CHAPTER II

METHODOLOGY AND
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Retirement has been recognised as an issue for sociological research since 1950s in the West. But in India, sociological research on this issue has been rather sporadic. As far as the issue of women's retirement is concerned, research has been almost negligible. The researchers who have used bisexual samples have not attempted to highlight issues pertaining to women separately. This may be because of the small, non-representative samples of female retirees or because such a gender differentiation and a separate focus on women was not felt necessary. As a result, the gender differences pertaining to retirement issue in general and the experiences of women in particular, are not highlighted.

With the increasing participation of women in remunerative, pensionable jobs outside their homes, their number among the retired has been steadily increasing. These women on retirement are likely to experience several changes consequent of it and due to the return to their domestic sphere. So addressing this issue of retirement pertaining to women becomes important from the point of view of Social Gerontologists, Social Workers and the researchers interested in studies pertaining to women.

The Place and the Subjects for this Study:

The main focus of this study being the retirement issue of women, the researcher preferred to select her subjects from Dharwad city, which, besides being a district head quarter, is a cultural and educational centre and popularly known as a “Pensioners’ Paradise”. Despite several changes and the influence of modernity,
the city has retained its natural beauty and pleasant climate. Hence it continues to attract many retirees who choose to settle down here for the rest of their lives.

Dharwad has provided excellent opportunities for women to pursue higher education and fine arts, since long. Women's entry into government service appears to have started during the Second World War, when they were inducted as typists and clerks in the rationing offices. A few women were also working in educational and in nursing fields. Since Dharwad has had such a potential for women's education and employment even before independence, it was presumed that a good number of subjects for this study might be available here. Hence, a preference for Dharwad city.

Identification and Selection of Subjects:

While deciding about the adequacy of the number of respondents for this study, two things were considered, namely, (i) the vast scope of this exploratory study; and (ii) the time factor, i.e., the time a single researcher would require for eliciting the required information from these respondents, who, presumably had not paid much attention to the issues covered in the interview schedule. It was, therefore, decided to confine the study to 300 to 400 subjects. But neither the Dharwad District Pensioners' Association, nor the "Dharwad District Handbook on Statistical Information" published by the District Statistical Information Office gave the total number of female retirees in Dharwad city. So, in the absence of full and accurate statistics regarding female retirees, it was decided to study these 300 to 400 retirees who would constitute 7.5 to 10 per cent of the total number of retired state service pensioners (both male and female) in this city, as reported by the Dharwad District Pensioners' Association. (D.D.P.A. Annual Report, 1991-92).
The ‘Pension Cell’ at the local District Treasury Office had to be approached in order to obtain a list of female pensioners. While searching through the records maintained by it, several difficulties were encountered, such as,

(i) initially the government servants there, were surprised and amused, and perhaps a little suspicious too about the motives of the researcher;

(ii) separate records were not maintained for service pensioners and family pensioners;

(iii) the gender of the service pensioners had to be guessed sometimes, as it was not legibly superscribed;

(iv) complete addresses of the pensioners were also not maintained properly except that the names of the nationalised banks where the pensioners had opted to draw pension, were mentioned;

(v) names of the pensioners who had passed away in the recent past were not deleted from the records, etc. On account of these difficulties, after a long and laborious search, only 289 names of presumably female service pensioners could be traced.

After collecting these names from D.T.O (District Treasury Office), different District Offices of the Government Departments were approached to cross-check the list of female retirees with their records. The situation in these offices was no better than that existing in the ‘Pension Cell’ at the D.T.O.

Therefore, the branches of all nationalised banks, where these retirees drew their pension, were approached. Here, though no correct postal addresses of the pensioners were available, this search helped the researcher in locating the exact nature of pension drawn, and the gender of the pensioners listed at the
D.T.O. The bank employees were very co-operative for they took pains in searching through their ledgers and trying to locate the proper addresses of the pensioners who were drawing pensions in their respective branches.

After this search, the list of retirees collected at the D.T.O. was further shortened. This was because, among the 289 names enlisted, 58 were found to be those of the family pensioners and 9 were those of male retirees. Thus with the remaining 222 addresses the researcher had to start her enquiry. Unfortunately, during her field work, the list had to be further shortened, because, twelve of the 222 pensioners had permanently left Dharwad and gone to stay with their children in distant places, three retirees were no more, three others were on their death-bed and lastly, four more had to be omitted because of their non-cooperation. Despite the best efforts of the researcher to get their appointment for the interview, they would not agree even after calling on them several times. Thus, finally, only the available subjects had to be interviewed for this study.

These subjects as a group, however, were heterogeneous in nature. This heterogeneity was retained for two reasons. Firstly while assessing their pre-retirement preparation behaviour, attitudes to mandatory retirement, etc., it would help in drawing inferences based on their differential characteristics. Secondly, drawing a representative sample from the available subjects for the study could have affected the results and generalisations, as, these 200 subjects who were located with great difficulty formed only 5 per cent of the total number of retirees (both male and female) in Dharwad city, as reported by the D.D.P.A. Hence by consulting the statisticians and accepting their suggestions, it was decided to interview all these available subjects for this study.
Research Tools and Techniques Used:

This being an exploratory study of women's retirement, to draw inferences and to understand the nuances of various issues associated with it, collecting both quantitative and qualitative data was essential. To gather reliable information and to obtain subliminal clues from the subjects, extensive face-to-face interviews were considered to be the most suitable technique. Hence, initially an exhaustive interview schedule was prepared based on the objectives of this study, and the review of literature pertaining to the issues under enquiry. Originally, the interview schedule used for the pilot study comprised more than 500 questions, covering about 10 dimensions associated with the topic under study. Thus, questions about the personal profiles of the respondents, their family constellation, economic profile, health status, preparation for retirement, attitudes to retirement, the utilization of free time, relationship with their family members, etc., were included in the interview schedule.

This interview schedule was pre-tested with about 5 per cent of the total female retirees available for this study, and another 5 male retirees. Thus, totally 16 retired state pensioners were covered for the pilot study. The draft interview schedule being exhaustive, the interviews in the pilot study lasted for 7 hours, on an average. Sometimes, interviews were held in two sittings. Throughout the pilot study, one thing which enhanced the researcher's confidence was the subjects' positive response and eagerness to furnish as much information as was sought by her. It was indeed heart-warming to see that none of the respondents during the pilot study showed any indication of boredom, disinterest or irritation towards any issue incorporated in the interview schedule, or at any point of time during the interviews. In fact, many of them were not only amazed at
the range of issues covered in the schedule but also suggested the inclusion of
some other issues, e.g., the physical aspects of relationships in old age, the
problems experienced by the pensioners with the complex procedures pertaining to
the preparation of pension papers, etc.

These retirees not only stated that the interviews had helped them in
clearing some of their own thoughts and views about retirement and aging but also
admitted their inability to answer some of the questions precisely. For instance, the
statements that were listed in the interview schedule to find out the meanings
drawn by female retirees about their retirement, and the statements meant to assess
their attitude to mandatory retirement, etc. This was obviously because, the
researcher tried to collect their opinions through a five points-scale about these
aspects. But the respondents found it difficult to be precise in differentiating
between the responses such as, 'strongly agree' and 'agree' or between 'disagree'
and 'strongly disagree'. Hence, this five points-scale had to be reduced to a three
points-scale by retaining only three categories of responses, such as, 'agree',
'undecided' and 'disagree'.

The pilot study not only helped the researcher to modify and sharpen
some of the questions and issues included in the interview schedule, but also in
visualising some of the practical difficulties involved in collecting and handling the
enormous data. So, the issues incorporated in the interview schedule were
reconsidered, and some of them which did not directly pertain to the objectives of
this study were dropped. Finally, the total number of dimensions retained in the
interview schedule were 8 and the questions were 251 in all.

**Data Collection and Analysis:**

This stage, in any empirical study is vitally important, because,
besides collecting the data by consciously selecting and recording them in
accordance with the objectives of the study, gathering data from the subliminal clues requires tact, patience, and perseverance. Further a proper analysis and interpretation of the data, according to the objectives set out, and to draw inferences is also equally important. Therefore, a researcher is required to be alert, observant and inquisitive. Besides, developing an adequate rapport with the subjects, convincing them about the importance of the study, and generating an interest in it, is important from the point of view of eliciting factual and reliable data from them.

All the subjects were, therefore, contacted personally, and after taking an appointment, they were interviewed at their respective residences. On an average, the interview with each of the respondents lasted for three hours, and all of them were very co-operative and interested in furnishing the necessary information.

The interview schedule was translated into Kannada - a regional language. Besides, the researcher's knowledge of other regional languages, such as Marathi, Konkani and Hindi, was also very helpful when interviewing the subjects, who were more at home and could express themselves fluently in regional languages.

This enquiry, during the field work, evoked a lot of interest among the subjects, firstly because, the issues incorporated in the interview schedule had never been discussed with them by anybody before. Many of the subjects confessed that they themselves had not paid much attention to these topics, which were so important for one's post-retirement life. Thus, the subjects were fully convinced of the importance and the need for such a research study. Secondly, being out of their jobs and having grown old, they were obviously very happy to recall their past and
relate it to their present. In case of several of these subjects, therefore, the researcher had to intervene cautiously and bring them round to answering the queries precisely. Such of those items on the interview schedule, which the interviewees could not comprehend, were explained to them clearly. However, except in the case of a few primary school teachers and class IV employees, such a need generally did not occur.

The data collected from the subjects were computed and analysed with the help of SPSS (Statistical Package for Social Sciences). This study, basically being exploratory in nature, elaborate statistical techniques and tests were not considered necessary. So, the data were presented in tabular form representing through frequencies and simple percentages. Cross tables (bivariate tables) were prepared to present effectively some data and to compare the variables suitably. Though there were no hypotheses to be tested, to find out an association between certain variables and the pre-retirement preparation behaviour of the subjects, the use of chi-square test of association was resorted to. The descriptive data were recorded verbatim and presented in the case studies while interpreting and discussing the issues under enquiry. Inferences were drawn on the basis of both the quantitative and qualitative data.
FIELD OF STUDY:

The present study has been carried on in Dharwad city, which has a unique place in Dharwad district. While this district, situated in the North-Western region of the Karnataka state, is located between 14° 17' and 15° 50' North latitude and between 74° 48' and 76° 0' East longitude, Dharwad city is situated at 15° 27' North latitude and 75° 6' East longitude.

The city is situated in the Western-Ghats at a height of 2580 feet above the mean sea level, with a total area of 20.76 sq.kms. It is 384 kms away from the state capital, i.e. Bangalore and 724 kms away from Mumbai, the important commercial, industrial metropolis of India. The Pune-Bangalore National Highway No.4, which runs North-West and South-East, links this city with Pune and Mumbai in the North-West and Bangalore in South East.

The city is often described as a Semi-Malenad region, for it is situated in the transitional belt between the Malenad tracts (hilly area) and Maidan tracts (plain area). It is built on a range of seven hills. It has several huge water tanks, some of which have served as water reservoirs, and as the main source of water supply to the twin cities of Dharwad and Hubli. The scenic beauty and the picturesque surroundings are not only enchanting but also have earned it a name as a lovely little hill-station. Specially, the expanse of 355 acres land on a hillock, on which 'Karnatak University' is situated, is popularly known as 'Chota Mahabaleshwar'.

The salubrious climate of the city, with a maximum temperature of 38°C, recorded during the summer months of April and May, and a minimum temperature of 16°C recorded during the winter months of December and January, has attracted people from different parts of the state and the country. Many people who have
come to the city on transfer, or otherwise, wish to settle here after their retirement. Concentration of these retired people can be seen in a few areas, such as ‘Saraswatpur’, ‘Sadhanakeri’, ‘Malamaddi’, ‘Hosayallapur’, etc.

The historical records reveal that Dharwad is not an old town. However, according to the epigraphic records found in and around Dharwad, the town and the district have been ruled by different dynasties, until it came under the British rule.

Once captured by the British it became a part of the Bombay Presidency. Attracted by the city’s natural beauty and the salubrious climate, the British chose this place for their army base. Since then Dharwad has remained as the administrative and district head quarter.

Originally the town was confined to a small area in the vicinity of a fort which existed here (now there are only a few relics of it). Subsequently, some of the surrounding hamlets and a number of extensions in the Southern and Western parts of Dharwad were added up to the original town. The Dharwad Municipality first came into existence on the 1st January 1856. It was raised to the status of a city municipality in 1883, and a Municipal Borough in the year 1926.

In March 1962, by an Act of the state legislature, for administrative purposes and for its proper development, Dharwad was merged with the neighbouring city of Hubli, which is at a distance of 17.20 kms. to form a single Municipal Corporation. At present, this is the second largest city in the state. Despite these two cities being merged to form a single urban community, culturally and functionally they have retained their distinct identities. Hubli, besides being a taluka head quarter, has continued to be an important industrial and commercial centre, whereas, Dharwad besides being a taluka and district head-quarter has been
a popular educational and cultural centre. Unlike Hubli, despite witnessing modernity in the extensions which have sprung around Dharwad, it is still a tradition-bound town. Hence, it is still referred to as a big village.

Profile of the Setting: Demographic Features

An examination of the demographic features of the town shows that there has been a steady increase in the population of the town, i.e. from a total population of 81,143 in 1901 to 6,48,292 in 1991. However, from table 2.1 it can be seen that the percentage variation in the population of the town is not consistent, as it has been continuously fluctuating. Nevertheless, the percentage variation in the growth of population of the town as compared to the percentage variation of the growth of population of the whole district has been higher than the latter.

Further, from table 2.1 it is observed that the highest growth rate of 52.59 per cent was observed during 1961-71, followed by 39.02 per cent in 1971-81 in Hubli-Dharwad. This significant spurt in the population growth could be for two reasons. The first being the formation of a municipal corporation and an inclusion of a number of surrounding villages in this corporation. The second possible reason being the urbanward migration of the people from the surrounding rural areas in search of education, employment and other amenities that the city provides.

The percentage growth of 36.71 during 1941-51 was due to the new extensions which sprung up around these towns. Both government employees and persons working in private sectors forming co-operative housing societies, built houses in these extension-areas, so that they could keep their families in Dharwad for educational purposes even when they were transferred out of this corporation.
area. There was also the obvious intention of spending their retired life in this place, which has good climate, besides educational and other amenities.

Table No. 2.1

Population and Percentage Variation for Hubli-Dharwad and Dharwad District from 1901 to 1991.

<table>
<thead>
<tr>
<th>Census Year</th>
<th>Hubli-Dharwad</th>
<th></th>
<th>Dharwad District</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Population</td>
<td>Variation</td>
<td>Percentage Variation</td>
<td>Total Population</td>
</tr>
<tr>
<td>1901</td>
<td>81,143</td>
<td>-</td>
<td>-</td>
<td>12,47,340</td>
</tr>
<tr>
<td>1911</td>
<td>91,031</td>
<td>+9,888</td>
<td>+12.19</td>
<td>11,56,303</td>
</tr>
<tr>
<td>1921</td>
<td>1,00,992</td>
<td>+9,961</td>
<td>+10.94</td>
<td>11,62,285</td>
</tr>
<tr>
<td>1931</td>
<td>1,24,398</td>
<td>+23,406</td>
<td>+23.18</td>
<td>12,38,871</td>
</tr>
<tr>
<td>1941</td>
<td>1,43,504</td>
<td>+19,106</td>
<td>+15.36</td>
<td>13,51,356</td>
</tr>
<tr>
<td>1951</td>
<td>1,96,180</td>
<td>+52,676</td>
<td>+36.71</td>
<td>15,76,443</td>
</tr>
<tr>
<td>1961</td>
<td>2,48,489</td>
<td>+52,309</td>
<td>+26.66</td>
<td>19,51,615</td>
</tr>
<tr>
<td>1971</td>
<td>3,79,166</td>
<td>+1,30,677</td>
<td>+52.59</td>
<td>23,42,213</td>
</tr>
<tr>
<td>1981</td>
<td>5,27,108</td>
<td>+1,47,942</td>
<td>+39.02</td>
<td>29,45,487</td>
</tr>
<tr>
<td>1991</td>
<td>6,48,298</td>
<td>+1,21,190</td>
<td>+22.99</td>
<td>35,03,150</td>
</tr>
</tbody>
</table>


Note: The population figures from 1901 to 1961 for Hubli-Dharwad indicate the figures of Hubli-Dharwad Town Group and the population figures for 1971, ‘81, and ‘91 of Hubli-Dharwad indicate the figures of Hubli-Dharwad Municipal Corporation formed in 1962.
The rate of population growth from 1901-11 to 1931-41 is lower because during these decades the population of several suburbs and villages, which were subsequently included in the municipal corporation, was not taken into account while computing the population of Hubli-Dharwad town group. Then the population included exclusively the population of the Hubli municipality and that of Dharwad. The population figure for the 1951-61 is also lower because, certain of the areas which are close to Dharwad were not included in Dharwad town at the time of the 1951 and 1961 census. The population variation during 1981-91 is also low. But the details of 1991 census and causes for the fall in the figures are not yet available.

Caste and Religious Composition:

Dharwad is essentially a traditional city, though several new extensions of this city wear a look of modernity. The population of this city comprises different religions, castes and status. However, the preponderance of Hindus is obvious. Among these Hindus, several castes are also observed. But the information regarding the caste composition of the population was not collected during the census enumeration. In view of the important role played by caste, data regarding its composition is collected from a report of the Demographic Research Centre, Institute of Economic Research, Dharwad.

From Table 2.2, it can be noted that the population of Dharwad city comprises all the major castes of North-Karnataka. However, the data show that the percentage of Lingayats, Low-caste Hindus and Brahmins is almost the same. The High-caste Hindus are the smallest in percentage. They are considerably less than the scheduled castes.
Table No. 2.2

Caste and Religion wise distribution of the population Of Dharwad City.

<table>
<thead>
<tr>
<th>Religion</th>
<th>Caste</th>
<th>Total Population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brahmins</td>
<td></td>
<td>25,000</td>
<td>20.00</td>
</tr>
<tr>
<td>Lingayats</td>
<td></td>
<td>26,250</td>
<td>21.00</td>
</tr>
<tr>
<td>Hindus</td>
<td>High-Caste Hindu</td>
<td>2,500</td>
<td>2.00</td>
</tr>
<tr>
<td></td>
<td>Low-Caste Hindu</td>
<td>26,250</td>
<td>21.00</td>
</tr>
<tr>
<td></td>
<td>Harijans (SCs)</td>
<td>12,500</td>
<td>10.00</td>
</tr>
<tr>
<td>Muslims</td>
<td></td>
<td>27,500</td>
<td>22.00</td>
</tr>
<tr>
<td>Christians</td>
<td></td>
<td>5,000</td>
<td>4.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>1,25,000</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Note: (1) The Category of High-Caste Hindus refers to those other than Brahmins and Lingayats. It consists of such castes as Marathas, Kshatriyas, Muddaliars, Kayastas, Bunts and the like. Though the castes in this category are known as High-Caste Hindus, they are not higher than the Lingayats and the Brahmins.

(2) The Category of low-caste Hindus consists of all the Backward Communities, Backward Castes, and Backward tribes as mentioned in the Backward Classes Commission Report of the Karnataka State, prepared by Sri L.G. Havanur (1975).

All Hindus put together constitute a major part of the population of Dharwad city (see table 2.3). They are more than the two-thirds of the total population, whereas, the rest of it comprises Muslims, Christians and others.
Table No. 2.3

Religious Composition of the Population

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindus</td>
<td>3,69,746</td>
<td>70.15</td>
</tr>
<tr>
<td>Muslims</td>
<td>1,26,555</td>
<td>24.01</td>
</tr>
<tr>
<td>Christians</td>
<td>21,681</td>
<td>4.11</td>
</tr>
<tr>
<td>Others*</td>
<td>9,126</td>
<td>1.73</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,27,108</strong></td>
<td><strong>100.00</strong></td>
</tr>
</tbody>
</table>

Source: Census Handbook, Dharwad District, 1981

Note: * Others include Sikhs, Jains, Buddhists and the like.

Though Dharwad is not considered to be a religious centre, there are many temples, maths, mosques and churches located in the city. There are several temples belonging to the 12th century or even earlier. In many of these temples it is reported that the architecture of the Chalukya period can be seen. Besides these temples and mosques, there are also churches established by the Roman catholics, Basel Mission, and the Christian Society of England, etc. These religious institutions not only have been catering to the religious needs of the inhabitants of Dharwad but also running several educational, medical and other organisations.

Educational Composition:

Dharwad has been, for many years, one of the important educational centres of Karnataka State. Being a seat of two Universities and one deemed
University, this city is a prominent centre of education in the northern region of Karnataka. The city has several educational institutions imparting training in different branches and disciplines of learning. Naturally, the percentage of literates in this city is higher than that of the whole district (see table 2.4).

**Table No : 2.4**

**Literacy rate of Dharwad city and the District**

<table>
<thead>
<tr>
<th>Census year</th>
<th>Percentage of Literacy Dharwad city</th>
<th>Percentage of Literacy Dharwad District</th>
</tr>
</thead>
<tbody>
<tr>
<td>1951</td>
<td>44.90</td>
<td>25.99</td>
</tr>
<tr>
<td>1961</td>
<td>54.30</td>
<td>33.35</td>
</tr>
<tr>
<td>1971</td>
<td>59.62</td>
<td>38.51</td>
</tr>
<tr>
<td>1981</td>
<td>59.61</td>
<td>42.36</td>
</tr>
<tr>
<td>1991</td>
<td>74.56*</td>
<td>42.94</td>
</tr>
</tbody>
</table>


Note : * The percentage of literacy during 1991 for Dharwad city includes Hubli city also, as Dharwad and Hubli are now joined to form a single Urban Community.
The increase in the literacy level could be because of the growing awareness about the importance of education and the available facilities for it. At present, there are 41 primary schools (inclusive of 5 pre-primary schools), 20 secondary schools, 6 junior colleges, 18 degree colleges (7 Arts, 3 Science, 7 Commerce and 1 Music college), 1 education college, 1 dental sciences college, 1 engineering, 2 home science colleges, 3 law colleges, 6 teachers’ training colleges, 3 medical colleges (of which 2 colleges impart training in the Indian system of medicine and 1 college imparts training in the Homeopathic system of medicine), etc. Besides these, there are 2 Universities (1 for Humanities, Natural and Social Sciences and the other exclusively for Agricultural Sciences), 1 Rural Development Training Centre, Co-operative Training School, and a Panchayat Raj Training Centre, a School of Arts, Sanskrit Pathashalas, Polytechnic Institute, Technical Training Institute aided by the Swiss Government, and the like.

Female literacy in Dharwad is also quite high as women’s education has been encouraged right from the beginning of the 20th century. The first school for girls was established in 1867 in Dharwad. By 1880 there were 20 such schools throughout the district. In 1895 Women Teachers’ Training college was started. This imparts training to women even today. Besides these, several job-oriented courses were also offered by some of the institutes.

An organisation known as ‘Vanita Seva Samaj’ was established by a Brahmin widow to serve women who were destitutes, deserted or widowed. For their rehabilitation, besides job-oriented and self-employment training courses, formal school and teachers’ training were also run under the auspices of this organisation. Even today, this organisation is running a school for girls, right from primary to higher-secondary level, along with a Teachers’ Training College.
Another popular school for girls was the Anglo-Karnataka Girls’ High School, which was subsequently taken over by the Karnatak University in 1960s, and has been converted into a co-education school.

These educational institutions, exclusively meant for girls and women have played an important role as far as the rate of female literacy is concerned. The data available show that the literacy rate of the females has increased from 34.36 per cent in 1971 to 56.73 per cent in 1991 in Hubli-Dharwad Municipal Corporation area. Today there is hardly 15 per cent difference in the male and female literacy levels in this area.

**Occupational Composition:**

Women, despite participating in the family based occupations, remain “invisible” and the census enumerators many a time may fail to include them under the “worker” category. On account of this, women’s participation in the work force remains largely unreported or under-reported. However, from the available data, it is clear that women’s participation in “other services” is higher than their participation in cultivation, agriculture, etc. This fact is particularly important to us, because, the category of “other services” includes, besides several other activities, employees of the central and state Governments, local and quasi-local bodies, and other organisations - public or private - engaged in educational, scientific, medical and health services. Owing to the existing provisions of superannuation in most of these sectors, as the number of women entering these goes up, in the years to follow the number of women retiring will also be increased. Hence, the issue of retirement of women assumes importance owing to such employment.
The occupational pattern in Dharwad is also more or less the same, because, the census data presented in table 2.5 show that the number of women workers in "other services" has exceeded the number of women workers in cultivation or agriculture. The sudden spurt in the number of women workers in "other services" during 1981 census could be because of the rapid industrialization and establishment of labour intensive industrial units in Hubli-Dharwad. Besides, the mushrooming pre-primary and primary schools and other educational institutions may also be responsible for the increased number of women workers in the 'other services'. All said and done, these factors have led us to presume that Dharwad city is a suitable locale for our study.

Table No : 2.5

Number of women workers in Cultivation, Agriculture and Other services in Hubli-Dharwad Corporation

<table>
<thead>
<tr>
<th>Area of Occupation</th>
<th>Census Enumeration Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1961*</td>
</tr>
<tr>
<td>Cultivation</td>
<td>653</td>
</tr>
<tr>
<td>Agriculture Labourers</td>
<td>1201</td>
</tr>
<tr>
<td>Other services</td>
<td>3686</td>
</tr>
</tbody>
</table>


Note : * The data during 1961 pertains to Hubli-Dharwad Town Group.
While empirical data on the aged women are meagre, these are virtually absent as to how retirement from service affects their lives. Evidence is sadly lacking about women's reactions to retirement from their remunerative jobs, what attitudes they hold to mandatory retirement, what pre-retirement preparations they have made to adjust themselves to post-retirement life, how they utilize their free time in retirement, etc. Hence, this modest attempt to explore some of these areas and unravel the questions which are important from the point of view of understanding issues connected with women's retirement.

The study is presented in eight chapters. The first chapter is an introductory one, where the topic under enquiry is introduced and the vital need for its study is detailed. Along with the justification for studying the retirement issue of women, objectives of this study are also laid down in this chapter. Based on these objectives, a review of available literature in the West and in India is also done, and a gist of this review is presented in a thematic form in this chapter.

The research methodology and the locale of the study are included in the second chapter. The measures adopted for identifying the subjects for this study, preparation, pre-testing and finalisation of the interview schedule for collecting the required data, the analysis of the data, etc., are succinctly explained here. A brief sketch of the locale where this study is conducted is also made here.

The profile of the subjects is examined in the third chapter. Attempts are made to examine the effects of variables on one another through bivariate tables wherever considered necessary. The background histories of the subjects are collected and presented in the form of case studies which have significant
implications for the present state of the retirees. These case studies also explain some of the consequences experienced by the retirees in their retirement and raise several interesting issues for the Gerontologists and the researchers in Gender studies. This chapter also presents the background variables which are associated with the issues discussed in the other core chapters. Thus, this chapter, besides serving as an ancillary one to the other core chapters, raises several interesting issues, and assumes an important place in the study.

Chapters four, five, six and seven are the core chapters covering different aspects directly bearing on women's retirement. The pre-retirement preparation or the 'anticipatory socialization' of the retirees, is discussed in chapter four. The discussion here begins with an attempt to find out whether such women consciously thought about their retirement, and if so, the reasons for such thoughts, and when such thoughts occurred, etc. This is followed by the information on retirees' plans and actual preparation for their post-retirement life, the sources of information sought by them to make such preparations, etc. This chapter is concluded with an attempt to find out whether there is any association between the retirement preparation behaviour of the retirees and some of the demographic variables.

The reaction to one's retirement - whether women look forward to or dread retirement, whether the initial reaction to one's retirement changes with the passage of time, what retirement means to women, how they perceive retirement, what their attitudes to mandatory retirement are, and the factors affecting women's attitudes to retirement - are some of the important aspects discussed in chapter five.

Chapter six is devoted to the discussion of the economic conditions of women retirees and their thrift and investment patterns, opinions about devolution
of their assets, strategies of adjustment to the changes in their economic conditions, their opinions about the adequacy of their income in retirement, and their present position.

The issues regarding an increase in free time after retirement, re-scheduling their routine and utilizing this increased free time, their activities, hobbies, interests, etc., form the core of chapter seven. An attempt is made here to see whether there has been any change in the activities or interests, the reasons for such changes if any, are probed into, and the inferences drawn on the question of "engagement" or "disengagement" in retirement.

Chapter eight is the crucial and final chapter, where the findings of the study have been summarised and conclusion drawn.