish and are capable of doing hard work, they should be allowed to work, otherwise large pensions should be given to them. Uhlig (1952: 90-93) has found that most of the people aged above 60 years do not want to retire but to continue their employment as long as possible. Claufe (1951: 152-153), Townsend (1961: 153) and Bortz (1963: 157-160) have also favoured employment for the older people.

About the medical assistance, it can be suggested that it should be made absolutely free for all old people. In hospitals the old people should be given preference in all respects, especially in the out patient-departments. As suggested by Soodan (1975: 187), membership of the National Health Plan Fund by elderly people and home nursing services by private practitioners and trained nurses to people having chronic diseases and acute physical weakness may also be considered.
It is generally observed that even if the children want to provide a secured life to their aged parents, they are unable to do so mainly due to financial constraints. And if they are forced by the circumstances to keep their parents with them, their relations with the parents become tense and conflicts take place in the family. In this situation, it can be said that if the Government or welfare agencies share the children's responsibility of looking after the aged by providing them financial and medical assistance, it will encourage their respectful living with their children. This solution of the problem of old age will be more satisfactory for the emotional and psychological adjustment of the aged people as our study has shown. It will be more economical for society also in the long run (D'Souza, 1976 : 27) and suits Indian society as it cannot afford to spend much money on the care of the aged due to its poor economy.

Extra facilities for owning spacious houses to the aged may also help them in leading a happier life by attracting their children to live with them. On the basis of various findings, Donahue (1969 : 42) has concluded that if the older generation remain in their own homes and their children come to stay with them, their adjustment is better than when the reverse situation obtains. It has been found that the people living in their own homes have the most advantageous position in terms of health,
economic position, family constellation, activities or attitudes. The men who live in others' homes rank next, while those who live in boarding-houses and hotels deviate further in many respects (Cavan, 1949: 71-83). Therefore, only for such financially and physically weak old people, who neither can manage their own affairs nor can they live with their children due to some reasons, the institutional care and protection should be provided by opening homes for the old people. Townsend (1963: 427-437) has also suggested gradual abandoning of communal homes for the aged people in Britain.

The findings regarding the relationship of attitudinal factors on the one hand and the level of adjustment on the other show that people having positive attitudes towards various social changes (nuclear family system, inter-caste marriage, abolition of the purdah system, equal rights to women, widow remarriage and divorce) and non-interfering attitudes towards the personal affairs of the grown-up children (taking important decisions, going out in the evening, outing for entertainment and sitting with friends) have better adjustment than those having traditional or conservative attitudes towards these matters. On the basis of these findings, it can be suggested that welfare centres should be opened for the aged where facilities for socializing them according to
new values and norms may be provided. Counselling services can be provided in these centres where consultants can advise them on various matters and help them in solving their problems, especially those created by the generation gap. They can be educated through organized lectures and literature, pointing out the disadvantages of holding the traditional values and norms in the changing society and advantages of new values and norms which conform to the changing conditions of present society. Their traditional attitudes can be changed and positive attitudes towards the new social order can be generated to some extent. It will facilitate them to have a better adjustment with the younger generation. The finding about the absence of any relationship between adjustment and strength of religious beliefs (existence of gods and goddesses, concepts of 'pap' and 'punya', 'karma' and rebirth, and hell and heaven) demonstrates that these beliefs have no important role to play regarding adjustment in old age. This finding does not encourage us to suggest that faith in religious beliefs should be generated in the old people by imparting religious instruction.

The findings regarding the relationship of various behavioural factors on the one hand and the level of adjustment on the other show that the 'active' type of life
is more desirable for good adjustment. The old people do not want to disengage themselves from society. They like to remain fully integrated in the social network and enjoy association and interaction with various groups of people. Lack of activity and social interaction is neither desired nor enjoyed by them. Therefore, when they are forced to lead a disengaged life, initially due to retirement and then due to physical weakness they become frustrated and disturbed. Though in the present study the theories of successful aging have not been tested through controlled observation, still it can be said that our findings support the activity theory. All the behavioural factors, which indicate the activeness and social interaction of the respondents, are found to have a positive association with their adjustment, whereas the involvement in religious activities, which shows the withdrawal of an aging individual from the world is found to have no relationship with the adjustment. According to Indian religious preachings, the aged people are recommended to detach themselves from the materialistic world and to attach with the spiritual world. We really do not know to what extent these preachings were practised by the general population, but in mythological stories consisting of life histories of well-known kings, we do find that after getting grey-haired as the symptom of old age they used to give their rulership roles to their grown-up
sons willingly, devoted more time to religious activities and remained contented with the disengaged type of lifestyle. But our findings show that religious activities do not play any role in the adjustment in old age. The activities connected with the present life are more satisfactory for them than those connected with the imaginary life after death. This finding does not suggest that more religious institutions should be opened by society where the aged people can involve themselves in religious activities.

By considering the importance of behavioural factors regarding adjustment in old age it may be suggested that facilities for such sources of activities, as Tibbitts (1954:301-308) has said, which replace the earlier sources of status, social contacts, companionship and affection to the aged, may be provided by society. The positive association between the involvement in occupational activities and the adjustment again suggests that part-time jobs for the physically fit aged people will not only solve their financial problem but also keep them busy, create the sense of usefulness and provide the chance of social interaction. The positive association between the involvement in hobbies and the adjustment also suggests that society should provide some facilities for passing the leisure time in more satisfying ways. According to the report of the
United Nations (1959: 131-153), in a European seminar on the individual and social importance of activities for the elderly people, it has been recommended regarding entertainment and other facilities that the leisure time activities, such as planned holiday excursion, library, sport club, lecture, cinema, television show, craft workshop, etc. should be organized by public and private agencies through clubs. Regarding the Indian aged people, it can be said that interest in voluntary organizations should be created among them. Our findings show the lack of interest of the retirees in voluntary organizations. But those who are interested in voluntary organizations are certainly better adjusted than those who are not. More voluntary organizations should be opened and the membership fees for the aged should be very less. The membership of voluntary organizations gives a sense of belonging and opportunities for social participation to an individual. Special organizations for the welfare of the aged may be opened, such as hobby centres, libraries, day centres, old persons' clubs, so that they get a chance for passing the leisure time in healthy recreational activities as well as for developing friendly relations with their age group. This will help them to overcome their feeling of emptiness and loneliness. Opportunities should be given to the healthy people for serving society through charitable organizations. The suggestions
made by Soodan (1975:188) regarding some special services, such as home-maker/home help service, cheap hot meals facilities, friendly visits, night attendants on nominal charges or free of charge and visiting nurse services for help in small matters, should also be considered for those who cannot manage their personal and household activities and go out due to physical weakness. On the whole, our data demonstrate that the aged people like to remain active and involved in social interaction with other people. The existence of the positive relationship between the activeness and social interaction on the one hand and the level of adjustment on the other suggests that society should provide full opportunities to its aged people to remain socially active. The fact that people do not like to be segregated from the rest of society does not allow us to suggest the establishment of special colonies for the retired or aged people as we find in the Western countries.