CHAPTER I

INTRODUCTION
CHAPTER-1

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The human life cycle moves through various stages from the immaturity of childhood to the maturity of adulthood and then to the senility of old age. Every stage is characterized by certain concomitant changes in the physical, emotional as well as the social realms. These changes necessitate relinquishing roles unsuited to the changing situation and adoption of suitable ones. Of these stages, the last one, that is old age, appears to have attracted less attention of society. The study of old people i.e. Gerontology is of recent origin. Even in the vocabulary of social welfare, terms like destitutes, dependents and vulnerable groups connoted children, women and to an extent youth but not the aged till recently. Today, despite being considered for the receipt of welfare services, the aged continue to be practically left out of development, even with the new philosophy of humane approach to it. This omission of the old from the process of development is indicative of continued neglect of them.

No wonder therefore old age has become a bugbear striking fear in the minds and hearts of people about the real and imaginary ordeals of it. A number of scholars have tried to find out the causes for the neglect of the old and the fear in the minds of people regarding old age. One of the most popular theories put forth by a few of these scholars, traces the root cause to economic factors. Advancement of age which assails the physical and mental faculties incapacitates the elders to contribute to the economy of the family and society as much as they used to in their prime of life. This factor slowly but relentlessly nudges them away from the centre stage to the wings and finally into oblivion. Hence the people who once ruled the roost are now forced to languish in the shadow of society.
There are others who hold the view that more than economic factors it was the triumph of the written tradition over the oral one that was mainly responsible for the relegation of old people to the background. It is a sociological truism that illiteracy, oral tradition and gerontocracy go together. In simple societies where a vast majority of people are illiterate and do not have the ability to read and write, the oral tradition in the form of customs, folkways and mores has a total sway over the society and the old people as the custodians, enunciators, interpreters and implementers of the oral tradition become the natural leaders. In such societies old age becomes an invaluable asset and gerontocracy a venerable institution.

The entire set up of gerontocracy, however, undergoes a perceptible change with the spread of literacy. As more and more people learn and master the art of reading and writing, the oral tradition slowly but inevitably yields place to the written tradition. And when the written tradition replaces the oral tradition, it is time for gerontocracy to bow out, removing the halo of veneration associated with old age. In the changed situation it is not so much the age but other loci of power and authority that matter.

In the recent past, a number of factors have been responsible for drawing the attention of the society to the plight of elderly citizens.

**Aging and Social Implications:**

With the growing concern for human rights and the well-being of people, attempts have been made to help different vulnerable groups to enjoy a richer and fuller life. The aged as a group in need of these opportunities to enjoy their lives have been included in this list of vulnerable groups relatively late.
Old age is identified as a major problem in both the developed and developing countries, not only because of the increasing number of the aged in the total population but also because of various other problems accompanying it. A problem is considered social when it is either experienced by a significant number of people in the society or by a number of significant people of that society; and when the genesis of the problem could be traced in the functioning, organization or the structure of the society, and when the solution or alleviation of it is possible only through informed public opinion and social policy. Social problem not only subjects people to unnecessary suffering but also disturbs the existing arrangements in a social set up by threatening the prevailing social values.

These explanations of a social problem show that old age has developed into such a problem. With the decreasing mortality rate and increasing life expectancy or longevity of life, a steady increase in the older population is observed. With this increase, a greater demand on the existing social arrangements for the provision for health and welfare needs of the old has arisen. Besides, the human suffering among the aged because of the physical and mental decrepitude, socio-economic dependence, isolation, has also caused a social concern and entailed social action.

Especially in the industrial society the decline or loss of social roles and status, and consequent loss of authority, power, resources, participation in social life, etc., have resulted in their incapacity, isolation and poverty which, if not tackled urgently threaten to present a pathological situation. The lack of opportunities to enjoy a fuller life in a congenial atmosphere may result in maladjustment. However, according to Kuhlen (1959) the adjustment depends not only on the opportunities available in the environment but also on an individual’s potentials to satisfy his/her needs with the available opportunities and thereby reduce tensions otherwise created by the lack of environmental opportunities.
In the pre-industrial society old people used to hold the reins of both social and financial powers so long as they were physically fit. Children were also enjoined with a moral duty of looking after and providing for practically every need of their elders. As Simmons (1960) states, “the old people protected and instructed the children, who in turn served them as eyes, ears, hands and feet.”

The situation in the industrial society has changed drastically. The opportunities to lead a secure, respectable and socially useful life have diminished. The younger generations replace the aged by occupying their powerful positions and relegating them to a lower status. The knowledge and experience of the aged have lost their relevance and significance in these technologically advanced societies.

The aged find themselves in such weak positions that they are unable to solve their problems of physical, emotional or socio-economic nature in this unconducive environment. The changing family system - from joint to nuclear, further threatens the old as they generally do not get proper care and protection from their children. Talmon (1961) therefore has rightly observed that growing old is not a smooth process but a difficult, sad and painful one in the modern industrial society.

This stage being the terminal one, generally lacks commitments and corresponding obligations, because of which the old experience a lost feeling and aimlessness. Therefore, Burgess (1960) describes old age as one with a “roleless role”.

Manifestation of this is the problems of psycho-social nature. Brink (1977) identifies chronic physical conditions, retirement and changing family relationships as the potential dangers to mental health in old age. With the shrinking social networks and consequent reduction of participation and
interaction, the old rely more on their family members. These demands made by
them on the younger generations, who have little time to spare for their elders due
to the demands of modern, urbanized, industrial society, do not get fulfilled
satisfactorily. This creates stress and conflict in both the old and the young.

Even in India, the old suffer the changes in their status and roles. A
decline in their authority, respect and recognition has been noticed
(Marulasiddaiah, 1969). Many a time due to employment or other reasons, older
persons are separated from their children and left behind to fall back on their own
individual resources at a time when they may be least capable of fending for
themselves. In this situation these people present a ‘social problem’, as the burden
of looking after and providing for their needs is passed to the society, which
through its functionaries will have to provide for and promote their well-being.

Aging and Economic Implications :

As an individual grows and passes through various life stages, his
participation in economic activities goes on fluctuating. The economic dependence
of childhood declines as the individual grows and reaches youth and adulthood,
and it reappears when he reaches old age and senility.

Thus, people in the last stage of their life-cycle, retired from active
economic life, tend to remain consumers rather than producers. The prudent ones
among them who have saved for the rainy day and those who have been in
pensionable jobs are saved from the agony of dependence in old age to an extent.
But a sizeable number of those who do not have these economic crutches are
totally at the mercy of others - children, relatives or the society at large - thereby
constituting a social problem. When the number of such dependents swells, the
society can no longer be a passive spectator. It has to take note of this problem and initiate ameliorative measures to render succour to the suffering elders.

**Position of Aged Women:**

Some of the much discussed issues of old age are found to be critical and having a profound effect on older women as well. But it appears older women have not been focussed so much in the gerontological literature. Till recently older women were not only invisible within the population of the elderly but also within the population of women. It is rightly pointed by Chappel and Haven (1980) that women, as they age, face a 'double jeopardy' - that of being women and that of being aged.

The invisibility of older women is not attributed to their growing old alone but to the invasive and historical patterns of socio-economic and gender stratification in societies (Garner and Mercer, 1989). Often societies have treated women as chattel, to be used and discarded when old and worn out. The roots of such a treatment lie in the institutions, the structures of family and care-giver roles, the job market and social policies (Arendell and Estes, 1987).

Many a time their secondary position in the patriarchal society, the double standards set by it have resulted in prejudices against women's education, employment and economic independence. Owing to this women are deprived of education, health-care and other similar facilities. Inferior diet, long hours of work and carrying the burden of dual roles, economic dependence due to less earnings from low paid jobs, further worsen their position when they grow old. The fact that women have a greater longevity and that they often outlive their husbands is far from being a solace. It only means more years of suffering.
Changing Demographic Structure:

Recent years have witnessed dramatic demographic changes. The percentage of the aged in the population is increasing at a faster rate. In 1950, there were 200 million persons aged 60 years and above in the world, constituting 8 per cent of the total global population. But now demographers have projected that by 2025 A.D., there will be a sixfold increase in this number. That is, there will be 1.2 billion aged people accounting for 14 per cent of the total population (UN report, 1991).

The graying of the population in the developed countries is attributed to the improvement in health care, welfare and educational services. These have led to a decline in birth and death rates, which in turn have been responsible for the steady rise in the proportion of the aged.

In the developing countries almost similar demographic trends are witnessed. Hence experts have predicted that by the second decade of the next century the developing countries will be making a sizeable contribution to the population of the aged. In fact, it has been observed that in 1985 the population of the elderly in Asia, which accounted for 48 per cent of the total world population of the elderly, is likely to raise its share by 10 per cent and account for 58 per cent by 2025 A.D. (UN Report, 1991, p.15).

The demographic situation in India is no different from the situation reported elsewhere. The decline in mortality rate at all ages has increased the expectancy of life in each group. The life expectancy at birth was around 24 years in 1901 which rose to 32 years in 1951 and 61 years in 1991 (TOI Report, 1992). The number of older persons (60+) was 12 million in 1901, 20 million in 1951 and it was about 54 million in 1991. Thus a rise in the population of the aged is observed along with an increasing life expectancy of people.
The demographic trend all over the world also confirms that as age advances, the proportion of females surviving increases considerably. Even in India if the life expectancy at birth rose from 32.5 to 55.4 years for men (a gain of 22.9 years), it was up from 31.7 to 55.7 years for women (a rise of 24.0 years) between 1941-50 and 1981-85.

**Table No. 1.1**

**Life expectancy (e) at different ages by sex, India, 1941-85.**

<table>
<thead>
<tr>
<th>Period</th>
<th>Males</th>
<th></th>
<th></th>
<th></th>
<th>Females</th>
<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>e(0)</td>
<td>e(30)</td>
<td>e(60)</td>
<td>e(70)</td>
<td>e(0)</td>
<td>e(30)</td>
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<td>e(70)</td>
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<tr>
<td>1941-50</td>
<td>32.5</td>
<td>26.6</td>
<td>10.1</td>
<td>6.5</td>
<td>31.7</td>
<td>26.2</td>
<td>11.3</td>
<td>7.5</td>
</tr>
<tr>
<td>1951-60</td>
<td>41.8</td>
<td>29.0</td>
<td>11.8</td>
<td>8.1</td>
<td>40.6</td>
<td>27.9</td>
<td>13.0</td>
<td>9.3</td>
</tr>
<tr>
<td>1970-75</td>
<td>50.5</td>
<td>40.4</td>
<td>13.4</td>
<td>8.6</td>
<td>49.0</td>
<td>37.5</td>
<td>14.3</td>
<td>9.2</td>
</tr>
<tr>
<td>1976-80</td>
<td>52.5</td>
<td>36.9</td>
<td>14.1</td>
<td>9.6</td>
<td>52.1</td>
<td>39.6</td>
<td>15.9</td>
<td>10.9</td>
</tr>
<tr>
<td>1981-85</td>
<td>55.4</td>
<td>38.1</td>
<td>14.6</td>
<td>9.7</td>
<td>55.7</td>
<td>40.7</td>
<td>16.4</td>
<td>11.0</td>
</tr>
</tbody>
</table>

**Source:** S.P. Sharma & Dr. Peter Xenos: Aging in India, 1992.

From table 1.1 it is clear that while males at the age of 60 have gained 4.5 years of life, females at this age have gained 5.1 years, between 1941-1950 and 1981-1985. The implication of this is that the population of the
aged females is on the increase even in India. The sex ratio (females per 1000 males) though it seems to be dipping in the decadal growth of the population in general, the same picture does not emerge when different age cohorts are considered (see table 1.2).

Table No. 1.2


<table>
<thead>
<tr>
<th>Year</th>
<th>All ages (General Population)</th>
<th>Age Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>1961</td>
<td>941</td>
<td>1000</td>
</tr>
<tr>
<td>1971</td>
<td>930</td>
<td>938</td>
</tr>
<tr>
<td>1981</td>
<td>933</td>
<td>956</td>
</tr>
<tr>
<td>1991*</td>
<td>929</td>
<td>959</td>
</tr>
<tr>
<td>2001*</td>
<td>947</td>
<td>987</td>
</tr>
</tbody>
</table>

Note: Figures for 1991 and 2001 are projected.

Increase in the population of the aged in general and that of the elderly women in particular has several social and economic implications. Research studies have shown that as the number of elderly women increases, the problems of widowhood, physical, emotional and economic dependence also increase. While these issues have attracted the attention of sociologists, psychologists, economists and other scientists, one important issue has largely escaped their inquiry. That is, women's living beyond their usual working age and due to advancing age,
withdrawal of oneself from active service or employment, commonly known as 'retirement'. This issue of women's retirement assumes importance in the context of an increase in women's employment in the salaried jobs outside their families.

Concept of Retirement:

Retirement is more commonly understood as withdrawal from one's active work life. Often this is associated with old age, because it is presumed that in old age one's functional capacity declines and makes retirement or withdrawal from active work life inevitable.

Studies however, have proved that there is little association between advancing age and declining functional capacity. The world around us presents thousands of old people still active and engaged in many kinds of productive work. In some countries 'work until death' has continued to be the norm even today (UN Report, 1991).

Historical evidences are plenty to vouch that in simpler, primitive, non-industrial societies the functional capacity of the elderly was constructively utilized by prolonging their physical employment through a shift from heavier physical tasks to lighter and simpler tasks. Retirement in the sense of total withdrawal from employment and transfer of control was rare. Stenning (1958) has reported that once the control over the resources and properties was transferred, the old - both males and females - spent their last days on the periphery of their homestead. He writes, "This is where men and women are buried. They sleep, as it were, over their own graves, for they are already socially dead." This depicts the gradual recession of the aged into an insignificant position in primitive societies. Maddox (1966) looked at such a recession as 'rite de passage' from productive maturity to non-productive old age. This was obviously a gradual process associated with human aging.
But the above description of retirement does not seem to be satisfactory, because, the kind of retirement with which we are familiar today, implies a withdrawal from one's economically productive career role and adoption of an economically non-productive role almost abruptly on reaching a stipulated age. This does not occur gradually. Such a retirement has been a product of modern industrial society. With its modern facilities to acquire special skills early in life for the youth, the complex industrial society leaves few opportunities for the old to compete with them successfully. Simmons (1960) therefore has stated, “probably never before in the history of man have the skills of the aged become so effectively shelved by the trained aptitudes of youth. Unless the aged are very gifted, their chances now for prolonged participation, except as a pastime, are better in the esoteric or “fringe” activities or specialties, where competition is light, than in the services and skills that are in common demand. Relatively few old people are regarded as indispensable any more because of their specialized capabilities.” Such a trend in modern industrial societies might have resulted in easing out those individuals who have reached a stipulated age and are considered to be incapable of coping with the change, unable to learn or acquire new skills and adapt to new situations. Retirement thus has become more formalized and institutionalized with the onset of industrialization (UN Report, 1991). This was unknown in primitive societies. The reasons for the absence of such retirement in the pre-industrial societies, according to Simmons (1960) are, (i) fewer number of old people in those societies, and (ii) absence of retirement roles. People in the non-industrial societies were not retired. On the contrary, in the industrial societies, in many of the formal sectors people on reaching a specific age are retired almost abruptly in accordance with the rules laid down by the organizations in this respect.
However, retirement need not occur only during one's old age, or at the stipulated age. It can occur at any stage in one's occupational cycle. Even in the formal sectors, where people are in the salaried or paid employment, certain policies permit retirement before an individual reaches the stipulated age. Therefore, in the present context, relating retirement to old age appears to be not fully justified.

Further, retirement as an event need not always be succeeded by a non-productive role. For example, an individual retiring from service early during his middle age may take up another full-time productive employment, without remaining non-productive. An individual retiring after reaching a stipulated age, i.e. superannuation, may take up a hobby or an economic activity which may be as productive as his mid-life career. Hence, conceptualising retirement as a shift from a productive role to a non-productive one does not appear to be convincing. This urges us to explore the meaning of retirement specially in the context of present employment situation.

Retirement has become a universal phenomenon observed both among the self-employed and those in contractual employment. Atchley (1976), therefore, states, “It is a complex social pattern that touches the lives of almost everyone.” This indicates how the concept of retirement has acquired greater prominence in the present context. However, arriving at a precise definition of retirement has been rather difficult because there are conflicting issues involved in this concept. For some, retirement is just an event, whereas for others it is a process, a role, or a phase of life. It can be viewed as any one of these (Atchley, 1976). Therefore, defining retirement as precisely as possible becomes essential.
Definitions of Retirement:

Generally retirement means 'giving up work', 'a complete withdrawal from employment', 'disengagement from income generating pursuits.' In our study, we have tried to understand retirement in the context of contractual employment or job only, though retirement can be found among the self-employed also. Donahue, Orbach and Pollack (1960), have also stated that the separation from paid employment which had had the character of an occupation or a career over a period of time was not only understood to be retirement in the everyday usage, but also for most gerontological considerations this has been taken as the point of departure.

However, as noted earlier, the break from the occupation or career may not be of permanent nature. People may be in the process of changing from one economic activity to another. Yet they may hold themselves as retired from their previous occupation. And the pursuit they take up subsequently may be of their choice.

Elon Moore (1959) has looked at retirement from a different point of view. He has defined, 'relinquishment of one's mid-life job or position for a life of greater freedom and leisure, and dependence on other sources than wages, salary or profits for the major part of one's current living'.

While Hinds (1963) looks at retirement as withdrawal from business, active service or public life, Kaplan (1979) goes a step further and treats either temporary or permanent withdrawal from any sphere of activity, interest or commitment as retirement.

The seminal issue of retirement thus appears to be a withdrawal from any sphere of activity or disengagement from a pursuit hither to serving as a major
component of one's life. More commonly retirement is accepted to be the fourth
and the last stage in one's life cycle, which endows one with freedom from his/her
working life, the heavy responsibilities shouldered until then. For many it means
that after the hectic work life, they are masters of their own time and activities.
This period could either be more exciting or it can be one of loneliness, brooding
and resentment (Elon Moore, 1959). This depends upon an individual retiree's
outlook and approach to retirement.

Atchley (1976) brings out another important issue of retirement other
than the freedom of pursuits and free time, that is retirement income. According to
him, retirement is, "a condition in which an individual is forced or allowed to be
and is employed less than full-time (whatever that may mean in his particular job)
and in which his income is derived at least in part from a retirement pension earned
through prior years of service as a job holder." Further according to him,
retirement not only signifies a withdrawal in accordance with the stipulated rules
against the wishes of the individual or otherwise from work or employment, but
also means the receipt of a pension as an earned right. This right accrues to one by
virtue of one's prior years of service. At the outset, though this definition looks
narrow in its perspective, it indicates the right of retirees for a source of income
which will help them in maintaining a decent standard of living even while playing
a non-productive role.

Harold Sheppard (1976) also states that the income in retirement for
a majority is derived from their claim of attachment to the labour force in previous
years. This shows that the right to income during retirement accrues to both those
who were self-employed and those who were employed under contractual
employment, for their past work-role. This indicates that retirement always
involves the assurance of income for the maintenance of the retiree.
Bixby (1976) sums up a variety of definitions of retirement according to different situations: "No single concept or measure of retirement is accepted, either by social gerontologists or policy makers... It may relate to the extent or continuity of work or earnings... to the termination of a specific career... to receipt of a retirement pension, or to an individual's perception of his status, or to some combination of these factors."

Since the problem of giving a precise meaning of retirement becomes all the more complicated when examined in the context of those working under a contractual employment and those who are self-employed, it is necessary to have an operational definition such as the one given by Bixby.

In this study therefore, we have accepted retirement as separation from one's job at a stipulated age and receiving a retirement pension by virtue of being in employment under a contract. Accordingly, any separation from employment before attainment of this stipulated age - which is also known as superannuation - is construed as voluntary retirement which occurs as per the wishes of the retiree after a stipulated minimum period of service. However, such a premature retirement should be accompanied by the grant of a reduced pension.

Further, in our study, retirement is not only considered as an event, but also accepted as a phase, a condition, succeeding superannuation or premature retirement.

**Emergence of Retirement:**

The formalized and institutionalized retirement, which provides for a relaxed way of life with some income assured for maintenance, has been a phenomenon developed predominantly in the industrial society, because, as stated earlier, historical evidences vouch that in simpler, primitive, non-industrial
societies work until death was the norm. In fact, in many of the primitive tribes people used to lose the right to live the moment they grew totally unproductive. Hence procedures for dispensing with them were set. The system of patricide in nomadic societies is a case in point. When people became too old and incapable of movement, they were put to death, e.g. among the Eskimos, Hotterman, Hopi, etc., tribes.

Thus, the kind of retirement which implies a withdrawal from economically productive role and an adoption of an economically non-productive role was unknown in these primitive societies. Even in the agrarian societies the head of the family controlled the family property by acquiring a legal right to it till his death and thus remained active in various ways. That was because, 'the advent of agricultural society brought two important developments: an economic surplus and the concept of property', (Atchley 1976). There were also property rights which made it possible for the old to hold on to the property despite having sons and sons-in-law to help them on the farms and on the lands. Thus retirement of the old was not thought of. However, there were old people who were workers and not land owners. They were forced to work as long as they were able. But when incapacitated, they had to rely on the benevolence of the family and the wealthy people in society in the absence of any formalized system to support them.

In the industrial society with the development of new technology and the modern factory system, people could not exercise similar control over their work or the tools supplied to them for use by the capitalists. Moreover, the old generally find few opportunities to compete with youthful experts in this complex youth oriented modern society. This made it necessary to ease out older workers from their employment as gracefully as possible.
Factors which have Contributed to the Emergence of Retirement in the Industrial Societies:

Modern technology which revolutionized system of production has ushered in an age of abundance. This has made it feasible for the society to support a greater number of economically unproductive people. This was unthinkable in primitive societies where people used to lose their right even to live as soon as they became unproductive. The trends studied show that modern technology in the industrial society has not only enhanced the ability of the society to support economically non-productive segments of the population, but has also generated pressures for the creation of such population to alleviate the problem of employment for the young (Wilma Donahue, et al, 1960).

Thus retirement appears to be an outcome of complex technological, social, political and demographic changes in modern society (Orbach, 1963). The concept of retirement has now acquired a new meaning and dimension. It does not any more mean retirement from the world of work, but it only means withdrawal or separation from a specific remunerative job. A number of reasons such as demographic changes, emergence of modern liberalistic, rationalistic ideologies of a welfare state, social justice, etc., have contributed to bring about this measure.

It was but natural that the advancement in the field of technology should have its impact on medical science and health-care methods. This in turn has influenced the demographic situation both in developed and developing countries, though the transition was first more predominantly experienced in the developed countries. Experience has shown that the demographic transition occurs in four stages which are characterized by the high and/or low fertility and mortality rates respectively. While discussing the aging population the third and the fourth stages become important. This is because, during the third stage a fall in fertility
levels and consequent decline in growth of population cause an increase in the aged population, whereas in the fourth stage both the lower fertility and mortality rates give rise to high proportion of aged population by arresting the rate of population growth. While most of the developed countries have passed through these stages, the developing countries are now passing through them, giving rise to a growing number of aged people.

This in turn means that more persons are available for longer periods of productive labour. Advanced technology and automation which have reduced strain and led to conservation of energy, enable the aged to continue in the work force. Wolfbein (1959) put it in a nutshell, “with the changes in technology and productivity - now being dramatically accentuated by automation - the results have been fewer average hours of work per week, more average number of years in the labour force as a producer, and more years available for life in retirement after work.”

Another fall-out of industrialization is pointed out by Valaoras (1958) who noted that the social cost of maintaining older persons became lesser than that of supporting dependent younger persons, in an industrial society than in the pre-industrial one.

The rise of modern industries has not only brought technological and economic changes but also affected social life and social organizations. Basically, modern industrial production demands rationally organized systematization of not only the work but also that of the labour force. This rationalization further extends to society. Thus, along with the rise of industrialism, the rise of the nation/state as a dominant political organization has been witnessed. This political organization has been felt a necessity to effectively co-ordinate and utilize the benefits of technology for social good. This was because, the changing social organization in
the industrial societies and the growing power of the private sector transformed many self-employed artisans into mere cogs in the machinery used for large-scale production. These were reduced to a dependent position of the wage-earner and had absolutely no control over their creative power as before. The "hire-and-fire" policy adopted by the capitalists made the lives of the wage-earners insecure too.

In such a situation, only the state with its legitimate basis and apparatus could assume the responsibility of protecting the wage-earner and his family when health and age rendered it impossible for him to work and earn his subsistence. Thus, the national state took upon itself the responsibility of distribution of the economic surplus through laws and taxation. The labour unions also facilitated this function of the national state. So, a part of the economic surplus was to be diverted to support people who were out of the labour force and who were unable to protect either themselves or their families. Thus Atchley (1976) states that the rationalization expected of the labour meant that they were able to maintain minimum standards of production and were to be relieved of their duties in old age as they were no longer capable of meeting minimum standards. Such a view gave rise to retirement. Further, the notion that such people are to be protected by making provision for the rest of their life, paved a way for the pension system.

This notion, though initially based on the social welfare ideal, has been replaced by the thought of social justice and social right. Pension is regarded by some as a way of discharging the community responsibility to those above unable to maintain themselves, in the same way as support is organized for the disabled, dependent persons. There are some, who consider it as a reward for a life-time of effort, a kind of deferred pay to which everyone should be entitled after a certain period of work attendance and contributions (Shenfield, 1957). In the
latter sense she opines, that a pension should entail a right to retirement for all workers with adequate provisions for fulfillment of their basic needs, "while they enjoy their well-earned rest."

The emergence of new social attitudes have influenced the notion of pension today. Employees no longer consider pension as a reward or a gift given to them at their superannuation. Neither is it considered as an allowance paid at regular intervals over a period of years or for the remaining part of their life, as it was thought before. It is instead considered more as a deferred wage, a definite contractual obligation on the part of his employer, which the employer has to pay without any direct financial contribution on the employees' part.

This entails the employer to make necessary contributions toward the employees' eventual retirement which occurs due to the gradual diminution of their wage earning capacity in the course of their work. According to this doctrine, pensions are absolutely indispensable complement of wages in one's retirement (Studenski, 1935).

"The notion of creating a 'right' to a pension at a certain age is emphasized by the device of insurance as a method of financing old age", (Shenfield, 1957).

Thus in an industrial society retirement has been accepted as a cut-off point at which an individual has to part from his remunerative employment, and relax. This is accepted as a stage of life which assures adequate opportunities to enjoy social, cultural as well as economic facilities with the grant of a pension. Retirement thus is accepted as a role where the retiree can pursue any activity of his choice - be it an activity which requires the retiree to be on the move always, or an activity of resting quietly in the rocking chair. These various propositions open to one in retirement make retirement an interesting topic for scientific study.
Retirement in India:

Retirement as a phase of gradual withdrawal from normal active life is nothing new to Indians - especially to the Hindus. It is inherent in their philosophy of life, namely the Ashrama Dharma. According to this philosophy, every individual passes through different phases of life, each one of which is related to his biological age. The life of the individual in each phase is regulated with a number of do's and don'ts. During the first phase, namely, the Brahmacharyashrama, an individual is enjoined to lead a celibate life and engage himself in studies, seeking knowledge. During the second phase the Grahashashrama he has to marry and take upon himself the most significant and responsible position of a householder. It is during this phase that he is enjoined with several social and moral obligations of discharging his duty towards the gods, ancestors and sages. He has to free himself from these three debts, namely Deva rna, (Debt to God) Pitra rna (Debt to Ancestors) and Risi rna (Debt to Sages), to qualify for the next phase, i.e. Vanaprasthashrama. This third phase, Vanaprasthashrama, is a preparatory stage, where an individual prepares himself physically, mentally and spiritually to enter the final phase of life. Thus the last and the final phase Sanyasashrama marks a total disengagement of an individual from all worldly affairs.

This shows that disengagement from one's core roles starts in the third phase, Vanaprasthashrama. During this phase, as stated earlier, the individual relinquishes some of his responsibilities and delegates them to his son. He himself leads a peaceful, undisturbed life by performing penance and guiding others in need, whenever his advice is sought. He lives far away from home and consciously and deliberately withdraws from active social participation. This logically ends up in total renunciation of world during the final phase Sanyasashrama.
However, the type of retirement we refer to in our study does not call for such a total renunciation or disengagement. It only refers to the disengagement from one's remunerative job or employment. Such a disengagement may be temporary or permanent, because even after disengagement from one job, one may take up another job, and continue to engage oneself in that new job. Thus, despite one's retirement from work or activity, we do not see a total disengagement here. This type of retirement has been a product of the modern industrial society. Here gradual withdrawal is rather rare. More often, retirement, it is thought, causes a shock as it is formal and abrupt, which requires an individual to withdraw when once he reaches the stipulated age. Seldom is any choice of continuation in the same job on the same terms and conditions available to him.

In India, the age of retirement is regulated by the state - especially for all government servants or any class thereof. However the state cannot contravene the provisions of the constitution, viz., (i) Article 14 and Article 16(1), (ii) Article 310, and (iii) Article 311. The age of superannuation or retirement is generally fixed after taking into consideration various factors, such as (i) life expectation at birth, (ii) mental capacity of the servants, (iii) the nature of the work, and (iv) the climatic conditions under which they work. Once the age of superannuation is fixed the individual acquires a right to work upto that age unless the government has retained the right to retire an employee prematurely on grounds of inefficiency or such other reasons.

Types of Retirement:

Retirement as a social phenomenon is universal. Owing to advancing age and corresponding debility or otherwise, every individual at one stage or another is required to withdraw from active social participation. However, the formal and institutionalized retirement in the industrial societies occurs at a
stipulated age generally fixed by the state. Accordingly, an individual is separated from his work-role and reduced to non-work. In a society which values work more than non-work, retirement which is characterized by non-work is not readily accepted by all people, despite the changing philosophy underlying the retirement phenomenon. There may be positive or negative attitudes towards it, and people may retire at different times.

While attempting a typology of retirement, the commonest basis appears to be the attitudinal condition of the prospective retirees. Accordingly retirement could either be 'voluntary' or 'involuntary'. We find both these types of retirement among the employees under a contractual employment and the self-employed. Besides, this classification of retirement is not free from ambiguity, as there are several situations which overlap one another. For instance, an individual working under a contractual employment subjected to a superannuation policy which requires him to retire on attaining a stipulated age may not be willing to retire despite being aware of the policy. Retirement for such a person will be an involuntary or compulsory event. On the contrary if a person retires willingly at the stipulated age, then the retirement appears to be a voluntary retirement despite the fact that he would not have had much of a chance of retaining his job.

In another instance, owing to ill-health, if one is forced to retire by the employer before reaching the mandatory age, one shall obviously be in a dilemma as to whether this is to be treated as voluntary or involuntary/compulsory retirement. The safest description therefore would be to treat the withdrawal from one's work which is still open to him/her as 'voluntary retirement', and the withdrawal from one's work which is no longer open to him/her as involuntary/compulsory retirement.
Taking the stipulated age for retirement as the basis, Parker (1982) indicates three types of retirement: (i) on time or normal retirement which occurs at the stipulated age of retirement; (ii) early retirement which occurs prematurely, before the stipulated age of retirement; and (iii) late retirement which occurs after the stipulated age of retirement. Havighurst and Shanas (1953) have distinguished five types: (i) arbitrary retirement which occurs at a fixed age without much choice being available to the individuals against retiring; (ii) the tapering-off of activity in terms of duration; (iii) slowing down, which marks a gradual withdrawal with a transfer of responsibilities and control to a successor. Such retirement is reported more often in primitive and agrarian societies than in industrial societies, despite its likelihood among the self-employed; (iv) taking a lower level job in a hierarchy. This is again to put one's energies to constructive use and to be economically independent, besides spending one's free time fruitfully, etc.; (v) accepting a different and less demanding position in another work situation.

We come across cases where people have taken up part-time jobs after retirement. There are yet other cases where people shift to work which interests them more than the one which they had held for financial or other reasons. The objective condition of retirement also has its subjective dimension. For instance, a few writers like Moore and Atchley consider part-time working accompanied by an occupational pension as constituting retirement. But this may not be really the case for the persons involved. Many people in that position would see themselves as in the process of gradual retirement rather than in the condition of retirement. The above mentioned writers indicate that people on retiring may not become totally non-productive and idle. They may still be active and productive.
In India according to Civil Service Rules, we find three types of retirement, namely: (i) retirement which occurs at the stipulated age known as superannuation; (ii) retirement which occurs before attaining stipulated age of retirement and sought by the individual employee after a minimum period of continuous service known as voluntary retirement; and (iii) retirement which occurs prematurely not because the employee seeks such retirement but on account of ill-health, debility or inefficiency the employer forcibly retires that employee. This is known as compulsory retirement.

Despite this typology we see quite a lot of overlapping in these forms. Therefore, it is not only difficult to classify them into different types of retirement but also to define precisely retirement and retirement role.

From the foregoing discussion, it is clear that 'retirement' is a complex phenomenon involving many facets, namely, preparation for retirement, attitudes to retirement, the social character of retirement, etc. Mitchell (1972) therefore has put it succinctly that, retirement may be a state of mind, a way of life, an economic or social condition or, as is more likely, a complex of them all.

**Justification for the Study:**

Lately, the complex nature of retirement has increasingly attracted the attention of social scientists. However, women's retirement has been generally neglected.

Considerable increase in women's participation in labour force is a global phenomenon of this century. Sheppard (1976) considers industrialization, urbanization, declining family size and consequent decrease in domestic and child care responsibilities for married women, improved educational status, the desire for a higher standard of living, etc., as the major factors for this increase.
In fact, women have been working in their family occupations from times immemorial. But that unpaid work is not considered even today as labour force participation. Owing to that the question of their retirement has not been an issue of research. Of late, with the spread of education, the process of democratization and the spread of liberal ideas, the provisions of opportunities for women in the spheres hitherto considered as male domains are available. Women are now considered for employment in almost all spheres which were so far closed to them, on the same terms, conditions and for selection as those applicable to men. Owing to this, the number of women seeking paid jobs has increased world wide, including India.

Initially, this increase in women's labour force participation was attributed to economic necessity. But today it is attributed to the development of the middle class and a desire for a better standard of living, besides other factors, such as rights of women to equality, freedom, dignity, free-will, individual identity, etc. During 1981 census, it was reported that more than 19 per cent of the total work force was female in India (Radha Devi, 1983; Usha Rao, 1986).

This increasing labour force participation of women subsequently results in a growing number of retired women. It is reported that a close examination of the aging process does not reveal significant difference between men and women. With the increasing physical as well as mental debility the labour productivity both in men and women is reduced. The impact of this may be more serious for women because of their traditionally disadvantageous position vis-a-vis men.

Moreover, with the demographic variances in the number of elderly women surviving the elderly men and entering a frail old age, the question of elderly women and their retirement becomes highly significant. Retirement being
one of the important life experiences for women, their experiences with retirement need to be explored (McDaniel, 1989). But it is generally assumed that women are widowed and men are retired (Burwell, 1984), which perhaps implies that the main career for women is marriage which terminates when women are widowed. Owing to such impressions perhaps the research on elderly women has mainly focussed on their adjustment to family, their health and their social participation, and not on women’s work and retirement.

It is observed that retirement generally causes a sense of loss, deprivation, boredom, isolation and sometimes physical and mental degeneration also. Even when retirement is not accompanied by economic deprivation or ill-health, the work-centred values tend to urge an individual to reject retirement and prevent its legitimation (Talmon, 1961).

We can observe clear trends which suggest that old women of the future will be better educated, more likely to have worked outside the home for a significant part of their lives, have better economic, social as well as physical conditions. To suggest measures for relieving these women from the negative consequences of retirement which they are likely to experience, there is a need to explore the lives of retired women today. This is not only an important area in gerontology but also in women’s studies, which requires to be researched to draw inferences for promoting future policies and welfare programmes for them.

**Objectives of the Study:**

In India, the number of female retirees is still small as compared to the male retirees. This can be attributed to their delayed entry into the Government/Public service jobs. Women’s retirement therefore, has not evoked the same attention as that of the male retirees. Thus, this area of research sadly lacks
empirical data to enable us to develop a related theoretical foundation and to evolve necessary policy to facilitate the lives of the female retirees. Therefore, this study is basically meant to explore women's views, opinions, attitudes, etc., towards retirement. This study being an exploratory one, no formal hypotheses are tried to be tested. Instead, the study is meant to focus on the experiences of female retirees with their retirement in general. However, the researcher has set before her the following broad objectives:

(i) To examine the profiles of female retirees and identify common characteristics;

(ii) To explore and analyse the pre-retirement preparation made by these retirees for their post-retirement life and to find out an association between their preparation behaviour and some of the demographic variables;

(iii) To examine the attitudes of retirees towards their retirement, to the mandatory retirement and to understand their perceptions about retirement;

(iv) To study the economic conditions of the female retirees and the strategies adopted by them to adjust to the changes that take place in these conditions consequent of their retirement.

(v) To probe into the modes of spending their free time in retirement and to examine the changes in their interests after retirement;
REVIEW OF LITERATURE

Retirement as an issue for scientific enquiry has been considered under the scientific discipline of gerontology which in itself is of recent origin. Lately, retirement has occupied an important place because, withdrawal from work presents several consequences - physical, social, economic and psychological - in old age. The link between an individual and work is important while studying the elderly as their current income depends upon their participation in the labour force in the previous years (Sheppard, 1976). According to him, work is defined as an activity for others for which the individual is rewarded monetarily. Hutchison (1955) opines that old age begins when an individual retires from his duties, relinquishes the rights enjoyed which accrue to him thereof and accepts a new system of rights and duties.

Thus, an association is established by many between retirement and old age. This may be because of the disengagement involved in old age and in retirement, according to which people generally disengage themselves from one role to accept another eventually. With the onset of old age as well as with retirement comes a new phase in an individual's life. Moreover retirement occurs generally at the later periods of one's career. That may be the reason why retirement is associated with old age. However, Schulz and Kirstein (1991) state that it is a common mistake committed often to associate old age with retirement, because the economic growth permits not only better standards of life but also opportunities for more leisure. These opportunities of leisure and an ensured financial security tend to tempt people to accept retirement even at middle age (UN Report, 1991).

Nevertheless, a review of gerontological studies shows that retirement constitutes one of the major areas of enquiry. In this, both
pre-retirement and post-retirement issues have been investigated. In all these studies considerable male bias is found and serious research on women's retirement is generally lacking. This is illustrated by Maximiliane Szinovacz (1982) in the book edited by her, entitled 'Women's Retirement'. She has based her argument with regard to the gender bias in the retirement literature upon her survey of papers presented at the meetings of the Gerontological Society between 1970 and 1981. According to her, this is a reliable source vouching for the recent research conducted on the issue. However the survey does not exhaust the existing research on women's retirement, but provides a fairly representative comparison of research efforts on male and female retirement. The picture that emerges from her survey shows that before 1975 women's retirement was practically unheard of. In late 1970s, though male bias prevailed there were studies which included bisexual samples, and the gender bias became less severe. Thus greater interest seems to have developed in women's retirement. Still the investigations, according to Szinovacz (1982), were limited by their reliance on small non-representative samples.

The reason for the lack of studies on women's retirement is not only ageism but also sexism (women have been victims of both these). That is why even in the gerontological studies women have been almost invisible. Szinovacz (1982), therefore states that women's retirement was not studied because it was not considered to constitute either a salient social or a research issue. The studies/writings in late 1950s found that women's home-maker role was more important to them than their work-role. That is why it was presumed that they were unlikely to experience great stress as retirement actually meant return to their most acceptable role of home-maker. In retirement, women's position unlike that of men may be elevated rather than otherwise. Except for the true careerists, job was only a stop-gap activity to be engaged in only as long as circumstances demanded. Hence
women seemed to make a quicker and better adjustment to retirement (Donahue, Orbach and Pollak, 1960).

Unlike men, women preferred to stay at home. It is assumed that fewer women than men are in regular paid work, because, society held the home-maker's role as the predominant role of women. Gass's (1959) findings generally support this. In his empirical study of 85 middle-class women, whose children had left or were about to leave home, found that despite their concern over the utilization of their leisure, few wanted employment. This shows that women did not have the same attraction for job/employment as men. So, retirement is not an important issue so far as women are concerned.

Yet, with the increasing number of women participating in the labour force, on an experiential level, retirement of women has gradually emerged as a social issue (Fennell, Phillipson & Evers, 1988). This branch of research focussing on women's retirement is of recent origin even in the West. Szinovacz (1982) reports that research specifically concerned with retirement issue in relation to women was practically unheard of before 1975. Only in 1981 a heightened interest in women's retirement could be observed in the research papers on retirement presented at the Annual meeting of the Gerontological Society. A considerably large number of studies including both the genders were also conducted during this time. Despite this increased interest, she states that, most of these studies relied on small non-representative samples. Hence generalization of issues concerned with women's retirement is restricted. However, a change in the trend, and increasing interest in women's retirement in the West has been observed during the last decade.

In India, unlike in the West, gerontology as a branch of study has been of recent origin. A growing interest in this branch is observed only during the
post-independence period. Therefore, Ramamurthi and Jamuna (1993) stated that, systematized Indian research on the elderly was of recent origin. There had been a rapidly growing interest in aging in the last three decades. Arun Bali (1995) reports a flurry of research activity in gerontology from 1965 onwards. This he noted after examining the publications and research work in the area of gerontology from 1925 onwards. According to him, research in this area is concentrated on economic condition, occupational participation and health needs, but not on women’s retirement in particular, because, except one conference paper and another Ph.D. thesis he did not find any other research work dealing with women’s retirement. This shows that there is a paucity of studies in India as far as women’s retirement is concerned. So, we want to explore this area to understand the nuances of the facets related to or connected with women’s retirement. Bail (1995), while indicating areas for further research, stresses the need for reexamining the statutory age of retirement and other aspects of retirement for men and women in the changing world.

We, therefore, in our study of female retirees have made an attempt to review available literature on the issues such as preparation and attitudes toward retirement, utilization of free time by the retirees, economic adjustment in retirement, life satisfaction of the retirees, etc.

Planning and Preparation for Retirement:

Successful adaptation to role transition is contingent on a dual process: anticipatory socialization into the new role and psychological readiness to leave one’s old role (Atchley, 1972). This observation appears to be appropriate to retirement as well, where an individual is required to relinquish occupational role, and adopt the retiree’s role, often described as a ‘Roleless role’.
There are mixed views expressed about retirement. Some look forward to it, but many wish it being postponed as long as possible as they fear the loss of their cardinal role (Blau, 1956) and the consequent socio-economic deprivations. This, however, may depend on an individual’s age, socio-economic status, the degree of attachment to and involvement in the job, the work environment, etc. It may also depend on the type of life that awaits him/her on retirement. To make post-retirement life as meaningful and exciting as career-life, proper preparation is essential. This preparation has to be made some time before the event occurs. Parker (1982) in his book ‘Work and Retirement’ quoting works of several scientists, states, “It is all too easy for retirement, if not prepared for, to be simply a period of uselessness and dependence between regular employment and death.” According to him, many scholars of gerontology have agreed that preparation for satisfactory adjustment to old age starts early in life. Reaction to one’s retirement, therefore, corresponds with one’s reactions to earlier events and phases of life. The preparation for retirement however is dependent upon one’s occupation, educational level, characteristic attitudes or set of values, the availability of information about planning, lack of technical expertise for planning, type of retirement, etc., besides the class to which one belonged and the status enjoyed.

In the case of women retirees, the information regarding their preparation for retirement is scanty. The sex-segregated labour market in which women are concentrated into a limited number of occupations, and in which their work is undervalued and underpaid, makes it unlikely that most women will be able to amass the capital necessary to support themselves after retirement (Wolf, 1986). With their lower educational and employment status, the interrupted work histories resulting due to marriage, child-bearing, child-rearing and other reasons, women are most likely to get smaller pensions which may be inadequate to cover their
economic necessities in old age. This is because, the demographic trends have shown that women live longer than men and are more likely to be widowed as they generally marry men older than themselves. The current trends have also shown that the number of women entering labour force has increased. Delay in marriage, in child-bearing or even remaining childless, and increase in the incidence of divorce are also prominent in these trends.

Some of these trends necessitate planning and preparation which may help old women to adapt themselves to, and cope with financial losses, widowhood, loneliness and isolation in their retirement. Szinovacz (1982) opines that financial planning is necessary for women well before the retirement transition to avoid or to alleviate the consequences of income loss which they are likely to suffer because of the substantial reductions in their income owing to their interrupted work histories before retirement.

Besides, working women are required to be socially prepared for retirement, as their dual roles of home-maker and worker might not have left them enough time, energy and opportunities to develop hobbies, leisure-time activities, social contacts, etc., before their retirement (Szalai, 1972; Walker and Woods, 1976). Women are found to retire earlier than men for several reasons. Sven Hyden (1963) has reported that in most East European countries the retirement age was sixty or less at least for women. Brian Abel-Smith (1963) also wrote that in Britain the pensionable age was sixty five for men while it was sixty for women. Further it was noted that women retiring at or within four weeks of minimum pensionable age were higher in number than men. And the number of women deferring retirement was less than that of the men who deferred retirement.

Park Jung-eun (1989) states the retirement owing to aging, worsening health, involuntary factors, etc., as the reasons for women's early
retirement. She also reports that in Korea, women's retirement age in many companies is 'sex-differentiated'. Hence, she states that women retire earlier than men. Kyoung-Sook Seo (1989) also confirms this in her study on the retirement of female workers in Korea. She states, "It is an unquestioned routine to lay off or to ask a woman worker to resign when it is time for her to carry out the typical sexual roles such as marriage, child-bearing, child-birth and child-care." This obviously shows that the discrimination against women has a genesis in the age old notion, "man to the wilderness and woman to the hearth." Palmore (1971) gives marital status as an important factor influencing women's retirement, i.e., never-married women seeking early retirement are fewer than the married women who seek it.

Irrespective of these reasons aforementioned, early retirement means more number of years in retirement for them than for men. To spend these years meaningfully without problems, they require adequate preparation. "However, policies and programmes that rely on the stereotype of the male retirees may give women little opportunity to take such preparatory steps", wrote Szinovacz (1982). Little is known about women's preparation for retirement, as this issue sadly lacks necessary focus in the available retirement literature, in the studies of the West, and it is practically absent in India. All the same, review of the literature available has shown contradictory results.

Donahue, Orbach and Pollak (1960) in their article 'Retirement: The Emerging Social Patterns', while reviewing different studies conducted by researchers among executives, college professors, industrial workers, farm operators and other rural workers, report that workers in occupations where retirement is an expected event, will be more likely to make plans for it, though failure to prepare is a characteristic found in all occupational groups. According to them, economic preparation is common among people but other kinds of
preparation are vaguely recognized. Even for the utilization of leisure time, their imagination does not go too far. Resting, visiting and recreational activities account for most of their plans. Looking out for other jobs or employment, hobbies and travel form the other items on their agenda. While discussing the issue of women's retirement they report that since women tend to go back to their home-maker's role after retirement, few make specific preparation for retirement. Still they seem to make better and quicker adjustment to retirement than men. Atchley (1982) also supports this observation.

Retirement preparation can be done either formally or informally. But this depends on various factors. Shanas (1958) reports that one of the main conclusions of the Cornell study of occupational retirement was that planning for retirement is largely unimportant to good adjustment in retirement. Glamser and DeJong (1975) studied the exposure of pre-retirees to a pre-retirement programme and found that participants felt better prepared for retirement than did a control group of potential retirees (all males) who were not exposed to this programme. However, after six years in the post-retirement follow up, no differences between the two were revealed with regard to life satisfaction, retirement attitudes, or job deprivation (Glamser, 1981). These results support Shanas' findings.

The effectiveness or otherwise of the programmes for preparation for retirement depends on self selective factors. Those who choose to participate voluntarily may be more receptive to the pre-retirement training than the others. Those who look forward to retirement may also be more receptive to such programmes. Thus anticipation of retirement plays an important role in the preparation for retirement. Naomi Kroeger (1982) in her study found that the nature of work and the status of the workers also played an important role in
accepting or otherwise the knowledge imparted to them through the retirement preparation programmes. She, therefore remarked that, despite an exposure to pre-retirement programmes workers miss their jobs if they are negatively disposed towards retirement. According to Mitchell (1972) however, health, income and friends are very important in retirement. Therefore, she recommends that there should be pre-retirement education to help people to attain these essentials.

However, for retirement preparation there is an informal source of knowledge also, such as, experiences of other retired friends, books, magazines, television programmes, etc. Atchley (1972) calls this the 'unconscious preparation'. This is found to be very useful in familiarizing one with the new roles to be adopted.

Naomi Kroeger’s (1982) study found that men and women differ in their preparation for retirement. Women are more likely than men to have had no retirement preparation. If at all they make any preparation, then they are found to be relying more on formal programmes than on informal sources of knowledge. That is because, if formal programmes were not available women did nothing to substitute the programmes with informal sources and prepare themselves for retirement. This tendency was predominantly found among those whose friends, either working or retired, held negative attitudes towards retirement. She therefore concluded that lack of pre-retirement preparation leaves women much worse off than men. She further suggested that, this calls for the establishment of formal retirement preparation programmes for women in the sectors where they are employed.

Evelyn Newman and Others (1982), while reviewing the literature on retirement expectations and plans, found that there were inconclusive findings
about women's preparation for retirement - some suggesting that women prepare less for retirement than men and some others suggesting that they engage themselves in more planning than their retired male colleagues. Women were also more concerned than men with the practical aspects of retirement, and regarded a greater number of issues as important to retirement planning, whereas men gave primary importance to family relationships after retirement.

Evelyn Newman and Others (1982) chose a University population to study the plans and expectations concerning the retirement of professional men and women, who have accepted working by choice, rather than for necessity. However, in their sample only 26 per cent of respondents were females.

The results of their study showed that there were not very large gender differences among professional University or college staff with regard to plans for retirement. However, they found that men were looking forward to retirement with greater pleasure than women and were more certain of their post-retirement work plans. With regard to the desire for continuation of their present work, the members of the faculty were more keen on continuation. Another important finding of this study is the difference between the teaching and non-teaching professionals. Those engaged in teaching who were on an average 10 years older to the non-teaching staff, were less concerned about the post-retirement finances than the non-teaching staff. These findings show that occupational positions play a major role in retirement plans.

Maximiliane Szinovacz (1982) undertook an exploratory study to develop guidelines for large scale investigations on the important issue of the anticipatory socialization process and retirement adjustment. Her sample consisted of 115 women, most of whom had retired within the preceding 5 years, having worked for over 30 years during their life time. The results showed that more than
50 per cent of the respondents had planned for retirement. Among the plans, financial plans were the most common; then came the plans to travel, hobbies, community activities, and increased interaction with children and relatives. Some also had plans to purchase immovable or movable properties.

The financial plans were always carried out by saving for retirement, creating additional sources of income, paying off debts before retirement, etc. Those who did not make financial plans had reasons, such as they did not need such plans as they were covered under benefit plans or there was lack of financial flexibility, support from others, sudden retirement which did not give them a chance to make preparation for it, etc. For making financial plans, two-fifths of the respondents had consulted information sources. There were respondents who wanted additional assistance for making financial plans. Some also complained that the information they received was inadequate, unclear and inaccurate.

The retirees were not always particular in carrying out the other plans. 59 per cent had made plans but those were not always carried out. The failure to realise their plans was because of their engagement in other activities, illness, family responsibilities and diverse situational and external circumstances. However, the statistical test, (i.e. The Zero-Order Correlations) suggested that general retirement plans, and especially plans for activities are associated with positive feelings of happiness after retirement transition. This shows that for a satisfactory life after retirement it is not just the planning but the implementation of such plans that is important.

The researcher, however, feels that the positive feelings of happiness after the retirement transition were restricted to plans for other activities, as financial plans did not differentiate between the satisfied and dissatisfied retirees. So, the data indicate that preparation for leisure activities constitutes an important
element in women’s adjustment to retirement transition. The retirement preparation plans, therefore, have to include information on leisure activities, in general as well as in particular.

Jensen Deborah Perry (1991) studied a bisexual sample consisting of 348 employees of a Midwestern Research University in the U.S.A., to analyze preparedness for and concerns regarding retirement. The results indicated that women were more prepared than men for retirement and showed more interest in retirement issues. Among women respondents, married women were more concerned than unmarried women about legal, health, housing/living arrangement and psychological aspects of retirement. In conclusion, the findings of this study showed that women were preparing for retirement and identifying their concerns about retirement. The results suggested that women were eager to participate in their retirement planning.

In another study conducted by Lorraine Midanik, et al (1990) stability of short term plans to retire and the role of self-reported health status in predicting plans to retire and actual retirement among both genders were assessed. The results showed that in case of women, poor health condition was significantly related to retirement, along with being married, being older and having not had any other job from which subsequently they had separated. This meant poorer self-reported health status is significantly related to both retirement plans and actual retirement for women only. Moreover, among women who did not plan to retire, there was a higher relative risk of retiring associated with poorer health than there was among women who planned to retire. Further, being married was also a significant predictor of actual retirement for women. However, the researchers report that their study had two limitations. These are, firstly, the health status was measured on four points as reported by the respondents and the objective measures
of health were not considered to assess the relationship between health status and retirement plans. Secondly, no information was gathered on the perceived adequacy of income in retirement. This is found to be important because unless the income is adequate an individual may not afford to retire.

Linda George and Others (1984) in their study had found that the only significant predictor of retirement for women was age, because, in one of the data sets used by them for their study, education, occupation, income adequacy, and availability of pensions though significant correlates, were reduced to nonsignificant in the multivariate analysis. For the other data set also education was reduced to nonsignificance, once the age was controlled. Thus the predictors though significant in bivariate analysis were found to be nonsignificant in multivariate analysis. The researcher, therefore, observed that the effects of some predictors may be indirect and thus not detected by a statistical method which identified only significant direct effects.

Judy McKenna and Sharon Nickols (1988) studied 220 women between 40 and 55 years to examine their retirement planning. Two main objectives of this study were (1) to determine the degree to which women were applying a managerial process to retirement planning, and (2) to consider the effects of personal characteristics on women’s managerial skills and, ultimately, on retirement planning. The personal characteristics on women’s managerial skills and, ultimately, on retirement planning. The personal characteristics were classified into three sets, such as social-psychological, personal/family, and economic. Accordingly, it was found that as a group the respondents were more oriented towards taking general risks than financial risks. They considered themselves as in control though some felt that luck does influence the events in people’s lives.
A majority of the respondents opined that retirement planning was important. They felt the saving, investing and accumulating assets are important for retirement. But only a small group had done some long-range planning inspite of the fact that almost one-half of them had planned to retire before reaching 65 years. They were not even aware as to how much income they would need to maintain their pre-retirement standard of living after retirement. They expected to draw social security retirement benefits, and those who were married planned that their spouse's pension would provide retirement income for them. However, 63 per cent of those married did not know how much of their spouse's pension they would receive in case they were widowed. More than 50 per cent of those employed expected to have their own pensions. About one-fourth of the group planned to work during their old age and only 1 per cent wanted to be supported by their children.

About the information gathering practices it was found that 60 per cent of the respondents had read articles about financial management in the month before they were surveyed, 28 per cent had watched the television programmes about money management, and 26 per cent had attended a meeting or class about financial management in the previous year. Another source of financial information is consultation with professionals. Less than one-third of the sample had met such professionals. Married women generally discussed with their spouses. Less than one-third had discussed financial planning with their friends, relatives, co-workers, or neighbours.

The most common saving patterns were life-insurance and pensions, savings accounts, IRAs, etc. The retirement planning was found to be significantly related to higher household income, expected availability of pension, positive
orientation towards financial risk, perceived control over chance, general willingness to take risks, perceived internal ability to control one's life, older age, etc., whereas, divorce was found to be negatively correlated to financial planning. Educational level was not an important factor in retirement planning. This showed that more than personal/family factors, the socio-psychological factors had more influence on the decisions and actions that people took.

Leslie Morgan (1992) examines the influence of desolation of marriage before 60 years of age on subsequent retirement plans of mature women. The author hypothesized firstly, that the women who were widowed or divorced before the age of 60, will plan to retire later than married women, or are more likely to plan not to retire. Secondly, the differences are expected to derive from variation between groups in economic, work life, and pension characteristics rather than marital status per se.

The sample characteristics showed that the respondents were between 45 and 59 years. The mean duration of marriage was the highest for the respondents who were still married and it was the least for those who were divorced. The widows were older and the divorced were younger than the married respondents by about two years. Widows had the least education and the divorced had the most. However, it had little significance in differentiating these three groups from one another. Except for the married, the size of the household was the same for the widowed and the divorced. Even for the married it was larger by only one additional person-presumably the spouse of the respondent. Income for the three groups, however, differed, the married having the highest income and the widowed having the least. There were differences with regard to their employment also, though all of them had worked full-time.
The results showed that both widowed and divorced women plan to retire at later ages than their married counterparts by 2 years or more. Among those who do not plan to retire at all, the divorced women were the highest in number, then came the widowed, and the married women were the least in number. This may be because of the diminished financial securities for retirement or because of the positive attitudes towards working in case of the divorced and widowed women. Thus, the first hypothesis, that loss of the spouse in midlife influences retirement plans is supported. Further, their planning is found to be influenced by the age at which they will receive the pension in all the three groups.

Hatch and Thompson (1992) have studied the relationship between family responsibilities and retirement of women. They found that retirement was more likely for women whether married or unmarried when an ill or disabled household member required assistance. Being married, receiving income from pensions and social security, having less work-force experience, reporting poorer health, and greater age, all these increased the likelihood of retirement. Income was an important predictor for the unmarried rather than the married women. However, eligibility for pensions was found to be a critical factor in the decision to retire.

In conclusion, it can be stated that studies pertaining to women’s retirement and the issue of their planning and preparation are on the rise. The studies pertaining to planning and preparations have considered various aspects, such as the action of planning, the areas in which planning and preparation are made, the correlates and predictors of retirement planning and preparation, etc. Though no conclusive inferences can be drawn from these studies, some of the findings have shown that women do show an anxiety about financial planning and preparation rather than for other activities. Age, marital status, family responsibilities, perceived health are found to be some of the important predictors
of retirement planning. Not much of research has been undertaken about the sources of information and utilization of available information by women.

In India, let alone women's preparation for retirement, even men's planning for it has not been addressed extensively. Only two studies which have dealt with this issue besides other aspects of retirement are the studies of (i) Dr. Desai K.G. and R.D. Naik (1969-70) and (ii) Dr. Bhatia H.S. (1983). Both these studies however, have dealt with male retirees only. There is practically no literature available about female retirees. Therefore, a need is felt to explore this aspect of women's retirement in India.

**Attitudes Towards Retirement:**

The declining faculties in old age have necessitated the gradual cessation of economic activity or functioning in almost all societies. But the withdrawal from economically remunerative employment at a stipulated age has been a product of industrial society. This retirement may or may not be associated with old age and declining faculties. Therefore, many research studies have reported that retirement creates feelings of deprivation, boredom, isolation, etc., which in turn hasten physical and mental degeneration. This is because, work-centered values prevent the legitimation of retirement and engender serious problems, even when cessation of work is not accompanied by economic difficulties or illhealth (Talmon, 1961). At the same time, there are trends reported by many researchers which show that a more positive view of retirement is gradually emerging in affluent societies, and a legitimation of leisure and immediate gratification (Wilensky 1961; Atchley, 1991). These trends show that some wish to avoid or postpone retirement, while some others wish to retire earlier than the stipulated age. These also result in positive and negative attitudes towards retirement.
It is understood that an attitude provokes different types of dispositions towards objects under consideration. The behaviour exhibited here may be favourable or unfavourable, positive or negative, acquisitive or avertible or even neutral. Many of these attitudes are generally shared by the members of a group, directed towards some object - persons, groups, institutions or issues - learned in the process of socialization as one grows up in a group, and hence form important factors in social behaviour (Joseph, J. 1991).

These attitudes play an important role in the retirement of individuals because the favourable or unfavourable attitudes decide one's adjustment or otherwise to retirement. Atchley (1982) has rightly pointed out that a person's route to retirement has a significant bearing on what life is like immediately after retirement. Thus the pre-retirement life and the life in store after retirement may have an influence on an individual's attitudes to his/her retirement. Some may accept retirement in the right spirit and they may exhibit positive attitudes to it. Those who have negative attitudes to retirement may exhibit several negative features, such as depression, ill-health, physical and mental degeneration, disengagement, etc.

Many researchers in the past have pointed out that women due to their involvement in family roles and the expectations invested by society in them to consider these domestic/family roles as their predominant roles, are not as reluctant as men to retire from their remunerative employment. They are generally relieved to be retired and are more satisfied in retirement than men. Thus they exhibit positive attitudes to retirement (Wilma Donahue, et al., 1960; Cumming and Henry, 1961; Blau, 1973). Of late however, surveys both in Europe and the United States have shown that middle aged women, despite feeling that they could afford to retire, are averse to retire when compared to the attitudes of men in the same age group (Mercer and Garner, 1989). Data on the retirement of women
indicate that women may experience more distress after retirement than men, and thus be more likely to develop mental illness (Atchley, 1976; Fox, 1977). Studies have also shown that women are not only more averse to retirement but also take longer to adapt themselves to it than men (Atchley, 1976).

This shows that with the increasing number of women seeking education and employment, their attitudes also have undergone changes. When jobs or work roles serve as the major source of identification, economic independence, self-expression and worth, both men and women may not like to retire and lose this source of self-esteem.

Evelyn Newman, et al. (1982) studied a university population to find out their attitudes towards retirement besides their plans for it. They found that the expectations for retirement were gender related. Since women tend to have greater longevity than men, they face more years of retired life. Moreover, since women have broken work histories more often than men, they tend to dislike retirement. This gives rise to negative or ambivalent attitudes towards their retirement. This shows that women may be more concerned with their financial position in retirement, and that it may make them to have negative attitudes towards retirement. However these expectations about retirement were not very largely different from those of men, as their work-roles were more or less similar. There were differences observed between the members of the faculty and the non-teaching professions which led the researchers to conclude that occupational position plays a major role in retirement expectations.

The findings of Newman, et al. (1982) support Sheppard’s (1976) observation that the opinions and attitudes towards retirement have not been consistent because in a society where work is still a primary source of social status and adequate income, the loss of these in retirement, and the lack of any clearly
defined functions or roles for those in retirement, may lead people to resent it. This is because, the members of the faculty in their study were found to be more worried about their free time and the location of living in retirement than finances.

Parker (1982) also suggests that a substantial minority of both men and women prefer to go on working if they had the choice, and the reasons are not always financial. He therefore suggests that the attitudes to retirement seem to depend on a number of factors, such as closeness to retirement age, degree of job satisfaction and socio-economic status.

Age, previous work career, present work, family situation, certain personality traits and their outlook on the future, etc., were considered to be the determinants of attitudes to retirement by Lehr and Dreher (1969). Parker (1980) in a survey found that women specially missed the people at work more than the money. But the anticipated financial position also plays an important role according to Atchley (1976). He states that attitudes towards retirement tend to be most favourable among people who hold higher-level, upper-income jobs, despite some evidence that favourable attitudes toward retirement decrease some what at the upper professional and white collar levels. Favourable attitudes are unlikely when one likes the job, and is in an enviable position. To make retirement acceptable, it has to be more attractive than their job.

Price-Bonham and Johnson (1982) studied occupationally heterogeneous, married women to examine the relevance of the work-role as compared to other roles. Data were collected on demographic variables, job attachment, primary role perception, attitude towards health, life satisfaction, financial plans for retirement, plans for post-retirement activities, reasons for retirement, sex role attitudes, attitudes towards retirement, etc.
The results of this study showed that there were no significant differences in women's attitudes towards retirement, despite the fact that the non-professional women held slightly more positive attitude toward retirement than the professional women. However, the general attitude of both the groups was positive. Further, an examination of the relation between selected predictor variables and the attitudes towards retirement held by professional and non-professional women showed that more variables significantly related to the professional women's attitude toward the retirement than the non-professional women. It was indicated that length of time at the present job, hours worked per week, level of education, commitment to work, nature of leisure activities planned, negatively correlated with the professional women's attitude towards their retirement, whereas in the case of non-professional women, life satisfaction, sources of planned retirement income were the only two factors which negatively correlated indicating negative attitude towards retirement. In case of professional women family income, degree of husband's pension viewed as a source of income after retirement, the plans to continue work activities in retirement, had positive correlation, whereas, for non-professional women the variables positively correlating were degree of financial planning, degree of husband's pension viewed as the source of income after retirement and the sex role attitudes. This shows that the work-role and profession related variables are more significantly related to professional women's attitudes towards retirement, while economic and personal variables are more important in case of non-professional women. Women in both the categories depend on their husband's pension for the income in their retirement.

Atchley (1982) in his study found that the attitudes towards work and retirement were uncorrelated. The results of his study showed that only 10 per cent of either men or women had a negative attitude toward their work in
the pre-retirement stage. Yet less than 1 per cent of either sex had a negative attitude towards retirement. Further, it was also found that after the actual occurrence of the event one's attitudes change from negative to positive. Which means one gets used to retirement with the passage of time. The negative attitudes prior to retirement, according to him, were related to being in fair to poor health, having low social status, and seeing one's income as inadequate. However, this negative attitude was improved considerably after retirement. And the living arrangements were found to have had an impact on such improvement in the attitudes towards retirement.

According to Levy (1980) as quoted by Pat Keith (1985), negative attitudes towards retirement had more prolonged effects on adjustment for women than for men. However, information available on attitudes towards retirement of the unmarried was too limited to state specific hypotheses about the marital status and the attitudes towards retirement. In her study, Pat Keith (1985) analysed the data from 1969 and 1979 waves of the Longitudinal Retirement History Survey conducted by the U.S. Bureau of the Census for Social Security Administration. Only unmarried men and women were considered in this analysis. There were 774 widowed, 325 separated or divorced and 299 never married respondents in this sample. The mean age of these respondents was 60.3 years. The results showed that gender had significant effect on assessment of work among the widowed and divorced, with women less likely to evaluate work as being as important as men do. The view that work may act as substitute in some way for the absence of family ties, with the consequence that retirement may be difficult for the never married was not supported by these longitudinal data. Never married women more than formerly married women welcomed retirement and also indicated greater happiness. Thus, the never married women held more positive attitudes towards retirement compared with formerly married women. This could be because of their
consistent work histories and better economic situation consequent of these work histories.

Kilty and Behling (1985) studied professional workers' attitudes towards retirement and the intentions about retirement. The sample consisted of 52.3 per cent male and 47.7 per cent female professionals. The independent variables considered were grouped into six categories, namely, (i) social and cultural forces, (ii) work history, (iii) alienation, (iv) constructive use of free time, (v) financial planning and (vi) choice of retirement life style, each one having multiple indicators. The findings showed that for both the dependent variables i.e. intentions about and attitudes toward retirement though six groups of independent variables were considered as possible predictors, four proved to be important: cultural and social forces, alienation, financial planning and choice of retirement life style.

Of the social factors gender and age had limited effects, gender being associated with thinking about life after retirement and with projections of retirement age in general only (women suggested older ages for retirement).

The findings of this study clearly demonstrated that willingness to retire, and positive attitudes about retirement are a function of planning. Planning here included plans for life after retirement along with those for the financial aspects. Positive attitudes towards retirement were related to expectations about more involvements, such as adding new friends, interacting with old friends and planning volunteer activities.

Filkenbaum (1971) examined the hypothesis that those who are satisfied with their jobs will have a negative attitude towards retirement, whereas those who are dissatisfied will have a positive attitude towards it. A 95-item questionnaire on health, ease of getting to work, adequacy of expected retirement
income; job satisfaction pertaining to achievement, recognition for achievement, work itself, responsibility, advancement, supervision, pay, interpersonal relations, and working conditions, and two items on attitude to retirement, was used. Results showed that one variable, that is, achievement, bore any relationship to retirement attitude. Those who reported that they had less chance of increasing their skills were more likely to view retirement as a good thing. However this relationship held good only among the elderly, among whites and among males.

This may be true because women with their predominant home-maker's role may not have the same opportunity to improve their skills and achieve higher positions in their careers. Hence they may view retirement as a good thing.

Jean Turner and Others (1994) have examined the pre-retirement attitudes and behaviours among midlife workers of Land Grant University. The sample consisted of 2,760 employees, who were served with questionnaires. 64 per cent of the sample were male, highly educated, and most of them were married. The independent variables used included gender, age marital status, occupational status, educational attainment, income, perceived health, number of children, and age and number of dependent children. The dependent variable included one-item question about their feeling toward the retirement from active employment.

The preliminary analysis showed that 53 per cent reported looking forward to retirement. 37 per cent reported feeling somewhat neutral and only 10 per cent reported negative attitudes towards retirement. The hypotheses that older males with higher levels of education, higher occupational status and more income would have more positive attitudes toward retirement, and the respondents with more dependent children were expected to have more negative attitudes toward retirement found minimal support in the results.
In India, the researchers have not considered the attitudes of female retirees towards retirement. Therefore, this issue requires to be explored to find out how women view retirement and what are the factors which are significantly associated with their attitudes toward retirement.

Free Time in Retirement:

One of the consequences of retirement is the availability of plenty of free time. Research studies have shown that proper utilisation of one's free time in retirement many a time poses a problem. In the absence of working hours new schedules may have to be drawn by the retirees to use those free hours which have increased after retirement. This may not be easy for one who has not prepared himself/herself for such an eventuality, or developed interests in various leisure time activities. Despite people's longing for freedom from the struggle for subsistence and for opportunities and resources to enjoy and to support themselves (Gordon and Gaitz, 1976; UN Report, 1991), many may have apprehensions about the free hours.

Free time in retirement evokes mixed responses, because in many cultures the roles for the retirees have not yet been specified. Due to lack of fixed social roles for the retired, leisure understood in its conventional form, as the time 'left over' from work, or as recreation for subsequent work, will not have much significance as it does not prepare or rejuvenate people for subsequent activity.

Kaplan (1960) states that leisure raises many issues when considered in relation to aging and more directly, to retirement. According to him, the dominant activities of childhood are play and education, like work and family during one's adult or middle years. 'Freedom' for both of these stages are contrasts to commitments and obligations towards teachers, peer groups, parents,
fellow workers, bosses, etc. In retirement, the commitments and obligations being vague, conceptualising 'freedom' is difficult.

The meaning of leisure, however, is changing and it is now understood that leisure is not only to prevent boredom but also for self-growth and relaxation with new commitments. Thus constructive utilisation of the free time to keep oneself occupied, active, and contented, becomes essential. Howell (1953) says that successful retirement means possessing a variety of interests and activities which can take the place of the former occupation. This highlights the importance of hobbies and activities during one's retirement. Havighurst (1954) also has observed that the satisfaction of new experience, creativity and status which one acquires from one's work in middle age may be obtained in old age from hobbies.

Rapoport (1975) observed six stages in retirement, namely, relief, frustration, loneliness, searching, apathy and realignments. An individual can avoid or reduce the tensions associated with these stages by seeking alternatives and keeping oneself active in society. But the research studies focusing on leisure in retirement have found a continuity of life style from pre-retirement period (Atchley, 1971). Cunningham, et al, (1968) in their study found that from age 16 to 69 there was a general decrease in leisure activity participation, but the selection of leisure activities did not alter to any appreciable degree in the same age range. Individuals though, give up or curtail certain activities due to social pressures, the studies show that there will not be fundamental changes either in the life styles or in the activities. These activities may also vary according to individual's drives, interests and orientations. People are found to indulge in a wide range of activities from low-intensity to high-intensity. The selection of leisure activities though made by autonomous decisions, family members and close friends do have a say in this matter.
Further, some opine that in retirement there will be an increase in leisure participation. It is generally assumed that retirees do many more things in their free time than the non-retired of the same age. But research studies show that there is not much of a difference. According to Emerson (1959), Rosow (1967), Cowgill and Baulch (1962), Harris and Parker (1973) etc, the retirees did not involve themselves in any active leisure after their retirement. Most of them preferred to be at home and participate in homebound activities to going out and involving themselves in community activities. Their leisure was mostly passive and there was little difference in their leisure behaviour after retirement. So, those who do not have any leisure activities before retirement may not have them even after it, and those who have developed various leisure activities along side their careers tend to continue them even after retirement.

Leisure behaviour, the activity and social participation have been considered by many as predictors of retirement adjustment and satisfaction. Yet, people pay little attention to this issue of leisure before retirement. Desai and Naik (1965-70) in their study found that 80 per cent of the respondents had not considered the issue of leisure seriously before retirement. Only about 20 per cent of them thought about it, and they had some plans to spend their leisure time. H.S. Bhatia (1983) reported that generally respondents were aware of the conversion of work-time into free time in retirement. While 23.5 per cent did not find it as a problem, 40 per cent experienced it as a burden after retirement as they did not know how to spend their time. Though the past activities were continued to the present, those could not be extended to the extra free time.

It is reported that there is a difference in the perception of free time as a problem between men and women. The roles of women being centred around their family, the problem of free time in retirement may not be felt so sharply by them. They may revert to their homebound, self-directed, isolated leisure activities.
However, there are very few studies focussed on women to authenticate these views.

Gordon, Gaitz and Scott (1976) while reporting ‘Houston study of leisure across the life span’, state that both males and females show similar, strong negative associations between life-stage and leisure participation. The data reaffirm the importance of gender role patterning of leisure activity. Throughout the life cycle men are found to be participating more frequently in the activities of dancing, drinking, sports, exercises, shooting, outdoor activities, travel, discussions of important issues, spectator sports and membership of clubs and organizations, than women. No difference between men and women is found with such activities as attending movies, reading and entertaining friends. In other activities, that is, cultural programmes, television viewing, relaxation, enjoyment of solitude, cooking and home embellishment, women are found to be participating more frequently than men at all stages.

These results show that men participate more frequently than women in high intensity, outside the home, activities involving excitement and physical exertion, etc., whereas, women tend to involve themselves in low-intensity, homebound activities. This could be because of the lack of adequate financial and material resources available to women, besides their commitments to their family and home. Sara Arber and Jay Ginn (1991) in their book ‘Gender and Later Life’ state that women are more likely to be disadvantaged in terms of free time to pursue their own chosen activities at home, and in having access to leisure pursuits outside the home. Similarly living arrangements and health are also found to be affecting activities of men and women. General Household survey for 1980, as quoted by Helen Evers, shows that women were more likely than men of comparable ages to report long-standing illness and also more likely to see illness.
as limiting their activities. This gender difference is particularly marked among those elderly people who live alone. That is, lone women as compared with lone men of the same age group, are far more likely to report limitations on their activities as a result of long-standing illness.

However, assumptions made about the leisure and leisure behaviour of women are found to be based on the findings of leisure studies involving males (Joan Smith, 1988; Henderson, 1990). Smith (1988) while reviewing Rosemary Deem's book on the 'Sociology of Women and Leisure' highlights the important issues put forth by the author which can be considered as the predictors of women's leisure behaviour. The important factors affecting women's leisure as mentioned by Rosemary Deem, are: (i) attitudes of male partners in controlling women's leisure; (ii) women's socialization and societal value expectations invested in them which make women feel insecure or out of place in certain leisure activities; (iii) influence of children and husband's/partner's leisure; (iv) the importance of social, cultural and educational activities for women compared with men, as well as clubs and voluntary activities; (v) the home and the home-maker's role of women; (vi) the household budget and economic conditions; (vii) employment situation of women; (viii) the household structure; etc.

According to the previous studies women feel that they are not "entitled" to leisure. Thus leisure always becomes secondary in the priority list of their activities. Chamber's (1986) study of female British textile workers not only supported this finding, but also showed that working women preferred family centred activities and home-bound hobbies to those of socializing with friends. To them, family was always of greater concern than their personal pleasure. There are other researchers who have also noted the constraints to women's leisure involvement. The most important constraints, according to them, are time, external
resources, family commitments, lack of partners or someone to accompany them to the activity centre, limited information, limited abilities, etc.

As far as the meaning and benefits of these leisure activities are concerned. Allen and Chin-Sang's (1990) study of African-American women found that leisure was characterized as freedom from constraint of the necessity to work to survive, or free time for self-expression, etc., whereas, Kelly et. al., (1986) and Tinsley et al. (1987) found that social interaction, companionship, self-expression and recognition, were the predominant motivations for pursuing leisure activities.

Many Indian studies on aging, especially retirement, have explored this aspect of leisure and free time activities. But unfortunately again, there are practically no studies exploring women's leisure behaviour. Hence, this area requires an exploration.

Adjustment and Life Satisfaction in Retirement:

Retirement brings several changes in the lives of individuals in terms of one's income, social participation, daily routine and schedules, life styles, living arrangements, etc. It is presumed that these changes more often affect an individual adversely and cause health deterioration and may even hasten his death. It is also presumed that such a deterioration of health status - physical and mental - was consequent of one's inability to satisfactorily adjust to the changes occurring subsequent to retirement and aging. Thus a greater interest has been noticed in the field of Gerontology in studying this aspect of adjustment and its correlates.

According to Parker (1982) despite a great deal of research on this aspect, the term 'adjust' is yet to be defined precisely. He finds that adjustment is understood in three ways, namely, (i) the positive feeling about retirement denoted either as relief, satisfaction or happiness; (ii) the coping or deliberate efforts made
for changing one's behaviour and attitudes to adapt reasonably to the changes, and
(iii) a more passive idea of settling down.

According to Schneiders (1965) adjustment is a process of coping and bringing harmony between one's inner demands and those of the environmental demands. Thus adjustment involves one's capacity to understand and perceive one's own expectations, and the expectations imposed on one by society. The harmony between the inner and societal demands will not be possible unless one is in a state of equilibrium within oneself. As Kuhlen (1959) puts it, adjustment is conceived both as a process and state of equilibrium within one's self and with one's environment.

Such an equilibrium becomes especially important in studying retirement for the reasons afore mentioned, i.e. the changes which inevitably require an individual to make adjustment to them.

Donahue and Others (1960) while reviewing the literature available on adjustment to old age, report that the first major studies on this issue were those of Morgan (1937) and Landis (1942), and these were followed by many other studies by Burgess and his associates. Burgess (1950) found that satisfactory health, being married, good family relations, friendships, participation in leisure and other activities, self-esteem, membership of organizations, plans for the future, belief in life after death, etc., were corresponding with good adjustment. A number of other studies also have corroborated these findings, by and large.

Otto Poliak (1948) in his report entitled "Social Adjustment in Old Age", states that the process involves physiological, psychological and social problems. While the problems of physiological adjustment fall outside the purview of social science research, the problems of psychological and social adjustment constitute important areas of study. In these areas, besides the changes in needs, in
physical and mental capacities, in one's habits, attitudes, roles, status, in financial conditions, occupational and vocational, housing and leisure also are important. To ensure proper adjustment of the retired, these issues need to be examined to see that the available opportunities are put to the maximum use, and to explore the possibility of providing such of the facilities as are lacking.

Further, an inverse relationship between the adjustment to one's job and adjustment to one's retirement has been reported in the previous research. To those who value their jobs positively, adjustment means meaningful post-retirement activities that provide them a status equal to the one enjoyed by them while being in service. Kutner and associates (1956) found that only activities that were socially meaningful contributed to the morale of the retirees. If the activities did not provide status, achievement and recognition, they contributed little to the individual's adjustment.

Havighurst (1955) associates the adjustment in retirement to the period in retirement. According to him, the period in retirement is divided in three stages, during which a transition takes place and the individual goes through these three stages, exhibiting behaviours typical of these stages. The first period which commences immediately following separation from work generally witnesses an active pursuance of all those activities for which the individual had not found enough time while in job. But this does not continue for ever. The second period that sets in is characterized by restlessness and seeking out new roles and status. The third phase is characterized by stability in adjustment to retirement, during which the retiree settles down satisfactorily with the new roles he has selected for himself. Studies have shown that this transition takes place within a period of 6 to 12 months. However, from this finding it can be presumed that the one who is in retirement for a short time is likely to be dissatisfied with retirement, and hence a positive adjustment cannot be expected, whereas the one who is in retirement for
a long time may be expected to have got used to it, and hence positively adjusted to retirement.

There has been a lot of discussion about anticipatory socialization or planning and preparation for retirement. It is presumed that planning for retirement facilitates the adjustment to it. But Thompson (1958), Donahue, Orbach and Pollak (1960) report that, in every case, those who anticipated their retirement in a positive fashion took more than 3 months to become used to retirement, whereas, those who did not have any specific retirement plans got used to retirement in less time. This paradox is mainly due to the fact that those who had concrete retirement plans had to confront a two-pronged problem of coping with the inevitable changes in retirement and also with the disappointment that thwarted plans bring about.

Notwithstanding the above mentioned paradox, a number of studies conducted recently have highlighted the importance and essentiality of planning and preparation for better adjustment to retirement.

Szinovacz (1982) conducted a study to find answers to the questions such as - whether planning for retirement was essential for the adjustment to it, which plans were the most salient, what was the realization rate, whether nonrealization of retirement plans affected the adjustment to retirement, etc.

The sample consisted of 115 women who had retired within five years prior to the interview. The subjects differed in terms of their employment, age, period in retirement, personal retirement income, etc. However, these women had worked on an average for 30 years throughout their life time, and for 19 years on an average in their last job. A majority that is 42 per cent of the subjects were married, 30 per cent widowed, 18 per cent divorced and 10 per cent had never married. Some of them were still under 60 years. Their average educational level was 14 years. Their average personal retirement income was slightly above $ 9000.
42 per cent of married women lived with their spouses. And from among others 40 per cent lived alone, and 18 per cent with other persons.

Data concerning retirement plans were collected through some direct and probing questions. Information about adjustment was collected by using several scales. The results showed that neither job deprivation nor morale were affected by retirement plans. However, the positive feelings of happiness after retirement seemed to be enhanced both by general retirement plans and by plans for activities. A significant positive relationship between general plans and lack of negative feelings was also observed. Thus the results suggested that general retirement plans, especially plans for activities, were associated with positive feelings of happiness after retirement.

Landers' (1992) study was undertaken to ascertain if retirement satisfaction was a function of planning besides other purposes. 812 members, of whom 641 active members and 171 retired members were selected from the Alabama Retirement system based on income. Data were collected through mailed questionnaires. The results showed that a majority of the subjects felt that satisfaction in retirement was related to retirement planning. Over 95 per cent of the retirees who had done pre-retirement planning indicated that their retirement had been made more enjoyable as a result of the planning.

In Pollak's (1993) study it was found that female retirees who had planned for retirement reported few problems with the transition away from work, and experienced positive outcomes. However, there was no socialization for acquisition of a retiree's role, per se.

Health, socio-economic status and social participation or activities have been consistently referred to while discussing adjustment to retirement.
Cottrell and Atchley (1969) in their study of retired teachers and telephone company employees found that nearly 30 per cent of the subjects felt that they would never get used to retirement. And this percentage was higher among retired teachers. According to the authors the rejection of retirement seemed to be due to a negative attitude towards it, and a feeling of deprivation felt while not being at job. Besides, low retirement income was also found to be a reason for rejecting retirement and seeking a job. The authors also found that in their sample 55 per cent retired men and 45 per cent retired women got used to retirement in three months or less. However, the difference between the percentages of men and women who got used to retirement is quite significant, because in their study, women consistently showed more difficulty in adjusting themselves to retirement than men. The same was the finding of Streib and Schneider. The quicker adjustment to retirement was found to be related to adequate income and having had a semi-skilled job. Heidbreder (1972) also found that adjustment problems were more among retired blue-collar workers, who had low incomes, poor health and little education.

Carol Riddick (1982) having reviewed available literature extensively, hypothesized that employment status, health problems, income and transportation barriers influence life satisfaction indirectly through leisure roles, as well as directly by their effects on life satisfaction.

She used five separate national samples for the survey. The respondents who were female, either employed or retired from labour force, 65 years of age or older, and not residing in an institution were considered for the survey. A majority of the 753 subjects reported that health was either a “somewhat serious problem” or a “very serious problem”. 75 per cent of these women had an annual household income around $6,999 or less. About 75 per cent of the subjects
opined that the public transportation was being "somewhat to a very serious problem". With regard to leisure roles, 50 per cent of these women spent "a lot" of time socializing with their friends. Reading was a popular, solitary recreational activity among them. Life satisfaction was measured by the 18-item version of the life-satisfaction index originally proposed by Neugarten and Havighurst (1961).

Findings of this study showed that of all the variables considered, leisure roles had the strongest positive relationship with life satisfaction. The health problems and income were also found to be strong predictors of life satisfaction. Further, being retired affected the life satisfaction negatively. Transportation barriers though weak, emerged as a meaningful predictor of life satisfaction.

Pat Keith (1982) reports from the findings of her study of retired and home-maker women, that the predictors of life satisfaction for these two groups were somewhat different. The predictors of life satisfaction in case of the retired, in order of importance, were change in health, loneliness (negatively related), organizational involvement, increase in church activity and church involvement, visits by friends, contacts, acquaintances, etc., whereas, for the home-makers the predictors were loneliness (negatively related), education, current health and the change in friends. That is, better health, more education, increased activity, increased socialization, etc., contributed to positive life satisfaction.

Bowers (1989), based on the findings of her study reported that, health, economic security and social interaction contributed to their life satisfaction in retirement. These women were confident, resourceful and had enjoyed their careers. Yet, they had adjusted themselves to retirement rapidly. They were found to be enthusiastic and optimistic. Therefore, they viewed retirement as an opportunity for growth.
Turkes (1992) having examined childless women's perceptions of social evaluations of childlessness and women's strategies for achievement of old age life satisfaction, found that it was significantly related to planning, actions taken for childless old age by childless middle-aged women but not childless elderly women.

Vinick, Ekerdt and Bosse (1985) conducted a study to find out whether the dependent variable life satisfaction measure used in retirement adaptation studies corresponds with retirement satisfaction measures. They found that with the increase in length of retirement, the retirement experience *per se* becomes less salient and that measures of retirement satisfaction and life satisfaction converge. So, the life satisfaction measures may be used with caution to substitute retirement satisfaction.

Russell (1985) studied 130 male and female retirees, using primarily time-budget instrumentation to know whether retirement is viewed by them as a negative event. The findings showed that the subjects were quite satisfied with their retirement experience, and did not hold the common view that retirement is a negative event. The study also found that higher income and higher level of satisfaction in their leisure pursuits were significant in the retirement satisfaction of females. The amount of perceived freedom, intrinsic motivation and positive feeling experienced in daily life were also the constituents of life satisfaction in retirement. With the increase in these constituents, the satisfaction also increased.

Schultz and Others (1985) in their study found an inverse relationship between retirement satisfaction and loneliness, especially for women. Loneliness and the lack of satisfaction were assumed to be caused by the likely reduction in social contacts, income, self-esteem, etc., in retirement. This may be particularly true because whatever social contacts women develop while in job give them
opportunities for social participation and in identity of their own. In retirement, when this ceases women may experience isolation, loneliness and a feeling of loss, leading to dissatisfaction in retirement.

The study conducted by Fox (1977) found that getting used to retirement was not easy for retired women because of the consequences. The real consequences which affect the psychological well-being of retired women are the reduced social contact and income. The correlation between affect balance and social and personal resources for retirees showed that education, health, contact with neighbours, contact with friends and attendance of non-religious association meetings were significant. According to her, the correlates for the home-makers and the employed are different from those of the retired. Home-makers and the employed women may not find enough time to develop many leisure pursuits and social contacts. In retirement, therefore, women try to pursue more social contacts with neighbours, friends and social organizations, than home-centred activities and contacts, for they provide them more satisfaction by acting as substitutes for their work-role.

Kimmel and Others (1978) studied the factors influencing the retirement decision, and the impact of that voluntary/non-voluntary decision on retirement attitudes and satisfaction. The results showed that the voluntary retirees tended to have higher income, occupation, more family support to their decision to retire, positive feelings about retirement, as compared to the non-voluntary retirees. These were found to be having better satisfaction in retirement. However, the health status and the pre-retirement positive feelings toward retirement were found to be significant predictors of satisfaction in retirement than the type of retirement sought.
Chatfield (1977) examined the relative importance of economic and sociological factors to life satisfaction of the elderly. The sample comprised 47 per cent males and 53 per cent females. The average age of the retired was 71.4 years and that of the non-retired was 69.2 years. The results showed that those who had retired recently i.e., for one year or less, had significantly low life satisfaction than that of the non-retired. But there was no statistically significant difference in the life satisfaction index of those who had retired for a longer period, i.e. retired for a year or more, and those who were non-retired. The results further showed that there was no significant difference in the satisfaction index of those retired recently, and those non-retired even within the income classifications, except for the lowest income category. It was also seen that with an increase in the income level the difference in the scores of satisfaction index narrowed down between retired and the non-retired subjects. Living with their family or not, did not show much of a difference in the satisfaction scores in any income category. The researchers conclude that income and economic security may play an important part in successful aging as the analysis of variance showed that for both the retired and non-retired the satisfaction scores consistently increased with higher income. In addition, the greater life satisfaction associated with living in a family setting resulted primarily from the income accruing to families. Good income also appeared to reduce the impact of health problems on life satisfaction.

However, Atchley's (1982) study on the process of retirement found that the activity level was a consistently influential factor for both men and women's satisfaction in life. He studied three categories of men and women, i.e. 356 people who were in the pre-retirement stage and over 50 years, 168 persons who were recently retired and were in a transitory period, and 296 persons in the post-retirement stage.
The Data were collected through an 18-page self-administered questionnaire. In addition to several demographic variables, several scales to measure attitude towards their job, retirement, functional health, activity level, goal-directedness, life satisfaction, etc., were used.

The results showed that in the pre-retirement period, the presumed notion that positive attitudes towards one's work could lead to a negative attitude towards retirement was true, because attitudes towards work and retirement were uncorrelated. With regard to the age at which women planned to retire, those who had high social status, married, and in good health, were likely to plan to retire before 60 years of age, whereas, women who had low social status, unmarried, were likely to plan retirement at 70 years of age or even later. The plans to retire at a later age depended on the lower occupational status, the larger the number of expected pensions, and the less positive attitude towards retirement in case of women. The economic aspect seemed to dominate the decision to retire later.

In case of those women who were in the retirement transition, none had negative attitudes towards retirement, as the post-retirement life turned out to be better than they had expected it to be. The life satisfaction tended to be improved by retirement.

In case of the subjects belonging to post-retirement period, attitudes towards retirement were very positive. Activity levels were relatively high among both men and women, and were influenced mainly by health and income. Marital and social status did not make any difference. Life satisfaction was also high for both men and women in retirement.

Atchley (1982) examined the predictors of life satisfaction too. The regression analysis showed that in case of retired women, the activity level,
functional health and age were the significant predictors, i.e. life satisfaction was influenced by activity level, good health and older age. In case of men, besides activity level, satisfaction of their life depended more on income adequacy and having many goals. Income adequacy was not an important predictor of satisfaction in case of women.

Marilyn Block’s (1982) study was meant to examine the effect, if any, of work pattern on professional women’s satisfaction with retirement. The purpose of this study was also to find out the effect of social resources, health, pre-retirement planning and other demographic and economic factors on the satisfaction with retirement for women.

For this study respondents were contacted through the alumni listing of the university of Maryland. Their mean age was 68 years, mean retirement age was 61 years, length of retirement ranged from 6 months to 19 years, with a mean length of retirement of 7 years. The occupational status wise 98 per cent were white-collar workers both during their adult lives and at the time of retirement. All the retirees were graduates and a great many of them also had advanced training. The financial position of the respondents was good too.

The findings of the study at the outset showed the existence of a significant relationship between work pattern and retirement satisfaction, with continuous workers expressing more satisfaction than intermittent workers. However after controlling demographic differences between intermittent and continuous workers, work patterns did not significantly contribute to retirement satisfaction. On the other hand, the two-step multiple regression analysis showed that only health, pre-retirement planning and income after retirement were found to be significant to the retirement satisfaction.
These various studies show that despite a number of correlates being identified as significant to retirement adjustment and satisfaction, almost consistently proved predictors are health, income or socio-economic status and the activity levels.

The literature available in India also shows that adjustment to retirement and aging, satisfaction in life during retirement and old age are quite popular themes of research. Unfortunately however, studies on women's retirement are practically lacking, despite a number of studies being conducted on various other concerns of elderly women. A few researchers no doubt have included women retirees in their samples. But their number being small no gender based analysis has been attempted by them. For instance, the study by Desai and Naik (1969-70) on retired people in Greater Bombay, has almost 5 per cent of the sample comprising female primary and secondary Teachers, and the study by Menachery (1987) has 6.79 per cent of the sample comprising female retirees. Even such studies have not made any gender based analysis, because both these have considered the percentage of female retirees in their samples as insignificant.

However, Jani Joseph (1989) has not only included retired women in his study but also has tried to find out the impact of retirement on them. In his article, entitled ‘Trauma of Retirement’, he states that his results showed that women experienced more decline in socio-economic status as a result of their retirement than in other status. That is because, the retired women, whose monthly income has stopped, feel alienated and experience a reduction in status. But for this decline in their personal status in society, for them retirement has been a boon, freeing them from the burden of performing dual roles. It appears, therefore the worries of women in retirement will be lesser, whereas, men experience more worries. Their worries are rooted in the loss of occupation, lack of substitute engagement in the family, the loss of public contact and consequent loss of status.
besides, maintenance of economic status and welfare of the family with a reduced income. As a result, men view their post-retirement life with greater pessimism.

He concludes that in retirement while women were concerned about the steep decline in their socio-economic status, men were concerned with their future, which engendered pessimism and anxiety among them.

Sudha Rayangouder (1993) examined the level of life satisfaction among the elderly retired women and the likely difference in their life satisfaction according to some of the demographic variables. She also examined the influence of personal and demographic variables on their life satisfaction. The study covered 79 subjects. They were (i) retired teachers; (ii) above 61 years of age; (iii) had retired two years prior to this study, and (iv) were married.

The results showed that a majority of the respondents had moderate level of life satisfaction. As age of the respondents increased, their life satisfaction decreased. It was also found that both individual income and family income were positively and significantly related with life satisfaction.

Tests showed a statistically significant difference in the life satisfaction of the respondents belonging to Hindu and Christian religions, staying in nuclear-extended and nuclear-joint families, etc. However, no statistically significant difference in the level of life satisfaction among the respondents having different educational level or the marital status was found. Nevertheless, the health status, financial position, family relationship, participation in social activities, leisure time activities, and religious activities were found to have positive correlation with life satisfaction.

In short, it can be said that though a good beginning has been done, the research enquiry on various retirement issues of women has long way to go. There are many areas which need to be explored. Hence, this present study.