CHAPTER VIII

SUMMARY AND CONCLUSION
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In India empirical research on several issues pertaining to the aged and aging has been undertaken, but such research on the issue of retirement is still sporadic. Besides, almost all available studies on this issue are focussed on male retirees, whereas, women’s retirement, their coping strategies, have practically remained unexplored.

It is an established fact that retirement from active service brings several changes in the lives of individuals, and that they are required to cope with these changes and adjust themselves to them satisfactorily. Thus, retirement marks an important stage in the lives of people. Thanks to the increasing employment opportunities for women, they have entered many new spheres which were till recently the exclusive domain of men. This entry has not only exposed them to worlds hitherto unknown to them, but has also changed their very outlook on life. On retirement from service, when they have to return to their traditional domestic roles, they are bound to experience the changes consequent on the transition. It becomes essential, therefore, to find out how women adapt themselves to their retirement, how they adjust themselves to retirement transition, how they cope with its consequences, etc. Such empirical evidence not only helps in building up necessary theoretical base but also in evolving necessary policies, programmes and services to help them adjust themselves satisfactorily to their retirement and the life thereafter.

Thus, this present study is a modest attempt to explore the lives of female retirees and to understand their experiences of retirement. This research has
been conducted in Dharwad city, which, besides being a district head quarter, has been an important educational and cultural centre in Karnataka. Its salubrious climate and serene atmosphere attract many people to this city to settle here, after their retirement. Hence, it has come to be popularly known as a 'Pensioners' Paradise'. We therefore, expected to easily find here a good number of female retirees for our study. However, the exact number of female retirees was not available to us despite our knowing (from the annual report of the Dharwad District Pensioners' Association, 1991-92), that there were about 4000 retirees - both male and female - in this city alone. After approaching several Government offices, branches of the nationalized banks, and going through their relevant records, it was found that there were only 222 female retirees in Dharwad city, who constituted a little more than 5 per cent of the total number of retirees. So, it was decided to study the entire 'universe' without drawing a representative sample. For the reasons explained in Chapter II - Methodology, only 200 respondents were finally available to us.

These respondents were interviewed at their respective residences. The data were collected by administering a pretested interview schedule during such face-to-face interviews. This information was computed and analysed with the help of SPSS. Frequency tables were prepared and percentages worked out so as to enable us to interpret the information collected. Based on these statistics, inferences have been drawn and generalizations made.

The Profile of the Female Retirees:

This included mainly their age, religion, marital status, educational and occupational status before retirement, perceived health condition, family composition,
living arrangements, etc. Some of these are treated as independent variables while exploring certain issues connected with retirement of women.

The data pertaining to the age of our respondents revealed that a majority of them can be termed as 'young-old' in gerontological sense, because, with a mean age of 65.55 years, a majority of our respondents are in the early part of their retirement and old age. Further, the age-pyramid of the respondents in our study is normal, in the sense that, the broad base of the pyramid goes on tapering as the age increases. Besides other things, this indicates that women's entry in government service has gradually increased, during post-independence years.

The data pertaining to the religious status of the respondents show that in a religious and tradition-bound country like India, women in certain religions have suffered a disability as far as employment is concerned. This is because, we found that Hindus are in preponderance in our study. These are followed by Christians although their population constitutes only 4 per cent of the total population of Dharwad. On the other hand, though Muslims constitute almost one-fourth of the total population of Dharwad, Muslim women constitute only a small number among our respondents.

Among Hindu respondents however, Brahmin women (29%) are more in number. The number of the non-Brahmin women is less than that of the Brahmin women, despite their having enjoyed greater domestic and social freedom and status. This could be because, like Brahmin men, Brahmin women were the earliest Indians to take to western education which qualified them to enter public service employment.

As regards the marital status of our respondents at the time of our study, almost two-thirds of them were single. However, among these except for 20.5 per cent of the respondents, others were once married, but were either widowed or were
deserted subsequently, and hence were single at the time of our study. Actually, the category which surprises us most is that of the spinsters. A closer probe into their lives brought to light several appalling facts, namely, a majority of the unmarried respondents regret for not having been married. They had repressed their desire for marrying for the sake of their families, siblings, relatives, etc., and once having crossed the reasonable age for marriage, they had tried to abandon the very thought of it, and found satisfaction in mothering their nieces, nephews, etc. A majority hold their own families responsible for their spinsterhood, because, once they were earning and providing for the family nobody in the family took the expected interest in getting them married. To counteract their apathy, these respondents did not and do not have the necessary courage to have a love marriage, as they think it is not becoming of a woman to defy the norms of their society, and put the family to shame by marrying a person of one’s own choice, or marrying at a late age. All said and done, these women have remained single, without a family of their own.

As regards the educational status of the respondents a majority (70%) of them were secondary educated, or less than that. Less than 25 per cent were graduates and above. On account of the poor financial conditions or the traditional disabilities, a majority of our respondents confided that they were given to understand that the educational qualification of ‘Mulkī’ (Middle School) and Teachers’ Training course were sufficient for them to enter the most approved occupation for women - teaching at the primary level. A few of them who happened to be lucky continued their education even when in service, and completed the matriculation (Secondary education) or even the graduation. This attainment has helped them considerably in their prospects. All the same, only a few women seem to be highly motivated, and their urge to make rapid
progress seems to have played an important part in reaching very high levels in their educational career.

It is found that educational attainment among Brahmin women is generally higher than that of non-Brahmin women. They are followed by the Lingayat women. This evidently shows that the educational attainments of women especially in higher education depend more on their family's social and economic positions.

At the time when our respondents entered the employment market, the opportunities available to them were definitely limited. They had to choose only such of the spheres that were approved for women. Thus, the data pertaining to the nature of jobs held by our respondents show that a majority of them were in the teaching profession (63%), these were followed by those in health services (16%), administrative/clerical jobs (10%), welfare work (3.5%) and others (7.5%). Among the teachers, more than two-thirds of the respondents were primary school teachers (70.63%), they were followed by secondary school teachers (20.63%), and only 8.73 per cent of them were pre-university, degree college and university teachers. Among health workers almost 75 per cent were nurses, lady health visitors, auxiliary nursing midwives (ANMs) and ayahs. The same was the case in other fields. This shows that many of these women have been in low paid jobs in the lower occupational categories. This finding of ours concurs with those of several researchers in the West and in India.

Some of the previous studies have shown that women have discontinuous work histories. Due to their family responsibilities and commitments they work for shorter periods and therefore get less retirement benefits. Our data partly support this view.
As regards the type of retirement sought by our respondents, we were pleasantly surprised to note that 86.5 per cent of them retired only after superannuation. The incidence of premature retirement is very low among our subjects. Moreover a closer observation revealed that among those who retired prematurely, the currently married respondents were in a majority rather than the single, deserted or widowed respondents. The case studies of these respondents did show, however, that the so called ‘voluntary’ retirement is not actually ‘voluntary’, for, many of them were forced to seek retirement because of compelling domestic circumstances, or under the duress of their husbands. In fact 75 per cent of those who have retired prematurely have not done so by their own volition, but due to exigencies of their domestic situations.

Another interesting finding in our study was that almost 52 per cent of the prematurely retired respondents had completed the full qualifying service. Thus, these respondents managed to make sure that they got the maximum pension possible, so that they would not face undue financial difficulty after their retirement.

In superannuation also, the concern of the retirees was to earn full pensionary benefits. In short, it can be said that the crucial decision of a woman employee to retire after superannuation or prematurely, depends not so much on her own independent decision but on various extraneous factors involving and concerning her family.

The data pertaining to the class of service at the time of retirement did show that women were mostly on the lower rungs of the occupational ladder, for various reasons, e.g. their comparatively lower educational attainments, limited spheres of employment and their family commitments. Our data revealed that a majority of our
respondents were in class III positions (75.5%). These were followed by those respondents who were in class II and then class IV category. The smallest number of respondents were in class I service.

The data show an obvious positive correlation between education and position in the occupational hierarchy. While the illiterates are at the bottom of it, the highly educated with post-graduate and double degrees, occupy the upper rungs. Yet, it is noticed that the upward mobility in the occupational ladder is not very high even among the highly qualified. Only 20 per cent of them have reached the top rung of the hierarchy, whereas, the remaining 80 per cent have retired in the same class with which they started their careers, or have risen just one notch up.

As regards the period of our respondents' being in retirement, the data show that, 50 per cent of them are within 5 years of post-retirement period, which Atchley (1976) has termed as the post-retirement 'stability period'. Though this is long enough for any individual to get used to one's retirement, some may still have their nostalgic memories, and may long to be at work, as the retirement transition is not yet complete, and they are in the process of stabilizing in retirement.

As far as the health status of individuals is concerned, many people think that retirement has a deleterious impact on the health of the retirees. But Parker (1982) and a few others have proved with substantial evidence, this presumption to be a myth. In our study, we found that retirement had had no adverse impact at least on the health of nearly three-fourths of our respondents at the time of our interviews. Only 24.5 per cent of the respondents reported deterioration in their health status after retirement. 3.5 per cent respondents stated that their health had in fact improved after their retirement.
The deterioration in health reported by some of the respondents was marginal, and this could be because of their increasing debility with advancing age. However, it was interesting to note that those fussy-pots who had plenty of leisure to themselves brooded over their real and imaginary pains, strains, and exhaustions, thus were vociferous about their deteriorating health, whereas, the active respondents had not much to complain about their deteriorating health. On the contrary, they considered themselves to be in very good health.

Another phenomenon observed among our respondents did concur with the observations of Fennell, Phillipson and Evers (1988), who referred to it as the "Stigmatizing effect" of chronic ill-health condition. That is, women generally refrain from admitting their ill-health for fear of getting stigmatized as 'ill', as they generally suffer from chronic, nagging illnesses, requiring medical aid for longer periods. Thus, despite suffering from chronic, limiting, ill-health conditions, several of the respondents in our study have rated their health as good. They have come to terms with their health condition without making it an excuse for being inactive, and seeking care and attention from others.

Coming to the family types of our respondents we found that extended families were still common in India, because, excepting those respondents who were single without any family attachments, among the others, a majority still lived in extended families.

As regards the number of children, our data revealed that the respondents in our study have had an average 2.79 (3) children. The low average could be attributed to the deliberate effort on the part of our respondents to restrict the size of their families.
The data also revealed that 59.5 per cent of our respondents were free from the responsibility of supporting any dependent at the time of our interviews. Yet, this meant that for quite a sizeable percentage of retirees (40.5%), retirement from service had not brought much relief from the responsibility of looking after their dependents.

With regard to the living arrangements of our respondents, it was found that as high as 14.5 per cent of them were living alone. Besides these, 34.5 per cent of the other respondents were still heading their families. The other 51 per cent respondents were living with somebody under their shelter. It was also found that the highest number of widows were living all by themselves as compared to the single, married or the deserted respondents. They were followed by those who were single. It is obvious from our data that women, whether economically independent or not, take the reins of the family in their hands only when there is no spouse, or any other male member to head the family.

**Anticipatory Socialization for Retirement:**

Retirement, (an inevitable phase in one’s work life), is an important landmark in the life cycle of every individual, and plays a vital role in transforming the productive role of his into an economically non-productive one almost overnight. As Lehman (1955) pointed out, retirement, with the concomitant experience of relinquishing one’s position, a set routine, style of life, etc., causes a trauma in the case of many. This is more acute when one has not prepared oneself for such a change, and for a satisfactory adjustment to it, before hand. Owing to increased longevity, the prospects of the retirees’ spending considerably longer periods in non-productive
roles, further highlight the need for such anticipatory socialization for retirement. Many gerontologists have pointed out the link between pre-retirement preparation and subsequent probability of good adjustment to retirement. In India, we have found that this aspect of anticipatory socialization for retirement has not been addressed with due vigour. Hence, we felt that this is an important and essential area, requiring exploration. It is significant to note whether people contemplated about their retirement before hand or not, and if they had thought about it, how well they had prepared themselves for it, so that they could make a satisfactory adjustment to it.

Our data revealed, that, despite all our respondents being aware of retirement, 8.5 per cent of them confided that they had never seriously thought about it, as it was an inevitable phase in their work life. The data also revealed some kind of dilemma in 31 per cent of our respondents, who tried to weigh the advantages of premature retirement vis-a-vis superannuation. Only 4 per cent of our respondents were determined to go in for voluntary/premature retirement. Hence, they never thought about superannuation.

As regards the reasons for occurrence of thoughts about retirement, it is found that, while financial concerns were predominant among those who thought about superannuation, familial concerns were more significant for those who contemplated premature retirement.

The fear as to what the future held in store for them in retirement was at the base of the reluctance of many who thought of superannuation with apprehension. Those who were not happily married, dreaded the thought of spending the entire day in the company of one whom they abhorred. Those who had strained relations with their own children and their kith and kin were also reluctant to retire.
True to the findings of a few research scholars in the West, we found that in our study also a majority of the respondents started thinking about retirement seriously almost at the end of their service tenure. The thought about retirement became more imminent in the last year of their service.

Their thoughts about retirement also included the likely changes occurring after it. Our findings showed that a majority of our respondents perceived no change in their lives as far as their status in social, economic, and familial spheres were concerned. But they anticipated a major change in their daily routine, and most of them though: it would be more relaxed.

Further, among those who visualised a change in their family relations, social and economic status, a majority of them feared a fall in their social and economic status, but they did not anticipate this fall to affect adversely their family relations in any way. This was especially true of those who had a happy family life. On the contrary, they were confident of an improvement in their family relations. This shows that for women, whether working or retired, the family continues to be the haven where they can lead their lives peacefully.

Wilma Donahue and other (1960) do not consider that retirement could be a traumatic experience for women. Hence, preparation for retirement is not felt necessary for them. But Kroeger (1982), Newman, et al (1982), Szinovacz (1982), etc., have emphasized this need, and have provided empirical evidence to show that women do make retirement plans. Our data also revealed that a large majority of our respondents (98%) were mentally prepared for retirement, and they had made elaborate (mental) plans regarding their post-retirement life.
These plans were mainly in two areas, (i) to relieve oneself of the responsibility of dependents by helping them to stand on their own feet, and (ii) to take up some worth-while activity to fill their own free time in retirement. For a vast majority, a plunge into domestic activities was foremost in their thoughts. Along with this went the thought of pursuing religious activities, which tend to fulfil their social needs as well. But aspirations for political activities were the least among our respondents. The minuscule minority who were interested in entering politics were, however, found highly motivated. All the same, a majority of our respondents despite their fairly good education and exposure, generally felt that politics was not the proper sphere of women's activity.

Our data showed that the plans of our respondents for their post-retirement life were not just wishful thoughts. Many of them took concrete steps to realise their plans much before their actual retirement. While organising "Mahila Mandals" in their localities, or joining them for social activities were fairly common among Hindus, joining prayer meetings of ladies was popular among Christians. Besides, women were also interested in maintaining their friendships and contacts by involving themselves in social service, such as, match-making (marriage alliances), counselling and patching up familial quarrels, free coaching classes for children, crafts and Arts classes for girls, etc.

Preparation for economically productive activities in retirement, as compared to the preparation for social activities, was negligible. The most important reason for it was the opposition to any such move by their well-settled children who did not want their mothers to slog even after retirement. However, 30 per cent of our respondents were not so lucky. They anticipated financial problems to continue even
after their retirement. So, they had to prepare themselves well in advance. A majority of them continued with such activity which was similar to their work-role. This shows that as one ages, one tries to be on familiar grounds, rather than venturing into alien areas.

Interestingly, almost 30 per cent of our respondents actually prepared themselves to return to the domestic sphere, either by getting themselves relieved of the responsibilities of unmarried children, or by getting them employed, even when they themselves were still in service. Besides, some of them actually prepared themselves for a full-time housewife's role by assuming the responsibility of the kitchen, adopting or fostering children and even by learning new recipes.

A little above 50 per cent of the respondents, irrespective of their marital status and family attachments, felt that, after a stint of 30 years of active service, they could not sit at home all the time. Hence, their preparation for putting their plans into action was forceful and determined. However, such a determination and dedication was absent among the 46.63 per cent of our respondents who were immersed in household activities soon after their retirement. Though they also had some plans of engaging themselves in activities outside their home, such plans were hardly pursued seriously.

As regards the sources of information sought by the respondents to prepare themselves, in the absence of formal programmes of pre-retirement preparation in India, all of them have relied on informal sources, such as, experience of other retirees, discussions with ex-colleagues, prospective retirees, etc. Their reliance on their colleagues and retired ex-colleagues, friends and family members was the most common. However, it was generally felt that the circumstances and situations of each and every individual varied from one another. There could not be a set formula.
therefore, to suit the needs and expectations of all. So, the information sought to prepare oneself was not considered very useful by many of our respondents. Yet, a majority of our respondents felt that, pre-retirement preparation programmes to counsel prospective retirees were a necessity. Counselling was felt essential, specially to guide them in financial planning, investments and savings, besides preparing them for spending their free time constructively.

Our investigation regarding the stage at which prospective retirees tend to commence their preparation for retirement, revealed that the preparation generally starts when they become increasingly aware of approaching retirement. We noticed, for instance, that a majority of our respondents (more than 70%) started preparing for their retirement as they entered their middle age, i.e. in their 40s, after having put in more than 20 years of service. However, traumatic experiences like bereavement of the main provider in the family, desertion by the spouse, or enforced spinstershood, etc., led women to think about post-retirement life early in their career. Thus, they started preparing in the 'early part' of their career, which Atchley (1976) calls the "remote phase" of pre-retirement period.

It is interesting to note that the preparation made by our respondents in the "remote phase", of pre-retirement period was mostly "other directed", and the preparation made during the "near phase" of pre-retirement period was mostly "self-directed". Thus, a shift in the priorities in one's life as one ages, is seen in these patterns of preparation behaviour. Yet, because of their social background and socialization patterns, we found that the retirement preparation irrespective of the phase in which it was undertaken, depended on their family members and dependents, if any. And the self directed preparation generally was relegated to the background for
the sake of the family members and dependents. However, no regret for doing so was noticed in as many as 63.5 per cent of our respondents. This shows that our respondents are guided by the deeply ingrained values that put the family welfare above everything else.

As regards the factors associated with preparation behaviour of our respondents, we found that no statistically significant association existed between the pre-retirement preparation behaviour and their age, number of children and number of dependents before retirement. However, the caste position among Hindu respondents and the marital status of the respondents, irrespective of their religious or social background, were significantly associated with the preparation behaviour of the respondents. As regards the influence of religion, educational status, the nature of job, class of service, health before retirement, etc., we could not administer statistical tests of association because of the type of data available. However, from the frequency tables it is seen that Muslim women, who were the last ones to enter the job market, prepared for their retirement more than the Hindu and Christian women. A greater number of educated respondents prepared actively than the illiterates. Besides, with increased educational attainment, more and more respondents were found preparing actively for post-retirement life.

As regards the nature of job, those in administrative and clerical jobs prepared more actively for their retirement than teachers, welfare workers, or health workers. The rise in the position on occupational hierarchy also seems to influence one's preparation behaviour. It was noticed that the number of respondents having actively prepared for their retirement had gone on increasing with the class position. There is no conclusive evidence to establish an association between the respondents'
health (perceived) status before retirement and their pre-retirement preparation behaviour.

**Attitudes to Retirement and a Few Related Aspects**

Retirement brings with it some inevitable changes. The essential shift in one's position, role and in one's routine may not be accepted positively by all. Though the idea of retirement which appears attractive when it is far away seems to undergo a change as the event draws nearer. In many cases, imaginary fears of post-retirement life seem to turn it into a nightmare. Thus people may react differently to retirement, depending upon their personal, familial, situational, cultural backgrounds. Studies in the West initially maintained, that retirement is not a subject of much concern to women, as it is to men. But some of the later empirical studies have proved that with work becoming the central aspect of the life of women as much as that of men, retirement also becomes a subject of concern to women.

In India, as there are practically no studies conducted to find out the impact of retirement on women, there is very little information available regarding women's attitude to retirement, or other related aspects. Hence, a probe into these aspects is considered necessary and significant.

Retirement need not be a wholly unpleasant experience, or an unwelcome stage, because, it has both gains and losses, pleasures and pains in store. So, the question whether people look forward to, or dread the retirement, hinges mainly on these gains and losses which are associated with it. Our attempt to find out how our respondents viewed retirement showed that while as many as 47.5 per cent of them looked forward to retirement, 24.5 per cent of them dreaded it for various
reasons, and another 24.5 per cent seemed to be at a loss as to whether to welcome it or not. The remaining 3.5 per cent of respondents were totally indifferent.

A majority of those who welcomed retirement and looked forward to it with eagerness counted the following as some of the important “blessings” that retirement brings - freedom from tensions of work-life, freedom from rigid routine, plenty of time to spend in the company of near and dear ones, etc. But those who dreaded retirement, did so for the following reasons - loss of substantial income, loss of a job that brought them status and standing, separation from colleagues and students, worry as to what to do with so much of free time, etc.

Some researchers in the past have proved that these gains or losses anticipated in retirement affect people's reaction to it. However, the initial reaction does not seem to remain the same at all points of time during their post-retirement life, because, as Atchley (1976) has rightly observed, the reaction of people towards their retirement is not fixed but fluctuating. He has divided the post-retirement period into five phases such as, ‘Honeymoon’, ‘Disenchantment’, ‘Reorientation’, ‘Stability’, and ‘Termination’ phases. According to him, a retiree not only tries to adapt and adjust himself to the retirement role during these phases but also he, while in this adjustment process, shows reactions peculiar to each of these phases. In the beginning, the retirees bubble with enthusiasm and live in the make-believe world of fulfilling long-cherished goals. But soon their encounter with real-life situations bring them down to the ground realities. The realization that retirement after all is not as cozy as they had imagined it to be, is likely to cause depression marking ‘disenchantment’. The retiree may overcome this depression sooner or later by reorienting himself/herself to the real-life situations by rescheduling his/her routine, priorities and goals, in the third phase, and stabilize himself/herself in a routine in the fourth one, exhibiting near adjustment.

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Atchley (1976) also wrote that it is not necessary that every retiree should experience all these phases. According to him, some may not experience 'Honeymoon', 'Disenchantment' or the 'Reorientation' phases at all. They may straight away land into the 'stability' phase, succeeded by the 'Termination' phase.

We were interested in testing these observations of Atchley (1976), in our study. We found that the reactions of our respondents to their retirement also changed with the passage of time. Though not much of a change in the reactions of our respondents was noticed between two points, i.e. 'immediately before and at the time of retirement', and 'immediately after retirement', a significant change in their reaction to retirement was observed at the time of our interviews. There was a steep rise among those respondents who reacted to retirement indifferently or nonchalantly causing a sharp decline among those who had reacted negatively to it earlier. There was also a decline among those who had positively reacted to it initially.

We could not however notice the 'Honeymoon' or the 'Disenchantment' phases clearly in our study, because, our data did not show any upthrust in the positive reaction of our respondents soon after retirement, or the negative reaction to it. However, we did come across a number of cases where their post-retirement life did not turn out to be exactly what it was hoped or feared. This was perhaps the reason why our retirees accepted it as it was and reconciled themselves to it. Cultural conditioning also seems to be the main reason for the absence of sharp swings that were noticed by Atchley (1976) in the West.

In India, a retiree virtually and fully enters the last phase of life cycle - the Sanyasashrama - where he/she is not supposed to set in store much expectations regarding worldly joys and happiness. In fact, one is expected to turn one's face
against the pleasures of life, and prepare oneself for Moksha. Any indulgence in worldly pleasures is frowned upon during this stage of life, and discouraged. Therefore, such of the hopes and aspirations that the retirees had of post-retirement life are essentially modest, if not actually spartan. Thus, we find a larger number of our respondents having accepted their retirees' role, and having adjusted to it fairly well at the time of our interviews.

Our data showed that more than 80 per cent of the respondents who were in their 'stability' stage welcomed retirement because, it meant relaxation, leisure, reward for past service, and a means of making way for the youngsters'. However the same response was not found to the quotation - "Retirement enables one to do what one likes the best to do, but could not do, while in service". Despite the response of our respondents to this statement being on the positive side, it was not as appreciable as their agreement to other statements. Their acceptance of the statements such as, "retirement means freedom from bondage, and that it enables one to utilize one's skills more usefully" was still lower (about 47%).

With regard to the negative meanings generally attached to retirement, it was found that more than two-thirds of our respondents were emphatic in rejecting the generally held opinions, such as, retirement creates social vacuum in the lives of elders; retirement deprives elders of the right to be gainfully employed; retirement cuts short the span of one's life; and retirement brings a feeling of uselessness in its wake; etc.

These findings showed that our respondents by and large were not averse to retirement. Only a small number of them had abhorrence of it, and continued to harbour the darkest possible perception of it.
An examination of the attitudes of our respondents to mandatory retirement also showed that 56.5 per cent of them were positively disposed, and 41.5 per cent were neutral. Only 2 per cent of the respondents were found to be negatively disposed to it. This shows that women generally approve of mandatory retirement, as they still have a greater inclination to housewifery.

A majority of our respondents were not sorry for having retired. They considered mandatory retirement as a reward given to workers in recognition of their service (90%), and that it was a measure of providing leisure to the elderly. Their moral obligation to the youth also had made them approve of mandatory retirement. However, the respondents rejected the idea of voluntary/premature retirement, despite the attractive incentives and benefits linked to it. This could be because, women now have begun to consider their employment as a source of social participation and recognition rather than as a mere means of earning a livelihood. Hence, they generally felt that women should retire after superannuation.

Our findings with regard to the factors affecting attitudes of the retirees to mandatory retirement showed no fixed pattern of the impact of age, or the period of being in retirement. In case of educational attainments also, interestingly, a rising positive disposition to retirement was observed with a higher degree of education up to graduation level. But it declined in case of the 'others' and 'post-graduates'.

An association between the nature of the job from which women retired, the type of retirement sought, income in retirement, and adequacy of that income, preparation made for retirement, the number of dependents to be supported in one's retirement, etc., and the attitudes of the retirees to mandatory retirement was also found. These findings are in concurrence with those of Price-Bonham and Johson (1982) and several others.
As regards the age of superannuation, there was no consensus among our respondents. Only 43 per cent suggested the retention of the age fixed at present, i.e. 58 years. 26.5 per cent of the respondents suggested lowering of this age as they felt obliged to make place for the unemployed youth. 17 per cent suggested the age of retirement to be raised as they felt that people even at 60 or 65 years of age today were hale and healthy enough to continue to work. 10.5 per cent of the respondents said that chronological age alone should not be the criterion for retirement. They said that health and ability to continue in service should also be taken into account while retiring people from their service.

It was also found that 58 per cent of our respondents were against fixing different age limits for superannuation for men and women. But strangely enough, 42 per cent of our respondents were of the view that women’s employment was basically a fire-fighting measure, to overcome economic crisis at home. So, once the fire was doused, they should quit their jobs to go back to where they really belonged.

As regards the question of having a separate pension policy for women, the view held by a large number of our respondents was not the same, as was the case with their employment and subsequent retirement. These respondents consider a separate code of service rules and pension policy as desirable for women. Owing to the peculiar socio-economic and political realities of women in our country, they are in favour of a preferential treatment for women. However, re-employment of retired women was again opposed by them, as they thought that it would affect the prospects of unemployed youth adversely in securing employment.
Economic Conditions of Female Retirees:

An important loss in retirement is the fall in one's income, which causes concern unless a retiree has made adequate financial planning to make good the deficit. The financial problems of the aged women are rather more acute, specially in a male-dominated patriarchal society. Owing to their absorption in the secondary labour market, instead of the core economy, their wages and retirement benefits are bound to be low. nevertheless, the position of women earning pension by virtue of their previous employment, appears to be better than those who do not earn such pensions.

Our data, when examined in the light of the “Dual Economy Theory” and “Labour Market Compartmentalization Theory”, revealed that a majority of our respondents were employed as primary and middle school teachers, nurses, dayees, clerks and grass-root level welfare workers, fetching meagre salaries (on an average the salary earned at the time of retirement was Rs. 2450/- P.M., and almost 50 per cent of our respondents were earning a salary less than this average).

It is also found that almost one-third of our respondents (i.e. 32%) have not been able to earn full pension, consequent on their not having put in 30/33 years of continuous service. This was either owing to their late entry into the employment market, or break in service due to interrupted work histories. The reasons for their late entry into the job market, or for the interruption in service are : (i) domestic and marital problems, viz., loss of spouse, desertion, poor economic conditions of the family, (ii) temporary service in private unaided institutions; (iii) break in service because of marriage and child birth, etc.

Our data showed that quite a few of our respondents suffered gender discrimination, due to which they were forced to remain on the lowest rungs of the
employment ladder. Their main constraint was an imposition of society's expectation on them to live up to the image of a "Model Indian Woman".

Owing to these reasons, pensions earned by our respondents were low. The average pension earned immediately on their retirement was less than Rs. 1000/- p.m. But, at the time of this study, it had risen to a little less than Rs. 1500/- p.m. Yet, this average is low when compared to the inflation today. Many of our respondents were, therefore, uneasy when we broached the subject of making a living with the meager amount which they received by way of pension. Nevertheless, our data show that quite a few foresighted ones had saved some money for the rainy day. Several of our respondents are found to have faced the situation stoically. Cases of helpless sorrow were however not totally absent. It is found that women sometimes suffer on account of the callous and corrupt bureaucracy. When pensions are not paid in time, they are not only driven to the wall of despondency, but are also forced to take up lowly jobs to maintain themselves and their dependents, even after retirement.

As regards retirement benefits, it is obvious that these are paid to make their lives secure, who have sincerely dedicated the best part of it in service for the establishment. So, we found that almost all our respondents were happy about the pension scheme. But the same opinion was not shared by all, regarding the other one-time payments, such as, gratuity, provident fund, commutation, etc. From the case histories of some of our respondents, it was found that the amount received in lumpsum, instead of enhancing their sense of security and satisfaction, had caused them more anxiety, tension, and brought them more woes. This lumpsum amount had attracted the covetous attention of their greedy and callous relatives, who had added to their miseries to no end. Hence, we strongly feel that there should be a change in the
present system of paying pension and other post-retirement benefits. We offer the following suggestion: retirees should be given an option to choose between the present system of fixing pension on the basis of last pay (Basic only) drawn, and the total qualifying years of service, with the other pensionary benefits i.e. one time payments, or to accept the last emoluments drawn (Basic + D.A + H.R.A. + C.C.A) to be fixed as pension without gratuity.

Such a measure, if implemented, will not only boost the morale of retirees by removing their anxiety about the reduction in income in their retirement, but also save the government from the burden of paying huge amounts in the form of gratuity, etc., in lumpsum every month to the fresh retirees if they opt for the alternative other than the present system.

With regard to the money management skills and business acumen of our respondents, we found that the observation, made by Western scholars that women generally were poor risk-takers, was by and large true. Our respondents tried to save by resorting to the "least risky" modes of saving, i.e. a majority of them kept their money in banks as fixed deposits, though it was the least beneficial mode of investing one's money.

The cases of respondents (4.5%) who tried their hands unsuccessfully in investing money in profitable but risky enterprises, showed that most women lacked business acumen. It was also found that lack of adequate information as to how best one should invest one's savings was mainly responsible for the failure of women on this front.

An overwhelming majority of our respondents were unanimous in their opinion that pension and other post-retirement payments were not only the mainstay of
their lives, but also the sole basis of their psychological well-being. With the sweeping changes the traditional familial values that ensured the retired and the aged, a refuge in the evening of their lives, are eroding. Hence, their future now is uncertain for they are not quite sure whether they would be taken care of by their children and relatives, for whose upbringing they had struggled all their lives. Quite a few, however, were fortunate in having children and relatives who were grateful, and considered it their bounden duty to reciprocate the love and affection they had received by keeping their benefactors happy and contented.

But in a number of other cases, such warmth and affection were conspicuous by their absence. In these situations, it was the pension that sustained them, and provided the bulwark to shield them from the vagaries of life. Many of our respondents have fortified this bulwark with various other assets, such as gold, fixed deposits in banks, co-operative societies, post-offices, etc. These assets, which can be quickly turned into cash, are held as *Apatdhana* by them. Therefore, for them these assets are 'security-symbols' rather than 'status-symbols.'

Our respondents (78.5%) therefore, expressed their desire to retain their assets with themselves till their death, and then leave these to their heirs, through a will, or to the one who would look after them when they grow very old. There was a general consensus, born out of the fear of neglect in old age, that one should never transfer one's all possessions to the heirs during one's life-time.

In India, however radical a woman may consider herself to be, and however rebellious her activities in her prime may appear to be, in the end she does not seem totally to escape from the bondage of traditional values of male domination. Early socialization and a life-time exposure to the socio-cultural milieu seem to leave their
permanent impression. This fact came to light when the question of bequeathing their property came up for discussion. Our respondents who were women and who had enough education not to succumb blindly to old beliefs and customs, and had suffered quite a good deal due to male domination, were all unanimous when it came to the question as to who should inherit their property, or who should be their legal heirs. Almost in one voice they stated that it should be the male heir. They were firm that the sole inheritor of their entire personal property should be the son and not the daughter. To our query "Isn’t it unfair for the daughters?", they emphatically said, “No!” For, they held that the daughters were given their share at the time of marriage and that they now belonged to their husband’s family and not to the respondents’.

As regards the philanthropic attitudes of our respondents we were constrained to note that here “charity” was born rather out of spite than of love and affection for the deserving poor. Many of our respondents who desired to donate their property to some charitable cause, did so mainly for deriving (even posthumously!) the sadistic pleasure of causing hurt and humiliation to the near ones who had illtreated them during their lifetime.

From these findings, it is clear that retirement itself is not the cause of the problems of the old in our society. The structural and systemic changes that are taking place due to the processes of modernization, urbanization, etc., have taken their toll - the family being the worst hit. This has affected the lives of the old in the society in general and the families in particular. During such transition period, aged women have been the worst victims. Thanks to the pension and other post-retirement welfare programmes, much of the agony of the retirees is lessened to a considerable extent.
As they are prudent, most of our respondents have used these post-retirement aids as foundations to build their fortification of economic security around themselves. By a cautious handling of their resources and a maximum use of thrift, they have made sure that they would not be subjected to any economic hardship. "Waste not-want not" seems to have been their motto. Therefore, by and large, the economic condition of our respondents did not seem to be as bad as it was generally assumed to be.

Utilization of Free Time in Retirement:

This is another area which generally causes concern to the retiree. With a few or no roles to substitute their work-role available, retirees generally confront the problem of boredom. It is generally believed that free time in retirement does not bother women as much as it does men. The main reason for this is said to be that after retirement women revert back to their 'natural' role of house-wife, and immerse themselves fully in household activities. We felt therefore, that an exploration in this area would help us to have a better insight into the leisure needs of women - the older women in particular - and see whether the generalization about their role in retirement still holds good.

We found that when in service our respondents had very little free time owing to their dual responsibilities - at home and at place of work. This, however, depended on their marital status, while spinsters without dependents carried lesser burden, those with spouse and children were heavily burdened. However, the worst affected in this regard were the widows and the deserted women with children. With no spouses to support, they had to manage the entire domestic show single handedly.
Nevertheless, retirement brings to all - no matter to which category they belong - considerable free time which they can spend as they desire.

As a result, the daily routine of all our respondents, except that of a few (18.5%), had changed significantly. Gone were the days of hectic rush, when all their activities were dictated by the tick of the clock. Now they took things easy and went about their activities at a leisurely pace. There was no more any need to jump up from the bed in the wee hours of the morning at the jarring sound of the alarm clock, no need to rush through the ablutions, no need to gobble the food and get ready to office.

Instead they now wake up at their own sweet will and go about attending to their chores unhurriedly. With all the time that they spent at the work place now hanging on their hands, they engage themselves in whatever activities they like during the leisure after their daily chores. Their favourite pass-time however, seems to be watching the television and light reading. Their evenings are generally spent in calling on their friends and relatives and playing host to guests.

The life-style of the 18.5 per cent of the respondents is slightly different. Their routine seems to underlie the adage that work habits, like all other habits die hard. This group which mostly consists of single women (never married) who served in welfare fields, in the department of field publicity and information, and in public libraries, curiously seem to find it hard to shed the habits of their service years. Even to this day, they are dressed and ready at 10.30 a.m., and set out - not to office or place of work but to a bank, post-office or to treasury office to attend to some of their work there. Looking at their steadfast adherence to their pre-retirement routine, one got the impression that they were deliberately trying to convince others as much as to
convince themselves that retirement had affected them the least, and that they were fit as a fiddle even after the event - youthful, energetic and on their toes - to serve the society.

We noticed yet another group of retirees - though very small in number - who have become more active after retirement than before. For instance, one of the respondents is now working as the principal of a morning college, which necessitates her to wake up very early in the morning and be at the college by 7.00 a.m. Her work of managing a women's college is arduous, and keeps her on her toes throughout the day and the year. So is also the case with another respondent who has taken over the management of an orphanage. This new job has no specified hours of work, and hence keeps her busy all through the day, attending to numerous problems of running an orphanage with 100 inmates. In yet another case of a retiree, her small business of a grocery shop has kept her busier than she was when in service.

In short, it can be said that by and large almost all the retirees, no matter to which category they belong - those who have slowed down, those who have kept up the pace, or those who have accelerated the pace - seemed to have happily reconciled themselves with retirement. One particular reason for this seemed to be the fact that they are unyoked from a routine and not-always-so-exciting-jobs.

As regards the mode of spending their free time in retirement, and the activities pursued by them, we found that our respondents had many options, and a variety of pursuits, but mostly sedentary in nature. These findings agree with the observation of Hurlock (1968), who stated that women at all ages are interested primarily in sedentary pursuits. This tendency among our respondents can be attributed to their cultural conditioning which expects them to be family-loving and family-bound, rather than socially active persons pursuing activities outside the domestic sphere.
Another important finding of our study contradicts the popular myth that one of the advantages of retirement is the happy times one spends in the company of young grand and great-grandchildren. For, we found that in most of the cases, this was not true. In fact, the respondents themselves said that it was not true. The reasons for this paradox were mainly, firstly the present day educational system keeps the children busy throughout the day, attending school, tuition classes, and what not. Nor can the grandparents be of any help in their home-work, as the method of teaching and subjects have changed so much that the grandparents can hardly cope with them. Secondly, now-a-days children have other avenues of entertainment, such as television, video games, etc., which are more attractive than spending time in the company of grand/great-grandparents, listening to stories from them. Thirdly, urban life is hardly conducive to members of three generations living together. Fourthly, our respondents having retired from bureaucratic organizations, with well defined structures and functions, status and roles, seemed to be ill-equipped and indeed reluctant to take on the role and responsibility of baby-sitting and attending to the needs of boisterous youngsters when their parents are away at work places.

In the light of the theory developed by gerontologists about disengagement vis-a-vis activity during old age, we tried to examine whether there was any change in the activities of our respondents. Our finding was indeed interesting. A majority of our respondents (76%) continued all their activities pursued by them when in service, even during their post-retirement life. In fact, in the case of the other 24 per cent respondents, we found that they had taken up additional activities to fill up their free time. Most of these pursuits were either akin to their work-roles, or were the ones that were suppressed while in service. By and large, we found that our respondents fitted
into the notion that, "In retirement there is not much of a change in the life style or in free time activities. Instead, a continuity of life style from pre-retirement period to post-retirement period with a marginal change at times is observed".

Our finding also showed that the pursuits of retired women were generally of a "very low" or "medium low" intensity. The main purposes of these activities were relaxation and getting engaged in something that they really loved to do. The reason for pursuing such activities was quite obvious. Tired of carrying on "the double burden" for a greater part of their life, a majority of them sought relaxation after retirement. However, their retirement from a remunerative job did not relieve them from their domestic chores. Therefore, they seemed to seek diversion after having attended to their mundane, monotonous tasks in the household.

It was important to note that none of our respondents perceived her free time as a problem though a few of them (14%) felt a little bored occasionally. The main reason for this happy situation seems to be that a majority of them had adequately prepared themselves for what they should do with their free time after retirement.

A closer probe into the question as to who among our respondents are enjoying their post-retirement free time, and who are finding it tedious, revealed another interesting fact. It appears that for those who have hobbies and other wholesome habits, the post-retirement free time is a boon, but for those with no such hobbies and habits, it is a bane. We noted that a large majority of our respondents who are happily spending their post-retirement life have not one but a number of hobbies such as, reading, embroidery, knitting, watching television, cultural consumption, entertaining, socializing, spectator-sports, religious interests, etc. This helps them to flit from one hobby to another before they get bored with any. We also found that the
retirees pursue their hobbies and interests with considerable zeal and enthusiasm as long as they are physically fit and alert. But once old age starts taking its toll and slows them down - physically and mentally - they reluctantly bid adieu to their hobbies and bow to the inevitable.

The love and affection that they have for their hobbies and the interest with which they pursue them, was seen from the fact that several of them frankly said that the domestic work, thrust upon them was a drudgery which they performed with robot-like nonchalance.

Age based debilities led to a waning interest in hobbies like travel, sight-seeing, gardening, embroidery, knitting, and home-embellishment. They were gradually given up. But in their place came new interests, like listening to music, reading, watching television, socialising, etc.

In conclusion it can be inferred that Indian women cope up with their retirement satisfactorily. This is because, their expectations, behavioural patterns are culturally conditioned. In a country where housewifery is valued highly even today, women, whether they like it or not, carry it on in order to live up to the expectations of their society.

Secular education, economic independence, etc., are bringing changes in the status and roles of women in India. Yet, women working outside their homes, generally are not free from their domestic roles. Thus, the dual roles women play - as housewives and as working women - often conflict with one another. Owing to the struggle they have to wage to resolve this conflict while in service, they are quite exhausted by the time they reach their retirement stage. Then retirement appears
attractive to them. Irrespective of their marital and economic status therefore, they generally have a positive valence to it.

Of-course their initial negative reaction - a characteristic feature of any transitory stage - is not altogether absent. A few women do harbour anxieties, tensions, depression and dejection immediately before, at the time of, or even immediately after retirement. This is perhaps because of their fears - imaginary or real - about post-retirement life. This however, changes into a positive reaction with passage of time. This is not only because of their mind-set in the mould of traditional values, but also because of their realization that the fears associated with retirement are more imaginary than real. They, thus, come to terms with retirement as an inevitable but welcome phase and a well earned leisure.

However, there are straws aloft to indicate which side the wind is blowing. There are a few women in our sample, though very small in number, who have negative attitudes to retirement. There is also a significant number of respondents, who have a neutral attitude towards it. As they have been recently exposed to the ideology of equality of genders, women's rights, etc., they refuse to look at their jobs as fire-fighting measures. On the contrary, they feel that women have as much a right as men to treat their work as a career, an opportunity for self-expression, self-development and self-esteem. For them, retirement appears to be a set-back. Therefore, our respondents, belonging to this category were depressed when they retired.

Will this wisp of a wind wither away or gather force into a storm? If the latter happens then the Indian society seems to be in for a major shake up. In that event, new modes of adaptation and new strategies to meet the challenges of changing times will have to be evolved.
Women’s growing consciousness about their basic rights is also evident in their retirement preparation behaviour. A majority ponder over their post-retirement life even when they are in service and start preparing themselves for it. Thus, they are generally well prepared for their retirement. Their preparation, be it ‘other directed’ or ‘self-directed’, is primarily intended to make sure that their post-retirement life is secure and peaceful.

Among all their plans and preparations, efforts to save enough money so as to have financial security in their old age seems to be most pronounced. It is because a large number of women consider that their economic self-reliance goes a long way in maintaining their morale and self-esteem. It also gives them a sense of security. They do not like to lose their life’s savings by investing them unwisely, or in risky projects. They also cling to their assets and do not wish to part with them till their death for fear of being neglected by their kith and kin.

However, the common notion that retirement adversely affects one’s status and creates a social vacuum is not generally accepted by women in India, because, family life here is not so disrupted as to totally disown the retired and the old. Neither has the society grown insensitive or intolerant enough to discard them. Even in those cases where women were living alone, they tended to develop friendly, social relationships with their neighbours, which assuaged their feelings of social isolation.

Another important finding of this study is that the leisure-time activities and the inclinations of women are also determined largely by the influence of the traditional culture and values internalised by them. As a result, even in their retired life when they are aging and getting weak, their mid-life activities continue, albeit with noticeable slowness and unsteadiness. There are marginal changes too, which age
related debility and taboos force on them. “The spirit is willing but the flesh is weak”. The individual retiree is willing, despite her physical weakness but the society and its taboos prevent her from pursuing some activities in which she is interested. Finding themselves in such an unenviable position, these women have no other go but to resign themselves to the inevitable. However, their surrender is not total and supine. There are voices of protest, though meek and unassertive at the moment. Their ire seems to be specially aimed at the taboos that forbid them to lead their lives as they wish. “Why cannot an old woman participate in cultural activities, such as staging dramas?” “What is wrong if an old woman likes to see the modern action-packed and romantic movies, or indulge in exuberant activities, such as sports, games, exercises, etc?” “Why should the old be always serene and saintly?” “Why cannot they be outgoing, pleasure-seeking, socialites?” - these are some of the arguments put forth. Taking cognizance of these protests and understanding the underlying problem is essential in order to improve the quality of life of our older women.

It would have been ideal if we could compare our findings with those of the similar studies undertaken elsewhere in India. But unfortunately there was little authentic information available on this subject here. Therefore, we have done what best we could under the circumstances. We compared our findings with those of Western researchers’. Interestingly enough, we noticed that there are a number of similarities between the two, though significant differences are not totally absent.

This thesis is a modest attempt to study the pre- and post-retirement lives of women pensioners - an area practically unexplored in India. Being an exploratory study, it would be presumptuous to make any tall claims. However, the researcher has a feeling of gratification that this study has set the ball rolling - a
beginning has been made in understanding various facets of the lives of retired women by bringing them within the scope of an empirical study. This inquiry will have served its purpose, if it points to several issues which require further research so as to prevent or remedy problems these issues are likely to pose in the years to come.