

CHAPTER - VII.

SUMMARY, CONCLUSIONS & SUGGESTIONS

- PERSONAL DATA.

- FAMILY BACKGROUND.

- ECONOMIC CONDITIONS.

- SOCIAL LIFE.

- PSYCHOLOGICAL PERCEPTIONS.

- LEISURE.

- RELIGIOUS PARTICIPATION.

- WORK PARTICIPATION.

- SATISFACTION IN LIFE.

- HEALTH ASPECTS.

- SOCIAL SERVICES OF UNIONS.

- INDUSTRIAL LIFE.

CHAPTER - VII.

SUMMARY, CONCLUSION AND SUGGESTIONS

An attempt has been made in this final chapter to draw findings and conclusions and to make a detailed list of the suggestions based on the responses of the retired textile mill workers of Solapur to a number of research questions pertaining to them in respect of their social background, their economic condition, psychological condition, family condition etc. and observation which has been enumerated separately in the foregoing chapters of this dissertation.

I) PERSONAL DATA :

1) AGE GROUP BY SEX :

A overwhelming majority of the respondents i.e. 96.66 are found in the age groups between 60 to 70 years. This shows that the longevity of the textile workers is more.

2) SEX BY RELIGION :

It appears that a overwhelming majority of the respondents are found belonging to Hindu religion. One third of the respondents are found belonging to Islam and very few per cent are found belonging to Boudh religion.

3) CASTE COMPOSITION :

It is found that a overwhelming majority of the respondents are found belonging to Schedule Castes and Schedule tribes. A little less than one third of the respondents are found Muslims and a very few per cent are found higher caste Hindus.

4) AGE GROUP BY MARITAL STATUS :

A majority of the respondents are married and belonged to the age group between 65 to 70 years. It indicates that they have a long happy marital life.

5) EDUCATIONAL BACKGROUND :

It is found that majority of the respondents are literate. A little more than one third of the respondents are found to be illiterate. It may be because of lack of interest of the management to conduct adult education classes to make them literate.

6) MOTHER TONGUE :

It is found that a majority of the respondent's i.e. 41.67 mother tongue is marathi where as only 10 per cent of the respondent's mother tongue is Telagu and the remaining respondent's mother tongue is Urdu and Kannada.

II) FAMILY BACKGROUND :**7) TYPE OF FAMILY BY NO. OF DEPENDENTS :**

It is found that the joint families have more and more dependents where as the nuclear families have only 1 dependents. It seems that due to good earning of joint families the members are more dependents. It may also be due to minor members.

8) TYPE OF FAMILY BY RELATIONSHIP WITH SPOUSE :

It is found that a overwhelming majority i.e. 88.33 of the respondent workers have harmonious and good relationship with their spouses. Few per cent respondent workers i.e. 11.67 have indifferent relationship with their spouses. It may be because of their different approaches.

9) TYPE OF FAMILY BY FAMILY PROBLEMS :

It is found that a little more than one third of the respondents quarrel with their wives occasionally and little more than one fourth of the respondents quarrels with their children occasionally and a little more than one third respondents quarrel with their mothers occasionally. It may be due to lack of understanding and generation gap.

10) TREATMENT BY SPOUSE AFTER RETIREMENT :

It is found that majority of the respondents i.e. 85 per cent are given good treatment by their spouses after their retirement. This shows that the relationship between these husbands and wife are harmonious because of their good understanding love & affection.

11) TREATMENT BY CHILDREN AFTER RETIREMENT :

It shows very clearly that the considerable number of respondent's children i.e. 31.67 per cent have recently started torturing and giving bad treatment to the respondents after their retirement from the services. It may be because of their non earning and change in the attitude and approach.

12) TREATMENT BY SPOUSE BEFORE RETIREMENT :

A overwhelming majority i.e. 85% of the respondents are given good treatment by their spouses before their retirement only few per cent of the respondents are given ill treatment by their spouse. It may be because of non earning of their spouses and different nature.

13) CAUSES OF BAD TREATMENT AFTER RETIREMENT :

It is found that the respondents are badly treated by their family members because of the demand of provident fund amount, non earning,

demand of separate families, a feeling of burden, shortage of money, so it is found that the retired textile workers under study i.e. 100% are badly treated oftenly by their family members irrespective of different reasons cited above. Even though most of the respondents have good relationship with their spouses.

14) FAMILY LIFE BEFORE RETIREMENT :

It is found 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.

15) FAMILY PLANNING OPERATION :

It is found that a overwhelming majority i.e. 78.33 per cent of the respondents have not undergone the family planning operations where as only 21.67 per cent of the respondents have undergone family planning operation. It shows clearly that the respective managements & trade unions have not propogated for family planning programme and its importance due to which they might not have undergone family planning operations.

16) PARTICIPATION IN DECISION MAKING PROCESS IN FAMILY AFFAIRS :

It is found that majority of the respondents i.e. a little more than half of the respondents

participate in decision making process and a little less than half of the respondents are not involved in decision making process of the important family affairs. It is crystal clear that due to changing attitude and approach, the old persons are avoided to involve in decision making process.

III) ECONOMIC CONDITIONS :

17) FAMILY INCOME :

A overwhelming majority of the respondents i.e. 80 per cent of the respondents monthly family income is less than 1500/- P.M. It shows that the retirement of the workers has affected on the income of the family.

18) MONTHLY EXPENDITURE OF FAMILY :

It is found that a overwhelming majority i.e. 63.33 sampled respondents family expenditure is upto Rs.1000 per month only. And a very few percentages of the respondents expenditure is upto Rs.2,000 per month. It may be because of size of family.

19) PERSONAL EXPENDITURE :

It is found that half of the respondents are habitless and they have no personal expenditure at all and half of the respondents have personal expenditure for their different habits.

20) SOURCE OF MONEY FOR PERSONAL EXPENDITURE :

A overwhelming majority of the respondents i.e. 75 per cent take money from their children including daughters to meet their personal expenditure after retirement. It may be because of non-earning after retirement and it may also be due to non-savings during the service period.

21) FAMILY INCOME BY FAMILY EXPENDITURE :

It is found that there was balance between the family income and family expenditure of retired textile workers covered under study however, it is also seen that 6.67 per cent of the workers who had the expenditure more than Rs. 2000/- per month had no balance between income and expenditure. It is crystal clear that majority of the workers had planned expenditure based on their earnings. It may be because of their consciousness regarding financial adjustment.

22) FORMS OF SAVINGS BY LIFE BALANCE :

It is found that a overwhelming majority of the respondents i.e. 85% covered under the study have their Bank balance less than Rs.30,000/- only where as a small per cent i.e. 15% of the respondents have their Bank balance Rs.31,000 to Rs.50,000/- only. It shows clearly that the

worker respondents could not save any amount other than provident fund and gratuity. It may be because of lack of habit of savings or more family expenditure.

23) UTILITY OF PROVIDENT FUND AND GRATUITY AMOUNT :

A majority i.e. 33.33 per cent of the respondent have deposited their money in Banks. It is an indication of the fact that due consideration has been given for security of their life.

They might have decided to deposit the amount in Banks keeping in mind that they would get respect in their retired life or they do not want to depend on their children for their retired life.

24) TYPE OF INDUSTRY BY FAMILY BUDGET GUIDANCE :

It is found that a majority of the retired textile workers covered under the study used to get the guidance regarding the family budgeting by their respective industries. It shows clearly that counselling services and guidance given to the workers for helping them for maintaining families and to enjoy family life in a limited earning.

25) CAUSES OF FINANCIAL PROBLEMS :

It appears that a significant per cent of the respondents i.e. 25 per cent faced the financial problems because they handed over their life savings to their children. It seems that the children who got their life earnings started feeling indifferent towards the retired workers and they put into troubles consequently inspite of good relations. It is also found that some of the families felt that their retired parents are just burden to the family.

Further it is found that the life earning is the major cause of financial problem of the respondents even though they have good relations.

26) LIFE INSURANCE :

A overwhelming majority of the respondents failed to insure themselves. Perhaps this may also be one of the causes of financial problems of the respondents after their retirement. It shows clearly that the managements have not taken it into account to guide their workers regarding insuring for the risk of the life and savings.

IV) SOCIAL LIFE :27) SOCIAL RELATIONS :

It is found that 75 per cent of the retired textile worker respondents covered under the

study have good and harmonious relationship with their friends and relatives. It may be because of the culture of the locality where they live and it may also be due to good co-workers and companions to establish informal relations.

28) PARTICIPATION IN SOCIAL FUNCTIONS :

It is found that a overwhelming majority of the workers respondents i.e. 66.67% did not participate in social functions during their service period and also do not take interest even after retirement. It may be because of lack of interest and heavy work and their health problems.

29) MEMBERSHIP OF SOCIAL INSTITUTION :

It is found that almost all the retired textile workers respondent excluding a negligible per cent i.e. 5 per cent of the workers are not at all associated with the social institutions.

It might be the reason that they were busy in the household work.

Thus, it seems that the retired textile workers have no social life at all. However, most of the workers have expressed their opinion that they wish to share their experience for the new and young workers.

VI) PSYCHOLOGICAL PERCEPTIONS :

30) PSYCHOLOGICAL FEELINGS :

A overwhelming majority i.e. 93.33 per cent of the worker respondents found psychologically weak.

Thus, it seems that psychological condition might have made the textile workers not to participate in any social functions.

31) FEELING OF DEPENDENCY :

It is found that majority i.e. 73.33 per cent of the respondents are having the feeling of dependency. It may be because of non earning and torturing directly and indirectly by their own children.

32) PSYCHOLOGICAL TENSION DUE TO FAMILY CRISIS :

A majority of the respondents have no psychological tension like depressed feelings. However, near about 27 per cent of the respondents have tension due to family crisis.

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

33) FEELING OF VACCUME :

It is found that a overwhelming majority of the workers i.e. 71.67 per cent have the feelings of vaccume.

It seems that, the retired textile workers have the feelings of vacume because of no regular work and no regular earnings.

34) FEELING OF WORKING AFTER RETIREMENT :

It is found that very few per cent of the retired workers respondents have the feelings to work even after retirement. This may be because of their good health and requirement of the family.

35) CAUSES OF FEELING DEPRESSED :

It is found that half of the workers have depressed feelings. It may be because of the economic crisis in the family and underestimating them.

36) LEISURE ACTIVITIES :

A majority of the respondents are engaged in playing with the kids of their children during leisure time.

It may be because of having no other entertainment sources or they might have been asked by their family members to look after their kids. However, nearly 23.33 per cent of the respondents seems to be engaged in reading during the leisure time, and few per cent of the respondents are busy in playing cards during leisure time for passing the time.

37) PARTICIPATION IN SOCIAL SERVICE :

A overwhelming majority of the respondents do not participate in any kind of social services, only 28.33 per cent of the respondents said that they participate in social services now. It seems that most of the workers are busy in work and don't find time to participate and render services.

38) PARTICIPATION IN CULTURAL PROGRAMMES :

It is found that the i.e. 60 per cent of the respondents do not participate in the cultural programmes. Nearly forty per cent respondents take interest and participate in cultural activities. It seems that majority of the respondents have no interest due to which they don't participate in cultural activities.

VIII) RELIGIOUS PARTICIPATION :39) RELIGIOUSNESS :

It is found that a overwhelming majority of the respondents i.e. 88.33 per cent of the respondents believe in supreme power of creator. This may be due to the feeling of insecurity after retirement. They might be pessimistic in their attitude about their security in retired life.

IX) WORK PARTICIPATION :**40) HOUSEHOLD DUTIES :**

It is found that at least 20 per cent of the retired textile workers are found helpful to their families in doing some household work. Nearly half of the sampled retired textile workers are not useful to their families in doing any household work. This may be because of the weakness and tiredness the retired textile workers it may also be because of male chauvinist attitude.

41) NATURE OF HOUSEHOLD DUTIES :

It is found that 50 per cent of the retired textile workers under study helps their families for doing some light and non responsible work like sweeping washing, the floors, helping in cooking, looking after children purchasing etc. that too occasionally.

However, it is found that half the retired textile workers are idle. This may be because of the personal problems and male chauvinist attitude.

42) TIME SPEND FOR HOUSEHOLD WORK :

It is found that 25 per cent of the respondents spend their time in doing some

household work and half of the respondents spend their time in playing with the children and playing cards with the neighbours and friends.

XI) SATISFACTION IN LIFE :

43) ATTITUDE TOWARDS RETIRED LIFE :

It is found that majority of the respondents have positive attitude towards their retired life. However, more than $\frac{1}{3}$ of the sampled retired textile workers have negative attitude. It may be because of family trouble and troublesome past family and industrial life.

44) SATISFACTION IN LIFE :

It is found that a majority of the respondents are found happy and satisfied in their life. It may be because of their limited wants and limited expectations about future life.

45) ACHIEVEMENTS IN LIFE :

It is found that more than half of the respondents have achieved the target that they had in their life. The remaining respondents have failed to achieve the target of their life. It may be because of their unlimited wants & high aspirations.

46) FEELING OF OLD AGE :

It is found that a overwhelming majority of the respondents carried a feelings of old age. It may also because of their feelings of weakness and tiredness and personal trouble.

XII) HEALTH ASPECTS :47) HEALTH OF THE RESPONDENT :

It is found that half of the retired textile workers are in good health condition only few sampled retired textile workers are suffering from chronic diseases.

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

48) DIFFICULTIES IN OLD AGE :

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

However, a good no. of workers i.e. 21.66 per cent have no difficulties in doing the work. It is an indication of proper attention is given in maintaining their health after retirement.

XIV) SOCIAL SERVICES OF UNIONS :

49) OPINION OF THE RESPONDENT REGARDING WELFARE SERVICES AFTER RETIREMENT :

A majority of the respondents i.e. 56.67% are of the opinion that their trade unions should provide the services like advice for investment of money of P.F. Gratuity and advice for family life which would help the workers for the wise investment and planned family life. A considerable no. of workers i.e. 43.33 per cent have not at all responded. It shows their pessimistic attitude towards the activities and services of trade unions. It is crystal clear that the unions in Solapur are not having professional approach for social work practice.

50) OPINION OF THE RESPONDENT REGARDING TRADE :

A majority of the respondents i.e. 51.66 per cent are of the opinion that the trade union are good and needed for the labour community. It shows that they are aware about the need of trade unions. A considerable number of them have told that they have very bad experience about the trade union. It shows clearly that trade unions are not healthy. It may be because of lack of social work approach.

51) OPINION REGARDING PROFESSIONAL COUNSELLING SERVICES OF TRADE UNION :

It is found that half of the respondents are of the opinion that their trade unions use to render the counselling services. Half of them did not say any thing about counselling services of the union. It seems that the unions are unable to take the members in their confidence for helping them to help themselves. It may be because of lack of training in social work.

XV) INDUSTRIAL LIFE :

52) SATISFACTION OF THE RESPONDENTS REGARDING INDUSTRIAL LIFE :

It is found that a overwhelming majority i.e. 76.67 per cent of the respondents are satisfied in their industrial life. A very few per cent of the respondents are not satisfied with industrial life. It may be because of their bad experience.

53) OPINION OF THE RESPONDENTS REGARDING INDUSTRIAL LIFE :

A overwhelming majority i.e. 81.66 of the respondents are of the opinion that their industrial life was very good. A very few percent did not say any thing about it. It seems that these workers are not having more expectations, desires due to which they were quite happy their industrial life.

54) PARTICIPATION IN WELFARE ACTIVITIES OF THE LABOUR WELFARE CENTRE :

It is found that a overwhelming majority i.e. 85 per cent of the respondents participated in welfare activities of the labour welfare centre during their services. It may be because of their awareness that they contribute to the labour welfare centre from their salary and they might have thought of taking benefit of it.

55) PROFESSIONAL COUNSELLING SERVICES OF THE MANAGEMENT:

A majority of the respondents expressed their opinion that the professional counselling services are not provided by their management. It may be because of their unwillingness to do such additional work or it might have been neglected.

56) OPINION OF THE RESPONDENTS REGARDING INDUSTRIAL MANAGEMENT :

A overwhelming majority i.e. 86.67 per cent of the respondents are of the opinion that their managements should take the activities like maintenance of human relations after retirement, community services, family counselling services to the workers need such services even after their retirement.

SUGGESTIONS

1. The industrial organisations should focus their attention towards rendering counselling services regarding marriages, family problems, alcoholism and industrial problems to make the workers to solve their problems on their own in a effective way.
2. The workers should be given guidelines regarding the importance of family budgeting in their respective organisations by way of organising workshops, seminars and symposiums and group discussions, which may enable the workers to reduce their financial crisis in future especially after their retirement.
3. The mangements of the industrial organisations and the trade unions should maintain relations with the workers even after their retirements and provide professional services to help them to solve their problems which arise from time to time.
4. The voluntary organisations working in the area of health should organise heath camps, medical check-up camps for the retired aged persons free of cost from time to time and help the retired workers to maintain their health.

5. The schools of social work should conduct surveys on the problems of retired workers at micro level to find out the nature of their problems, to create the awareness among the voluntary social workers, trained social workers and labour leaders and provide expertise services.
6. The Industrial social workers should pay the visits to the dwelling houses of the retired workers to see their retired life and to help them to solve their problems and to guide their children for better adjustment with the retired parents.
7. The unions should also provide certain amenities and facilities to the retired members to make them happy during their retired life and render services for them for their welfare and happiness.
8. The industrial organisations should take initiative to set up a Home for Aged persons in Solapur for the problematic retired aged persons as a social responsibility of industry.
9. The Association of Trained Professional Social Workers i.e. TAPASWEE, Solapur should also organise different programmes for the retired workers and their families and provide professional services to make them aware about the life and risk of life.

10. The Government should also provide certain facilities to the retired workers like pension and cheap rate clothes etc. which will enable many of the problematic retired workers to help themselves.
11. The long experience of the retired workers should be utilized for the young workers and society at large.
12. The philanthropist, Public Trusts should organise short pleasure tours of the retired workers to make them happy.
13. The Social Organisations should encourage the retired workers to participate in social services and social functions for the society.
14. The social scientist should write articles, Books, etc. and portrait the picture of retired workers in local news papers to create awareness among the new generation people regarding the problems of old age.
15. The cultural acadamy should arrange stage dramas and organise other cultural programmes for the old age persons for their entertainment and for collecting funds to help them and the programmes regarding family adjustments may be organised for the purpose of creating awareness among the young people.

16. The Medical Colleges in Solapur should organise certain programmes and health projects may be worked out and implemented for the retired workers.