

CHAPTER - V.

RETIREMENT

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- EXIT INTERVIEW.
- RETIREMENT SCHEME.
- RETIREMENT BENEFITS.
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## CHAPTER - V.

### R E T I R E M E N T

The present chapter deals in the first part with theoretical background of retirement, in the second part deals with the responses of the retired textile mill workers in Solapur.

The Degree of retirement may differ from individual to individual. It is used to show a particular stage in the developmental process of a human being, a isolation from most of the economic and social responsibility of adult life, a specific mode of life where leisure time, activities are the goals of life, the end of a life long career as an employee or as a self employed person. Francis M. Carp.<sup>1</sup> pointed out that one aspect of the multiple meaning of retirement is the physical or temporal. Retirement is an event, a process and a status. The single word indicates three totally different phenomena. As an event, retirement indicates more or less permanent isolation from the world of work.

#### DEFINITIONS :

1. Retirement is a rite of passage, usually an informal one, between productive maturity and non productive old age.<sup>2</sup>

2. Retirement is a process through which the retirement role is approached, taken up, learned, mastered and relinquished.<sup>3</sup>

'Retirement' means termination of the service of an employee other wise than on superannuation.<sup>4</sup>

'Superannuation' is attainment of such age by the employee which is fixed in the contract or conditions of service as the age on the attainment of which he has to leave the employment and where there is no such provision, then attainment of the age of fiftyeight years by the employee.

## 2. MEANING OF RETIREMENT :

In the employment parlance the retirement is termination of the contract between employer and employee on account of having attained the age of superannuations. The employer has been given the right to retire an employee as per the legal provisions incorporated in the standing orders framed under industrial employment standing orders Act, 1946, when the employee attains a particular age which differs from organisation to organisation. Similarly the central Government and the respective state Government have the stipulated provisions in this regard in their respective civil servant's rules. Legally therefore, the retirement becomes

right for an employer and an unavoidable situation for an employee which he cannot deny. However, in some standing orders the provision regarding granting extension upto a period of three years is found, subject to of course satisfactory performance of the employee and his physical fitness as well. But employee cannot claim the extension as a right. It is purely and solely at the discretion of the employer. This is the legal fact of the retirement.

Socially the retirement in an Indian situation to most of the Indian workers becomes a cumbersome evil. This is because even after retirement they have an obligation for earning and feeding their family members and fulfilling the social demands in the family like education of the children, marriages of the daughters and treating the illness of elderly persons etc. As a result of this many of the Indian workers have to search for a job to survive for themselves, and their family members. The second reason for such a situation is that barring a very few exceptions in private and public sector and service sectors like railways, D.I.C., Banks etc. the retirement benefits that the workers get are meagre and negligible and most of the amounts normally get exhausted to pay of the overdue debts.

Economically considering to many employers the retirement becomes a most wanted and welcome things because a large bulck of amount is available to them at a stroke through which they can fulfil their dreams such as procurring an agricultural land, building a house or investing the amount in some other petty business which can support their families.

From the trade unøons angle the retirement of their members may at some time become a matter of dispute, incase an employed is illegally retired prematuarally at in case a diserving member is denied an extension inspite of unions demand. Also the retirement benefits constitute an important aspect in many of the collective barganing agreements and as such the unions can make it a powerful bargaining tool for benefitting their members.

### 3. RETIREMENT AGE :

For the service class people, there is a fix age of retirement which of course varies from society to society. In India it varies generally between 55 and 58, where as in U.S.A. the usual superannuation is sixty five. Whatever be the retirement age, this brings new phase in man's life. The age of retirement has been changing from time to time in the central as well as the state

Governments. Following are the details of workers, officials, Govt., employers according to the age at they retires from service 1) Retirement of worker is of 60 years.

Retirement age for officials 55-58. Retirement age for Govt. employees is in between 55 to 58 years.

#### 4. EXIT INTERVIEW :

Personnel department utilises a technique known as 'Exit Interviews' for securing information from the employee/workmen regarding the reasons for his leaving the job. It is not always easy to get at the roots of the cause as the worker leaving the job refuses to divulge any information but generally states 'Personal reason' as the only cause, while other resorts to the other extreme and makes all sort of allegations against the persons whom they disliked most in the organisation such interviews should be taken by a senior mature person who can see through the reason or reasons given by the person quitting the job.

It is very unfortunate to note that no such interview system is existed in sampled organisation. In absence of exit interview system employer is unaware about the feelings of worker about organisation where he spent his important years of life.

## 5. RETIREMENT SCHEMES :

### 1) MATURED RETIREMENT :

The matured retirement means employees are to be retired after having attained a particular age. During the British period the age of retirement was fixed 55. Subsequently on the recommendation of the second pay commission it was increased to 58 years. There is no uniformity amongst the State Governments in the matter of retirement age, in case of worker in industry matured retirement in the age of 60 years.<sup>7</sup>

### 2) PREMATURE RETIREMENT :

The governments in their discretion could retire an employee on having attained the age of 50-55 years. Similarly such employees who have completed 30 years of service could be retired.

The employees organisation have adversely criticised such rules, which provides for premature retirement of the Govt. employees. They demanded that no employee should be retired unless he has attained the superannuation age.<sup>8</sup>

### 3) VOLUNTARY RETIREMENT :

The voluntary retirement means a person retires from the service on his own willingness

and after putting particular years of service as per the service conditions laid down by Govt. or Authority concerned.

The employees organisation demanded that if an employee wanted to voluntarily quit the service the should be permitted to do so after having put in 15 to 20 years of qualifying service.

The Administrative reforms commission had supported in their report.<sup>9</sup>

#### 6. RETIREMENT BENEFITS :

Some states in India, such as Uttar Pradesh, Kerala, Andhra Pradesh, Tamil Nadu, Punjab, West Bengal and Rajasthan have introduced old age pension schemes. The facilities under these schemes are in the form of social assistance to old and infirm people. These schemes have no statutory support.

#### 7. OLD AGE PENSION SCHEME :

The old age pension schemes of the various states provide pension to destitutes aged 60 years and above who have no source of income and no relatives bound by custom or usage to support them.<sup>10</sup> Old age pension to the poorest among the poors, constitute a basic strategy to reach the poor and provide assistance and protection so that they may



lead themselves out of the troublesome existence of wants and neglect. Including old age pensions to the needy, the government have made a beginning in recognising the economic requirements of the old people.

#### 8. SPECIAL SOCIAL SECURITY SCHEMES :

The State Governments and commercial Banks in the country have introduced special schemes to provide old age security to the people. The Tamil Nadu Government introduced comprehensive scheme in November 1974 which covers all citizens of Tamil Nadu. This scheme enables person to earn monthly pension for 20 years in return for a small amount of monthly payment during his work life. The scheme has no age bar.

Andhara Pradesh has started the employment benefit scheme in 1974. In this scheme class IV Staff contributes Rs. 5/- (Five) per month and others Rs. 10/- (Ten only) to the Fund. In case if employee dies while in service the family of class IV worker gets Rs. 7,500/- (Seven thousand and five hundred only) and that of others 19000. Employees who complete two years of service are eligible for the benefit. They give contribution with interest to employee at the time of retirement.<sup>11</sup>

1) GRATUITY :

Gratuity is a retirement benefit like a provident fund or pension. The payment of gratuity in the industry was introduced by the employer and was calculated as payment made by the employer to his employee at the pleasure of the employer. According to the decisions of the Supreme Court it became a legitimate claim of the employees against the employer.

Gratuity is given to the employee after the termination of his services on account of superannuation, physical disability or termination of his services by the employer by way of discharge. The payment of gratuity is related to the length of service of an individual employee.

The Payment of Gratuity Act, 1971 was introduced for the first time a scheme for the payment of gratuity for all employees employed in factories, shops and establishments, mine plantations, ports, railway companies and old fields. In spite of the scheme for the payment of gratuity provided under the Act, the employers' right to receive better terms of gratuity under any award or agreement or contract with the employer is protected. The Act received the consent of the President on 22nd Aug. 1972 and is made applicable w.e.f. 16th September, 1972.<sup>12</sup>

**ii) PROVIDENT FUND BENEFIT :**

The Employees Provident Fund Act was enacted in 1972. Under the provisions of this Act Provident Fund and Employees Family Pension has been framed.

Every employee who has worked for 120 days in a period 12 calendar months or less is entitled to become a member of provident fund scheme. However, an employee whose monthly pay (Basic + D.A.) exceeds Rs. 3500/- at the time when he is entitled to become a member is exempted from becoming a member of provident fund. An employee whose monthly pay exceeds Rs. 3500/- after he becomes member of scheme continues to be a member of the scheme and his own contribution of as well as employers contribution towards the Provident Fund Schemes can be restricted on Rs. 3500/-.<sup>13</sup>

The Act is not applicable to establishments employing 50 or more persons until the expiry of three years from the date when production commenced in the establishment and to establishment employing 20 or more persons but less than 50 in a period of 5 years from the date on which the productions commenced.

9. THE EMPLOYEES FAMILY PENSION SCHEME- 1971 :

The Family Pension Scheme is also applicable to the factories and establishments which are exempted under section 17 of the employees provident fund Act and provisions of compulsory membership and optional membership are applicable mutatis mutandis.

No special contribution is required to be made by the employees or the employers for becoming member of family pension scheme. Out of contributions paid by the employers and the employees towards provident fund a part of the contribution equivalent to 1/6% of the employers pay along with an equivalent amount from the employers contribution is to be earmarked for EPS. In addition central Government will also make a matching contribution of 1/6% of employees pay. In addition the central Government will meet the entire cost of the administration of the scheme.

The family pension is payable to the widow or widower till death or remarriage whichever is earlier to eldest minor son until he attains the age of 18 years or to eldest daughter until she attains the age of 21 years or marriage whichever is earlier.

Family Pension is payable only if employee has been a member of Family Pension Scheme at the age of 25 years and dies during the period of reconable service before he attains 60 years. Family pension was payable upto 23/as follows.

TABLE - 1.

<u>Per Month</u>		<u>Monthly Pension</u>
Rs. 800/- & more	-	12% of Pay subject to maximum Rs. 150/-
Rs. 200/- to Rs. 800/-	-	15% of Pay subject to maximum Rs.96/- and minimum Rs. 60/-
Below Rs. 200/-	-	30% of Pay subject to minimum Rs. 40/-. <sup>14</sup>

REVISED FAMILY PENSION :TABLE - 2.

<u>Pay of the member per month on which contribution to the Family Pension Fund is payable</u>	<u>Monthly rate of Family Pension</u>
1. Below Rs. 400/-	30% of pay subject to a minimum of Rs.60/- and maximum of Rs.120/- depending on number of full years contributions paid.
2. Rs.400/- and above.	20% of pay subject to a minimum of Rs.120/- and maximum of Rs.320/- depending on number of full years contributions paid. <sup>15</sup>

The scheme has been amended to liberalise the benefits provision under it with effect from January 89. Some of the important amendedment inter-alia include 1) revision of the rates, 2) dispensing with entry age factor, 3) Reduction of contribution period of two years to one year as a preclude to avail benefit.4) The minimum monthly family pension payable is Rs. 60/- per month and maximum Rs. 320/- 5) A new provision has been added for periodical revision of rates of contribution and quantum of family pension.

#### 10. PROBLEMS AFTER RETIREMENT :

##### i) PROBLEMS OF ADJUSTMENT :

It is arising out of reduced income out of failing health due to old age, socio-psychological problems of adjustment arising out of changed status in family and in the society and the problems of utilization of the extra leisure hours. The problems identified above been critically examined and discussed under seperate headings although they are very much interdependent.

##### ii) FINANCIAL PROBLEMS :

Immediately after retirement one of the major losses incurred by the retired persons is financial one. This is due to the suden reduction

in regular monthly income. If planning for retirement is not done earlier the economic crisis arising out of reduced income would result in various socio-psychological problems.

A person with good health and adequate income can overcome various psycho-social problems and adjust himself effectively to a retired life. But in the contemporary society we come across a very few people who make an early planning for retired life. Business, it is noticed that today an old man cannot be diseases free, primarily because of the physiological change and more so because of the adulterated food that he takes. In order to meet such exigencies of retired life one has to accordingly plan earlier taking into consideration the amount of retirement benefit which he is likely to get from Provident Fund, Gratuity and so on.

It is true that on retirement the financial condition of a person deteriorates. This is because of the fact that after retirement one has to live on reduced income i.e. on P.F. amount if he has not planned and saved money for his future life. This check in the income flow results in several problems of adjustment.

Now a days, we come across instances particularly in urban families where the retired clearly indicates that financial problems are dependent on the charity of their children. This kind of dependents are often neglected and ill treated by the family member.<sup>16</sup>

Economic crisis often forces the retired persons to take up part time job in spite of their failing health against their will. Getting a suitable job after retirement is a difficult task. Further, getting into a job not of ones choice under pressure leads to dissatisfactory and frustration. This is because in our country there are not sufficient avenues open for the retired people even if they are physically fit and capable.

Besides, the retirement benefit a retired person may also have some ancestral agricultural landed property in the village which is a regular source of income for him.

### iii) HEALTH PROBLEMS :

Physical changes do occur with ageing and the changes are usually in the direction of deterioration. Old persons are neglected by the children. Due honour and comfort which they expect to get from the young family members seems



to be absent. Even the old people who are sick and incapable of leading independent life after retirement are bound to depend partly or fully on their family members even though amount in the form of pension. It is also observed that a retired person having a fat Bank balance and property is liked by the younger family members do not consider him a burden on them since he contributes adequately for his own maintenance and also for that of the family. It has been analysed by Burk<sup>16</sup> (1971) that those, who have enough money to live just as they did before retirement adjust better to change their life style.

In Indian situation this is possible increase of the upper class retired persons. But studies on retired persons belonging to the middle class and lower class. The nature of declining differ from one person to another. On account of old age various geriatric ailments like circulatory, disturbances heart disease like collic pain, gestritis, diabetis, indigestion, asthina rheumalism and general weakness are found to be frequent among the old people due to decline in their power of resistence and other associated environmental factors.

We found that after retirement people are not prepared to go in for a medical chek up until and unless problems became acute. This tendency of

retired workers shows their casual attitude towards their problems. Habit of periodical medical check up is reduced in retirement because of lack of medical facilities in the near by areas, lack of initiative and interest on the part of family members etc. are also there..

During the service period certain medical facilities are provided to the employees, such as free treatment and supply of medicines from the government hospitals/dispensaries.

Besides, facilities of re-imbusement of medical bills are there for the medicines purchased from out side. Even for undergoing treatment in reputed Govt./Private hospitals within the country Government met all the expenses like travelling costs, nursing home charges, consultancy fees etc. But such facilities are immediately stopped after retirement when the people are really in need of such subsidies. Now they receive the medical facilities just as any ordinary person.

#### IV) SOCIO-PSYCHOLOGICAL PROBLEMS :

Retirement from work has without doubt a psychological impact on the individual and probably escalates the process ageing. Reduced health, reduced income and sudden break with a

particular kind of professional life results in various types of socio psychological problems for the individual. The complex social structure of modern times functional and the concomitant value system have multiplied the problems of the aged persons. The honour accorded to the old, the importance attached to their advice, the respect with which they were invited to sit in judgement over a dispute have become a thing of the past, and are considered redundant in the modern context. The disappearance of these privileges as a result of the emergence of new values and norms caused a lot of despair and anguish to the elderly.<sup>18</sup>

The social psychological problems encountered by the retired persons can be analysed better, taking family as the prime interactional unit. In recent times, it is widely assumed that the importance of joint family is highly denounced and the nuclear family has assumed maximum importance due to diversification of employment and fastening of an individualistic, acquisitive spirit, which obviously means that the status and authority of the old has also undergone significant changes.

The changed physical and psychological capabilities, changes circumstances and opportunities, tend to impose limitations, necessitating substitution

and reorganisation in the behaviour pattern of the old Psychological problems of the old as well as physiological changes in the old age bring with it alteration in the temperament and outlook. Critical changes in the person's immediate environments are likely to occur as the individual starts a retired life. The attitude of the family members towards him change and his attitude towards the family members also changes in this period of life.

The voice of the retired person is no more honoured in the case of decision making in the same measure as before. It is often observed in the present society that most of the retired persons have to stay away from their primary kith & kins. As a result the aged persons have to lead an isolated life. Apart from this, the aged people are likely to suffer from a number of geriatric ailments during this period. The absense of any support from childrens at this time creates in them a feeling of insecurity.

The material deprivation after retirement the loss of friends and life long associates add to the misery. These alongwith physical decline also deprives an aged person of the social contact to which he be has been accustomed. The isolation would tend to breed tension and frustration. This type of situation gives them a feeling of helplessness. In extreme cases it ends up in a total bitterness.

V) UTILIZATION OF LEISURE TIME :

In order to overcome the burden of mental worries and physical fatigue needs some leisure hours. During this period one can relax mentally and physically and overcome dullness, monotonous and tedium of hectic work a day life. But there is not much scope for a proper utilization of leisure hours, life would be worse still. It is often remarked that unsystematic and unorganised leisure will eat into the vital mans happiness. Leisure not properly utilized, can inject into mans terrifying sense of vacuity and boredom.

So now the question is how best to spend the leisure hours as to avoid a feeling of the tyranny of time.<sup>19</sup>

During the active service career people some time do not seriously think of the ways of utilizing their leisure hours. Because most of the time they spend in their place of work. After the working hours they keep themselves occupied in the domestic works and hardly have any time left in the form of leisure.

11. SOCIAL WORK PRACTICE FOR RETIRED WORKERS :

The importance of social work practice for the retired worker is totally neglected in



Solapur though it is the need of this section. In spite of well organised industries and remarkable personnel policies of industries in Solapur so far no organisation came forward to pay their attention towards the retired workers. From the welfare point of view immediate attention is to be given by the industrial organisations.

The labour welfare centres in Solapur too have not focussed their attention towards the problems of retired workers.

The schools of social work in Solapur have not done studies on retired or old person to find out their problems to enable the social workers and voluntary organisations to design the schemes and projects for rendering social services for the retired old persons. However, the Association of Trained Professional Social Workers i.e. TAPASWEE, Solapur is planning to implement certain projects for rendering services for the retired workers in Solapur.

In the light of this theoretical background an attempt has been made to analyse the responses of the retired textile mill workers. The analysis of the responses of the retired workers pertaining to member of research questions are illustrated here.

TABLE - 10.TREATMENT BY SPOUSE AFTER RETIREMENT

TREATMENT	NO. OF RESPONDENTS
Good	51 (85%)
Bad	3 (5%)
Torture	2 (3.33%)
No problem	2 (3.33%)
No response	2 (3.33%)
TOTAL	60 (100%)

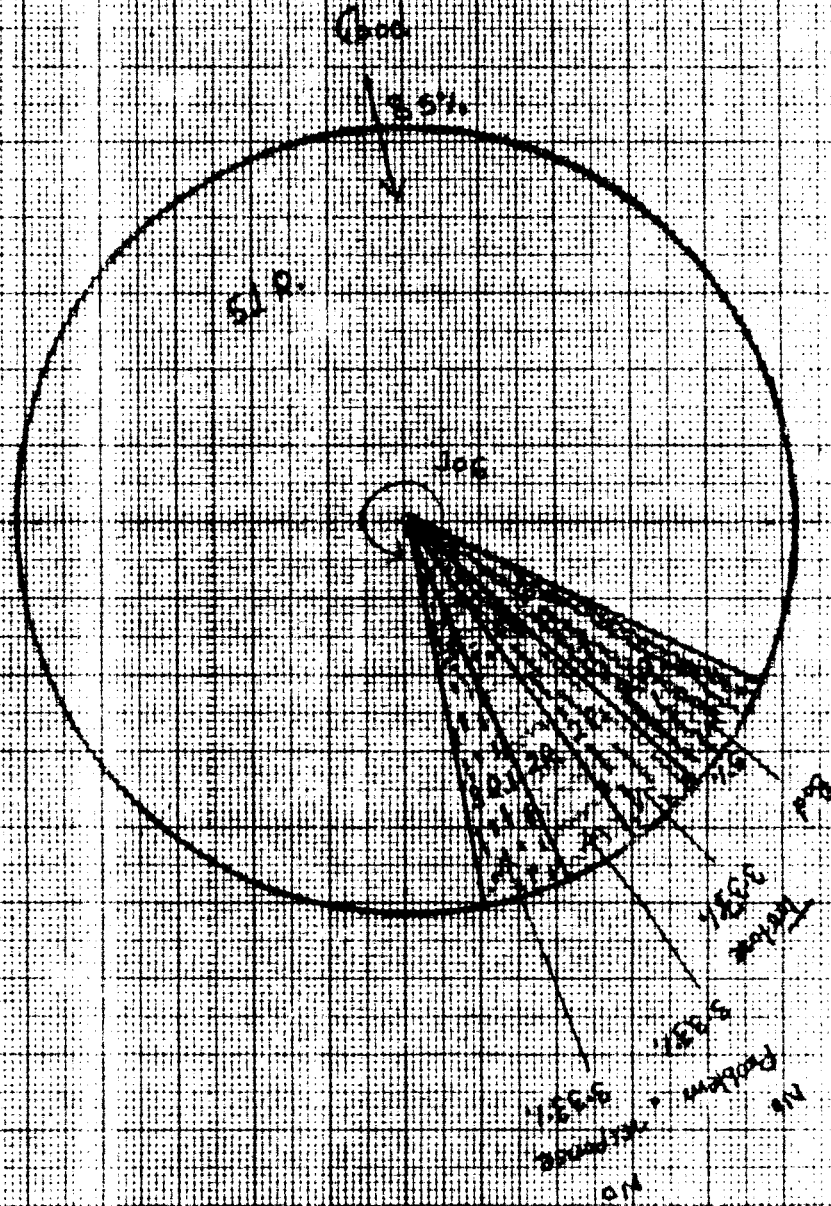
NOTE : Percentages have been given in the brackets.

Table : 10 shows treatment given to the respondents by their spouse in their respective families after their retirement.

It is seen from the above table that out of the total sampled respondents 85 percent of the respondents were of the opinion that they were getting good treatment by their spouse after retirement. But 5 per cent of the respondents were of the opinion that they were given bad treatment by their spouse after retirement and 3.33 per cent were torched by their spouse after retirement and 3.33 per cent of the respondents were of the opinion that there were no problems regarding treatment by the spouse after retirement and 3.33 per cent of the respondents did not respond at all.

Table 10- TREATMENT BY SPOUSE  
AFTER RETIREMENT

R = Respondents  
 Circle = 5.2 C.M.



SUB

Table No. 10

DATE

SIG.



It is found that majority of the respondents i.e. 85 per cent were given good treatment by their spouse after retirement and very few per cent of the respondents were having some problems regarding treatment if may be because of difference of opinion.

TABLE - 11.

TREATMENT BY CHILDREN AFTER RETIREMENT

TREATMENT	NO. OF RESPONDENTS
Good	36 (60%)
Bad	4 (6.67%)
Torture	15 (25%)
No problem	02 (3.33%)
No response	03 (5%)
TOTAL =	60 (100%)

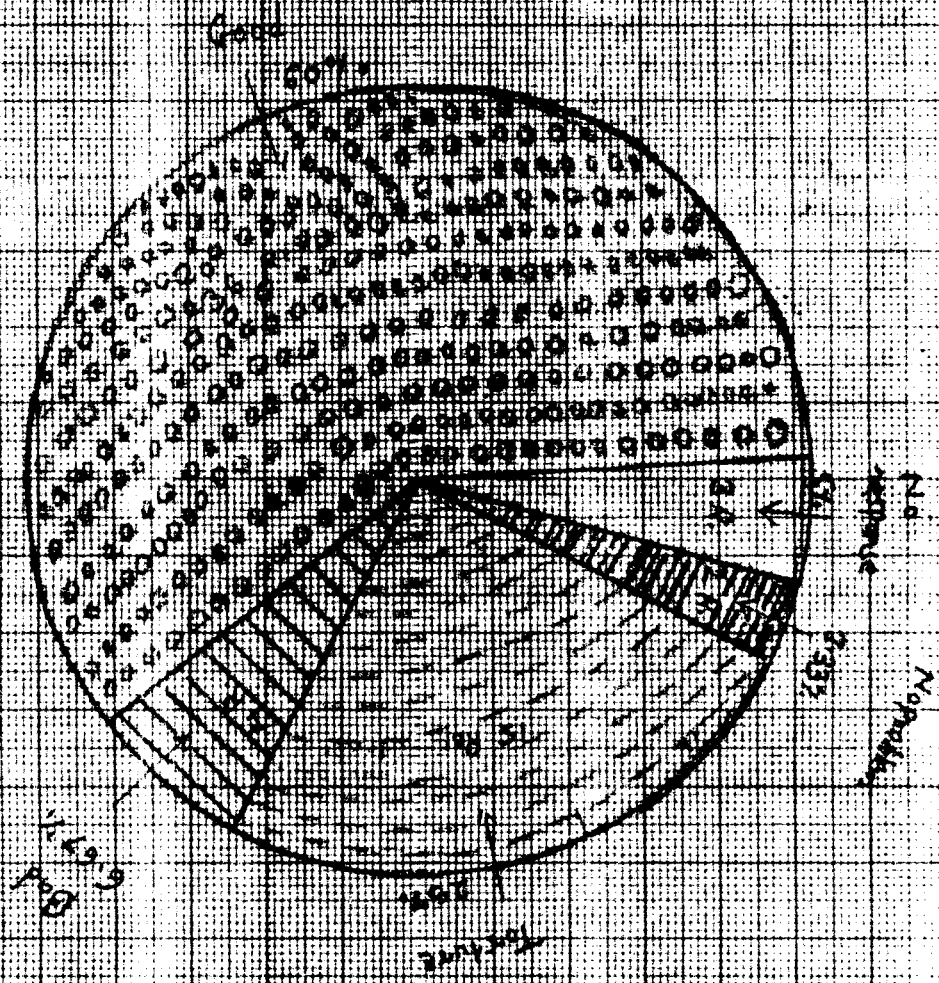
NOTE : Percentages have been given in the brackets.

Table- 11 shows treatment given to the respondents by their children in their families after retirement.

It is seen from the above table that out of the total 60 sampled respondents 60 per cent opined that they were getting good treatment by their children after retirement.

Table 12 TREATMENT BY CHILDREN  
AFTER RETIREMENT

R = Respondents  
Circle = 5.2 C.M.



But the table also indicates that 6.67 per cent of the respondents were torched and given bad treatment by their children after retirement, only 3.33 per cent of the respondents had no problems in the treatment by the children after retirement. 5 per cent of the respondents haven't responded at all. Thus, it is a fact to be recorded that the considerable number of respondents i.e. 31.67 per cent were tortured and given bad treatment by their children after their retirement. It may be due to generation gap and individualistic approach.

TABLE - 12.

TREATMENT BY SPOUSE BEFORE RETIREMENT

TREATMENT	NO. OF RESPONDENTS
Toturing	-
Quarralling	2 (3.33%)
Beating	-
Abusing	1 (1.67%)
Insulting	1 (1.67%)
No love and affection	2 (3.33%)
Good	51 (85%)
TOTAL	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-12 depicts treatment given to the respondents by spouse before their retirement.

The above table indicates that out of the total sampled respondents nearly 85 per cent of the respondents were given good treatment by their spouse before retirement, and 3.33 per cent of the respondents had some quarrels with their spouse, 1.67 per cent used to abuse, 1.67 per cent used to insult, 3.33 per cent had no love and affection. Thus, it appears that a overwhelming majority i.e. 85% of the respondents were found in good treatment by their spouse before retirement and 15 per cent of the respondents had the negative treatment by their spouse. It may be because of their lack of understanding and difference of opinion on different major or minor family affairs.

TABLE - 13.

CAUSES OF BAD TREATMENT AFTER RETIREMENT

CAUSES	NO. OF RESPONDENTS
P.F. amount	10 (16.67%)
Non earning	20 (33.33%)
For seperation	20 (33.33%)
Feeling of burdon	05 ( 8.33%)
No problems	05 ( 8.33%)
TOTAL =	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-13 indicates the causes of bad treatment given to the respondents in their families.

It is seen from the above table that out of the total sampled respondents, nearly 16.67 per cent of the sampled respondents opined that they were given bad treatment by their family members after the retirement because of the provident fund amount, 33.33 per cent of the respondents were given the bad treatment by their family members because they were non-earning hands, 33.33 per cent of the respondents were badly treated by the family members because their younger family members were demanding to be separated from the family, 8.33 per cent of the respondents were given bad treatment by their family members after the retirement because of that their family members were felt that there retired persons were just burden to their family, and the remaining 8.33 per cent of the sampled workers were badly treated because of shortage of money.

It is found that the retired textile workers covered under the study were badly treated by their family members because of reasons like in demand of provident fund amount, non earning, in demand of separate families, a feeling of burden, etc. So it is found that the retired textile workers under study (100%) were badly treated by their family members irrespective of different reasons cited above. On different occasions eventhough they had good and harmonious relations with the family members.

Table 13 CAUSES OF BAD TREATMENT  
AFTER RETIREMENT

R. = Respondents  
 Circle = 51.2 cm.

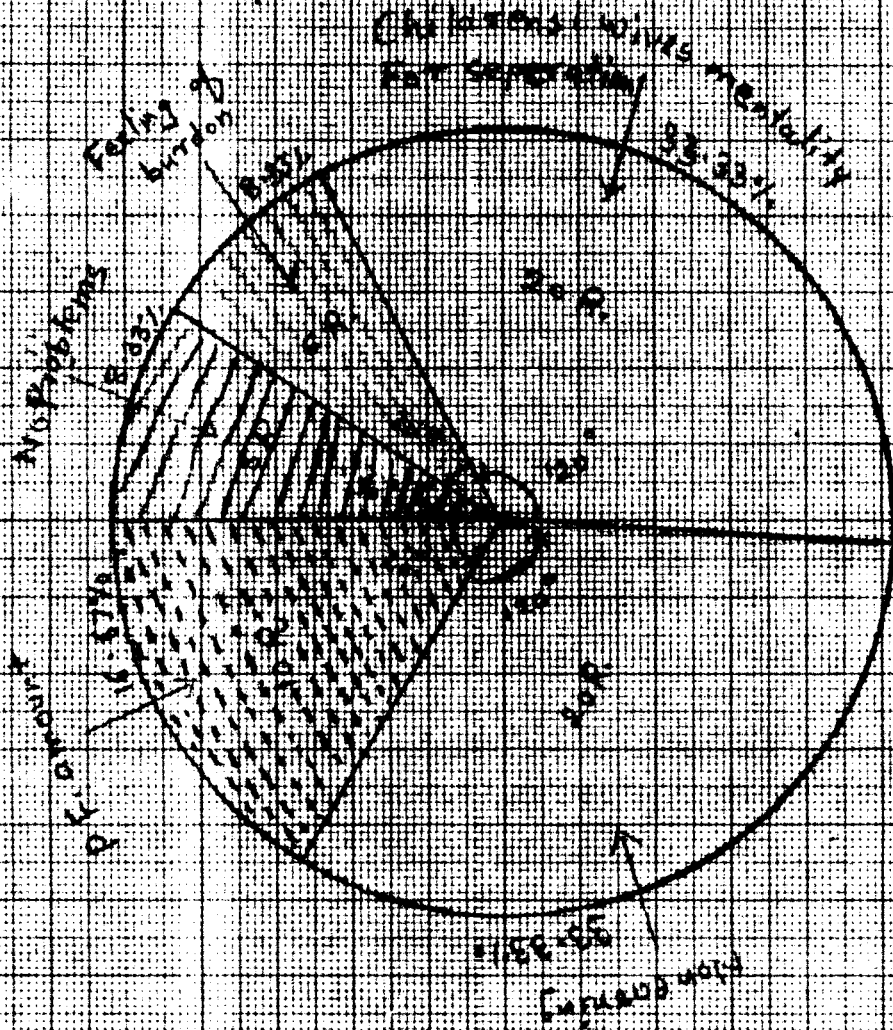


TABLE - 14.FAMILY LIFE BEFORE RETIREMENT

FAMILY LIFE	NO. OF RESPONDENTS
Miserable	5 (8.33%)
Struggled	28 (46.67%)
Hard	4 (6.67%)
Happy	23 (38.33%)
TOTAL =	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-14 shows family life of the respondents before their retirement.

The above table indicates that out of the total sampled respondents nearly 8.33 per cent of the respondents had the miserable family life before their retirements, 46.67 per cent of the respondents had the struggled life, 6.67 per cent of the respondents had the hard life and the remaining 38.33 per cent of the respondents were found happy in their family life before their retirement.

It appears that a considerable number of respondents i.e. 61.67 per cent life was unhappy. It may be because of financial crisis and family adjustment problems.

TABLE - 15.FAMILY PLANNING OPERATIONS

FAMILY PLANNING OPERATIONS	NO. OF RESPONDENTS
Got operated	13 (21.67%)
Not operated	47 (78.33%)
TOTAL =	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-15 indicates family planning operations done by the respondents.

The above table indicates that out of the total sampled respondents 21.67 per cent of the respondents had undergone the family planning operation where as 78.33 per cent of the respondents had not undergone the family planning operation.

It has been found that a great majority i.e. 78.33 per cent of the respondents had not undergone the family planning operation where as only 21.67 per cent of the respondents got operated under the family planning.

It seems that the selected industries did not take any interest to counsel their Labour force for family planning operations. It may be due to lack of time and interest.



TABLE - 16.PARTICIPATION IN DECISION MAKING PROCESS IN FAMILY AFFAIRS

PARTICIPATION	NO. OF RESPONDENTS
Participated	34 (56.67%)
Don't participate	26 (43.33%)
TOTAL =	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-16 throws light on the participation of the respondents in decision making process in their family affairs.

It is seen from the above table that out of the total sampled respondents nearly 56.67 per cent of the respondents said that they participate in decision making process in the family affairs where as 43.33 per cent said that they do not participate in decision making process in family affairs.

Thus, it appears that a majority i.e. 56.67 per cent of the respondents said that they participate in decision making process in family affairs and a little less than half of the respondents do not participate in family affairs.

It shows clearly that the retired old people are not involved in decision making process. It may be because of changing family pattern and changing values of culture.

Table 16 PARTICIPATION IN DECISION MAKING  
PROCESS IN FAMILY AFFAIRS

R. = Respondents  
Circle = 5.2 cm.

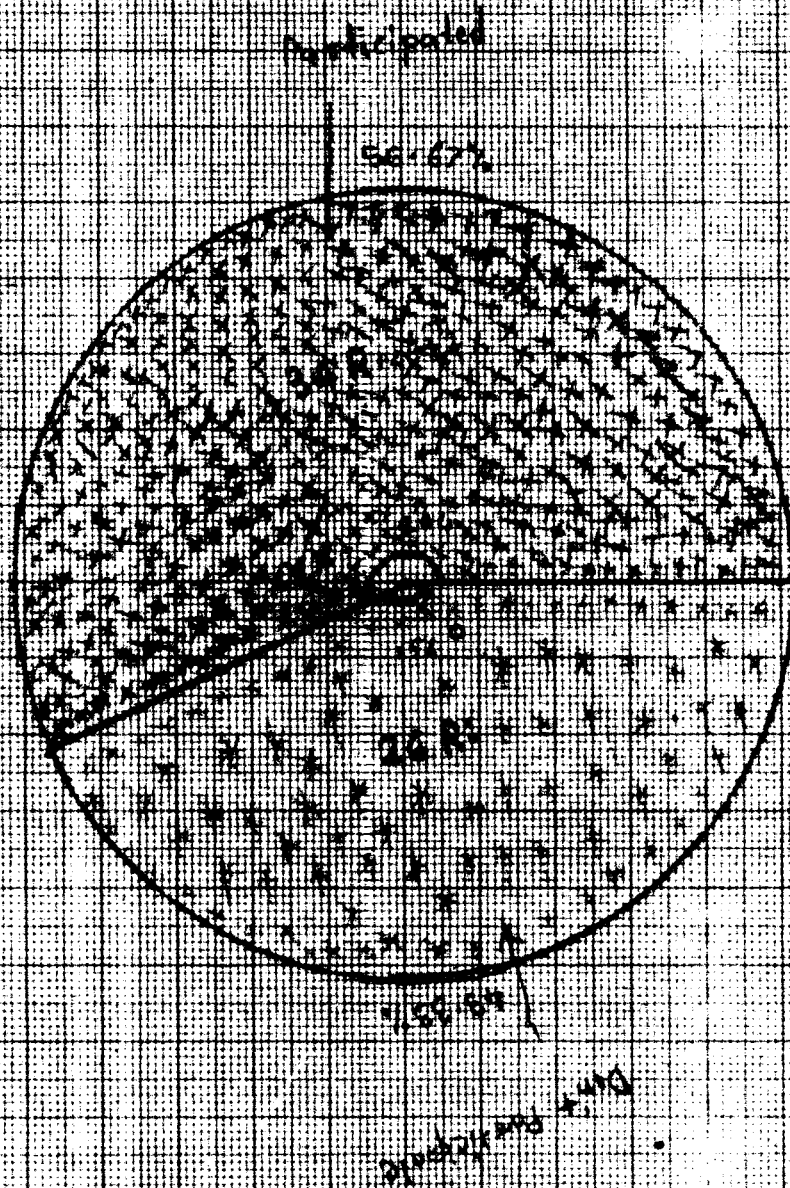


TABLE - 17.FAMILY INCOME

INCOME (MONTHLY)	NO. OF RESPONDENTS
500-1000	21 (35%)
1000-1500	27 (45%)
1500-2000	06 (10%)
2000-2500	06 (10%)
TOTAL	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-17 shows the monthly family income of the respondents.

It is seen from the above table that out of the total sampled respondents nearly 35 per cent of the respondents monthly income was between Rs. 500-1000, 45 per cent respondents monthly income was between Rs. 1000-1500, 10 per cent respondents monthly income was between Rs. 1400-2000, and the remaining 10 per cent of the respondents monthly income was between Rs.2000-2500.

It appears that a great majority of the respondents i.e. 80 per cent monthly income was less than Rs. 1500/-.

It seems that the retirement of respondents has affected on the income of their families.

# Table-19- FAMILY INCOME

20-1-1974  
 19-1-1974

No. of Respondents

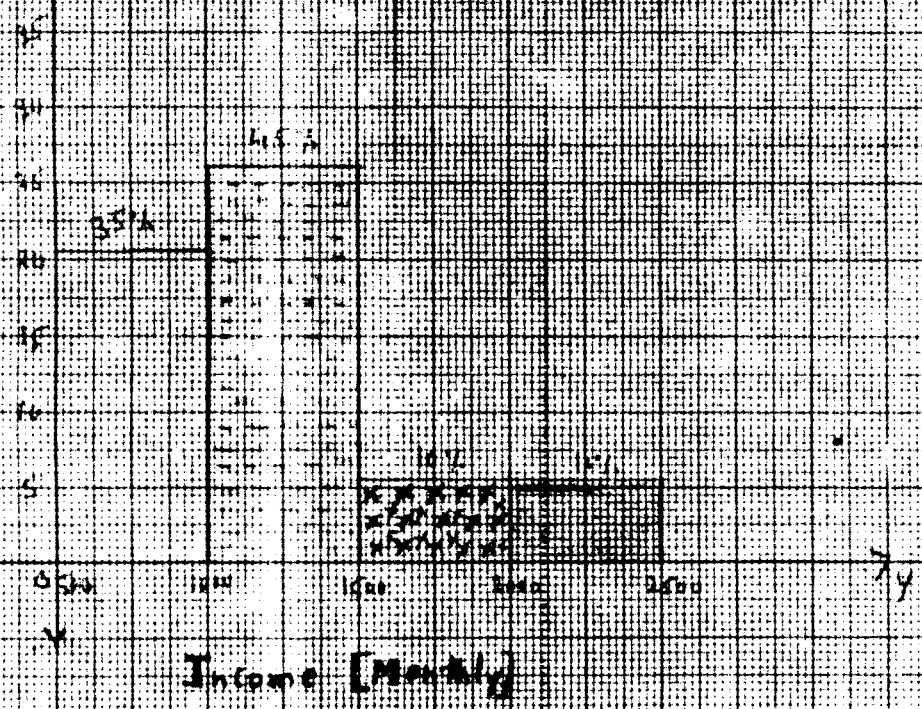


TABLE - 18.MONTHLY EXPENDITURE OF FAMILY

MONTHLY EXPENDITURE	NO. OF RESPONDENTS
100 - 500	08 (13.33%)
500 - 1000	30 (50%)
1000 - 1500	16 (26.67%)
1500 - 2000	06 (10%)
TOTAL = ..	60 (100%)

NOTE : Percentages have been given in the brackets.

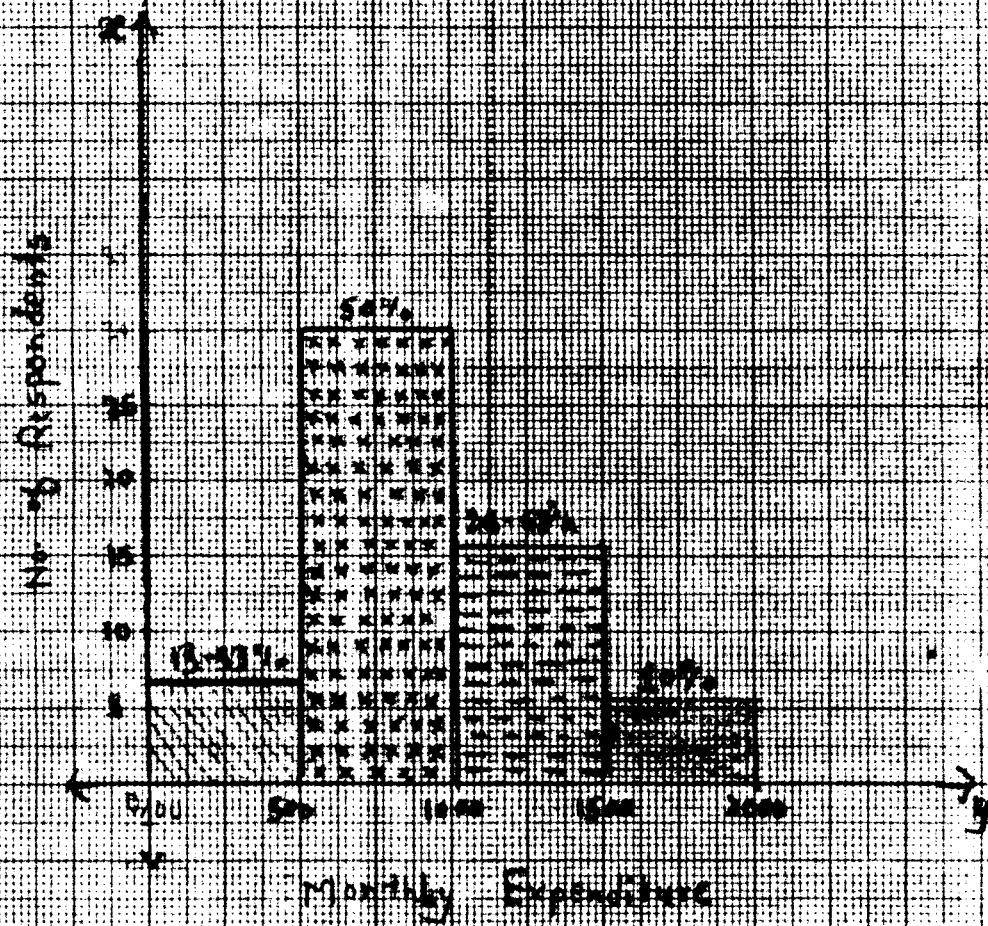
Table- 18 shows monthly family expenditures of the respondents family.

The above table indicates that out of the total sampled respondents nearly 13.33 per cent respondents family monthly expenditure was less than Rs. 500, 50 per cent of the respondents family expenditure was between Rs. 500 to 1000, 26.67 per cent of the respondents family expenditure was between Rs. 1000-1500 and the remaining 10 per cent of the workers family expenditure was between Rs. 1500-2000.

It has been found that great a majority, 63.33% i.e. sampled respondents family expenditure was less i.e. upto Rs. 1000 only and only 10 per cent of the respondents expenditure was upto Rs. 2000/-.

Table 18 - MONTHLY EXPENDITURE OF  
FAMILY

X = 500  
Y = 100



It seems that majority of the respondents expenditure is less. It may be due to limited wants and expectations in the life and limited family members.

TABLE - 19.

PERSONAL EXPENDITURE

ITEMS	NO. OF RESPONDENTS
Smoking	11 (18.33%)
Gambling	19 (31.67%)
No expense	30 ( 50% )
TOTAL =	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-19 illustrates the items for which the respondents spend money.

It is seen from the above table that out of the total sampled respondents nearly 18.33 per cent of the respondents were found as habituated in smoking and 31.67 per cent of the respondents were found as gamblers and 50 per cent of the respondents had no habit and no personal expenditure.

Thus, it appears that half of the respondents were found as the habitless persons and they had no personal expenditure at all.

It shows that a little less than one third of the respondents spend amount in gambling. It may be due to bad company of friends.

TABLE - 20.

SOURCES OF MONEY FOR PERSONAL EXPENDITURE

ADJUSTMENT OF MONEY	NO. OF RESPONDENTS
Take from the children	37 (61.67%)
Take from own bank balance	06 (10%)
Take from daughter	08 (13.33%)
Take from son-in-laws	-
Take from daughter-in-laws	-
Take from relatives	07 (11.67%)
Take from friends & neighbours	02 (3.33%)
<b>TOTAL =</b>	<b>60 (100%)</b>

NOTE : Percentages have been given in the brackets.

Table-20 throws light on the adjustments done by the respondents for their personal expenditures.

The above table indicates that out of the total sampled respondents 61.67 per cent of the respondents were used to take money from the children to meet their personal expenditure, 10 per cent of the respondents had the bank balance through which they met their personal expenditure, 13.33 per cent of the respondents used to



take money from their daughters to meet their personal expenditure, 11.67 per cent of the respondents had the source of money for personal expenditure from the relatives, and the remaining 3.33 per cent of the respondents were used to adjust the money for their expenditure from their friends and neighbours.

A overwhelming majority of the workers i.e. 75 per cent were found as the respondents who took money from their children including daughter to meet their personal expenditure and a very few per cent respondents had their own bank balance.

It shows that majority of the respondents have to adjust money for their personal expenditure from this or that source. It may be due lack of guidance from the managements regarding saving for future.

TABLE - 21.

FAMILY INCOME BY FAMILY EXPENDITURE

FAMILY INCOME	FAMILY EXPENDITURE				TOTAL
	500-1000	1000-1500	1500-2000	2000-2500	
500-1000	4 (6.66%)	10 (16.67%)	3 (5%)	-	17 (28.33%)
1000-1500	3 (5%)	14 (23.33%)	6 (10%)	4 (6.67%)	27 (45%)
1500-2000	4 (6.66%)	3 (5%)	3 (5%)	-	10 (16.67%)
2000-2500	-	02 (3.33%)	4 (6.67%)	-	6 (10%)
TOTAL ..	11 (18.33%)	29 (48.33%)	16 (26.67%)	4 (6.67%)	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-21 indicates the family income and family expenditure of the respondents.

The above table indicates that out of the total sampled respondents nearly 28.33 per cent of the respondents family income was between Rs. 500 to 1000, 45 per cent respondents family income was between Rs. 1000 to 1500, 16.67 per cent respondents family income was between Rs. 1500 to 2000 and 10 per cent respondents family income was between Rs. 2000 to 2500. 18.33 per cent respondents had family expenditure between Rs. 500 and 1000, 48.33 per cent respondents had family expenditure between Rs. 1000 and 1500, 26.67 per cent respondents had family expenditure between Rs. 1500 and 2000, and only 6.67 per cent respondents had monthly expenditure between Rs. 2000 and 2500.

It was found that there was a balance between the family income and family expenditure of the retired textile worker respondents covered under the study. However it was also noted that 6.67 per cent of the worker respondents who had only Rs. 1000 to 1500 family income had the expenditure between 2000 and 2500. This shows that a small per cent of the retired textile workers under the study had no planned expenditure based on their earnings. It may be due to lack of counselling services by the management regarding family budgeting.

TABLE - 22.FORMS OF SAVINGS BY LIFE BALANCE

FORMS OF SAVINGS	BALANCE ACCUMULATED				TOTAL
	10000-20000	21000-30000	31000-40000	41000-50000	
Bank	23 (38.33%)	28 (46.67%)	8 (13.33%)	1 (1.67%)	60 (100%)
TOTAL	23 (38.33%)	28 (46.67%)	8 (13.33%)	1 (1.67%)	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-22 depicts the FORMS OF SAVINGS and their balance amount of the respondents.

The above table indicates that out of the total sampled respondents 100 per cent respondents covered under the study had their bank balance.

Of them 38.33 per cent respondents had bank balance between Rs. 10,000 to 20,000, 46.67 per cent respondents had bank balance between Rs. 21,000 and 30,000, 13.33 per cent respondents had bank balance between Rs. 31,000 and 40,000 and the remaining 1.67 per cent of the respondents had their bank balance between Rs. 41,000 and 50,000.

It was found that a overwhelming majority i.e. 85% of the retired textile workers covered under the study had their bank balance upto Rs. 30,000, whereas a small per cent i.e. 15% of the respondents had their bank balance between Rs. 31,000 and 50,000.

It shows that almost all the respondents have bank balance and accumulated sufficient amount for their life. It seems that

this accumulated amount in the bank is not collected from their small savings but it is the amount of provident fund and gratuity.

TABLE - 23.

UTILITY OF PROVIDENT FUND AND GRATUITY AMOUNT

UTILITY	NO. OF RESPONDENTS
Deposits in banks	20 (33.33%)
Handed over to children	15 (25%)
Spend for marriage of children	15 (25%)
Constructed building	07 (11.67%)
Repaid loan taken during the service	02 (3.33%)
Spending for day to day personal expenditure.	01 (1.67%)
<b>TOTAL =</b>	<b>60 (100%)</b>

NOTE : Percentages have been given in the brackets.

Table- 23 throws light on the utility of the provident fund and gratuity amount of the respondents.

It is seen from the above table that a majority i.e. 33.33 per cent of the total sampled respondents had deposited their provident fund & gratuity amount in bank, 25 per cent of the respondents had given the provident fund & gratuity amount to their children, 25 per cent of the respondents had spent their amount for marriages of children, 11.67 per cent had invested

in construction of building, 3.33 per cent had rapid the loan taken during the service period and 1.67 per cent had told that they spend it for their day to day expenditure.

A majority i.e. 33.33 per cent of the respondents had deposited in Banks. It is an indication of the fact that due consideration has been given for security of their future life. They might have decided to deposit the amount in bank keeping in mind that they would have respect in their retired life, or they do not want to depend on their children for their requirement in retired life. It seems that they are quite aware about importance of money in retired life or they might have sought guidance from well wishers, friends, relatives or managements.

TABLE - 24.

TYPE OF INDUSTRY BY FAMILY BUDGET GUIDANCE

TYPE OF INDUSTRY	GUIDANCE FOR FAMILY BUDGETING			TOTAL
	Guided	Not guided	No response	
GOVT. MILL	10 (16.67%)	5 (8.33%)	2 (3.33%)	17 (28.33%)
PRIVATE MILL	22 (36.67%)	10 (16.67%)	11 (18.33%)	43 (71.67%)
TOTAL =	32 (53.34%)	15 ( 25% )	13 (21.66%)	60 (100%)

NOTE : Percentages have been given in the bracket.

Table-24 shows the type of industries in Solapur and their guidance regarding the family budget to the retired workers during their services in the respective industries.

It is seen from the above table that out of the total sampled respondents nearly 28.33 per cent of the respondents were working in government mills and 71.67 per cent of the respondents were working in private mills.

53.34 per cent of the respondents used to get guidance regarding family budgeting by their respective industries. Out of them 16.67 per cent respondents were belonged to the Govt., mill and 36.67 per cent were belonged to the private mill.

25 per cent of the respondents did not get guidance regarding family budgeting by their respective Industries. Out of them 8.33 per cent were belonged to the Government mill and 16.67 per cent were belonged to the private mills.

21.66 per cent of the respondents did not respond. Out of them 3.33 per cent were from the Government mill and 13.33 were from the private mills.

It is found that a majority of the retired textile workers covered under the study were getting the guidance regarding family budgeting by their respective industries and one fourth of the respondents did not get guidance regarding family budgeting and a little more than one fifth of the respondents did not give any response in this regard.

This shows clearly that managements of said mills are not guiding their workers as a part of their programmes but it seems that they guide the workers those who approach them in connection with family budgetting. The respondents who did not give response may not be aware about the concept of family budgetting.

TABLE - 25.

CAUSES OF FINANCIAL PROBLEMS

CAUSES	NO. OF RESPONDENTS
Life Savings handed over the children.	15 (25%)
Non earning	12 (20%)
Feeling of burdon	13 (21.67%)
Economic crisis of family	14 (23.33%)
Property dispute	03 (5%)
Loan	03 (5%)
TOTAL = ..	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-25 shows causes of financial problems of the respondents.

It seen from the above table that out of the total sampled respondents nearly 25 per cent respondents were put into financial problems because of handling over their life savings to their children, 20 per cent

of the respondents were put into financial problems because of their non-earnings, 21.67 per cent of the respondents cause of financial problem was that their family members were treated those retired workers as a burden to their family, 23.33 per cent of the respondents cause of financial problem was the economic crisis of the family and property dispute and loan were the other two causes of the financial problems of the respondents which constituted 5 per cent each respectively.

Thus it appears that a significant per cent of the respondents i.e. 25 per cent faced the financial problems because they were handed over their life savings to their children. It seems that the children who got their life earnings were feeling indifferent towards the retired workers and they put into troubles consequently. It was also found that some of the families were felt that their retired parents were just burden to the family. Further, it was found that the economic crisis of the family itself was constituted one of the causes of financial problems of retired workers.

It may be due to individualistic approach of the family members of the respondents and non-earnings of the respondents after retirement.



Table 28 - CAUSES OF FINANCIAL PROBLEMS

R. = Respondents  
 Circle = 5.2.0. m.

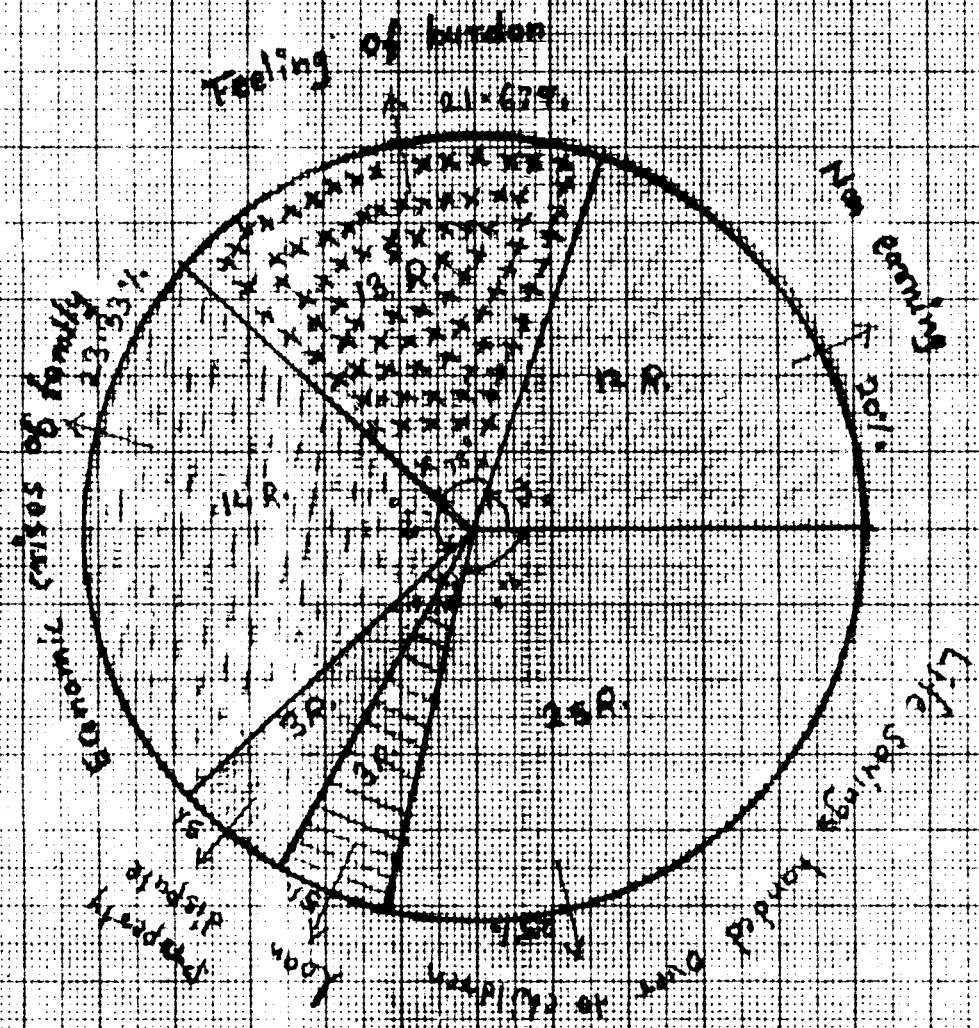


Table No. 25

DATE

TABLE - 26.LIFE INSURANCE

LIFE INSURANCE	NO. OF RESPONDENTS
INSURED	05 (8.33%)
NOT INSURED	55 (91.67%)
TOTAL	60 (100%)

NOTE : Percentages have been given in the brackets.  
Table-26 indicates whether respondents have insured their life or not.

The above table indicates that out of the total sampled respondents 8.33 per cent of the respondents were insured whereas 91.67 per cent of the workers were not at all insured.

A overwhelming majority of the respondents were not insured. Perhaps this might be the major cause why the workers were put into financial problems after their retirement. Had they insured they would have been treated by their family members well.

TABLE - 27.SOCIAL RELATIONS

RELATIONS WITH	Social Relations			Total
	Good	Harmonious	Indifferent	
Friends	20 (33.33%)	05 (8.33%)	05 (8.33%)	30 (50%)
Relatives	10 (16.67%)	10 (16.67%)	10 (16.66%)	30 (50%)
Total =	30 (50%)	15 (25%)	15 (25%)	60 (100%)

NOTE : Percentages have been given in the brackets.  
Table-27 shows social relations of the respondents.

It is seen from the above table that out of the total sampled respondents 50 per cent of the respondents covered under study had good relationship with their friends and relatives, 25 per cent of the respondents had harmonious relationship with their friends and relatives and the remaining 25 per cent of the respondents had indifferent relationship with their friends and relatives.

Out of 50 per cent of the respondents who had good social relations 33.33 per cent had the good relationship with friends and 16.67 per cent with relatives.

8.33 per cent of the respondents had harmonious relationship with their friends where as 16.67 per cent of the respondents had the harmonious relationship with their relatives.

It was found that 75 per cent of the retired textile workers covered under the study had the good and harmonious relationship with their friends and relatives. However, one fourth of the respondents had indifferent relations with their friends and relatives. It may be due to their nature and lack of understanding.

TABLE - 28.PARTICIPATION IN SOCIAL FUNCTION

Participation	No. of respondents
Participated	17 (28.33%)
Not participated	40 (66.67%)
No response	03 (5%)
Total = ..	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-28 indicates whether retired mill workers participate in social functions take place from time to time.

It is seen from this table that out of the total sampled respondents 28.33 per cent of the respondents used to participate in social function where as 66.67 per cent of the respondents never use to participate in the social functions and the remaining 5 per cent of the workers didn't respond at all.

A great majority of the worker respondents i.e. 66.67 per cent found as the non-participated respondents in social function.

Thus, the retired textile workers do not participate in social functions because of the reasons like financial problem and health problem etc.

TABLE - 29.MEMBERSHIP OF SOCIAL INSTITUTION

MEMBERSHIP	NO. OF RESPONDENTS
Members of social institution	03 (5%)
Not a member of any social institution	57 (95%)
TOTAL =	60 (100%)

NOTE : Percentages have been given in the bracket.

Table- 29 shows whether the retired workers are the members of any social institution.

The above table indicates that out of the total sampled respondents only 5 per cent were the members of social institutions where as 95 per cent of the respondents had no membership of any social organisations.

It is found that almost all the retired workers excluding a negligible 5 per cent of the workers were not at all attached to the social institutions.

It may be due to their busy schedule in household work or lack of interest. Thus, it seems that the retired textile workers have no social life at all.

Table 29 - MEMBERSHIP OF SOCIAL INSTITUTION

R. = Respondents  
Grade = G. 2. C. m.

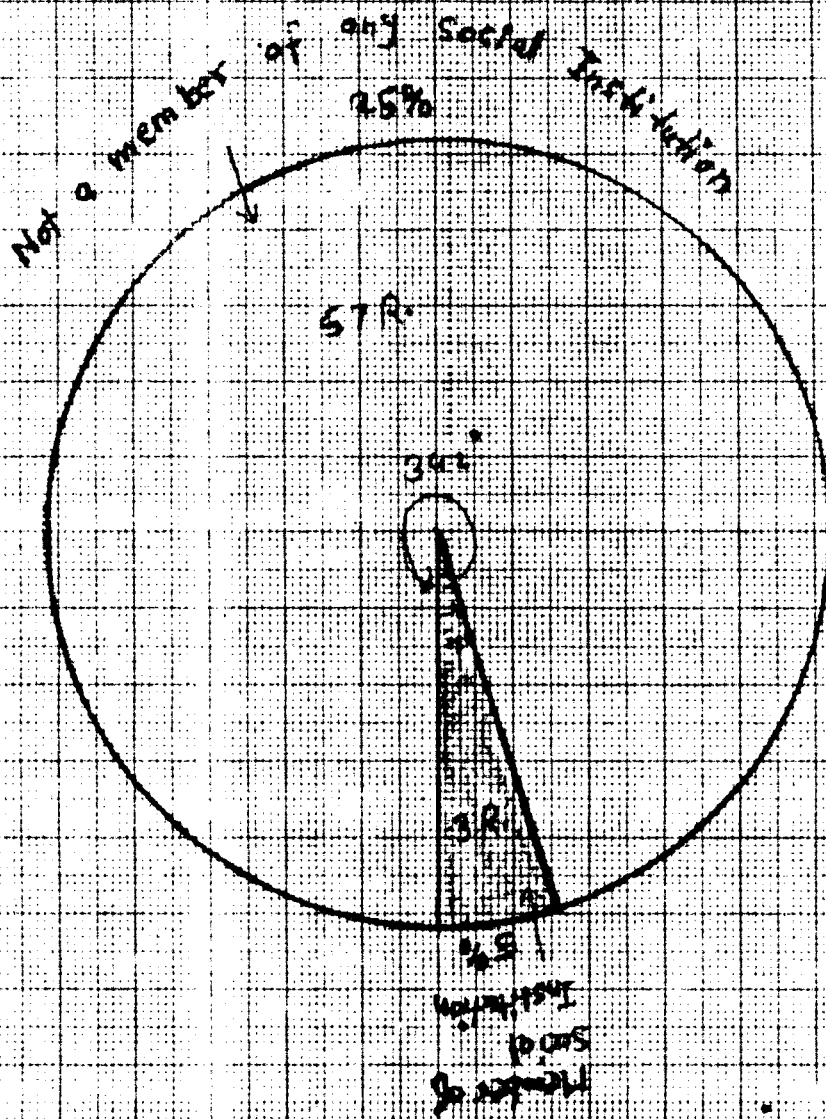


Table No. 29.

DATE

TABLE - 30.PSYCHOLOGICAL FEELING

FEELING	NO. OF RESPONDENTS
Weak	56 (93.33%)
Tired	03 (5%)
No response	01 (1.67%)
TOTAL =	60 (100%)

NOTE : Percentages have been given in the bracket.

Table- 30 throws light on the psychological feeling of the retired worker respondents.

It is seen from the above table that out of the total sampled respondents 93.33 per cent of the workers had the feeling of weakness and five per cent had feelings of tiredness, 1.67 per cent of the respondents did not respond at all.

A overwhelming majority of the workers i.e. 93.33 per cent of the workers were found as weak and 5 per cent were found tired. Thus, it was the health condition which might have made the textile workers not to participate in any social functions.

TABLE - 31.FEELING OF DEPENDANCY

FEELINGS	NO. OF RESPONDENTS
Feeling dependent	44 (73.33%)
No feeling of dependancy	13 (21.67%)
No response	03 (5%)
TOTAL	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-31 indicates the feeling of dependancy of the retired workers.

It is seen from the above table that out of total sampled respondents 73.33 per cent of the workers had the psychological feeling of depency, 21.67 per cent of the respondents had no feelings of dependancy, and the remaining 5 per cent did not respond at all.

Thus it appears that a majority i.e. 73.33% per cent of the respondents were having the feelings of dependancy. It may be due to non-earnings or feeling vaccume because of retirement.



Table 31 - FEELING OF DEPENDENCY

R = Respondents  
 Circle = 6.5 cm.

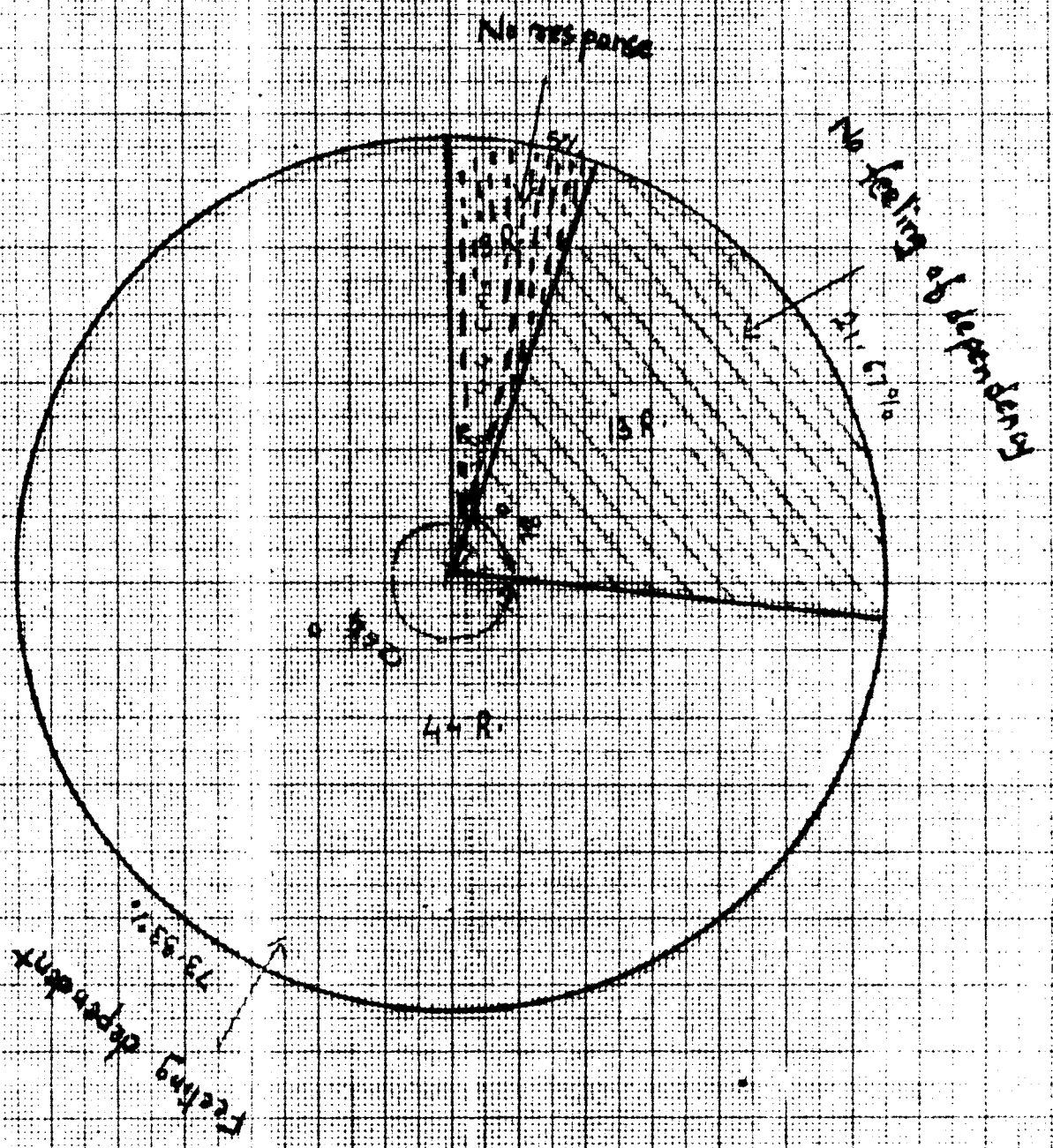


Table No. 31.

DATE

TABLE - 32.PSYCHOLOGICAL TENSION DUE TO FAMILY CRISIS

PSYCHOLOGICAL TENSION	NO. OF RESPONDENTS
Depressed	16 (26.67%)
Not depressed	34 (56.66%)
No response	10 (16.67%)
Total =	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-32 indicates psychological tension over the respondents due to family crisis.

It is seen from the above table that out of the total sample respondents 26.67 per cent of the workers had the psychological tension like depression due to family crisis, 56.66 per cent of the respondents had no depressed feeling, and the remaining 16.67 per cent of the workers did not respond at all.

It appears that a majority of the respondents had no psychological tension like depressed feeling, however, near about 27 per cent of the respondents had psychological tension due to family crisis.

Thus, it was found that the family crisis was one of the reason that made the workers psychologically depressed.

TABLE - 33.FEELING OF VACCUME

FEELING OF VACCUME	NO. OF RESPONDENTS
Feel vaccume	43 (71.67%)
Don't feel vaccume	10 (16.67%)
No response	07 (11.66%)
TOTAL	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-33 depicts whether respondents feel vaccume after their retirement.

It is seen from the above table that out of the total sampled respondents 71.67 per cent of the respondents had the feeling of vaccume whereas 16.67 per cent of the workers had no feeling of vaccume and the remaining 11.66 per cent of the respondents did not respond.

It appears that a great majority of the worker respondents i.e. 71.67 per cent had the feeling of vaccume.

Thus, the retired textile workers had the feeling of vaccume because of their personal and family tensions, problems and joblessness.

TABLE - 34.FEELINGS OF WORKING AFTER RETIREMENT

FEELING OF WORKING	NO. OF RESPONDENT
Feeling to work	05 (8.33%)
Don't feeling to work	20 (33.33%)
No response	35 (58.33%)
Total ..	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-34 depicts the feelings of the respondents whether to work after retirement or not.

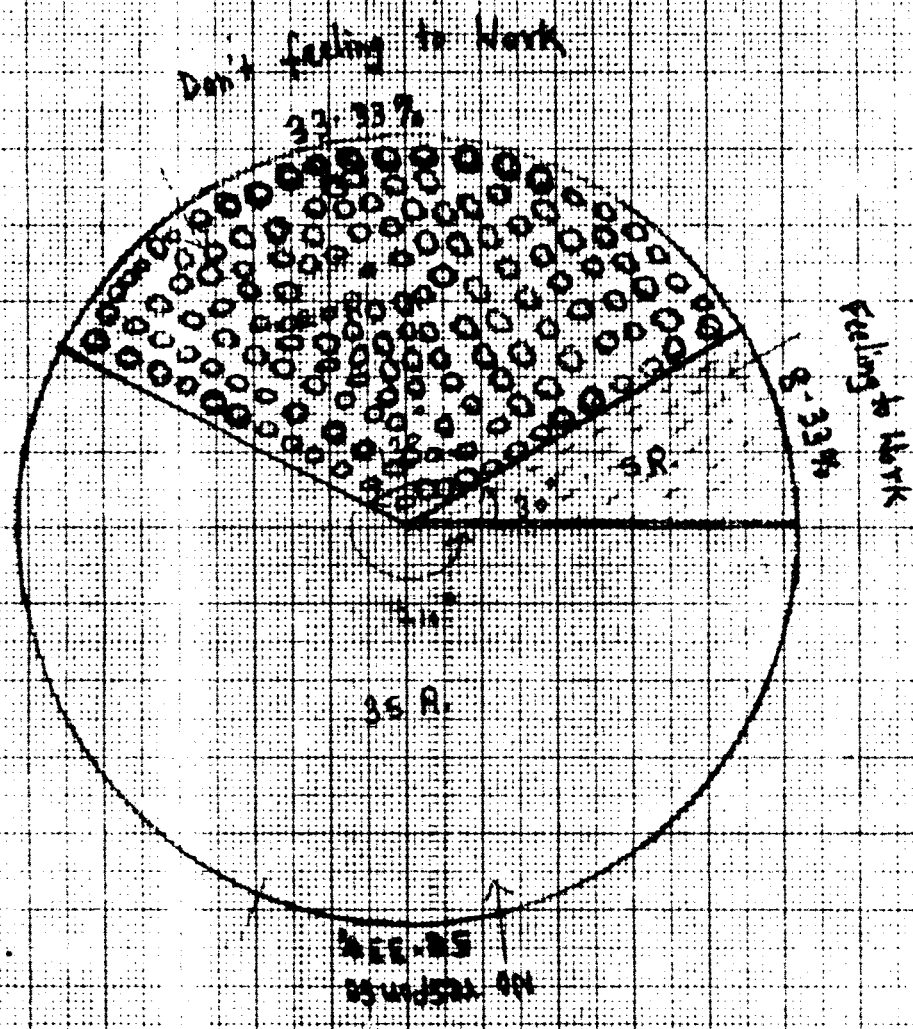
The above table indicates that out of the total sampled respondents nearly 8.33 per cent of the respondents had the feeling to work even after retirement, 33.33 per cent of the respondents did not feel to work after retirement and the remaining 58.33 per cent of the respondent's did not respond at all.

It is found that only a small amount of the fetired textile workers had the feeling to work after the retirement, 33.33 per cent of the workers had no feelings to work.

This was all because of their feelings of weakness after and tiredness after retirement which was found from table No. 3. However, a considerable per cent i.e.

Table 34 FEELING OF WORKING AFTER  
RETIREMENT

R. = Respondents  
PERCENTAGE



58.33 of the respondents did not responded it might be because of feeling of inferiority. Therefore, these workers might have kept quite when they were asked to respond to this item.

TABLE - 35.

CAUSES OF DEPRESSED FEELING

CAUSES	NO. OF RESPONDENTS
Treatment of family members	13 (21.66%)
Family crisis	16 (26.67%)
Economic crisis	14 (23.33%)
Non-earnings	12 (20%)
No response	05 (8.33%)
TOTAL =	60 (100%)

NOTE : Percentages have been given in the brackets.  
Table-35 gives the cause of feeling of depressed of the retired workers.

It is seen from the above table that out of the total sampled respondents 21.66 per cent of the respondent's causes of depressed feelings was the treatment of family members, 26.67 per cent of the respondents cause of depressed feeling was family crisis, 23.33 per cent were constituted the economic crisis, 20 per cent constituted the non-earnings, and the remaining 8.33 per cent of the respondents did not respond.

It was found that 50 per cent of the workers causes of depressed feelings were family and economic crisis. So the retired textile workers had the depressed feelings in their life either because of family and economic crisis or the treatment given by the family members.

TABLE - 36.

ACTIVITIES DURING LEISURE TIME

Activities	No. of respondents
Playing cards	02 (3.33%)
Reading	14 (23.33%)
Playing with kids	04 ( 6.67%)
Rest	20 (33.33%)
No response	20 (33.33%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-36 shows the activities of the respondents during the leisure time.

It is seen from the above table 3.33 per cent of the sampled respondents used to spend their time while playing cards during leisure time, 23.33 per cent of the respondents used to spend their leisure time in reading, 6.67 per cent of the workers were involved in playing with kids during leisure time and 33.33

per cent of the respondent spend their leisure time in rest. But 33.33 per cent of the respondent did not respond at all.

A great majority of the retired textile worker respondents were engaged in playing with the kids during leisure time. A majority of the workers were found engaged in playing with kids may be because of having no other entertainment sources or they might be asked by their family members to look after their kids. But at least 33.33 per cent of the respondents were engaged in reading during the leisure time. A small per cent of the retired textile workers were busy in playing cards during leisure time.

TABLE - 37.

PARTICIPATION IN SOCIAL SERVICE

Participation	No. of respondents
Participated in social services	17 (28.33%)
Don't participate	36 (60%)
No response	07 (11.67%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets.  
Table-37 shows participation of the respondents in social services due to retirement.



It is seen from the above table that out of the total sampled respondents 28.33 per cent of the respondents participate in Social Services whereas 60 per cent of the respondent do not participate in social services and the remaining 11.67 per cent of the respondents did not responded at all.

A great majority of the retired textile worker respondents do not participate in any social services, only 28.33 per cent of the respondents participate in social services. It was found that the majority of the retired textile workers were busy in the work and activities other than social services or they may not be interested in social service.

TABLE - 38.

PARTICIPATION IN CULTURAL PROGRAMMES

Participation in cultural programmes	No.of respondents
Participate	18 (30%)
Don't participate	36 (60%)
No response	06 (10%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-38 shos the participation of the respondents in cultural programmes.

The above table indicates that out of the total sampled respondents nearly 30 per cent respondents were found participating in cultural programmes. Where as 60 per cent of the respondents were found not participating in cultural programmes, 10 per cent of the respondents did not respond.

It was found that the majority of the retired textile worker respondents were found participating in the cultural programmes. However, 30 per cent of the respondents were found participating in cultural programmes organised by the people from time to time. It seems that the respondents not participating in cultural programmes may not be having interest to participate in such programmes.

TABLE - 39.

RELIGIOUSNESS

-----	-----
Worshipping god	No. of respondents
-----	-----
Worship god	53 (88.33%)
No worshipping god	03 (5%)
No response	04 (6.67%)
-----	-----
Total	60 (100%)
-----	-----

NOTE : Percentages have been given in the brackets.  
Table-39 shows religiousness of the respondents after retirement.

It is seen from the above table that out of the total sampled respondents 88.33 per cent respondents were found worshipping the god, 5 per cent were found not worshipping the God, 6.67 per cent of the respondents did not respond.

It is found that a overwhelming majority of the respondents were found believing in supreme power of creator. This may be due to the feeling of insecurity after retirement or they might be pessimistic in their attitude about their security in retired life.

TABLE- 40.

HOUSEHOLD DUTIES

Duties	No.of respondents
Do all household duties	06 (10%)
Do few household duties	06 (10%)
Don't do any household duties	30 (50%)
No response	18 (30%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-40 depicts the household duties of the respondents after retirements.

Table 40 HOUSEHOLD DUTIES

R. = Respondents  
 Circle = 512 cm.

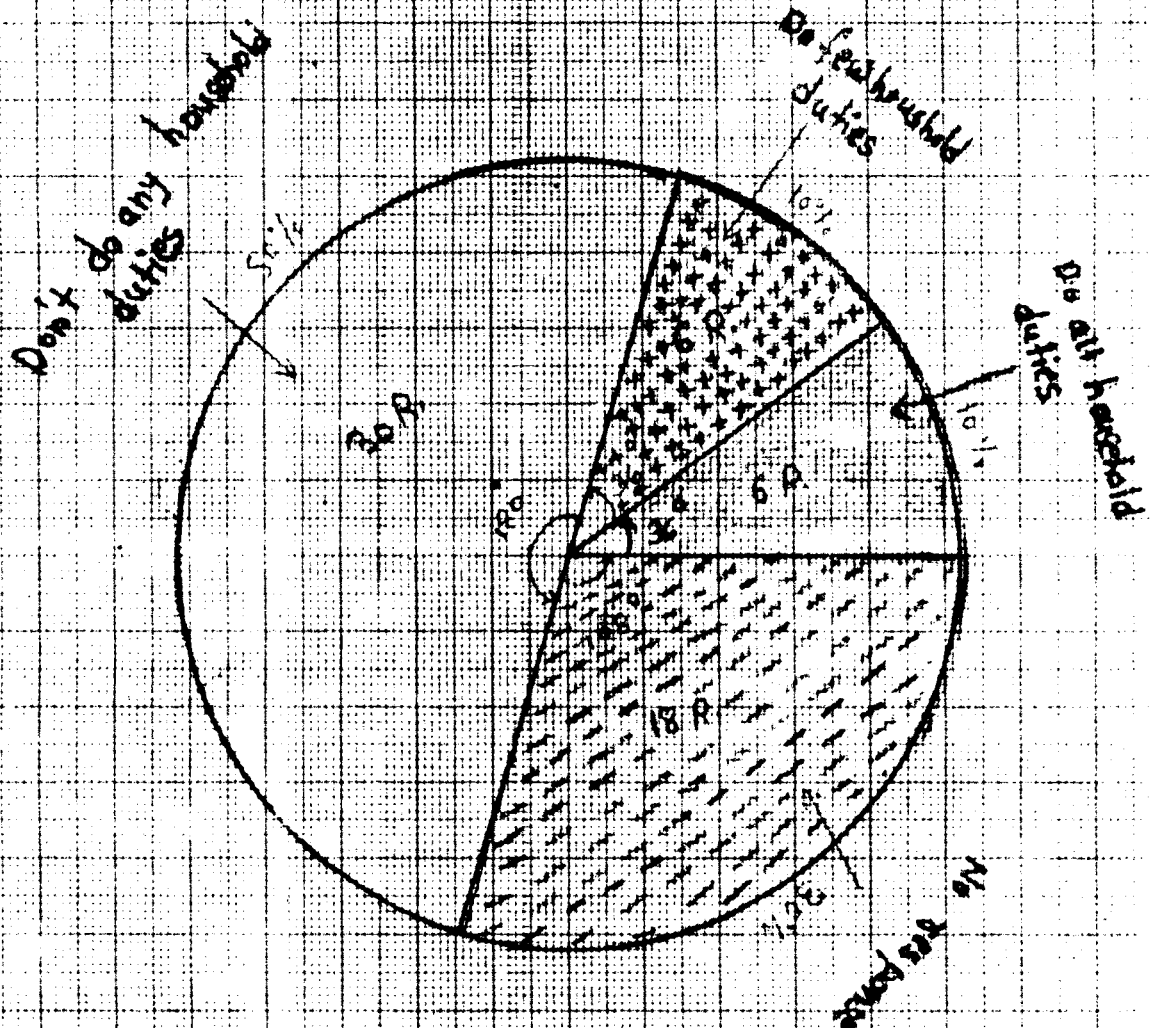


Table No. 40.

DATE

It is seen from above table that out of the total sampled respondents 10 per cent of the respondents had told that they do all household duties where as another 10 per cent of the respondents had told that they do few household duties, 50 per cent of the respondents had told that they don't do any household work and the remaining 30 per cent of the respondents did not respond.

It was found that at least 20 per cent of the retired textile worker respondents were found helpful to their families in doing some household work. But half of the sampled retired textile workers were not at all useful to their families in doing any household work. This may be cause of the weakness and tiredness of the retired textile workers or it may be due to attitude of male chourist society.

TABLE - 41.

NATURE OF HOUSEHOLD DUTIES

Nature of the household duties	No.of respondents
Sweeping	6 (10%)
Washing floors	3 (5%)
Helping for cooking	10 (16.67%)
To look after childrens	10 (16.66%)
Purchasing	01 (1.67%)
Don't do	30 (50%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets. Table-41 indicates the nature of household duties of the respondents after retirements.

The above table indicates that out of the total sampled respondents 10 per cent of the respondents used to do the household work like sweeping, 5 per cent used to do washing the floors, 16.67 per cent used to help in cooking, 16.66 per cent used to look after children, 10.67 per cent used help in purchasing, and the remaining 50 per cent of the respondents were not at all doing any household work.

It was found that 50 per cent of the retired textile workers under study were found helping their families while doing some light and non responsible work like sweeping, washing the floors, helping in cooking, looking after the children, purchasing. However, it was found that half of the retired textile workers were idle. This may be because of the weakness and tiredness of the retired textile workers selected for the study.

TABLE - 42.TIME SPENT FOR HOUSEHOLD DUTIES

Time spent for duties	No. of respondents
Full time	06 (10%)
Part time	03 (5%)
Few hours	06 (10%)
No. work	30 (50%)
No response	15 (25%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-42 depicts time spent by the respondents for household duties.

It is seen from this table that out of the total sampled respondents 10 per cent of respondents were found utilize their full time in doing household work and five (5) per cent were found spending part time in doing household work, where as another 10 per cent of the respondents were founding doing household work only for few hours, 50 per cent of the respondents were not at all doing any of the household work and the remaining 25 per cent of the respondents did not respond.

It was found that 25 per cent of the workers used to spend their time in doing some household work and half of the respondents were found not working and one fourth of the respondents were found keeping quite and not giving any response.

TABLE - 43.ATTITUDE TOWARDS RETIRED LIFE

Attitude	No. of respondents
Positive	36 (60%)
Negative	22 (36.67%)
No response	02 (3.33%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-43 illustrates the attitude of the respondents towards their retired life.

It is seen from the above table that 60 per cent of the respondents had the positive attitude towards the retired life where as 36.67 per cent of the respondent had the negative attitude towards the retired life, 3.33 per cent of the respondents were not responded.

It was found that a majority of the retired textile workers in Solapur city had the positive attitudes towards their retired life. However, more than 1/3 of the sampled retired textile workers had the negative attitude towards retired life. It may be due to troubles in their life.



TABLE - 44.SATISFACTION IN LIFE

Satisfaction	No.of respondents
Satisfied	37(61.67%)
Not satisfied	21(35%)
No response	02(3.33%)
Total	60(100%)

NOTE : Percentages have been given in the brackets.

Table-44 shows satisfaction of the respondents in their life.

It is seen from this table that out of the total sampled respondents nearly 61.67 per cent of the sampled respondents were satisfied in their life. Whereas 35 per cent of the respondents were not satisfied in their life and the remaining 3.33 per cent of the respondents did not respond.

Thus, it is found that majority of the retired textile worker respondents in Solapur city were happy and satisfied in their life. It may be because of socio-cultural background of the families and their limited wants and limited expectations in the life.

Table-44 SATISFACTION IN LIFE

R. = Respondents  
Grade = 5-2-Gm

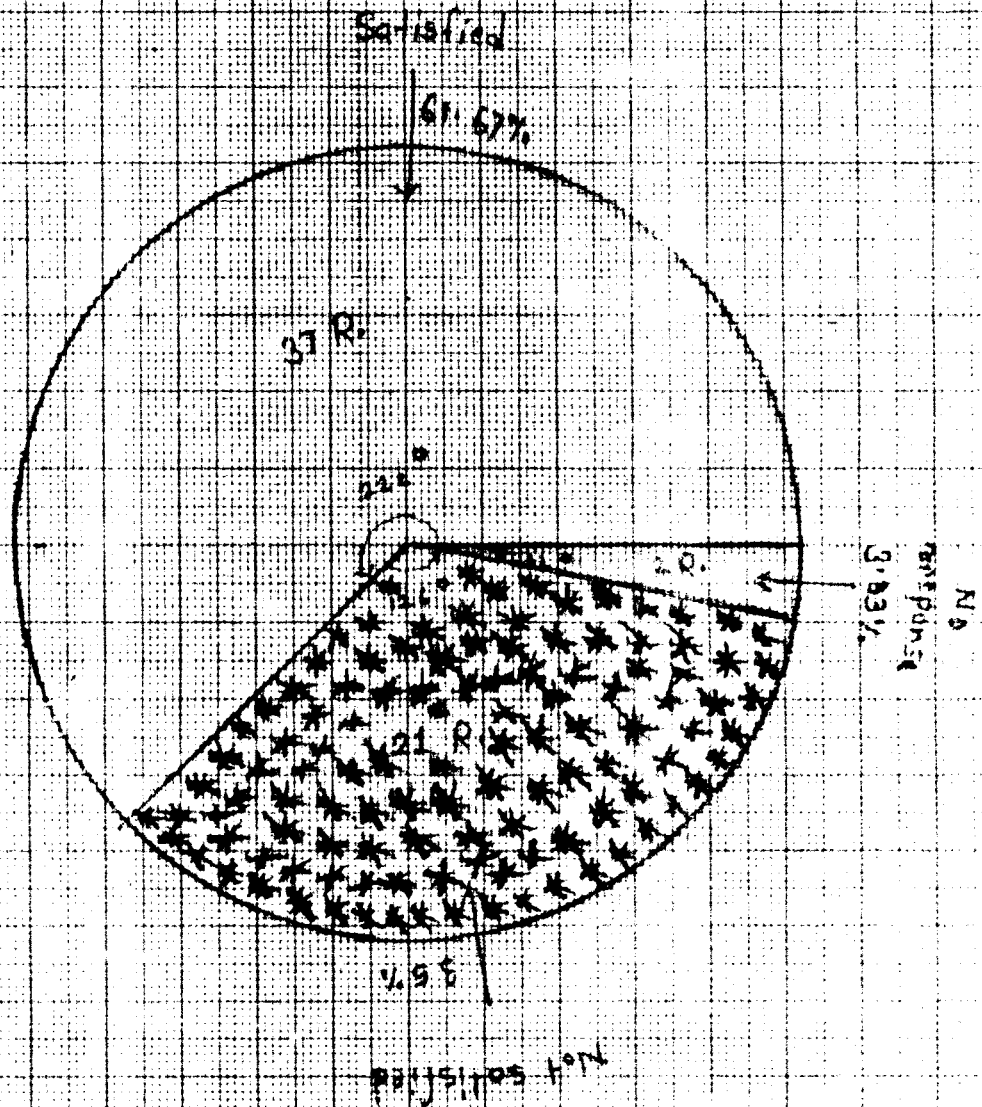


Table No. 44.

DATE

TABLE - 45.ACHIEVEMENT IN LIFE

Achievements	No. of respondents
Achieved the target of life	31 (51.67%)
Not achieved anything	29 (48.33%)
Total ..	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-45 illustrates achievements of the respondents in their life.

The above table indicates that out of the total sampled 51.67 per cent of the respondents had achieved the target that they had in their life, whereas 48.33 per cent of the respondents had failed to achieve the target of their life which they had before their retirement.

It was found that at least more than 50 per cent of the retired textile workers in Solapur city were able to achieve the target that they had in their life and little less than half of the workers could not achieve the target in their life. It may be due to putting less efforts in achieving the targets in the life.

Table 45 - ACHIEVEMENTS IN LIFE

R = Respondent  
 Circle = 5.2.67

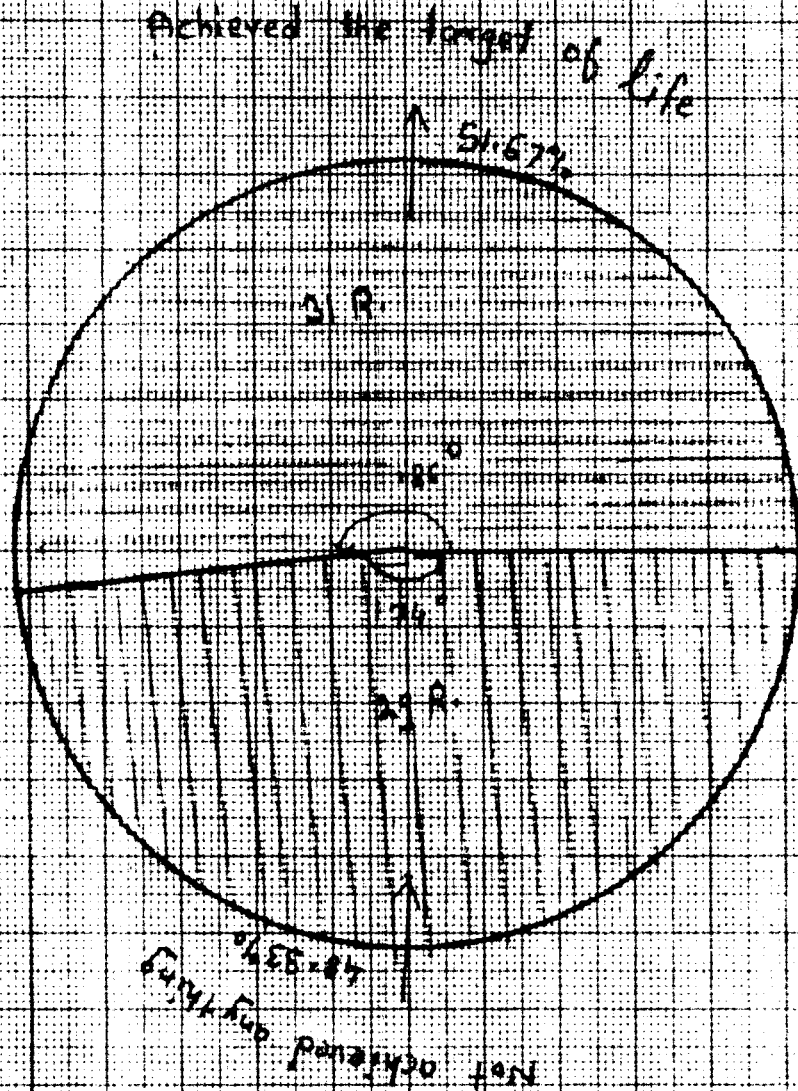


TABLE - 46.FEELING OF OLD AGE

Feeling	No. of respondents
Feeling old age	38 (63.33%)
Don't feel	19 (31.67%)
No response	03 (5%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-46 shows whether the respondents feeling of old age.

It is seen from the above table that 63.33 per cent of the retired textile worker respondents who were sampled for the study had the feeling of old age after the retirement where as 31.67 per cent of the sampled retired workers had no feeling of old age after their retirement and the remaining 5 per cent of the respondents did not respond.

It was found that a great majority of the retired textile worker respondents in Solapur city were carried the feeling of old age. It may be because of their feeling of weak & tiredness that was found in earlier table.

TABLE - 47.HEALTH OF THE RESPONDENTS

Health	No. of respondents
Good health	30 (50%)
Suffering from minor disease	23 (38.33%)
Suffering from cronic disease	01 (1.67%)
No health problems	06 (10%)

NOTE : Percentage have been given in the brackets.

Table- 47 shows the Health of respondents after retirements.

It is seen from the above table that 50 per cent of the sampled respondents health was good, 38.33 per cent respondents were suffering from minor diseases and 1.67 per cent of the respondents were suffering from chronic diseases and the remaining 10 per cent of the respondents had no health problems at all.

It was found that half of the retired textile workers were in good health condition. Only few sampled retired textile workers were suffering from chronic diseases.

It is concluded that a great majority i.e. 60 per cent of retired textile workers selected for the study were in good health, condition. However, a considerable no. of 38.33% of the retired textile workers were suffering from some minor diseases.

TABLE - 48.

DIFFICULTIES IN OLD AGE

Difficulties	No. of respondents
Climbing stairs	10 (16.67%)
Working	18 (30%)
Doing manual work	10 (16.67%)
Doing activities	09 (15%)
No difficulties	13 (21.66%)
Total	60 (100%)

NOTE : Percentages have been given in the brackets.

Table-48 shows the difficulties of the respondents due to old age.

The above table indicates that 16.67 per cent of the sampled respondents had the difficulties in climbing stairs, 30 per cent of the respondents had the difficulties in working, 16.67 per cent of the respondents had the difficulties in doing manual work, 15 per cent of the respondents had the difficulties in doing some other activities and 21.66 per cent of the respondents had no difficulties at all.

It is found that majority of the retired worker respondents i.e. 61.67% had the difficulties in the activities like climbing stairs, doing manual work etc.

However, a good no. of workers 21.66 had no difficulties in doing the works. It is an indication of proper attention is given in maintaining their health after retirements.

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