Middle Class Retirement in India: A Qualitative Study of Active Ageing, Health, Family Relationships and Quality of Life

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Thesis submitted for the Degree of Doctor of Philosophy

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TO

MY BELOVED PARENTS, SANKARSAN AND PATARANI

THE HEROES OF MY LIFE
Abstract

This study explored the lived experience of middle class retirees in India through 40 qualitative semi-structured interviews. Interviews were conducted with 20 male and 20 female middle class retirees covering 30 married, 4 widowed, 1 divorcee and 5 never-married retirees aged between 58 to 75, who had been retired from formal sector employment (e.g. managers, bankers, professors, doctors, engineers, administrators) for at least a year. The interviews were analyzed thematically using a Grounded Theory approach.

The main findings of this study suggest that middle class retirees in India searched for an alternative structure to frame their time in retirement to gain an identity after loss of their work-related identity. A strong sense of ‘retirement pride’ influenced their retirement adaptation, which was the aggregate effect of their life’s accomplishments, a successful family life, possession of good health and financial freedom. They enjoyed freedom, but paradoxically longed for a routine in retirement. This thesis argues that routine in retirement was conceived as under the control of the retirees. They enjoyed freedom by structuring their time creatively through meaningful activities, in particularly part-time work, volunteering and leisure activities besides active engagement with family.

Both male and female retirees valued the importance of health for Active Ageing with the twin objectives of maintaining good health and not becoming a burden on their family. They actively pursued diverse social relationships with family and friends to remain in control for physical and emotional health. Both male and female retirees maintained an active lifestyle and found satisfaction through the process of Active and Productive Ageing. An important gender difference in middle class retirement was that women showed greater ability to engage in multiple activities by successfully combining their family role with leisure activities, volunteering, part-time work and care-giving. The findings from this study strongly suggest that for middle class retirees in India, a Third Age can be recognised on the basis of a positive
attitude, resilience, acceptance, retirement pride, freedom, mental and physical health, companionate marriage (for those who are married), rewarding social relationships, and participation in meaningful activities with a desire to pursue a goal and Active Ageing.
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<td>Appendix</td>
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<td>AAI</td>
<td>Active Ageing Index</td>
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<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
</tr>
<tr>
<td>ADL</td>
<td>Activities of Daily Living</td>
</tr>
<tr>
<td>ASARC</td>
<td>Australia South Asia Research Centre</td>
</tr>
<tr>
<td>ASP</td>
<td>Annuity Service Provider</td>
</tr>
<tr>
<td>BA</td>
<td>Bachelor of Arts</td>
</tr>
<tr>
<td>BKPAI</td>
<td>Building Knowledge base on Population Ageing in India</td>
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<tr>
<td>BPL</td>
<td>Below Poverty Line</td>
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<tr>
<td>CVD</td>
<td>Cardiovascular Disease</td>
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<tr>
<td>DB</td>
<td>Defined Benefit</td>
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<tr>
<td>DC</td>
<td>Defined Contribution</td>
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<tr>
<td>EDLIS</td>
<td>Employees’ Deposit Linked Insurance Scheme</td>
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<tr>
<td>ELSA</td>
<td>English Longitudinal Study of Ageing</td>
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<tr>
<td>EPF</td>
<td>Employees’ Provident Fund</td>
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<tr>
<td>EPFO</td>
<td>Employees’ Provident Fund Organization</td>
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<tr>
<td>EPS</td>
<td>Employees’ Pension Scheme</td>
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<tr>
<td>ESRC</td>
<td>Economic and Social Research Council</td>
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<tr>
<td>FLFP</td>
<td>Female Labour Force Participation</td>
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<td>GBP</td>
<td>Great Britain Pound</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<tr>
<td>IIEF</td>
<td>Invest India Economic Foundation</td>
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<tr>
<td>IISS</td>
<td>India Income and Savings Survey</td>
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<td>Acronym</td>
<td>Description</td>
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<tr>
<td>ILO - LABORSTA</td>
<td>International Labour Office - Labour Statistics Database</td>
</tr>
<tr>
<td>IRDA</td>
<td>Insurance Regulatory and Development Authority</td>
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<tr>
<td>LASI</td>
<td>Longitudinal Ageing Study in India</td>
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<tr>
<td>LFP</td>
<td>Labour Force Participation</td>
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<td>LSI</td>
<td>Life Satisfaction Index</td>
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<td>Ministry of Finance</td>
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<td>MoHF</td>
<td>Ministry of Health and Family Welfare</td>
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<td>MoLE</td>
<td>Ministry of Labour and Employment</td>
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<td>NCAER</td>
<td>National Council of Applied Economic Research</td>
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<td>NCEUS</td>
<td>National Commission for Enterprises in the Unorganised Sector</td>
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<td>NFHS</td>
<td>National Family Health Survey</td>
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<td>National Old Age Pension Scheme</td>
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<td>NPS</td>
<td>National Pension Scheme</td>
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<tr>
<td>NSSO</td>
<td>National Sample Survey Organization</td>
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<td>OECD</td>
<td>Organization for Economic Co-operation and Development</td>
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<tr>
<td>PFRDA</td>
<td>Pension Fund Regulatory and Development Authority</td>
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<tr>
<td>PGDA</td>
<td>Program on the Global Demography of Aging</td>
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<td>PPF</td>
<td>Public Provident Fund</td>
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<td>PSU</td>
<td>Public Sector Undertaking</td>
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<td>QoL</td>
<td>Quality of Life</td>
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<td>UNECE</td>
<td>United Nations Economic Commission for Europe</td>
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<td>UNFPA</td>
<td>United Nations Population Fund</td>
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<td>WHO</td>
<td>World Health Organization</td>
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</table>
1 - Introduction

1.1 Introduction

India is witnessing an increasing trend of population ageing due to the twin factors of declining fertility and mortality rates and an increasing expansion of longevity. The proportion of people aged 60 and above in the total population has increased from 6.9% in 2001 to 8.3% in 2011 with an absolute number of 99.87 million (Census of India, 2011). The United Nations Population Fund (2011) forecast for India projects that by 2050, the population in India of older people will rise from the present 8 to 19%, representing 323 million, and with a seven-fold rise of people aged 80 plus. India is now home to 1.2 billion people (Census of India, 2011) and is projected to overtake China in about a decade to become the most populous country in the world.

The most important aspect of ageing in India is that the average annual growth rate of the older population is projected at 3.5% from 2010-2030 (see Figure 1.1). In comparison to China, the average growth rate of the older population in India is expected to be higher in the decades of 2030-2050 (World Economic Forum, 2012: 124). By the year 2050, the ageing rate of India would be faster than countries such as China, the USA and the UK, making India an important country from the perspective of ageing. Table 1.1 shows the proportion of older people in the total population in some major countries of the world.

<table>
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Figure 1.1: Average annual growth rate of population aged 60 and older in four major countries (percentage)


Life expectancy in India at birth increased from 40 years in 1951 to 63.8 years for males and 67.3 years for females in 2011 (Census of India, 2011). The decline in fertility and mortality rates together with an increase in child survival and increased life expectancy has resulted in the progressive growth of older people. Figure 1.2 shows trends in increased life expectancy in India since 1960.

Figure 1.2: Life expectancy in India from 1960 to 2010


Similar to many developed countries, the female mortality rate in India is lower than the male rate and the proportion of women in the older age groups is higher. Unlike in 1960, in 2011 the life expectancy of females at birth is higher than males and the prediction is that
ageing in India will follow a feminine trajectory in the future (Chakrabarti and Sarkar, 2011; Rajan, 2006; Rajan, Mishra and Sarma, 2000).

**Figure 1.3: Trends in life expectancy at birth by wealth quintiles**

![Figure 1.3](image-url)

*Source: Mohanty and Ram 2010, page 1.*

**Figure 1.3** shows that life expectancy in India has increased for all wealth quintiles since 1992-96. However, there remains a large gap in the life expectancy between the richest and the poorest section of Indian society, suggesting that life expectancy is also linked to the socio-economic circumstances of individuals.

The media, civil society and the intelligentsia are engaged in intensive discourse on the implications of the fast growth of older people in India, as it is a society undergoing unprecedented changes (The Times of India, 14th December, 2012; The Telegraph, 12th April, 2011). The ageing population also presents socio-economic challenges for India’s traditional society. The primary issue is the question of providing the growing number of older people with protection, care and dignity, particularly when they do not have the ability to live independently, have no earnings or savings and need economic security, care and health protection.

The family is the most assured form of economic security in old age in India, because more than 75% of older people live with their children (Pal, 2007; Rajan, 2010). But the
sharp decline in the fertility rate from 5.7 in 1970 to 2.6 in 2010, and with the trend for a further decline, there is an increase in the ratio of elderly to the working-age population, which suggests that there will be stress on working-age people to support their older parents (Government of India, Ministry of Health and Family Welfare, 2011). This, accompanied by greater rural-urban migration of working age populations, often makes older people in India vulnerable (UNFPA, 2012; The World Population Prospect, 2010). Help Age India (2011) reported in a study of twelve major Indian cities that older people are abused verbally (60%), physically (48%), emotionally (37%), economically (35%) and neglected (20%).

The socio-economic implications of a rising elderly population can impact both at the macro and micro level. At the macro level, the increasing budgetary burden of public expenditure and health care can stress the economy of a developing country like India, while, at the micro level, there may be additional pressure on the family for emotional, psychological and social support, which can upset the social equilibrium. Older people still occupy an important position in the Indian family and society and those older people living in an extended family offer significant support by carrying out various economic and non-economic activities for their family members (UNFPA, 2012).

The increased life span has given scope for additional years of active life for older people (Alam and Mukherjee, 2005) and those with a steady income and good health can find their retirement from paid work is no longer an end to an active life course, but represents new possibilities for a life of leisure, creativity and accomplishment of what might not have been achieved earlier. The fact that retired people who are ‘young old’ may be able to realize what Laslett (1991, 1996) described as a Third Age by redefining the stereotypical interpretation of ageing is a recent trend in India. Indian public discourse is beginning to engage with such possibilities for older people, especially for those who have retired from paid middle class jobs. For example, the Indian Express (23 February 2014) in an article entitled, ‘Boomer’s Boom’ highlighted the growing importance of older people in the Indian market
with a 1200 million USD market for products to match their needs. Money Today (11th October, 2011), an Indian financial journal, reported on the ‘retirement success’ of a large number of middle class retirees in various fields such as business, sports, and new hobbies like holidaying abroad, describing retired people as “people who chased their dreams and made a career out of them”.

In developed countries, where people are living much longer and the concepts of Active Ageing and Successful Ageing have been widely accepted, the Third Age is recognized as an independent life stage with distinct socio-cultural characteristics. In India, the ‘young, old’ constituted 60% of the aged in 2011 and will continue to be more than half of the aged even in 2050 (World Economic Forum, 2012). Whether distinct socio-cultural forces are available for middle class retirees in India to draw a ‘fresh map’ of life as Laslett (1991, 1996) says, is a major focus of this study.

The changing interpretation of old age has occurred in the context of two contrasting paradigms. In one of these, old age is seen as a new force of a potential Third Age; the other relates to the traditional perspective of old age being seen in a negative light. Whereas earlier theories of old age are gradually being replaced by newer theories in the West, in the Indian context, a wider study is required to examine these emerging roles of older people. Rowels and Schoenberg (2002: 4) argue that the demographic shift makes ageing studies more important and “ripe... for expanding and understanding of an aging world.” They argue that by ‘embracing methodologies’ that ‘capture’ the diversities and complexities of old age, we can understand the experiences of older people through their own perspectives. Qualitative studies can capture the essence of what it means to be growing old and can help unravel the myth of old age. This qualitative study will investigate the richness of life course experiences, retirement and growing old among middle class retirees in India.
1.2 Exit from Work and the World of Retirement

Work is central to the lives of all people, as Volti (2012: pix) succinctly described, “jobs people hold and the work they do provide a sense of personal identity, a way of organizing the day, connected to a social network, a reason to get out of the house, a chance to use and develop skills, and of course a steady income”. The experience of paid work structures the lives of the majority of people by contributing to their income, status and identity. Work regulates the life of an individual, giving them opportunity to consider their position in society in comparison to others. Work is fundamental to defining the identity of adults in all societies (Carlson, 2008; Gini, 1998; Kahn, 1990; Giddens, 1991).

Retirement changes these dynamics of life. As people move into retirement from full-time work, most of the paths of the life course such as existing routines, roles and identities are renegotiated. Sometimes some aspects of self-identity disappear completely and new aspects of identity emerge conforming to the circumstances of retirement (Ekerdt and Deviney, 1990). For women, retirement may give a new experience of combining earlier family roles with new experiences that appear in the post-retirement time. For a long time, retirement was seen solely as a male domain in the West and sociologists (Szinovacz, 1983; Arber and Ginn, 1991) have stressed the neglect of the issue of women’s retirement in the field of social gerontology. Complex issues, such as the interrupted careers of women taking breaks for child rearing and family care, thereby achieving fewer employment goals (Szinovacz, 1992), and women tending to have greater problems in adapting to retirement (Moen, 2002; van Solinge and Henkens, 2005) have made the subject of women’s retirement important. In India, more women have entered middle class work and their experience of combining family and work has assumed greater significance.

Previously, retirement at pensionable age was seen as moving into a ‘roleless role’ (Rosow, 1974; Burgess, 1960). Traditionally, retirement was sanctioned by the state and ac-
cepted as a legitimate stage in the life course and generally was seen as a reasonable way to end the active phase of an individual’s life. However, some social gerontologists have argued that retirement does not always imply a loss of status, respect, health and role and that retirement can provide greater flexibility, respite from rigid schedules, and time to recognize one’s life interests more closely (van Solinge and Henkens, 2005). Modernization Theory postulates that as societies modernise, the effects of modernization will diminish the status of older people (Cowgill and Holmes, 1972). Activity Theory underlines the importance of maintaining activities and attitudes of middle years into retirement irrespective of the levels of activities for Successful Ageing (Havighurst, 1963). Continuity Theory (Atchley, 1989) proposes that people maintain their former lifestyle, sense of self-esteem, identity, and values even after retirement from paid work. van Solinge and Henkens (2005) argue that retirement is a long process of adaptation and that it can provide substitute life satisfactions in different ways. Another school of thought argues that retirement is not stressful and that retirees can exercise choices as modern consumers to acquire a new quality of life (Gillear and Higgs, 2000, 2002). This study will examine issues of continuity and change of role regarding the lived experience of Indian middle class retirement.

After leaving full time work, retirement provides increased ‘free time’. As retirement is inevitable, years of preparation may have gone into this moment for some retirees. For other retirees, this moment may have struck them all at once, but all may face retirement with some degree of dismay, shock and disorientation. While some may look forward to increased freedom and leisure, others may be concerned about their income and health, and worried about being bored and inactive. For some retirees, it will bring an increase in marital satisfaction and for others a decline. Some will have carefully made plans while others will ‘stare blankly’ into the future. Retirement therefore, as Phillipson (1998) argues, is fundamental to the social definition of old age.
The key issue in retirement is to structure time for engagement. Engagement in this study is defined as time spent in part-time work, formal volunteering, informal volunteering, and care-giving activities, which can be related to retirement satisfaction. The attitude of society to older people is influenced by broader cultural contexts and, according to Riley and Riley (1994), by the ‘age segregated’ nature of the society. Earlier theories such as ‘Role Theory’ and ‘Disengagement Theory’ projected negative images about ageing equating it with loss of status, self identity and social isolation. Role Theory says that older people suffer net ‘role loss’ when their identity as an active worker is lost and they fail to substitute new roles. In contrast, a more positive view on ageing is based on the premise that any loss of roles, activities or relationships can be replaced by new roles or activities to ensure happiness and well-being and that this approach has benefits both for the individual and for society.

Retirement is a process of work role exit, where there is withdrawal from the work role and from the social and cultural context associated with work. Therefore, examining the roles associated with family, friends, formal and informal organizations and leisure activities are key to understanding transitions in retirement (Dorfman et al., 1985). George (1990) argues that success in negotiating the shift in activities that result from the role change and re-definition by older people determines the nature of their adaptation.

Retirement can be seen as a time for role expansion, modification, redefinition and transformation. According to Riley et al. (1994), new roles constantly evolve and redefine ‘appropriate behaviour’ in old age. Riley and Riley (1986: 55) argue that “age regularities in behaviour become translated into age norms and are finally institutionalized in social roles and social structures”. The present study aims to describe how different activities and roles in retirement help structure a new identity for retirement satisfaction.
1.3 Uniqueness of Middle Class Retirement

Besides the nature of work and the circumstances surrounding retirement, it must be recognized that demographic characteristics such as gender, education, age and class are also important factors which influence the nature of retirement. Sociologists report significant differences between middle class and poorer retirees in their lived experience (Scales and Pahl, 1999; Calasanti and Slevin, 2001). The primary reasons for these differences are the nature of previous occupations, and pension acquisitions (Arber and Cooper, 1999). There are also marked differences between classes in terms of health and disability, income, and the acquisition of wealth, housing tenure and educational attainment (Disney et al., 1997). Young and Schuller (1991: 194) argue that differences in life opportunities are acute between better-off and poorer retirees. In India, the quality of life for better-off and poorer retirees differs markedly (Arokiasamy et al., 2012; Bloom et al., 2010; Rajan and Prasad, 2008; Rajan, 2006; Bose, 2006; Vera-Sanso, 2005; Kumar, 2005). The lives of the less healthy and the socially and economically disadvantaged retirees are obstructed by many limitations and constraints. But the lives of healthy and financially secure middle class older people are more likely to be free from these constraints and therefore they are in a better position to actively engage in this new phase of their life course.

Besides investigating the gendered experience of retirement, this study will focus only on the middle class who have retired from the organised sector in India. It is evident from the literature that there are significant differences between the middle class, who are on the whole financially better off and generally possess good health, and other categories of retirees. It is also established that not much is known about the lives and activities of middle class retirees and the possible existence of the Third Age in India.

Most literature pertaining to India locates the middle class between the poor and the extremely rich. It covers a wide and varied group of individuals ranging from professionals to businessmen both in the public and private sectors, but the Indian middle class has been per-
ceived typically to be an educated section of urban society, employed in white collar jobs (Sridharan, 2004; Despande, 2003; Baviskar and Ray, 2011). Sridharan defines middle class in terms of both income and non-manual work status. Using the Weberian concept of status, Beteille (2002) defines the Indian middle class in terms of occupation, function, and employment, with typically ‘middle class’ occupations being non-manual in nature. Banerjee and Duflo (2008) define the middle class in terms of income and consumption. Sridharan (2004) categorized the middle class in India as white collared employees - teachers, doctors, lawyers, engineers, architects, administrators, artists, managers and professionals working both in the private and Government sectors - and not manual workers.

According to a survey conducted by the National Council of Applied Economic Research (NCAER) in 2007-08, India had 126 million households in the middle income category with annual household disposable incomes ranging between $3,870 and $22,970 annually (Shukla and Purushothaman, 2008). Bhalla (2010) defines the middle class in absolute terms as those with an annual income over $3900 in purchasing power parity terms. The World Bank (2007) defines the middle class throughout the world in absolute terms with incomes between $4000 to $17000 in 2000 purchasing power parity terms. The minimum income criteria adopted by the NCAER, Bhalla (2010) and the World Bank (2007) for categorizing the middle class is therefore similar and hence adopted for this study.

In addition to income, occupation, consumption and status, a cultural definition of class is important for defining the Indian middle class. The review of literature showed that the Indian middle class is an economic, social, cultural and historical category. Its emergence is linked to the development of the modern capitalist economy and market in India. Its rise implies the emergence of a new kind of social order; and entry of marginalized and rural groups into the fold of the middle class (Jeffery et al., 2011; Fernandes, 2006; Despande, 2003).
Literature on the Indian middle class shows that it has been identified through a range of broad parameters such as income, occupation, function, lifestyle, status, consumption, cultural values and modernity (Jeffery et al., 2011; Baviskar and Ray, 2011; Beteille, 2002; Sridharan, 2004; Fernandes, 2006; Varma, 2007; Despande, 2003). For the purpose of this study, the criteria used in adopting the middle class definition are given in Chapter 5.

1.4 Location of Study

This study is conducted in the Indian state of Odisha, which is rapidly ageing and has one of the highest percentages of older people in India. According to the 2011 census, the population of Odisha was 41.9 millions, which had risen by 11.8% since 2001 (Census of India, 2011). The percentage of the population in Odisha aged 60 plus was 9.3% in comparison with the all India average of 8.6%. Table 1.2 shows ageing trends in the major states of India.

Table 1.2: Population of major States of India and the percentage aged 60 plus in the total population

<table>
<thead>
<tr>
<th>Name of the States</th>
<th>Total population (2011)</th>
<th>Percentage of the State population to the total population</th>
<th>Percentage of age group 60+ to the total population</th>
<th>Annual growth rate of population 2010-2011</th>
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Source: Author’s calculation from A-J Union primary census abstract, 2011; (Census of India.gov.in/vital statistics/srs report 9th chapter p-20).
Table 1.3 shows that there has been a steady increase in the older population over the last six decades in Odisha and by 2011 older people represented 9.3% of the total population, which is higher than the national average. In comparison to earlier decades, the percentage increase in the older population has risen faster since 1991. The trend of population ageing in Odisha is generally similar to the all India pattern.

The ratio of females per male is 979 to 1000 in Odisha, in comparison to the all India average of 940 females per 1000 males (Census of India, 2011). The work participation rate of older people aged 60 plus is 41.6% in India, which is higher than the 38.1 for Odisha (Census of India, 2011). The total dependency ratio (persons in the age groups of 60 plus and 0-14, compared with the age group of 14-59) is 39.3 and 38.3 for India and Odisha respectively. The fertility rate in India in 2010 was 2.5% in comparison to 2.3% in Odisha (Census of India, 2011).

The pattern of family care in Odisha is multigenerational, either living in the same household or living in separate households situated in close proximity which is similar to all India (Mehta and Thang, 2006). The tradition of co-residence in old age, that is living in multigenerational families, does not appear to have changed as more than three-quarters of older people continue to live with their children and grandchildren in India (UNFPA, 2011: 17). The policies of the local government in implementing welfare programmes for older
people match those of the Central government, making the case of Odisha similar to the all India pattern.

There are two main reasons why Odisha was chosen to be the location of this study. First, the state’s demographic trends match the national picture as discussed above. One of the significant factors is that the rate of ageing is similar to the national trend, and therefore the issues surrounding older people in India are likely to be exemplified by studying the case of Odisha. Second, the state of Odisha has similar socio-cultural responses to issues related to older people that are comparable to national trends.

1.5 The Aim of the Research

The aim of this study is to explore the lived experience of middle class retired people in terms of health, family relationships, quality of life and Active Ageing in India (Odisha), how they structure their lives after retirement, what are their perceptions of a sudden transition from full time work to a life without paid work, their plans for coping with retirement, and how they redefine their lives to provide a structure and identity that includes their hopes and apprehensions about the future. Throughout the thesis, mention of the ‘author’ and the ‘researcher’ refer to the same person.

1.5.1 Research Questions

1. The study will examine how middle class retirees perceive and structure the experiences of their entire life course and how this impacts on their adjustment to retirement, how retirement experiences help to form a temporal strategy, and how new roles and structures fit into the private domain of family and home.

2. How the experience of middle class retired women is influenced by class and gender. Many Indian women go through different career paths and generally identify with work differently from men and it is important to examine whether there is a gendered aspect to the retirement experience. Do middle class women possess different expec-
tations and experiences of retirement? A critical examination of these factors is important as more and more women have entered the formal sector in India and will soon retire.

3. What are the primary activities that go into the formation of time structure of middle class retirees? The primary activities can include part-time work and voluntary work, leisure activities, social networking and caring. This research will examine how much these activities are incorporated into the lives of the retirees. The study will investigate what are the dynamics that drive retirees to form a daily life structure and how retirees manage their time.

4. The study will examine the nature of marital relationships and the transitions within family roles after retirement, and how various types of loss during retirement time impact on their marital roles. This will include the lifestyles of retirees who live with a partner and those who live alone.

5. The study will examine how retirees plan their time for various activities and how they perceive their new freedom. The study will delve into the new freedom/limitations on freedom, resourcefulness, motivations and the search for a meaningful and purposeful life.

6. The study will investigate how the everyday lives of the retirees are shaped and framed by their views of the future. More precisely, how choices are made for the present and what are their plans for the future. How do their thoughts about the future affect the present and how do their present circumstances of finance and health influence their thoughts of the future?

1.6 Structure of the Thesis

Chapter One examines the demographic shift to an ageing society and its implications more broadly in Indian society. The chapter briefly considers retirement, the circumstances leading to retirement and the lived experience of retirement. It refers to the differential life experi-
ences of middle class retirees compared with the poorer classes and clarifies that the focus of the study is on middle class retirement in India. The chapter details the aims of the study, and the research questions and structure of the thesis.

Chapter Two reviews literature relating to the definition, origin and trends of retirement with special reference to India. It discusses retirement and the Third Age. The chapter examines how an increasing number of women approach retirement and how they construct their choices in view of their own personal life course circumstances.

Chapter Three reviews literature on retirement contexts including the family, family change, co-residency, health, finance, women’s empowerment, widowhood, divorce, changing dynamics of intergenerational relationships and the issue of adaptation within the family. Various welfare state policies related to older people are examined including their strengths and weaknesses.

Chapter Four reviews relevant Western and Indian literature on the lived experience of retirement in the context of quality of life and Active Ageing. It reviews literature on Productive Ageing, Successful Ageing and Active Ageing as well as literature on Disengagement Theory, Activity Theory, Continuity Theory, Role Theory and Quality of Life measures. In the Indian context, literature on the lived experience of middle class retirement is limited and within these limitations, this chapter examines some of the broad features that influence the lived experience of retirees and considers a range of theoretical perspectives that might be useful in gaining an understanding of the everyday lived experience of retirement in India.

Chapter Five examines the methodology adopted and discusses and justifies using a qualitative approach. The advantages and disadvantages of open-ended interviews, the format of the interview schedule, conduct of the interview and the presentation of self are discussed. The pilot study is reviewed and its impact on the main study examined. This chapter discusses ethics and the analysis approach in the study.
The first of the five analysis chapters, **Chapter Six** examines the initial transition from full time work to a ‘roleless role’ and the initial emotions, outlook and actions by retirees in the aftermath of retirement. It examines how the process of leaving a set life is perceived and how it impacts on the retirement experience. The transition into the retirement journey is accompanied by various losses in the form of role, friends, work colleagues, identity, power, perks, and routine. In India, middle class jobs carry power and authority and retirement ‘brings the curtain down’ on these important aspects of life. The gendered dimension of disenempowerment will also be examined and the search for alternative structures will be investigated in this chapter.

**Chapter Seven** examines the dynamics of fitting into life at home and the emergence of new roles and responsibilities and time schedules away from the public domain and into the private domain. The impact of retirement on finances, health and social relationships is examined. This chapter also examines whether there is a sense of pride in retirement, and it influences adaptation trajectory. Retirement is likely to be experienced as an interruption of a structure and may generate feelings of loneliness. The chapter investigates the level of activities and loneliness that the retirees encounter in their process of adaptation. Broadly this chapter emphasizes how individual experiences of adjustment are embedded in various social and personal factors.

**Chapter Eight** examines how retirees choose and integrate activities such as voluntary work, care-giving and social relationships into leisure time and their daily life structure. Why and how do retirees choose these activities? The chapter considers how time and activity are structured after retirement and to what extent retired people consider the importance of ‘new freedom’.

In **Chapter Nine** the issue of the family and possible changes of roles and relationships following retirement are examined. It deals with marital relationships, marital burnout, marital consolidations, changes in decision-making, negotiation of being single, and negotiation of
widowhood (for those who were widows). This chapter will also consider the role of family and its role in the lived experience of retirement.

Chapter Ten is the final analysis chapter which investigates the determinants of satisfaction, dissatisfaction and quality of life in retirement. Different domains of life, e.g. family, health, income, relationships, freedom, and societal experiences are discussed. The chapter considers how retirees consider the future and how this influences their everyday activities, as well as how health and finance interact with future planning that in turn has an impact on well-being.

Chapter Eleven integrates the findings of the previous five analysis chapters in a conceptual way, and links the findings to previous theoretical and empirical literature reviewed earlier in the thesis. The chapter will provide reflections on methodological aspects and demonstrate the ways in which the data have influenced our theoretical understanding about middle class retirees.

The concluding chapter, Chapter Twelve summarizes the findings in a conceptual way. The chapter concludes with a discussion on the strengths and limitations of this study and a discussion on future study recommendations.

The concluding chapter is followed by the List of References, which gives details of the sources utilised in the writing of this thesis, and the Appendices, which provide copies of the research instruments including recruitment leaflets, consent forms, interview guide and information details about participants.
2 - The Emergence and Rise of Retirement

2.1 Introduction

This chapter reviews a range of studies on the emergence of retirement as a social institution with particular reference to India. It considers issues associated with traditional retirement and its changing nature in view of the development of new social and economic forces in the context of work, definitions and trends in retirement, including trends in women’s retirement. The focus of the review is on understanding the way labour force participation and employment have evolved and retirement has come to occupy such importance as an institution in India. In addition, the issue of ‘traditional’ retirement and its relationship with the Third Age is examined from the perspective of its relevance and applicability to Indian middle class retirees.

2.2 Definitional Issues and Evolution of Retirement

Western authors have studied the evolution of the concept of retirement because retirement, as an institution, originated in the West. Atchley (1996) and Phillipson (1998) argue that retirement as an institution developed and was institutionalized in the middle of the twentieth century in Western countries. Retirement in the sense that it is understood today was not prevalent in earlier times. Thane (2006: 34-35) links the ability to work to retirement. She states: “The great majority in all populations in all recorded time until the very recent past - worked for as long as they were physically able, though often in increasingly irregular, low skilled, and low paid work as their abilities declined”. Atchley (1996) and Phillipson (1998) are of the view that earlier there was no idea of a fixed age at which individuals stopped working. Stopping work implies an end of income, which is usually at the cost of a person’s survival and livelihood.
Researchers agree that changing times have transformed the nature of retirement over recent years. For example, Thane (2006: 35-36) citing Russell (1991) says: “Pensions and fixed retirement ages were introduced as a technique for management to evade an invidious task of telling an employee that he (or, much more rarely, she) was past work and of overcoming the inequity between those who did or did not receive pensions”. Maule et al. (1996) argue that there was no system of voluntary retirement and that it was workers in Britain, and then later in France, who first faced retirement at a statutory age (Troyansky, 1989). These studies suggest that retirement was a life course event that occurred when an individual was no longer sufficiently capable of work to the satisfaction of their employer, or occurred at a particular age fixed by the employment organization based on the assumed capability of the employee to work. Thus, a process was evolved of fixing a particular age as the mandatory age for retirement, as argued by Maule et al. (1996).

Due to a gradual improvement in living standards and the availability of leisure time, mandatory retirement came to be recognized as a legitimate part of the life course. Atchley (1993) says the institutionalization of pension schemes in the last part of the nineteenth century was due to: a) mutual agreement between the employer and the employee by fixing an age to withdraw from employment; and b) by finding a way to support the increasing number of older workers after retirement. Schultz and Myles (1990) say that, based on this principle, Prussia started the first pension scheme in 1880 and this was followed by many other European nations.

Graebner (1980) similarly suggests that retirement primarily has two dimensions: first to get rid of ‘worn out’ workers; and second to provide opportunities of employment to the unemployed. In this context, Haber (1978) observed that due to reasons of reduced capability, a compulsory retirement age was introduced, which was developed into an ‘economically and culturally’ recognized state of existence, and this was institutionalized especially in Britain, when its first state pensions were introduced in 1908.
Early literature mainly focused on retirement as a one-time event in life. In contrast, contemporary research has emphasized the life course model for understanding retirement. Research based on the life course model interprets retirement as a social and psychological process, which is associated with a host of social forces and experienced through a series of social relations (Mayer, 2009; Settersten, 2003; Elder, 1994).

Traditional retirement has changed in multiple ways in recent times. Atchley (1988) says that the traditional definition of retirement, based on the notion that retirement is the end of work and the beginning of receiving pension benefits, has changed. In recent times, retirement has encompassed many forms of exit from the workforce (Ekerdt, 2004). In view of these developments, many researchers (Kohli, 2007; Mayer, 2004) characterize retirement as an institutionalized form of transition from full-time work to full-time leisure. In its institutionalized form, retirement has been seen as a precursor to old age. Moen (2002) characterizes retirement as a ‘passage to old age’. Szinovacz and DeViney (1999) state that retirement is associated with dependence on a pension and adopting new options of leisure pursuits, voluntary activities and possibly a part-time job. In the present context, workers are less likely to make a clear exit from a full time paid job to complete retirement.

From its beginnings as a one-time event, the institution of retirement has acquired multiple pathways and has become a life course event for individuals with distinct socio-economic characteristics. Literature on retirement shows that retirement has wider implications in terms of individual identity, role and status.

2.2.1 Women and Retirement

A key issue is that retirement should no longer be considered to be solely a male transition (Kim and Moen, 2001) as more and more women have entered the labour force. From being an institution that started and developed by accommodating the requirements of men, retirement has now progressed to also be an institution for women (Onyx and Benton, 1996).
The majority of literature on retirement has used the characteristics of male retirement as normative for women. In the paradigm of opportunities and constraints, women face frequent shifts between paid and unpaid work by moving in and out of full-time and part-time work across their life course. Much of the literature on women's employment argues that women do not plan for their employment or retirement and they do not have a fixed work trajectory (Onyx and Benton, 1996), as they juggle between their career and family (Everingham et al., 2007). This family-work pattern is borne out of the normative expectations of women, who are expected to raise their family and provide care with any paid work often considered to be a bonus for the family (Pienta and Heyward, 2002; Everingham et al., 2007). The pattern of women's employment is influenced by their health, family and caring issues, which renders their work life highly unstable. This has been described by Arber and Ginn (1991) as the “discontinuous nature of women’s working careers” that affects their independent economic status and limits their decision-making process.

In India, the entry of a large number of women into the labour market (Papola and Sahu, 2012; Mathew, 2006) has changed the character of employment. The share of women in the organised sector job has been increasing, and currently, women constitute half of the Indian workforce in some employment sectors (Papola and Sahu, 2012: 59; Government of India, Economic Survey, 2010-11). Therefore, retirement needs to be seen as not exclusively a male domain; it has become an institutionalized part of the life course for both men and women.

2.2.2 The Practicality of Fixing a Particular Age as the Criterion of Retirement

The societal practice of fixing a particular age as the age of retirement has been questioned by some researchers due to the growing diversity in paths to retirement (Johnson, 1998; Fisher-French, 2009). As multiple pathways to retirement have emerged, it has become more difficult to identify a fixed norm. People in many societies, such as in the UK and in the USA,
now exit work long before the state pension age. This new trend has gained ground in India, which has made the universal definition of a specific retirement age more difficult.

Some countries in the West, such as Sweden and the UK, have recently increased the state pension age, and introduced flexible and gradual retirement options to address the growing burden of social security and pensions on their national economy (Reday-Mulvey, 2005). Researchers, such as Sunden (2006) and Esping-Andersen and Myles (2006) consider that the factors of increasing life expectancy, and the rising cost of pensions, should be taken into account when considering fixing state pension ages in different countries.

2.2.3 Criteria for Defining Retirement

Retirement sociologists have analyzed different factors that determine and define the concept of ‘retirement’. One important criterion is withdrawing from work permanently and receiving a pension (Atchley, 1982). Gendell and Siegel (1992) quantify objective criteria of retirement as receipt of a pension, the total cessation of formal employment, departure from a career job which lasted more than 10 years, and a significant reduction in working hours.

Moen (2001) considers the psychological aspects of retirement, stating that retirement is not an objective life course transition, but a subjective transformation rooted in social and psychological processes associated with social and psychological well-being. Kim and Moen (2002) argue that the retirement experience can be positive if it is an exit from a stressful job and especially if it leads to new goals, interests and objectives. However, retirement can be negative and the transition difficult as retirees lose their occupational attachments, social network, and identity (Kim and Moen, 2002), leading to stress, physical deterioration and depression (Wang, 2007).

The first test of being a retiree is usually based on the criterion of being a pension holder. Considering that retirement in the formal employment sector is fixed on the basis of
age in India, this study considers the definition of Atchley (1982) and Gendell and Siegel (1992) to determine the criteria of being retired.

2.3 Retirement in the Indian Context

In the Indian context ‘retirement’ changed significantly in the later part of the twentieth century. Previously, retirement was seen as ‘non-existent’, and ‘non-normative’, as work characterized the life pattern until the time an individual became physically incapable of work. The modern retirement system evolved during the time of British colonial rule, when the administration employed a small number of Indians to run the administration in the late nineteenth century (Sharma and Sharma, 2009: 549).

The British India legislation from the 1870s to 1940s in the field of public employment policy set the tone for retirement. The 1909 and 1919 constitutional measures broadly defined the functions and hierarchies of public sector employees (Sharma and Sharma, 2009). A formal retirement policy was put in place when the first Pension Act was passed in 1871 by the British colonial administration to provide a pension to all those who retired from public sector employment. The Government of India Act of 1935 protected the rights and privileges of members of the civil service and framed broad guidelines of retirement (Rajan and Prasad, 2008). It was primarily the requirements of the state that determined the nature and content of retirement in India in the early stages.

As the nature of retirement differs in the ‘Organised’ and ‘Unorganised’ employment sectors, it is important to define both these terms in the Indian context. The official definitions of both these terms are adopted in this study. The National Commission for Enterprises in the Unorganised Sector (NCEUS) (2007) appointed by the Government of India, defines the organised sector (both in the private and government public sectors) which is also called the formal sector, on the basis of enterprise type, number of workers and other benefits. It defines an organised sector as an organization employing more than 10 or more workers with
a secure job. The unorganised sector, which is also called the informal sector, is defined as an organization which employs fewer than 10 workers with no job protection or social security (NCEUS, 2007).

Retirement in India was institutionalized by the middle of the twentieth century as a universal exit from paid work in the organised public sector. It was legitimized as a life course transition from paid work. In this way an ideal-normative model of life course transition was developed; a model of movement from full-time paid work at a particular age to a life of leisure. The Indian constitution empowers the Central government and the state governments to determine the retirement age for their employees, and accordingly the Central government and state governments have fixed retirement age for their workers. The retirement age was increased from 58 to 60 by the Central government for its employees in 2006, but different state governments have increased the retirement age from 58 to 60 for their workers in different phases since 2006. The Government of Odisha increased the retirement age from 58 to 60 for its employees in 2014.

There is no fixed retirement age for employees in the private organised sector and private sector companies adopt their own retirement age for their employees. However, private sector companies have mostly fixed 60 as the retirement age of their workers. There is no fixed retirement age for the workers in the unorganised sector in India, but the government have fixed the minimum age of 60 as the eligibility criterion for receiving state pension (Rajan and Prasad, 2008).

This institutionalization of retirement in India was characterized by the particularity of a specific retirement age at either 58 or 60, the emergence of pensions as a system, and the transition to a life of leisure without employment. Indian researchers, such as Rajan and Prasad (2008) and Gokhle (2005), argue that the retirement age of 60 for both men and women has become the official, cultural and political identification for old age in India. The
Indian Census, conducted every 10 years, is widely accepted as the main reference for policy decisions both in the Government and the non-Government sector, and defines old age at the age of 60. Old age and retirement are considered to be synonymous in India regardless of social and personal factors such as health, finances, needs, and aspirations, social and economic realities. Therefore the perception of being old impacts on the life of a retiree.

Retirement in India has been steadily standardized for the organised sector and as Kohli (1985) describes, the normal life course has been divided into the preparatory phase of education and training, the middle phase of youthfulness and economic activity and the post-retirement phase of retirement for the middle class in the organised sector in India. In relation to this life course division, it is important to examine the general labour force participation rate for both males and females as this illustrates the standardization of retirement in India.

2.3.1 Trends of Labour Force Participation and the Institutionalization of Retirement in India

The labour force participation rate in India has increased consistently over the last four decades from the time retirement came to be institutionalized as a major life course pattern in the organised sector. A general picture of labour force participation by age and gender since 1984 is given in Figure 2.1:

**Figure 2.1: Labour force participation by age and gender in India, 1983-2012**

Figure 2.1 indicates the trends in labour force participation (LFP) across three decades and shows that in 2012, the male labour force participation (MLFP) was twice as high as the female labour force participation (FLFP) in the age group 15-59 years. A comparison of the labour force participation rate of this age group across the four decades shows that the decline in the LFP is sharper in the case of females. Bhalla and Kaur (2011: 47) have commented on the low labour force participation of women in India, especially among urban women.

With regard to the labour force participation of older men and women, there is a large gender difference in the LFP, which has been consistent across the four decades. Figure 2.1 shows that nearly 60% of older men (age 60 plus) and 15% of older women were in the labour force in the year 2012. The lower labour participation of elderly females may be due to the gender division in Indian families, elderly women are expected to do domestic work or to take up caring responsibilities for grandchildren. The sharp decline in the labour force participation among women aged 15-59 (Figure 2.1) may be because women in this age group are continuing in education, as argued by Bhalla and Kaur (2011). Another explanation of the low participation of women can be due to the fact that a strict sexual division of labour has restricted women’s activity to the family (Klasen and Pieters, 2012). They argue that the productive activities of women, who are active in the family, are not generally included in official statistics; as a result the variation in male and female labour force participation remains consistent. Indian researchers (Husain and Ghose, 2011; Uppal and Sarma, 2007) mainly argue that weak social security, old age poverty, and poor savings are the main causes of the high level of labour force participation of elderly men in India. Kundu and Mohanan (2010: 254) argue that, “the elderly are in the labour market due to economic compulsions of the households reflecting their strategy for economic survival.” Figure 2.2 indicates the sector of employment of elderly men and women (60 plus) in India.
With regard to the type of employment of elderly people, Figure 2.2 shows that the agriculture sector accounts for more than three-quarters of employment for elderly men (78%) and elderly women (79%). The pattern of employment shows that older people in India are predominantly working in agriculture and the service sector and therefore are likely to be earning low wages and experiencing adverse working condition.

Alam and Karan (2011) argue that inadequate financial resources are the main cause of financial distress compelling older people to participate in low paid work until late age. With weak social security support and low savings, the labour force participation of older men remains high in India in comparison to other developed countries (Figure 2.3). Rajan (2010) argues that employment participation rises with the level of education both for the general and older population, but this is not the case for older people in India.
Figure 2.3 shows that India’s labour force participation rate for older men is higher than those in developed countries, and even in some emerging economies with better social security system for elderly people, such as Brazil. Researchers (Lee, 2009; Gruber and Wise, 2004; Esping-Andersen, 2003) argue that in developed countries, the majority of the population have access to some form of institutionalized social security system, which provides part of their retirement income. This has resulted in much lower work force participation of older people in developed countries (Figure 2.3).

2.3.2 The Trend in Growth of Jobs in the Organised Sector in India

In India, the proportion of employees working in the unorganised sector has hovered around 86 to 84 % from 2004-2005 to 2009-10 (Papola and Sahu, 2012; Mehortra et al., 2012; NSSO, 2009-10). As shown in Figure 2.2, elderly people mostly work in agriculture or with low wages. They do not have access to any formal social security system and they work without a structured retirement age and plan (Desai, 2000; Kundu and Mohanan, 2010; Alam, 2010). Only a small percentage of workers in the unorganised sector have a fixed retirement
age and a post-retirement security plan. Without a structured social security system (Kumar and Anand, 2006; Narayana, 2011), older people depend on family support, but with modernization such dependence on family support has declined (See Chapter 4) (Pal and Palacio, 2011).

In the absence of any fixed retirement age, for the vast majority of people in India retirement does not provide an institutionalized structure. However, since the later part of the twentieth century, the government has fixed an age criterion as used in the organised sector to deliver a small pension to people working in unorganised sector (Bloom et al., 2010; Papola, 2008). The Central and various state governments have implemented pension schemes in the unorganised sector by adopting the age of 60 for their employees. Different state governments have adopted their own age criteria for providing a state pension, varying from 55 to 60 for workers in the unorganised sector. As the state pension is meagre and does not provide enough for day-to-day needs, people work until a later age, making it difficult to categorize retirement as an ‘institutionalized’ experience for workers in the unorganised sector (Bloom et al., 2010; Siva Raju, 2011; Papola, 2008). Retirement can therefore be described as having an institutionalized form only in the organised sector with a structured mechanism for pension entitlement and a fixed age to retire.

The work profile of middle class people in the organised sector in India in the aftermath of independence in 1947 had two dominant characteristics. First, it was state defined, and was guided by state-centric norms of full time work. Second, most jobs at this time were associated with the state and the general aspiration of the middle class was to be employed as part of the state apparatus (Fernandes, 2006; Despande, 2003). Mathew (2006) and Rajan (2010) argue that organised employment was generally confined to the state sector but the rate of intake was small. The private sector grew rapidly in the post 1990s due to economic restructuring and opening up of the country to global influences (see Table 2.1). Papola (2007) argues that the state sector was no longer seen as a major employment provider, be-
cause since the 1990s the state sector has experienced a decline in employment. Despite the
decline, earnings per employee in the state sector have grown at over 3% per year over the
last three decades, mainly due to a high return for education, skill and experience, and supe-
rior bargaining power of state sector workers (Nagaraj, 2007).

Table 2.1: Trends in employment in the organised sector in India - Public & Private 1991-2012

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<td>A. Public Sector</td>
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<tr>
<td>Central Government</td>
<td>3.41</td>
<td>3.27</td>
<td>2.55</td>
<td>2.46</td>
<td>2.52</td>
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<tr>
<td>State Government</td>
<td>7.11</td>
<td>7.46</td>
<td>7.35</td>
<td>7.21</td>
<td>7.18</td>
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<tr>
<td>Quasi Government</td>
<td>6.22</td>
<td>6.32</td>
<td>5.87</td>
<td>5.81</td>
<td>5.79</td>
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<td>Local Bodies</td>
<td>2.31</td>
<td>2.26</td>
<td>2.09</td>
<td>2.50</td>
<td>2.10</td>
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<tr>
<td>Total</td>
<td>19.05</td>
<td>19.31</td>
<td>17.86</td>
<td>17.54</td>
<td>17.60</td>
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<td>B. Public Sector by sex</td>
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<tr>
<td>Female</td>
<td>2.34</td>
<td>2.91</td>
<td>3.20</td>
<td>3.17</td>
<td>3.15</td>
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<tr>
<td>Total</td>
<td>19.05</td>
<td>19.31</td>
<td>17.86</td>
<td>17.54</td>
<td>17.60</td>
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<td>C. Private Sector by sex</td>
<td></td>
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<tr>
<td>Male</td>
<td>6.24</td>
<td>6.58</td>
<td>8.18</td>
<td>8.66</td>
<td>9.06</td>
</tr>
<tr>
<td>Female</td>
<td>1.43</td>
<td>2.07</td>
<td>2.66</td>
<td>2.78</td>
<td>2.90</td>
</tr>
<tr>
<td>Total</td>
<td>7.67</td>
<td>8.65</td>
<td>10.84</td>
<td>11.45</td>
<td>11.96</td>
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Source: Authors analysis from Economic Survey 2011-12, (A52); 2013-14 (43), Government of India.

Table 2.1 indicates that jobs expanded significantly in the organised private sector
during the restructuring era since the 1990s (Papola and Sahu, 2012). Women’s employment
in some key sectors of the economy, e.g. information technology and business, was equiva-
lent to that of males. This trend of an increasing proportion of men and women joining vari-
ous growing sectors of the economy has been confirmed by various other studies (Papola,
2008; Nagaraj, 2007). But, some researchers (van Klaveren et al., 2010: 23) report that, de-
spite the growth of the organised private sector, the organised public sector (state sector) re-
mains by far “the largest employer in the organised sector, with 70% of all women and 58%
of all men employed, of which majorities [are] in regional governments.” This is confirmed
in Table 2.1, which shows a higher number of people working in the State sector than in the
organised private sector.
A comparison of the growth in the number of jobs in the organised public and private sectors, as shown in Table 2.1, reveals a decline in the number of jobs in the organised public sector since 2000. Since 1991 there has been an increase of employment in the organised sector, but the increase occurred solely in the organised private sector with a decline in jobs in the organised public sector (Papola and Sahu, 2012: 41; Government of India, Economic Survey, 2011-12). The share of organised sector (both private and public) employment to total employment was around 14% in both the 1999-2000 and 2004-2005 periods, increasing to 16% in 2009-10 (Papola and Sahu, 2012: 40; Mehrotra et al., 2012). Although, the organised public sector has not grown significantly in the last few decades, the share of employees with protected pension entitlements in the total economy remains more or less the same with a small marginal increase over the last three decades (Alam, 2010; Goyal, 2010).

Mathew (2006: 47) argues that the wage rate for even the lower skill categories in the government sector is far higher than in the private organised sector for similar levels of skills, and the job security is ‘virtually infinite’. Researchers (Papola and Sahu 2012; Kannan and Raveendran, 2012; Mathew, 2006) are of the view that the downsizing of the public sector and the reduced intake of new employees due to restructuring in the government sector, is the main reason for slower growth in the organised sector. This behaviour of an employment sector - downsizing, and accelerating early retirement - is typical of the process of restructuring that has occurred in other developed countries (Bidwell et al., 2006).

A notable feature is the steady growth of women’s employment in the organised sector (see Table 2.1). The quality of employment for women in the organised sector is important, because 56% of the total women workforce in the organised sector work in community, personal and social services (Papola and Sahu, 2012: 59). It is argued that this sector will grow at an annual rate of 2.5% in the coming years thereby creating better work opportunities for Indian women in these middle class jobs.
Trends in employment in India provide an important context necessary for the understanding of issues regarding retirement from the organised sector. Many scholars (Rajan and Prasad, 2008; Despande, 2003; Varma, 2007; Mathew, 2006) argue that the social importance of working in the state sector is a matter of long-term satisfaction for the families, which is important for their social standing. Working in the state sector has two important aspects. First, the permanent nature of work gives sustained security in terms of income. Second, it facilitates access to some critical areas of life. In contrast, very few employees think that their job is permanent in a private company; and only one in five salaried workers in the private sector see themselves as permanent workers (Human Development in India, 2014).

The gendered nature of employment with more and more women securing a place in paid employment in the organised sector where there is a definite time of exit, indicates that the institution of retirement is expanding for women in India. Researchers (Henkens, 1999; Szinovacz, DeViney and Davey, 2001) argue that in the West, the earlier ‘male only’ retirement phenomenon is now accompanied by female retirement. This has also become an important trend in India, raising a range of other issues such as the gendered aspects of retirement, family obligations, and caring responsibilities.

2.4 Retirement and Gender in the Indian Context

The trend for women to enter the labour market in large numbers represents an important transformation in the institution of retirement and, as argued by sociologists, this has two important implications. First, the marital life course becomes a part of the occupational career and second, the increased labour force participation of women (Blau and Kahn, 2007) raises the possibility of both partners in a couple being in paid employment, thereby impacting on a number of family and social issues. Similarly, in the Indian context, both social class and gender influence the experience of older people, as shown by several studies including Bose (2006).
A majority of Indian women are engaged in low paid agriculture and in the unskilled sector, where there is no guaranteed pension scheme. As a result, women are largely dependent on low wages for their economic support. With regard to property rights, these are negatively oriented against women (Tyagi, 2010; Vera-Sanso, 2010; Kodoth and Rajan, 2008, Agarwal, 1994). Social class has a chain effect on the life cycle for women, especially for widows (Tyagi, 2010; Chen, 2000; Lamb, 2000; Chen and Dreze, 1995).

Many researchers in India (Alam, 2010; Goyal, 2010; Rajan and Prasad, 2008; Matthew, 2006) argue that there is no guaranteed or structured employment pattern for women in the unorganised sector and therefore less scope for a guaranteed income and savings. Their weaker financial position is compounded by their own social position of being married to working class husbands. Middle class women in all societies have better opportunities for education and are more likely to marry middle class men. Middle class married women may not be well-off financially due to career disruptions, but they may still be in a better position if married to middle class men who are more financially secure. Indian researchers (Rajan and Prasad, 2008; Punia and Sharma, 1987) argue that women, including middle class women, in India may still be dependent on their husbands, but recent legal changes with regard to access to pensions and the property of their husbands have changed this situation; for example, the law was changed in 2005 to give women equal rights to family property (Agarwal et al., 2016).

2.4.1 Gender Difference in the Labour Market

The most significant issue is that women in India, like their counterparts in other countries, balance paid work and unpaid family care simultaneously, which impacts on their financial situation. Gender differences in earnings in the unorganised sector have clear implications for the lower wages of women. In relation to the Indian labour market, Debroy (2014: 521) states: “The segmented and heterogeneous labour market thus represents a dichotomy. Labour laws create rigidities in the organised segment, while minimal labour rights are non-
existent in the unorganised segment.” In the organised sector, women are not paid the same wages as their male counterparts. van Klaveren et al. (2010: 42) report that: “Since the early 1980s the real wage rates in India’s agriculture have steadily risen, though with considerable inter-regional variation in the levels and growth rates. Yet the wage rates remain lower than the official minimum wages, and are too low to overcome absolute poverty.”

The important fact is that more women, while balancing their work and family commitments, take time out from the labour market, which contributes to their lifetime lower savings, and results in poor income in retirement. Data show that while the gender ‘wage gap’ has narrowed in recent times, women still earn less than men in India (NCEUS, 2009a: 24). The NCEUS (2009a: 24) reports that male casual workers employed in the organised sector earned on average Rs 73 (£.70) per day, whereas male casual workers in the unorganised sector earn on average Rs 51.30 (£.52). In contrast, for female casual workers, these figures were Rs 47.40 (£0.47) and Rs 32.40 (£0.30) respectively. van Klaveren et al. (2010: 53) state that the gender wage gap is an averages 35% in urban areas and 37% in rural areas. Most researchers argue that occupational segregation, discrimination in hiring, and wage differences contribute to the gender wage gap. van Klaveren et al. (2010: 55) report that in India even in some sectors such as utilities, transport and social and personal services, there remains a gender time gap as women work more hours in these sectors. They report that in 2006 a woman’s working hours per week was 46.5 for utilities, 46.5 for transport and construction and 47.6 for personal services. In comparison, men’s working hours per week in these three sectors was 46.4, 44.9 and 46.8 respectively. This shows that women work more hours than men in these sectors.

Gender roles in Indian society continue to maintain and perpetuate a division of labour within the family. This leaves women with the primary role of undertaking unpaid family care. Some studies (Papola, 2010; Rajan, 2010) show some relaxation of gender roles in the Indian family to the extent that this allows women to work outside the home, but men’s
responsibility of sharing household work has not substantially increased. Married women with children, whether in the unorganised or organised sectors, continue to be the primary caregivers for children. Women are also involved disproportionately in elder care as the primary caregivers in India. Research (Rajan, 2006; WHO, 2002; Jamuna et al., 2003; Jamuna, 2004) shows that in about 90% of cases, women are primary caregivers for the elderly. These care-giving roles have significant financial and personal costs, adversely affecting women’s capacity to save for retirement. Single heads of household, such as unmarried, widowed, divorced and separated women, experience greater difficulties in balancing work and family care both in the unorganised and organised sectors, because they come under greater mental and physical stress from managing these two domains (Bose, 2006; Ramamurti and Jamuna, 2010).

In terms of pension coverage, the gap between men and women has been substantially reduced due to more women entering pensionable jobs in the organised sectors (Papola and Sahu, 2012; Mathew, 2006). Despite several new pension schemes, India does not have a population-wide mechanism for providing social security, which means that people in the unorganised sector work as long to support themselves as their health permits (Bloom et al., 2010; Mathew and Rajan, 2008). Individual pension coverage for women in the unorganised sector has increased in recent times due to new pension schemes (Mathew and Rajan, 2008), but the data show that among firms sponsoring pensions, the participation of women is lower than men (Papola, 2010). Pension coverage is lower for part-time workers, those with lower wages, and employees in smaller firms, while pension coverage is greater in large firms and for full-time workers. Many researchers (Papola, 2010; van Klaveren et al., 2010) have reported that women are less likely to work for larger employers and are therefore placed at a pension disadvantage.
2.4.2 Gender and Health in the Indian Context

Gender differences in health and life expectancy have important implications for Indian elderly people. Indian women on average live longer than Indian men (Desai et al., 2015; Rajan, 2010) and they undergo longer periods of chronic illness than men (NSSO, 2006). Since health problems and chronic illnesses play a more crucial role for women than men in retirement, and women have had less labour force participation as they have spent time caring for other family members, older women are more likely than men to have problems in retirement. Indian women in general require increased income to cover their higher medical expenses due to their longer life expectancy, longer periods of chronic illness and poorer health status (Dey et al., 2012; Sathyanarayana et al., 2012). Therefore a high proportion of the elderly poor are women.

Ekerdt (2004: 8) argues that in the Western context, retirement can be the start of a process of inequality and misery due to reduced income and poor health. Mann (2001) argues that social class cuts across gender inequalities showing that working class women face a vicious cycle of poverty, not only from their own disadvantaged status, but also from the socio-economic disadvantage of their husbands. The middle class elderly can have advantages both economically and socially because of their class advantage. Studies in India show that women face multiple social and economic disadvantages in retirement making them vulnerable as found in many studies in the West. The combined financial position of women from middle class occupations and their middle class husbands can place them in a comparatively better position to negotiate retirement in India (Mathew and Rajan, 2008).

2.4.3 Women and Middle Class Employment in India

The increasing number of women entering paid middle class employment in post-independence India is the result of a number of changes in Indian society. Mathew and Rajan (2008) argue that important social and economic policies in the last part of the twentieth cen-
tury have influenced the status of women in Indian society with regard to their employment and retirement life course.

Women’s participation in paid employment in the organised sector in India has led to changes in their status and has given them independence by providing them with an occupationally-related identity and authority (Kabeer, 2008, 2005; Kapur, 2007). Kamerker (1996) points to the shift in women’s employment status after the Second World War, when urban middle class women, particularly married women, began to seek employment to supplement the income of their husband or of the family, which enhanced their scope for empowerment. This was facilitated by increased participation of this class of women in education, helping them to enter paid middle class employment. Rosemeyer (2012) argues that economic, social and psychological reasons, such as career ambition, importance of a position, utilization of leisure, effective use of higher education, escape from domestic work, freedom to be in the company of people, and the desire to be in a position of power encouraged middle class women to take up employment.

Indian women of this particular cohort showed a strong ‘attitudinal shift’ by which they overcame some of the traditional social restrictions and entered into paid employment (Rosemeyer, 2012). But, entering the labour market did not imply that Indian women were socially unbound by their traditional constraints, because they were still circumscribed by child rearing and family commitments (Kapur, 2007; Bose, 2006; Sudha et al., 2006; Jamuna, 2005). This aspect of middle class women’s role placed them in a relatively disadvantaged position as far as their career and financial status were concerned. However, Indian middle class women worked within these constraints and established two important aspects related to empowerment, namely the ability to transcend traditional social limitations and a mental preparedness for self-empowerment.
Laslett’s (1996) Second and Third Age are linked because he emphasizes the circumstances in the Second Age that affect the ability to attain the Third Age. Women, especially middle class women in India, face a challenge from their roles as paid worker and family carer in the Second Age (Rosemeyer, 2012) and may find it difficult to attain what Laslett (1991: 78) called the “the health, vigour and attitudes which enable people to go on to attain what has been called the ‘crown of life’ in their later years, together with proper cultural and educational facilities.” It is in this context important to investigate qualitatively female retirement, and this is likely to be different in many ways from male retirement.

2.5 Retirement in the Context of the Third Age

Having provided a review of what constitutes traditional retirement, it is relevant to view retirement through the conceptual prism of the Third Age. Laslett (1996) considers the period, which may begin with retirement and after the end of paid work, when a person attains fulfilment through activities that give both pleasure and a sense of their own worth as the Third Age.

This new role in the Third Age may include continued paid work, renewed interest in society through involvement in politics or voluntary work, and renewed interest in learning to achieve creativity, self-fulfilment and a far deeper understanding of oneself and society. Laslett (1996: 201) considers the Third Age as, “The condition of being old, even (in historical comparison) very old, without showing the traditional characteristics, the symptoms, as it might be said, of old age”. He does not prescribe an age categorization to characterize the Third Age and even emphasizes that the benefits of the Third Age can come in ‘very old age’. He argues that fulfilment and life satisfaction can also occur in the First Age and the Second Age as well as in the Third Age. Laslett (1991: 4) states:

“The ages should not be looked upon exclusively as stretches of years, and the possibility has to be contemplated that the Third Age could be lived simultaneously with the Second Age, or even with the First. Since the Third Age is identified here with that, dur-
ing which the apogee of personal life is achieved, anyone who reaches the goal at the same time as money is being earned and accumulated, a family founded and sustained, a successful career brought to a pitch of attainment, could be said to live the Third Age alongside the Second.”

The Third Age theory has been expanded by gerontologists from a life course perspective (Gilleard and Higgs, 2000, 2002; Arber and Ginn, 1995; Featherstone and Hepworth 1989; Sadler, 2006; Seigel, 1990; Riley, 1987). Gilleard and Higgs (2002) have discussed the role of class, cohort and generation in understanding the implications of the Third Age in late modernity. They consider the defining character of late modernity to be the lifestyle of individuals centered around a strong consumer culture. Referring to the ‘baby boomers’, Gilleard and Higgs (2002: 376) argue that the cohorts who grew up in a period of pervasive consumer culture have developed a different attitude to their ageing process than their predecessors. This radical ‘cultural transformation’ has been a turning point for the baby boomer cohort remodelling them from a cohort into a generation. Gilleard and Higgs (2002: 374) state that the defining element of the Third Age is not social class and “we have to turn to historically-located cultural changes if we are more adequately to define and understand it”.

The importance of the role of individual agency in the Third Age has been debated by scholars. Laslett (1991) emphasized ‘moral individualism’ and ‘individual lifestyle’ in the discourse of the Third Age. According to Sadler (2006: 12), the Third Age is an era of fulfilment and “a time of change of course” by involvement in a life style that brings fulfilment. For example, Laslett (1991: 170) stated that without learning and enlightenment the Third Age would “turn out to be indolence indefinite.” Emphasizing the role of individual agency, Laslett (1991: 151) observed that the Third Age experience has “little to do with calendar age, social age or even biological age, and above all it is a matter of choice.” Siegel (1990) characterized the Third Age as the period of rewarding activities free from the responsibilities of family and paid work.
According to many scholars, the Third Age is characterized by active engagement and not a period of rest and is similar to the concept of Active Ageing (Bass, 2000; Weiss and Bass, 2002). Laslett (1989: 157) stated that “Rest is not a value, at least in its more usual connotation”. Theorists are unanimous in their views that “…later life is a time of opportunity and ‘old age’ a state to be resisted” (Gilleard and Higgs, 2002: 371). Some theorists have characterized the Third Age in terms of creating an alternative identity that defies the stereotypical image of old age. Featherstone and Hepworth (1983: 87) state that late modernity lifestyles can help older people to look after their bodies and adopt a positive attitude towards life “to avoid the decline and negative effects of the ageing process and thereby prolong their capacity to enjoy the full benefits of consumer culture”.

The Third Age concept offers a distinct opportunity for a fulfilling lifestyle in old age in contrast to the functionalist arguments of the disengagement, activity and continuity theorists who were concerned with adjustment to loss and decline in old age (Gilleard and Higgs, 2000, 2002; Siegel, 1990). Despite the popularity of the concept of the Third Age, many scholars (Carr and Komp, 2011; Estes, 1998, 1991; Minkler and Estes, 1998; Arber and Ginn, 1995) argue that several types of life course related inequalities, particularly based on gender and class, may not allow the experience of the Third Age for all older people in a society. The ‘structured dependency’ theory (Townsend, 1981) emphasised that structural factors in society drive older people to poverty and dependency which can negate their Third Age experience. Other factors, such as socio-economic differences, (Marshall, 1996; Phillipson, 1998; Baltes and Carstensen, 1996; Bengtson and Schaie, 1999) and gender inequalities (Arber and Ginn, 1995), may militate against active leisure in the Third Age.

Laslett (1991: 91) referring to the applicability of the Third Age to the poorer sections of society stated that, “the principles and ideas of the Third Age living are a mockery for the poorer old, who have been and lamentably still are, so large a proportion of those in retirement”. Similarly, Laslett stressed that: “The national wealth as a whole must be adequate to
finance the necessary incomes, by whatever means (pensions-public and private savings and so on) and the arrangements for the purpose must be in place and in operation.”

This issue apart, Laslett (1991) has provided a broad conceptual framework to understand various aspects of norms, values, expectations and circumstances in relation to retirement. He devised a new paradigm to understand whether older people fit into the ‘cradle to grave’ continuum theory. The emerging situation of present day ageing has no precedents. As he indicates, we must “create principles for ourselves and our successors” (Laslett, 1991: 138). Despite limitations, Laslett’s Four Ages theory is an important conceptual tool to understand how individuals can manage their own lives as well as how society can make the necessary adjustments to the changing demographics of an ageing population.

Laslett’s theory of the Third Age fits more easily into a middle class life structure (Laslett, 1991: 91). As discussed in Chapter 1 there is a prominent public discourse in Indian society regarding retirement from middle class work and how people retiring from full time paid work want to spend their time in pursuit of an ‘unfinished agenda’, which they could not do during their busy years in paid work. How far the societal and family norms, values and circumstances, and health and finance allow them to be a part of this ‘freewheeling’ Third Age is one of the areas of study in this research.

2.6 Conclusion

This review of literature on retirement shows that the evolution of retirement which has become an important institution in India. Sociologists have emphasized that to understand the retirement experience of individuals it is important to reach an agreement on a definition of ‘retirement’. More women in India are entering middle class employment in the organised sector, thereby making the institution of retirement relevant for both men and women. The trend towards early retirement has slowed in the UK and the USA (Sunden, 2006: 703) but, in
India, despite the emergence of early retirement, retiring at the pensionable age of 58 or 60 is still the dominant position in the organised sector.

Walker (1981) says the process of different retirement pathways cannot be assessed in isolation as they are linked to the nature of employment and the labour market which in turn are linked to retirement and post-retirement situations and experiences. The retirement life course differs for men and women and retirement is not ‘gender neutral’ (Onyx and Benton, 1996: 21). Despite changes in gender relations in paid employment, the life course experiences of men and women in India are different. Thane (2006: 49) says that, “the majority of poor old people, indeed of all old people, has always been and continues to be female”. More research is required to understand the gender inequality in earlier life that impacts upon the retirement experience of middle class retired women in India. This chapter has examined the concept of the Third Age from different perspectives, particularly that of constructing a new identity to replace the stereotypical negative image of old age in the context of the rise of a strong consumer culture. The influence of class, cohort and generation on Third Age experience has been discussed from the perspective of cultural transformation in contemporary times. The next chapter reviews literature concerning important retirement contexts such as the family, health, income and social relationships.
3 - Retirement Contexts: An Overview

3.1 Introduction

The health status and income of retirees is related to their family context and they together influence the trajectories of retirement. Szinovacz et al. (2012: 412) say that changes in the family system “manifest themselves not only in the separate structures of each institution but also in their inter-linkages”. Researchers have argued that family structure, family relationships, and the family division of labour have transitioned from a static to a dynamic situation due to rapid modernization and demographic changes in India (Siva Raju, 2011; Bloom et al., 2010; Rajan, 2010; Bhat and Dhruvrajan, 2009; Cheal, 2008; Bose, 2006; Singh, 2004). The Indian family as an institution has undergone numerous changes at the same time as the emergence of new social security measures that promise to have significant implications for older people. The significance of religion has been examined from the perspective of its influence on the everyday experience of older people. All these aspects of social lives represent important retirement contexts which have been studied in a range of literature which is now reviewed.

3.2 Family and the Retirement Transition

The retirement transition in the context of the family has been extensively studied in the West (Settersten, 2003, 2006; Reitzes and Mutran, 2004; Szinovacz, 2006). In India, researchers (Siva Raju, 2011; Bloom et al., 2010; Bose, 2006; Rajan et al., 2008; Dhar Chakraborti, 2004; Singh, 2004) have focused on the impact of retirement on elderly people in relation to various changes in the Indian family. India has rapidly developed in terms of its society and the economy in recent times, and the modern infrastructure has resulted in an improvement in health and mortality (Singh, 2014; Dreze and Sen, 2013: 6; Jeffery, 1988). Improvements in health have greatly contributed both to lower infant mortality and adult mortality together with an increasing average life expectancy and an enhanced productive life for people. India
has witnessed fast economic growth over the last few decades with its Gross Domestic Product (GDP) touching about 8% (Ghosh, 2011: 146), which economists have described as phenomenal and “a very large step forward” considering its slow growth for many decades following independence in 1947 (Dreze and Sen, 2013: 3). This growth has taken place in the industrial, agricultural, urban and rural sectors (Desai, 2009; Husain & Ghosh, 2011). Other indexes of human development, such as education and health have increased, especially among women (Dreze and Sen, 2013: 6). While economic growth has rapidly progressed, living conditions for the vast majority of Indians, especially elderly people, are still poor (Husain and Ghosh, 2011).

Rapid modernization and urbanization have led to a decline in the traditional system of family support for elderly people (Siva Raju, 2011, Bhat and Dhruvarajan, 2009; Bose, 2006). As families grow smaller, due to a rise of nuclear families in both urban and rural areas, and older people living longer, issues of support for the elderly have become prominent in Indian society (Census of India, 2011; Bose, 2006; Alam and Mukherjee, 2005; Vera-Sanso, 2005; Jamuna, 2004; Ramamurti, 2004). It is argued that India may experience a significant decline in financial support from children to their older parents as they live longer. Additionally, modernization may reduce the traditional obligations which children have to their older parents and on which the values of Indian society are based (Bhat and Dhruvarajan, 2009; Bose, 2006). In both cases, the decline in support for older parents can have a significant impact on the well-being of older people (Bhat and Dhruvarajan, 2009: 338). The high labour force participation of older people in India compared with other countries, as shown in Figure 2.3, is a symptom of the lower levels of social security for older people which compel them to work in later age. Those older people who previously worked in the organised sectors can afford some reduction in family support because they receive a pension when retiring at pensionable age.
It is important in this context to examine the impact of the growing nuclearization of
the Indian family on the security and well-being of elderly people.

3.2.1 Retirement Experience in the Context of Nuclearization of the Indian
Family

Classical sociologists (Goode etc) argue that modernity has changed the dominant extended
family of pre-modern society to the modern day nuclear family. The traditional Indian family,
which has survived through the ages, is considered to be a stable entity focusing on family
integrity, family loyalty and family unity at the expense of individuality, freedom of choice
and personal space (Shah, 1974; Mullatti, 1995; Bose, 2006; Rajan, 2006). A review of data
from the Indian Census and the National Family Health Survey (NFHS) suggests that, steadi-
ly, the nuclear family is becoming the dominant form of Indian family institution, especially
in urban areas. The 1991 census for the first time reported household growth to be higher
than population growth, indicating household fragmentation, an important indicator of the
nuclearization of the Indian family, a trend which gathered momentum in the 2001 and 2011
censuses.

06) shows that there has been a progressive rise in the number of nuclear families, especially
in urban areas. One of the important aspects of such transition is that, even though families
are structurally nuclear, they may still continue to function as traditional extended families in
the form of extended kin relationships. Scholars (Bose, 2006; Niranjan et al., 2005; Cheal,
2008) argue, even if relatives do not actually live in close proximity, they still maintain
strong kinship ties and bonds, and try to provide mutual economic, emotional and care sup-
port, especially for elderly family members.

With the rise of education, employment opportunities and urbanization, younger
people have migrated to urban areas in increasing numbers, thereby reducing the number of
joint families in rural areas (Bhat and Dhruvarajan, 2009; Singh, 2004). Researchers (Papola & Sahu, 2012; Mathew, 2006) argue that the growing number of women entering the labour market in India, especially in the organised sector, has given rise to a significant number of women continuing in paid work until pensionable age.

In summary, modernity has resulted in an increasing trend for the Indian family to become nuclear. Women’s entry into the labour market has afforded them greater economic freedom, but may have made them less available at home to care for their elderly parents.

3.2.2 Family, Marital Quality and Household Division of Labour and Their Effect on Retirement

In the context of increasing family nuclearization, marital quality may become more significant for the well-being of older married people. Many scholars (Ramamurti and Jamuna, 2009; Chadha, Agarwal and Mangala, 2009; Jamuna, 2004) argue that most Indian marriages are generally strengthened after retirement. Indian researchers (Ramamurti and Jamuna, 2009; Malhotra and Chadha, 2007) argue that freedom from work-related stresses and commitments often brings positive feelings in marital relationships because husband and wife appreciate their free time together and enjoy companionship. Thus, Indian studies on the family suggest that, after retirement, long-term marriages create space for understanding and accommodation of each other’s needs thereby strengthening marital relationships.

Indian studies (Bhingradiya and Kamala, 2007; Malhotra and Chadha, 2007; Jamuna, 2004, 2005) report that there is continuity in the traditional household division of labour from the period before retirement. Researchers (Raikwar and Khan, 2012; Bhingradiya and Kamala, 2007) argue that after retirement both husband and wife share some household work, but generally women do more household work without any conflict and men contribute minimally. In the patriarchal Indian society, women’s greater involvement in domestic chores brings appreciation from family members. Mickelson et al. (2006) report on a study in the West in-
indicating that women similarly derive greater marital satisfaction when they feel appreciated for their extra household work.

Since most studies in India emphasize continuity in household decision-making among couples, a review of literature about decision-making in younger age groups can indicate trends about this process in the Indian family. According to data (NFHS: 2005-06) on India for the 15-49 age group, most men agree that their wives should have an equal say in all matters, which can be considered a normative trend towards gender equity as proposed by Brennan et al. (2001) and Kulik (2001).

Data from the NFHS (2005-06) indicates that men’s level of agreement with a wife’s equal or greater say in various household decisions varies according to education. Eighty-two % of men with more than 12 years of education agree that their wives should have a greater say in major household purchases, compared with 68% of men with no education. Under half of married men with less than 12 years of education, and 62% of men with more than 12 years of education, agree that their wives should have more say in four important decisions - major household purchases, purchases for daily household needs, visits to family relations, and how the money that the wife earns should be spent. The study points out that education and equality of earnings appear to have a greater effect on attitudes towards women having a major say in household decision-making. Similarly, Chadha and Kolt (2007) report that education plays a crucial role in influencing equality in decision-making between couples. Consistent empirical evidence in the Indian context suggests that more educated women have greater-decision-making power than less educated women (Kishor and Subaiya, 2005; Jejeebhoy and Sathar, 2000).

Involvement in family decisions creates feelings of importance and of being ‘wanted’ in the Indian family, as found by several research studies. Kaushik (2008), in a qualitative study of a mixed sample of uneducated and educated women, found that consultation on im-
important decisions raised self-esteem and made elderly people feel wanted by the family. A key factor in the Indian context is that very often, elderly women are not actually involved in decision-making even though they have a desire to be involved.

The quality of the marital relationship is associated with the decision-making process and most Indian studies find that mutuality, level of education and social class influence the family decision-making process in India in middle class educated families.

### 3.2.3 Authority and Freedom in the Family and Their Effect on Retirement

This section reviews the emergence of freedom in the Indian family. With modernization, geographical mobility, and the independent earning power of the younger generation, the traditional structure of authority in the Indian family has been diluted (Siva Raju, 2011; Kodoth and Rajan, 2008; Singh, 2004; Ramamurti, 2004). In addition, as the result of the move from an agricultural economy, families have lost control over resources, which previously gave older people authority and power (Vera-Sanso, 2010, 2005; Rajan and Prasad, 2008; Lamb, 2000). Several researchers (Vera-Sanso, 2010; Bloom et al., 2010; Rajan, 2006; Bose, 2004; Lamb, 2000; Bhat and Dhruvrajan, 2009) argue that losses, such as reduced income, increased illness and widowhood, have placed older people at an increasing disadvantage in retirement.

With modernization, freedom of choice has expanded in many aspects of family lives in India. The authority of parents has been eroded and individual decision-making has enjoyed increased acceptance, with parents often encouraging their educated sons and daughters to take independent decisions in a joint and extended family situation, both in rural and urban areas (Lamb, 2012; Vera-Sanso, 2010; Singh, 2004; Ramamurti, 2004). In the matter of marriage and employment, individual choice has become more important than family preference, although consultation with family members is still prevalent. Therefore, individuals have steadily enjoyed greater independence.
There is a greater mutuality in divorce, with the rate rising steadily, although compared with other industrialized societies the divorce rate still remains at a low level in India. Divorce has been gradually accepted as a less stigmatized social phenomenon in urban areas, although the stigma still persists in rural areas. The present rate of divorce in India is 1.1% compared with 0.74% in 1990, which is less than in developed countries like the UK (42.6%), USA (54.9%) and Germany (39.4%) (www.indidivorce.com/divorce-rate-in-india.html). The low rate of divorce in India is in keeping with Indian moral values (Kakker, 1998; Mullatti, 1995).

Although, freedom and independent decision-making have empowered the younger generation, there are still limits to their freedom due to social and cultural norms. In the context of increasing freedom, a review of the pattern of living arrangements in India is important since this may be associated with the quality of relationships between adult children and their older parents.

3.3 Family and Living Arrangements in India

Living arrangements may be associated with the quality of relationships and these in turn influence the well-being of older people because in developing countries like India, households are the primary places where social and emotional exchanges take place (Sekhar, 2005; Palloni, 2001; Becker, 1991). In a patriarchal society like India, living arrangements are influenced primarily by the gender of children (Bose, 2000; Rajan and Aliyar, 2008), the number of children and the level of education (Yount, 2005; Vera-Sanso, 2005; Shah et al., 2002).
Figure 3.1: Living arrangements of elderly people (age 65 plus) in India: 1983 and 2010 (percentage)

![Bar chart showing living arrangements](chart.png)

Source: Data is derived by the author from the surveys of the National Sample Survey Office (NSSO) India, rounds 38 (1983), and 66 (2009-10).

Figure 3.1 shows that over three decades (1983-2010), the dominant form of elderly people’s living arrangements has been to remain with adult children. Studies show that in India, co-residence with adult children is preferred for two important reasons. First, children can be a source of support and older parents can help with childcare (Sudha et al., 2006; Rajan, 2006; Zimmer et al., 2003; Dhar Chakrabarty, 2004). Second, co-residence ensures financial security for older people and a reduced financial burden on the family, because there is scope for sharing resources (Arokiasamy et al., 2012: 8; Husain and Ghosh, 2011; Pal, 2004).

Figure 3.1 shows that there is very small increase in the proportion of elderly living alone but a much larger increase in the proportion living only with their spouse (independent of their children) which has increased from nine to 19%. Figure 3.1 further shows that three-quarters of elderly people co-reside either with their spouse and/or children and grandchildren. This can probably be attributed to the geographical mobility of adult children related to their employment. The other variable associated with co-residence is the number of surviving children, which ensures that older people can co-reside with their children (Zimmer, 2001). In India, unlike in Western countries, gender and marital status play important roles, because...
sons are more likely to co-reside with their parents (Bongaarts and Zimmer, 2001; Bhat and Dhruvarajan, 2009; Vera-Sanso, 2005).

**Figure 3.2: Living arrangements of elderly people (age 60 +) by gender in India in 2005-06 (percentage).**

![Living arrangements of elderly people](chart)

**Source:** Author’s calculations from National Family Health Survey (NFHS: 2005-06) in India.

**Figure 3.2** shows that older women are more likely than older men to live alone (8% vs 3%) whereas older men are more likely than older women (15% vs 11%) to live only with their spouse.

Studies in developing countries, such as India, indicate that besides filial piety, multigenerational co-residency is inevitable, because there is no effective social transfer system for older people, unlike in developed countries (Palloni, 2001; Pal, 2007). Other studies show that urbanization leading to the nuclear family has not diminished the value system and that there remain functional advantages of co-residency in terms of finance and care provision as shown by Bhat and Dhruvarajan (2009).

Living in close proximity helps both the young and old to share experiences (Bloom et al., 2010; Rajan and Aliyar, 2008; Bhat and Dhruvarajan, 2009), and regular interaction between the generations can help to build solidarity. Rajan and Aliyar (2008: 53) report that, “co-residence with children reflects the social convention as the most preferred living arrangements for the elderly.”
Both data from NFHS (2005-06) and NSSO (2006) show that co-residence with children is lower in urban than in rural areas (Rajan and Aliyar, 2008). Shortage of accommodation and housing problems create difficulties for children to accommodate their parents in urban settings (Bose, 2006; Rajan and Aliyar, 2008). This results in older people being left alone in the villages without their adult children, affecting the availability of care (Verasanso, 2010; Bose, 2006; Rajan and Aliyar, 2008).

Indian studies suggest that while modernization theories about the family may point to the eroding values of traditional support, in contrast, sharing of resources and the need for emotional support, as well as the cultural values of filial piety, encourage a greater degree of intergenerational living arrangements. The most important issue that influences the status of older people is the nature of their relationship with their adult children, which is reviewed in the next section.

### 3.4 Intergenerational Relationships in the Indian Context

The issue of intergenerational relationships has acquired prominence in gerontological discourse in the West since the 1980s, because of the perception that older people are in conflict with the younger generation for scarce resources (Thomson, 1989; Walker, 1996). In contrast, some researchers argue that an effective pension regime ensures the active participation of older people, thereby cementing intergenerational relationships (Townsend, 1981; Phillipson, 1982; Arber and Ginn, 1991; Thane, 2000; Attias-Donfut and Arber, 2000: 11). Therefore, pensions need to be considered as a part of the social process for creating a bond between younger and older people.

Roberts et al. (1990) argues from the standpoint of intergenerational solidarity, and suggests that generations relate to each other in many ways, namely in terms of living arrangements (structural), shared values (normative), norms (consensual), contact (associational), closeness (effectual), and instrumental support (functional). The older generation is per-
ceived to invest in the younger generation because resources often flow vertically from an older to a younger generation. Intergenerational relations in some research studies have focused on differences in the needs and resources of each generation, the negative and positive aspects, and the conflicting and consensual aspects of intergenerational relationships (Davey and Norris, 1998).

In the Indian context, the debate relating to intergenerational relationships has generally focused on relationships at the family level, family support, and the role of modernization and its impact on filial piety. Debates on the possibility of generational conflict have not occupied any space in public discourse (Thang et al., 2003). Rather, researchers argue that filial piety is resilient in Asian countries and that intergenerational exchange has continued despite modernization (Croll, 2006; Hooyman and Kiyak, 2011; Giles et al., 2003; Levy and Langer, 1994).

Two propositions have been made by researchers in the context of modernization and its impact on filial piety. Yao (2001) says that modernization may either reduce filial piety or enhance it. The argument that modernization can reduce filial piety is based on the fact that education and paid employment create distance between the two generations, partly because of the geographical mobility of younger people. The second proposition is that enhanced economic capability and education due to modernization provide greater capacity for filial piety (Thorson, 1995; Kohli, 1999; Kunemund and Rein, 1999).

Both these propositions are important for understanding intergenerational relationships in the Indian context. Some studies in India (Vera-Sanso, 2005; Chadha et al., 2004; Singh, 2004) report that in urban areas, young people are influenced by a strong consumer culture and there is a lack of support towards older people’s needs. The argument that increased pension expenditure will lead to generational conflict in society is not relevant in the Indian context. Studies (Zimmer, 2008; Harper, 2006; Ghose, 2004) suggest that both non-
resident and co-resident children in Asian countries transfer financial support to their parents, even if they live at a substantial distance. In a quantitative study, Sudha et al. (2007: 74) found that modernization is not likely to reduce support to older parents. Many scholars (Ve-ra-Sanso, 2010, 2005; Harper, 2006) argue that the strength of filial piety is related to the family resource. In the Indian context, poverty is a source of vulnerability for older people and modernization can strengthen the income base of the younger generation which can in turn enhance support to older parents. Bhingradiya and Kamala (2007: 148-149) report that there is no conflict between children and parents as increased education and employment have created resources for stronger support. However, Vera-Sanso (2005: 101) reports in a study of poorer people in South India that the support to older parents is dependent on the capability of adult children and the articulation of needs by older people in the family. Jamuna (2014: 66) in her longitudinal study across three decades reported that the attitude that elder care is a filial piety has declined among young people in the age group of 16-25. She observes: “There is a declining trend, i.e., 91% in 1984, 67% in 1994 and 61% in 2004 who perceived elder care as ‘their duty’”.

Studies in India suggest that intergenerational relationships are strengthened by filial piety and by increasing economic support from adult children in solid employment. Filial piety in the context of some societies such as India can work through what Cheal (2008: 74) says is the strength of “affection, obligation, reciprocity and just the feeling that it is natural for daughters to do so”. Similarly, scholars (Sudha et al., 2007; Lamb, 2012; Arokiasamy et al., 2012) on intergenerational relationships view that filial piety is maintained between two generations in terms of family networks, support and reciprocal relationships.

3.4.1 Ambivalence in Parent-Adult Child Relationships

Numerous researchers have used ambivalence theory as a conceptual model to understand parent-child relationships in the West (Pillemer and Suiter, 2002). Life transitions have many
trajectories, which may sometimes cause conflict in parent-child relationships (Pillemer and Suitor, 2002; Luscher and Pillemer, 1998; Ha Carr Utz and Nesse, 2006).

Pillemer et al. (Pillemer and Suitor, 2002; Pillemer and Luscher, 2004) argue that intergenerational relations in adulthood are characteristically ambivalent, because the relationships are based on emotional, psychological and social factors. Pillemer, and Suitor (2002) report that ambivalence in parent-child relationships affects the quality of relationships between the generations, for example, parents favouring some of their children over others in term of closeness and confidence. In addition, an older mother may desire to seek care from her daughter but at the same time not want to be dependent on her. Cheal (2008: 74) says that the caring relationship between daughters and mothers “can give rise to ambivalent feelings in which the individual feels torn between different impulses.”

Ambivalence as an element in intergenerational relationships has not been specifically studied in the Indian context. However, not being able to co-reside with parents due to the geographical mobility of adult children could create uncertainty in parent-child relationships (Siva Raju, 2002; Lamb, 2012). For example, Lamb (2012) argues that modernization has increased the resources of older people, enhancing their ability to live separately from their adult children while still maintaining emotional and personal contact.

There may be elements of ambivalence in caring between a daughter-in-law and mother-in-law in the Indian family arising from differences in education and attitude (Rama-murti, 2001. This in-depth qualitative study will consider possible elements of ambivalence in the parent-child relationship of middle class retirees.

3.4.2 Widowhood, Dependency and Retirement

Widows across the world are often in two critical socio-economic situations: a loss of social status; and adverse economic circumstances. The population of widows in India is 33 million. It is estimated that 54% of women aged over 60 are widows as are 12% of women aged 35-59
Researchers in India (Padmanabhan, 2006; Sudha et al., 2006; Reddy, 2004; Mohinigiri, 2002; Lamb, 2000; Chen, 1998) have interpreted widowhood as not just a transition from one status to another, but to a different social, emotional and psychological experience. In India, the longer life expectancy of women and the normative age gap between husband and wife make widowhood more likely for women than for men.

Researchers (Desai et al., 2015; Dey et al., 2012; Sathyanarayana, et al., 2012; Desai et al., 2010; Vera-Sanso, 2010; Chen, 2000; Reddy, 2004; Lamb, 2000; Jeffery et al., 1996) argue that in India, socio-cultural traditions still have a negative impact on widows and they encounter several disadvantages, including loss of social identity and role, and health issues. Studies in the West report that the loss is greater for middle class women, who vicariously accessed their middle class husband’s position and power which is lost when he dies (Haber, 2001; Hanson and Hayslip, 2000). In India, widows can encounter discrimination, including access to “general resources and household goods” (Llyod-Sherlock, 2010: 215). Widowhood in late age in India can be different in terms of the widow’s social position and the support from her sons. Many scholars (Giridhar et al., 2015: 9; Dreze and Sen, 2002: 265) report lower labour participation of Indian women due to their higher concentration in the ‘older age group’.

Lamb (2000: 238) differentiates the conditions of young widows from that of later age widows, reporting that: “For women widowed at later ages, with grown sons to care for them, daughters-in-law to supervise, a rightful long-term place established in a home, and a body grown naturally asexual with age and thus free……widowhood did not generally have devastating social, economic, and emotional consequences”. She characterises the status of Indian widows in late age in terms of: a) freedom including financial freedom, and b) a long-term right to live in their own home. Lamb (2000: 238) highlights the contradictory position of widows in old age when they gain in freedom and respect, but lose authority over property and household resources as part of their ‘peripheralization’. 
Literature on Indian widowhood indicates significant differences in status and position depending on their age and social class. Indian studies suggest that the experience of middle class Indian widows has not been adequately researched and therefore it is important to investigate qualitatively the experience of middle class retired widows, including how they frame their lives in retirement after exiting from paid work.

3.5 Significance of Religion in Old Age

This section examines literature on the significance of religion in late life in India. In India, 79.8% of the population practice Hinduism, 14.2% adhere to Islam, while the remaining 6% adhere to other religions, such as Christianity, Sikhism, Buddhism, Jainism and various indigenous ethnically-bound faiths (Census of India, 2011).

The terms religion and spirituality are not the same and they are defined differently by sociologists. Canda and Furman (2010) and Nelson-Becker and Canda (2008) define religion as a faith tradition that includes the beliefs, rituals, and values accepted by a community and transmitted over time which is often related to institutional forms of practice. Spirituality is defined as a search for the sacred (Hill and Pargament, 2003) and for meaning and an inner sense of worth in life (McFadden, 1996; Ortiz and Langer, 2002). It is not institutionalized (Pargament, 1997) but subjective (Pargament, 1997; Ahmed and Khan, 2015).

Numerous studies in the West have reported that spirituality tends to increase in late life (Norris and Inglehart, 2004; Taylor, 1986; Davie and Vincent, 1998; Blazer and Palmore, 1976; Moberg, 2005; Koenig, 1995; Deaton, 2009: 4), but participation in formal institutionalized religious activities may decline with age (Adams and Brittain, 1987).

In the Asian context, Mehta (1997) has compared the religious beliefs of people aged 75 and above who are Muslim, Hindu, Christian, Jain and Sikh. Mehta (1997: 103) argues from a life course perspective that spirituality in late age is determined by an individual’s upbringing, life events and experiences. She argues that religion impacts on old age only if it
has been learnt in childhood and reinforced in adulthood. Moreover, the trajectory of religiosity is not necessarily linear for an individual - it may vary with changes in personal and environmental situations. Older people cannot be placed in a stereotypical model of spirituality whether Hindu, Muslim or of other faiths (Mehta, 1997; Ahmed and Khan, 2015).

With regard to the Hindu religion, the earlier structural functionalist-based, caste-centric interpretation characterised the Hindu religion as vertically dividing the society into four castes (varnas); Brahmans, Kshatriya, Vaisyas and Shudras, on the basis of ritual hierarchy. In contrast, an individualistic way interpreting Hindu religion was developed after the 1950s, and individual pursuits were given importance. Sociological and ethnographic evidence emphasizes the “importance of the life of the householder in the contemporary Hindu society” (Madan, 2008: 302), whose life is “sustained by economic activity, reinforced by religious observances” and “nourished and legitimized by the values of love, sharing, and solidarity” (Madan, 2008: 298). The role of older people is characterized by their active involvement in family affairs. Cohen (1999: 110) reports that there is likely to be no difference in the experience of old age between Hindus and Muslims and “all persons are the same”.

According to Dumont (1960) and Madan (1988, 2008), renunciation is a withdrawal and personal search for truth, and can be an important feature of the latter phases of life. Mines (1981: 120) argues that renunciation in old age is to engage in reflection which “generates the vital autonomy of older age”. This autonomy can be a positive outcome of ‘disengagement’, according to Atchley (2001). Similarly, numerous scholars (Allport and Ross, 1967; Nelson et al., 2002) argue that Islam adheres to intrinsic religiosity that combines religion and spirituality.

Mehta (1997: 103) describes spiritualism as a subjective experience in later life. Atchley (2009) describes spirituality in late age as non-religious in the form of meditation, compassion, and wisdom representing a part of coping and an active time for reflection about
life. Atchley (2009) argues that spirituality is likely be a dominant perspective as there is now less adherence to institutional forms of religion.

Building on Atchley (2009) my study considers religiosity in the life of Indian middle class retirees, and accordingly focuses on spirituality as reflected in their activities, ideas and practices within their everyday lives in retirement.

3.6 Health and Retirement in India: Opportunities and Constraints

Health and retirement well-being are interrelated in a complex way, which has been studied by many researchers in India. Given old age poverty, arising from inadequate social security and a lack of health insurance, Indian researchers have focused on health as a major factor for retirement well-being (Shahrawat and Rao, 2011; Dey, 2010; Rajan, 2010; Ramamurti and Jamuna, 2009). Numerous studies (Siva Raju, 2002; Gupta and Shankar, 2006; Mutharayappa and Bhat, 2008) have discussed the relationship between the health status of older people and their retirement well-being.

The three rounds of surveys conducted by NSSO in 1986 (42nd round), 1996 (52nd round) and 2004 (60th round) focused on the health of older people (age 60 plus) in India (Dey, 2010). The 1986 round revealed the prevalence of chronic illness at 45% and immobility at 5%, and that older people had common chronic illnesses such as heart disease, blood pressure, cough, piles and joint pain (Dey, 2010). The 1996 round reported 52-55% with chronic diseases, whereas the prevalence of disabilities was reported to be at about 40% and visual impairment was 25-27% (Dey, 2010). The data indicate that there was an increase in the prevalence of chronic illness among older people in India over these decades.

Dey (2010) reports that there was a frequency rate of 8.9% of mental disorders in old age, a prevalence of 3-4% of elderly people suffering from dementia and 10-15% of people
suffering from treatable depression in 2004. The neglect of mental illness of elderly people is reflected in expenditure on mental health care which receives only 0.83% of the total Indian health care budget in 2009 (Kallilvayalil, 2010: 115).

Table 3.1 shows the health profile of older Indians from NSSO data. It shows that heart disease is highly prevalent among both older men and women, but this prevalence is much greater in urban than in rural areas. Urinary kidney-related problems are slightly more prevalent among men in both urban and rural areas.

Table 3.1: Chronic diseases among elderly people (60+) in 2004 in India (Numbers per thousand)

<table>
<thead>
<tr>
<th>Types of chronic diseases</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Whooping cough</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Ulcer</td>
<td>37</td>
<td>54</td>
</tr>
<tr>
<td>Problems of joints</td>
<td>30</td>
<td>40</td>
</tr>
<tr>
<td>Hypertension</td>
<td>23</td>
<td>53</td>
</tr>
<tr>
<td>Heart disease</td>
<td>95</td>
<td>59</td>
</tr>
<tr>
<td>Urinary problems</td>
<td>78</td>
<td>28</td>
</tr>
<tr>
<td>Diabetes</td>
<td>30</td>
<td>52</td>
</tr>
<tr>
<td>Cancer</td>
<td>18</td>
<td>36</td>
</tr>
</tbody>
</table>

Source: Author’s calculations based on the report of the National Sample Survey Organization, 60th round (2004).

The government of India implemented the National Population Policy 2000 which emphasized ‘healthy ageing’ as a major objective. An important feature of health issues in India is the expansion in lifestyle diseases affecting elderly people. WHO (2009, 2010) reports on the higher incidence of lifestyle diseases such as diabetes followed by cardiovascular disease (CVD), among the total population in India and elderly people in particular. With an increasingly ageing population, the increase in the growth of non-communicable diseases such as CVD, diabetes, cancer, stroke and chronic lung diseases are major health challenges.
for people in India. Alam et al. (2012) report that the frequency of morbidity among older people in India is higher than in European countries.

Against this backdrop of elderly health in India, researchers have established the relationships of economic status and living arrangements with health and well-being. Ghosh and Husain (2010), based on an analysis of data from the 60th round of NSSO (2004), found the positive effect of high socio-economic status on health and found middle class elderly people have better health status in retirement. Alam (2010: 279) too found positive correlations between health and socio-economic status. Lack of adequate transfer of family money (Ghosh and Husain, 2010), lack of employment in productive sectors and the informalization of the labour market (Alam and Karim, 2006), poverty, lower education, lack of savings and assets (Harper, 2006: 284), negatively influence health among elderly people. These studies establish that socio-economic status influences health outcomes, highlighting the difference in health outcomes between the middle class and those in a lower income situation.

Dey (2010) reports that elderly women in India experience various socio-economic, family, psychological and health issues which increase their vulnerability in old age. From a longitudinal study of cancer patients in rural Odisha, Batra et al. (2014) found that there are substantial gender differences in health treatment and expenditure among adults. An overwhelming finding is that women face gendered discrimination and inequalities in health expenditure, which suggests gender inequality in health care.

The research literature suggests that chronic ailments among the elderly are on the rise in India. Out-of-pocket expenditure on outpatient care for the elderly is reported to be high and the family bears the major part of the burden, which can be a source of family stress. In the absence of an adequate public health care system, there is a trend to opt for private health care services by many, including poor people in India (Gupta and Dasgupta, 2003). The key issue as reported in different studies is that, with rising life expectancy, the increase
in chronic disease combined with inadequate health facilities and a lack of access to health-care, can be a challenge for older people. The weakening of family support, poverty, low social class, and inadequate health care are closely linked to health status and disability in old age in India.

3.7 Finance and Retirement: Indian Social Security System in Transition

India does not have a universal pension system, as approximately 86% of people work in the unorganised sector and are not covered by any structured pension system (Sadhak, 2013). The existing Defined Benefit pension scheme is mostly limited to government and public sector jobs, which represent around 13% of the total number of workers (Sadhak, 2013; Rajan, 2010). Literature reveals that India’s pension system is covered under seven types of scheme: 1) Civil service pension, 2) Employees Provident Fund organization (EPFO), 3) Occupational pension scheme, 4) Provident Fund, 5) National Old Age Pension Scheme, 6) National Pension Scheme, and 7) Micro-pensions - each of which will be discussed briefly.

3.7.1 Indian Civil Service Pension: The Oldest Pension Framework

The Central government and state governments provide a pension for their employees in a structured manner as part of the civil service pension system. These benefits are non-contributory and typically run on a pay-as-you-go, Defined Benefit basis. Full retirement benefits are received after 30 years and the monthly pension is fixed at 50% of the monthly earnings during the last year of employment. The civil service pension is indexed to wages and inflation. These schemes have been changing from Defined Benefit (DB) to a Defined Contribution (DC) mode of pension payment for new entrants to the civil service (New Pension Scheme) after 2004.
3.7.2 Employees Provident Fund Organization (EPFO) Schemes

The provisions of this scheme are applicable to all defined establishments employing more than 20 workers and cover about 50 million employees in the organised sector. The EPFO schemes are mandatory for employees in the organised sector with monthly earnings of Rs 6,500 (£70).

This is a Defined Contribution, fully-funded programme providing benefits upon retirement, resignation or death, based on the accumulated contributions plus interest from employers and employees. The first major change took place in the scheme in 1995, with the conversion of part of the defined contribution of Employees’ Provident Fund Scheme (EPFS) to a defined benefit scheme in the form of Employees’ Pension Scheme (EPS). With this amendment, the provision of a mandated annuity to the employees of the private sector was introduced for the first time. The EPFO manages three schemes:

a) Employees’ Provident Fund Scheme (EPFS) 1952 is a mandatory savings scheme for both public and private sector employees and operated for salaried employees in the organised sector and has a DC rate of 16%.

b) Employees Pension Scheme (EPS) introduced in 1995 as a DB-scheme, based on a contribution rate of 8.33% to which government makes a contribution of 1.16% of the wages. This scheme is applicable to the workers who entered into employment after 1995.

c) Employees Deposit Linked Insurance Scheme (EDLIS), 1976 which has provision for insurance benefits to beneficiaries of members who die while in employment.

3.7.3 Occupational Pension Schemes

Similar to the civil service pensions in the public sector, these pension systems, based on the Defined Benefit mode, are transitioning to Defined Contribution mode, and many organiza-
tions have changed to contributory provision. Private sector enterprises provide occupational pensions and contribute in these types of schemes.

### 3.7.4 Public Provident Fund

The Public Provident Fund (PPF) started in 1968. It is not purely a pension scheme, but is a voluntary tax-advantaged DC saving option using a personalized accounts scheme which is open to all citizens. The key feature of the scheme is that it has provision for income rebates as incentives and mainly attracts formal sector employees, who pay income tax (Siraj, 2009). The minimum contribution to the scheme is Rs 500 (£6) and the maximum contribution is Rs 100,000 (£1100) per annum. The process of withdrawal starts from the sixth year and a subscriber is entitled to withdraw the entire amount after 15 years.

### 3.7.5 National Old Age Pension Scheme (NOAPS): Attempt towards Universalization

In the post-liberalization era since 1990, the Indian welfare state began to introduce a pension scheme with an aim to cover all elderly people in the unorganised sector. This scheme started in 1995 for people below the poverty line who were 65 and over and was later reduced to age 60 (IIEF, 2011). The monthly pension amount was Rs 200 (£2.50) given by the Central government, plus a contribution by the state government varying from Rs 60 (£0.70) to Rs 300 (£3.50) per month. In 2011, the eligibility age was reduced to 60 years and the Central government’s contribution was enhanced to Rs 500 (£5.5) per month for persons above 80 years of age.

### 3.7.6 National Pension Scheme (NPS)

A paradigm shift in the Indian pension regime occurred when the National Pension Scheme (NPS), a voluntary based scheme, was started in 2004 and all new Central government employees (except for the armed forces) who joined after 1st January 2004 were covered under the scheme. A Pension Fund Regulatory and Development Authority (PFRDA) was set up
through an Act of the Indian Parliament in 2005. This NPS scheme was extended to all citi-
zens in 2009 to provide voluntary contributory pensions to the vast Indian unorganised sector
through a “system of licensing and registration arrangements” (Butel and Bharadwaj,
2010:4). The aim was that an individual would save and accumulate assets through their en-
tire working life and upon retirement would be able to use their pension assets to buy annui-
ties from annuity providers and obtain a monthly pension. In 2010, a voluntary pillar to the
scheme was introduced. In order to widen the network of coverage, a scheme called NPS-Lite
was introduced with the minimum contribution lowered to Rs 100 per month, but this contri-
bution had to total at least Rs 1000 in a year in order to qualify for the Rs 1000 contribution
from the government (Asher, 2003).

These schemes are contributory in nature and do not provide a guaranteed pension.
The total coverage under the scheme was 2.2 million by mid-2014, which is much lower than
the expected coverage. To reach more people from the unorganised sector under the scheme,
the government started a new scheme, under which it will contribute Rs 1000 (£11) per an-
num for each NPS account until 2017 (Crisil India, 2015).

3.7.7 Micro, Small, Savings and Insurance-Based Pensions

Micro and small pensions are provided by several micro-finance institutions in India. These
pensions are given to individual groups in localized communities in exchange for low contrib-
utions and low premiums (Churchill, 2006). These pensions are meant for specific target
marginalized groups and their coverage has remained at a low level.

The existing old age security system in India can thus be categorized into three parts.
The upper category consists of a statutory and guaranteed pension scheme and provident
funds and occupational pensions for government and organised sector employees; the middle
category is comprised of voluntary contributory retirement savings schemes for the self-
employed and unorganised sector workers, and the lower category consists of targeted social
security assistance schemes and welfare funds in the lower level of society.

3.8 Universal Pension Coverage in India: A Challenge

Considering the overwhelming evidence of poverty and dependency in old age in India and
the huge body of people who work in the unorganised sector, the ideal would be a ‘flat and
fixed’ pension for the vast number of older people. A universal pension implies that citizens
receive benefits once they reach the required age, which is not linked to any criteria such as
income, assets, participation in the labour force or retirement from paid employment. Indian
social scientists (Dreze and Sen, 1989; Agarwal, 1990) have advocated stronger intervention
by the Indian state in the social security sector.

Esping-Andersen (1990) characterized pension systems in the developing countries as
commodified which are linked to the uncertainties of market conditions. Cohen (1999: 100)
argues that the decline in the quality of life of older people does not just happen with mod-
ernization, but that societies actively and continually produce dependency. Considering the
social, economic, political and environmental pressure on the Indian family, Harper (2006:
241) says that “family support is a necessary but not sufficient guarantee of old age security”.
In the context of the role of state, family and market in older people’s social security, Lamb
(2012: 271) argues that a stronger role of the state in ensuring the social security of elderly
people is needed given the increasingly “individualistic, nuclear-family-style system” by fos-
tering generational independence rather than lifelong interdependence and multi-generational
co-residence.

The Indian pension system has multiple forms, but has not covered the rising demands
of elderly people. Although the aim of NPS was to provide a participatory mechanism for
wider coverage, its effect has remained limited. Some features of Indian society such as the
illiteracy of many people, a lack of willingness to save and a lack of awareness (Butel, 2010),
have proved to be obstacles for high coverage of NPS. The pension bill of the Central government constituted about 0.68% of GDP in 2007-08, 1.17% in 2009-10 and 0.91% in 2011-12 (www.indiastat.com). The state government’s pension expenditure in 2012-13 accounted for 1.7% of GDP showing the rising cost of pensions (www.indiastat.com). The decrease in mortality and the rise of life expectancy have put sustained pressure on the family to continue as a primary support base for elderly people in India.

India faces two important challenges in the pension sector. First, to provide universal pension coverage to all elderly people in the unorganised sector, which will ensure their consumption, health and emergency needs in view of increased life expectancy and second, to sustain the existing pension regime for both the organised and government sectors on a long-term basis.

The contributory NPS has covered only a small percentage of the population. It has not significantly reached the people who do not have the habit or the ability to save for the long term. This DC scheme has been successful with government employees for whom the scheme is mandatory (Sanyal et al., 2011). The key factor is that NPS does not guarantee a minimum pension, and does not create a ‘welfare’ model. In the defined benefits pensions there are advantages of stable income replacement rates with market and longevity risks borne by the employers. In contrast, in DC plans, the amount of retirement income cannot be known in advance. Therefore, the move to DC plans requires complex financial calculations for asset accumulations. The World Bank (2001) noted problems for DC pensions in India stating: “There is little evidence that a significant number of individuals in the informal sector will voluntarily save with a multi decade horizon if not encouraged by direct subsidy.”

Bloom et al. (2010) argue that India’s multiple pension schemes do not have a comprehensive direction or character. Rajan (2008: 31) argues that the implementation of pensions in a developing country like India is “a major issue of social engineering”. The nature
of the Indian welfare state needs to be seen in the context of the complexities of its demography, low level of education, social backwardness, multiple institutional mechanisms and the level of its economic growth. However, increasing life expectancy requires that social security is strengthened for the growing number of older people in India. Borsch-Supan (2010: 327), while recognizing the ‘heterogeneity’ of the Indian situation argues that India needs a pension system with “a flexible mix between the Beveridgian concept of a flat and fixed pension benefit and the Bismarckian concept of strictly earnings related pensions, in order to serve the poor as well as the middle class, without excessively distorting the economy.”

This research study focuses on older middle class people who have retired from the organised sector, most of whom have defined benefit pensions, unlike the majority of the Indian older people.

3.9 Conclusion

This chapter has reviewed literature showing that the Indian joint family system is going through a process of transition due to multiple forces associated with modernization. The increasing participation of women in education and the labour force has empowered many women to exercise greater choices in both their personal and social lives, thereby creating conditions for increased freedom. The review of literature shows that there are strong kin relationships among the extended family despite the nuclearization of the family and geographic distance between adult children and parents. However, traditional values of obligation to family have been reduced as a result of the increasing independence on the part of the younger generation. The gradual erosion of co-residency has given rise to a generational gap between adult children and older parents, which may put a strain on the traditional exchange of support within the family. Walker (2009) argues that many interrelated factors have accelerated the shift away from co-residency and transformation of family functions. The chapter
has examined the significance of religion in Indian society and found from various studies that spiritualism is the dominant perspective that shapes the life course in late age.

The chapter has outlined the strength and weakness of pension systems. India’s economic development was influenced by globalization and its social security system was influenced by the models proposed by global institutions such as the World Bank. The social security system in India has evolved in recent times by incorporating a number of elements, e.g. changes to eligibility criteria, an increase in the level of pension, and the extent of coverage. Providing a pension to the vast unorganised sector, in addition to meeting the rising pension costs in the government sector, has become a challenge.

The chapter reviewed literature on the health status of elderly people, which indicates that the incidence of chronic diseases and morbidities is rising among all classes of the population in India. In terms of gender, older women face higher risks of ill-health, placing them in a comparatively disadvantaged position. With the evolution of the Indian health system, several interventions in the health sector, such as concepts like ‘healthy ageing’ have been promoted by the Indian state. The literature suggests that there is a strong link between health and socio-economic status in Indian society. The literature review suggests that India’s health care and pension system require restructuring before the full consequences of population ageing make their impact on the financial and social system of India.

Retirement contexts such as the family, spirituality, health and income are important, but have not been fully explored in India in terms of their impact on the experience of middle class retirement, which is the object of this study. The complexities of the linkages of family, income and health among middle class retired men and women will be explored in this research.
4 - Western and Indian Literature on Quality of Life and Active Ageing

4.1 Introduction

This chapter examines Western and Indian literature on the concepts of Active Ageing and the quality of life of older people. The earlier notion of retirement as synonymous with frail health and a poor financial position has been replaced gradually by a broad image of retirement as a time of freedom, leisure and relaxation, and for finding new lifestyles and gaining new opportunities. It is increasingly evident from Western literature that for physically fit and financially able retirees, there are possibilities for leisure and for social and cultural pursuits, which add to the quality of life in retirement. By participating in activities, older people achieve as Barnes et al. (2002: v) observe “personal fulfilment, a sense of purpose, continued sociability, which keeps people physically and mentally alert”. In the Indian context, literature on the quality of life and Active Ageing of middle class retirees is extremely limited. Within these limitations, this chapter examines the broad features which influence the quality of life of retirees and considers a range of theoretical perspectives that might be useful in order to gain an overview of the quality of retirement life in India.

This study focuses on the retirement of middle class men and women who worked in the organised sector in India. The concept of class has been theorized in multifarious ways. Bourdieu (1986, 1987) defined class in terms of a network of shared attributes, dispositions, habits and skills (habitus), and capital (economic, social, cultural and symbolic). He argued that capital and habitus are displayed in the field and class derives its power from capital which is manifested in the field. Bourdieu’s theorization on class has been increasingly used by scholars to understand the nature of the middle class. Based on Bourdieu’s cultural and symbolic capital, Skeggs (2004: 5) theorizes patterns of class formation and the emergence of classed subjectivities. Her sociology of class provides a conceptual basis for understanding
contemporary patterns of class and the relations between culture and property in the formation of class distinctions in Western society.

Scholars have defined the Indian middle class in terms of education and occupation (Beteille, 2002), status and occupation (Sridharan, 2004), consumption (Banerjee and Duflo, 2008), hegemonic rule (Despande, 2003), the cultural capital of higher education (Fernandes, 2006), urban values (Jeffery et al., 2011), modernity and consumption (Varma, 2007). Using Bourdeau’s concept of class formation in the Indian context, Fernandes (2006: 221) argues that individuals “deploy various forms of capital in order to gain access to membership in the new middle class.” Jeffery et al. (2011) provide a narrative of India’s rich rural agricultural gentry as emulating the culture of the urban middle class through a series of techniques to acquire modern urban middle class values (Baviskar and Ray, 2011).

Studies show that the definition of the middle class is dynamic and has undergone changes with the evolution of societies in the process of social, cultural and economic transformation.

4.2 Middle Class Retirement Experience: An Overview

Retirement has not been an area of interest for sociological study in India, mainly because retirement has been considered to be a subject of little consequence. In India, retirement is considered to be the end of active life with retired people ‘sliding permanently’ towards passivity. There has been little discussion about the existence of the Third Age in literature concerning old age in India. In order to understand the Third Age in the context of middle class retirement in India, it is important to investigate the factors and circumstances that influence the experience of retirement.

Of all the factors, health and finance are the most important in determining the trajectory of middle class retirement. Gender is an important factor influencing the lived experience, because of the increasing number of women in paid employment. Early life opportunities, activities, personal experiences, labour market conditions, the social security system,
family structure, and personal work experiences have all influenced the lived experience. So-
cial class influences the diverse experiences of retirees, especially in the Indian context. In
addition, individual attitudes and personal dispositions shape the retirement experience. For
example, Westerhof and Tulle (2008: 249) discuss positive experiences in retirement such as
freedom, fewer responsibilities, respect, relationships with grandchildren, life experience and
wisdom, and negative experiences such as losses of vitality, functioning, mobility, strength,
social position, personal relationships, and independence. However, a review of the literature
shows that the factors which may influence the lived experience relate to family, marital rela-
tionships, health and finance, patterns of engagement and the way retirees define their leisure.

Social gerontologists have devised a quality of life scale to evaluate people’s satisfac-
tion and dissatisfaction in their old age. Different major theories on ageing such as Disen-
gagement Theory, Role Theory, Activity Theory, Continuity Theory and Life Course Theory
are related to the perspective of the roles older people play in their later years. Some impor-
tant theories which are interrelated and have general relevance for this study are examined in
the following sections from the perspective of Indian studies on ageing.

4.3 Indian Studies on Ageing

Old age in India used to be synonymous with the Disengagement Theory propounded by
Cumming et al. (1960) in the West or its equivalent Indian version of the ‘Four Stage Life
Course Theory’ or the ‘Ashram Theory’ (Ramamurti, 2004). There was little research on age-
ing issues until late in the twentieth century, partly because only a small proportion of people
lived beyond middle age and those who survived into older age were supported by family,
influenced by norms of filial piety.

Many Indian researchers have observed that theoretical research on issues of ageing
has been limited in India. For example, Siva Raju (2011: 4) observed that “the science of ger-
ontology is still in its infancy in India.” Most researchers (Sathyanarayan et al., 2012; Alam,
& Karim 2006; Dey, 2003; Jamuna, 2004, 2005; Rajan et al., 2008; Soodan, 1975) have basically studied demographic trends, transition of the family from joint to nuclear, intergenerational relationships, norms in care-giving roles and problems of old age. They have based their arguments on the increasing trends of low mortality, increasing life expectancy, and the growing trend of modernization which have impacted on care and support provision for elderly people. Sankardass (2010: 3) similarly commented that there have been numerous studies from “micro and macro perspectives: but nonetheless development of theory and contribution to critical development of the field of studies on ageing in India has not made a mark worldwide.”

Increased life expectancy due to improved health accompanied by a family change from extended to nuclear, the migration of young people into urban areas and the increasing trend for women to enter the labour market, have changed the focus of gerontological research in India, especially since the 1990s. Indian researchers (Lamb, 2012; Bhat and Dhruvarajan, 2009; Prakash, 2003, 2004; Ramamurti and Jamuna, 2002b; Ramamurti, 2004; Bose, 2006) have focused on the migration of adult children to cities, women’s education and employment, dual career families and their impact on the support structure for older parents. Researchers (Jeffery, 2014; Lamb, 2012; Vera-Sanso, 2005; Harper, 2006; Bose, 2006; Rajan, 2006) have discussed the significance of filial piety and intergenerational support and their relationship with modernity and family economic resource in the context of the well-being of elderly people.

In the context of the debate about the effect of modernization on elderly people, opinions of Indian researchers are divided. Earlier scholars (Bailey, 1957; Epstein, 1962) blamed modernization for the decline of the joint family and the resultant decline of the status of older people in India. However, many scholars (Shah, 1974; Madan, 1965; Cohen 1999) argue that there is no linear relationship between modernization and the decline of Indian joint family. Researchers such as Dhar Chakraborti (2004: 298) argue that despite the effect of
modernization and urbanization, the “decline in family support with urbanisation [for the elderly people] has been exaggerated and in most Asian countries, family relationships are still intact.” Bose (2006: 208) argues that the growing trend of modernization has caused some differences between individual and family values in terms of perceptions, but “family bonds in India are still quite strong”. Lamb (2012) observes that modernity has significantly affected older people in India because of the rise of new social forces - e.g. the creation of ‘old age homes’ and older people being responsible for the management of their own lives, especially in the metropolitan cities in the absence of their adult children. Researchers (e.g. Lamb, 2012) have advanced this as a new form of alternative modernity, based on convergence of modern values with culturally specific requirements.

Indian researchers (Siva Raju, 2011; Rajan, 2006) argue that the urban middle class elderly can lead a healthy, productive and purposeful life well into their 80s and 90s. They argue that the educated and employed children of these urban elderly exhibit prospects of increased resources, but their parents face the prospect of being left alone, which can threaten their emotional and psychological support. Recent changes in the role of elderly people, both in society and in the needs of families require to be critically examined. Western researchers have often used Role Theory and life course approaches to describe self-concept and self-esteem in old age (Riley and Riley, 1994). Indian researchers (Siva Raju, 2011; Khan and Raikwar, 2010; Bloom et al; 2010; Jamuna et al., 2003 ) report that, in the Indian context, the self-esteem of individuals undergoes a change as a consequence of retirement due to the loss of the role they held in their adult years. For older people in the unorganised sector, a lower income, the cessation of property ownership, a decrease in material possessions and their reduced role, create a strong sense of physical and psychological dependency which adversely affects their status (Jeffery, 2014; Siva Raju, 2011; Kodoth and Rajan, 2008; Harper, 2006; Vera-Sanso, 2005; Kumar, 2005).
Researchers (Jeffery, 2014; Rajan et al., 2008; Harper, 2006; Vera-Sanso, 2005; Bose, 2006; Liebig and Rajan, 2005) observe that the dependency of Indian elderly will increase in view of future demographic trends. Older people going from rural areas to live with their urban children find difficulty in adjusting due to inadequate housing, lack of a social network and lack of engagement in a new environment. In this situation, decision-making passes to the eldest son of the family. In these circumstances, both in urban and rural areas, Bose (2006: 50) argues that, “parents tend to feel marginalized and lonely, as they are not integrated into the functioning of the household.” Role loss of Indian elderly in terms of loss of ownership of home and assets, geographical migration due to the requirement to live with children in an urban area, or the compulsion to live alone in the rural areas, with the resultant loss of decision-making are evident in Indian studies.

Indian researchers (Alam, 2010; Rajan and Prasad, 2008; Harper, 2006; Vera-Sanso, 2005; Bose, 2006; Kumar, 2005) have established relationships between poverty and old age in numerous studies. Pandey (2009) reports the causal link between disability and poverty of Indian elderly. Similar linkages between poverty and old age disability are established by Wittenburg and Favreault (2003) in the Western context. Yeo and Moore (2003) have established the mechanisms that link poverty and disability by arguing that poverty leads to low nutrition, and that physical/manual work results in injury and impairment, with the risk of disability, while on the other hand disability leads to exclusion which leads to further poverty. Researchers (Jeffery, 2014; Arokiasamy et al., 2012; Bloom et al., 2010) argue that the poverty of Indian elderly is reinforced due to their poor economic status and lower income in the labour market as well as inadequate social protection resulting in limited pension coverage for the majority of elderly people.

The relationship between a good income and health has been studied by a few Indian researchers (Siva Raju, 2011; Giridhar et al., 2015; Meher, 2007; Rajan, 2006). Wason and Jain (2011) found in an empirical study that among those aged 60 plus in lower income
groups, nearly 50% were malnourished, which was higher than the high income (29.5%), and middle income groups (33.5%), establishing the correlation between income and good health. Devi and Premkumari (2000) similarly found that low income elderly people had high levels of nutritional, physiological and other general problems.

Gender was taken up as a component of ageing research in the latter decades of the twentieth century in India, but on a very limited scale. Indian researchers explored the gendered aspects of ageing from a life course model and argued that women’s lower social, cultural and economic status influenced their life situation in old age (NSSO, 2011; Giridhar et al., 2015; Vera-Sanso, 2005; Ramamurti, 2004; Ramamurti and Jamuna, 2002b; Lalitha and Jamuna, 2003; Prakash, 2003, 2004; Lamb, 2000). The gendered nature of old age is partly rooted in women living longer than men leading to a ‘feminization of extreme old age’ in India. The Indian situation will be worse than in the West, because the age gap in marriage is greater in India (NFHS: 2005-06; Gulati and Rajan, 1999). Siva Raju (2011) argued that the urban middle class has better opportunities to earn, but middle class women have less scope for saving. Similarly, Pandya (2015) found retired women professionals are satisfied with life because they have a good income, good health and professional satisfaction.

From this review of the limited literature on the experience of elderly people in India, important principles of quality of life have emerged. The review shows that the experience of being a retiree is determined by a range of social, economic, personal and biological factors. These factors provide an appropriate framework to discuss the concept of quality of life of middle class retirees in India.

4.4 Life Course Theory in Ageing Studies

Gerontologists have defined the life course approach as a sequence of age-related transitions that are embedded in social institutions and history (Bengtson et al., 2012; Elder, et al., 2003; Settersten, 2003). According to Mayer (2009), life course perspectives provide the linkages
between different phases of life and are particularly important for ageing studies. Giddens (1991: 79) describes the life course “as a series of passages”. Gerontologists have proposed several life course principles which influence the life course of individuals that are relevant for this study and will be examined in the following sections.

4.4.1 Five Life Course Principles

Elder et al. (2003) propose five main life course principles that influence the life course. The first principle, lifelong development, recognizes the growth and development of individuals throughout the life span when events, experiences, relationships and behaviours during earlier stages of life impact on later life attitudes, status, relationships, and well-being (Elder et al., 2003). Dannefer (2003) argues that the life course perspective links the individual with the social structure and captures accumulative advantage/disadvantage over time. Individual agency, the second principle, recognizes that individuals are active agents in the construction of their lives who make choices within the constraints and opportunities of their social and family background; structural and temporal contexts impact on their lives in the later stages (Bengtson et al., 2012; George, 2003).

The third principle relates to historical time and place and recognizes that individuals and birth cohorts are influenced by historical context and specific places (Hareven, 2000; Elder et al., 2003; Settersten, 2003; Bengtson et al., 2012). Timing, the fourth principle recognizes the importance of the timing of an event in the life course experience. Elder (1994: 6) states that “some events may be ill-timed and particularly costly”. Hockey and James (2003: 91) report that three important events in the life course have a particularly important impact, namely 1) entry and exit from a social role, 2) synchronization of individual life transitions within the family, and 3) the cumulative effect of earlier life events on later ones. The fifth principle of linked lives emphasises that life courses are interdependent and are embedded in relationships with others (Hareven, 2000; Elder and Johnson, 2003).
Life Course Theory uses other concepts such as transitions and trajectories which are relevant to this study (Hagestad, 2003; George, 2003; Elder and Johnson, 2003). It also uses the concept of cohort and generation when studying ageing (Elder and Johnson, 2003).

4.4.2 Important Ageing Studies Using Life Course Perspective

Gerontologists have increasingly used Life Course Theory to investigate how past events in life impact on subsequent life experiences (Ferraro and Shippe, 2009). Utz et al. (2016: 1) argue that the family shapes the life course trajectory in terms of genetic material, culture, and environment. Moen et al. (2000) discuss how process, timing and context influence the life course. For example, process refers to retirement as a process rather than a one-time event.

Other scholars have discussed how the life course of elderly people is influenced by linked lives (Kim and Moen, 2002), access to resources for leisure (Cutler and Hendricks, 1990), gendered opportunities and constraints (Williams and Umberson, 2004; Arber et al., 2003; Arber and Evandrou, 1993), historical time such as the Great Depression (Richardson and Barusch, 2006) and lifespan experiences such as development of chronic diseases in ‘later life’ (Kuh and Ben-Shlomo, 2004).

Life Course Theory takes into account the importance of culture and historical context when investigating experiences in late life and provides an important model for understanding the cumulative experiences associated with middle class retirement in India.

4.5 Quality of Life of Elderly People in Western and Indian Literature

Quality of life (QoL) is a complex concept with a number of attendant measurement challenges (Bowling et al., 2002). Taylor and Bogden (1996: 11) say: “Quality of life is a matter of subjective experience. The concept has no meaning apart from what a person feels and ex-
experiences.” Raphael (1996) argues that subjective perceptions do not correlate well with objective assessments. He reports that people report satisfaction while living under life conditions that by objective conditions would be deemed to be deprived.

The quality of life for older people has been used to include health, income, psychological status, social relationships, well-being, happiness and life satisfaction (Bowling, 2004; Bowling and Gabriel, 2004). Bowling et al. (2007) found in their Omnibus Survey in the UK that 80% of people over the age of 60 reported good QoL with even 62% of older people with some medical problem reporting good QoL. These studies indicate that QoL is a person’s own sense of well-being.

Besides health, functional status, and finance, social relationships are important for maintaining quality of life. There are cultural and environmental factors which can make quality of life context specific. For example, Bowling (1995) in the UK context argues that elderly people place importance on relationships with family and relatives followed by their health, health of friends and relatives, their financial position and standard of living. Satisfaction with health is considered to be one of the most important indicators of QoL by most researchers (Bowling, 1995).

These broad definitions of quality of life suggest that elements of quality of life can differ from individual to individual because as Bond and Corner (2011: 90) argue:

“Each person has a unique perspective on what is important to his or her quality of life over time. We could suggest that it is the meaning that an individual attaches to an event or series of events that is significant. People can only articulate their subjective experience, in line with their personal beliefs, views and experiences, contextualized in their own social world and circumstances.”
In the Indian context, QoL in retirement has been studied with little focus on middle class retirement. Sharma (2009) reports that quality of life is the satisfaction with various areas of life that an individual thinks are important. Ramamurti (2009: 25) in an Indian study found that satisfaction goes through waves of happiness and unhappiness after retirement due to psychological effect of loss.

Older people in India belong to different social classes, while retirement entitlements are vastly different between people retiring from the organised and unorganised sectors (as discussed in Chapter 3). Researchers (Sharma, 2009; Ramamurti, 2009) argue that every society can have different specific parameters for defining QoL for older people. They identify the following basic parameters of QoL for Indian society as: intellectual ability, spiritual fulfilment, capabilities of daily living, freedom from pain or suffering, social support system, life purpose, freedom and legal protection. Sharma (2009: 1-5) argues from an Indian perspective that quality of life primarily relates to good health, good family life and good financial status. He argues that quality of life is the satisfaction related to specific domains of life that are important for an individual.

In India, researchers measuring the QoL of elderly people in the absence of such categories, have used a range of general indices to measure QoL of elderly people such as health, finance, leisure and the support of children (Ramamurti and Jamuna, 2009; Jamuna, 2004, Ramamurti, 2004; Vera-Sanso, 2005; Rajan, 2006; Bose, 2006; Lamb, 2000). For example, Pinto and prakash (2009: 9) examined the QoL of 180 institutionalized and home-based elderly people, with QoL conceptualized as high psychological well-being measured in terms of higher Life Satisfaction Index (LSI), increased activities of daily living (ADL), higher cognitive ability, lower psychological distress, absence of loneliness and good morale as having a positive effect on well-being.
Some researchers (Ramamurti and Jamuna, 2009; Rajan, 2006; Ramamurti, 2004) have used subjective health status as a key measure of quality of life in old age. Others (e.g. Jamuna, 2004; Ramamurti, 2002) have stressed care by adult children as a measure of quality of life. In India, Rajkumar et al. (2009) emphasize four aspects: medical, psychological, socio-economic status and functional capabilities as critical for quality of life. Many studies (Rajan, 2006; Nalini, 2004; Khan, 1997) found satisfaction in a grandparent / grandchild relationship as part of QoL. Some recent researches in several countries, including India, found that social and demographic factors influence QoL, e.g. age, gender, freedom, marital status, living arrangements, educational status, working status, financial status and health status (Dongre and Deshmukh, 2012; Siva Raju, 2011; Bloom et al., 2010; Oommen, 2009; Hellstorm et al., 2004; Tajver et al., 2008). Studies across these countries have shown that chronic illness is negatively associated with QoL.

Most Indian researchers have assessed QoL of the elderly people in general without considering their social class (Siva Raju, 2010). A review of Indian studies suggests that the growth of middle class retirees in India has given rise to a class of elderly people who have retired from the organised sector, have an assured guaranteed income and had long experience in their profession, which can be a new area to study quality of life. Some key concepts such as quality of life, Healthy Ageing, Productive Ageing and Active Ageing can be studied from a broader perspective in the context of these emerging middle class retirees. In addition, a majority of studies in India are based on secondary and quantitative data which may not capture the multidimensional aspects of the lived experience of middle class retirees which can be captured through qualitative study.

Researchers in the West have considered how Successful, Productive and Active Ageing are related to QoL. Baltes and Baltes (1990) argue that sustaining a high level of well-being in old age is the cornerstone of QoL and Successful Ageing. According to George (1981), life satisfaction is regarded as a fundamental evaluation of one’s ‘life in general’ and
as such is considered to be a long-term stable judgement of one’s ‘life as a whole’. Life satisfaction is distinct from happiness, which is generally thought to be short term, but nonetheless it is important to measure both these variables. Andrews and Withey (1976) maintain that overall life satisfaction is an attitude, which evaluates and approaches life from multiple angles. In the Indian context, terms like Successful, Productive and Active Ageing are of more recent origin and have only been used in a limited way by researchers to describe the spending culture, leisure and holidaying activities of middle class retirees (Lamb, 2014; Siva Raju, 2011; Ramamurti and Jamuna, 2009; Ramamurti, 2005).

Some researchers in the West advocate the use of the CASP 19 measures which are based on the four domains of quality of life conceptualized as: ‘control’, ‘autonomy’, ‘self-realization’, and ‘pleasure’ (Wiggins et al., 2004). The first letter of each domain and its 19 items create the acronym CASP19 that names the measure. ‘Control’ and ‘autonomy’ are important ingredients of QoL in a post-materialistic society (Inglehart, 1997). The other two aspects ‘self-realization’ and ‘pleasure’ are important from the perspective of older people themselves. The CASP 19 measure emphasizes social aspects, as well as pensions and health, as equally important components of QoL. Walker (2011) states that most of the approaches to quality of life are health-based and therefore it is important to examine other social, psychological, and biological aspects to comprehend the concept more theoretically and coherently.

Being in the Third Age implies freedom from the constraints of the adult age to freely enjoy leisure and as a time for inner self-realization and an opportunity for fun and enjoyment (Hyde et al., 2003). The QoL of the early old age group, in which the category of Third Age belongs, depends on the way they develop the attitude to accommodate new leisure and freedom. The Third Age has been described as a new life stage by many researchers (Young and Schuller, 1991; Laslett, 1996), which is predicated on good health and leisure rather than poverty and disability. But Baltes et al. (1993) argue that older people are not a homogeneous group and do not have a uniform social and economic experience.
In the West, the Third Age has been prominently established as a concept both in theory and praxis and is part of a growing social consciousness. But in India, where old age is considered to be the ‘end of the road’ and is a part of ‘disengagement’ discourse on quality of life among gerontologists, the term Third Age has been inadequately conceptualized (Bose, 2006). Bose (2006) argues that the health status of the majority of elderly people in India in terms of morbidity, disability and poor levels of nutrition and the lack of preparedness of society to address these issues, do not make a strong case for adding life to years. In view of the heterogeneity in the experience of older people in India it is important to study the experience of middle class retirement in the context of the Third Age in a life course perspective.

4.5.1 Quality of Life: Issues of Assessment

Quality of life is a multidimensional concept that captures an individual’s overall life satisfaction and total and complete well-being. Cummins (1997) argues that quality of life is both subjective and objective, each axis being the aggregate of seven domains: material well-being, health, productivity, intimacy, safety, community and emotional well-being. Objective domains comprise culturally relevant measures of objective well-being. Subjective domains comprise domain satisfaction weighted by their importance to the individual. Walker and Hennessy (2009:13), while synthesizing the findings of the Economic and Social Research Council (ESRC) Growing Old Programme, assert “the nature of QoL in older age as inherently multidimensional, dynamic, actively constructed with reference to past and present selves, and context-dependent”.

Bowling (2001) postulated a measure of quality of life based on the actual priorities of older people. Her UK research indicates that the main components of quality of life for the elderly are psychological (social comparisons and expectations, and an optimistic or pessimistic outlook on life); health (good health and mobility, physical functioning); social (social participation and support); and neighbourhood and social capital (local support and sense of security). According to Bowling, these factors contribute more to a perceived quality of life
than objective indicators of material circumstances, such as income level, type of home, education, or social class. Two other factors - the subjective perception of having an adequate income, and of retaining independence and control over one’s own life - were added to quality of life indicators as a result of survey responses and qualitative interviews. Quality of life has many dimensions as Bond and Corner (2011: 97) indicate:

“Methods to capture the quality of life in gerontological studies need to examine the quality of life within the context of the relationships between the individual and society. Although quality of life is a subjective, personal experience, a narrow focus on the individual at the expense of wider contextual factors may be detrimental.”

Hughes’s (1990) definition of QoL is based on a qualitative study of respondents which involved detailed probing and understanding of respondents’ views of their lives. Hughes (1990) discusses eight dimensions which she describes as ‘constituent elements’ of the concept of quality of life: personal autonomy, expressed satisfaction, physical and mental well-being, socio-economic status, activity with purpose, social integration and social cultural factors. These elements have various sub-systems which can be further expanded. Hughes (1990) argues that quality of life in old age is determined by social and economic, biological and personal characteristics. When other factors such as class, culture and gender are added, it becomes clear that quality of life cannot be described in any definitive manner.

In the present study, keeping the logic of Hughes (1990) in view, all aspects of middle class retirees’ everyday life experiences relating to QoL are examined.

4.6 Successful Ageing and Productive Ageing

The concepts Successful Ageing and Productive Ageing emerged as a critical response to the stereotypical view of ageing which equated ageing with disease, dependence and disability. Historically, gerontological research has been preoccupied with disease and death, and its emphasis on the negative aspects of ageing served to contribute to the negative portrayals and
myths associated with ageing. By exploring only one side of ageing, gerontological researchers took a uni-dimensional approach to ageing that did not portray a realistic dimension. The concepts of Successful Ageing and Productive Ageing resulted from emerging trends in gerontological research which have come to dominate public discourse in the West in modern times (Carstensen, 1996; Rowe and Kahn, 1998).

One of the earlier theories of Successful Ageing was developed by Havighurst (1963) which emphasized elements of life satisfaction and active engagement with life. This was developed at a time when Disengagement Theory was prominent in the West (Cumming and Henry, 1961). Subsequently, the concept of Successful Ageing was developed out of the principle of Activity Theory (Havighurst, 1963).

Rowe and Kahn (1987, 1998) defined the term Successful Ageing as; i) avoidance of disease and risk factors, ii) maintenance of cognitive functions, and iii) active engagement with life. There is a hierarchical order among these three components, with avoidance of disease given top priority in order to enable the other two - it is the combination of all three which contributes to Successful Ageing. Rowe and Kahn’s (1987, 1998) theory has been criticized mainly for being too agentic and ignoring the life course development process (Stowe and Cooney, 2015; Schulz and Heckhausen, 1996), in particular ignoring the influence of structural and social factors (Riley, 1998; Pruchno et al., 2010) and omitting consideration of the subjective perceptions of individuals (Bowling and Dieppe, 2005) in the process of Successful Ageing.

Baltes and Baltes (1990) introduced a lifespan model of selection, optimization and compensation (SOC) to define Successful Ageing. This is seen as a process that involves three particular elements: selection, optimisation and compensation, and it is argued that this process is applicable to most people throughout their lives. This model focuses on strategies for life management. According to Baltes and Baltes (1990), selection refers to an individual
focusing on fewer, and more important, goals; optimisation involves goal-related actions; and compensation refers to the maintenance of a given level of functioning in the face of loss in terms of achieving a goal.

This model emphasizes a general process of adaptation that individuals are likely to engage in throughout their lives (Achenbaum, 2009; Dillaway and Byrnes, 2009). Schulz and Heckhausen (1996) argue that acceptance of loss in a positive spirit, and avoidance of unattainable goals, have been theorized as a part of this compensation process.

Bass, Caro and Chen (1993: 6) developed the theory of Productive Ageing to describe Successful Ageing and defined the concept “as activities that produce goods and services, whether paid or not, or develops the capacity to produce goods or services”. Productive Ageing stresses the productive role that a person can play during later life. It is linked to the economy of a society. The concept of Productive Ageing is similar to the earlier Activity Theory which focused progressively on the process of human development over the life course (Walker, 1997).

Successful Ageing is linked to physical well-being, psychological health, and social relationships; however, each person evaluates their ageing experience differently. At its most general level, Successful Ageing implies that people reach their individual personal goals. As a result, success can not and should not be measured against a single standard (Baltes and Carstensen, 1996). Very often the concepts of Successful and Productive Ageing are rooted in optimistic views of ageing (Baltes and Baltes, 1990). The concepts of Productive Ageing and Active Ageing have been primarily characterized as serving the requirements of the dominant sections of society (McFee and Rowley, 1996). Political economy theorists (Arber and Ginn, 1995; Phillipson, 1998; Estes, 1991, 1998) argue that the positive ageing discourse does not consider the wide divergence in the older group due to class and gender or other forms of disadvantage.
Successful and Productive Ageing can be seen as societally imposed criterion of success, while societal driven expectations have the potential to create division in society. Given the ambiguity of the term ‘success’ itself, there is no single well-accepted model of Successful Ageing. Sullivan and Fisher (1994) described Successful Ageing in terms of the strength of ageing individuals, Bandura (1982), self-efficacy, and Myers (1990) empowerment to conceptualize lifestyles and self-actualization of combining activity and continuity for successful adaptation in old age.

Havighurst (1963) defined Successful Ageing as “adding life to the years” and “getting satisfaction from life”, Fisher (1992) in terms of strategies for coping. Palmore (1995: 914) argued that Successful Ageing would combine “survival (longevity), health (lack of disability), and life satisfaction (happiness)”. Some gerontologists have used the concept in terms of ‘adjustment’ and ‘adaptation’ and ‘continuity’ to the process of ageing. Even though the concept Successful Ageing does not have a universally accepted theoretical interpretation, Successful Ageing does have an adaptive dimension. The present work on middle class retirement in India will investigate the circumstances of retirement, and in particular consider such concepts as Productive Ageing and Active Ageing.

4.6.1 Predictors of Successful Ageing in Research Literature

The majority of sociological studies adopt the models of Successful Ageing used by Rowe and Kahn (1987) and Baltes and Baltes (1990). Day (1991) pointed out that two of the most widely accepted predictors of Successful Ageing are good health and a long life. Ryff (1989) proposed an integrative model of Successful Ageing that included six criteria (positive social interactions, autonomy, a sense of purpose, self-growth, self-acceptance and environmental growth). The main emphasis of Successful Ageing is to have the ability to adapt to the varying circumstances of the life course. Ryff focused on well-being and emphasized late age as a time of continued development and engagement with life.
Research on the predictors of Successful Ageing has traditionally been based on the coping perspective (Reker, 2001). Palmore (1979) defined Successful Ageing in terms of survival to the age of 75, physical functioning with a rating of less than 20% disability and a happiness rating indicating ‘generally happy’. In their view, physical functioning and happiness are the two most important predictors of Successful Ageing. Strawbridge (et al., 1996) defined Successful Ageing as seeking no assistance, having no difficulty with any of 13 activity measures and having no difficulty in five physical performance measures. They found an absence of depression and lack of some specific diseases as the main predictors of Successful Ageing. Other researchers found exercise and having a social network, physical activity, and mental health (Strawbridge et al., 1996), lifestyle (non-smoking non-drinking), personality (Costa and McCrae, 1984), capability of independent mobility (von Faber et al., 2001), greater physical functioning (Menec, 2003) and psychological satisfaction (Reichstadt et al., 2007) as predictors of Successful Ageing.

In the context of some Asian countries, social relations (Baik and Choi, 2007), family relations and economic security (Hung et al., 2010) are found to be predictors of Successful Ageing. Lamb’s (2014: 47-48) study of Successful Ageing in a comparative perspective between America and India, suggests that Successful Ageing in America is agentic and related to: a) independent living in their own homes, b) good physical and mental health, c) financial resources, and d) education. In the context of India, Lamb (2014: 50) argues that “the individual-based Active Ageing movement still has not hugely taken off in India, although some among cosmopolitan circles are picking it up”.

Chadha (2009) studied older people living with family or living with a spouse, and institutionalized older persons and found significant differences in life satisfaction between institutionalized and non-institutionalized older people because of differences in self-concept. Chadha and van Willigen (2009) in another study used a ‘Life Scale’ to measure Successful Ageing by using 27 items, both positively and negatively stated, presented as Likert-scale
questions. The study by Chadha and van Willigen (2009: 321) showed that most of the respondents indicated that standards and values in India are declining and the items in their study produced a large number of ‘strongly disagree’ responses by the respondents. Qualitative investigation into the perception of QoL has not been undertaken in India.

This review of literature on Successful Ageing has shown that predictors of Successful Ageing are multidimensional and culture-related. This study will consider all the perspectives and predictors while investigating Successful Ageing among middle class retirees in India.

4.7 Active Ageing and Healthy Ageing

Both Active Ageing and Successful Ageing are derived from the principles of Activity Theory. Active Ageing emerged as a key concept under the influence of the World Health Organization in the 1990s. WHO (2002: 12) defined Active Ageing as the “process of optimising opportunities for health, participation and security in order to enhance quality of life as people age”. This was summarized by Davey (2002: 97) as, “working longer, retiring later, being active after retirement, engaging in health sustaining activities, being as self-reliant as possible”. Rowe and Kahn (1998: 47) added Productive Ageing within their perspective and considered as productive, “all activities, paid or unpaid that create goods and services”. According to these definitions of Productive Ageing and Active Ageing propounded by Rowe and Kahn (1998) and Davey (2002) there is very little difference, but in the case of Active Ageing as Davey (2002) defines, the individual is expected to work longer and retire later. Productive Ageing as defined by Rowe and Kahn emphasizes the same aspects of active engagement with life.

Active Ageing according to WHO (2001a) emphasized the link between activity and health and the primacy of Healthy Ageing. The concept of Active Ageing covers a wide range of activities and is not limited to Productive Ageing or labour force participation but is meant primarily to ensure that older people remain physically and mentally active as long as
possible (Walker, 2009). Active Ageing does not necessarily mean to work longer, but rather
to devise strategies to maintain a lifestyle that will preserve mental and physical health. It is a
combination of the substantive element of Productive Ageing with added emphasis on quality
of life (WHO, 2001a). Numerous studies have established that Active Ageing helps individu-
als to age successfully (Walker, 2009), maintain social support (Kohli, Hank and Kunemund,
2009), and improve cognitive functioning (Friedman et al., 2010; Sadler, 2006).

Walker (2009) outlines seven key principles of Active Ageing. They are: a) all mean-
ingful activities that contribute to the well-being of the individual, his or her family, commu-
nity and society, b) preventing ill health, disability, dependency and loss of skills, c) includes
both ‘young old’ and ‘old old’, because the link between activity and health (mental stimula-
tions) continues into advanced old age, d) maintaining intergenerational solidarity, e) rights to
social protection, f) activity should be participative and empowering, and g) activity should
have cultural diversity. These principles outlined by Walker cover a broad range of rights to
lead an active life as a citizen which can fit into the investigation of the lived experience of
middle class retirees in India.

Active Ageing should be seen as a broader concept which is a “combination of the
core element of Productive Ageing with a strong emphasis on quality of life and mental and
physical well-being” (Walker, 2009: 216). It combines three important requirements - health,
freedom, and productivity - but should not be prescriptive. Active Ageing depends on a num-
ber of ‘determinants’ that interconnect the family, state and individuals.

In India, even if people in the unorganised sector continue to remain active in the la-
bour force, they face many health and economic challenges which can negate their Active
Ageing. Liudmila et al. (2015) studied Active Ageing among older people in a cross-national
comparison of five countries, viz. Russia, India, China, South Africa and Mexico between
2007-2010, and found that more than a quarter of elderly people in India did not experience
Active Ageing due to health problems. If women are poor, and have inadequate pensions, medical care and poor nutrition, their opportunity for Active Ageing will be undermined. Therefore Active Ageing is dependent on cultural and gender-related factors and the way they interact.

Many scholars (e.g. Holstein and Minkler, 2003) argue that both the concepts of Successful Ageing and Active Ageing have the potential to create a two-tiered view of the older population with a minority of people (predominantly the ‘young old’) aspiring to meet standards of success or activity (including linked to employment), which may remain unattainable for many (especially the ‘old old’) due to severe illness or disabilities. Despite criticisms, Active Ageing and Successful Ageing primarily emphasise enabling the participation of adults in society after their retirement and are significant in constructing a progressive image of elderly people (Barrett and McGoldrick, 2013; Walker, 2006, 2002).

4.7.1 Leisure Activities and Active Ageing

The importance of leisure in the life course has been the focus of study among many scholars (Kelly, 1997; Kelly and Kelly, 1994; Szinovacz and Deviney, 1999; Rapoport and Rapoport, 1975). Kaplan (1979) defines leisure in terms of freedom rather than activity. McGoldrick and Cooper (1988) summarize that leisure is not a free time preoccupation, but is activity with a “range of commitment and intensity” and with huge opportunities for “recreation, growth and personal service to others”.

Leisure activities for elderly people may be the same type of activities that people of other age groups perform, but the difference will be the degree of participation and recreational nature of these activities. Hutchinson and Marshall (2000) argue that the fundamental essence of activity in free time is that it is therapeutic and quality enhancing which reduces mental decline, maintains self-esteem and creates friendship networks. The pattern of leisure
behaviour changes as people age and have more time. Soldo and Freedman (1994) emphasized the vastly changing nature and perception of leisure in retirement.

Stebbins (1997) has developed a perspective which divides leisure into two types, ‘casual’ leisure and ‘serious’ leisure. Casual leisure is immediate, intrinsic, rewarding, and relatively short lived and pleasurable. It is primarily hedonic, meant for pure enjoyment or pleasure. This type of leisure activity can be divided into passive and active leisure. Passive leisure includes activities such as relaxation, light reading, watching television and listening to music. Serious leisure is that type of leisure which requires systematic pursuit where an individual engages in an activity acquiring and expressing special skills, knowledge and expertise (Stebbins, 1997). Stebbins (1997) argues that casual leisure can be based on creativity, play and relaxation, but found that serious leisure had greater personal and social rewards. Active leisure activities are associated with increased competence and greater role play which constitutes core elements of Productive Ageing and Active Ageing (Walker, 2006).

The pattern of leisure activities between older men and women suggests that men participate in more leisure activities than women in retirement (Armstrong and Morgan, 1998; Larson et al., 1997). Typically, men are involved in more outdoor activities than women, who usually spend more time in indoor leisure activities. But Larson et al. (1997) indicate that women have less leisure than men because they experience a ‘second shift’ of work in the family. Leisure refers to free time during which work, life sustaining functions, and other obligatory functions are not carried out.

Researchers argue that leisure in late adulthood is influenced by individual choice (Featherstone and Hepworth 1989; Gilleard, 1996; Gilleard et al., 2005), social class (Phillipson, 1998), gender (Arber and Ginn, 1995), and life course trajectories of cumulative advantage and disadvantage (Dannefer, 2003). Despite divergent opinions, active leisure has been shown to be associated with enhanced well-being (Kaufman, 1986; Markides and Mar-
tin, 1979), increased QoL, maintaining good mental health and cognitive functioning (Verghese et al., 2003; Riddick 1986), and high participation in the Third Age (Laslett, 1991; Gilleard and Higgs, 2000).

While leisure has been broadly defined by researchers as activity from which to derive pleasure and recreation, it is important to examine the nature and pattern of the activities as studied, first in the context of the West, and then in India.

4.7.2 Nature and Patterns of Everyday Activity of Retirees

The Third Age in the life course arrives for people with retirement (Laslett, 1996) and as such there is little or no functional or physical decline at this point that would have an impact on their everyday activity. As far as the Fourth Age is concerned, Fried et al. (2004) argue that elderly people spend most of their time in the family because of declining health. As entry into retirement is a major life course transition, pursuing activities can be a complex issue. Carlson et al. (1998) argue that three factors - a sense of control, health and continuity with past activities - are the important factors which influence activities in retirement. Carlson’s emphasis on sense of ‘control’ is important, because retirees lose their routine and may need time to develop a new routine or to establish control over new activities. Pursuance of everyday activity depends on good health, but according to Lysack and Seipke (2002) and Zhan et al. (2009), active engagement is not only the result of good health but is also an important contributor to good health, which can be a major reason for taking up activities. An important motivation for taking up activities is related to the positive attitude of retirees (Carlson et al., 1998). Researchers argue that good health and a positive attitude are important in choosing activities in retirement.

According to Lemon et al. (1972), the frequency and level of activity are important for life satisfaction. The greater the level of activity among individuals, the greater the satisfaction. They categorised activities into informal, formal and solitary, and argued that infor-
mal social activities are more highly related to life satisfaction than formal activity which, in turn, is more highly related to life satisfaction than solitary activity.

Following Lemon et al. (1972), empirical studies have shown that the frequency of activities is positively related to retirement well-being (Menec, 2003; Kim, 2013). In addition, participation in activities provides role support (Lemon et al., 1972; Menec, 2003), increased self-esteem through productive work such as volunteering (Kim, 2013) and feelings of self-control (Larson et al., 1985). Empirical studies further show that there is no significant difference between informal and formal activity with regard to their relationships with positive life satisfaction (Okun et al., 1984) but that social activities are highly related to positive life satisfaction (Litwin, 2000). Some scholars (Beck and Page, 1988; Menec, 2003) have also found a positive relationship between solitary activities and life satisfaction.

Many scholars have reported a positive relationship between solitary activities and physical health (Everard et al., 2000). Solitary activities such as reading and watching television are related to psychological well-being; they are home based and affordable and are easily accessible for retirees (Menec, 2003). Social and productive activities, such as gardening, are related to happiness and pleasure, which reduces functional decline (Menec, 2003).

Menec (2003) argues that elderly people choose formal, informal or solitary activities primarily based on their functional capacities. Factors such as free time (Kielehofner, 2002), freedom from various obligations (Haak, 2006), availability of specific activities (Larson et al., 1985) and autonomy in decision-making (Eklund, 2005; Agahi et al., 2005) are important factors which influence taking up of activities. Similarly, Baltes (1999) distinguished two broad categories of daily activities: a) regenerative activities - as physiological necessity (personal hygiene, eating, walking) and, b) discretionary activities which are a matter of choice, based on individual capabilities and preferences.
Leitner and Leitner (2012) report that leisure time activities pursued by elderly people are mainly sedentary in nature, accomplished alone and occur at home; the most preferred activities are reading, watching television, gardening and indoor hobbies. Some researchers argue that elderly people continue with their adult middle age activities into their old age. For example, Agahi and Parker (2004) report that starting a new type of activity is minimal during retirement. An important factor behind starting any activity is influenced by the meaning individuals attribute it. Gubrium and Holstein (2000) describe participation in everyday activity as a set of experiences borne out of interaction in the family environment and an individual’s own perspective on everyday life.

Despite some inconsistencies among scholars, literature overwhelmingly suggests that social, productive and solitary activities are positively related to life satisfaction and well-being.

4.8 Leisure and Activity Patterns of Retirees in India

Increased life expectancy of elderly people in India has created more years of retirement to spend in leisure which was not previously possible due to low life expectancy. Also, elderly people previously lived in a family situation with their adult children, undertaking domestic work and sharing the work in the home or caring for and attending to grandchildren. There was no independent concept of leisure for elderly people in India because they were a part of the activities of the whole family (Dey, 2003). With societal changes and more people retiring from middle class jobs and with improved health, leisure has come to occupy an important place in the life of middle class retirees (Prakash and Sreenivas, 2009).

Various empirical studies have reported on patterns of leisure activities of elderly people in India. Some studies showed that elderly people participated in recreational activity such as TV and radio, intellectual activity like reading newspapers, playing cards, social activities such as going out to meet friends and informal volunteering (Badami and Yenagi,
2015; Arokiasamy et al., 2012; Kanwar and Chadha, 2009; Prakash and Sreenivas, 2009; Lamb, 2000). Some studies (Kanwar and Chadha, 2009; Sharma, 2009) have shown involvement in physical activity such as gardening and participation in religious and civic activities (Badami and Yenagi, 2015; Arokiasamy et al., 2012).

A few researchers have reported engagement in hobbies (Prakash and Sreenivas, 2009), and involvement in informal voluntary work (Sharma, 2009) by middle class retirees in India. Part-time work is found to be taken up by middle class retirees driven by financial needs (Bose, 2006). As shown in Figure 3.2.1 and 3.2.2, most elderly people in the unorganised sector continue to be employed and therefore engaged in physical related activities for economic reasons until late age (UNFPA, 2011; Mathew and Rajan, 2008). Indian studies have reported that health status was positively related with leisure time activities (Rajan, 2000; Badami and Yenagi, 2015), good quality of life (Mohanty, 2001), general well-being (Chadha and Easwaramoorthy, 2001), lower levels of depression (Benedetti et al., 2002), and reduced loneliness (Kanwar and Chadha, 2009).

Leisure travel constitutes an important part of leisure activities in India among middle class retirees. Bhatia (2001) has reported a trend towards overseas travel especially among middle class women in India, due to push and pull factors: push factors include social prestige, relaxation, and strengthening kin relationships; pull factors include to be with children who live abroad and curiosity to see foreign countries. Bhatia (2001) found that feelings of freedom and longing for knowledge were two dominant characteristics of the empowerment of Indian women associated with travel. Researchers (Gibson, 2002; Lipscombe, 1995; Uysal and Hagan, 1993) have examined the push and pull factors related to leisure travel and have linked travel to life satisfaction. Aitchison (2003) has examined the leisure travel of Indian women from a feminist perspective arguing that women appropriate their rights for leisure travel in the midst of other family commitments.
Studies show that the pattern of activities of Indian elderly people is engagement in work and household related physical activities which are largely due to economic necessity. Very few studies show that middle and non-middle class retirees engage in informal voluntary activities such as charitable work. Leisure related physical activities, including sports, are less common but walking is a common leisure activity. Solitary but sedentary activities such as watching television, listening to radio and reading were found to dominate the cognitive activities. Grandparenting was found to be a common leisure time social activity among elderly people by some researchers (Malhotra and Chadha, 2009; Kaushik Panda, 2007; Ramamurti, 2004). A majority of studies have demonstrated the preference for low-risk, low-cost leisure and home-based activities among elderly people in India. Cunningham-Burley (1986: 469) reporting on the importance of grandparenthood in old age in the UK, argues that it is strongly “embedded in everyday activities” of elderly people and symbolic of the “feelings of eternity and continuity”. Both grandparenting (Eurofound, 2012) and care-giving (Foster and Walker, 2013) are shown to be productive activities.

According to Continuity Theory, leisure participation in old age is often a continuation of previous participation (Atchley, 1989). The patterns of activities in retirement are dependent on social class, societal and individual needs and are also linked to subjective well-being. The Indian studies on patterns of leisure activities have not specifically examined the linkage between leisure, level of activity and satisfaction among the middle class retirees, which is a focus of this study.

4.9 Conclusion

The quality of life of elderly people is conceptualized by researchers to be related to broad social, emotional, physical, environmental and subjective factors. The review of literature suggests that quality of life and active life has been explored in two ways. Firstly, Successful Ageing has been equated with life satisfaction and life satisfaction depends on a variety of
factors. Secondly, quality of life is a broad concept that relates to all aspects of a person’s life and includes physical well-being, social well-being, family well-being, social relationships, Active Ageing and Productive Ageing. Middle class retirees have greater choice and freedom and may be looking for opportunities to develop a new activity pattern and lifestyle in later life that offers them possibilities in terms of growth, well-being, life satisfaction and optimism (Gilleard and Higgs, 2002). Western and Indian researchers view leisure as an important domain of quality of life in old age. Studies suggest that active engagement in leisure activities is important for Successful Ageing.
5 - Research Methodology

5.1 Introduction

The main objective of this study is to explore the lived experience of middle class retirement in India, how middle class retirees structure their lives for meaning and purpose. It is proposed to use a qualitative approach to realize the objectives of the study. Pilot interviews with 10 retired people used open ended, in-depth interviews, followed by a main study with an additional 30 in-depth interviews. A basic interview guide was used with respondents invited to recount their varied experiences of retirement. The interviews were fully recorded and transcribed and the transcripts analyzed using a Grounded Theory approach.

5.2 Determining the Research Question - The Conceptual Framework

Elder (1998) argues for the importance of Life Course Theory in studying the lived experience of individuals. However, there are multiple life course models ranging from institutionalized pathways (Mayer, 2004) to the lived experience of various stages of life. A life course is defined as a “sequence of socially defined events and roles that each individual enacts over time” (Giele and Elder, 1998: 22). These roles in an individual’s life constitute the sum total of the person’s experience. The Life Course Theory provides a comprehensive guide to understanding circumstances and situations which have influenced the transitions and trajectories experienced throughout a life course. A life, long lived, undergoes many transitions, with multiple trajectories such as childhood, family, work and retirement taking sequential positions (Novak and Campbell, 2006; Adam and Beehr, 2003). This study engages with the life course theoretical framework and attempts to produce a holistic understanding of experience of middle class retirees by factoring how situations and circumstances have affected their lives.
The present study will examine both the perceptions and practical experiences that go into the structuring of transitions from one life stage to another. The thrust of this study is for people aged between 60-75 years in their retirement stage. These middle class retirees could be described as members of the Third Age. According to Laslett (1996), the Third Age is a particular life stage with existential requirements broadly represented by freedom from family commitments and work-related constraints and a time for the pursuit of leisure, fun, self-realization and self-actualization, enhanced by an abundance of time and sound financial status through a fixed income. Historically, more men than women have retired from formal jobs and previous research on retirement satisfaction (see Chapter 2) has paid little attention to gender differences in the retirement experience. So the gendered dimension of retirement is a key area of focus of this study.

The research questions have been formulated to examine how middle class retirees make transitions by negotiating a number of retirement contexts. The author poses questions regarding the meaning of ‘new found freedom’ in the context of the availability of abundant time and freedom from responsibilities, with the research directed at finding patterns of life after retirement among middle class retirees in contemporary India.

5.3 The Qualitative Approach

The research questions in this study were designed to investigate how middle class retirees in India make the transition from full-time work to a life without work in a situation of unrestricted time, how they reflect on the life left behind and connect to the present, how they form a temporal structure, how they negotiate role change in the family and how they construct a paradigm of adjustment in the entirety of abundant leisure. A qualitative inquiry is considered to be the most effective method of gaining access to the lived experience of retired people. Each individual has a history and a story to tell. According to Miles and Huberman (1994: 10) the key feature of qualitative data “is their richness and holism, with strong potential for revealing complexity.”
The author considers that the best method of investigation into the life course of retired people is the qualitative method, which has a number of advantages over a quantitative approach. For example, the researcher in this study was able to ask middle class retirees in India about their post-retirement experiences, challenges, expectations from retirement, their practical experiences, issues of adaptation, patterns of everyday activities, way of spending leisure time, detailed thought process concerning a particular event and its implication in the life course which would not be possible in a rigidly structured formal questionnaire. Qualitative research lends voice to a participant or a group by its sheer flexibility. For example, the ability and motivation of social networking of retired persons in India depends to a large extent on their previous history of social networking which can be probed by qualitative methods.

Qualitative research can be broadly defined as, “any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification” (Strauss and Corbin, 1990: 20). Whereas quantitative research is a method which aims to measure using numbers, qualitative research describes scenes, gathers data through interviews, or analyzes the meaning of documents as Gilbert (2008: 35) says: “Qualitative data often makes it easier to follow cause and effect, since one can track people through their lives or ask them to tell their life histories”.

The strength of qualitative research is its ability to provide complex textual descriptions of how people experience a given research issue. It may provide information on contradictory behaviours, beliefs, opinions, emotions and the relationships of individuals. Qualitative methods are also effective in identifying the influence of social norms, socio-economic status, gender roles, ethnicity and religion. Gubrium and Holstein (2000) argue that experiences and everyday life meanings are too complex to be captured adequately by the quantitative approach. One major feature of qualitative research is to “focus on naturally occurring ordinary events in natural settings, so that we have a strong handle on what ‘real life’ is like”
Another feature of qualitative data is its richness and holism, with strong potential for revealing complexity. Denzin and Lincoln (1994) argue that qualitative research involves an interpretative and naturalistic approach to subject matter.

In qualitative research, no prior hypothesis is generally constructed and therefore the research is based on open ended interviews which allows for a diversity of exploration (Best and Kahn, 1992; Holstein and Gubrium, 2000). Having this broad understanding in mind, a qualitative inquiry was found to be the most effective method to fulfil the objective of this research, as the researcher was engaged in exploring the realities of the different facets of the lived experience of middle class retired people in Indian society.

5.4 Evaluating Qualitative Research

One of the major challenges confronting qualitative researchers is how to assure quality, integrity, and trustworthiness in their research. The problems of reliability and validity in qualitative research have been widely debated by researchers (Denzin and Lincoln, 2003). Reliability refers to the repeatability of the research process and results (Taylor, 2005: 1). By its very definition, qualitative research does not seek to gain consistent results; rather it seeks to elicit the responses of a participant at a specific time and place and in a specific interpersonal context. Qualitative research takes the position that a situation can never be exactly replicated in the same manner as it happens (Taylor, 2005). For example, what happens in a particular interview depends on the interviewer’s approach and the specific relationship of the interviewer with the participant and the specific context. Another researcher, or even the same researcher, interviewing the same participant at a different time and place may not receive the same response (Taylor, 2005).

Validity in qualitative research refers to the degree to which research really measures what it is meant to measure. Validity in other words substantiates that the account truly reflects what was studied in an accurate way (Taylor, 2005: 1). However, this is based upon the
assumption that the phenomenon being investigated is objective and undisputed. Researchers generally view this as inappropriate in qualitative research (Taylor, 2005). The social world is hugely diverse and it is therefore inappropriate to assume that there exists only one reality to which all other findings must respond. Moreover, qualitative research, by definition, involves subjective interpretations (of participants and/or researchers). Interpretation is an integral process of the research process and any single analysis can only be seen as a “tentative statement opening upon a limitless field of possible interpretations” (Churchill, 2000: 164).

It must be recognized that qualitative researchers scrutinize social life at close range and place themselves in direct contact with the lived world of those being studied. Qualitative researchers study things ‘up close’ in order to understand the organization of social life as it is practised. The goal has been to look carefully at social phenomena and to view in detail what other forms of observation may have “missed” (Silverman: 2000). Mason (1996: 146) says that the strength of the qualitative approach is that the “data generation and analysis have been not only appropriate to the research question, but also thorough, careful, honest and accurate”. Quality, rigour and trust-worthiness are the main elements of validity in qualitative research (Davies and Dodd, 2002). All these elements to the best ability, knowledge, endeavour and experience of the author, have been faithfully reflected in this study.

The present study has formulated explanations of the very real and practical experiences of middle class retirees in India. Transparency is the soul of validity and validity addresses whether the research explains or measures what one wishes to measure or explain. Based on the arguments of Mason (1996) and Taylor (2005) in relation to validity, this study will generate data through the rigorous analysis of retirees’ own experiences of how they live their lives and how they perceive different aspects of their lives with regard to the transition to retirement. The study will develop explanations that are constructed around the very real everyday experiences and aspirations of retired middle class people in India.
5.5 Sample Selection and Inclusion Criteria

As discussed in Chapter 1, retirement in India is defined as retirement taken at age 60 for Central government and 58 for state government employees. The retirement age for both men and women is the same both in the state and Central governments. Indian laws do not provide for any specified retirement age for private organizations. Thus, private organizations in India are free to decide the retirement age for their employees, which is usually 60 years. The respondents in this study were required to have been retired for at least one year, so that they had gone some way towards establishing a new lifestyle and had overcome any initial stress, anxiety, strain or the euphoria of retirement. The upper age limit set for this study was 75 and the lower age limit 61. The lower age limit was set at 61, because the retirement age is 60 for Central government and 58 for state government employees.

The study focuses on retirees from managerial, technical, professional and administrative occupations and for the purpose of clarity and simplicity, in this study are referred to as ‘middle class’. Class is a profoundly complex concept to categorize in an ever-changing society and economy like India with multifarious social, cultural and economic implications. Most previous literature locates the middle class between the poor and the extremely rich. The range of people considered middle class has expanded in India in contemporary times to cover a wide and varied group of individuals, “those in government service, qualified professionals...business entrepreneurs, and more well-to-do, teachers in schools in bigger cities and in the institutes of higher education, journalists, the partially or fully educated among the middle level peasantry and the white-collar salariat in the private sector, and legislators” (Varma, 2007: 28). But there is an overwhelming consensus that the Indian middle class has been typically perceived to be an educated section of urban society, employed in white collar jobs (Sridharan, 2004; Fernandes, 2006; Despande, 2003; Baviskar and Ray, 2011). According to Beteille (2002), occupation, function and employment status are the most significant
criteria which determine the status of the middle class. He argues that typically middle class occupations are non-manual.

Surveys by the National Council of Applied Economic Research (NCAER) are very often the basis on which researchers have built their definitions of the Indian middle class (Ravallion, 2009: 4). The NCAER uses ‘household income’ as the criterion, namely an annual family income between Rs 340,000 ($6,000 approx.) to Rs 1.7 million ($31,000 approx.) (at 2009-10 values) as representing the middle class category. The NCAER is a premier government organization in India, which undertakes periodic surveys of various issues which form the dominant basis of not only research but also government policies and programmes.

Keeping these factors in view, it is acknowledged in my study that class can represent a wide spectrum of occupations and lifestyles. The income based definition of NCAER in combination with the definitions of Beteille (2002) (non manual) and Sridharan (2004) (white collar jobs) form the basis of the definition of middle class used in this study. According to this definition, middle class covers a wide range of occupations including teachers, doctors, lawyers, engineers, architects, administrators, artists, managers and other professionals working both in the private and non-private sectors. Fernandes (2006) argues that, it was not education and occupation alone that made a person middle class in India, but was the articulation of a set of cultural styles, beliefs and values which distinguished the Indian middle class from other social groups. Consumer lifestyle and modernity for the middle class are a source of their primary identity (Varma, 2007; Despande, 2003). Jeffery et al. (2011: 143) criticize the occupation based definition of the middle class by arguing “occupation by itself is not a very useful criterion for understanding social class.”

While acknowledging that the middle class could be defined by broad parameters such as occupation, income, social capital, cultural capital and economic capital, in my study a white collar (non-manual) occupation in the Indian organised sector was the primary criterion for selection. The primary criterion for selection was that participants must have be-
longed to white collar professional, managerial or administrative non-manual jobs in the Indian organised sector. However, it must be borne in mind that the lifestyle of the Indian middle class has been widely fragmented in contemporary society with people from diverse sections such as the rural, poor and unorganised sectors adopting a middle class lifestyle. As Baviskar and Ray (2011: 5) state:

“Definitional clarity becomes blurred when we consider that despite working with their hands, skilled manual workers in public-sector firms earn at the same level and enjoy an equivalent lifestyle. And with the proliferation of sub-contracted service-sector jobs, many white-collar workers earn amounts that place their households below the poverty line.”

An equal number of female and male retirees were included in both the pilot and main studies. Only married, middle class retirees were included in the pilot, but in the main study, single retirees were also included. Altogether, 40 participants (20 male and 20 female) were included in the overall study, of whom 10 were single and included two males and three females who had never-married, two male and two female widowers and one divorcee. The remaining 30 were married. Men and women currently involved in part-time work were also accepted as eligible for this study. After retiring at the age of either 58 (state government) or 60 (Central government), some people accept a part-time job to compensate for their loss of income and to remain active. But the part-time work did not exceed eight working days in a month or two days in a week to ensure that they were oriented more towards retirement than towards work. The study mainly focused on those retirees who are healthy and fit after retiring.

5.6 Sample Size

The important point is to devise an appropriate sample size that will generate enough data for a correct interpretation (Auberbach and Silverstein, 2003). Miles and Huberman (1994: 27) argue that qualitative research generally relies on small numbers for an in-depth study. There
are no closely defined rules for determining sample size in qualitative research (Patton, 2002). Keeping the above perspective in view, it was decided to interview 10 respondents for a pilot study and a further 30 respondents for the main study. The pilot study interviews have been incorporated into the overall sample of 40 interviews. In qualitative research, there are no hard and fast rules about sample size (Rubinstein, 1994) and according to Taylor and Bogden (1998) there is no way of determining the exact number to be interviewed at the beginning.

5.7 Sampling Strategy

Qualitative samples are very often purposive samples - samples which are chosen for a particular purpose and not a random sample (Kuzel, 1992). In the present study, purposive sampling was used. The qualitative researcher employs “purposeful, and not random sampling methods. They seek groups, settings and individuals where the process being studied is most likely to occur” (Denzin and Lincoln, 1994: 202). The goal of purposive sampling is to sample cases in a strategic way, so that those sampled are relevant to the research questions that are being posed (Bryman, 2008). Purposive sampling is not a convenience sample but the researcher samples with a definite goal in mind. Purposive sampling is the core to qualitative research (Patton 1990).

Purposeful sampling is recognized as having a similar meaning as theoretical sampling (Higginbottom, 2004; Silverman, 2000; Lincoln and Guba, 1985). Silverman (2000) says that both theoretical and purposeful samples are virtually the same thing in so far as both involve a more clearly defined purpose than that in a convenience sample. According to Glaser and Strauss (1967), theoretical sampling is the process of data collection to create generalizing theory, whereby the researcher jointly collects, codes and analyzes data, and decides what data to collect next and where to find the data in order to develop the theory. In theoretical sampling the process of data collection is controlled by the emerging theory. Theoretical sampling is an ongoing process rather than a distinct phase (Bryman, 2008), and
was developed from the Grounded Theory approach (Glaser and Strauss, 1967). In the Grounded Theory approach, theory is generated through an iterative process of continuous processing of samples, collection and analysis of data (Bryman, 2008).

In relation to purposive sampling, Arber (1993: 73) states that: “Although these samples may attempt to be representative of a specific category of people, they are not probability samples from which precise inferences can be made about the characteristics of the population from which the sample was drawn”. In purposive sampling the researcher looks for samples that possess certain characteristics and traits or qualities. Therefore, the researcher considers the aim of the research and selects the sample accordingly (Coyne, 1997: 624). According to Patton (1990: 169), “the logic and power of purposeful sampling lies in selecting information-rich cases for study in depth. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the research, thus the term purposeful sampling”. Patton (1990: 169) argues that in a qualitative study all types of sampling may be brought under the broad category of ‘purposeful sampling’.

Generalisability refers to the extent to which findings from a study apply to a wider population or in a different context (Ryan and Bernard, 2000). Mason (1996: 94) in this context observes that, “theoretical sampling means selecting groups or categories to study on the basis of their relevance to your research questions, to your theoretical positions and therefore generalisability and construction of theoretical propositions depends to a great extent on representative samples”. Morse (1999: 5) observes:

“In qualitative research, each participant in the relatively small sample has been selected purposefully for the contribution he or she can make toward the emerging theory. It is this selecting that ensures that the theory is comprehensive, complete and saturated. The knowledge gained from the theory should fit all scenarios that may be identified in the larger population”.
Preliminary analysis of the pilot study provided a platform for the theoretical approach to the sampling strategy for the main study. Strauss (1987: 21) argues on the significance of the researcher’s taking advantage of earlier experience for strengthening their ‘theoretical sensitivity’. A pilot study provides experience for the researcher to strengthen the theoretical sensitivity required to develop a sampling strategy. Therefore, by careful, purposeful and theoretical sampling, an understanding about the lived experience of middle class retirement in India was obtained, which can be made generalisable to a much wider population.

Qualitative research is “very much influenced by the researcher’s individual attributes and perspectives” (Schofield, 1993: 202). In this study, the integrity of the researcher is the main foundation on which the sampling strategy would rest its strength without being influenced by the researcher’s own subjective considerations.

5.8 Sampling Method

Gaining access to the sample is an important issue in qualitative research. The primary focus in this study was on purposefully recruiting individuals from the population of middle class retirees that possessed the defined characteristics of the study. The researcher’s judgment is of primary importance in sample selection and data collection. Creswell (1994: 145) says that: “Data are mediated through this human instrument rather than through inventories, questionnaires, or machine”. The personal character, nature, and view of the researcher shape and influence the research process and the findings. As this was a purposeful sampling, the goal was to locate potential sources of information-rich data which could yield insights about the lived experience of middle class retirees having the required characteristics. Participants were selected through snowball and network sampling (Glesne, 2013). Once the author had contacted a source, other participants were approached personally to ascertain their interest in being interviewed.

The interviewees for both the pilot and main study were selected by the author in a variety of ways, with the aim of obtaining a mixture of sources. In August 2012, the author
set out to conduct pilot interviews and the main study interviews were conducted in April 2013. Keeping in view the objective of finding respondents with required characteristics, a number of potential sources were selected, where information about potential relevant respondents was available. The aim was to “seek groups, settings and individuals where the process being studied is most likely to occur’’ (Denzin and Lincoln, 1994:202). Respondents for this study were chosen from the Office of the Accountant General (AG), Public Clubs, and the Retired Employees Association in Odisha.

Firstly, the author contacted the Office of the Accountant General to obtain information about retired government employees. The author was provided with relevant information about potential respondents who had retired from professional jobs and who met the study criteria, and contacted them at their address. Seventeen potential respondents were selected via this source. They were briefed about the purpose of the study by being sent leaflets containing information about the study (Appendix I). All 17 respondents consented to participate in the interview; three participated in the pilot and 14 in the main study. The pensioners in this list belonged only to government sectors.

In order to also select other types of middle class professionals, other sites or organizations were investigated, to identify ‘information rich’ cases available for study in depth. The city club, and retired people’s associations are prominent organizations whose members belong to the middle class professions and the author made a personal visit to a prominent city club which is a hub of multifaceted activities of people retiring from middle class professions. Ten potential respondents consented to give an interview and finally all of them agreed for the main interview.

The author focused on recruitment of potential respondents through other organizations and personal contacts with retired people. For example, the author approached a retired bank employees’ association, whose members were retired from senior positions and a personal visit was made to five persons following telephone contact appraising them about the
study. Four were interviewed for the pilot interview and one for the main study. Education and health were two occupational fields where women generally worked in the formal sector in post-independence India. As many retired women previously worked in the health sector, the author contacted one of the city’s physicians’ associations. Five respondents were selected from this source for the main interview through snowball contacts. In addition, three respondents were selected from a University through snowball contacts.

Participants were selected purposively through snowball contacts and personal contacts. There was no involvement of gatekeepers in selecting the samples to ensure they possessed a range of attributes in order to achieve a diverse sample. One of the advantages of contacting so many sources and organizations was that the author was able to recruit middle class retired people from a wide range.

Once the selection was made, contact was made with potential interviewees. In each case, they were given a verbal introduction about the study and myself, as the researcher. They were also given a leaflet (Appendix I) which provided a general outline about the study and their mobile phone number was collected by the author. The potential interviewees were then telephoned a few days later when they had had time to go through the leaflet and to decide if they were interested in taking part in the study. Selection of the sample through these multiple sources ensured the information-rich cases for the study.

5.8.1 Characteristics of the Pilot Study and Main Study Sample

Ten middle class retired people (five women and five men) were interviewed for the pilot study and 30 (15 women and 15 men) for the main study. The profiles of pilot respondents are given in Appendix IV. The average age of the male respondents was 65 and of women 63. All pilot respondents were married and living with their partners. Detailed profiles of the 30 middle class retirees interviewed for the main study are also given in Appendix IV. The average age of male retirees was 69 and female retirees 67. Of the 30 respondents in the main study, 20 were married, five were single (never-married), one was divorced and four were
widowed (Table 5.1). Patton (1990) argues that maximum variation sampling is a part of purposeful sampling. The author felt that single retired persons and widowed or divorced male and female retirees face a number of issues after retirement that are different from the married and it is important that these are addressed in depth to gain an understanding of the lived experience of middle class retirement.

Table 5.1: Participants by gender and marital status

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>16</td>
<td>14</td>
<td>30</td>
</tr>
<tr>
<td>Single</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Divorced</td>
<td></td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Widowed</td>
<td>2</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>20</td>
<td>40</td>
</tr>
</tbody>
</table>

All the respondents belong to the upper end of the socio-economic spectrum and before retirement were in managerial, technical and professional occupations. They are all referred to as middle class in this study. All the respondents were educated to University or college level and had received at least a Bachelor’s degree. The husbands of all the female respondents except one were working in various organizations in the organised sector and had also retired. This indicates that highly educated women were married to men in middle class managerial jobs. In contrast, the wives of 14 of the 17 married male respondents were not working in the formal sector. Therefore, the majority of male respondents were married to educated women who remained housewives. Religion was not a criterion used in the selection of the sample. The final sample comprised 37 Hindus, two Christians (Jasmin, FD, 69; Mary, FP, 67) and one Muslim (Prabhat, MW, 74). The religion breakdown of the sample is typical of the location of my study which comprised 93.6% Hindus, 2.17 % Muslims and 2.78% Christians (Census of India, 2011).
5.9 The Interviews

In this study, semi-structured and open-ended interviews were used to encourage in-depth responses from the participants. The main objective was to explore the experience, perceptions and impact of retirement on the lived experience of middle class retirees in India. The semi-structured interview was based on a series of open-ended questions about a number of issues the researcher considered relevant to the study. The semi-structured interview guide (Appendix III) allowed for the discovery of information the researcher may not have contemplated at the start of the research. The open-ended nature of questions provided opportunities to the interviewee and the interviewer to discuss some topics in more detail. If the interviewee found difficulty in answering a question or provided only a brief response, the interviewer used the probes and prompts to allow the interviewee to answer in more depth.

The semi-structured interview guide enabled the researcher and the interviewee to develop a conversation, thus allowing additional questions to be asked to clarify answers given by the interviewee and to follow new lines of questioning if these emerged during the interview.

Semi-structured interviews allow the interview to be ‘on course’ while remaining flexible. In semi-structured interviews, the interviewer makes on-the-spot decisions about the content and sequence of the interview as it progresses (Mason, 1996) and this was the approach deemed appropriate for this study by the author.

5.9.1 Interview Guide

An interview guide is a list of the broad range of topics that the interviewer wants to explore during each interview. The interview guide must be open and flexible so that the interviewer pursues respondents’ stories in more detail. In preparing an interview guide “the formulation of the questions should not be so specific that alternative avenues of inquiry that arise during fieldwork are closed” (Bryman et al., 2009: 162). In semi-structured interviews, the inter-
viewer is free to probe which allows the interviewer to pursue in more depth particular areas that may emerge for each interviewee (Fielding and Thomas, 2008; Hill et al., 2005). According to Creswell (2007), the researcher must construct questions in such a manner that participants and their responses to questions are always in focus.

An interview guide allows the conversation to flow in a natural way, and questions are not necessarily asked in order. In keeping with the flexible nature of qualitative research designs, interview guides can be modified over time to focus attention on areas of particular importance, or to exclude things that the researcher has found to be unrelated to the goals of the research (Lofland and Lofland, 1984).

Adhering to these basic guidelines, an interview guide was developed for conducting the interviews for this study (Appendix III). Semi-structured questions were prepared in clear, simple, straightforward language, easily understood by the interviewees. Demographic details such as name, age, year of retirement, educational experiences, work history, current work status was the first topic of discussion in the interview which is important in “contextualizing people’s answers” (Bryman et al., 2009: 442). Subsequent questions allowed the interview process to flow more freely and in a natural way (Creswell, 2007).

The topics covered in the interview guide revolved around the main research questions relating to how participants framed their experience in retirement with regard to leaving paid work, their initial outlook, health, income, activity, quality of life and how they perceived society and how society treated them, and what they considered satisfaction and dissatisfaction in retirement. The same interview guide was used for both the pilot and the main study and there was no change in the content or format following the pilot study. During interviewing, the respondents led the discussion without interruption, expressed real feelings and experiences without being interrupted or feeling that the interviewer was expecting a particular reply. Patient listening is the only method suitable for the purpose (Mason, 1996).
5.9.2 Interview Setting

The interview setting, relating to the surroundings such as place and time, is important for the interview. Generally, interviews occur in homes, workplaces or public venues (Taylor and Bogdan, 1998). It is important in qualitative interviewing to allow the participants to choose their own location for the interview. The settings chosen by the participants in this study were private, comfortable and free from distractions.

Interviews in this study were conducted mostly at the home of the respondents. Among the 40 respondents, nine males and one female were interviewed outside their homes because of their preference. All qualitative interviews were either tape recorded or digitally recorded and transcribed. The recording of the interview allows the researcher to focus on the interview content and the prompts and thus enables the generation of a ‘verbatim transcript’ of the interview (Lofland and Lofland, 1995). Keeping this in view, a good-quality digital voice recorder was chosen as an important instrument for recording the interview which allowed the researcher to produce a verbatim transcription (Fielding and Thomas, 2008; Mitchell et al., 2004).

5.9.3 Conducting the Interview

The interviewer is the vital data collection tool in a qualitative interview. The ability to develop trust, be respectful to the interviewee and listening well are some of the skills an interviewer needs for the purpose of qualitative interviewing (Hermanowicz, 2002). Morse and Field (1995: 98) observed that there are a number of important steps to follow before starting an interview. King (1996) argues that the central issue of a successful interview is trust between the interviewer and the interviewee.

The author had the occasion to meet the interviewees at least twice before interview. The first time was to identify that a potential respondent met the selection criteria, and the second time when meeting the participants to give them the leaflet providing a brief outline
of the study and the author’s role and interest in it. They became familiar with the author’s manner, interests and background, which is crucial to create rapport for a successful interview (Goffman, 1959). During these initial contacts, I informed individuals of the objective of my research and gave a brief account of the interview process. As part of informed consent, I emphasized the voluntary nature of their participation, and issues relating to strict confidentiality and anonymity. These endeavours created goodwill and trust which, as observed by King (1996), is the central issue in securing a good interview.

Understanding the culture, ethos and language of the respondents is paramount in a semi-structured interview, which promotes goodwill (Minichiello et al., 1990). While establishing rapport, the author was aware that too close an identification with the interviewees can blur their independent thinking. Kvale (1996) proposed 10 criteria for a successful interviewer, namely knowledgeable, clear, gentle, sensitive, open and critical, in addition to the ability to structure and steer the interview, while remembering and interpreting.

The general presentation of the interviewer “leaves a profound impression on the respondents and has a great influence over the success (or lack of it) of the study” (Fontana and Frey, 2003: 77). The quality of the conversation depends on how the interviewer presents himself. The interviewer should exude warmth, friendship, and good intent in order to connect to the interviewee and generate a climate in which the interviewee should feel at home. While doing so, some “social and intellectual distance” needs to be maintained for the purpose of analytical rigour (Hammersley and Atkinson, 1983: 102). During the interview almost all the participants preferred a one-to-one interview with no one else present while the interview was taking place. In each case, the participants’ requests to be interviewed alone or with a partner were observed.

Fontana and Frey (2005) comment that while trying to establish rapport, the interviewer needs to observe caution. There was apprehension about the possible intrusion of the
author’s own bias into the interview (Roulston et al., 2003). Therefore, the author conducted three ‘mock’ interviews with other retired persons (who were not included in the pilot study sample) to gather initial experience of interviewing. The mock interviews provided insights and suggestions regarding the things that needed to be addressed during the interview. The interviewees were given the option to use either English or their native language at the start of the interview. All the interviewees voluntarily agreed to speak in English. On some rare occasions they used their native language to clarify some points during the interview. The average length of the interview was one-and-a-half hours.

Using an interview guide, the participants were taken through the process of the interview to recount their life story. As mentioned in Section 5.9.1, the interview took a natural sequence of chronological details followed by other experiences of retirement. Probing is a very important feature of successful interviews (Fielding and Thomas, 2008). Bernard (1995: 87) observes that “the key to successful interviewing is learning how to probe effectively… that is to stimulate an informant to produce more information”. Probing is basically related to follow-up questioning to get a fuller response which may both be verbal and non-verbal (Fielding and Thomas, 2008). Probing allowed the author to elicit further information on a question.

A field note was written up after every interview and before the start of the transcription by the author. Lofland and Lofland (1984) recommend jotting down notes that will serve as a memory aid when field notes are constructed. The field note contained the details of how the interviewing had progressed and provided a running description of settings, people, and activities, body language, tone, facial expressions etc. (Fontana and Frey, 2005). This happened soon after each interview on the same day.

The author readily accepted any suggestions given by the interviewee during the interview in order to create an atmosphere of trust and friendship. The interviewees were highly
relaxed, open, detailed and informative. The author felt during the interview that people were willing to talk about themselves and their lives freely and frankly.

5.10 Reflections on the Interviews

Critical reflection, or reflexivity, is an important element in qualitative research (Glesne, 2013). Tracy (2013: 132) says: “Qualitative interviews provide opportunities for mutual discovery, understanding, reflection, and explanation via a path that is organic, adaptable, and oftentimes energizing”. Qualitative researchers primarily seek to understand meanings, but they do not assume that meanings are fixed. They have no expectation that the ‘truth’ is simply ‘out there’ waiting to be discovered by asking the right questions. They do not assume that their questions are ‘objective’, nor do they assume that the respondents’ replies have definitive meanings that mirror a singular ‘reality’. Rather, they hold that all meanings are interactively and culturally constructed. Qualitative researchers try to understand how meanings are produced and reproduced in each social, cultural and relational context. The interview is one such context of interactive meaning-making for researchers.

The interviews in this study followed a schedule of open ended questions, tracking leads, and clearing up inconsistencies in answers. The author was able to stimulate discussion with the participants, who came out with their ‘real’ life story. There were many occasions, when the reply was spontaneous from the interviewees. For example, some respondents talked naturally about their life course accomplishments, while others spoke in an unprompted way about how they overcame various challenges in their career, which had made them stronger in later life.

The pilot study highlighted a number of issues which were taken into consideration for the conduct of the main interviews. Some aspects of the lived experience of middle class retired people, like issues of freedom, grandparenting, social relationships, and voluntary work were covered in less detail during the pilot interviews, but were covered in more detail
and systematically during the main interviews. Cutler (2003) observes that the researcher and respondent should always find ways of agreeing with each other as long as both parties are willing to talk and clear the doubts.

The author encountered some difficulties in developing a conversation with a few male and female respondents, especially those who were single and the previously married, who were less open in their replies to questions, particularly those dealing with their life relating to marriage. Some female respondents, particularly widows, chose to remain silent or give short replies to questions relating to their conjugal life. The author tried to use various techniques such as probes and prompts and facial expressions to encourage a fuller response. Respondents talked in a positive way about family relationships, especially financial relationships, with their children, but as the interview progressed a more realistic picture emerged.

Initially, the author followed the interview guide (Appendix III), familiar from the pilot interviews. But, as the interviews progressed a more relaxed ambience was created and a more flexible approach was adopted by changing the order of questions wherever and whenever it was necessary. For example, if a male or female respondent showed signs of discomfort talking about role change in the family after retirement, the author came back to the subject a little later and tried to rephrase the question more carefully.

The author quickly established rapport with most of the respondents, although some took longer to become familiar with the situation. Rapport is ‘relational’ and “the development of trust between researcher and participant is an essential part of the research process” (Darlington and Scott, 2002: 54). Five of the males and two of the female respondents spoke for nearly two hours without showing any discomfort. Other interviewees spoke elaborately for nearly one-and-a-half hours on average, which showed that these older retirees were happy to share their life experience with others if given an opportunity to do so.
5.10.1 Positionality

One of the requirements of reflexive research is to ascertain how the background, personal values and experiences of the researcher may affect the researcher’s ability to observe, analyze and interpret (Ernest, 1994: 8). Temple and Young (2004: 164) state that “one’s position within the social world influences the way in which you see it.” In qualitative research, the data collection and interpretation of data can be influenced by the researcher’s positionality. To address the issues of subjectivity in a qualitative study, it is important to acknowledge the researcher’s biases by stating them to the full extent in order to enable the audience to evaluate qualitative research (Altheide and Johnson, 1994).

I examined my positionality as a senior government employee who brought long years of understanding of middle class job experience to the study. My occupation in an organised sector job enabled participants to ask about my background and experiences. Sharing this information with participants was significant because they were interacting with someone with a similar job from which they had retired. In this study, I followed the principle of semi-structured in-depth interview. The interviewing was followed by probes and prompts in a natural sequence and the interviewing process was a “truer rather than an artificial form of communication” (Chavez, 2008: 485). Following a natural sequence of interviewing and “knowing where to draw the boundaries” (Chavez, 2008: 485) was important to negotiate my ‘insiderness’.

My positionality in this study did not relieve me from the rigour demanded of scientific investigation that is required in qualitative research. Self-reflexivity helped to keep my subjectivity to a minimum. While there may be disadvantages of insider research, my experience in conducting this study was a very positive and constructive one.

5.11 Ethical Issues

Ethical issues relate to the rights of the individual, being researched. There are several key ethical issues associated with qualitative research which include informed consent, right to
privacy, and protection from harm (Richards and Schwartz, 2002; Bulmer, 2008). The participants understood the implications of the research and before their involvement they gave their written consent to participation in the research (see Appendix II). Consent is an important process in all research (Lawton, 2001). In the present study, the participants had been fully briefed about the purpose of the research. As part of the author’s responsibility with each respondent, the voluntary nature of their participation was discussed and they were fully informed about issues of complete anonymity and confidentiality. All participants were given a pseudonym to ensure confidentiality and anonymity.

Participants were given a leaflet (Appendix I) which provided a general outline about the study, and they were asked to give their mobile number. The potential interviewees were then called a few days later when they had gone through the leaflet and to decide if they were interested in taking part in the study. Consent was continuously monitored to fully ensure the interest of the respondents during the interview process. Written consent was taken from all the respondents for both the pilot and the main interview (Appendix II).

Protection of the privacy of an individual who is researched is a requirement in research work (Bulmer, 2008). Privacy can be understood as the obligation of persons to whom private information has been given not to use the information for any purpose other than that for which it was given. It also refers to the anonymity of the participants who should remain unidentifiable on the research results. In the present study, the respondents were assured that confidentiality would be maintained for the information they shared during the interview.

There may be negative repercussions for participants and emotional distress as a consequence of their participation in a research study. Because of the intense personal interaction and intimate nature of knowledge shared, sometimes the consequences can be far-reaching (Marvasti, 2004). In the present study, participants were assured that the nature of the interview would not intrude on sensitive issues. Some issues, such as asking widows about their
late husband or married life, or asking about the bachelorhood of never-married respondents, as well as financial matters, were all sensitive and were dealt with in a careful manner.

5.12 Data Analysis

The present study used ‘Grounded Theory’ (Glaser and Strauss, 1967), which is a commonly used method of analysis in qualitative research (Creswell, 2007). Grounded Theory is a process by which a researcher generates theory that is grounded in the data (Strauss and Corbin, 1998; Glaser and Strauss, 1967). The key to Grounded Theory is to generate enough in-depth data to illuminate patterns, concepts, categories, properties and dimensions of the given phenomena (Strauss and Corbin, 1998).

Grounded Theory implies that the researcher is actively focused and engaged with the research material. Bernard (2000: 443) describes Grounded Theory as “a set of techniques for (1) identifying categories and concepts that emerge from the text, and (2) linking the concepts into substantive and formal theories”. Bogdan and Biklen (1982: 145) defined data analysis in qualitative research as “working with data, organizing it, breaking it into manageable units, synthesizing it, searching for patterns, discovering what is to be learned and deciding what you will tell others.” Qualitative research is based on inductive analysis of data, meaning that the critical themes should emerge out of the data (Patton, 1990).

As qualitative data involves considerable amounts of interview transcripts, field notes and documents, the process of analysis is more iterative rather than linear. There is a constant comparison between data and constructed concepts as new data emerge (Glaser and Strauss, 1967). Thus Grounded Theory is related to the development of theory out of data and the approach is iterative, with data collection and analysis proceeding in tandem, repeatedly referring to each other (Bryman et al., 2009). In the next stage, coding, annotation, cross-referencing and categorization were undertaken. Subsequently, filters and memos were added which allowed the data to be searched and browsed according to key phrases, words or concepts.
In this study, the interviews of the 40 respondents were fully transcribed and typed up in English. The transcripts were coded into meaningful and consistent categories. All the interview transcripts and field notes were perused thoroughly before coding started. Transcripts were highlighted with different coloured marker pens, and categories were marked for the purpose of coding. The codes were developed through an open coding system (Strauss and Corbin, 1990) in which the interview transcripts were reviewed time and again to identify major themes. Although, there was individuality of respondents’ experiences, there were statements that captured the common experiences of respondents that became some of the primary themes for the analysis.

Analyzing qualitative data typically involves the complete immersion of the researcher in the data to become familiar with it. Then the researcher looks for patterns and themes and searches for various types of relationships between data. Through this process, data were closely processed, compared for similarities and dissimilarities and broken down into several parts (Strauss and Corbin, 1990). This process is basically an exercise of the researcher’s judgment. During the open coding, the author tentatively identified the conceptual categories into which the observations of phenomena were grouped. Open coding is the process by which concepts are located and subsequently developed in terms of their properties and dimensions. These category/codes can be gradually modified as the analysis develops. The codes or categories identified were those that best fitted the data (Glaser and Strauss, 1967).

Each transcribed interview was reviewed a minimum of ten times. In the first two readings, general themes were highlighted and this helped in the categorization and coding. This process involved making memos regarding basic information about respondents and including: a) age, b) family details, c) participant profile, d) occupations, e) career, f) places of work, g) marital status, h) children and grandchildren profile, i) mobility pattern during work, j) part-time work pattern, k) voluntary work pattern, and l) leisure travel.
The coding process then used an inductive method in which the codes were discovered throughout the review and analysis. An inductive approach “seeks to generate code by examining units of meaning as they appear within texts” (Hammond and Wellington, 2013: 23). Thematic coding, as used in this study, is widely used in qualitative methodology and is considered to be excellent for structural corroboration within a study (Glesne, 2013).

The themes coded were: work fatigue, freedom, retirement reflection, disappointment, expectation, feelings of loss, part-time work, income, disease, physical exercise, nutrition, health services, liabilities, dependence, expenditure, friends, relatives, neighbours, accomplishments, loneliness, activities, physical exercise, relationships, children, grandchildren, leisure, marital quality, self-time, income, social network, freedom, identity, value system, negative image, optimism, and pessimism.

After open coding, the second step was to group and cluster the discreet codes based on their commonalities and similarities. At this stage, the data was analyzed thematically, which “allows categories to emerge from the data” (Ezzy, 2002: 83) that were related to the research questions. As categories of a particular interview transcript emerged, other events in another interview were continuously compared and were coded into the existing or new categories. This process of comparisons continued through the whole process of analysis. Lastly, the categories which were most dominant in the data or which formed a dominant pattern were found and their contents summarized by means of asking “what are the themes embedded in the conceptual categories” (Harry et al., 2005: 6).

When the coding of each transcript had been completed, the themes found for each participant were compared. Based on such continuous comparisons, if it was found that there were discrepancies in certain parts, the author returned to the original transcription and checked the authenticity of the data and modified and ensured that the themes were comprehensively represented by the data. For example, regarding work fatigue, many participants said that work fatigue related to long, routine work and how important it was to escape from
routine, which had been categorized originally as ‘routine and work fatigue’. After similar types of view had been identified in the data, a new theme of ‘longing for freedom from work fatigue’ was created, replacing ‘routine and work fatigue’.

Regarding the need for an alternative structure in retirement, initially, after the comparison of the data, part-time work was categorized as contributing to form a structure. After continuous comparison, voluntary work, care-giving, and leisure activities were combined into the theme of ‘retirement structure’. These comparisons were made continuously to find new themes until the final themes emerged. Using these procedures, some of the basic categories that took shape and were examined during the analysis were: reflections on retirement, retirement pride, managing initial emotions, work fatigue, freedom, ‘role-less’ role, adaptation, health, finance, self-time, family relationships, social relationships, primary activities, leisure, freedom, satisfaction, dissatisfaction, optimism, pessimism, and future challenges.

The next stage of analysis of the interview data involved splitting some categories, combining other categories, and introducing new categories and ‘theoretical codes’ that helped to interconnect the base categories. The discrete categories identified in open coding were compared and combined in fresh ways so that a bigger picture gradually emerged. The purpose of coding is to acquire new understanding of a phenomenon of interest. This is the point at which the transition from data to theory takes place, and constitutes the most important part of research.

Miles and Huberman (1994) suggest a series of sequences for undertaking data analysis. These steps include developing codes and applying them to textual data such as interviews and field notes, followed by the researcher’s reflection on the observations and interviews. Then the stage of searching for patterns and relationships between themes takes place. Miles and Huberman (1994) further suggest that the next step is to conduct an investigation of different aspects and develop interpretations of findings, followed by verification of interpretation. For example, retirees in this study talked constantly about their past career accom-
accomplishments, and this was conceptualized as ‘pride’ in a long career which brought them great satisfaction. The author investigated if a pattern existed to this aspect, with all the retirees interpreting this as ‘retirement pride’ and prompted further investigation into whether retirees derived pride from other facets of their lives. It was found that having a successful end to a career, building their children's future and having a satisfying family life are also important categories which could be brought under the category ‘retirement pride’.

5.13 Conclusion

The aim of this thesis is to explore the lived experience of middle class retirement in India. The justification and challenges of a qualitative method for studying this topic have been examined. The study was based on semi-structured open ended interviews with 40 respondents. Purposive sampling was used to select participants in a strategic way identified via multiple sources. Selection of the sample for interview was achieved through various sources by direct approach and self-introduction on the part of the author without any involvement of gatekeepers. In this research, the author acknowledged his positionality relating to expediency of access to the sample, the interview process, data collection and interpretation.

The issues of reliability and validity in a qualitative approach were discussed. Quality, rigour and trustworthiness are the important elements of validity in qualitative research (Davies and Dodd, 2002). The criteria required for establishing trustworthiness and authenticity lead to what Lincoln and Guba (1985) call dependability and transferability in a qualitative investigation. The issue of generisability in qualitative research was discussed.

Qualitative research is interpretative in nature and by developing narratives rich in thick description, researchers can paint an elaborate and vivid picture of the lives of those studied. The samples selected for this study were representative and captured the diverse realities of the lived experience of middle class Indian retirees. A Grounded Theory approach was used to analyze the data. The constant comparison method provided a means to analyze the data and important concepts that emerged from the data about the experience of middle
class retirees. The strength of Grounded Theory was to generate rich data, which showed patterns, concepts, categories and dimensions of the given phenomena (Strauss and Corbin, 1998).

The data was analyzed using an inductive method in which the codes were discovered through analysis and thematic coding was used in this study (Glesne, 2013). The need to maintain sensitivity towards cultural and social values while asking potentially sensitive questions was discussed. The research followed ethical practice and maintained the confidentiality of the respondents. One of the primary objectives of qualitative research is to unravel the meaning of experiences from the viewpoints of the participants (Gubrium and Sankar, 1994). In this study, the author investigated the varied experiences of middle class Indian retirees by interpretation of their family and social context.
6 - Onset of the Retirement Journey: Initial Outlook and Actions

6.1 Introduction

This chapter analyses issues relating to the onset of the retirement journey and the initial outlook and actions from the perspective and experiences of the middle class retirees in this study. This is likely to be the most challenging period in the life of the retirees, when they transition from an established work life to a life without routine and structure, involving the loss of work colleagues, identity and authority. The chapter focuses on issues of work fatigue during long years in the job and its impact on their post-retirement experience, issues of disempowerment and the immediate post-retirement need for a structure as a primary object of the post-retirement transformation. The respondents in this study reflected on their life after attaining retirement. These reflections provide clues to the mindset of the retirees on certain key retirement issues, involving feelings of uselessness and of ‘being old’ at the time of retirement.

As shown in the literature reviewed in Chapter 2, middle class jobs are challenging and carry wide-ranging decision-making authority. For those retiring at pensionable age, various issues may emerge in the post-retirement period. When retirees are stripped of the framework of their working routine, they are likely to look for an immediate alternative structure and thus part-time work may fill the immediate gap. Various aspects including the gendered dimension of part-time work are examined in this chapter.

The decision-making authority and the financial freedom offered through middle class occupations are a source of empowerment during the working years. Women retirees in this study were highly educated (professors, engineers, bankers, doctors, administrative officials), and most belonged to the first generation of educated persons in their family. For example, Mary (FP, 67) was both a successful teacher and the first woman driving licence holder in her
city; Bineeta (FP, 63) was the first woman engineer in the State of Odisha; and Usha (FP, 66) was the first woman banker in the state of Odisha. Therefore, the gendered dimension of disempowerment during retirement, if any, will be examined in this chapter.

In this study, the transition to retirement is defined as a phase in which an individual shifts, as Borland (2005) says, from the ‘permanent nature’ of labour market activity to a state of ‘retirement’. By ‘permanent nature’, Borland means the labour market activity that an individual has had over an extended period of time in their career. The most prevalent example of such labour market activity would be where an individual has worked full-time for about 30 years (Borland, 2005).

6.2 Moment of Truth and the Arrival of the Inevitable

The first theme discussed with all 40 respondents was the circumstances prevalent prior to the time of retirement. Interviewees were asked to narrate the type of work that they undertook, the type of mindset they had developed and the type of challenges they faced while working. Although work as such constituted the generic life structure of retirees throughout a very significant period of their life, it was the dynamics of their work life which brought different forms of experiences and influenced their life course.

The inevitability of the timing of retirement from paid work, and the length of experience in work, structured the retirement transition for these middle class respondents, which has been termed as ‘late life job challenge’ in the retirement experience of the retirees. Retirement for all 40 respondents arrived at the predetermined state pensionable age, the mandatory age of retirement in the public sector in India. All the interviewees indicated that they were prepared for the arrival of what this study describes as the ‘late life moment of truth’ and which Reitzes and Murtan (2004: 64) called a “normal stage in the life cycle”. The arrival of this moment, as indicated by the interviewees, had two dimensions: the inevitability of

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retiring at a particular age which the retirees accepted as a ‘normal’ part of their life course; and the mental preparedness of the retirees to enter into the retirement phase of their lives.

All the respondents spoke candidly about their feelings on the arrival of retirement. For example, Kasturi, who worked for more than 30 years as a teacher and retired as principal of a college, had always trained her mind for retirement. When asked if she felt suddenly out of place after retirement, she said:

“Never, because when we joined our job, we knew that on attaining a particular age, we have to retire. So, we train our mind from the beginning to enter into the life of retirement”. (Kasturi, FP, 62)

For Gautam, it was ‘business as usual’ until the last date before his retirement. He was asked, whether, he felt any change of attitude on the arrival of retirement and he said:

“Well, that is not something that came unprepared. You were prepared for the day when you joined the job, and you know that on such and such date you are going to retire. The exact date is known, and there is not much of a change. Even on the last day of my retirement, I had taken some important decisions.” (Gautam, MP, 72)

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1-In the middle class paid job in the government sector in India, people join at the prescribed age, and retire at the age of either 58 or 60 in the state government and the Central government. Employees are aware of the job conditions, financial and retirement entitlements and the exact date of retirement. Accordingly, they mentally prepare themselves for their retirement at the prescribed age.
The majority of the respondents in this study had accepted retirement as part of a ‘normal’ life course that was structured into the very nature of full-time employment in the organised sector in India. This transition was not viewed with resistance or negative attitudes. It was a genuine feeling of acceptance of the event as an integral and inevitable part of their life course. The attitude of Mary symbolized the very positive spirit of acceptance of retirement. She said:

“I accepted it with good heart. I thought, this is usual for people who retired. It’s nothing unusual”. (Mary, FP, 67)

However, long years of work can influence the behaviour and mindset of a person. They may feel increasingly saturated by a routine work structure, dealing with a similar subject matter every day, being away from the family for long periods, work place harassment, creating a type of work fatigue in the minds of retirees. Work fatigue may create detachment from their work and can trigger an ‘exodus syndrome’, which is examined in the next section.

6.3 Possible Work Fatigue and its Impact on Retirement Outlook

The majority of respondents felt that they had accomplished what they could during their working life, including achieving financial freedom, which is crucial for post-retirement. For most respondents, work had involved long hours in the workplace and had filled most of their regular schedules. Routine was established around work and work-related activities which had been maintained for many years, often creating a form of disenchantment towards work. The inability to achieve desired work goals can be an important trigger in work fatigue and for some retirees this resulted in lost motivation.

This experience of work fatigue during the working career was sharply reflected in their attitude to long for freedom after retirement. A lengthy period of similar work in similar circumstances with a routine which did not allow for desired levels of novelty in their work, gave scope for possible stress. Independence was restricted, with limited opportunity for
‘self-time’ or creative thinking. In addition, often adverse organizational behaviour contributed to stress with resultant work fatigue, and therefore the overwhelming position of the majority of retirees was to long for freedom in the aftermath of retirement. The fact that freedom was greatly relished in retirement illustrated that there were elements of work fatigue that crept into the mindset of nearly all respondents during their career. Many respondents felt that freedom had given a new meaning to their emerging retirement life course. As the retirees found freedom to be important during retirement, it indicated that the presence of work fatigue was related to the absence of freedom during work.

Nirbhaya was disappointed at not being able to achieve the goals which had been her objective during her professional career. She indicated the importance of freedom in retirement. When asked about her immediate feelings in the post-retirement period, she said:

“Not dependent on anybody anymore. Now, it is total independence for me, as there is no need to make application to the authority to obtain leave. For the first time, there is no need to obtain permission to go anywhere as I always used to take permission from my boss. There is no question of asking for casual leave or earned leave after retirement. You are free. You are a free bird after retirement.” (Nirbhaya, FS, 67)

Long years of working in a system meant repetition of everyday work and many respondents were relieved by being freed from such routine. For example, Partha, who worked part-time in a non-government organisation after retirement felt relieved by being out of the routine, said:

“Yes, I thought at least it would be a relief from the regular routines. I had to attend this meeting or that meeting, or I had to attend this call or that call, and all these things are not there after retirement. Honestly, now, I plan to write a memoir to tell about how banking developed over the years.” (Partha, MP, 72)
Routine placed in the overall context of freedom was preferred, as it gave scope to the respondents to control routine to their liking. But routine controlled by any other authority was disliked by respondents. In the post-retirement period, respondents wanted a form of routine and structure as they embarked on various activities, like part-time and volunteer work, but this routine was controlled by the respondents themselves. For the majority of respondents routine was moderated to suit their needs during their professional career which did not create any work fatigue.

The presence of work fatigue due to long years of routine work resulted in a longing for freedom for the respondents, which is further examined in the next section.

**6.3.1 Resilience in the Face of Job Fatigue**

Out of the 40 participants in this study, 21 had previously worked in administrative occupations, and 19 worked in academic or medical areas, non-administrative in nature (see Appendix IV). Out of the 20 women participants, 11 worked in academic areas, five in medical and only four in administrative areas. In contrast, of the 20 male participants, 17 worked in administrative areas, two in academic, and only one in medical. Seven of the women participants, who were in academic or medical areas, also held administrative posts for some time towards the latter part of their career. For example, they either became principal of the college in which they were teaching or became the chief of hospital administration at the District level. Only one male participant, who was in the medical line, also became an administrator in hospital administration. All the participants, who held both administrative and non-administrative posts, revealed that they spoke about their administrative and non-administrative experiences in equal measure.

While the majority of women participants worked in academic and medical fields, the majority of male participants had worked in administrative areas from the beginning of their career. The experience of job tiredness in administrative occupations was higher than for par-
participants in academic or medical occupations. Challenge that resulted in job tiredness were faced by the majority of male retirees related to their administrative jobs, whereas of the four female retirees in administrative jobs, three faced some form of job challenges.

As mentioned earlier, seven women retirees, who worked in academic and medical fields also held administrative jobs during the latter part of their career. Some women retirees held the post of Head of Department in their own academic department, which was not primarily an administrative post as it involved only decisions involving academic matters. The seven women participants who combined both academic with administrative careers showed a positive attitude while dealing with challenges associated with their job.

Despite the varied challenges that created job fatigue, the majority of respondents showed resilience to carry on working until the official age of retirement. Whether work fatigue and a longing for freedom after retirement had given a ‘push’ or ‘pull’ factor to respondents to crave for retirement was difficult to establish in this study. The attitude of the retirees to long for freedom after retirement may have acted as a ‘pull’ factor indirectly. However, longing for freedom did not pull them out of work before retirement age. Sreemati (FP, 62) and Paritosh (MP, 62), who ultimately retired at pensionable age, had indicated their inclination to retire voluntarily before their retirement date because of work stress. Paritosh said:

“Yes, honestly, during the last couple of years before retirement, I had been pining for resigning from the job, taking voluntary retirement and getting into a life, where I have freedom so that I can attend to things which I had missed out.” (Paritosh, MP, 62)

Their accommodation to live with stress was a part of the system they were working in and had developed over a sustained period of time. They were able to adjust mentally to this work-related stress as they always felt that they were doing something substantive for the good of society. As Saktiman said: “Sometimes, I was frustrated by various factors, but over-
all I was satisfied”. On further enquiry as to whether he liked his job, despite the frustrations, he said:

“To be very candid, in the medical profession and in the government job, fulfilment comes from the nature of work. For me, it was not bad. I am thankful to God that I had such a nice time, and I helped the poor people with the help of the government.” (Sakti-man, MP, 68)

The resilience displayed at work over their lengthy careers was helpful for the middle class retirees in negotiating their post-retirement adaptation. For example: Jasmin’s (FD, 69) skills in negotiating her part-time work during post-retirement for more than ten years, Jai-prakash’s (MP, 71) difficult post-retirement financial adjustment and Sulagna’s (FS, 74) skill in combining her tenacity with strenuous efforts to research new medicines on the internet, all demonstrated the resilience of the respondents to emerge out of stressful situations to accommodate change - with all having the competence to adapt to their new situations during the post-retirement period.

All the respondents expressed the view that they were entering into retirement without any misgivings. The thought of the approach of their planned date of retirement was an additional reason for fatigue for these retirees; feelings of job fatigue were compounded for those respondents who had an idea about what they would do once they were retired. The respondents, despite leaving a structured work life did not feel upset, as retirement was seen as giving them time to explore and experiment with new things.

6.4 Reflections on Attaining Retirement

An examination of how retirees reflected on life after retirement is one of the objectives of this chapter. As the respondents stepped into retirement, the life that they left behind and the one they were about to experience ahead occupied their mind. The majority of respondents accepted retirement without voicing any disappointment as they had accepted the inevitable.
Only three male respondents; Mahesh (MP, 68), Sajan (MP, 63), Gautam (MP, 72) and two female respondents; Anuradha, (FW, 71), and Salini (FP, 60) wanted to carry on longer in their full-time jobs; in particular they thought their continuance would have been useful to their organization. Sajan felt he was still physically fit to carry on and said:

“Yes, because I had the energy and I was physically fit. When I was 60, I was still having much strength to continue. And at the present age of 63, the same strength continues. People, who are sick or ill, or physically unfit, may feel different; for me, I feel the same between 2010 and 2013. There is no difference in me.” (Sajan, MP, 63)

After reaching retirement, nearly all respondents exuded optimism. But behind this optimism, for many there was a feeling of uselessness. The fact that retirees entered into the ‘pensioners’ club’ irrespective of being 58, or now belonged to the ‘club of sixty’, may have occupied their thoughts. These feelings were more of a reflection on life gone by. For example, Salini (FP, 60) was a popular teacher in her college, a very good human being and a genuine leader on the campus. She enjoyed the praise of her colleagues and had a very high-level salary. Upon retirement, she lost that ‘golden touch’ to her personality. She lost her friends and work colleagues, among whom she was known as a true leader. She was desperate to retain her visibility and visited her previous college often to meet her old work friends and colleagues and to maintain her balance. She represents a microcosm of the feelings of most of the retirees after retirement, commenting:

“I am missing my colleagues and my college friends. I am a working woman, and I do not have the habit of moving to my neighbour’s house or to mix with other housewives. Generally, I used to mix with my educated colleagues in the college. I don’t like to go to my neighbour’s house, so I am missing that. Because teaching was my pastime, I used to go to college regularly and share my topics with colleagues and used to be very much praised. Now I am missing my colleagues, friends and students.” (Salini, FP, 60)
When asked how she managed, she said:

“I have to manage. In a month, I go to college twice or thrice, because old colleagues are still working and I feel delighted to meet them. After one or two years, I may not go there. When they will no longer be there in the college, I will go to their house thereafter”. (Salini, FP, 60)

In this study, the beginning of the retirement period for the retirees was marked by good health generally and an assured income from pensions. Also, the children of the majority of the retirees were married and settled in high salaried jobs. Unlike male retirees, most of the women retirees did not immediately search for any alternative employment. Their expectations about retirement revolved around the family.

As these middle class retirees prepared to enter the post-retirement phase, all were confident that they had achieved the desired success in their respective careers. Their family and friends expected free time from them. The respondents were aware about the possible loss of identity following retirement from their work and they were keen to build a new identity with new initiatives and actions. Paritosh had great expectations from his retirement. Despite some unexpected developments like the poor health of his mother and the marriage of his son, he thought that there was enough time for him to ‘make life interesting’. He expressed his feelings after retirement:

“When I was nearing retirement, I was very excited about my retired life. I kept saying to my friends and relatives that retired life should be meaningful as you have to do a lot of things which you might have missed during your work life. So, I was quite excited about my retirement. Of course, retirement has not given me that space, which I expected, because of some unforeseen events. There are some family commitments, like I have to take care of my old mother and get my sons married. These things kept me busy for the last one and half years. But still, I feel it is very exciting in the sense that I am en-
joying a lot of space in time and freedom which I missed in my work life”. (Paritosh, MP, 62)

For the respondents, work provided the crucial structure to their life course; therefore, many of the respondents felt they needed to find an alternative framework for their post-retirement period. The majority of male retirees took up part-time jobs to fill the immediate gap. Many women retirees started their own private business in their own sphere. Retirement came with a seemingly satisfactory note with assured income, generally good health and a sense of satisfaction about their career accomplishments, but there was a feeling of a sudden vacuum and respondents looked for different mediums in which to engage.

6.4.1 Reflections on Entry into the ‘Pensioner’s Club’

The respondents in this study had an established life, established routine, established relationships at work, and established assumptions about themselves and the society around them before their retirement. Suddenly, not only did all these aspects of life come to an end, there was also the likelihood of the feeling of ‘being old’ on becoming a pensioner. It is not only chronological age which brought feelings of ‘being old’ to mind, but the fact that they were now receiving a pension which carries the perception of the arrival of old age. It should be noted that the pension in Indian society is strongly synonymous with old and retired people.

All the respondents were asked whether the fact of entering into retirement affected their psychological state of mind in any way, and the majority were of the view that the feelings entered into their thoughts. But they accepted this inevitable fact of their life by being more assertive and by showing positive behavioural responses that fitted into a new pattern of action. Paritosh did not identify too much with work because, during his career, he did not identify too much with work and maintained a balance between work and other aspects of life, such as family. Therefore retirement did not bring feelings of disappointments. On being asked if he felt disappointed on arriving at retirement, he said:
“I did not feel so, because my experience with work and my philosophy of life are slightly different. I never tried to get too much involved or identify myself with the organization, where I worked. So it has never happened.” (Paritosh, MP, 62)

The majority of the women respondents in this study did not show any adverse behavioural response during their passage to the ‘older club’. The active continuation of their primary role in the family meant there was no dividing line between their retirement and their work life. This dividing line was more prominent for male retirees, who more frequently mentioned the feeling of being old during the interviews. Being old, for them, meant a reorganization of their pattern of activity, which can bring about feelings of being old despite a strong physique and good health.

It was the level of activities which defined the mindset of both male and female retirees in this regard. There was also a sense of uselessness which was likely to cause the feeling of being old. A sense of achievement in one’s life course can decrease the feeling of being old, providing the motivation to carry on further. A long career in public life and occupying an important work position provided scope for the respondents to feel they were an ‘achiever’. This was more evident in the case of women respondents. Kasturi was asked if she felt old by becoming a pensioner at the time of retirement, and said:

“No, never. I never felt like that. Rather, I felt I have achieved something as a teacher and felt more cheerful.” (Kasturi, FP, 62)

She reported that she had not felt ignored in any way after retirement, and she talked of her activities as her shield:

“Ignored! I think that depends. If you withdraw yourself or you confine yourself within your home, naturally no one will recognize you. But if you involve yourself in social work, that feeling will not come. We have a ladies’ club, a community club, a welfare
association here in this locality. We have regular meetings and we have regular celebra-
tions, and we have many annual functions and we participate in them actively. And that
is how we go about”. (Kasturi, FP, 62)

Structuring the utilization of time and filling it with activities can minimize the feel-
ing of being old during retirement. Chronological age is a factor that the retirees were all
aware of, but it was the psychological effect of entering into the ‘pensioner club’ that had to
be addressed when respondents arrived at retirement.

6.5 Disempowerment in the Period of Retirement

Besides work providing an individual with a distinct identity, work empowers in a variety of
ways. Work provides designation, responsibility, expertise, decision-making authority, office,
and proximity to authority. All these characteristics of work convey power that is derived
from the position one holds. When individuals leave full-time careers, they often encounter
problems with attitudes, expectations and responses from those around them. When the
power that was vested in the work position is taken away, an individual is stripped of the feel-
ing of being important. Therefore, a significant issue in the retirement time is not to simply
find work, but to find something to replace the lost ‘position of power’. For middle class re-
tirees, power was not negative, that forced them to do things against heir wishes or against
the interest of the collective interest of society.

For those, who had high administrative and managerial careers, the loss of their posi-
tion can have a deeper impact on their psychological state. Work empowers in a variety of
ways; it confers financial freedom and decision-making authority on individuals. Whereas,
details of the financial freedom that work offers will be discussed in the next chapter, it is the
loss of decision-making authority and the possible feeling of disempowerment that will be
discussed in the following section.
6.5.1 Loss of Decision-Making Position as a Form of Disempowerment

One of the major forms of empowerment, especially for the women respondents in this study, was their participation in public life. Participation in paid work had enhanced the capacity of these middle class professional Indian women to participate in public affairs. Work had invested them with decision-making powers and had given them the authority of being in control. The loss of a decision-making position can be a form of disempowerment.

The respondents had retired from decision-making positions in middle class jobs, which gave them the power of control. Loss of this decision-making authority in retirement was a source of disempowerment, especially for women retirees. Bineeta (FP, 63), a banker, was considered to be the ‘problem shooter’ for many companies facing serious financial problems, which would not have been possible for the vast majority of Indian woman who did not have such status in society or a middle class job. Bineeta’s way of handling the situation in her organization demonstrated her authority in decision-making. She told of her challenges and achievements:

“Challenges were there in the sense that the state being industrially not developed, nobody dared to finance the newcomers in the field. Most of the industries suffered because of working capital finance. Finance was not normally easily available to them because banking norms were so stringent. Most of the people, who entered the first time to the industry sector for finance, were not conversant with either the financing part or the marketing part, or the product part, or the technology part. So, naturally you have to groom them thoroughly if you want the unit to be successful and that was the challenge. In most of the cases, I should say with pride that I came out with flying colours and I had been very successful. Any unit which was coming into the state or any unit which was existing and facing problems, I was more or less a problem shooter. Every unit was a challenge and every unit was a learning experience by itself.” (Bineeta, FP, 63)
Similarly, Usha (FP, 66) was a highly admired administrator, whom everybody in her office respected. Padma (FP, 67) handled both her professional and administrative assignments with admiration from her colleagues, for which she received the highest award of the state for medical service, The Gandhi Award. Salini (FP, 60) was called the ‘crisis manager’ in her college. She said: “The Principal used to depend on me to solve difficult problems, and I used to do that successfully for which I was called the crisis manager”. Samiksha (FP, 74) played an important role in her college saying: “I wanted to uplift the status of the Women’s College to make it the number one college of the state. I also organized the silver jubilee function of the college.”

All these middle class women had exercised decision-making authority in their work and established their identity in multiple domains. One was considered a ‘crisis manager’, another was a ‘trouble shooter’ and another one dreamt to make her college the number one in the state. They belonged to different professions, but all played their role in their respective areas effectively and all exercised decision-making, which had empowered them.

Interviewees who had retired from an administrative career had deeper feelings of disempowerment than those who had retired from a non-administrative career. Female retirees, retiring from an administrative career felt particularly disempowered as was evident from Sulagna’s (FS, 74) views. She retired as a professor in a medical college, and had been an influential person in society in her own right. Asked about her feelings at the end of her work life, and said:

“You see, human beings always love power. If I say, I do not love power, that means I am lying. So, when I was the Head of my Department in the medical college. I enjoyed some power and command. That I lost after retirement.” (Sulagna, FS, 74)

Some of the respondents in this study overtly or covertly expressed the view that they loved to exercise power. The respondents who had held administrative posts enjoyed more
decision-making authority than those who held other types of posts. Work provided them with the opportunity to exercise power and retirement deprived them of that opportunity.

Middle class male respondents had faced loss of decision-making authority, which was critical for their empowerment. When asked what he missed most in retirement, Mahesh said:

“I am missing the power, you can say. In retirement, a person misses only the power or chair, because in business people do not retire. They are in business till they die. But in job, it cannot happen.” (Mahesh, MP, 68)

In India, middle class occupations in the organised sector terminate with retirement at a fixed age, whereas, there is no retirement age in the unorganised sector and people continue until they do not feel capable of doing their job. What Mahesh (MP, 68) meant here was that, in private business, people continue working without adhering to any fixed date of retirement. The loss of this control in decision-making can cause disempowerment. Sajan said his level of respect had not diminished after retirement, but he felt the power associated with work had gone away:

“Respect-wise nothing has gone, but the only thing I have lost, is my power. Respect and reverence are there”. (Sajan, MP, 63)

Empowerment is a form of identity derived from work which is part of a complex work-identity relationship. Individuals combine different elements of their work position so that an identity of power is created. There was a desire on the part of the respondents to remain empowered by combining these work elements to enhance their sense of self-worth during their work time as was evident in the case of Sulagna (FS, 74) and Mahesh (MP, 68). Retirement from work disrupted this work-identity relationship by bringing a sense of disempowerment for the middle class retirees in this study.
6.6 Part-Time Work

The immediate concern of the majority of respondents in this study was to devise a strategy to form a structure after retirement. Part-time work in the form of taking up work similar to their earlier jobs in some forum fitted this strategy well. The sudden disappearance of structure from their lives was the main concern for the majority of respondents.

Table 6.1: Part-time work pattern of male respondents

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Previous Work</th>
<th>Present Part-time Work</th>
<th>Hours/days per week</th>
<th>Years in part-time work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Badal</td>
<td>63</td>
<td>Administration</td>
<td>Teaching</td>
<td>3 hours / 3 days</td>
<td>3</td>
</tr>
<tr>
<td>Birat</td>
<td>65</td>
<td>Administration</td>
<td>Consultancy</td>
<td>3 hours / 4 days</td>
<td>5</td>
</tr>
<tr>
<td>Bismay</td>
<td>62</td>
<td>Administration</td>
<td>Teaching &amp; Training</td>
<td>7 hours / 1 day</td>
<td>2</td>
</tr>
<tr>
<td>Gautam</td>
<td>72</td>
<td>Banking</td>
<td>Accounting &amp; Training</td>
<td>2 hours / 4 days</td>
<td>4</td>
</tr>
<tr>
<td>Jaiprakash</td>
<td>71</td>
<td>Administration</td>
<td>Administration</td>
<td>1 hour / 5 days</td>
<td>10</td>
</tr>
<tr>
<td>Partha</td>
<td>72</td>
<td>Banking</td>
<td>Administration</td>
<td>4 hours / 5 days</td>
<td>12</td>
</tr>
<tr>
<td>Rabin</td>
<td>62</td>
<td>Teaching</td>
<td>Teaching</td>
<td>2 to 3 hours / 4 days</td>
<td>4</td>
</tr>
<tr>
<td>Sajan</td>
<td>63</td>
<td>Medicine</td>
<td>Medicine</td>
<td>3 hours / 4 days</td>
<td>5</td>
</tr>
<tr>
<td>Saktiman</td>
<td>68</td>
<td>Medicine</td>
<td>Medicine</td>
<td>6 hours / 5 days</td>
<td>10</td>
</tr>
<tr>
<td>Saroj</td>
<td>64</td>
<td>Administration</td>
<td>Teaching</td>
<td>4 hours / 4 days</td>
<td>4</td>
</tr>
<tr>
<td>Subash</td>
<td>67</td>
<td>Defence</td>
<td>Administration</td>
<td>4 hours / 4 days</td>
<td>10</td>
</tr>
<tr>
<td>Yubraj</td>
<td>75</td>
<td>Administration</td>
<td>Administration Auditing &amp; Reporting</td>
<td>4 hours / 3 days</td>
<td>Worked for 5 Years after retirement, and currently not working</td>
</tr>
</tbody>
</table>

Table 6.2: Part-time work pattern of female respondents

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Previous Work</th>
<th>Present Part-time Work</th>
<th>Hours/days per week</th>
<th>Years in part-time work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jasmin</td>
<td>69</td>
<td>Teaching</td>
<td>Teaching</td>
<td>4 hours / 5 days</td>
<td>11</td>
</tr>
<tr>
<td>Lilly</td>
<td>66</td>
<td>Medicine</td>
<td>Medicine</td>
<td>4 hours / 5 days</td>
<td>8</td>
</tr>
<tr>
<td>Nibedita</td>
<td>74</td>
<td>Medicine</td>
<td>Medicine</td>
<td>2 to 3 hours / 4 days</td>
<td>15</td>
</tr>
<tr>
<td>Nirbhaya</td>
<td>67</td>
<td>Medicine</td>
<td>Medicine</td>
<td>4 hours / 4 days</td>
<td>9</td>
</tr>
<tr>
<td>Kasturi</td>
<td>62</td>
<td>Teaching</td>
<td>Worked For 3 hours, three days in a week for 3 months after retirement and no longer working.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

There was a significant difference in the take-up of part-time work between the male and the female retirees. Only four of the 20 female interviewees, but 11 of the 20 male re-
spondents, were involved in part-time work at the time of the interview. As shown in Tables 6.1 and 6.2, one male and one female interviewee worked part-time for some time after retirement and had left their part-time jobs. They all preferred a part-time job in the sector which matched their earlier skill and qualifications, and none forced themselves into a new job which they did not like. Instead, they chose a job that they enjoyed and one that provided them with satisfaction. The decisions about part-time work were taken by both the female and male retirees after some planning. The primary reason for choosing a particular part-time job was to ensure that it did not put stress on the retirees.

For Saroj, it was the passion for surgery and not for any primary financial gain which inspired him to take up a part-time work. He said:

“More of a passion, passion for surgery, and the medical profession and not for much of a financial gain. I did not demand anything and whatever the hospital authorities paid, that was ok.” (Saroj, MP, 64)

As described earlier, men were more likely to take up part-time work, indicating a strong male pattern. Out of 12 male respondents who had taken up part-time work, eight did so to provide an engagement and a structure, two did so from a passion for utilizing their earlier skills and knowledge productively, and only one took up part-time work to earn additional income as he had a low pension. Therefore, financial considerations were secondary for men who undertook part-time work, as their main motivation was engagement and to gain a structure during retirement. For two male respondents (Rabin, MP, 62; Saroj, MP, 64) it was both the need for engagement and income in equal measure which mattered most. The one respondent (Yubraj, MP, 75), who took up part-time work to earn additional income was not interested in socializing through part-time work. But, socializing and making friends through part-time work were added advantages for retirees who undertook part-time work for the purpose of social engagement. Two respondents said they took up part-time work to pay
back to society as a form of gratitude, and one found fulfilment in part-time work by contributing his long years of experience and knowledge.

The dominant reason for taking up part-time work for the majority of the male respondents in this study was to find an engagement in order to structure their retirement time. But, additionally, it provided opportunities for socializing and income to strengthen their retirement finances. Ten male retirees did part-time work that gave them an income and scope for socializing. Gautam, for whom part-time work as an advisor to a micro-financing institution, similar to his previous banking work provided an important source of structure, as well as providing additional income and a friendship network, said:

“Yes, a new line of friendship developed. Some village headmen became my friends. They used to telephone me always to discuss various problems. I used to advise them. That is the way, I expanded my friends circle in my private life. During my job, I used to have friendship with my co-workers only. But in part-time work, I made friendships with people who had no administrative obligations towards me. So, that was giving me a lot of pleasure. I used to study them and their problems closely, which I could not do during my career.” (Gautam, MP, 72)

The women retirees in this study showed less inclination for part-time work. Only four currently undertook a part-time job, three of whom (Lilly, FP, 66; Nibedita, FP, 74; Nirbhaya, FS, 67) took up part-time work to utilize their experience in the medical field in retirement. Only one female respondent’s (Jasmin, FD, 69) primary consideration was to earn more; socializing through part-time work was a secondary consideration. Two female respondents (Nirbhaya, FS, 67; Kasturi, FP, 62) stopped part-time work after a brief period as they no longer found it interesting to continue. Nirbhaya (FS, 67) later became involved in providing medical treatment to people in her own private clinic. Kasturi (FP, 62) worked part-time for a
brief period in a local University but stopped because of the distance factor. One female respondent (Sreemati, FP, 62) found socializing an added advantage of part-time work.

A further three female respondents received offers from various organizations to do part-time work but did not take them up as they preferred to be engaged in other activities. The factor of distance influenced the preference for the part-time job of two female and one male retiree. Most of the female part-time workers were involved in counselling, consultancy, and advocacy, teaching or medical service. Therefore, the respondents preferred to engage in a part-time job which was a continuation of their earlier work.

6.6.1 Male Pattern in Part-Time Work

When asked for the main reasons why they engaged in part-time work, most male respondents said that it was the urgency of finding engagement and spending time meaningfully and productively that led them to adopt part-time work. Two of the 11 male respondents took up a part-time job as they ‘felt terrible’ after their retirement. Saroj’s (MP, 64) mental state had deteriorated without a routine. When asked the first question about his profession, Saroj immediately related his post-retirement anxiety and mental agony without a routine:

“I retired as General Manager on February, 2009. After my retirement, I remained idle for four months when I was about to go mad. I thought it wise to be engaged, and searched for some part-time job. I am a Master in Science in Physics. I got a job in a Science College, where I spent three years”. (Saroj, MP, 64)

As described in Chapter 3, retirement benefits from the government and government owned Public Sector Companies in India have changed in recent times. Today, many retirees have an increased life-expectancy, and there is a need to work at least part-time ‘in retirement’ to have enough money to meet the cost of living at a time of inflation. As the retirees had been accustomed to a particular lifestyle for a significant period of their life course, for many, concerns for additional income was a further reason for taking a part-time job. How-
ever, differences were seen with regard to financial concerns between those who had retired from the government sector and those who retired from government-owned Public Sector Companies and other sectors.

Out of the 11 male retirees, who were working part-time, two previously belonged to the state government, three to the Central government, three to the banking sectors and three to public sector undertakings. Only Gautam (MP, 72), a Central government worker, who had retired 16 years earlier, showed concern for income augmentation through part-time work immediately after retirement.

The fact that money was not the primary consideration for taking up part-time work was evident from Partha (MP, 72), who took up part-time work to utilize his experience in developing a new model in the micro-financing sectors. Partha (MP, 72) strived to take his organization to the top fifty in the country through part-time work. This was possible due to the combined strength of retirement freedom and the knowledge he acquired during his career. Subash utilised the additional income from part-time work for doing social work, saying:

“It was quite helpful. I used to make a good income from my part-time work, and it added to my income which encouraged me to go for more social work among the needy”. (Subash, MP, 67)

Respondents in this study devised new strategies to devote time for the family while working part-time. Birat did not go home for lunch during his work career, but in retirement, even though he was working part-time, he joined his wife daily for lunch. This small adjustment made a great difference to the family relations. He said:

“Previously, I was spending time outside home. Now also, I am spending time outside my home. Retirement has changed little of my life. Earlier, I used to go out from home at
7.30. Now, I go out at 10.30. It is all the same. I take my breakfast and go. Earlier, I was not coming home for lunch, but now I come home for lunch.” (Birat, MP, 65)

The majority of male respondents took up part-time work and the majority of female respondents undertook voluntary work. Even part-time work was considered a form of leisure activity in the sense that there was no obligation or any pressure to show results. For example, Rabin found a leisurely pace in his part-time work. I asked him about his leisure, and he said: “Part-time work is a part of my leisure.” (Rabin, MP, 62)

6.6.2 Freedom, Women Retirees and Part-Time Work

Compared with men, the majority of the women retirees did not take up part-time work. Most of these women retirees did not want to lose their new-found freedom in retirement by taking up any sort of work which required spending time outside the home. The women respondents had balanced family and work during an active whole work career, which was sometimes stressful, and retirement was an opportunity for them to focus their uninterrupted commitment to their family, whereas earlier they had to maintain a balance between family and work. This was illustrated by the views of female retirees in this study.

Salini (FP, 60) valued freedom a great deal after retirement. She felt it as a ‘blessing of God’ to have found free time in retirement to attend to her critically ill husband. Padma (FP, 67) found free time to keenly pursue her hobby of accessing the internet to improve her knowledge about the latest inventions in medicine, as well as travelling freely both inside and outside India to attend international and national workshops. She said:

“I turned down many offers of part-time work. Many private hospitals called me up for part-time work, but I thought, I have already worked for 33 years and if I join any part-time work, again there will be a boss, and I will be working under him or her according to his or her instructions. After working for 33 years, I want no bondage and this time is mine. I have to spend it according to my wish, because I have to follow my hobbies,
travel more inside the country and abroad and to mix and interact with people. I cannot do it, if I do a part-time or full-time job. Therefore, I refused the offer”. (Padma, FP, 67)

The few women retirees, who accepted part-time jobs, did not do so for additional income but rather to put to use the skills which they had acquired during their work career. It was a family commitment which influenced female respondents’ decision not to accept part-time work which was illustrated by Banani (FP, 63). She said: “Though I had many offers, as I told you, I refused because of my family responsibility. I could not leave my father alone. So, I rejected all offers”. On cross-checking with her about whether the response of her family was equally positive to her at her retirement, she confirmed: “Yes, they were always happy that I was retiring (laugh). They said: ‘This is too much. Take rest. Now you can look after us and that was their first demand’”. Usha (FP, 66) remarked: “I do not believe in part-time work after retirement, I have done enough”.

6.6.3 Part-Time Work: How Much an Alternative Life Structure?

When the participants in this study were involved in their full-time work career, work filled most of their regular schedule - other types of activity had always to be fitted into the time that was left. Freedom from the daily structure that work provided may initially sound attractive to many retirees, but the fact is that most people have come to rely on routine. Society sets routine in the lives of people from the time of childhood, creating structure. Retirement from work removes this structure from the lives of retirees. Atchley (1989:183) argues that, adaptation to retirement is facilitated by maintaining external structures and existing contacts. For many retirees, part-time work filled the immediate void after retirement by providing a form of continuity in the work structure to which retired people were tuned throughout their long career.

The analysis of views expressed by the retirees in this study showed a pattern in which the majority of retirees wanted to have meaningful engagement that structured their
daily living. Part-time work, undertaken especially by many male retirees, demonstrated their desire for a structure in their everyday lives, because after the novelty of free time without a structure had worn off, there was an overwhelming feeling of fruitlessness. For example, Rabin took up a part-time job immediately after retirement but left due to some emerging family commitments, the marriage of his daughter and the construction of a house, but then he felt completely out of place and disoriented. He rejoined his part-time work and felt relieved of his anxiety. He said:

“I find now, that engaged life is enjoyable life. If you sit idle, whatever amount of money you have, your life can not be enjoyable. When you sit idle, many bad things will come to your mind and you will be puzzled and suffer. Therefore, keep engaged. Always be engaged. That is now my aim till my death”. (Rabin, MP, 62)

Part-time work provided scope for wider social interaction and establishing new contacts. When retired people involve in new work situations, they meet new people and establish new relationships which gradually become part of a new life course. During a full-time career, relationships included work-time friends, the team, and the office staff; they all gave a feeling of usefulness. In retirement, it was necessary to create a new set of contacts, which could be provided by part-time work. Most importantly, the experience and knowledge of the retirees were sought after by groups in society, which seemed to be a source of self-esteem and gave them a special status.

The lack of interest in part-time work among female retirees was evident and showed that they valued freedom and did not want to surrender it by taking up part-time work, which would impose restrictions. They used the new-found freedom in retirement to spend more time with their families and in family-related activities. The female participants thought part-time work may restrict them, and especially their commitment to the family. However, the majority of female retirees took up voluntary work (to be examined in the next chapter),

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which did not result in time restrictions and which indicated that they had the drive and inner
commitment to engage in productive work in a different form within the overall context of
freedom.

The majority of male retirees found part-time engagement a counterpoise to retiring from
full-time work. Male retirees who took up part-time work did so mainly to fill the gap in their
routine that retirement created. For some retirees, it was the urge to have some form of addi-
tional income which led them to accept part-time work while for others it was the desire to
share their skills with groups in society and to remain in touch with the world outside, which
was an important reason for accepting the part-time work. The women retirees focused on the
family after retirement, with few wanting part-time work after balancing both work and fam-
ily responsibilities during their whole work career.

The traditional form of retirement as an abrupt and complete discontinuation of paid
employment was replaced by a diversity of part-time work patterns in the later stages of the
life course, especially for men. After their period of full-time paid employment had ended,
the respondents preferred to establish some form of continuity in a pattern of part-time work.

The transition to retirement, particularly for men, is made difficult because a major
part of the retiree’s identity is structured by their job (Antonovosky and Sagy, 1990). This
was the main reason for male retirees adopting part-time work - to maintain a form of contin-
uity with work. In contrast, the identities of women were constructed by both work and fam-
ily and, during retirement, the family played the dominant role in their identity. The main rea-
son for women not wanting part-time work was that, unlike Indian men, they did not feel the
severity of role loss after retirement.

6.7 Conclusion

The inevitable fact of retirement after long years in paid work was a matter of collective ac-
ceptance by this sample of middle class retirees in India. Three broad themes were explored
in this chapter. First, work fatigue during long years of routine at work led to a genuine longing for freedom from their routine during retirement. The analysis indicated that freedom is a central theme of retirement that defined the meaning of life in the retirement period for middle class retirees in India. The middle class retirees were confident to face retirement, because they were sure that they were walking into a broad arena of freedom, which would confer on them a significant space for creative action and an opportunity for strengthening family ties by being more closely involved with their family. The fact of entering into the ‘pensioner club’ did not bring negative feelings of ‘being old’ or feelings of uselessness for the middle class retirees; they fought it off by their sheer will power to remain active.

Second, the analysis revealed a significant degree of disempowerment due to loss of work related decision-making authority following retirement from middle class jobs, especially for the women retirees. This empowerment was eroded, and women retirees felt keenly the contrast of the power of their work related decision-making authority with that of a ‘position vacuum’ in retirement. The analysis revealed that many male retirees continued to be empowered in the aftermath of retirement partly through their part-time work. The analysis showed that there was no direct relationship between the need to earn additional income and involvement in part-time work.

Third, for most participants, retirement from full-time paid work required an immediate alternative structure. Continuity Theory suggests that good family relationships, involvement in activities and a positive social outlook can result in an easier transition to retirement. Both male and female respondents in this study were interested in finding new meaning in activities in the aftermath of retirement. Part-time work and voluntary work were flexible in nature and offered space to accommodate the retirees’ new found freedom and therefore provided an alternative structure. Both male and female retirees took up voluntary work which is examined in detail in Chapter 8. The analysis showed that men were more likely than women to take up part-time work. The gender differences in post-retirement part-time work
were found to be related to the gendered norms that impacted on work across the life course. The analysis showed women placed more importance on their role in the household, with a higher proportion of men than women becoming involved in part-time work. All respondents subscribed to the ideas of active and productive engagement, exemplified by the desire to take up part-time work or volunteering work and a desire for stronger assimilation with the family.
7 - Post-Retirement Adaptation

7.1 Introduction

The objective of this chapter is to examine factors that affect post-retirement adaptation. Health, income, family, activities, loneliness and self-pride are some of the important factors which influence the transition to retirement. Adaptation may not be easy, because loss of paid work brings a change in routine, role and identity, all of which are relevant. In India, middle class work and family experiences can differ for men and women and therefore the pattern of adaptation may considerably vary after retirement. Therefore, the gendered aspect of adaptation is examined in this chapter.

As analyzed in Chapter 6, the normative view of retirement is to enjoy the ‘new freedom’ and to identify alternative forms of engagement to build a retirement structure. To achieve these goals of retirement, health is important. Health is conceptualized in this study as a state of well-being measured by the subjective evaluation of retirees overall health, and physical functioning capacities. Similarly, income is likely to follow a definite pattern for the middle class retirees throughout their life course culminating in a particular income trajectory in retirement; the most important issue is to maintain the pre-retirement lifestyle.

Retirement is likely to be experienced as an interruption to a structure and may generate feelings of isolation. Retirees may become socially isolated and encounter loneliness when they disengage from work and from the social and personal activities surrounding work. Activity Theory emphasizes the importance of maintaining activity levels into retirement without regard to the nature of the activity (Papalia and Olds, 1992). This chapter investigates the level of activities and the loneliness that the retirees in this study encountered in the process of adaptation. It also examines the attitude of retirees in terms of ‘pride’ in retirement and how this influences their adaptation trajectory. Life Course Theory underlines circumstances and situations that influence the trajectories and transitions throughout the life
course. The framework of this chapter emphasizes that individual experiences of adaptation are embedded in various social and personal factors.

### 7.2 Health: Opportunities and Constraints

Sociologists (van Solinge and Henkins, 2005; Szinovacz et al., 2001; Zhan et al., 2009) have argued that health issues in retirement have a crucial influence on retirement adaptation. Analysis of the interview data indicated the prevalence of types of diseases between male and female retirees. Of the 40 respondents, only 15 retirees (six women and nine men) had major diseases like cancer or serious heart problems during their retirement (see Table 7.1). But, the majority of the respondents had common health issues such as high blood pressure, diabetes, rheumatism, back pain, knee pain and asthma. It was found that eight males had diabetes, compared with four women. Eight females and one male retiree had arthritis and other related problems like back pain or ligament tear.

#### Table 7.1: Status of major diseases of respondents by gender

<table>
<thead>
<tr>
<th>Name</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetes</td>
<td>8</td>
<td>4</td>
<td>12</td>
</tr>
<tr>
<td>Hypertension</td>
<td>2</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Heart Problem</td>
<td>9</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Arthritis</td>
<td>1</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Cancer</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Piles</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Prostate</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>

All the respondents demonstrated a conscious choice to engage in planned activity that would keep them fit and active. The case of Prabhat illustrates the dynamics of middle class health after retirement. Prabhat had a number of serious health issues and emerged stronger from each experience saying:

“I don’t have any problem now. But I would like to tell you, there are very few people who might have undergone as many surgeries as I have; six different surgeries and three heart surgeries including one that was open heart surgery at Calcutta and one angioplasty at Appollo hospital, Bangalore. Before retirement, I underwent one open heart surgery
and a fistula operation, and after retirement, angioplasty twice, surgery relating to glaucoma, hernia and hydrocele. I underwent a cataract surgery while I was in my job and one more after retirement. I have undergone a total 16 surgeries.” (Prabhat, MW, 74)

Despite his surgical ordeal and experiences of ill health, Prabhat maintained a proactive and regulated life style. He said,:

“I mainly do walk and take right food. I don’t take food from outside, however tasty that may be. I don’t take untimely lunch and supper. For the sake of various events, such as marriages etc., I don’t forego my sleeping schedule from 9 pm to 6 am. So, by following a schedule and without sacrificing my favourite things, I am maintaining my health. Now I am not allowing any other problems to develop in my body”. (Prabhat, MW, 74)

The case of Prabhat may be an extreme one, but it shows his very conscious and systematic preventive health behaviours such as physical exercise, strict punctuality in maintaining a time schedule in all activities, adhering to a strict sleeping pattern, not sacrificing favourite things, as well as the indefatigable spirit of middle class retirees to meet health challenges during retirement. For example, Prabhat sacrificed rich food despite enjoying the taste, but did not sacrifice his other ‘favourite things’ which shows the sense of control that middle class retirees maintained to pursue an active lifestyle.

Women retirees had to balance two important domains; paid work and family during their professional career. Those in good health, demonstrated continuity of life course patterns into retirement. The principle of life span development in the Life Course Theory proposes that human development and ageing are a lifelong process (Elder et al., 2003). The women respondents in poor health had been confronted with a double burden of work and family during their working lives, which adversely affected their health in the pre-retirement time. Retirement represented a significant shift in their life course pattern to a less stressful situation. For example, a busy working life did not allow Lilly to care for her health. She said:
“Definitely, I am better after retirement. Work load is less now. Work load was more at that time. Regarding tension, this was there when I was in the job. Now I am a private (medical) practitioner and I do not have any anxiety or tension. I do everything at my own will.” (Lilly, FP, 66)

One of the emerging health trajectories of retirement was the likely uncertainty of changes in health. Retirees showed two important health behaviours; First, a strong attitude in recognizing the seriousness of an ailment, Second, quick and prompt action in taking preventive steps. Sulagna had a sudden detection of cancer, despite having good health. She said:

“Health issue (laugh)! I was completely alright two years back. Suddenly, I developed some problems. I experienced some little problem in the change of my stool. Immediately after medical examinations, I got myself a colonoscopy and other tests done. It was found to be colon cancer, but by God’s grace, it was in a very early stage. I went and got it operated. Now it is perfectly OK, but I must thank and always thank God for this.”

(Sulagna, FS, 74)

Similar apprehension was expressed by Lilly, who worked as a Gynaecologist in a medical college about her cancer ‘phobia’. As she said:

“I am worried about cancer. I have a cancer phobia, because many of my family members passed away due to cancer.” (Lilly, FP, 66)

While, a positive approach to life was prevalent, there seemed to be a feeling of slowing down among some respondents. Ageing is both a biological and social construct. Jaiparakash entered retirement with a perfect health profile and a happy family life, but 13 years of retirement had left its indelible stamp. He said:

“I have not slowed down, but my physical capacity has come down. I used to play eighteen hole golf, now I play only nine hole golf.” (Jaiprakash, MP, 71)

Similarly, Sulagna after nine years of retirement felt the pinch of age on her saying:
“Even now, I am ambitious. But I am not able to do many things, like going outside alone, attending conferences without any help. I used to do so many things. My body is old, but my mind is young.” (Sulagna, FS, 74)

The Active Ageing life course requires the establishment of goals for overall optimization of opportunities for health. For the respondents in this study, a structured situation of a good income, free time, leisure, part-time work, voluntary work, a happy family life and a strong willpower to deal with any health-related issues during retirement were the primary reasons for underlining their positive attitude of Active Ageing.

Analysis indicated that the health situation of the middle class respondents presented many complex trajectories. At one end of the spectrum, the participants continued to be active in order to remain healthy to realize their retirement goals; at the other end, they faced the prospect of a changed life course in the form of a slow deterioration of their health. The respondents had a positive behavioural response to enhance their own good health. Health status was found to be strongly linked to retirement satisfaction. The next section examines the financial status of respondents after retirement, another critical determinant of adaptation.

7.3 Income: Opportunities and Constraints

This section examines the financial situation of the respondents with regard to retirement within the opportunities and constraints throughout their life course. According to Richardson and Kilty (1991) and Gallo et al. (2000) post-retirement well-being and satisfaction greatly depend on retirement income.

Analysis of qualitative interview data indicates that the structural context of the career of respondents influenced their future life trajectories. There is a life course model of income expectation from Indian middle class jobs and retirees were aware of the likely income structure at the end of their career. The data suggest a dominance of pensions as the important source of retirement income.
Out of the 40 respondents in this study, 39 did not have any financial liability at the time of retirement. Only Jasmin (FD, 69), a divorcee, had a liability in the form of a loan which continued beyond her retirement, for which she took up part-time work to help her to make the repayments. The work trajectory of both male and female respondents showed that they had the advantage of working a full career of more than 30 years in their respective jobs, which qualified them for all possible retirement entitlements.

The majority of respondents expressed the view that their earnings throughout the life course would be sufficient for their expenses, but left no real opportunity for saving. The respondents worked for organisations that had a system of regular pensions (Defined Benefit scheme) and a system of lump sum payment at the time of retirement (Defined Contributory scheme). Overall, the majority of the respondents described their financial position as satisfactory within the limits of their middle class lifestyle. When asked whether she was satisfied with her retirement income, Sulagna said:

“I am satisfied. I don’t have big desire and it is enough for me. Suppose, if I want to buy an aeroplane, which I can’t do. But if I want to travel in second class air conditioned coach in the railways, I can.” (Sulagna, FS, 74)

Financial liability during retirement time can create a major imbalance in lifestyle, as described by Jasmin. Being retired for almost a decade, she still worked part-time to maintain her earlier lifestyle and to repay her loan as her son was not engaged in paid employment. The pension available to her was not sufficient to maintain her previous lifestyle. She said:

“How much pension I get ?: around 28000 rupees (£ 300) a month. Maintaining the earlier status is difficult. You see, you cannot come down.” (Jasmin, FD, 69)

About her income from part-time work, Jasmin said:
“That is there. But what about the loan I have taken? I sold all my gold for one million rupees (£ 12,000), but my husband has taken all away and I have to pay back the loan. I am paying now. I am always running minuses.” (Jasmin, FD, 69)

However, the case of Jasmin is a specific problem for divorced older women, and not generally an issue for older couples or widows.

The dilemma of middle class retirement income was articulated by Sajan. He worked in a public sector company under the Central government before his retirement, where the Defined Contributory system of pension was in operation. He took a part-time job to supplement his income after retirement and said:

“The main anxiety was related to financial matters. Salary stopped suddenly, and company pension was contributory. The anxiety is that whether I can maintain my lifestyle like that.” (Sajan, MP, 63)

When asked if he is happy about his financial condition, Sajan (MP, 63) said: “I will not say happy. But I will not say unhappy too”. Sajan’s dilemma is reflected more clearly when examined in the context of the future financial uncertainty that the retirees faced. The middle class retirees negotiated retirement at a time when the cost of living had increased due to inflation (Planning Commission of India, 2013). Bismay summed up the uncertainty and anxiety of future financial concern:

“The anxiety is related to future financial insecurity. Although when I retired, I invested whatever money I received in some form or other. But when you look at seven years from now, going by the present inflation and all that, the value of money would be half. If every 7 years it is half, virtually after 14 years from today, it will be four times less than what I am getting now. So, the future financial issue is very important. How do I survive, may be after 10 years or after 14 years and God forbid, if I live for another 20 to 28 years. That is the real concern.” (Bismay, MP, 62)
The interviews revealed that the majority of respondents in this study did not depend on financial support from their children. This could be due to the perceived middle class morality of the retirees. Even though, there was no direct financial backup, the fact that their children were high-category income earners was itself a psychological strength for the respondents. Additionally, the retirees did not have the attitude of interfering in the financial independence of their children. The decision not to depend on the income of children was a match of intentions of both the retirees and their spouses during retirement. For example, Anuradha was firm in not taking help from her children. This was almost made a family philosophy, and she said:

“Children want to give financial help, but we do not need. By God’s grace, nothing is required from our children and that was the advice of my husband. This was written by my husband in his Will before his death.” (Anuradha, FW, 71)

The intergenerational relationship between the retirees and their children sometimes crossed this defined border for some retirees, as filial obligations overtook the perceived morality. One important aspect of the perceived morality of elderly people is to avoid any kind of financial dependence and to maintain independence. Besides, middle class retirees had developed a strong sense of individual freedom because of the nature of their long occupational career, where they had negotiated amidst many challenges and established a strong sense of independence. For example, Prabhat said:

“My children purchase tickets for me when I fly to them. Normally, when I go to Delhi, I go by train and return by Air, and the Air tickets are borne by them.” (Prabhat, MW, 74)

Intergenerational support also occurred in a reverse way as Jaiprakash during retirement supported his children when they did not have much income, showing a strong sense of a positive appreciation of each other’s situation. As he said:

“My eldest daughter is very well placed. My son is just able to manage now. My younger daughter is a dentist. She is also able to manage. Until two years back, I had to
support my son and daughter, though both of them are doctors. Now they are self-sufficient.” (Jaiprakash, MP, 71)

To put it in a conceptual way, the relationship between two generations is based on two mutually reinforcing perspectives; the first, emphasizing an independent space irrespective of individual circumstances and the second, filial obligation when necessary overtaking the perceived morality of financial independence.

The middle class retirees showed resilience in adjusting to every situation based on possibilities, demands, requirements and financial abilities. When asked whether his present income was sufficient to meet all needs, Birat exclaimed with a sigh:

“Yes, a few years back when my salary was low, I could not do that. But now, I can go to market and buy a nice shirt for me. Of course, I don’t do that as my children buy that for me. A strawberry carton which we used to look at, now we can buy.” (Birat, MP, 65)

The middle class retirees had worked throughout their life course within a structured system during which they had limited scope to accumulate savings, so, financial strength in retirement depended on matching their aspirations proportionate to their income with the aim of maintaining their pre-retirement lifestyle, which called for financial planning.

7.3.1 Financial Planning

Financial planning involves a personal choice about financial preparation and decisions on savings for the future (Sadhak, 2013; Lusardi and Mitchell, 2007). The choices are based on the kind of retirement one wants, the type of financial resources to save, the choice to stay home and garden, to travel, work part-time, or start a new hobby. Analysis of the interview data indicated that only seven of the 40 respondents had attempted financial planning. The three women who had done some form of financial planning focused on a strategy to secure a firm retirement on the basis of available income in order to be independent of their children. For example, Banani said:
“With regard to financial planning, we wanted to have a secure retired life so that we do not depend on our children. Yes, that’s what we have done.” (Banani, FP, 63)

Kasturi had better financial planning, as she and her husband were more secure financially. She said:

“Financially, we were always sound. We planned it in that way. Financial planning is that when we both worked, we planned in such a manner that we kept for children’s education, old age etc. So, that way it was planned”. (Kasturi, FP, 62)

Only four of the 20 male respondents, three of whom belonged to Defined Contributory pension schemes, had achieved financial planning. As discussed in Chapter 3, under this category of pension entitlements, the one time amount is generally ‘parked’ in the bank, therefore, choosing the bank or financial institution with the highest annual interest rate was the main consideration in their financial planning. For example, Paritosh (MP, 62) said: “To some extent, I had done some planning, like where to park my funds.” Table 7.2 outlines the pension entitlements of male and female respondents in terms of Defined Benefit and Defined Contributory schemes.

Table 7.2: Types of pension entitlement of respondents by gender

<table>
<thead>
<tr>
<th>Category of pension</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defined Benefit (DB)</td>
<td>8</td>
<td>18</td>
<td>26</td>
</tr>
<tr>
<td>Defined Contribution (DC)</td>
<td>12</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>20</td>
<td>40</td>
</tr>
</tbody>
</table>

Even for those with this type of pension, there was little financial planning. This was likely for two reasons. First, there was no institutionalized mechanism for providing orientation to the retirees. Second, there seemed to be a general aversion to financial planning. Jai-
prakash summed up the planning attitude of the respondents in retirement, saying: “No, I didn’t. I was a poor planner of my finances.” (Jaiprakash, MP, 71)

The analysis indicated that those who were under a Defined Benefit (DB) pension scheme did not generally undertake financial planning, as they conditioned their mind to a definitive wage-structured monthly income during their working lives and to their pension after retirement. Srilaxmi typified the planning mindset of DB pension holders, saying:

“We are having pension and we thought we can manage with that. Myself and my husband thought we can manage with the pension very nicely. For a government retired person, no such planning is required. Pension money is sufficient for us. So, that was our attitude.” (Srilaxmi, FP, 67)

Financial planners had an advantage in the sense that their mindset was to plan and try to constantly improve their savings and confidence for the future. Naresh, who was covered under the Defined Contributory (DC) pension scheme of pension best represented the confidence of a matured financial planner without formal training. He said:

“I did not learn any planning from a financial tutor but it was in my mind. My planning included Contributory Provident Fund, Voluntary Provident Fund and some fixed deposits etc. I have done all these things after retirement. I did not do much of life insurance schemes as I had one life insurance policy. That was enough to take care of my need. Today, I am getting Rs 80,000 (£900) per month, including all sources of income which is sufficient for both me and my wife.” (Naresh, MP, 65)

Overall, the analysis showed that financial planning of retirees was mostly influenced by their pension and entitlements and allocation of money for various retirement needs for a secure old age. Retirees’ planning was strongly influenced by the fact of being independent in retirement. Few retirees planned based on their experience and retirement expectations, but the majority seemed not to take accumulation of savings as a part of their retirement planning.
7.3.2 Female Retirees and Income

Many women face disruption in their working career because of child-rearing which affects their financial status during retirement. Analysis of qualitative data in this study did not indicate any such pattern for these middle class female retirees. All the female respondents worked a full career and qualified for a full pension. They all took maternity leave with full job and wage protection and did not take extended leave for the purpose of family care. There was no discontinuity in their working period which disqualified them from receiving full-time retirement entitlements. Therefore, these women retirees did not have different experiences from their male counterparts regarding financial entitlements. I specifically asked all female respondents about any financial issues experienced as a woman and all replied negatively. For example, when Kabita was asked about any financial problem due to being a woman she said: “No, nothing. It was very smooth.” (Kabita, FW, 65)

The women retirees in this study had had highly successful full-time careers, uninterrupted by family commitments, and therefore were a very unique group of older women. However, for both male and female retirees there was some loss of financial freedom due to lower income in retirement, which will be examined in the following section.

7.3.3 Loss of Financial Freedom

In this section, the possible loss of financial freedom due to lower income in retirement is examined in detail. Women who worked in formal employment earned and contributed a substantial part of their income to family income and were more ‘empowered’ than other women not only in India but elsewhere also (Kabeer, 2008, 2005; Sen, 1990). Assured earnings during working life enhanced their scope for savings.

The majority of the female respondents spoke about their satisfactory financial position after retirement. These female retirees were used to their independent work status, an independent income, and their independent feelings of empowerment. Their own earnings had provided them with the space throughout the majority of their life course to make indepen-
dent choices. Retirement brought these crucial features of the women’s life course under strain and indicated a loss of their financial freedom. Banani (FP, 63) recognized the limitations of her pension, and altered her lifestyle regardless of her spouse’s income, as she said: “Yes, it is a balanced budget now. I have tailored my life like that. I told you that I always knew my limitations”.

For some women there was an expectation of financial support from their children as in the case of Sabita. She worked in government sector as an administrator, and said: “My pension is not sufficient for me. It is only 20000 rupees (£250) per month.” (Sabita, FP, 60) Or, still working part-time after 11 years of retirement, at the cost of enjoying free time in the case of Jasmin (FD, 69), showed that retirement meant a loss of financial freedom for the women retirees.

As described above, retirees’ financial freedom was affected in two ways after retirement. First, by adjusting their lifestyles to their retirement income; and second, by being dependent on the income of their adult children. The majority of respondents viewed their children’s income not as a part of their own income, and strived to retain their financial independence. Only a few male respondents took up activities like part-time work to strengthen their financial position. Loss of financial freedom was found among some male retirees like Mahesh (MP, 68), who received financial support from his children. Three other male respondents had altered their lifestyle indicating loss of financial freedom. Sajan said:

“I cannot enjoy the earlier luxury now. I still have that old television. The luxury of my reading is not there and the spending has come down. At least, I was buying 5,000 rupees (£60) worth of books a month, now it has come down to Rs 5000 (£60) a year. That is a disadvantage. No new things are added after retirement.” (Sajan, MP, 63)

Women respondents who had previously been engaged in middle class professional occupations received widespread recognition from their family and the community in general. However, the concept of the male breadwinner dominates the public perception of profes-
sional women in India. With changing times and women entering into paid employment in large numbers, the income of women is now perceptible in Indian middle class society. As part of a broad transition in Indian society, the concept of ‘male breadwinner’ is steadily changing to transform the role of women, and women are increasingly contributing equally to the family.

The women respondents in this study came from a socially distinct class. They married men who were equally educated and had middle class jobs, and earned income equivalent to their spouse. This had given them the opportunity to realize their career goals and become financially independent. They worked and earned in a spirit of independence and equality. This differed substantially from the stereotypical image of Indian women as dependent on others. With the above background of health and income, the next section will examine the adaptation to retirement.

7.4 Adaptation to Retirement: Smooth or Challenging

As examined in Chapter 6, retirement at the end of a full career did not arrive unexpectedly for the retirees. This had two implications: firstly, the retirees had an idea about the impending post-retirement circumstances with regard to their income, health, family and other aspects of their emerging social relationships; and secondly, the middle class respondents in this study had mentally prepared to adapt to their emerging retirement situations. Since they had known the circumstances, post-retirement adjustment was generally not a matter of what Westergaard et al. (1989) described as “resigned adaptation or a painful experience”.

Most of the respondents looked forward to retirement as a new phase in the life course and considered it as a time to relax, travel, spend time with their families, pursue hobbies and enjoy precious ‘new freedom’. For example, for male retirees like Bismay, retirement was an opportunity to organize personal things long neglected. He said:

“Immediately post-retirement, I did not have any acute feeling because there were so many things to be completed on the personal front which were ignored for a very long
time. For the first 6-8 months, I took time to organize my personal life in better ways.”

(Bismay, MP, 62)

Gautam was involved in an innovative pursuit in the micro-financing sector, which he missed during his working career. He said:

“I wanted some innovative works to pursue after retirement. So, wherever I found scope to do such type of work, I did it.” (Gautam, MP, 72)

The majority of women retirees showed less inclination to undertake part-time work. Although they found that they missed their work-based routine, there was an immediate substitution of routine through a more domestic or family engagement. The retirees consistently emphasized that the greatest gift of retirement is the perception that they are completely free to do what they want, when they want and why they want. Central to their strategy of adaptation was the realization of freedom for all the respondents.

For the female respondents, retirement ended one domain of their life course - work, whereas the family domain remained intact and was extended. Anuradha articulated the situation cogently as she said:

“Actually, for a woman there is no retirement. Because, there are so many family and household works to do and manage. That is why, I feel, a woman cannot retire. There is no retirement for us, though officially there is retirement.” (Anuradha, FW, 71)

Adaptation was easier for the female retirees as there was a relief from balancing of family and profession during their working time. Enjoyment of free time was almost a dream during working time, as Salini had to divide her time between her profession and family commitments. She said:

“As a woman, I had to adjust my time between college and home. I adjusted my family time with my college. I liked to cook for my husband because I like cooking. So, I had to
adjust my family time with the college time. Now, I am enjoying free time after retirement.” (Salini, FP, 60)

According to van Solinge and Henkens (2005: 30), “self efficacy predicts confidence in the ability to deal with changes”. Structuring time to remain active was the main adaptation strategy to fill in the immediate vacuum created by the loss of routine by the retirees. However, their adaptation plan was based on their own preferences that suited their individual interests. The retirees built a new post-retirement structure with time as its main foundation to reconcile with their new retirement circumstances (Laslett, 1996).

The widowed, divorced and never-married respondents based their adaptation plan on three premises. First, they had sustained relationships with their extended family during their working career and after retirement. Second, they redefined their relationships with their extended family by positioning themselves as a guardian of the family rather than as an outsider. Third, their retirement income (pension) became a part of the income of their extended family. To put it in a more conceptual way, to a great extent they seemed to merge their own identity with the identity of their extended family by being closer in matters of decision-making, income and social relationships. Badal, a bachelor was liked by everybody in his previous organization. He said:

“I am a family man, though I am a bachelor. In my family, my sisters and brother-in-laws like me. Those, who are not directly related, also like me and take my advice always. Any important decision means they consult me.” (Badal, MS, 63)

Those female respondents who were never-married had similar relationships with their extended families as their unmarried male counterparts. The life trajectory of Chandana showed that her life course always evolved in close association with her extended family. I asked if she had any post-retirement issues, and she said:
“No anxiety. Just prior to retirement my brothers told me to sell my own house and stay with them. So, my stay in the post-retirement time was not difficult. I agreed with them.”

(Chandana, FS, 62)

The never-married retirees, by maintaining close relationships with their extended families, were in an advantageous position on two counts. First, they did not have any personal commitments as far as their own family responsibilities were concerned and second, adaptation was relatively easier for them due to the absence of responsibility relating to personal commitments. Regarding any personal commitments, Nirbhaya said:

“I am not married, so there is no personal commitment. It is a joint family. So, no commitment of any kind is there from my side. If my own family was there, there would have been some responsibility. It is a joint family responsibility.” (Nirbhaya, FS, 67)

On the contrary, Sulagna, a never-married, realized the disadvantage of being a single retiree by living alone and in relative loneliness, without her extended family. She remained in the place where she had spent her long career because she had many friends and work-time colleagues, who worked or lived there. Although, she maintained close kin relationships with her siblings’ families, she was aware that she was missing the advantage of co-residence. She said:

“I am alone. Suppose I get a heart attack, what can I do? Can I have the strength to ring up somebody?” (Sulagna, FS, 71)

For respondents, who had lost their partners, their retirement adaptation revolved around a self-created space. Kabita was widowed at a relatively young age and picked up her life once again by engaging intensely in work. In retirement she found pleasure in being involved with her grandchildren. She said: “My grandchildren!; they almost grew up with me.”

(Kabita, FW, 65)
The magnitude of this self-defined space was more clearly manifest in the case of Prabhat, a widower. He defined his own personal space as one that found enough expression in the middle of other family and societal obligations, saying:

“After retirement, people may think and plan their life differently according to their choice. But, my line of thinking is that one must have free time, and one follows a schedule, which is good for the family and health. One must not stop in between to please somebody else: the society, children or anybody.” (Prabhat, MW, 74)

Retirement adaptation was found to be a complex experience but there was an independent trajectory for married, never-married and widowed respondents. The majority of respondents found retirement adaptation easy; those who found it challenging, especially widowed respondents, managed to accommodate by creating a strategy to make the adaptation easy.

### 7.4.1 Adaptation and Social Relationships

Work provides a broad framework for individual social relationships besides access to employment and income (Kohli, 1988). Adaptation with social relationships after retirement involved two basic requirements: first, the preparedness of respondents to adapt themselves to the new social relationships which they were encountering without their work-related identity; a resilience to adapt to various facets of these new social relationships. The analysis of the interview data showed that in both respects, respondents had shown a positive behavioural response. Respondents often chose new social relationships by replacing their old work based relationships. For example, Tanmay acquired the new identity of being a ‘wellness advocate’ and joined a new organization to not only become engaged but to develop new relationships through new social contacts. He said:

“I am happy, that through this opportunity, I am associating with many friends, and my association and social network are in the interest of the society and that is quite fulfilling.” (Tanmay, MP, 72)
Retirement seemed to have a number of stages and each stage has a distinct characteristic in terms of building social relationships. For example, first, in the immediate aftermath, a disconnect may occur with friends and the retirees may take time to develop new social relationships. Second, more time in retirement is likely to help connect with both new and old relationships. Third, in the process of reconnection between the retirees and these new social relationships, there can emerge a new retirement identity. The key factor for married retirees was that, such social relationships depended on joint attitude of both the respondent and their spouses. As Anuradha said:

“I along with my husband used to attend all social functions, such as festival, marriage, house warming etc. My husband was a very sociable person. He always attended such functions.” (Anuradha, FW, 71)

Respondents developed a ‘reciprocity’ strategy in regard to social relationships as an effective strategy for social adaptation. It worked in two important ways. First, a strategy is required to establish a relationship, and reciprocity between two individuals is one such strategy, based on respecting each other’s needs, values and aspirations. Second, in a ‘reciprocity strategy’ the middle class retirees could sometimes interact from the position of their long experience in public life by ensuring respect for each other. For example, for Krishna, a ‘reciprocity’ strategy of social adaptation is based on the mutuality of identifying with each other’s interests. He said:

“The first thing; we have to respect others and they also respect you. That way, we are keeping ourselves in good company. And this doesn’t create any problem for me as such.” (Krishna, MS, 73)

Samiksha emphasized the emotional aspect of ‘sharing the pain’ as the dominant feature in a relationship, which strengthened social bonds. She said:

“Whenver we have any problem we share with our friends very comfortably than our own relations. Friends are very comforting. That is the greatest thing we are experienc-
ing. We all friends are so close to each other, whenever anything happens to anybody, we visit each other and console, which is the most important thing.” (Samiksha, FP, 74)

The process of social engagement is continuity from the pre-retirement to post-retirement phase (Atchley, 1990). It was the nature of their pre-retirement social network that influenced the extent of social activities for an individual post-retirement. Srilaxmi was helped by a ‘continuity factor’, as her previous job had inherent characteristics of social interaction, as she said: “Because we doctors are social people, we are same before and after retirement. Why would it be socially difficult for us?” (Srilaxmi, FP, 67)

When respondents were asked about any problems of adaptation to their new circumstances, the majority of respondents started with ‘no’, which showed the retirees were ready to adapt to their new circumstances. Adaptation to new circumstances required understanding, resilience and a positive attitude on the part of respondents who had two options before them for adaptation. First, a decision by retirees to remain in the self-created world of their own thoughts and activities; or second, to build a new strategy of adaptation by forging new social engagements, facilitated by freedom and abundant time. For example, freedom can enhance the scope of probing deeper into a particular relationship, which was not possible during working time. Second, social interaction can forge new social relationships, particularly when there was abundant time. Respondents had an easier process of retirement adaptation by establishing a new set of social relationships based on selective disengagement from their old roles and acquisition of new roles. The female respondents had a lesser challenge as they continued to be actively involved with the family, friends and neighbours, while married women jointly negotiated social engagements with their partners.
7.5 Loneliness and Adaptation

Loneliness is subjective to an individual and is measured by perceptions of relationships, social activity, and feelings about social activity. Loneliness is a subjective feeling of inadequate relationships and lack of well-being (Lopata, 1969). Conversely, social isolation is objective and can be measured using observations of an individual’s social interactions and network (Delisle, 1988).

The analysis indicated that despite being socially active, many respondents encountered a sense of loneliness. Retirement ended various trajectories of work life, often creating a feeling of nostalgia and sometimes loneliness. For example, the emotional world of Paritosh, a never-married participant was dependent on his work-time colleagues, as he said:

“Yes, I get a lot of emotional support sometimes from my ex-work friends. Though, we are not physically at one place, we interact over the phone and that helps a lot.” (Paritosh, MP, 62)

Work-time colleagues, work-related purpose and working for a common goal were important to the well-being of the retirees and the disappearance of these things is likely to create a sense of loneliness, which is examined in the next subsection.

7.5.1 Loneliness among the Never-Married, Widowed and Divorced

All respondents were asked about their feelings of loneliness. Out of 20 male participants, eight expressed that they had some form of loneliness, and out of 20 female participants, seven reported loneliness. The two widowers were both lonely, but, only two of the three widows articulated that they faced loneliness. Jasmin (FD, 69), the only divorcee, did not have any overt feeling of loneliness, as part-time work helped her fight loneliness. Out of two male and three female never-married respondents, only one felt some form of loneliness. None of the others experienced loneliness because of their relationships with extended family members.
Loneliness can be the result of an inadequacy in various types and at various levels of relationships. For example, Kabita lost her husband before retirement, when she was in her 50s, but lived close to other family members. When asked the reason for her loneliness despite other family members surrounding her, she said:

“Definitely, most of the times I feel lonely even with so many people around me. But what to do, I do not know?” (Kabita, FW, 65)

Loss of a partner is a potential reason for loneliness, as it can create a psychological setback. Most widowed respondents experienced loneliness without their partners, but long years of living without their partners had given them a capacity to adjust. For example, Anuradha felt lonely after the death of her husband but spent her time by adjusting with the situation. She could not rely on the company of her children. For a married couple, relationships with others, even with their children, are developed throughout the life course in a combined way for both husband and wife. In other words, forming a relationship with others is part of ‘team work’ for a couple and in the absence of one partner, it loses its effect and meaning. In old age, this ‘team’ relationship between partners in a couple strengthens when they negotiate all aspects of life together, especially without their children. Anuradha said:

“I felt lonely but trying to manage by spending my times in different ways in engaging in different activities. Children! Yes, they give company when it is required. We don’t expect much from them because they have their own lives and must enjoy themselves.” (Anuradha, FW, 71)

When faced with the loss of a spouse, older individuals generally preferred to be alone rather than to be with others with whom they made poor quality relationship. This was clearly captured by Prabhat, who said:

“Unfortunately, I lost my wife long back in 1993. I am living alone. My sons were there with me till they completed their education and got employment. Then, after their mar-
riage they left me. So, I have become lonely. Somehow or other, I am now accustomed to a lonely life. I rather feel free when I am alone.” (Prabhat, MW, 74)

Loneliness can occur to those who enter retirement without a partner. The never-married respondents in this study were used to their work-based routine, work-based identity and work-based friends. Loss of these key factors without a potential substitute often caused loneliness. Badal experienced an inadequate relationship with his extended family, which caused loneliness. He said:

“Not that I am a bachelor, but after retirement, sometimes when I am staying alone in this house throughout the day, I feel empty.” (Badal, MS, 63)

In contrast, Krishna, a widower who co-resided with his brother’s family had an adequate relationship with them. He said:

“No, absolutely not. There is no feeling of loneliness for me. As my brother, his family and children are there, I do not feel lonely.” (Krishna, MS, 73)

Widowed respondents often experienced loneliness, even when they were in the company of their children and grandchildren. This was partly because this group of widowed respondents seemed less able to connect well with their children and grandchildren without their spouses. Loneliness can be the outcome of a specific family situation such as the temporary absence of spouse or adult children leaving home for education or employment. As all respondents lived in a nuclear family, they knew the space that a nuclear family requires for different kinds of relationships and any dislocation in that space can create loneliness. Sabita experienced this dislocation in her personal space, when her husband and children were away from home. She said:

“Work was interesting because it was a lot of pleasure and challenging. But after retirement, it is lonely. I am missing my job and also feeling lonely, because my son is in Delhi, husband in Mumbai and daughter has left for her College.” (Sabita, FP, 60)
The data revealed that nearly all the widowed respondents encountered loneliness. In contrast, most of the never-married respondents rarely felt lonely. The loss of a partner after retirement seemed to cause a high form of loneliness among the widowed respondents.

**7.5.2 Gendered Aspects, Married Retirees and Loneliness**

The gendered dimension of loneliness was examined. The majority of women retirees who lived with their partner did not experience loneliness. Only Padma (FP, 67), Samiksha (FP, 74) and Sabita (FP, 60) had experienced some form of loneliness due to the temporary absence of their spouse or children. Padma (FP, 67) said: “Yes, only when my husband is not there at home, I feel lonely.”

The female retirees not indicating loneliness were all intensely involved both with families, a hobby or some other form of activity. For example, Usha (FP, 66), who travelled extensively after retirement, said: “I do not know why people feel lonely after retirement. Why they enter into a vacuum. If there are other habits, why should one feel empty?” Chandana (FS, 62), a never-married female retiree, who was an active volunteer and engaged in other family activities did not feel lonely. She said: “I do not feel lonely (laugh). One after another voluntary work is keeping me engaged.”

Among male respondents, the quality of relationship with their partner and other family relationships were important during retirement. Paritosh (MP, 62) experienced loneliness but managed it by consolidating relationships with his family. He said: “At least in my case, it has not happened, because I have been close to my family throughout my life.”

Men living with their partner alone in the absence of children may have a poor quality relationship. Sometimes children are the bridge of the relationship between husband and wife and a vacuum is created by their absence. Sajan (MP, 63) lived with his wife but without his children, and he said: “Yes, I feel lonely because my children are not there.”
7.5.3 Summary

This section examined a variety of aspects of loneliness that marked the lived experience of the middle class retirees. There was no significant difference between the male and the female retirees as they experienced loneliness due to the absence of their spouse and children. The interview data showed the majority of male and female retirees had good health and income, and therefore these were not a cause of loneliness.

The loss of a spouse or of a close family relationship was found to be a dominant factor influencing loneliness in retirement. The loss of a spouse has several factors which cause loneliness. In Indian society, social interactions are facilitated together with a spouse. So, the presence of a partner facilitates and consolidates social interaction and social relationships, as the majority of social functions are undertaken as a couple.

Interviews with unmarried respondents showed that if they had friendship support, then they did not feel lonely. Exit from a partnership through divorce from a difficult marriage may not cause loneliness as was evident with Jasmin (FD, 69). The preference of living alone after the death of a partner by making long term adjustments may not be a cause of loneliness as in the case of Prabhat (MW, 74).

The respondents in this study had varying years of retirement experience ranging from two years in the case of Salini (FP, 60) to 17 years in the case of Rajan (MP, 75). There was no association between duration of retirement and loneliness. Samiksha (FP, 74) experienced loneliness after 16 years of retirement, but Rajan (MP, 75) did not experience loneliness even after 17 years. Kabita (FW, 65) had feelings of loneliness at the age of 65, and Badal (MS, 63) experienced loneliness after three years of retirement. Analysis of the interview data indicated that loneliness was a matter of perception for most respondents. Loneliness was mainly due to the loss or absence of close family or a partner, the absence of a sense of purpose and above all the loss of a social role.
7.6 Feelings of Self-Pride in Retirement

This section examines the various factors that create a sense of pride in retirement. Pride in being a retiree can be an important factor in a successful adaptation to retirement. The perception of having achieved life’s goals and having acquired a distinct identity in life are primary factors that can create a sense of pride.

As examined in Chapter 6, the term ‘retirement’ has a negative meaning in Indian society. The interview data indicated that, despite stereotypical notions, respondents had shown no reluctance to hide the fact of being ‘retired’. Many respondents inherited a legacy of work and success backed by good health and income and looked forward to retirement in order to do the things they had dreamed of doing. They pursued a new lifestyle, successfully managed family issues, basked in new-found freedom, actively maintained their health, pursued their own hobbies, enjoyed leisure time and travelled extensively without any restrictions. They took up part-time work and voluntary work in order to create an identity. All these factors, made them exhibit a feeling of what can be termed ‘retirement pride’.

Freedom and leisure were the core ideas that influenced the thoughts and actions of the retirees. From being a prisoner of time, they became its master. For example, Saroj said:

“I am very proud that I am a retired person. I have become the master of my own time. I am enjoying retirement life and it is a pleasure for me. I am proud of my present life.”

(Saroj, MP, 64)

For Partha, it was identification with being retired that created a sense of pride. He said:

“I have no inhibition. Everybody knows that I am retired. Society is not that ignorant that they do not know. Even if you hide your retirement, society will come to know.”

(Partha, MP, 72)
While admitting being retired, respondents defined ‘retirement pride’ as the sum total of a lifetime of endeavours, successfully meeting challenges, commitment to a cause, and the social image which they had constructed throughout their career. It was the identity of being a retired professor that gave the pride. For example, Prabhat (MW, 74) felt proud of his identity as a professor saying: “The best gift of retirement is my status in the society as a retired Professor.”

Women respondents took up many roles in retirement as professional, mother, carer, and balanced them successfully. As the first generation of women professionals in Indian society, they demolished many social barriers in a society dominated by tradition. They were administrators, bankers, professors, surgeons and accomplished their occupational roles with success. The interview data clearly showed that they identified closely with their families, while juggling both work and family responsibilities. Padma puts this across rather more forcefully, reporting:

“Yes, I am proud of my profession as a doctor, proud of my family and proud of myself. I never feel ignored or feel low to anybody. My profession is my profession, my family is my family and I do not compare them with others.” (Padma, FP, 67)

Anuradha (FW, 71) devoted her whole life as a teacher by shaping so many lives and by building so many careers and felt her work is not ‘small’ in term of its contribution to the society. She said: “It is not a small work to teach students, build them and their career. It is no small work. I feel proud of that.” Salini (FP, 60) received the same respect and recognition from her students after retirement, which was a matter of pride, saying: “I am getting the same respect. I taught for 26 years to so many students. Wherever I go and see my students and they respect.”

Retirement pride evolved from a sense of contentment. Respondents showed no reticence to admit retirement as there was an inner feeling of contentment. For example, Chandana (FS, 62) was emphatic in admitting this. She said: “I proudly say that I am a retired
woman. I am hundred percent proud that I am retired. I have done a lot and want to do more for the society.”

Retiring from work ‘with glory’ was considered to be an accomplishment by many respondents. This was reflected more with the female retirees who felt that meeting the expectations of society and accomplishing their job without blemish was a matter of pride. Nirbhaya talked about her record and the accomplishments throughout her career without any negativity. She said:

“Definitely, I had 33 years of government job which I completed without adverse remarks. Now I am retired and feel satisfied. Some people do not successfully complete their total career. I completed my career gracefully and am proud of that”. (Nirbhaya, FS, 67)

Analysis of the interview data indicated that there was no reticence on the part of respondents to admit to being retired. Negative perceptions of society notwithstanding, respondents forged a new retirement identity that preserved their previous identity while pursuing the possibility of a future identity. This made them proud of what they had been and what they were going to be. The women respondents exhibited a stronger sense of pride as their life course actively combined a number of trajectories. The fact that achievements and feelings of being proud are not synonymous, was demonstrated in the interviews, underlining the fact that pride is a much broader narrative that covers a whole gamut of inner contentment, conceptualized as ‘retirement pride’.

**7.7 Conclusion**

The chapter has focused on a wide range of factors that influenced adaptation to retirement. There was strong relationship between health and retirement well-being. Respondents approached health issues from two perspectives, firstly, by being active in pursuing a multitude of healthy activities as a positive influence to well-being; and secondly, by a continuous and conscious evaluation of health needs linked to the length and duration of their retirement to
achieve Active Ageing. For example, because of back pain, Srilaxmi (FP, 67) had to abandon her morning walk, whereas Prabhat (MW, 74) maintained an uncompromising lifestyle to retain his good health. In this middle class sample, all the respondents entered into retirement with a strong attitude to pursue activities to promote their health by being aware that health constitutes the main factor of well-being.

The analysis indicated that both female and male respondents retired after an uninterrupted working career which ensured that there was no gendered difference in retirement income. There was some loss of financial freedom in retirement, but one of the important issues to emerge from the interviews was that although most of the retirees had some worries about their financial well-being from time to time, they changed their lifestyle based on the level of their income and did not allow any financial anxieties to affect their state of happiness. In addition, female retirees adapted their wants to their current income and adjusted the perspective of what they defined as sufficient for a comfortable life.

Loneliness among retirees related mainly to the adequacy of relationships in retirement. The most important cause of loneliness was being widowed or because of a poor relationship between the retiree and their spouse. Analysis indicated that family relationships were the best guarantee against loneliness. The women retirees transitioned from work to the family situation and for them retirement was more about entering into another domain of identity rather than switching from one form of identity to another.

The chapter examined ‘pride’ in retirement by middle class retirees. Having known the inevitability of retirement and achieved their life’s dream, the retirees were confident in admitting to being retired. Retirees were motivated by a strong sense of ‘pride’ which was the combination of life’s accomplishments, a happy family life, achievement of financial freedom and being in good health. Women retirees exhibited a stronger pride in retirement as they adapted to spending more time in the family domain with possibilities of more meaningful engagement.
Notwithstanding losses and perceived identity issues, most respondents had developed a positive perspective for retirement adaptation. The fact that the loss of one identity was replaced by another, and the loss of one type of routine was replaced by another, was helpful for adaptation in retirement. As discussed in Chapter 6, in general, there was a desire to build an alternative structure in retirement which was critical for easy adaptation. Overall, freedom and a strong sense of retirement pride acted as the main motivation in shaping a positive attitude to adapt to different circumstances of retirement.
8 - Activities during Retirement

8.1 Introduction

This chapter investigates the primary activities that structure the time of middle class retirees and their reasons for taking up these activities in preference to others, particularly related to the concept of the Third Age. The core feature of the Third Age is that retired people are engaged in multiple productive and leisure activities. Both the theory of Successful Ageing and the theory of Active Ageing put primacy on activity as people negotiate retirement (Laslett, 1996). The most important aspect of activity is the extent to which retirees see themselves as engaged in meaningful activities. There are many ways to draw meaning from an activity; the activity may provide a structure, enjoyment, social relations, a sense of accomplishment and, more importantly, a sense of purpose.

A detailed examination of part-time work in Chapter 6 showed how part-time work provided an immediate structure to the retirees when they transitioned from full-time paid work. Voluntary work can also create a structure, a sense of pride, and well-being that few paid jobs can do. This chapter therefore investigates whether, in volunteering, respondents were interested in roles that carried meaning and purpose and how caring occupies a place in the pattern of activities of middle class retirees, especially women. The chapter examines the dynamics of leisure and its various facets that structure the time, identity and well-being of middle class retirees in India. Research on leisure activities in India indicates that few people tend to engage in a meaningful hobby (Dey, 2003) and therefore it is important to investigate the pattern and the gendered dimensions of leisure activities of middle class retirees. The chapter begins by discussing how activities are placed in the context of time and freedom in retirement.
8.2 Freedom, Time and Activities

Structuring a pattern of activities in the context of time was critical for the respondents. For example, undertaking health-related activity was seen as a way of not becoming a burden to others; respondents felt that they were being productive both for themselves and their families. The goal of pursuing activities that created total well-being for their family, for instance health-related activities, can form a perspective in retirement. But the formation of such a perspective depends on how freedom is factored into the context of time in shaping these activities, which is now examined.

Freedom during retirement made the pattern of activities individualistic for some retirees. For example, Sulagna’s perspective on time was based on her individualized pattern, including that she woke up in the middle of the night, reading and watching television, and was a late riser. As a spinster, who lived alone, she said:

“In the night, I remain awake and switch on the television. I also sit with my computer and go on browsing and playing games. When I do all these things, I engage, enjoy and relax. Generally, I sleep at 1.30am in the night.” (Sulagna, FS, 74)

On the contrary, Saroj’s (MP, 64) activity pattern is structured from the perspective of his health, and he is an early riser. Saroj, a married respondent who lived with his family, said: “I wake up at 5 a.m. in the morning and go for a walk, and it is regular.” (Saroj, MP, 64)

For women respondents, freedom worked in multiple ways as it helped them to structure their activities in the way they found suitable for their needs. Their earlier occupational life course had been controlled by an authority which was a cause of work fatigue, as examined in Chapter 6, and freedom in retirement unleashed energy into the time schedule of their activities. For example, Anuradha was asked about the ‘gift of retirement’, and she said:
“I have free time now to do work as per my wish; to travel more, to do household work and to read a lot. I was not getting time to read even newspaper earlier. I used to get time only to watch television sometimes. Earlier, I was unable to write anything, but now I get time to read and write more. Writing is an art which I never had, but it has developed a little bit now.’ (Anuradha, FW, 71)

Freedom for respondents meant not simply being away from the control of authority, but outside the control of meeting other obligations. Prabhat, a widower, spoke of it comprehensively. He said:

“My children normally ask me to come and live with them, but I don’t prefer to live with them, because first, my freedom would be curtailed, and second, I cannot follow my daily activity schedule.” (Prabhat, MW, 74)

The interview data indicated that availability of sufficient time combined with a desire for maximization of freedom played important roles in determining the retirees’ perspective with regard to undertaking different types of activities during retirement. These factors reinforced each other to give a pattern and outlook to activities undertaken by respondents, discussed in the following section.

8.3 Types and Patterns of Activities

Activities undertaken during retirement are likely to be related to each other in the sense that one activity may foster another activity. Those who were engaged in part-time work were often also involved in voluntary work. Volunteering and caring require elements of altruism and it was found that respondents who did volunteering were also positive about care-giving.

Seventeen male and 14 female respondents indicated that reading was their main hobby. Most read for pleasure but for some respondents, it was an opportunity to learn and therefore made reading a ‘retirement benchmark’. The majority of women respondents in this study had been teachers or academics and therefore reading was continuity with their profes-
sional activity. This had two advantages for the well-being of retirees. First, there was no added strain on the respondents to adopt this activity and second, the continuity made it easier for them to quickly identify reading as a hobby. Although, the majority of respondents found reading an important activity, no respondents joined any formal learning programme, except Jaiprakash (MP, 71), who took up a programme to learn to use a computer after retirement.

Activities like watching television, painting, and music formed a part of leisure activities. Travel constituted a dominant leisure activity for the majority of male and female respondents. Other activities included household work such as cooking, sewing, cleaning and washing. Of all the activities, it was watching television that dominated the everyday lives of the majority of respondents. Watching television was home-based, easy to access and provided independence to operate according to the convenience of the respondents. On average, two to three hours daily were spent in watching television by those who watched serials and the news. Watching news on television was an entertainment, but may be seen as a necessity. For example, in the case of Badal (MS, 63), it was a maximum one hour for news, and for Anuradha (FW, 71), who watched both family serials and news it was two to three hours. Walking constituted the morning activities of most respondents and on average ranged from one to three hours. Birat (MP, 65) said: “I spend around three hours in the morning for a walk and yoga, because I have to manage my diabetes and moderate hypertension.”

The extent to which religious activities impacted on the daily activity of respondents was examined, finding that, for some respondents, their lifestyle was influenced by spiritual pursuits. However, spiritual pursuits were individualized and the majority of respondents did not regularly visit places of worship. Music was pursued by six male and six female respondents with an average one hour spent daily on it. As Saktiman (MP, 68) said: “Each day one hour daily.”
The next sections will examine the predominant activities such as volunteering, caring, and leisure in more detail to understand their impact on the lived experience of middle class retirement.

**8.4 Volunteering**

Volunteering is defined as being voluntary, self governing, independent of control by others, is non-profit making and is operated within a formal structure. Sociologists describe this as formal volunteering as it takes place in the form of unpaid help as part of a group, organization or club (Staetsky and Mohan, 2011). The definition can be extended to include ‘informal volunteering’, which takes place outside any structure. This study covers both formal and informal volunteering undertaken by respondents.

Being a volunteer can create a sustained identity in retirement and therefore can be a key part of a retirement structure. For example, Badal said:

“Yes, because I can utilise my valuable time for a purpose. Only sitting at home and watching television or doing family work are not the criteria of a retired life. I have already given three-quarters of my life for my family, and now the balance one third of life would be dedicated for the society.” (Badal, MS, 63)

Gautam emphasized the importance of being active by involving in various activities to set a goal and not to feel isolated by saying:

“If people want to remain isolated they can avoid engagement, but once one becomes isolated, one feels bored and suffers. If one takes active part in various activities, one can keep oneself active and busy and feel that one is rendering some help to the society. So, it depends on the attitude of the people.” (Gautam, MP, 72)

The range of voluntary activities by participants in this study included advocacy, health camps, charity work, conducting workshops and awareness campaigns, free coaching, and
financial consultancy. The pattern indicated that the major form of voluntary activities represented continuity with the respondents’ earlier life course.

8.4.1 Formal versus Informal Volunteering

The majority of respondents in this study adopted informal volunteering. Of the 20 female respondents, four participated in formal and 12 in informal volunteering, while three of the 20 male respondents participated in formal and ten in informal volunteering. Analysis of the qualitative data showed that respondents preferred to undertake voluntary work in an informal structure, because their core motivation was freedom.

Of the three male respondents, Tanmay (MP, 72) and Birat (MP, 65) were involved in charity work and Partha (MP, 72) in patriotic programmes through formal volunteering. The interview data showed that in formal volunteering, respondents were motivated through a system of bonding. There was enhanced scope for social recognition through a wider network which brought respondents greater well-being. For example, Tanmay (MP, 72) was motivated by a zeal to contribute to the greater cause of society, as was Partha (MP, 72)

In the case of female respondents, they found that their freedom was affected if they joined any formal organizational structure for voluntary work. Of the four female respondents (Anuradha, FW, 71: Charity work; Banani, FP, 63: Moral preaching and philanthropy; Lilly, FP, 66: Health check-ups; Mary, FP, 67: Philanthropy) undertaking formal volunteering, two had ceased to be members of their organizations (Anuradha, FW, 71 and Banani, FP, 63) mainly due to time constraints and irregular attendance. Banani said:

“My volunteering work is now very much restricted, because sometimes it so happens that I am not able to give time as per their schedule due to family engagements.” (Banani, FP, 63)
Formal volunteering created feelings of equality among the members which raised their sense of self-esteem and created credibility as a volunteer. The value of formal volunteering was derived from networking with friends which increased commitment to a cause.

The preference was for informal volunteering because first, both male and female respondents did not want to enter any structured form of activity and second, it was easy to take up volunteering as one of the many responsibilities in retirement. For example, Jasmin (FD, 69) took up the cause of prostitutes, street children and orphans, and was ready at any time to help these families in distress. She said: “Whenever my help is required, even in the middle of the night, I help people. I don’t bother.”

The range of informal volunteering undertaken by respondents covered charity work, free coaching, organizing health camps, and helping street children, prostitutes and orphans. Informal volunteering seemed to have been preferred, first, because of its easy adaptability, as most volunteer work was a continuation of earlier paid work. Second, the timings in informal volunteering were always flexible, and third, their volunteering was visible to the people in the close vicinity of their home which gave them a positive self-evaluation. It should be noted that the nature of activities both in formal and informal volunteering is very similar in India. The only difference is that the former is undertaken through an organizational structure and the latter outside an organizational structure.

Respondents seemed to have received support from their partners, and appreciation from children, raising their self-esteem in the family by making voluntarism a companionate activity. As retirees left home at their own convenience and received recognition from the community, it helped break the monotony of home and reduced conflict between husbands and wives. Mary, who was involved in charity work, received support from her husband. She said:
“My husband is a great help to me. As husband and wife, we are happy and it is a motivation to live a very happy life. If you are happy, you can do anything even if you are retired. Whenever I need a vehicle to move out for voluntary work, he is there to help.”

(Mary, FP, 67)

Analysis of the interview data indicated that volunteering offered scope to establish broader social networks. For example, Padma’s (FP, 67) informal volunteering involved organizing health camps and treating patients free of charge, which provided scope for creating a purpose and goodwill as well as meeting a wide cross-section of people, some of whom even extended help to her voluntarily without any return. She said: “I am known in this area through my voluntary work and people often come to to help me in my personal work.”

Volunteering seemed to have helped marital relationships in two ways. Firstly, by bringing in elements of activism in the husband-wife relationship, mutually reinforcing their beliefs and creating a purpose and making their relationships companionate. Secondly, by creating a sense of well-being with positive self-esteem and self-concept in retirement. This helped the respondents to set a goal and meaning for their volunteering activities.

8.4.2 Volunteering: Setting a Goal and a Meaning

Both formal and informal volunteering gave respondents the important structure of a commitment while still having time to pursue their own personal interests. This was possible due to factors such as a) articulating an identity through commitment, b) extending the range of retirement activity with the inclusion of voluntary work as part of the life course, and c) providing a purpose. The most significant aspect of their volunteering was that there was an overwhelming urge for an identity through volunteerism. For example, Nirbhaya’s (FS, 67) volunteering to ‘serve the society’ or Tanmay’s (MP, 72) to ‘give back to the society’ are indications of having a purpose through volunteering in retirement.
The majority of female retirees showed a more positive orientation towards informal volunteering than their male counterparts because it created an alternative structure in close vicinity to their home, did not have a fixed time schedule, and ensured that they could undertake their volunteering work while also fulfilling their family commitments.

The respondents in this study were not simply involved in volunteering to utilize their extra time; rather they perceived volunteering to be integrative to life’s value and fulfilment. For example, Padma had a happy family, a caring husband and loving children, but she derived fulfilment from her voluntary work to provide free health care. She said:

“Yes, volunteerism gives me a sense of fulfilment. I feel satisfied. God has blessed me in all respects; a caring husband, a loving daughter, a loving son-in-law and a loving grandson.” (Padma, FP, 67)

Volunteering requires involvement, commitment and time in order to match the normative expectations of the community. Involvement in multiple roles by the retirees can affect their chosen leisure activities at the risk of ‘role exhaustion’. Rajan, who did not take up any formal or informal volunteering work, gave a strong rationale for his decision. He said:

“Joining many organisations and activities can make life busy. So, I don’t want to invite the same busy life any longer. I think, it would be better to remain yourself, rather than to proliferate various other activities.” (Rajan, MP, 75)

The interview data indicated that there was a link between doing part-time work and being involved in voluntary work. Of the 12 male respondents, who did part-time work, only Sajan (MP, 63) did not take up any voluntary work. Of the five female respondents, who did part-time work, only Kasturi (FP, 62) did not take up voluntary work.

Analysis of the data showed that all never-married, divorced and widowed respondents took up voluntary work, except Prabhat (MW, 74) and Dilip (MW, 65). When asked
whether being alone had a positive influence on their undertaking voluntary work, the majority replied positively. For example, Chandana (FS, 62) said: “Yes that helps me.” But, Prabhat (MW, 74) had lost motivation to do volunteering following his wife’s death, as had Dilip (MW, 65).

Informal volunteering was adopted by respondents irrespective of their age and was undertaken slightly more by female retirees than male, as they found it a convenient way to fit into the structure of their own family commitments. This was evident in the context of their choice not to do part-time work as they liked to retain their freedom and did not like a rigid structure.

8.5 Family Care-Giving

Care-giving can be one of the activities for older parents in retirement and requires attitude, anticipation and planning to pursue. Care givers are influenced by their retirement surroundings and social context. For example, the ‘young old’ retirees may face three important contexts in retirement: a) possibilities of care-giving for their ‘very old’ parents; b) occasional care-giving to their spouse; and c) and grandparenting, all of which were influenced where there was absence of adult children, thereby losing a level of support and the extent and role of their extended family. Occasional care-giving to a spouse was necessitated due to health issues.

The majority of respondents entered retirement when their parents were no longer alive. Only five of the 20 male respondents, and four of the 20 female respondents had mothers still alive at the time of retirement, and only Banani (FP, 63) had her father alive at retirement. The surviving parents of these retirees lived with other extended family, except in the case of Paritosh (MP, 62), Bismay (MP, 62) and Banani (FP, 63) who co-resided. The majority of respondents did not have their in-laws alive at the time of interview.
As examined in Chapter 7, the majority of respondents retained good health and functional ability, with the exception of a few like, Mahesh (MP, 68) and Prabhat (MW, 74), who suffered from some chronic diseases. Nibedita (FP, 74) had an injury for which she needed care from her husband and three female respondents (Lilly, FP, 66; Srilaxmi, FP, 67; and Bineeta, FP, 63) were involved in the care of a spouse who faced adverse health issues.

The interview data showed that respondents had variations and similarities in their attitudes, experiences and perspectives on caring. Respondents had positive attitudes towards care-giving, and those who had lost their parent, missed them during retirement. Saktiman (MP, 68) who had lost his parents spoke in emotional way, saying: “I really feel guilty that I could take care of my mother, but could not take care of my father”. Similarly, Partha (MP, 72) remembered his late mother, saying: “One of my friend’s mother died at the age of 103 and my mother died at the age 76. I always remembered my mother, whenever I met my friend’s mother”.

Respondents with a parent alive were involved in their care along with their spouse, in addition to enjoying their role as a couple. They did not show any anxiety in undertaking this caring role at the same time as they engaged in other retirement activities, pursuing leisure activities, part-time work and volunteering work. There was no evidence of any paid carers in this study and caring for older parents and care-giving were solely undertaken by respondents and their spouses.

8.5.1 Grandparenting

Grandparent-grandchildren relationships are examined from the perspective of grandparents in this study. The majority of respondents were not directly involved in grandparenting duties as most grandchildren were living some distance away from them. Table 8.1 shows the residential location of grandchildren from their grandparents. Only six respondents had grandchildren living in the same area.
Table 8.1: Location of grandchildren from respondents

<table>
<thead>
<tr>
<th>Name</th>
<th>FEMALE</th>
<th>MALE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Living in same city/with respondents</td>
<td>Living in other cities in India</td>
</tr>
<tr>
<td>------------</td>
<td>--------</td>
<td>------</td>
</tr>
<tr>
<td>Anuradha</td>
<td>With respondent</td>
<td>Delhi, Bhilai</td>
</tr>
<tr>
<td>Banani</td>
<td>---</td>
<td>Mumbai, Bangalore</td>
</tr>
<tr>
<td>Bineeta</td>
<td>---</td>
<td>Delhi</td>
</tr>
<tr>
<td>Chandana</td>
<td>Never married</td>
<td></td>
</tr>
<tr>
<td>Geeta</td>
<td>---</td>
<td>Mumbai</td>
</tr>
<tr>
<td>Jasmin</td>
<td>Children unmarried</td>
<td></td>
</tr>
<tr>
<td>Kabita</td>
<td>---</td>
<td>Delhi</td>
</tr>
<tr>
<td>Kasturi</td>
<td>---</td>
<td>Raipur</td>
</tr>
<tr>
<td>Lilly</td>
<td>Hyderabad</td>
<td></td>
</tr>
<tr>
<td>Mary</td>
<td>Hyderabad</td>
<td>UK</td>
</tr>
<tr>
<td>Nibedita</td>
<td>With respondent</td>
<td>Hyderabad</td>
</tr>
<tr>
<td>Nirbhaya</td>
<td>Never married</td>
<td></td>
</tr>
<tr>
<td>Padma</td>
<td>Bhubaneswar</td>
<td></td>
</tr>
<tr>
<td>Sabita</td>
<td>Children unmarried</td>
<td></td>
</tr>
<tr>
<td>Salini</td>
<td>With respondent</td>
<td>Bangalore</td>
</tr>
<tr>
<td>Samiksha</td>
<td>With respondent</td>
<td>Ranchi, Trivandrum</td>
</tr>
<tr>
<td>Sreemati</td>
<td></td>
<td>USA</td>
</tr>
<tr>
<td>Srilaxmi</td>
<td></td>
<td>USA</td>
</tr>
<tr>
<td>Sulagna</td>
<td>Never married</td>
<td></td>
</tr>
<tr>
<td>Usha</td>
<td>---</td>
<td>Mumbai, Bangalore</td>
</tr>
</tbody>
</table>

The middle class experience of grandchild care in this study is different in the sense that the caring perspective is not structured from the point of cost. The children of all respondents were well off economically and grandparenting in this study was considered to be ‘fun and valued time’. The decision on the part of the retirees to share occasional grandchild caring with their adult children was to raise their own self-esteem, to compensate through grandpar-
enting for the neglect of their own children during their busy working lives, and to invest in social capital to ensure a balance in intergenerational relationships. The interviews showed that there was no compulsion on the part of respondents to attend to their grandchildren as a duty. Asked how she valued grandparenting, Mary, who had one grandchild, replied:

“Yes, grandparenting makes you feel that you are important just like what you did for your own children. You feel that you are also equally important when your children consider you for taking care of their children. You feel that you have an important role in bringing up a child.” (Mary, FP, 67)

Grandparents, especially women who missed the upbringing of their own children during their busy working life, felt they were being parents again. Life course principle proposes that individuals construct their own lives through the choices within the constraints and opportunities of social arrangements (Elder and Johnson, 2003). When Kabita, a grandmother of three, was asked about her role, she said:

“I looked after my grandchildren and it was a pleasure, because I could not devote that much of time to my children. So, my grandchildren almost grew up with me. They were rather more attached to me than to their parents.” (Kabita, FW, 65)

The ages of the respondents’ grandchildren varied from 1 to 29 in this study. Many had become grandparents before they retired and others became grandparents after retirement. In a society of strong family traditions such as in India, the parent-child relationship is an ensured safety net for the child, and therefore in spite of grandparental care as described above, the grandchild-grandparent relationship was rarely at the forefront of retirees’ lives in this study. The grandparental role occupied prominence in the case of only a few respondents like Kabita (FW, 65). Assuming a parental role made some grandparents, especially those in poor health, apprehensive of changes in their lifestyle. Rajan, who was in poor health, said:
“Staying together with grandchildren is not much of a pleasure, because our age is such that we can’t manage them.” (Rajan, MP, 75)

Grandparenting can be an emotional support besides being a ‘valued time’. Those who had the advantage of living physically with their grandchildren found emotional support. Kabita, who lost her husband before retirement, continued to interact with them even after retirement as they lived nearby. She said:

“...” (Kabita, FW, 65)

Developing further the social exchange model and the concept of reciprocity, the grandparental role of respondents in this study is structured and based on social expectation, and developing a context of investing time and wisdom in grandchildren to form a type of social capital.

**8.5.2 Long-Distance Grandparenting and Technology**

Grandchildren living away can be a source of grandparental love, strained by feelings of anxiety and inadequacy. Of the total 31 female and male respondents who were grandparents in this study, 26 were involved in something called ‘grandparenting at long-distance’, as they did not have the scope for home-based grandchild care. For example, Mahesh was separated from his grandchildren who lived in America. He said:

“...” (Mahesh, MP, 68)

Long-distance grandparenting can be creative and fun in its own way, especially if combined with technology. There is phone, fax, e-mail, Facebook, Skype and many respondents took advantage of technology for involvement in an exciting form of grandparenting. Birat’s
granddaughter was settled in America with her parents, and it was not easy to meet them or travel there very often. He explained how he interacted with his granddaughter:

“We see her on Skype. Sometimes we talk on Skype but mostly on the telephone. But my wife does not like sitting before the laptop and talk.” (Birat, MP, 65)

Jaiprakash’s two grandchildren were in other parts of India, and it was the use of technology that helped to keep intact his grandparental love. He said:

“I talk to them frequently on phone and contact on e-mail. I am very much attached to my grandchildren, but I don’t get much chance to meet them.” (Jaiprakash, MP, 71)

Grandparenting for the respondents was constrained by distance factors, but the dominance of filial piety in the grandparent-grandchild relationship overcame these constraints and therefore there was no sign of strain in their relationships at the emotional level. The respondents showed an active attitude to grandparenting and devised a strategy to connect with their grandchildren despite the distance factor, which seemed to show that grandparenting is not only a part of well-being but also of Active Ageing.

8.5.3 Parents and Care-Giving: A Continuity of Values from the Past

Attitudes towards care-giving during retirement should be seen in the context of the type of perspective respondents had developed towards their parents during their long working career. Women respondents only accessed permissible leave from work when there was a care-giving need, and did not interrupt their work, miss days or face any adverse work situations. The majority of respondents preferred to live with their ageing parents during their work career. For example, Rabin lived with his ageing mother most of the time while he was working, but on moving to another area, he left his mother with his extended family where she died. It was in a heart-broken voice that he narrated:
“I feel much about my mother that I could not keep her with me. She would have been satisfied with me during her last moment and I could have taken care of her”. (Rabin, MP, 62)

The attitude towards caring is an important value of life, carried from earlier in their life course, as exemplified by Padma. She responded to any care need of her parents by making use of permissible leave from her office which was not an interruption to her career saying:

“When I was in my job, I used to take 5 to 6 day’s leave when my parents were seriously ill. When they recovered a little, I used to come back to work.” (Padma, FP, 67)

Living with ageing parents or in-laws seemed to have served a triple purpose. First, it provided security to the parents and psychological satisfaction to the respondents, and second, it ensured timely intervention and support with regard to the parents’ health needs. Third, the very presence of parents at home was itself a support which helped respondents feel comfortable and focus on their job. Srilaxmi described her experience:

“My parents staying with me was very good and a support for me to have a comfortable working situation.” (Srilaxmi, FP, 67)

The caring perspective of never-married respondents was influenced by their pre-retirement attitude to care-giving. They were closer to their parents during their working time, which helped them to give support. Sulagna said:

“I never felt it as a burden, because they are my parents. I don’t know, if I had a family I would have taken so much of care of my parents. I felt, they were helping me because I am single. I used to go to work at the hospital and clinic most of the time. At home, my mother used to supervise all works.” (Sulagna, FS, 74)
The dynamics of the functioning of the extended family of respondents ensured a ‘safety net’ in terms of emotional and physical security for aged parents. The majority of respondents in this study were ‘empty nesters’, and did not have their adult children living at home or close by. Identification with their extended family during retirement was a part of the evolution of relationships for the retirees in late life in a ‘convoy model’. The requirements and preferences of late life drew the extended family closer together in a life course ‘convoy model’ (Kahn and Antonucci, 1980).

8.5.4 Gender, and Care-Giving Patterns

It was difficult to discern a clear pattern of the attitudes towards care-giving between male and female respondents in this study with both male and female respondents equally positive towards caring. As described earlier, four female respondents, of whom only two had grandchildren, had their mothers alive. In the case of the two female respondents with grandchildren, there were occasions when they faced the dual responsibilities of caring for both parents and grandchildren. In contrast, Banani (FP, 63), lived with her father, but did not have dual responsibilities as her grandchildren lived abroad.

Of the five male respondents whose mothers were still alive, the majority of the mothers lived in the same village and were cared for by their extended family. For four of these male respondents, their grandchildren lived abroad or at a distance from them, and the other male respondent, Paritosh (MP, 62) did not have grandchildren. Therefore, only a very small minority of respondents (two females) had dual caring responsibilities for both older parents and grandchildren.

Two female respondents, whose mothers lived in the same city, undertook ‘caring at a distance’, as they visited them at regular intervals and undertook personal care that included instrumental care. Sabita (FP, 60) would stay for the whole day almost every day with her
mother talking, and sharing lunch. Similarly, Sreemati visited her mother every Sunday and stayed with her throughout the day. She referred to it as a weekly ‘caring day’:

“I have to stay with her for the whole day. My husband does not feel easy staying the whole day. But I stay there throughout the day. My mother does not leave me.” (Sreemati, FP, 62)

In contrast, Banani was involved in direct caring even foregoing the option of a part-time job or spending time with her husband. She said:

“I have to look after my old father. During my working time, I was not able to give adequate time for him. Now I am on duty most of the time looking after my father.” (Banani, FP, 63)

Banani’s husband was living in another city in order to undertake part-time work, but she acknowledged the contribution of her husband in allowing her to be with her father to take care of him. As she said:

“My husband is also taking care indirectly as he has allowed me to stay here to take care of my father. Otherwise, he would have asked me to accompany him and stay with him (in another city).” (Banani, FP, 63)

Of the male respondents, only Bismay (MP, 62) was involved in direct and intensive caring, whereas other male respondents visited their mothers in their village often to provide care, underlining the importance of ‘caring at a distance.’

The double burden of caring can be stressful as in the case of Salini, who undertook intensive care for her ailing husband and occasional care for her ageing mother, who lived with her son in another place. She said:
“Yes, that is very stressful, because once upon a time, my husband was a renowned doctor and used to do everything for our family, but now he is dependent on me for everything. That is very stressful.” (Salini, FP, 60)

There was no trace of individualism in respondents’ attitudes while they spoke about their experiences of care-giving. Considering the fact that the majority of respondents and their spouses enjoyed good health and had sufficient time, ‘caring at a distance’ was feasible for both of them. Spouses, who were involved in care-giving directly, divided care-giving between them but the wife undertook the major part of the care. Bismay summed this up when he said:

“Of course, my wife devotes her time to the day-to-day chores more than me. I am also there most of the time for taking care of my mother.” (Bismay, MP, 62)

8.5.5 Gender and Care-Giving

From the perspective of gender, the interview data seemed to indicate that caring was a shared experience between male and female respondents as far as direct caring and ‘caring at a distance’ were concerned. Female respondents showed more concern and willingness to shoulder caring duties as in the case of Sreemati (FP, 62), who regularly visited her mother on Sunday to provide instrumental and emotional support, of Salini (FP, 60), who interacted with her mother everyday to provide emotional support, and of Banani (FP, 63), who thought her retirement time was meaningful as it was an opportunity to provide her mother with direct emotional and instrumental support. Care-giving for parents was articulated through the joint efforts of the respondents and their spouses, shown in the case of Bismay (MP, 62). But it was Bismay’s (MP, 62) wife who provided direct care to his mother.

The study did not indicate any conflict within marital relationships due to care-giving, but there seemed to be extra stress on women respondents as they, in addition to their greater care-giving role, performed other functions at home which sometimes remained invisible.
However, this was not overtly expressed as problematic by any of the female respondents, as only Shreemati (FP, 62) said: “The burden of care-giving of course comes to me, but my husband helps me.”

There was no negative perception of care-giving expressed by either the male or female respondents who did not seem to find it stressful, as their parents were less dependent and less demanding. But perception about the care needs of their parents was greater among the female respondents than their male counterparts. In terms of sharing time, both male and female respondents devoted equal amounts of time to grandparenting, which was seen as both fun and a valued time and also an emotional need. Rabin summed up these feelings:

“We, both husband and wife actually miss our grandson and granddaughter. We do not feel the absence of our daughter or son, but feel the absence of our granddaughter and grandson.” (Rabin, MP, 62)

Grandparenting had an overarching power in the life course of respondents that seemed to enrich the concept of both Active and Successful Ageing. This was exemplified by ‘emotional attachment’ as in the case Padma (FP, 67) to grandchildren growing up and being ‘educated, active and married’ as in the case of Yubraj (MP, 75), from grandchildren ‘taking liberty’ with grandparents as in the case of Rabin (MP, 62), to ‘reviving the memory of their own children’ as in the case of Bismay (MP, 62), from a source of ‘natural affection’ as in the case of Bineeta (FP, 63), to the expectation of becoming a ‘role model’ as in the case of Partha (MP, 72).

8.5.6 Summary

Family support is considered to be a critical illustration of filial piety in India with strong family traditions of adult children expected to take care of their aged parents. Caring seemed to be more in the domain of women than men, although it is difficult to establish a clear pattern. Respondents, who were ‘caring at a distance’, that is looking after parents who lived in
their native village, required at least one of the following factors - attitude, mobility, time and health to enable them to carry out these caring duties ‘at a distance’ which would not have been possible in the absence of any one of these factors.

Regarding relationships with grandchildren, it was the combination of ‘fun and valued time’ along with an enthusiasm to transfer family values that seemed to be the priority for the majority of respondents. Organising activities, playing and talking to grandchildren mostly involved both the wife and husband on an almost equal basis showing a companionate grandparenting in retirement.

For these middle class retirees, caring was not a routine duty, but it was one of the main aspects of fulfilment in retirement. However, one important aspect of care-giving that emerged was that women took the lead thus confirming the gender ideology that women perform this important role throughout their life course.

**8.6 Leisure in Retirement**

Freedom, combined with time, good health and income created a situation for defining leisure for the respondents. For the women retirees, freedom from the dual responsibility of work and major family commitments was itself a measure of relief and led to a fresh definition of leisure. Besides, the end of a rewarding but intensive work career meant the expectation of a relaxed life of leisure. Their leisure ranged from travel, reading, watching television, golf, music, painting, gossiping, and driving, to simply sleeping for hours. There were elements of impulse, emotion, and planning in the leisure activities of respondents. For example, Jasmin, a woman of multifaceted talents, articulated this, saying:

“I am a tailor, a painter, a musician, a dramatist, a good cook and a good housewife. I can just sit in my small garden and enjoy. I enjoy all those things. I can afford to sleep, and day dream. If some time is there, I enter into some melancholic mood. Sometimes, I
start stitching and painting. I may not be an excellent painter but my subject was painting and music.” (Jasmin, FD, 69)

Lilly painted a canvas of leisure in the life of a middle class retiree. When asked about the best ‘gift’ of retirement, she said:

“To spend the time more leisurely and that’s the only gift. Previously, I used to do all things in a hurry and used to always get worried. Now I do many things, but in leisure.” (Lilly, FP, 66)

Freed from a stressful and wearing life trajectory, respondents found a ‘window’ to draw new life from retirement. As Paritosh said:

“In my case, leisure time is a welcome phase, because I am enjoying my activities which I was dreaming for the last so many years. In fact, I tried to take voluntary retirement for the same reason. I am enjoying my leisure time through music, reading, a lot of internet and travelling.” (Paritosh, MP, 62)

Retirement at an age when respondents were fit and healthy and had the willingness to become involved in new interests with renewed energy, typified the attitude of the respondents to leisure. The range of activities that leisure presented for Jasmin (FD, 69) and the ‘dream come true’ feeling to enjoy leisure in the case of Paritosh (MP, 62) indicated the dynamism of their new paradigm of life course well-being.

Social versus solitary dimensions of time use are important considerations in productive leisure time. Spending leisure time with other adults enriches the quality of the leisure time and enhances general well-being and life satisfaction. Miller and Brown (2005) report that sharing time with others can reduce the risk of negative health outcomes and loneliness. The data in this study revealed that respondents placed importance in leisure time activities for enjoyment and good health.
8.6.1 Travel and Leisure

This section investigates the meanings of leisure travel in the lived experience of middle class retirees. Table 8.2 indicates the extent and locations of leisure travel during retirement.

It is shown in Table 8.2 that 19 of the 20 female respondents travelled to different leisure destinations inside India, and eight travelled abroad for leisure, whereas, 13 of the 20 male respondents travelled inside the country and nine abroad. There was therefore little gender difference in travelling abroad for leisure, but female respondents travelled more often in India in a year than male respondents.

Freedom was a predominant theme for both male and female respondents in relation to leisure travel. Mahesh said:

“Of course, travelling is a luxury. Whether you enjoy it or not, routine life is always a routine life. I don’t think people enjoy their routine life. Routine life means just passing time; it is not about enjoying life.” (Mahesh, MP, 68)

Push and pull factors have often been discussed in the study of leisure travel (Crompton, 1979; Fodness, 1994). Analysis of the interview data indicated that respondents undertook leisure travel because they were ‘pushed’ by internal factors of routine, desire to escape, and relaxation and ‘pulled’ by external factors of the attributes of a destination and urge to explore, as well as meeting the expectations of family to visit different places in their company and to visit relatives living elsewhere.
Table 8.2 Pattern of leisure travel of male and female respondents inside India and abroad by destinations and frequencies

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Travel inside India</th>
<th>India (Frequency)</th>
<th>Travel Abroad</th>
<th>Abroad (Frequency)</th>
<th>Name</th>
<th>Age</th>
<th>Travel inside India</th>
<th>India (Frequency)</th>
<th>Travel Abroad</th>
<th>Abroad (Frequency)</th>
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<tr>
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<td>No</td>
<td>_</td>
<td>Badal</td>
<td>63</td>
<td>No</td>
<td>_</td>
<td>No</td>
<td>_</td>
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<td>No</td>
<td>_</td>
<td>Birat</td>
<td>65</td>
<td>Yes</td>
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<td>USA</td>
<td>Once yearly</td>
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<tr>
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<td>Infrequent</td>
<td>No</td>
<td>_</td>
<td>Bismay</td>
<td>62</td>
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<td>Switzerland, Doha</td>
<td>Once two yearly</td>
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<td>Chandana</td>
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<td>4 times yearly</td>
<td>Kathmandu</td>
<td>Twice in retirement</td>
<td>Dilip</td>
<td>65</td>
<td>Yes</td>
<td>Infrequent</td>
<td>No</td>
<td>_</td>
</tr>
<tr>
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<td>62</td>
<td>Yes</td>
<td>Infrequent</td>
<td>No</td>
<td>_</td>
<td>Gautam</td>
<td>72</td>
<td>Yes</td>
<td>4 times yearly</td>
<td>USA, Indonesia, Singapore, Australia</td>
<td>Once two yearly</td>
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<td>No</td>
<td>_</td>
<td>Jaipurakash</td>
<td>71</td>
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<td>Twice yearly</td>
<td>_</td>
<td>_</td>
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<tr>
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<td>Once yearly</td>
<td>USA</td>
<td>Twice in retirement</td>
<td>Krishna</td>
<td>73</td>
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<td>_</td>
<td>No</td>
<td>_</td>
</tr>
<tr>
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<td>3 times yearly</td>
<td>No</td>
<td>_</td>
<td>Mahesh</td>
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<td>Yes</td>
<td>Once yearly</td>
<td>USA</td>
<td>Twice during retirement</td>
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<td>Lilly</td>
<td>66</td>
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<td>Once yearly</td>
<td>USA Canada</td>
<td>Europe, New Zealand, South Asia</td>
<td>Once yearly</td>
<td>Nareesh</td>
<td>65</td>
<td>Yes</td>
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<td>_</td>
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<tr>
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<td>Infrequent</td>
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<td>_</td>
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</tr>
<tr>
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<td>Once yearly</td>
<td>No</td>
<td>_</td>
<td>Partha</td>
<td>72</td>
<td>_</td>
<td>UK</td>
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<td>Europe</td>
<td>Twice in retirement</td>
<td>Rabin</td>
<td>62</td>
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<td>No</td>
<td>No</td>
<td>_</td>
<td>Rajan</td>
<td>75</td>
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<td>Twice in retirement</td>
<td>No</td>
<td>_</td>
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<td>Infrequent</td>
<td>No</td>
<td>_</td>
<td>Sajan</td>
<td>63</td>
<td>No</td>
<td>_</td>
<td>No</td>
<td>_</td>
</tr>
<tr>
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<td>No</td>
<td>No</td>
<td>Saktiman</td>
<td>68</td>
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<td>Saroj</td>
<td>64</td>
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<td>_</td>
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<td>USA</td>
<td>Twice in retirement</td>
<td>Tanmay</td>
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<td>Once yearly</td>
<td></td>
</tr>
<tr>
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<td>66</td>
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<td>Once yearly</td>
<td>China</td>
<td>Once in 2 years</td>
<td>Yubraj</td>
<td>75</td>
<td>Yes</td>
<td>Twice in retirement</td>
<td>No</td>
<td>_</td>
</tr>
</tbody>
</table>
The urge to escape from routine to enter into a situation of curiosity was an important push factor for undertaking travel. The urge to explore new places, experience new things when there was adequate time and income was the predominant factor for leisure travel that constituted the pull factor in the case of the majority of respondents. A major pull factor of travelling for the middle class retirees was to visit children and grandchildren. The social expectations to enhance kinship relations were a pull factor for some respondents whose children lived abroad.

The duration of leisure travel depended on the purpose and the factor of distance. Trips abroad to visit children and grandchildren tended to be long duration trips ranging from two to six months, as these trips were primarily to see children and their families after a long period of not seeing them. Regular leisure trips abroad generally covered duration of about one month. Short trips were primarily for attending a conference or undertaking a leisure trip inside India. For example, Banani undertook short leisure trips inside the country with her husband. She said:

“Since last October, we had a trip for 15 days to south India. Sometimes, short trip for 4-5 days is required and it depends on the distance where we plan to go.” (Banani, FP, 63)

Although, visiting abroad represented long duration leisure travel, visiting children inside the country was sometimes dependent on the attitude of adult children themselves, as is evident from the view of Prabhat:

“I stay with children for one or two weeks or maximum three weeks and come back. Because, the moment I feel some change in the attitude of my daughter-in-law or attention of my son, I immediately get prepared for the return.” (Prabhat, MW, 74)

The gendered pattern of leisure travel was examined and it was found that women respondents felt more empowered to undertake leisure travel abroad. They regularly undertook
leisure travel, holidaying abroad, without combining it with visiting children and grandchildren. The fact that travel exposed them to a whole new world of experience helped their empowerment. Usha (FP, 66) reflected on the power of leisure travel as she said: “I enjoy foreign trips and learn a lot.”

Longing for freedom and the urge to explore emerged as motivating factors for leisure travel among many women respondents. The middle class retirees had been liberated from their traditional stranglehold of poverty and other forms of constraint due to their high level of education and middle class jobs and this gave them the confidence to travel. These factors were further strengthened by leisure travel as it pulled them out from their ‘routine world’ to an ‘action world’. By interacting with a new world and placing their own individual experience into it, the female retirees were more likely to feel empowered to construct a new retirement identity. For example, Lilly travelled across much of America, Europe and Asia after retirement, but during working life she often found it difficult to even visit her mother because of inadequate time. She said:

“I even could not visit my mother’s place due to inadequate leave during working time; now twenty days at one stretch to go out which nobody during working time can get easily.” (Lilly, FP, 66)

Whether middle class female respondents in this study were constrained by their traditional gender roles which might have resulted in fewer leisure opportunities than for male respondents, was analyzed. A number of studies have examined female leisure and found that women are disadvantaged in leisure (Henderson and Allen, 1991; Henderson and Bialeschki, 1991). But the interview data from this study indicated that the majority of female respondents were not constrained in taking leisure travel decisions. Although, a few female respondents reported that they had been constrained by the health problems of their husbands, they overcame these constraints. For example, Usha, who routinely travelled abroad for leisure,
said: “My husband does not travel with me. But I do not miss my husband when I am on travel.” (Usha, FP, 66)

The middle class females in this study had equality with their male counterparts in terms of their health, income and social status. For example, Banani’s decision to be involved in caring for her father did not affect her decision-making on leisure. She said:

“It is a regular affair. Every three months ahead of time, we plan for travelling. I ensure that somebody must be at home to take care of my father which is my first priority.” (Banani, FP, 63)

Leisure was not compromised because of family responsibilities as respondents were very clear about the space that they must set aside for their own leisure. Previous studies have shown that men have a greater degree of independence, freedom and power in the choice of leisure activity (Henderson, 1990). However, the present study indicates that it was the female respondents who undertook a greater level of travel-related leisure activities in retirement.

8.6.2 Leisure as a Retirement Life Course Structure

Physically active leisure has related physical health benefits, but the social context can be more significant than the physical activity. Participation in physical activities like walking and similar pursuits had both physiological and social value. Keeping fit was seen as both a personal and social requirement. While at the personal level it was the fitness that brought social well-being, at the social level the fitness of respondents enhanced their degree of social participation. The most preferred physical activity was that which also gave recreational benefits to the respondents. For example, respondents were aware that only good health can be an enabling factor for undertaking travel, but they were simultaneously aware that pleasure in travel can enhance health in turn, thereby emphasizing health as also a focus in leisure.
Leisure pursuits in order to acquire special skills were not a priority of respondents; pursuing a hobby seriously to acquire a special skill was seen as a substitute for work, which may bring extra tension that could be the antithesis to leisure. However, some respondents in this study viewed any activity as leisure if it did not exert pressure. Tanmay said:

“Whatever you do, if you like it, then that is leisure. If you are doing a work against your will that will drag on you.” (Tanmay, MP, 72)

In this study, active leisure activities, as Stebbins (2001) describes, included unpaid work like child care, unpaid help to family and non family members, volunteering work, travel for pleasure, cultural activities, visiting friends, driving, serious reading, walking and gardening. Similarly, passive leisure activities included watching television, relaxing, light reading, and sleeping for hours.

Most of the respondents mainly participated in leisure activities which involved less physical effort and were of short duration. For example, watching television needed little physical effort and was found to be a dominant leisure activity. Light physical activities, going for a morning or evening walk, were important primary leisure activities, and were important for mental and physical health. Going for a morning walk together allowed the spouses to share personal and meaningful feelings, and to meet and socialize with others, in addition to the health benefits, thereby producing triple benefits.

Other types of leisure activities followed by respondents were light reading and cooking, which were generally passive in nature and home-based. Gardening was an active leisure pursuit, undertaken by nine female and three male respondents, indicating that more female respondents engaged in gardening in their free time, which is home-based but related to health benefits, mental relaxation and some forms of creativity. Driving as a form of leisure was adopted by a few respondents like Subash (MP, 67) and Dilip (MW, 65), but mostly it was male oriented as no female respondents showed any inclination to undertake driving as a
form of leisure. Painting was pursued seriously by Chandana (FS, 62), an expert in dress painting, who had developed this hobby since a young age and did painting on contract, but the interview data did not indicate that she earned money from this activity. Chandana’s interest in painting and her desire to improve this skill was possible due to free time and it was stress free and creative. She said:

“I can spend 10 hours a day if all the materials like dress and different paints are given on contract for dress painting.” (Chandana, FS, 62)

Walking was preferred by more male respondents than females. The majority of female respondents did not indicate that they undertook walks regularly even though they remained busy in other forms of household physical activities. They were likely to have been engaged in household work in the morning and evening that involved physical activity which prevented them from going out for a walk. Walking was preferred by more male respondents because of its strong health benefits besides its social dimensions.

The analysis showed that leisure was dynamic for the respondents who pursued physical, social and intellectual activities both for recreation and health which can be described as Active Ageing. Respondents showed that they have more discretionary time and freedom to engage in multiple leisure activities for relaxation, creativity and enjoyment, and life satisfaction.

8.6.3 Continuity versus New Leisure Activities

It is important to examine whether earlier leisure habits continued into retirement and the possibilities of new leisure habits being taken up in retirement. Reading, watching television and walking were all leisure activities that were continued from the pre-retirement time. Jaiprakash (MP, 71) continued his hobby of golf as ‘pure fun’ but played more often in retirement, saying: “I am a regular golfer. If I am in the city, every day I play golf.” Some hobbies which remained dormant prior to retirement time were pursued in retirement more intensely.
For example, Paritosh (MP, 62), whose interest was in music, which he could not pursue earlier because of his busy work life said: “Now, I am getting enough time for music and I am happy about it.”

The interview data indicated that long driving and painting were newly developed leisure hobbies pursued by some respondents, underlining that there is scope for development of new leisure hobbies during retirement. Chandana (FS, 62) pursued painting as a leisure time hobby even though she had originally developed this hobby in her youth. Some respondents developed new leisure hobbies like cooking, music and golf as free time provided them with greater opportunities.

Travel was an important form of leisure activity pursued by the majority of respondents. The data showed that those who undertook leisure travel earlier continued this into retirement. For example, Usha (FP, 66) who had travelled abroad pre-retirement continued to do so post-retirement. However, the data showed that there was a difference between the earlier and present leisure travel. Earlier, it had been driven by occupation-based travel need such as attending a conference; in retirement, it was mostly driven by leisure, especially for family pursuits.

The analysis showed that, leisure was taken up actively both as new and old leisure, indicating Active Ageing. As discussed in the foregoing paragraphs, respondents with a past hobby often developed this further post-retirement, thereby indicating the Continuity Theory in leisure. The most important finding was that leisure activities provided scope for creativity, as Jasmin (FD, 69) put it: “A medium to rediscover yourself after retirement”. It broadened the scope for independence in making personal choices, strengthened self-determination and challenged traditional gender identities of female respondents thereby creating an image of liberated womanhood for these middle class retirees in India. Leisure activities seemed to fulfil the ‘passion’ of middle class retirees by facilitating travel which could be characterised as
‘passionate leisure’. Leisure provided a strong structure for adaptation in the life course of retirees during retirement by achieving well-being which is an ingredient of Activity Theory (Havighurst, 1963).

8.7 Conclusion

The study identified a number of important findings with regard to daily engagement and activities of middle class retirees in India. The general pattern was that respondents had a sense of control, were functionally fit and able to achieve continuity in relation to their past activities. Previous habits like reading or occasionally playing golf in pre-retirement were transformed to become regular hobbies and programmed successfully into everyday retirement activities. Having more discretionary time during retirement resulted in various changes in activity patterns.

Activities pursued by respondents in this study tended to have a purpose, meaning and direction and all combined to create a structure. For example, retirees worked part-time, became volunteers, were involved in care-giving, and travelled at will, watched television for entertainment, read classics, played golf for fun, which together formed a structure. Being in good health, enjoying freedom and being able to participate in meaningful activities allowed retirees to pursue leisure activities for well-being. Besides constructing an identity as a volunteer which raised self-esteem, volunteering also created a purpose and formed a part of a broad structure in retirement. Informal rather than formal volunteering matched the requirements of the majority of retirees as they did not want to lose their new-found freedom.

Findings suggested that leisure activities in retirement primarily represented a continuity of their earlier life course leisure activities. Leisure extended the domain of social relationships, which is an aspect of Active Ageing. However, only a few respondents developed entirely new leisure activities, such as Samiksha (FP, 74) in cooking, and Jaiprakash (MP, 71) in painting, as a hobby. There was overwhelming evidence of travelling as a major leisure activity, particularly by female respondents as a ‘middle class passion’. It was the strong de-
sire of the majority of respondents to look beyond home, to ‘discover’ a new world and to enjoy ‘freedom in freedom’ that prompted them to adopt travelling as a part of their retirement structure.

Care-giving formed a part of ‘meaningful activity’ in retirement. Respondents revived relationships with their extended family as part of a life course development. Caring as a matter of filial obligation was evident among both men and women, thus transcending the stereotypical gender divide as both were involved in ‘direct caring’ and ‘caring from a distance’. The data showed that grandparenting was unique in many ways for the middle class retirees. Respondents reaffirmed their family values by their commitment to grandchildren. The ‘geographical divide’ transformed the grandparental aspiration from one of aspiring to be active to one of longing to travel abroad, and seeking new technological devices to enable frequent contact, thereby making grandparenting both fascinating and innovative and a part of Active Ageing. Overall, the findings suggested that retirees developed positive attitudes towards developing a structure of engaging in activities to pursue Active Ageing. The next chapter examines the changing dynamics of family relationships in retirement.
9 - Dynamics of Family Roles and Relationships during Retirement

9.1 Introduction

This chapter examines the dynamics of family roles and relationships in influencing the lived experience of middle class retirees. A life course approach has been adopted for exploring the family roles of retirees and their relationships, as it helps in taking into account both continuity and change. The chapter focuses primarily on the quality of marital relations, decision-making processes, and role realignments that shape family dynamics during retirement. Multigenerational relationships in the Indian family and the security the family provides to different members, including emotional relationships with parents and grandparents are the strength of the family as a fundamental social institution in India (Uberoi, 2003). Retirement as a major life course event can redefine existing relationships between these family members.

Middle class retirees may face the possibility of a significant role shift in decision-making authority in retirement. This chapter examines specifically the retirement experience from the perspective of the relationship between husband and wife and the relationship between parents and adult children. Previous studies have shown that marriage and family relationships play a crucial role in well-being in retirement (Mutran et al., 1997). This chapter examines the ways in which these relationships contribute to the structuring of the retirees’ time. Since the extended family plays a critical role, the chapter investigates the various aspects of relationships and ties with extended family members and, specifically examines the role of family relationships in the life of widowed respondents.
9.2 Marital Quality and the Onset of a New Life Course

In this study, 30 of the 40 male and female interviewees were currently married. The quality of marital life at the end of the work career is important in understanding the family life of married retirees. Previous studies have shown that marital quality, and not simply marital status, is linked positively to retirement well-being (Kim and Moen, 1999).

Married life experiences multiple transitions during the life course of an individual. For example, one major transition relates to changes in the type of intimacy from adult years to later years. Bierhoff and Schmohr (2004) argue that the experience of love within a partnered relationship goes through transition from the dominance of passionate love in adulthood to companionate love during mid- and late-life years. Companionate love is characterized by intimacy, companionship, commitment and togetherness (Bierhoff and Schmohr, 2004). Family relations are constructed by feelings of companionship, love and commitments, and the continuity of the relationship is dependent on the extent of the emotional bonds. In this section, the marital quality of the respondents, in terms of their companionate love is examined to understand the lived experience of married retirees.

The majority of the total of 40 respondents (16 male and 14 female) were currently married and had been in long-term marriages for approximately 25 years. Marital life is examined from the perspective of the lived experience of respondents and their spouses and the way they understood each other and their surroundings during retirement. For the majority of married respondents, their experience of family during retirement evolved in the context of increasing family nuclearization, and contemporary realities related to weakening of traditional family roles as Paritosh succinctly put it:

“Family means me and my wife only; my children are away and we have contact with them over phone only.” (Paritosh, MP, 62)

The majority of respondents spoke about their marital life as being based on an evolving process of understanding, fulfilment, reciprocation and freedom. It was argued in
Chapter 6 that retirement well-being is rooted in freedom, and one of the important ways that this freedom was epitomized was through the quality and strength of marital life. Despite their status as successful retired professionals and their independent economic status, female respondents found their husbands to be the main basis of both their strength and well-being. Padma provided a glimpse of the quality of marital life that middle class respondents valued in their lives. She said:

“As long as my husband is with me, I can enjoy freedom. If I am alone, I can not enjoy my freedom. My strength is my husband. Though I am working part-time, I am a lady and a man must be there to support me. And he is too good for me.” (Padma, FP, 67)

An important aspect of the commitment to a relationship can be seen through the positive regulation of each other’s activity. Gautam talked about the commitment of his wife towards him, saying:

“What I do, where I go, all these things are regulated by her. Regulation means, she does not prevent me, but wherever prevention is required, she does. She monitors when to get up and go for my morning walk. She argues with me, if I do not go for a morning walk. She also prompts me to do regular workouts. I feel, she plays a great role in conducting me, as my personal life is concerned.” (Gautam, MP, 72)

The respondents emphasized that shared commitment to the values in life enhanced their marital quality. Srilaxmi said:

“Very boldly and with all pride, I can say that neither my husband nor I are interested in acquiring wealth. We are satisfied with whatever is with us. Rather, we are trying to do something substantial and good for the society. There is emotional support from my husband and my children, and that is what gives me pleasure.” (Srilaxmi, FP, 67)

Free time provided scope for renewing marital commitments that may have been unspoken for years. Paritosh commented on the way his marital life worked during retirement time and said:
“Earlier, during the working life, due to stress, pressure and lack of time, I was really not giving quality time to family problems. I attended to them in a very business-like manner. Now, I am free to get engaged in a more qualitative way, understanding them and trying to appreciate them”. (Paritosh, MP, 62)

Understanding each other’s requirements and allowing required space seemed to have been the focus of post-retirement relationships. For example, Banani was required to spend time with her ailing father and therefore had to be away from her husband. Asked about the amount of emotional commitment of her husband towards her, Banani said:

“My husband is always with me and without his support, it couldn’t have been possible on my part to take care of my father. That is very important. He always supports me.” (Banani, FP, 63)

On occasion, during their working time, respondents may have taken their relationship with their spouse for ‘granted’ due to more ‘pressing’ time, pressure or ‘over confidence’ in their relationship. Some respondents recognized the existence of such a structural inadequacy in their marital relationship during their pre-retirement life course. They admitted that retirement was time to ‘re-engage’ with their relationship. For example, Lilly had previously taken her relationship with her husband for granted, but retirement had changed this. She said:

“Yes that I do feel. I used to take care of my children very much, but for my husband, I never used to take so much care either about his diet or about his exercise. I simply did not bother for that. After retirement, I am free and poke my nose in every aspect of his life. That is the only advantage which I find after retirement.” (Lilly, FP, 66)

The increasing nuclearization of the Indian family seemed to result in the enhancement of the commitment of partners to their marital relationship. As examined in Chapter 7, respondents had the unrelenting caring support of their spouses thereby confirming a quality
marital relationship. Saroj (MP, 64) attributed his good health to his wife, saying: “I am lucky that I have a caring wife.”

Lilly tuned her own lifestyle to that of her husband’s health needs which showed her deep commitment to her marital relationship. She said:

“Generally, I have neither time nor interested to go for a morning walk. I manage that exercise at home. But for my husband’s sake, I go for morning walk”. (Lilly, FP, 66)

When both husband and wife retired after a ‘fully engaged’ working life, they seemed to share many things in common, like spending free time and planning and doing things together. The female respondents did not mention any adverse situations that they faced with regard to their husbands’ early retirement. Detailed examination of the interview data indicated the inconsequential effect of the sequence of retirement of husband and wife. Rather, a partner retiring at a different time seemed to have helped the retirees to adapt to the retirement situation; simultaneous retirement would have caused more anxieties, because both would have lost their work identity at the same time, thereby creating a ‘double vacuum’.

In this study, all the husbands of the married female retirees, except one, had been in a paid job and all these husbands had retired before their wife’s retirement. In contrast, only four male respondents had wives who were previously in paid work, three of whom retired after their husbands’ retirement, so the data matched the general trend of retirement of husbands first, followed by the later retirement of wives. Earlier retirement of their husband helped some female respondents to deal with their work better. For example, in the case of Nibedita, her doctor husband’s earlier retirement helped her in setting up their private hospital, so that she could work there immediately after her retirement. She said, ‘‘everything was done in such a way that there was no time to feel about retirement. It was arranged simultaneously so that the hospital is ready by the time I retire.” (Nibedita, FP, 74)

The interview data did not indicate any such pattern of encroachment of personal space and time of wives by the husbands. Similarly, there was no indication of wives en-
croaching into the personal domain and time of husbands. The relationship between wives and their husbands during the working time was mutually reinforced because of the presence of a horizontal occupational identity, and both structured their marital relationship from a position of equality. The analysis of the data indicates that both male and female retirees maintained their individual domain and remained engaged in their respective activities indicating a high quality of relationship.

Retirement seemed to improve the quality of their relationships by the process of understanding, fulfilment, reciprocation and freedom. Retirement offered married retirees the opportunity for additional time, more joint activities including leisure activities, visits to their extended family of siblings, which renewed their relationship. The quality of the marital relationship in retirement was an important predictor of retirement marital satisfaction. The analysis of the data showed that married retirees had the ability to redefine their expectations to what was possible to attain for achieving satisfaction.

9.3 Realignment of Family Roles in Retirement

By virtue of their occupational position, the middle class retirees performed multiple roles in the family. The onset of retirement may usher in changes into these roles, which is now examined.

9.3.1 Influence of Retirement in Family Role

Warren (2007) defines the breadwinner as the main income provider or the person who earns the majority of the household income. The traditional family model was based on specialization of gender roles, with men working and women taking care of the home. The male breadwinner model has been transformed, with more women entering education and employment, earning and becoming independent of their husbands, thus effecting a fundamental change (Esping-Andersen, 2009). As women entered in large numbers into higher education and the labour force in India, a significant shift away from the male breadwinner pattern had occurred in India in the last decades of the twentieth century (NFHS: 2005-06).
The role of being a breadwinner for the female respondents in this study was a significant paradigm shift and has specific sociological implications. First, the women respondents transgressed their traditional gendered role by entering into higher education and middle class jobs. They acquired the breadwinner role by being a joint financial provider and having a distinct decision-making authority. Second, the physical and emotional aspects of maintaining families are demanding and still remained with women despite their newly-acquired role of joint breadwinner. The traditional breadwinner model of women responsible for the care of the household and childcare and men being responsible for paid work had changed in the present study for female respondents, who took up both the work in the household and paid work.

The female respondents enjoyed equality in education, employment and income which resulted in greater equality in family decision-making. Though the male respondents still retained the role of primary earners through their pension, they lost the ‘aura’ of a breadwinner that had accompanied their occupational position, authority and power. The homemaker wives of these husbands were part of this ‘aura’ and in the aftermath of their loss of occupational position, there may have been a feeling that they had lost their self-esteem in the eyes of their wives. Even the husbands of female respondents were likely to have undergone the same feelings of loss of self-esteem. The interview data showed that the transition to retirement did not bring about any change in role for the male respondents as both husbands and wives maintained continuity in the roles they played. Bismay was asked about his experience after becoming a pensioner, and said:

“As a matter of fact, even before retirement, I was not the main decision-making authority in my family.” (Bismay, MP, 62)

The empowered female respondents who had been in important occupational decision-making positions also had the capability, willingness and authority to take crucial decisions in the family. Besides, the female respondents did not seem to have lost their position of
dominance and role of a breadwinner in the family in terms of their income and importance. Salini exemplified the spirit of middle class women regarding their dominance in all matters, confirming their breadwinner role vis-a-vis their husbands, as she said:

“I have got more work now. I don’t have time to think about anything else. I am as dominating as always.” (Salini, FP, 60)

Banani too considered her contribution was equal to that of her husband in building the family financial strength during retirement, thereby lessening any ‘hard time’ for the family and she believed that her role was similar to that of her husband. She ruled out emphatically any ‘financial crisis’ in the family because of the pensions of both herself and her husband:

“No hard time, and we don’t have any financial crisis in the family. I am getting a pension so also my husband.” (Banani, FP, 63)

The loss of their dominant position on becoming a pensioner did not create a subservient situation for the female respondents in the family as far as their importance was concerned. As Kabita (FW, 65) pointed out: “I think I am fortunate enough to be still wanted by others, one of the few fortunate ones.” I asked Lilly what difference it made to her, as far as her retirement role was concerned, and she said:

“I did not lose anything nor had I gained anything. So, retirement did not make any difference in my life pattern”. (Lilly, FP, 66)

For these women retirees, their role related to the family in the form of a continuity of roles and therefore retirement was not a major departure from their earlier dominant role as wife, carer and homemaker. The women retirees balanced both family and work, whereas the male retirees retained their role by giving equal space to their wives.

9.3.2 Influence of Family in Decision-Making

Before retirement, the male retirees worked to consolidate their career, while their wives enjoyed autonomy in the domestic arena in addition to maintaining their own work role. Adher-
ing to their traditional role on the domestic front was normative for the majority of respondents after retirement. But the male participants spoke about their role shift in the domestic sphere, with some of them participating in domestic tasks which they had not been doing earlier.

The interview data indicated that decisions in the family mainly revolved around common activities, for instance, a) activities in the kitchen, b) shopping, c) travel, d) health, e) finance, f) children and grandchildren, and g) social outings. These matters constituted ‘regular needs’ and ‘long term needs’ which formed the core of decision-making.

Decisions relating to family finances were considered to be ‘big decisions’ and were taken jointly as expressed by the majority of respondents. In matters of health, joint decision-making prevailed for the majority of respondents. In domestic matters, the majority of respondents took individual decisions, but later consensus was arrived at between the respondents and their spouses. As far as shopping was concerned, it was more of a sharing of decision-making with wives dominating most of the time for the majority of retirees.

For three of the 20 female respondents, their husbands occasionally shared cooking with them. In the case of Sreemati (FP, 62), her husband helping in the kitchen work was a continuity from their pre-retirement time that provided scope for equality in the domestic work. She said: “My husband helped me in the kitchen for last so many years.”

The female and male retirees enjoyed equality in term of decision-making by mutually appreciating each others in relation to family issues. The interview data showed that decision-making in retirement was not monolithic and there could be differences in opinion, but it was the spirit of recognizing these differences and coming to a mutual agreement which seemed to prevail. Padma said:

“About family matters, my husband and myself decide but mostly my husband honors my decisions, and I too do not go against his decision. There are some differences of
opinion always, because my opinion cannot be his and his opinion cannot be mine, but somehow we come to a joint decision.” (Padma, FP, 67)

As both female respondents and their husbands worked in middle class jobs, they had a position of equality throughout the majority of their life course, mutuality in decision-making was the norm. The continuity of this spirit of equality ensured democratization in the roles played by partners and eliminated imposition of authority. Srilaxmi said:

“Lots of things are there. Usually, as far as marriage is concerned my husband does not get involved, but we together discuss and take a decision. What gifts to be given to daughter and relatives, I usually discuss with my husband and accordingly we decide. He never imposes anything on me. He usually does outside work and I usually involve in all internal work....... So, we have a very good understanding. Usually, I support all the things, he decides, and my husband usually supports all the things, I decide”. (Srilaxmi, FP, 67)

The interview data indicated that three respondents (Salini, FP, 60; Bineeta, FP, 63; Usha, FP, 66) employed domestic assistants, who worked full-time. These domestic assistants had been engaged in their pre-retirement time and continued to participate in the same domestic chores - shopping, cooking and cleaning - as they had done earlier. There seemed to be no impact on the division of labour between husband and wife due to the hiring of domestic assistants, as the husband and wife continued to perform the same domestic tasks as in their pre-retirement time.

The interview data clearly indicated that retirement did not alter the traditional division of labour on gender lines between couples. Some husbands participated more in household work to simply provide company for their wives, and to try the ‘female domain’ out of occasional necessity. Firstly, men’s participation in domestic work was ‘too little and too small’ to ease the domestic burden and affect the gendered division of labour. Secondly, there was no conflict related to the limited participation in household work by the husbands, as it
was always taken by the wives in good spirit. The most important thing was that such male participation did not drastically alter the dominance of women in domestic work. However, temporary participation or ‘participation at will’ did give some women respondents a companion. Since widowhood is an important sociological issue and a realignment of roles is expected to take place, the specific role relationships with regard to widowed respondents are examined in the next section.

9.4 Family Roles and Relationships in Widowhood

Indian society, like any patriarchal society, confers social status on a woman through a man, and in the absence of marriage, women may become a nonentity. Hence, examining specifically the lived experience of widows in retirement, especially in the context of family roles and relationships, has significance in this study.

Of the four widowed respondents in this study - two widows and two widowers - one female respondent had become a widow before retirement and therefore she entered retirement without her husband, whereas the other female respondent was widowed after retirement. Similarly, one male respondent became a widower before retirement and the other after retirement. Both the widowers (Prabhat, MW, 74; Dilip, MW, 65) lived alone, whereas, of the two widows, Kabita (FW, 65) lived with her sisters and Anuradha (FW, 71) lived with her married son. Both the widows lived in their own house and were the heads of their households.

The interview data showed that the children of both widows and widowers had become well settled at the time of retirement. In Indian society, the norm is a pattern of co-residence with children for those who have lost the support and companionship of their spouse. However, in this study, in regard to the choice of co-residing respondents who were widows, they were the heads of their households and therefore decided on the living arrangements themselves. Anuradha (FW, 71) choose to live in her own house with her married son, whereas Kabita (FW, 65) invited her other sisters to live with her in her own house.
The interview data showed that the emotional bond due to the intensity of caring for their husbands in the pre-widowhood stage was strong with the widows which created a ‘relational upheaval’ in the post-widowhood time. Anuradha’s widowhood was intense, and she had a story to tell about the intensity of her relationship with her husband through multiple caring trajectories. For example, she did not opt for part-time work after retirement, even though she felt bored at home and wanted an engagement. She said:

“I am not keeping well, because I have been in so much of tension since 5-7 years due to the bad health of my husband. I developed blood pressure and rheumatism and it increased during that time due to fear and mental tension.” (Anuradha, FW, 71)

Similarly, the widowers had undergone the intensity of caring for a sick wife before they became a widower. Dilip said:

“It gave me so much of shock when she died: I spent so much time in the hospitals; made so much of efforts and lots of prayers to God.” (Dilip, MW, 65)

The intensity of relationship underlines that the widowed who had lost their spouse in the middle of retirement had a greater ‘relational upheaval’ than those who lost their spouse before retirement; they had already overcome that particular phase of intensity of suffering and had built up their relationships in the context of their family network.

In this study, the widowed respondents were the breadwinners and main income earners in the family, and therefore had no dependence on their children. Their confidence in widowhood was mainly generated from financial strength, which ensured independence, as Kabita said:

“I am talking to you with confidence because I am financially stable. I am not a burden on others and that is why, I have less stress. Once you know that you are financially strong, you don’t face any problem.” (Kabita, FW, 65)

Imposing a form of emotional and instrumental dependence on adult children can bring negative feelings to widows. There can be parental ambivalence due to such depend-
ence as was evident with some respondents. Anuradha, asked if her children gave her company, said unhesitatingly:

“Yes, they give when it is required. I don’t expect more, because I also feel that they have their own lives and must enjoy. They give company when it is required. And it is not good to expect their help every time.” (Anuradha, FW, 71)

The sudden departure from a strong marital relationship due to widowhood can limit other relationships. In addition, losing their husband meant losing his skill, wisdom and decision-making of many years and the loss of these attributes can create problems as they adjust to widowhood. In a family, relationships with children are always the result of the role of the parents as a couple and, in the absence of one, that parent-child relationship can lose its normative strength. Kabita seemed to have rebuilt the connection to her children to overcome the situation of widowhood, as she said:

“Actually, I am a positive thinking person. So, I never allow negative thoughts to dominate me. And whenever I feel low, my daughters are there to boost my morale. They say, ‘we are looking up to you to give us strength and if you become weak, to whom do we look for.’” (Kabita, FW, 65)

Widowhood can bring a variety of differential perceptions. At the psychological level, there may be disconnect and weakening relationships with children. Emotional dependence on adult children can differ by gender. In this study, widows showed a greater propensity for attachment to their children than the widowers as evidenced by Prabhat and Dilip. Dilip said:

“I can’t share my feelings with my daughter-in-law or my sons. They are also away from me. I am alone. Whatever feelings, I cannot share with anybody other than myself. Whatever thoughts, I just can’t share with somebody. Personal feelings and personal thoughts are only shared with your wife and nobody. Nobody has also time to listen to all these things.” (Dilip, MW, 65)
This indicates that Dilip was very isolated and seemed to be depressed because of widowhood in the context of his children living some distance from him.

Sibling relationships and support seemed to have improved after widowhood. The fact that sibling relationships had developed over a life course was important for constructing an identity, as they became more a provider than receiver in the new sibling relationships. Kabita had such sentiments towards her extended family. She said: “I am quite satisfied with my extended family. Rather, I help them whenever it is required”. (Kabita, FW, 65)

Although, there were several new turns in the level of relationships with their children, the middle class widows had two major advantages in term of their social and emotional life. The fact that they were the head of their household and had the advantage of an independent income ensured that they retained their own identity, rather than being identified as ‘somebody’s widow’ and they remained independent in their decision-making authority. Both widows and widowers had the advantage of low financial stress, which gave them independence, but widows had a smaller social network as they were more reticent to go out and in addition, they had lost their husband’s social network. Initially, it was natural that widowed respondents felt disconnected from their surroundings due to the shock of losing their husbands, but slowly they connected well with their children, overcoming this shock and showing greater coping capabilities than the widowers. Anuradha said:

“Yes, after my husband’s death, I don’t feel like attending any social functions. I tell my sons and daughter to attend these occasions. It (his death) is so recent and I don’t feel to go out; may be after time passes, things will change.” (Anuradha, FW, 71)

9.5 Family Relationships of the Never-Married and Divorcee

Unlike widowhood, divorce in later life is generally unexpected and therefore often accompanied by a sense of stigma in Indian society. In this study, the only divorcee (Jasmin, FD, 69) left an unhappy marriage, and therefore it had no effect on her well-being. Aquilino (1994) reports that couples, who divorce in later life have poorer quality relationships with
their children. But the relationship between adult children and their fathers tends to be more negatively impacted by later life divorce than the relationship between adult children and mothers. In this study Jasmin exited from her unhappy marriage at the age of 55 saying: “I feel every second happy, because I left him.”

Jasmin (FD, 69) who was given custody of her son, when he was aged seven, was affected financially, especially with a number of liabilities. She said: “Divorce is not at all good in the long run. The child needs both father and mother”. The relationship with her adult son was found to be based on the needs of an adult child, who required the guardianship of a mother until the age of 16, and a mother accepting the challenge to meet her adult child’s needs. Jasmin co-resided with her adult son and did not show any sign of apprehension about her current or future situation. The data show that she worked part-time and had an active social network.

The never-married respondents in this study maintained good relationships with their extended family, especially their siblings, both in the pre- and post-retirement time, thereby confirming the importance of extended family in their later life. For example, Badal (MS, 63) who lived with his siblings, said: “I am a family man though I am a bachelor.”

Never-married respondents shared important space in family matters, including decision-making. For example, Badal (MS, 63) said: “Any important decision taking means my brothers consult me, which shows that they all like me.” Sulagna (FS, 74) helped all of her siblings to receive a good education and settle in good positions. She retained strong relationships with her siblings, saying: “We are very much attached emotionally and they also respect me that way. For all social functions, we join together.”

An important aspect of family relationship was the quality of relationships between never-married respondents and the children of their siblings. The data show that the children of their siblings experienced greater independence with respondents than with their own parents, which indicated the acceptance of the respondents in their siblings’ families. For exam-
ple, Chandana (FS, 62), who spends a substantial part of her pension on the children of her brothers said: “Obviously, whatever they want, they don’t tell their parents but tell me.” To a specific question about future support for the children of his brothers, Badal (MS, 63) said: “I told you, whenever they hear about my sickness, they rush to me very quickly without any hesitation or order or advice of others.”

The children of the siblings of respondents were in high professional careers and lived near their place of work. This can result in them not being available for family support when there are health problems. Nirbhaya said:

“That I don’t know. I am not very much confident. I only hope that they take care. I told you; your own children are after your property only. Nobody is service minded nowadays and you have to hope.” (Nirbhaya, FS, 67)

Sulagna lived alone in the same place from where she had retired with the objective of working in her private medical clinic, and her brothers and sisters were all settled elsewhere. She had strong social relationships, including a network through the Rotary, and hoped to get the support of her friends at the time of ill health. She said:

“If I ring up my friends they will come immediately…They will stand by my side and that confidence I have.” (Sulagna, FS, 74)

The strength of the extended family lies in providing emotional and physical integration to the never-married retirees for support in their old age. But never-married respondents showed apprehension about the future support of their siblings’ children and some were reliant on the social network of friends. Feelings of closer intimacy in the later years among siblings can be important for the future security of never-married retirees.

### 9.6 Parent–Child Relationships

The relationships between parents and adult children in this study are characterized by a number of personal, social and behavioural factors. First, the extent to which both parents and adult children understood the dynamics of each others’ changing needs and created independ-
ent space for their possible realization. Second, the quality of the marital relationship between husband and wife which influenced relationships with their adult children. In this study, as they grew up, the adult children tended to occupy an independent social and psychological space and acquired an independent decision-making capability that seemed to have been recognized and thus avoided decisional, directional and life course conflict.

The role of respondents playing guardian, while allowing independent space for their adult children, seemed to be evident in the majority of cases. In matters relating to marriage and employment, middle class educated young people have begun to take independent decisions in Indian society. Naresh, who had three children married, played the role of a father to his unmarried daughter. He said:

“About my fourth daughter, I have some time worries about her. She is a software engineer, but she does not agree for marriage. I ask her about her marriage and every time she does not agree.” (Naresh, MP, 65)

Marital relationships seemed to have acquired qualitative change based on equality and respect for the other’s autonomy as children grew up and occupied adult space in terms of their education, career and income. In this situation, parents encouraging individuality in their children found to be important. Dilip encouraged individuality to grow with his children, as he said:

“You have to know about their age and age-related issues. We are accustomed to a particular way of life, but now the present way of life of children is different. If you do not interfere, allow them to do what they like and dislike, then there is no problem. But of course, I do not allow them to do any immoral things.” (Dilip, MW, 65)

While allowing individuality is important from the perspective of parent-child relationships, the normative expectations of parents for their children to enhance the ‘family glory’ is important in this context. The hard-earned professional success of children seemed to have added to the social standing of the family by positively influencing parental well-
being and enhancing the mutual relationship between the majority of respondents and their children. Gautam (MP, 72), whose children were successful professionals, articulated the expectations of parents, as he said: “First of all, my children are successful, and they are well-placed in the society. So that is my satisfaction.”

While functional and financial independence of children emerged strongly during retirement, and children enjoyed more freedom in terms of their views and cultural values, the expectations of mutual dependence on each other for instrumental and emotional support seemed to be an important primary relationship between adult children and their parents. Samiksha, emphasizing the importance of caring by her children, said:

“They will take care of us definitely. You see, my two daughters although are married, very much take care of us. My son and daughter-in-law not living with us, but they come and take care.” (Samiksha, FP, 74)

The important aspect of parent-child relationship to have emerged in this study is that the increasing geographical mobility of children seemed not to have dented the quality of their vertical relationships. In the earlier traditional society, family property and the wisdom of parents were the driving forces behind filial obligations. In the present study, the dependence on parental property had given way to dependence on parental wisdom. Partha articulated the dependence of children on parental wisdom. He said:

“Yes, my role has enhanced. Actually, there are lots of demands from children and they always come to me for taking important decisions.” (Partha, MP, 72)

The new generations of Indian middle class children have the best of both worlds in terms of strong parental nurturing, a good education and the circumstantial advantage of creating scope for better employment. Their emotional affiliation with their parents was strong, which overcame the geographical divide. For example, Saroj said:

“I am fortunate that my children are very obedient and whatever we expect, they do. Yesterday, my son sent a very good watch from America. That mentality is always there
with them. Whenever my daughter comes, she brings shoes/dress for me and that gives me pleasure. But we do not expect anything from them. Our relations are always cordial.” (Saroj, MP, 64)

The overwhelmingly dominant value of freedom as a part of the life course of the younger generation seemed to have matched the readiness of the majority of parents to give them more individual responsibility. Saktiman, who was still in good health, said:

“You like or not, with time, everything changes. That time, my son was behind me; now, he is ahead of me. Now he leads, I follow; then I was leading, he was following. The differences are very few.” (Saktiman, MP, 68)

Parent-child relationships can acquire a form of emotional imbalance, creating ambivalence in the relationship. The possible failure of children to meet their normative expectations can be a reason for emotional concerns on the part of parents. For example, Sreemati reflected the ambivalence of some respondents, saying:

“At times, the health of my husband and the thought of my son finally staying abroad and nobody staying with us are causes of worries for us. I think to tell my son to come back, but I do not want to force anybody. Nobody forced me to do anything and I will also not force my children to do anything. I will not force them. Let us hope, my son returns. But my daughter will not return as she very often says. So, that is a worry in the old age. If one of us dies, what will happen to the other one? So everything is in the hands of God.” (Sreemati, FP, 62)

The extent to which the traditional family structure plays a role in retirement plans was examined. The traditional family system, in which parents, children and grandchildren live under one roof, provides a strong safety net, which the inadequate Indian social security system does not. Respondents felt that the joint family system is important for support after retirement. But given the possibility that they will outlive their husbands, women respondents began to worry about the sustainability of the joint family system in a time of rapid change;
families are becoming geographically divided and the emotional bonds between parents and adult children are potentially diluted. While in earlier times it was assumed that parents would live with their children in retirement, the reality is different, with many children living at a distance, especially in middle class families.

The parent-child relationships in this study evolved at a time when the desire for maximization of freedom and independent choice on the part of adult children had grown. But despite the increase in these two factors, and children’s geographical mobility, the traditional values of respect and filial obligation ensured a positive child-parent relationship.

9.7 Relationships with Extended Family Members

The extended family in this study includes brother, sister, aunt, paternal uncle and family, maternal uncle, aunt and their family. Relationships with the extended family seemed to have followed a uniform pattern of consolidation for both the male and female respondents. The increasing nuclearization of the Indian middle class family, together with mobile work patterns, resulted in less contact with extended family members. The relationship with extended family members was open, but never in a way that made the relationship ‘sustained and synchronized’. The relationship was more in the form of ‘off and on contact’. For example, Anuradha (FW, 71) said: “My brothers and their children often visit us, but they all visit all of a sudden, if they hear anything is wrong.”

Jaiprakash (MP, 71) voiced his own dilemma arising out of the reduced contact with his children compared with his extended family, and described the uncertainty of kin relationship, saying: “I keep relationship with my brothers and sisters, but not my children.”

Maintaining kin relationships seemed to be important in the case of the majority of respondents in this study. For example, Gautam expected help from his extended family, if he had any health issues. He said:

“I do not have my own brothers, but I have cousin brothers and relationship with them is also important. If you have any serious health problems and they are with you, it gives
you half of the energy. You have to maintain good relations with them.” (Gautam, MP, 72)

The care needs of older parents were found to be important for maintaining relationships among siblings. In Indian society, bereavement in the family always unites the siblings for emotional reasons. For example, the death of an aunt or of the respondent’s own parents can strongly influence kin relationships. Salini represented the nature of the relationship with her extended family, saying: “Yes, I am the eldest daughter in my family, and all my sisters and brothers have all respect for me... They obey me as our father is not alive. It is motherly affection”. (Salini, FP, 60)

The never-married respondents were not tied up with their own children and were attached to their extended kin through close bonding, even sometimes taking control of the family affairs. This is illustrated by Sulagna as she said:

“Before retirement, I had to stand by my father to help him. I arranged marriage of my two sisters and two brothers. When they had some problems in their work, I had to rescue them. Now, everybody has settled. Now I need not do anything. But when they need, I am always there to help them, financially or otherwise. Whatever little I can do, I am always there for them. That’s all.” (Sulagna, FS, 74)

The commitments of siblings to parental care are part of normative values that structured relationships with their extended family. The horizontal bond of relationships with siblings grew stronger, associated with the vertical strength of filial obligations to their parents. Sreemati, whose mother lived with her sibling, said:

“Now, my mother needs our company. My husband is a social activist, and always ready to be with me. Even in the night, we attend to my mother. I told my mother that each one of us would come to her regularly. My sister also attends.” (Sreemati, FP, 62)

Respondents used free leisure time to the advantage of building relationships with their extended family members. He said:
“During my working time, I had not kept relations with my friends, relatives and native village. After retirement, I have sufficient leisure hour for which I could be able to keep relationship with them. I helped my relatives, those who were living in my native village. I am able to go to the village once a month. I am able to help them financially”. (Rabin, MP, 62)

The gendered nature of such neglect showed that the majority of female respondents did not neglect their extended family during working life, balancing their relationships in the context of an extended family network. The female respondents were more proactive in maintaining relationships with their extended family, protecting the vertical bonds of linkage within their own family, while ensuring the maintenance of horizontal bonds with their extended family. Samiksha described her relationship with extended family members saying:

“Yes, we maintain relationships with everybody. We have good relationships with all my sisters, brothers and in-laws.” (Samiksha, FP, 74)

Srilaxmi visited her extended family on a regular basis to sustain the relationships, saying: “We visit them always, almost two to three times a week and 10 times in a month.” (Srilaxmi, FP, 67)

The extended family relationships for the middle class respondents in this study remained transient for both men and women during the pre-retirement period, but survived the constraints of time to move forward during retirement as a part of normative family expectations and the growing need to meet a number of obligations. The strengthening of kinship ties with the extended family during retirement does indicate a strengthening of family ties in later years.

9.8 Conclusion

A key issue that emerged throughout the interviews was the increasing nuclearisation of the middle class family and its implications for older couples and in widowhood, particularly in
the situation of the increased geographical mobility of their highly educated and occupationally successful children.

The findings of the study suggest that middle class retirees experienced an increasing nuclearisation of the family, associated with the greater geographical divide between themselves and their professionally successful adult children. The magnitude of the nuclearisation of a highly educated family is likely to be a cause of uncertainty about the availability of adult children to care for them in their old age, and there is an attitude of ‘resigned acceptance’ of this emerging situation.

The findings of the study suggest that there is a horizontal strengthening of relationships between respondents with their siblings and other extended family members. In most cases, such relationships are found to be strong when older parents are alive and there is a need for their care. The relationship between retirees and their extended family had been adversely affected earlier by distance and demands of working life but following retirement, the revival of these relationships can be important for respondents. In this situation, the attitude of the adult children of their siblings towards the retirees is likely to determine the extent of support they will receive when in poor health or disabled. The never-married respondents strengthened kinship ties with their siblings’ families by establishing the importance of extended family in later age.

A key finding of the study is that retirement led to further marital consolidation by reducing other commitments, role conflicts, time constraints and by enhanced scope for companionship. The findings suggest that, for middle class women retirees, family was the most important mechanism for maintaining their identity. The analysis shows that among couples, there were no new alignments of role in the aftermath of retirement as far as domestic tasks were concerned. Women continued to dominate the household tasks as they did before retirement as a part of normative expectations.
Parent-child relations were marked by a pattern of increasing understanding by the parents about the growing need for the freedom of their adult children. The study indicated that parents were ready to relinquish some roles which was in line with the growing awareness of freedom of choice for adult children. The taking over of some decision-making by the adult children was not a ‘role reversal’; in actuality, it was a way of ‘role induction’ for the children by the parents.
10 - Satisfaction, Dissatisfaction and the Future

10.1 Introduction

This chapter investigates the determinants of satisfaction, well-being, dissatisfaction and the way retirees looked at the future and how each influenced their retirement experience. Satisfaction is defined as a person’s level of contentment with all aspects of life, which is the most important parameter of Successful Ageing. Argyle (2001: 39) says:

“Satisfaction is one of the components of happiness. Joy is the emotional part, satisfaction is the cognitive part - a reflective appraisal, a judgement, of how well things are going, and have been going. In surveys we can ask either about satisfaction with ‘life as whole’, or about specific domains, such as work, marriage, and health.”

Different domains of life, family, health, income, relationships, freedom, societal experience, leisure, and life’s accomplishments, in aggregate are likely to define satisfaction with life as a whole. Retirement is often associated with freedom, but the transition from work life to retirement is also often accompanied by a loss of satisfaction and quality of life (Atchley, 1989; 1998). The core issue of satisfaction and dissatisfaction of middle class retirees in India is examined from the perspective of a life course model and factors that prevailed during retirement.

10.2 Satisfaction as Quality of Life

As examined in the literature review Chapter 4, the quality of life (QoL) is a broad concept that includes all aspects of individuals’ lives. Bowling (2004) argues that on the macro level, quality of life relates to the perception of an individual about the overall experience and values of life, such as well-being, happiness and satisfaction. The loss of some social roles, death of friends, parents and relatives, adult children leaving home, feelings of loneliness, loss of income, and illness can affect quality of life, but the quality of life in retirement is also
influenced by an individual’s outlook, philosophy of life and can be purely subjective in nature.

All the respondents in the study were asked about their individual perspective on quality of life (QoL) in retirement. Respondents’ reflections on quality of life were philosophical and they linked their quality of life to two fundamental issues, (a) satisfaction and (b) having a purpose. For Bineeta, fulfilment was a part of QoL, which consisted of purpose in life-in giving rather than in possessing. She said:

“I must contribute very strongly to the society, because without that, life never brings fulfilment at any point of time. Whether you are retired or not, young or old, fulfilment comes only in giving, never in acquiring.” (Bineeta, FP, 63)

QoL can be defined as accepting things in the ways that makes the individual happy. Happiness can be simply to enjoy freedom in carrying out all the activities in retirement without any pressure. As Birat said:

“Earlier, I used to get up around 4.30 or 5 a.m. and if I did one hour of yoga (Indian form of meditation) and was required to go to office at 7.30, then I had to get up early - that was stressful. Now I have plenty of time. I start my day at 10.30 and there is no restriction of time. So, this is very relaxing” (Birat, MP, 65)

Jasmin defined QoL rather more convincingly. For her, fulfilment was subjective and could not be measured in a uniform pattern. She said:

“It depends on your thinking. Some people do not feel fulfilled even though they have a lot of bank balance. I am having many case studies on them. My aunty is having 4 houses, lots of money, but she is not happy and healthy. But look at me. I don’t have even one thousand rupees (£10) in my bank. But, I appear like a millionaire, talk like a billionaire, and feel like a multi-billionaire. That’s it and there is no end to that. The quality of life is immeasurable, one can’t measure it because she is rich and I am not.” (Jasmin, FD, 69)
The majority of respondents’ spoke of QoL as a broad concept that relates to different aspects of life that generate satisfaction including physical health, social and financial well-being, family, social relationships, work, purpose, altruism and giving back to society. These aspects are examined in the following sections to assess their relationships with satisfaction.

10.3 Determinants of Satisfaction in Retirement

Satisfaction can be subjective in the sense that it may differ between individuals. For example, two people may experience the same event, one may express satisfaction and the other may not. Respondents reflected on their feelings of satisfaction in retirement in diverse subjective ways, such as living in a dream (Saktiman, MP, 68), spending quality time with the family (Salini, FP, 60), enjoying the freedom (Chandana, FS, 62), or spending time creatively (Partha, MP, 72).

The idea of satisfaction was not stereotypical and respondents differed in how they conceptualized satisfaction. Samiksha expressed satisfaction as a state of mind, a part of various accomplishments in life. She said:

“It is a question in your mind. Sometimes, people have everything but are not happy. Sometimes, they do not have anything and they are happy. So, it is a question of achievement in life.” (Samiksha, FP, 74)

The feeling of satisfaction in retirement, the last phase of the life course, can be an entire life course experience that includes adult, middle age and late age and cannot be restricted to a particular phase of life. Krishna said:

“It is a continuous affair right from your adulthood. Before adulthood, you are dependent on others, but thereafter, you are more or less on your own.” (Krishna, MS, 73)

Similarly, Anuradha believed her feelings of satisfaction were the result of both understanding and acceptance. For example, as a widow she described her relationship with her husband:
“The feelings of love and understanding were very good in my family and life seemed to be so beautiful. Although income was not sufficient, but that was not a problem.”
(Anuradha, FW, 71)

Respondents enjoyed their activities depending on their interests and it was enjoyment which formed the core of each activity. Klumb and Maier (2007) argue that each activity has its own level of creating satisfaction. For example, Saktiman earned a ‘settled life’ through an easy pacing of his activities to derive enjoyment. He said:

“First of all, I have earned a settled life. I have my morning walk and all that. Then I go to my private clinic regularly. I sleep for two hours everyday. I am very fond of old Hindi songs and listen ‘everyday’. Then I access internet on certain parts of time. I meet some friends every day. Actually, I am enjoying the whole day.” (Saktiman, MP, 68)

Respondents emphasized a plan to structure their time so that they did not plunge into a ‘slow’ movement of time creating feelings of idleness, helplessness, remorse, neglect and loneliness, described in this study as ‘chaotic’ boredom’. Naresh said:

“It depends on how one utilizes time to derive satisfaction. Once you are busy, your time goes so fast and you do not know. When you are not busy, time will pass slowly. You are responsible for both. You have to learn and satisfy yourselves.” (Naresh, MP, 65)

While individual perceptions structured the attitude, the prominent factor that shaped satisfaction in retirement as expressed by the majority of respondents was the sense of ‘I am the time’, which refers directly to freedom in retirement.

10.4 Freedom: Well-Being and Satisfaction

Throughout the interviews, the majority of both male and female respondents spoke about the importance of ‘new’ freedom in their lives and the way life regained momentum. Freedom for respondents was not abstract; rather it provided a framework for creating an identity. For example, not being able to give adequate time to the family (Paritosh, MP, 62; Mary, FP, 67), not being able to pursue their hobby leisurely (Banani, FP, 63), not giving adequate time for
the education of their children (Rabin, MP, 62), not being able to travel at will (Padma, FP, 67), or the monotony of dealing with a routine were often due to lack of freedom during working time. The majority of respondents associated satisfaction with freedom, and retirement, far from being seen as the beginning of the end, was considered to be a new phase in their life course. For example, Banani pointed out the shadow of work time pressure that did not make leisure ‘tension free’. She said:

“Definitely, during work time, leisure was not tension free, but now it is definitely tension free and more enjoyable.” (Banani, FP, 63)

It was the ‘free bird’ syndrome that freedom created, which ensured most respondents were involved in pursuing things that created satisfaction. As Yubraj said:

“Satisfaction in retirement is that there is no routine. The entire time is there with me and I can do whatever I want to, wherever I want to go and that is the satisfaction. I am not to be bossed by anybody. I am a free bird.” (Yubraj, MP, 75)

A state of freedom generated a typical situation of creating perfection in two ways for retirees. First, freedom created the scope for higher involvement for introspection, in contrast to earlier times, when time was focused primarily on work. Second, freedom made the ‘attitude’ of respondents active rather than passive, an important condition for Active Ageing. For example, Badal (MS, 63) said: “I can tell you that freedom creates an attitude that you are not retired from active life”.

Freedom resulted in happiness as retirees pursued hobbies and lifestyles in a way they thought satisfying. Freedom from restrictions and most importantly a feeling of being in a state of freedom seemed to contribute to mental well-being.

10.5 Physical and Mental Health

The concept of ‘health’ has been variously defined by researchers, but the definition given by the World Health Organization (WHO) is the one widely used by researchers. WHO (20001b: 1) defines health as “.... a state of complete physical, mental and social well-being and not
merely the absence of disease or infirmity.” Mental health is defined as “...a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community’ (WHO, 20001b:1). The relationships of mental and physical health are examined using these definitions to find their influence on retirement satisfaction of middle class retirees in India.

The analysis of the data showed that the physical health issues for both male and female retirees were generally diabetes, heart disease, hypertension, and arthritis. In addition, a female respondent had cancer, and another had kidney-related problem. Of the total number of respondents, only one male and one female had some form of diagnosed mental depression.

Freedom from stress influenced their positive mental health as respondents expressed optimism, indulged in hobbies, undertook physical activities, travelled at will and developed new social relationships. Similarly, good physical health was a positive influence for good mental health. Therefore, understanding the connections between physical and mental health is important in assessing the health of retirees.

Participation in physical activity seemed to contribute to the good physical health of respondents, and at the same time was an important component of mental health. Physical activity on regular basis can be difficult for elderly people. It requires ‘self-efficacy’ and ‘self-control’ so that there has to be a commitment to participate in physical activity regularly. Most of the respondents took up regular physical activity such as a morning walk, sport and domestic work. For example, as most of the time respondents were accompanied by their spouse for a morning walk, it often also provided closer companionship, which elevated personal feelings of togetherness. Physical activity and leisure seemed to have been combined by respondents to derive double benefit of health and mental relaxation.
The data showed that social relationships influenced both mental and physical health. First, the quality of social relationships is generally reflected in the level of emotional support. Second, emotional support can be reflected in the extent of love, care and social support which itself can translate into material support. Both can contribute to the reduction of stress, which is important for mental health. For example, Salini found important social and emotional support from friends at a critical time of her husband’s illness, which reduced her stress. She said:

“During my husband’s surgery, I spent 1.4 million Rupees (£16000) and about half of that money was contributed by my friends voluntarily. They said, ‘you take this money, and if you do not need, return us when you feel convenient’.” (Salini, FP, 60)

Social isolation can be antithetical to good mental health, because it can create loneliness and low self-esteem. The data showed that respondents replaced their role loss by involvement in part-time and volunteering work which ensured reduced levels of social isolation and higher levels of social participation. Respondents received social support through their social connections with friends and neighbours, thereby developing a mechanism for social connections to ensure instrumental support and reduce stress. It is evident that social connectedness and perceived and actual support through social connectedness were important for coping and self-esteem, which can reduce stress.

Retirement did not bring a sudden decline in physical health for the majority of respondents. Some retirees had one or multiple chronic conditions, such as heart problems, cancer, arthritis or cataracts, but most had no difficulty in carrying out their leisure activities. Additionally, the majority of respondents had strong mental satisfaction in terms of their ‘retirement pride’, which continued to influence their outlook, even for those who were in their mid 70s.

In a few cases, there was evidence of anxiety, if children were unemployed or not married, but these factors created temporary stress, and retirees tried to manage these situa-
tions by their active involvement, which reflected their active mental health. Taking up health-related measures through their ‘will power’ such as strict control on nutrition, regular physical exercise, quick follow-up on health issues, activating social relationships with family members and friends, and exercising a ‘sense of control’ (Bandura, 1982), were evidence of retirees’ good mental health. For example, Kabita (FW, 65) emphatically summarised: “Definitely, health is a matter of will power.”

The most important aspect of mental health was the ability to realise their potential, which created a ‘well-being’ factor. Both male and female retirees pursued new goals to realize a purpose in retirement, such as Saroj (MP, 64) realizing his new potential as a good teacher, Partha (MP, 72) a patriot, Sulagna (FS, 74) as a role model in her volunteering, and Bismay’s (MP, 62) desire to be a good ‘wellness ambassador’. Both the ability to realize good health and the ability to realize their potential were important signs of good mental health. An important aspect of mental health was that respondents emphasized the importance of care-giving for their parents, which created positive emotions of happiness, a part of good mental health.

Despite some chronic illnesses, the majority of the retirees did not withdraw from leisure activities, rather they further extended the scope of these activities. Some even imagined travelling around the world, despite health issues, which shows the high level of mental health of these middle class retirees in India. For example, Mahesh said:

“Travel is very interesting and I have a desire to travel. I plan to cover Odisha, India and the world. I think, if the opportunity comes, then the fulfilment of my desire will occur.”

(Mahesh, MP, 68)

Decline in health and loss of loved ones can create psychological depression, isolation and loneliness, but respondents used their ‘coping skills’ to deal with these issues, which resulted from their good mental health. A few respondents had lost their partners or friends after retirement and thereby experienced shock and loneliness; they coped by showing ‘self-
efficacy’ (Bandura, 1982) indicating good mental health. Self-efficacy, which is the innate belief people have in their capacity to exert control over their lives, was an important factor that emerged for both for female and male retirees in managing their lives. Self-efficacy, optimism and a sense of control were linked to the mental and social well-being of respondents in this study.

Krammer et al. (1992) argue that poor physical health is a key risk factor for poor mental health and often symptoms of mental disorder are not detected among elderly people or even reported. The majority of male and female retirees did not show any type of depression while going through the normal process of ageing, for instance, a decline in their health. Samiksha said:

“I am active and I don’t think that I have lost the energy or hope of living. If anything comes, I am there to accept it.” (Samiksha, FP, 74)

Coping, an important aspect of Successful Ageing, was used in two ways. First, they used their sense of self-control to reduce stress. Second, adaptation to each stressful situation was related to restructuring their priorities. Social relationships, which ensured social and emotional support proved to be important for mental health. Good physical and good mental healths were found to be interrelated as a part of middle class health experience.

### 10.6 Financial Status and Well-Being in Retirement

Income is an important correlate of satisfaction in retirement. Using a life course model, researchers argue that elderly people have reduced financial needs after their adult children leave the parental home (Stoller and Stoller, 2003). The data showed that retirement requires resilience about financial matters for two important reasons. First, the unpredictability of health in retirement means that financial needs vary according to the type of disease, with some requiring higher levels of financing. Second, the often reduced income in retirement may not lead to lower levels of satisfaction.
In relation to the type of pension received, the data showed that DB plan retirees reported consistently higher levels of satisfaction than DC plan holders. The majority of the DC plan holders showed a desire for an improvement in their present income due to two factors. First, they were concerned that they might not have the advantage of a lifelong guaranteed income due to the absence of annuitization and second, expectations did not meet the levels of income. For example, Subash (MP, 67), a DC holder said: “My pension is not commensurate with market fluctuation.”

The saving and spending behaviour during retirement were generally influenced by a respondent’s life course trajectory. The spending aspects were influenced by the level of their income. This influenced the behavioural aspects of respondents in two ways. First, there were elements of caution in their behavioural approach to spending. Second, respondents weighed the balance between luxury and basic necessities in assessing their requirements and well-being. For example, Partha followed a lifestyle within the paradigm of essential needs in retirement for creating happiness. He said:

“I don’t drink alcohol or have any such habit, but I have a weakness for good dress which has been there since the beginning (laugh).” (Partha, MP, 72)

Because, retirement is a new life course experience, new types of necessities may emerge in retirement and these are described as ‘essential needs’ and ‘avoidance’ in the context of retirement expectations. For example, Samiksha drew a clear distinction between essential needs and avoidance, both in terms of choice and contextual compulsions. She said:

“We can meet needs, but we are not fascinated by all these consumer goods. We don’t need them. In fact, we can’t take care of them.” (Samiksha, FP, 74)

The expectations of middle class retirees have two important characteristics because of the impact of the ‘continuity’ factor. First, some expectations can have ‘embedded’ characteristics of old age, like expenditure for medicine. Second, some can be ‘extended expectations’ in view of their widening dimensions, such as the expectation of some respondents to
go on a world tour. In this context, perception of the financial situation in retirement being better than their earlier financial position can be important for well-being. Srilaxmi said:

“I started my job with a monthly wage of 430 rupees (£5) and it was smooth at that time. We did not have many aspirations. Retirement income has also been smooth. So, it has been very smooth from very beginning.” (Srilaxmi, FP, 67)

The mechanisms underlying relationships between financial stress and well-being are examined. Financial expectations in retirement can often be related to the immediate and emergent nature of retirement needs. Emergent needs were those that may emanate during retirement and were found to be of two types. First, they could be personal and family need-based, related to serious health issues. Second, they could be emotion need-based, like visiting grandchildren abroad. The data showed that the majority of respondents seemed to adjust their emergent health and emotion-based needs. Some respondents faced serious health issues and managed by a ‘sense of control’. For example, Gautam (MP, 72) said: “I can meet all emergencies from my income and there is no problem with that score.” Similarly, some respondents travelled abroad or inside India to provide emotional and instrumental support to their children, often without showing any financial stress.

This was possible due to the retirees’ financial independence, which was found to be linked to general freedom in retirement in two ways. First, in the context of a broad paradigm of freedom, financial dependence can undermine self-esteem. Second, financial independence seemed to be linked to retirement identity. Only a few respondents had expectations of financial support from their children. Sulagna, a never-married woman, identified the importance of financial independence as a basic part of identity in retirement. She said:

“First thing, one should be financially strong after retirement... Money may not buy bigger thing, but money will not make a retiree dependent on others.” (Sulagna, FS, 74)

Financial planning is often linked to retirees’ concerns about longevity. They were expected to manage their finances into extreme old age. Bismay had this apprehension:
“What will happen in next 10 years; until the age of 60-70 year is one phase, and post-70 years is another phase. Problems will arise when health issues will multiply, financial issues will accumulate, and we cannot meet our friends and pursue our hobbies.’’ (Bis-
may, MP, 62)

Financial well-being for both male and female retirees seems to be influenced by the balance between ‘embedded expectations’ and ‘extended expectations’ with that of ‘capabili-
ties’ (Sen, 1990, 1993) and ‘adaptive expectations’ (Sen, 1987; Easterlin, 2001). Embedded expectations are those which are embedded in the very nature of old age like the essential needs of medicine for ailments in the old age. Extended expectations are those which are not purely related to essential needs but sometimes borne out of extended desire. For example, a few respondents showed a desire to travel to some exotic destinations for which finance was required. Women respondents were brought up at a time when gender roles were fixed; men were the economic earners and women were the primary caretakers in Indian society. In this study, female respondents defied this stereotypical definition as a result of the growing eco-
nomic independence of women. Concerns about financial worries, if they survive their hus-
bands, did not cross their minds, while talking about income for two reasons: one, the female respondents’ inherent capability to balance ‘embedded’ and ‘extended’ expectations; and two, a strong optimism of being able to meet any unexpected financial needs. According to Sen (1993) and Nussbaum (2000), the well-being of individuals is influenced by their level of capabilities and is related to the fulfilment of various expectations in different spheres of life. The capabilities of the middle class retirees in this study were influenced by their capacity to choose from various retirement alternatives according to their financial resources and prefer-
ences.

Security of income influenced mental health and created three important situations for well-being. First, at the macro level, the newly-gained retirement freedom was reinforced by not being financially dependent. Second, their quality of life was based on an income which
was easily sufficient for their lifestyle. Third, financial freedom and resilience to be able to meet the expectations of their surroundings created a social identity which was important for satisfaction.

10.7 Relationships, Family Situations and Satisfaction

Relationships were found to be important in retirement satisfaction for both male and female respondents for two reasons. First, relationships can create a sense of togetherness to reduce loneliness. Second, the quality of a relationship can lead to a mutual appreciation, thereby strengthening a couple’s relationship.

10.7.1 Marital Relationships

An improved marital relationship during retirement was evident with married respondents for two important retirement situations. First, mutual caring and support for each other was found to be a necessity in the absence of any other family member, including children at home. Secondly, keeping to a daily routine as a couple, and reflecting on time, resulted in greater closeness. Srilaxmi showed the intensity of a caring relationship when her husband fell ill. She said:

“I am always there to take care of my husband. I always tell that we both are staying alone. If one of us falls ill, the other one has to take care. I faced this situation 3 years back. Once, my husband fell seriously ill in the middle of the night. I know driving and took him to hospital and with the support of doctors, he came out of the ventilator and that is my good luck.” (Srilaxmi, FP, 67)

In this study, two types of husband-wife working situations prevailed similar to Brubakar’s (1985) identification of marital situations; First, the husbands of all married female respondents had retired from middle class jobs before the woman’s own retirement. Second, the wives of the majority of male respondents were homemakers. The data reveal that the timing of retirement by retirees and their spouses did not adversely affect well-being as it did not create double loss of work-related identity. An important factor in the well-being
of middle class dual-earner couples was their higher income base in retirement, because both received a pension. A decrease in work-time social networks during retirement often helped to build greater forms of interactive relationships at emotional and psychological levels between husband and wife in the later years. For example, an emotional moment when his wife contemplated the possibly painful experience of extreme old age, was dealt within an equally emotional way by Rabin. He advised his wife:

“Who can say about the arrival of extreme old age as nothing is certain, but we have to think positively. We will spend our life happily and it will be enjoyable till death. We should not think bad as life is always good.” (Rabin, MP, 62)

10.7.2 Relationships with Friends and Neighbours

The majority of respondents tried explicitly to structure a wide network of social relationships. Respondents found the increased leisure time in retirement provided an opportunity to consolidate social and emotional relationships with friends. For example, leisure for Salini was an opportunity to consolidate earlier friendship, as she said:

“Yes, we nineteen school friends meet every month. We never allow even our husband or children (laugh) to these events, so that they do not spoil our Party. We want to go back to 1976, to be young again.” (Salini, FP, 60)

The majority of the respondents did not experience depression, but they went through different types of stress. Some forms of negative emotions were accommodated as respondents perceived them to be natural in the ageing process, like children becoming independent. Having a fulfilling social network ensured spending leisure time in the company of friends, as well as with neighbours. For example, sometimes neighbours filled the immediate void for retirees at a time when friends still continued in their job. Kasturi said:

“Usually, after retirement we find many friends still continue in their jobs, and neighbours become important.” (Kasturi, FP, 62)
When their identity, based on their occupation, had gone after retirement and retirees looked for an alternative identity, social relationships helped to form a new identity, as the identity of a ‘role model’ in the case of Saktiman. He said:

“I lost my personal colleagues, whose company I enjoyed. Now, I am a lonely person. Among them, I was the role model. Now, I feel ‘touchwood’, little left out.” (Saktiman, MP, 68)

As examined earlier, the only divorced woman respondent had left an unhappy marriage and therefore seemed to have positive well-being in terms of relationships. Widowed respondents often lacked motivation to pursue leisure and this seemed to affect their level of social relationships. For example, Kabita (FW, 65) did not feel motivated to travel, Anuradha (FW, 71) did not feel like going out for social occasions after her husband’s death, Dilip (MW, 65) did not enjoy his retirement freedom in the absence of his spouse, and Prabhat (MW, 74) stopped going on pilgrimage without his spouse, indicating that social relationships were adversely affected following widowhood.

The data reveal that never-married retirees showed higher life satisfaction than the widowed respondents. A few never-married respondents had temporary moments of regret at having remained single, but the data overwhelmingly support that this did not affect their mental health or their ability to build social relationships. By being associated with their siblings’ families, the never-married respondents felt important and formed an ‘identity’ of their own, being a ‘good uncle’, or a ‘good aunty’ to the children of their siblings. The close involvement of never-married respondents (Krishna, MS, 73; Badal, MS, 63; Chandana, FS, 62) with the family matters of their siblings showed that they had a high-quality emotional relationship with their extended families.

Parent-child relationships can be complex due to independent perspectives about personal, emotional and psychological space. Even the increasing geographical mobility of children did not affect the expectations of respondents about their children’s immediate availabil-
ity at a time of illness or emotional need, which is normative for retirement happiness in the old age. Children’s leaving home was considered to be normative, but it created an ‘empty nest’ syndrome for some respondents. One of the ways the majority of respondents reported psychological fulfilment as a part of retirement pride was from the satisfaction of having brought up their children and equipping them with skills and qualifications, which was a perceived factor in well-being.

Fulfilment can often be a feeling of inner contentment that results from relationships, but the key factor that mattered for the majority of respondents was to feel content. Bismay’s inner contentment was strongly linked to care-giving. He said:

“I think, caring for my mother is a great fulfilment. If she is depressed or unhappy, it is very painful for me.” (Bismay, MP, 62)

However retirees who did not have the opportunity to experience a caring relationship in retirement, felt this to be a lost opportunity in their lifetime resulting in a loss of contentment and failure at not having formed an identity as a care giver. Most of the retirees regretted this lost relationship with their parents. Sajan regretted his parents were not alive. He said:

“I could have given more time to my parents. Now there is more time to do that. Earlier, when I was in the job, there was no time.” (Sajan, MP, 63)

Relationships were found to be important for creating well-being to fight loneliness, depression and isolation and for creating emotional and psychological support at a time of loss.

10.8 Identity and Satisfaction

Chapter 7 examined how self-efficacy is critical and influences the extent to which a person takes control of a situation, creates satisfaction and adjusts better to retirement. The self-efficacy and self-esteem of a retiree are interrelated, because without self-esteem, self-efficacy may not be achieved. It has been examined earlier that the end of working life is as-
sociated with the loss of occupational role, fundamental to retirees’ self-identity and self-esteem. These losses can bring low levels of motivation and satisfaction if they are not replaced with an alternative role and identity.

The interview data indicated that the majority of respondents showed extreme positivity in the face of severe adversities. For example, Bismay (MP, 62) took control of the situation alone when his wife suffered a severe life threatening accident. Salini (FP, 60) showed extreme positivity in attitude in undertaking a dual role as carer for both her husband and her father. Anuradha (FW, 71) and Dilip (MW, 65) demonstrated self-efficacy in their adaptation after the death of their partners. Saroj (MP, 64) felt lost after retirement but found satisfaction by developing another identity in his part-time work. When asked if this was the discovery of a new identity, he replied: “Yes, this is a new identity. I am very much satisfied with this.”

The satisfaction of having an identity in retirement placed married female respondents at two advantages. First, they transitioned from their work identity to a more defined family identity by occupying a number of new family roles. Second, their post-retirement marital life was positioned in terms of a redefined husband-wife relationship, based on mutual requirements and recognition of each other’s value. Usha said:

“Actually, my husband is more into giving everything and I just follow it. He believes in giving to everybody just like that, without any expectation.” (Usha, FP, 66)

The analysis of the data showed that occupational identity was core to the identity of middle class retirees and constructing an identity at the social level seemed to be important for satisfaction in retirement. However, the middle class female retirees seemed to not be satisfied by being a ‘good grandmother’ or ‘good wife’, but looked beyond their family role for a social identity.

10.9 Dissatisfaction in Retirement

While talking about satisfaction, the author asked respondents about any specific cause of dissatisfaction during retirement. Research shows that, retirees with ‘unrealistic expectations’
experience dissatisfaction in retirement (Gall, Evans and Howard, 1997). The majority of respondents in this study had normative expectations of a happy retirement life, such as freedom, longing for good health, receiving care, settlement of children and income security. They seemed to be contented to be ‘what I am’ without being highly ambitious. When asked if she had any expectations from retirement, Kasturi said:

“Actually, to be very frank, I do not expect much from others, because I know other’s difficulties. I tried to help others as far as possible. My time is spent in helping others.”

(Kasturi, FP, 62)

Lilly had normative expectations of care from her children with ageing, saying:

“Naturally, we feel that our children must take care of us. If not financially, at least morally when we need some physical help, they must help us.” (Lilly, FP, 66)

Gautam (MP, 72) had expectations of a stress-free time with meaningful engagement from retirement. He said: “Expectation was to lead a peaceful life and to do whatever little you can for the society”.

Some respondents had feelings of discontentment due to a perceived deficit of achievements which affected their retirement pride. For some, there remained a vague feeling of loss that caused dissatisfaction. For example, Lilly said:

“I know, I don’t have lot of time ahead and certainly, I have lost much of the time. Time once gone never comes back. And things I have done, I could have done better.” (Lilly, FP, 66)

Ageing affected the body and mind in terms of reduced capability for some retirees, which seemed to be a source of dissatisfaction in retirement. Birat articulated this:

“I do not have the same capability as I had earlier. Previously, I could lecture for four hours, but now I can lecture only for two hours. This is a nightmare, but then it is alright. You have to accept the fact that, what you are when in your fifties, you cannot be what
you are at your sixty-four. You may be looking young, but you are not young.” (Birat, MP, 65)

The relationship between behavioural responses to surroundings and expectations is important for well-being, for two reasons. First, there can be an impression in the minds of retirees that they are ignored because of occupational redundancy and second, their set patterns or habits can be unsettled during retirement. Dissatisfaction can be a perceived gap between normative expectations and the response to their surroundings. For example, Sajan said:

“For me, when things do not happen in time according to my wishes, that gives me a lot of dissatisfaction.” (Sajan, MP, 63)

The interview data showed that middle class retirees, by the nature of their long career, seemed to internalize values, such as punctuality, because their work demanded a strict time sense; discipline, because they worked within a defined parameter; integrity, because any deviation from prescribed ethics attracted punishment; respect for authority, because any deviation caused insubordination; and thrift, the nature of work carried fixed income. When retirees experienced dilution of these middle class values it seemed to create dissatisfaction. Kasturi said:

“Indiscipline of any kind creates dissatisfaction. If somebody does not have a family commitment, that brings dissatisfaction to me. When I see elders are not treated well, that creates dissatisfaction.” (Kasturi, FP, 62)

To see if a pattern emerged, the study examined whether there were gendered aspects of dissatisfaction in retirement. Of the 20 female respondents, five denied having experienced any dissatisfaction while 15 respondents spoke about issues such as a lack of proper social surroundings, the erosion of values, lack of fruitful engagement, and living away from their children which seemed to cause some degree of dissatisfaction. Two of the 15 female respon-
dents spoke about the death of their husbands as a cause of dissatisfaction, and two others spoke about missed career opportunities that made them dissatisfied.

Seventeen male respondents acknowledged the issue of dissatisfaction by attributing dissatisfaction to personal and social reasons, such as inadequate achievement, living a long way from children, loss of work, loss of values, negative discrimination in society, reduced capability, and the lack of a meaningful engagement. However, a higher number of male respondents spoke about their ill-health that caused a higher level of dissatisfaction. Rajan (MP, 75) said: “Dissatisfaction generally arises in regard to health at this advanced age.”

There was no clear gendered difference in the pattern of dissatisfaction between male and female respondents in this study - both showed dissatisfaction when they experienced a dilution of values, either with their children or in society in general. Lack of meaningful engagement was found to create dissatisfaction, because retirees strived for an identity through their volunteer or paid work.

10.9.1 Self-Perceived Deprivation, Ageism and Dissatisfaction

Retirement resulted in the loss of work-related identity, and the sudden identification with a ‘pensioner’ tag brought a change in the psychological status of respondents. Few respondents experienced ageism due to two factors; one, the self-perceived limitations of physical health set forth by growing older about which they were aware and two, the direct and indirect limitations imposed by society through a set of negative stereotypes. Birat said:

“You know your limitations; you know you cannot be like the younger lots. You know, a woman will not look at you when you are old. I take this in my stride. I accept it as inevitable.” (Birat, MP, 65)

Ageism can be experienced in both direct and indirect forms and can have an effect at the psychological level. For example, Nirbhaya spoke of an indirect form of ageism in social policies, saying:
“There are age-related restrictions for the retired people, because limitations for the retired people are inbuilt in everything. Suppose, for the life insurance policies, there are age limitations for the older people indirectly. There you feel that you are retired, you have come to that stage.” (Nirbhaya, FS, 67)

The middle class retirees were aware that it was not retirement *per se*, but the disappearance of their utilitarian value which seemed to be seen negatively by society. Sulagna articulated this, saying:

“When we see something has lost utility, we throw it out. Old people also do not have the utility and retired people are under that category. Society will respect you if you have utility.” (Sulagna, FS, 74)

Of the 20 male respondents, twelve said they had experienced ageism, whereas only six of the 20 female respondents expressed having faced some form of ageism. Respondents experienced ageism ranging from mild, as in the case of Paritosh (MP, 62) to more extreme, as in the case of Lilly (FP, 66). For example, when asked if he faced any issue regarding his age, Paritosh said: “I feel there is an apparent sense of being left out or ignored.” Lilly experienced a stronger sense of ageism from younger professionals when she visited her previous workplace where she had been a professor of medicine. She said:

“Yes, I do find comments like ‘oh, the old woman has come, what she knows?’ These things are always there. Because as the new technology is proliferating, the new generations have many improved methods of treating patients.” (Lilly, FP, 66)

While chronological age influenced the societal perception about retired people through certain negative stereotypes, it seemed to be the loss of visible utility of the respondents that strengthened these negative perceptions about themselves, in addition to the perception of society, thereby making the effect of ageism sometimes stronger. The perceived and the real experience of ageism can be two different types of retirement experience; per-
ceived ageism seemed to be due to chronological age and actual experience of discrimination due to the loss of utility in retirement, but both seemed to undermine well-being.

**10.10 Gendered Pattern and Marital Status in Retirement Satisfaction**

The gendered pattern of retirement satisfaction is examined in this section, as men and women are likely to experience differences in retirement transitions and trajectories. Female retirees showed a higher form of ‘self-pride’ in retirement as they adapted to their family role with the plan of more meaningful family engagements. Male respondents had a greater effect of loss due to their higher degree of identification with their pre-retirement occupation, and found adaptation relatively more difficult than female respondents. The majority of male respondents strived for an alternative retirement identity in order to maintain continuity, unlike the majority of female retirees. The female retirees took less time to adapt than male retirees as their post-retirement period was continuity from their earlier work.

In terms of spending leisure time, the majority of female respondents had positive mental health and exercised self-efficacy in choosing activities including travel, overcoming constraints wherever necessary, often posed by their partner’s unwillingness to travel. The important factor was that they had autonomy over their time; they chose activities that suited them and rejected activities which adversely affected their independence.

The majority of female respondents seemed to have exercised equal decision-making authority, as did the male respondents, in both household and non-household matters. The most important aspect was that both male and female respondents built wider social relationships with self-time which involved leisure, self-discovery and creativity. Since women respondents spent more time in household work as a matter of life course continuity, they showed less overt dissatisfaction than men.

The findings of greater loneliness experienced by widowed retirees than the never-married, suggested that the latter seemed to have adapted to their single status by the time of
retirement. Both never-married males and females seemed to evaluate their lives in a positive manner, as well as reporting high levels of perceived well-being. Never-married female respondents showed more extensive friendship networks than never-married males, because they were members of a number of social and professional networks. As Nirbhaya said:

“I am very much crazy and my habit is to travel and meet people. I am not routine bound.” (Nirbhaya, FS, 67)

For never-married respondents, kin bonds proved to be important for adaptation. But, at the same time, the quality of ties with their extended family was stronger for never-married males and females than for married respondents. Never-married women felt their decision to remain single seemed to be an advantage, because of greater independence and, more importantly, they enjoyed greater space in care-giving for their older parents. Remaining single seemed to allow optimization of social relationships due to more freedom.

The majority of women seemed to be more satisfied than men with their family and family relationships. On the whole, however, men reported that they were satisfied, except in a few cases where there was some health problem. During retirement, both men and women had opportunity to optimize their marital relationship, because they had more time. Women were generally considered as ‘kin keepers’, but never-married male respondents also acted as ‘kin keepers’ which was a matter of satisfaction to them, as in the case of Badal (MS, 63) and Chandana (FS, 62).

10.11 Optimism, Hope and the Future

Respondents were asked about how they envisaged the future and the way they comprehended their future time and activities. While having concerns about the future, the thought of possible future declines in health bothered the majority of retirees. Gautam articulated this inevitability clearly, saying:
“I am concerned about health. It is bound to deteriorate with the advancement of time and age along with financial and other aspects of life. There is no point in becoming unhappy about things which are inevitable.” (Gautam, MP, 72)

Respondents knew the inevitability of declining health in their old age, and there was a tendency not to look beyond a certain point and live in the present. They were caught between short-term optimism, and long-term anxiety, as Saktiman (MP, 68) said: “I am optimistic about health and now it is definitely good. The question is how long. That pains me sometimes.”

Ten respondents in this study were aged over 70. Although, they often faced health challenges after retirement, they maintained an active lifestyle in order to remain healthy. Jaiprakash said:

“Health-wise, I am not sure. At the age of 72, I can try to keep myself fit, but this could be luck that I am keeping good health. It could be a problem if anything happens any time. It is very difficult to predict health.” (Jaiprakash, MP, 71)

That health can go through extreme uncertainties in retirement was illustrated by a ‘young old’ like Badal. He was a teetotaller and never smoked, but had a sudden heart attack, showing the unpredictability of health in old age. He said:

“When I suffered from a heart attack, people told, ‘you don’t smoke, your life is smooth, and still you had a heart attack.’ It is a part of life and why should I bother.” (Badal, MS, 63)

When respondents looked at the future, they did it not with the end of life in mind, because the thought of extreme old age was not an active part of their outlook. The majority of respondents did not estimate the number of years they expected to live, or think about the finality of life immediately after their retirement, that is during the so-called ‘honeymoon phase’. For respondents, there still remained a ‘retirement dream’.
Respondents’ thoughts about their future had a responsibility-dependence related dichotomous relationship. Responsibility for their independent-minded children still persisted in the form of concern for their well-being, but also there seemed to be a possibility of future dependence on children. They showed a normative response in the face of eventual ill health of being prepared to adjust, rather than expecting their children to be with them in their extreme old age as reflected in the views of Sreemati (FP, 62), discussed in Chapter 9, which can be a major worry for middle class retirees in India.

Respondents were aware that their leisure pursuits would gradually reduce as they aged, but they were optimistic to continue to pursue these activities for as long as possible. The fact that they thought of being productive to society during retirement seemed to be a source of optimism. Tanmay said:

“I am not pessimistic, rather optimistic about life. We have already decided that our biggest satisfaction for the remaining part of our life was to help as many lives to live better.” (Tanmay, MP, 72)

In view of the restricted length of retirement time, respondents limited their retirement objectives, which showed their sense of control. This has parallels with the “practical behavioural model” (Smith, 2002), which says that targets are fixed on the basis of achievable measures. As Lilly said:

“I don’t think, at this age, I have any hope of achieving anything. As I could not achieve things that I wanted, and at this age, what is called ‘bonus life’, I don’t think I can achieve everything.” (Lilly, FP, 66)

The future was looked at with optimism, because, it was a new phase in the life course for some respondents. Asked whether retirement is the end, Mary vehemently said ‘no’:

“Retirement may be a beginning of something new. What you have not been able to do, you have the last chance to reflect and do, because you have all the time for that. I started singing after retirement. So many things I am searching to do.” (Mary, FP, 67)
The high optimism of respondents originated from a greater degree of financial freedom. Retirement was a crossroad, an entry into a different stage of the life course. The middle class respondents were at this crossroad, often being caught by the desire to live a life which was reflected in their feelings of positive optimism, and by the future concern for their health being reflected by flashes of negative pessimism.

Retirement time witnessed the transition from the stage of ‘young old’ to ‘old old’ to ‘extreme old’ in quick succession for some respondents. Some respondents showed optimism, but the fact of ageing seemed to have limited their aspirations, as Prabhat said:

“I have no aspirations left. I feel that at 75, I should not aspire for anything. I also don’t expect anything.” (Prabhat, MW, 74)

But those, who recently had entered into the retirement domain, and were at the stage of ‘young old’ and in their honeymoon phase, had different aspirations. They were optimistic in the sense that they had time to embark on a new phase of accomplishments. As Paritosh said:

“I am optimistic in the sense that, I have a lot of time and space to do a lot of things that I have not been able to do earlier. On that score, I am very optimistic.” (Paritosh, MP, 62)

The issue of optimism about the future was examined regarding six basic future requirements in the process of ageing. These were; a) health, b) income, c) leisure, d) social relationships, e) care and f) a desire to achieve. The influence of health on optimism was examined in more detail in view of its greater importance from the point of view of chronological age. In this study, 12 respondents (four female and eight male) had passed the age of 70.

Of the four female respondents aged 70 plus, three were optimistic about their future health. One respondent Anuradha (FW, 71) lost her partner after retirement and showed a vacillating attitude about her future health. She said: “I am neither optimistic nor pessimistic.” Of the remaining 16 female respondents aged under 70, all expressed optimism except
two (Lilly, FP, 67; Sabita, FP, 60), who were not sure of their future health. Lilly (FP, 67) had a premonition about cancer as the disease had a family history and Sabita (FP, 60) had an adverse personal history of health which seemed to make her to be pessimistic. The majority of female respondents expressed optimism about their future financial situation, which they believed would sustain them until their extreme old age. There were only minor differences in their attitude to health between women aged over and under 70, but there was reduced optimism about health for the 70 plus category of female respondents.

Of the eight male respondents aged 70 plus, four were optimistic about future health and the other four although positive, did not show the strong sense of optimism being shown by other respondents. The 12 male respondents in the below 70 category showed positive optimism about their future health, except for three respondents (Birat, MP, 65; Dilip, MW, 65; and Mahesh, MP, 68). Dilip (MW, 65) experienced deterioration of his health after his wife’s death and Birat (MP, 65) and Mahesh (MP, 68) had a previous problem with health which made them less optimistic about their future health. There seems to be a suggestion that the death of a spouse caused deterioration in health in most cases. As expected, adverse present health created less optimism for the future among retirees.

One of the major apprehensions about future health was related to the quality of health care for elderly people in India. A few respondents were less optimistic about the care by adult children in their old age and sustaining their present social relationships. But most of the respondents were mentally prepared to deal with their health issues in partnership with their spouse, thereby underscoring the importance of a companionable marriage. Respondents expressed apprehension about their future health without their spouse in their old age underlying the importance of company in old age both for mental and physical health.

The data showed that in comparison with female respondents, a higher number of male respondents were pessimistic about their future health, irrespective of their chronological age. Also, there was a pattern of higher anxiety about health for male than female retirees.
There may be an under-reporting of health by female retirees, which was revealed by Geeta (FP, 62) who was more concerned about the health of her husband than of herself. A higher proportion of both male and female respondents aged 70 plus reported pessimism about the future which indicates that there may be a gradual reduction of optimism with the progression into old age. The motive to remain productive persisted with the ‘old old’ too. But the optimism to achieve more was only present among the ‘young old’, except for some respondents like Sulagna (FS, 74), who remained optimistic.

Envisaging their future life either alone for the never-married, or in the company of their spouse for the married, proved to be both a challenge and excitement for the middle class respondents. With a common experience of work and pride in retirement, the majority of respondents seemed to possess the spirit to face their retirement with optimism. Their coping ability seemed to be a strength that influenced optimism for the respondents. It was their spirit of continuously evolving, and having a basic routine that was being modified constantly, combined with a willingness to explore retirement, that made optimism a dominant perspective in retirement.

10.12 Conclusion

The analysis showed that satisfaction was linked to the broader goals of retirement and the continuous efforts of respondents to optimize well-being by adopting a strategy for coping. Respondents maintained behaviour that showed continuity between working life and retirement; they maintained activity patterns as a part of coping, because they were emotionally and psychologically attached to these habits. The findings showed that satisfaction in retirement was associated with all the domains in varying degrees, namely with freedom, deriving pleasure from all activities, good health, good income, social relationships, family relationships, having an identity, retirement pride, engagement, creative leisure and a ‘sense of control’. But there remained subjective dimensions of satisfaction that were associated with the retirees’ own perception of satisfaction.
Key issues in coping with retirement were freedom in creating space for routine, enjoying a broad range of activities and building wider social relationships. Retirement ‘pride’ was found to be a strong factor for satisfaction that represented a link between their life-spheres such as the present identity, with that of past accomplishments. Among all the examined factors, the quality of social relationships was strongly linked to emotional and social support which in turn impacted positively on satisfaction for both men and women respondents.

The ‘sense of control’ exercised by respondents in relation to their health and income was significant. Retirees were aware about their reduced income, decline of health, increased dependence and narrowing of social relationships, and accordingly exercised a mechanism of control to ensure that each activity was carefully linked to satisfaction. The ‘sense of control’ was therefore important to both adjust and cope in middle class retirement.

There was no significant gender difference in the prevalence of chronic disease and therefore the relationship of physical health with retirement satisfaction was not found to be gendered, but quality of life in retirement was strongly linked to health both for males and females. Mental health was found to be linked to physical health, and both were associated with satisfaction. The findings suggested that health was linked to social and cultural factors. Overall, health was found to be the most important factor for life satisfaction because it facilitated all the other activities and allowed respondents to enjoy all other aspects of retirement life. The study suggests that active engagement is inherently embedded in the very attitude of middle class retirees, which predicted quality of life and satisfaction.

The retired elderly had good social relationships with family and friends and strived to revive dormant relationships which were important for well-being, confirming the importance of lifestyle in influencing satisfaction in retirement. Respondents who positively evaluated their current lifestyle vis-a-vis their earlier lifestyle had enhanced well-being. They demonstrated their ability to adjust, and there was a perception of financial happiness, seeing
their children in a good financial position. This suggests that satisfaction in retirement is determined by a wide range of factors, including freedom, good health, social relationships, retirement pride, social identity, active engagement, and active leisure, together with several other social and environmental factors.

Being the ‘master of time’ was a paradox for retirees in terms of satisfaction. Respondents did not want to go back to full-time work, but wanted a regular commitment through a new routine, such as the possibility of paid or voluntary engagement for a few hours. As most of the respondents had good mental and physical health, they found great satisfaction in pursuing an activity that was rooted in freedom.

The findings suggest that the thought of entering into extreme old age and becoming frail, sick and disabled was seen as a distant reality. Extreme old age seemed not too far off for respondents in their 70s, but for those who had recently retired, it was seen as some distance away, because they seemed to have more things they wished to accomplish as a part of their ‘retirement dream’. The interview data indicated that optimism for the future was influenced by their perceived ability to carry on their activities in their present form for the future.
11 - Discussion

11.1 Introduction

The main objective of the study was to explore the lived experience of middle class retirees in India, and the interplay of the multiple social, cultural and health factors that shape and structure their retirement experience. The thesis focused on the life course of 40 participants, 20 male and 20 female middle class retirees, who had been retired for at least a year from formal sector jobs, e.g. government jobs such as doctors, university and college teachers, professors, bankers, and administrators. The main themes focused on during the qualitative interviews were related to their transition from full-time work to retirement, adapting to post-retirement life, health, finance, retirement pride, activities, family issues, caring, leisure, satisfaction, well-being, and envisaging their future in retirement.

The study conducted in-depth interviews with retirees aged 58 to 75. Of the 40 respondents in the study, 30 were married, five were single, one was divorced and four were widowed. All the respondents belonged to the upper end of the socio-economic spectrum and before retirement had worked in managerial and professional occupations. All the respondents were educated to university or college level and had received at least a bachelor’s degree.

The thesis employed a life course theoretical approach to examine the lived experience of middle class retirees. Life Course Theory emphasizes how time, process and social contexts influence life chances and well-being (Moen, 1996). The opportunities and challenges that these respondents experienced linked to various domains of their lives, such as personal, health, financial, social, environmental and familial situations. These experiences emerged throughout the narratives of these middle class retirees. For example, they were the first generation of Indians to achieve higher education by overcoming social constraints.
They had entered into middle class jobs, faced occupational challenges and mostly retired from their paid jobs with a sense of pride. They had a never-say-die spirit associated with a strong sense of resilience and a positive spirit of adaptability. For example, the retirees encountered the loss of their occupational identity after retirement, which was ‘destabilizing’, but they steadily endeavoured to build a substitute identity which indicated their desire to structure a new role in retirement. This cohort of retirees, born around the independence of India from British colonial rule in 1947, had entered into a new era of opportunities in education and employment and became a generation at old age around the first part of the twenty first century.

Life course theorists (Elder et al., 2015; Merriam et al., 2007; Moen et al., 2000) state that context is important because it acknowledges how structures and institutions such as age, gender, class and culture affect retirement experience. The age trajectory through childhood and adulthood into later life, the family trajectory through marriage and parenting into grandparenting, and the work trajectory through higher education and middle class employment into retirement and receipt of defined benefit pensions for both men and women, shaped their retirement experience. Retirement at the state pensionable age was the structural requirement for middle class retirees in this study to retire at the age of 60.

11.2 Laslett’s Third Age and the Indian Middle Class Retirees

According to Laslett (1991), the Third Age offers potential to individuals to develop a fulfilling lifestyle free from the responsibilities of the Second Age. The findings showed that the retirees enjoyed freedom from the world of paid work, freedom from the responsibility of family and freedom from the pressure of earning. The respondents in this study structured a role and a positive attitude to achieve Active and Productive Ageing, which is important to be examined in the context of the Third Age propounded by Laslett (1991).

There was no apparent contradiction between activities taken up by respondents and greater individual freedom and choice in retirement. Retirees found engagement in meaning-
ful and productive activities as the most suitable to form a structure and routine for Active Ageing. The data showed that retirees were involved in a high level of activities, confirming the importance of Active Ageing for retirees. In brief, the findings suggest that successful adaptation is the result of maintaining activities from middle years to retirement.

The earlier dominant theoretical perspectives have had a major influence on research in ageing in the West; they are the theories of Disengagement, Activity and Continuity. All these theories are related to the perspective of roles that elderly people play in old age and each attempts to predict Successful Ageing, which is often measured in terms of life satisfaction (Atchley, 1994). The fundamental principle that differentiates these theories is the way in which the goal of life satisfaction is achieved. Continuity Theory proposes that successful adaptation and life satisfaction are linked to continuity of role and the activities of adult years with which they were already familiar in pre-retirement. In contrast, Disengagement Theory states that a voluntary reduction of activity levels leads to successful adaptation and results in life satisfaction. Life Course Theory emphasizes the key features of early life experiences to predict and account for experiences later in life (Settersten, 2003; Elder et al., 2003). It is important to place the experiences of middle class retirement in India in the context of these theories to illustrate issues associated with the Third Age.

This study has six main findings in the context of the Third Age for middle class Indian retirees: (1) coping with health and income issues, (2) freedom from the responsibilities of the Second Age, (3) pursuing meaningful activities such as part-time and volunteering work and establishing a goal and retirement identity, (4) pursuing a broad range of creative leisure activities, (5) pursuing a range of family and social relationships for mental and physical well-being, and (6) having a positive attitude. These six areas of findings are discussed in the following sections.
11.3 Coping with Health and Finance in the Third Age: The Life Course Approach to Active Ageing

Laslett states that freedom from the worries of financial and health issues are most important in achieving the Third Age, which Laslett described as the ‘crown’ of life. The important aspect of the Third Age, as propounded by Laslett, is the possession of good health to realize Active Ageing.

Laslett (1991) emphasized three important factors to achieve Active Ageing: 1) health and healthcare, 2) participation, and 3) income security. Active Ageing for respondents in this study was the process of optimizing opportunities for health, participation in activities and ensuring income security for enhancing the quality of life. The data showed that middle class retirees not only possessed good health but had a strong attitude in dealing with the challenges of health. Their middle class position had enabled them to achieve financial freedom through their pensions. For women retirees, achieving financial freedom was unique, substantive and empowering in the Indian patriarchal society throughout their life course. Financial resources provide security and are important determinants of Active Ageing, because of the influence of financial resources on the ability to afford elements of Active Ageing (Foster and Walker, 2014; Boudiny, 2013).

Retirees coped with their health issues from a perspective of what the study designated as its ‘entirety, essentiality and inevitability’. Retirees were aware of the ‘essentiality’ of maintaining physical activities and nutrition for good health and pursued this as a part of their lifestyle without compromise. They envisaged a future decline in health as the ‘inevitability’ of ageing, but engaged constantly in pursuing an active life for achieving good health. Retirees comprehended health in its ‘entirety’ in a life course perspective in the sense that they had controlled their health in the past, showed an alertness to health issues in the present and were prepared to moderate their lifestyle by matching this to their expectations of future health. The emphasis of not becoming a future burden on their adult children in later years
was influenced by their life course perspective of maintaining freedom until their extreme old age.

Marriage regulates social behaviours by protecting against negative habits like smoking and drinking (Umberson, 1987), but in this study the never-married did not indicate negative health behaviours. The middle class retired widows faced challenges after the loss of their husbands but adapted by supporting the family, guiding their adult children, and replacing several levels of social relationships, showing an independent capability by living without their husband’s authority. They faced health problems but pursued physical and social activities to maintain both mental and physical health. Family was the most important context in the life course development of respondents in terms of enhanced marital and sibling relationships, economic resources, and control of physical activity and nutrition, which influenced the lifestyle of retirees and impacted on their health and ageing trajectories.

Retirees focused on their individual goals to shape their individual identity, pursuing a lifestyle based on individual choice, individual control and individual creativity. With these three important characteristics, they formed a broader retirement perspective of physical and mental health. The data on the attitudes and activities of middle class retirees showed strongly that maintaining good health was a part of successful coping, a process of Active Ageing similar to research reported by Zhan et al (2009) and Lysack and Seipke (2002). As examined in Chapter 7, retirees structured their perspective about money on the value of being independent, not becoming a burden and by redefining their concept of retirement luxury by reducing wants.

11.4 Active Ageing, Identity and Establishment of a Goal-Related Routine

The pattern of engagement in retirement was constructed within the lifespheres of health, work, family, leisure, skills and the retirees’ financial situation. It could be understood within
the life course perspective by focusing on the life course principles of ‘human agency’, ‘linked lives’ and ‘timing’ in the Third Age.

The principle of ‘human agency’ proposes that individuals actively construct their own lives within opportunities and constraints. My data suggest that retirees had positive attitudes to construct a retirement role, meaning and identity through their active engagement. They possessed good health, financial resources, skill and a supportive family situation which ensured that engagement was based on their individual circumstances. The principle of ‘linked lives’ proposes that human lives are interdependent and interconnected through a series of relationships with family, friends and society. My data suggest that the retirement transitions of middle class respondents occurred within the context of family and through a series of relationships with their spouse, adult children, grandchildren, siblings, past and present friends and colleagues, establishing the importance of ‘linked lives’ within Active Ageing. The principle of ‘timing’ refers to the age at which respondents retired and how they subsequently experienced working part-time or as a volunteer. The transition to retirement was immediately felt as a vacuum by most of the respondents who then actively searched for a routine and structure through their engagement.

The middle class respondents in this study showed a strong attitude to take up meaningful activities which emphasized a ‘role’ that included activity and engagement exemplifying Active Ageing. The levels of activity, the absence of rigid routine and rigid expectations were important for retirees to ensure their participation in these activities. The data showed that meaningful engagement for middle class retirees was important in creating self-esteem, a purpose, a goal and an identity. Riley and Riley (1994) considered self-esteem as a requirement embedded in the life course of retirees.

For the Indian middle class retirees, routine without a purpose did not result in meaningful engagement and produced a negative impact on their well-being; any activity without a goal can dissipate in the long run, and therefore the desire for a goal encouraged respondents
to have a routine and structure an activity. Hooyman and Kiyak (1996), in the Western context, found that maintaining a routine in old age was important for stability, order and control.

Third Age theorists (Weiss and Bass, 2002; Bass, 2000) have emphasized active engagement and not ‘rest’ as important for experiencing Active Ageing. Laslett (1991: 155) emphasized the importance of part-time work and volunteering work as part of Active Ageing in the Third Age. The findings showed that retirees were involved in part-time and voluntary work, which was similar to their earlier work. First, the pattern of activities did not have rigidities in terms of structure, and was not under the control of a strict routine. Second, retirees enjoyed freedom to choose their activities, and were not under any compulsion or pressure. Third, the selected activities had a personalized goal such as fulfilling a previously unfulfilled desire, achieving a social objective, rediscovering their latent creativity or leaving a legacy for the future. By undertaking part-time work, there was an effort by respondents to do what Laslett (1991: 155) indicated namely, “blur out the distinction between the Third Age and the Second”.

11.4.1 Part-Time Work: Need for a Retirement Structure and a Role

Part-time work for both male and female respondents had important social, economic and productive dimensions, such as providing a time structure, often making an additional source of income, and introducing a time sense through organized routine. The commitments of female retirees to their family role and their apprehension of losing much valued freedom made part-time work for them a less preferred activity. Similarly, Calasanti (2004) reported that women are more integrated with their family and wanted more time in retirement. A few female retirees who had taken up part-time work chose to leave as they felt it was an encroachment on their time, freedom and family commitments. There was no difference in taking up part-time work between never-married and married retirees but the widowed, both men and women were less likely to take up part-time work.
Male retirees choose part-time work to gain a retirement structure in order to facilitate adaptation at a time of loss of work. A few male and female retirees continued to do part-time work even more than a decade after retirement which showed that these organizations valued the skill of the retirees. Continuing in part-time work for a lengthy time post-retirement, showed that both male and female retirees were productive in contributing to the organization; involvement in part-time work, similar to their earlier work, provided continuity and role. The findings showed that part-time work was less stressful, because there was no necessity for additional training, no pressure to earn money and the timing of work was flexible, all of which suited the requirements of these middle class respondents. Bengtson et al. (2012) emphasize that opportunities influence the life course of individuals in the Third Age.

11.4.2 Volunteering Work, Individual Agency, Opportunity and Active Ageing

The Third Age relieves elderly people of work and family obligations to pursue what they desire in their late life (Laslett, 1991). Freed from the responsibility of full-time work and family, the majority of male and female respondents preferred to do volunteering work. Volunteering helped them to be healthy, to have a role, to remain connected, and to be meaningful.

Involvement in volunteering work helped to strengthen positive emotions in retirees for good psychological health. Respondents used their volunteering time to build social networks which connected them with friends in an organization. This helped to dispel loneliness among respondents. Many respondents faced an ‘empty nest syndrome’, but the effect of loneliness on the respondents was found to be minimal because they were busy in activities or remained connected with friends. By providing scope for interaction with friends, volunteering work reduced feelings of boredom and reduced any sense of helplessness or despair. These findings support the views of Wilson and Musick (1999) that volunteering work helps to develop stronger networks and fights stress.
Volunteering created a role for respondents by providing an identity and status. Roles played by respondents included as a wellness advocate, a health worker, a coach, a leader, a micro-finance promoter, which were important for a new identity. Respondents took up volunteering work as a part of their social values, which included leaving a family legacy. Their optimism for the future was enhanced as they planned to continue to be engaged in their volunteering in the future.

Volunteering created a sense of fulfilment at a time when retirees were in danger of experiencing a sense of uselessness following departure from work and the loss of their power position and work-related authority. Volunteering created a structure for engagement, a meaning and a strong sense of identity. Bradley (1999) reports that volunteering creates both a structure and identity for older people for creating well-being. Without a meaning in life, older people can feel redundant, which can create depression. Thus, acting as a volunteer enhanced health, created meaning and brought a sense of fulfilment and integrity. Successful Ageing required looking back with a feeling of integrity which includes contentment and fulfilment, having led a meaningful life and made a valuable contribution to society.

The establishment of an identity as a volunteer enhanced self-esteem, which supports the findings of Gilleard and Higgs (2000: 370) that the Third Age is a time for self-enriching activity - “This new generation of retired people finds itself in a position of greater potential agency.” The self-esteem developed during long years of paid work can be transferred to part-time and volunteering work as shown in my study (Warburten and McLaughlin, 2006). During retirement, by involvement in voluntary or part-time work they transferred some aspects of their previous work to create a self-sustaining identity and a strong sense of contentment. Volunteering represented meaningful engagement by combining purpose, structure, self-esteem and identity. The tradition of volunteerism in India emphasizes that volunteering, especially in later life, creates a sense of fulfilment through positive self-evaluation and, according to religious tradition leads to salvation before death (Erikson et al., 1986). In the ab-
sence of a structured pressure on their time, the study drew three conclusions regarding the attitude of retirees towards volunteering in the Third Age; volunteering provided a purpose, a structure, and an identity.

11.4.3 Part-Time Work and Volunteering Work: Achievement of Productive Ageing and Active Ageing

Bass, Caro and Chen (1993) suggest that Productive Ageing includes the engagement of older people in activities of social worth, whether paid or not. This definition includes paid and unpaid activity that produces benefits for society, e.g. part-time-work, volunteering work, and informal contribution to family, friends, neighbours, and the community.

My data showed that retirees were productively engaged through their part-time and voluntary work. The philosophy of retirees behind their volunteering work could be characterized in Erikson’s (1987) term “generativity”. Generativity is defined as a virtue of the individual to give back to society, to care for the next generation and help to improve society.

Retirees took up part-time work which indicated that they wanted to maintain a momentum in their activities due to the ‘severity’ of the loss of their work role. Female retirees did not experience such severity of loss as they balanced their work and family in pre-retirement time, so retirement was not an abrupt break from the past. Part-time work was taken up to assert that retirees had the capability to still do productive things, which was important for creating an identity.

The study showed that involvement in high levels of activity represented Active Ageing for middle class Indian retirees and was important for well-being, supporting the views of Lemon et al. (1972). Respondents varied their level of activity but it was continuity which was found to be important. Researchers (Calvo et al., 2009; Menec, 2003) argue that freedom in choosing activities determines well-being in retirement, which was the case for respondents in this study.
Maintaining a role after retirement was found to be important for retirees in reducing the effect of role-loss in retirement; by being involved in a role, they were participating in social activities either as a part-time worker or a volunteer and this led to higher levels of satisfaction. Luoh and Herzog (2002) argue that individuals involved in volunteering or paid work had better levels of health because of enhanced self-esteem resulting from their being a part of social activity. Respondents continued in their volunteering or part-time work long into retirement, which showed that work was a continuing factor of well-being and was fundamental to satisfaction for middle class retirees. This is similar to the arguments of Laslett (1991) and Siegel (1990) that maintaining a role in the Third Age is crucial for satisfaction. For the respondents in this study, enhanced self-esteem through their new roles was a factor for good health and higher satisfaction.

Overall, the findings suggested that maintaining a role through activity was important for retirees. Butler and Gleason (1985: xii) define Productive Ageing as “the capacity of an individual or a population to serve in the paid workforce, to serve in volunteer activities, to assist in the family and to maintain himself or herself as independently as possible”. Productive activities were important for retirees in this study as they facilitated independence and a realization of values. Work is important in constructing an identity across the life course (Hockey and James, 2003) and in general, activity influences well-being through the enhancement of self-esteem (Iso-Ahola, 1989).

11.4.4 Middle Class Women Retirees, Successful Ageing and the Third Age

The data showed key differences in the predictors of Successful Ageing for men and women, thereby establishing that components of Successful Ageing are likely to be gendered in retirement for middle class Indian retirees in the Third Age. For the male respondents in this study, predictors of Successful Ageing related to economic security, engagement structure and maintaining good health; women respondents showed more integration with family and concerns about family issues, the health of their spouse and children and concerns about
grandchildren. Feelings of worth for men in retirement were connected to their general feel-
ing of usefulness in a larger social perspective, which was often related to their being in some form of continuous work-related public activity, where they had an identity on the basis of their role. For women, their sense of worth was to a great extent related to the family and to care.

Researchers in the Western context (Moen, 2011, 2001; Morgan et al., 1991) have shown that men and women have different predictors of life satisfaction in the Third Age. This study showed clearly that retirement did not create a clear dividing line for women between working and retirement because family continued to provide a structure, whereas men experienced retirement as a loss and looked for an immediate structure. There was no major difference in the care-giving role between men and women, but women were more active in care-giving than men for parents or parents-in-law. This supports the arguments of Moen (2011) and Chasley and Moen (2006) that women have disproportionate care-giving burden in terms of timing, duration and sequencing of roles.

One of the important findings was that women needed the company of friends to share intense moments, to confide in, and to discuss personal feelings, which are all related to ‘af-
fective’ support in the ‘linked lives’ principle of Life Course Theory (Hareven, 2000). Fe-
male respondents in this study stressed that exclusive time spent with friends was an impor-
tant aspect in Successful Ageing. This was an important aspect in Successful Ageing, thus emphasising the importance of linked lives (Elder and Johnson, 2003; Hareven, 2000) in the Third Age.

Women’s participation in volunteering work was greater than in part-time work be-
cause female respondents did not want to compromise their freedom. Thus, educated and pro-
fessional middle class Indian women showed greater capability to negotiate with multiple commitments both pre-retirement and post-retirement. By being freed from work responsibil-
ity, they did not simply restrict their role to family responsibilities, but extended their role to
volunteering. The important finding is that women’s family responsibilities and greater care-giving roles did not limit the possibilities of their Third Age experience.

### 11.5 Leisure Principles and Practice: A Strong Medium for Active Ageing

Laslett (1991: 157) emphasizes that leisure is an important component of “carrying out what is most preferred, and prepared for”. According to Laslett (1991: 158) leisure is not withdrawal but an engagement in “something less demanding”. Respondents were actively engaged in leisure which provided enjoyment and relaxation. Western scholars have found enhanced leisure as a strong predictor of the Third Age (Chatzitheochari and Arber, 2011; Gil-leard and Higgs, 2000; Laslett, 1987; Blaikie, 1999). The data from this study suggest that, for Indian middle class retirees, leisure is not idleness but a broad paradigm of creative activities and discovery of meaning, which created well-being, happiness and ensured Active Ageing. The data showed that leisure activities of retirees had seven characteristics: 1) multiple leisure activities to optimize enjoyment, 2) leisure enhancing their social network, 3) leisure being creative, 4) leisure leading to reflection on life of having a pride, 5) leisure enhancing self-esteem and creating a new identity, 6) leisure creating a new source of meaning, and 7) leisure being a medium of self-discovery. The fundamental factors which enabled leisure for respondents were: a) unobligated time, b) freedom, c) absence of pressure, d) freedom from responsibility, e) good health, and f) financial freedom. All these findings are discussed below.

#### 11.5.1 Multiple Forms of Leisure Activities: Active Ageing and Productive Ageing

Of the multiple forms of leisure activities, care-giving, which took three forms in retirement, was important and had a goal. First, care-giving for parents was a part of the ‘generational contract’. Second, grandparenting was seen as a part of family responsibility rather than as
part of an elderly pastime. Third, spousal care formed part of a ‘companionate marriage’. Elderly retirees providing care to a parent is not unique to middle class retirees in India. Many researchers (Jamuna, 2004, 2007; Rajan, 2006) report that older people providing care to their parents as a normative part of old age in India. The most important aspect of care-giving by respondents in this study was care for their spouse, which supports the earlier findings of Jamuna (2007, 2005), Rajan et al. (2008). Women respondents had balanced care-giving responsibilities throughout their life course. During their working time, they had managed care-giving for ageing family members, especially for older parents physically living with them. This is linked to the concepts of ‘control’ and ‘context’ (Moen et al., 2000) that respondents exerted over their lives.

There were two main findings related to care-giving by respondents to older parents. First, filial obligation was enhanced most strongly in retirement, when there was more leisure time for care-giving for older parents. Second, any ‘caring deficit’ during their busy working time was compensated for by a higher level of care-giving in retirement. This research found that women took the lead in care-giving, confirming the gender ideology of women’s dominance in care-giving.

Grandparenting is a normative Indian value. Respondents who were mostly separated from their grandchildren due to geographic distance did not consider grandparenting only as ‘fun’, rather as a ‘value’ in transferring knowledge, wisdom, and family heritage. There was no apparent gender gap in grandparenting after retirement. Both male and female retirees devoted approximately equal time in attending to their grandchildren. In a companionate marriage, grandparenting seemed to be shared equally as a meaningful activity by both male and female respondents, because it was less of a burden, more enjoyable and provided a medium of strengthening relationships with their children, while at the same time providing scope to undertake leisure travel. Combining fun with values demonstrated the importance of the role of grandparenting for the respondents in retirement.
The data showed that respondents spending time with their grandchildren were often influenced by the needs of child care which was productive, as defined by Bass, Caro and Chen (1993). This had components both of stress and fulfilment. When respondents travelled abroad to visit grandchildren, this represented part of fulfilling a desire to travel to a foreign country. In the West, grandparenting is associated with positive well-being (Leeson and Harper, 2009; Mann, 2007), a psycho-emotional satisfaction of identifying with the future (Armstrong, 2005), a better way of understanding relationships (Davidson et al., 2003), a transfer of knowledge and wisdom to the future (King, 2003), the formation of identity (Mann, 2007) and feelings of eternity and continuity (Cunningham-Burley, 1986). These aspects of grandparenting were linked to the experience of middle class Indian retirees emphasising the importance of linked lives within their life course (Bengtson et al., 2008).

Both active and passive leisure patterns indicated continuity in the life course development perspective. For example, travelling was continuity from pre-retirement, while reading was a passive leisure activity which was a continuation of a habit from their working lives. Travelling, reading, watching television, sports, music, painting and gossiping formed the main leisure activities for middle class retirees. Gardening, walking and sports were physical activities that generally had continuity from pre-retirement time. Walking, a regenerative activity (Baltes, 1999) was the dominant form of physical activity of middle class retirees. Respondents had a very low level of involvement in playing sports, jogging or working out in a gym. To maintain good health, respondents choose physical activities such as a morning walk which was fully under the control of respondents. The narratives of middle class leisure are linked to freedom. Kaplan (1979) defines leisure in terms of freedom and not activities. Some scholars have linked retirement resources to enjoyment of leisure in old age (Wray, 2007; Cutler and Hendricks, 1990) which was not the case with middle class respondents in this study.
The findings suggested that solitary activities such as watching television was an important medium of leisure for middle class retirees which supports the findings of Menec (2003) and Beck and Page (1988). This was preferred as it was easily accessible, relatively affordable entertainment, and an easy way to escape from possible monotony. There were elements of impulse, emotion and planning in their approach to leisure. For example, impulse sometimes influenced retirees to interact with past friends through Facebook. The most important aspect of middle class leisure is that the stereotypes associated with old age were replaced by activity and engagement and active pursuit of leisure was seen by respondents as an important medium for ‘good ageing’ (Chatzitheochari and Arber, 2011; Gilleard and Higgs, 2000). My findings generally conform to the Continuity Theory of Ageing (Atchley, 2009), which emphasized the continuity of leisure activities across the lifecourse into the Third Age.

### 11.5.2 Gender, Marital Status, Couples and Leisure

The data showed that female retirees took up leisure travel slightly more than their male counterparts. Female retirees cultivated personal leisure habits during pre-retirement which influenced their extended amount of retirement leisure. They balanced work and leisure and knew that creating space for leisure was important post-retirement. Giele and Elder (1998) argue that an individual’s choices and habits continue throughout the life span. These educated middle class retirees had enhanced time for leisure in retirement, which supports Western research on leisure (Mcquarrie and Jackson, 2002; Szinovacz, 1992).

Western findings (Larson et al., 1997) suggest that women have less time for leisure than men, mainly because wives and mothers hold primary responsibility for domestic labour and cannot spend time for leisure, or that women undertake a smaller range of leisure activities outside the home, was not the case for middle class retirees in this study. My findings suggested that middle class women retirees set their own terms for leisure activities to realize the Third Age without being weighed down by the expectations of their spouse or other fami-
ly members, emphasizing the importance of the individual agency (Bengtson et al., 2012) in the life course of middle class retirees.

Freedom created an enabling situation for diverse leisure activities. Pull factors such as the desire to realise more freedom through travel, described previously as ‘freedom within freedom’ strongly emerged in this study. Indian patriarchal society has traditionally restricted women’s lifestyles, their freedom, independent choices and right to property (Rajan, 2008; Sudha et al., 2006; Agarwal, 1994). However, this study found that choice for leisure and leisure travel was not constrained for middle class Indian women. Rather, the study showed these Indian middle class retirees had transcended the traditional stereotypes associated with elderly people regarding leisure travel.

The study found differences in the leisure activities among the married, never-married, widowed and divorced. Married respondents had the additional advantage of the company of their spouse for leisure activities. Never-married retired women had greater leisure activities and independence from family duties which influenced their leisure. Never-married men undertook fewer leisure activities as they were more interested to pursue volunteering or part-time work. Widowhood was associated with restricted leisure activities because widowed men and women had lost motivation in pursuing leisure.

The perceived and actual benefits of leisure ensured that retirees adopted a strategy to promote health both for themselves and their partners within couples. For example, married retirees in companionship with their spouse took a daily morning walk thereby creating a structure which involved spending substantive time together outside the home, and ensuring that each spouse took physical activity which was beneficial for both partners. The study found emotional companionship and time spent together by the spouses to be beneficial. The fact that married respondents preferred ‘companionate’ leisure indicates their attitude of ‘sharing’ leisure time by making it socially productive and ‘couple-centric’. The data showed evidence of ‘companionate marriage’ which is a new finding in relation to older Indians.
11.5.3 Leisure and Patterns of Social Interaction: Friends, Past and Present

Social interactions with friends were one of the most important leisure activities of retirees. Respondents interacted with friends in multiple ways such as organizing meetings, getting together regularly on important occasions, travelling to visit them, interacting through Skype, email and telephone. A few respondents earmarked special times in a day for interaction with their friends, so that they did not leave anything to chance in terms of meeting up with them. Social interactions were sedentary when respondents interacted with their friends at home and active when they travelled to interact with their friends.

Friendships were important for the well-being of respondents because friendship interactions relieved their personal problems, allowed them to recount past experiences and indulge in entertainment. Adam et al. (2011) reported that informal social interaction is the most important activity which influences the well-being of an individual. My findings suggested that to be mentally and physically active respondents were a part of a strong social network involving friends, family, relatives and organizations that provided emotional support, which supports Activity Theory (Havighurst and Albrecht, 1953; Schaie and Willis, 2002).

11.5.4 Leisure, Health, Active Ageing and Productive Ageing

The relationship of leisure with health was found to be related to three major concepts within leisure theory, as propounded by Brundy (1993), namely, ‘intrinsic motivation’, ‘freedom’ and ‘internal control’. The data showed that leisure activities of respondents were influenced by ‘intrinsic motivation’ to enjoy time rather than any material considerations. Respondents exercised ‘internal control’ as they earmarked ‘leisure time’ for each activity, undertook travel ‘routinely’ which was enabled by freedom, and took up physical exercise within a ‘time frame’ to ensure participation in all involved activities, which showed that retirees were not under any compulsion or pressure. Research on leisure among elderly people is limited in India, except by Raikwar and Khan (2012), Kanwar and Chadha (2009), who found that the
activity pattern of elderly people was driven by motivation to enjoy the activities rather than by material considerations. The research found a major gender difference, namely that the spirit of ‘freedom’ was more prevalent in women respondents, especially for leisure travel. Freedom to enjoy leisure time as they wished, with resilience and personal autonomy, acted as an antidote to stress.

The respondents’ leisure attitudes were found to have a positive influence on emotional coping. For example, a male respondent described his experience of golf as fun and a buffer against stress. A few earlier studies in the Indian context, e.g. (Jain and Sharma, 2004; Chadha and Easwaramoorthy, 2001; Beneditti et al., 2002) similarly found that leisure enhances the psychological and emotional well-being of retirees. Studies in the West have reported that an active leisure lifestyle is an effective coping strategy (Mannell, 2003; Iso-Ahola and Mannell, 2004).

Leisure sometimes conjures up the image of ‘only entertainment’ and creates an imagery of transition from ‘productivity’ to ‘non-productivity’ that can be a threat to an individual’s sense of ‘productive values’. However, for the educated Indian middle class professional retirees in this study, leisure was a time for personal development which can be conceptualized as Active Ageing. Respondents had an active goal of ‘self-discovery’ through leisure activities. Their early life course had focused primarily on work and family. In retirement, they overcame these two life course commitments and discovered leisure which provided a meaning to their lives. They valued independence in late life as an important objective; both in relationships and leisure, and this became a part of their new identity in the Third Age.

Middle class retirees in this study consciously pursued a distinctive lifestyle, travelled at will, and appreciated modern consumer goods; building a new leisure identity became a core element of their Third Age. According to Giddens (1991: 81), lifestyle is related to the area of consumption in post modernity. Featherstone and Hepworth (1991) describe post
modern culture in terms of ‘youthfulness’. However, according to Hockey and James (2003: 192), in post modernity both younger and elderly people increasingly combine work and leisure, reducing the distinction between the two which was the case for middle class Indian retirees.

These positive attitudes of the retirees to enjoy leisure activities replaced the traditional ‘stereotypes’ generally associated with elderly people as being incapable, disadvantaged, sick and frail. Leisure for middle class Indian retirees can therefore be conceptualized as characterized by: a) a medium of physical and mental health, b) creativity, c) self-discovery, d) building social and community relationships, (e) forming an identity and Active Ageing.

The study’s findings suggest that both male and female retirees had greater personal time, freedom and independence to enjoy leisure, an important to achieve Active Ageing, which is “the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age” (WHO, 2002: 12). Active Ageing requires active pursuits of leisure. WHO (2002: 46) describes Active Ageing as “full participation in socioeconomic, cultural and spiritual activities”. The family-oriented life patterns along the life course of retirees, especially women retirees, suggested strongly that family continues to be an important agency in the life of elderly people. The women respondents enjoyed their leisure more when they were integrated with the family; therefore family-oriented leisure constituted the core of Active Ageing for the middle class respondents.

11.6 The Indian Family: Influence of Nuclearization and Extended Family on Middle Class Retirement

The data showed that kinship ties with extended family in the later years had increased for married and widowed middle class respondents creating a ‘modified’ extended family, particularly in terms of sibling ties. For never-married retirees, the extended family continued to be important both for co-residence and kinship relationships.
Western sociologists argue that despite the dominance of the nuclear family in Western societies, kinship ties still persist with frequent interaction between extended family members. Litwak (1960) has referred to this pattern of behaviour as the ‘modified extended family’. It remains an extended family, because multigenerational kinship ties are maintained, but it is modified because it does not usually involve co-residence. Cheal (2008: 118) says that in the West, in contrast to the “traditional extended family, where kin always live in close proximity, the members of modified extended families may freely move away from kin to seek opportunities for occupational advancement”. This study showed that middle class older Indians in extended families did not co-reside with siblings, but they generally lived relatively close geographically whereas in the case of adult children, older middle class Indians were often separated by great distance. However, despite distance, kinship relationships between respondents and their siblings and adult children were maintained in two ways. Respondents maintained frequent interaction relating to family matters with their adult children regarding family health, grandchildren, career and financial issues by visiting them, interacting by phone, Skype or e-mail. Besides, the data strongly indicated that for all respondents, the care needs of their parents made interaction with their siblings more frequent and sustained.

The data showed that family was central to the well-being of older middle class respondents. For example, activities of both male and female retirees were linked to family values, family requirements and family happiness. Part-time work required retirees to choose the location of their work close to the family so that they did not miss attending any social function with their spouse or miss family requirements. Similarly, when choosing voluntary work, retirees preferred informal volunteering which did not place them in a structured framework and ensured that they were available for family necessities. Retirees preferred travelling in the company of their spouse or adult children. The data showed that the well-being of their children and grandchildren was very important for the respondents’ own well-being.
Although older retirees and their adult children were sometimes separated by distance, the well-being and career development of their children were dominant factors for the emotional well-being of retirees. Respondents exhibited ‘empty nest’ syndrome when their children left home for employment. For the majority of respondents, the relationship with their adult children was based on understanding, appreciation and a sense of pride. Respondents did not regard the care or support of their adult children as a requirement or an obligation. The relationship of respondents with their adult children was based not on material but on emotional considerations. To assess support from adult children, three types of relationships with adult children were examined: financial, instrumental and emotional. The data showed that middle class retirees mostly enjoyed financial freedom and did not require financial support; they mostly possessed good health and did not need instrumental support. But the data showed that retirees very often required emotional support from their adult children which was important for their well-being.

Thus, based on the data, this study found that (a) despite modernity, the role of the family in the well-being and support of middle class elderly people has not severely declined, and (b) modernity has increased the ability of the younger generation to support elderly parents in terms of financial resources, should this be necessary.

The data strongly suggest that filial piety still remained intact especially in times of need and illness. In the case of all respondents, their children visited them during periods of severe illness. The fact that respondents did not indicate any stress in their relationships with their adult children showed that filial piety had not declined. Many scholars (Hooyman and Kiyak, 2011; Bhat and Dhurvarajan, 2009; Giles et al., 2003) argue that filial piety for support of elderly people is influenced by the cultural values of Indian society which have remained intact.

Despite changes in structure, this study showed that the basic framework of traditional Indian family roles in supporting elderly people still endures in India, which makes the Indian
family distinct from its Western counterparts. Modernity has changed the structure of middle class Indian families from extended to nuclear, similar to Western countries. But filial piety still persists. The findings indicated that frequent contact through visits or communicating regularly, ensured support during illness and in time of need. As respondents were economically independent, financial support from their adult children was less important. But adult children’s willingness to support, or actually supporting, their parents if in need showed that their relationships remained unaffected by modernity. Geographic separation obviously affected the immediate availability to their parents of adult children, but modernity had empowered them financially. This suggests that to some extent the Indian middle class family mirrors its Western counterpart in form and structure, while some important characteristics in its core substance of supporting elderly people still persists.

Respondents throughout their interviews spoke of the positive attitudes of their adult children towards them. A guaranteed pension and income did not imply that the importance of family for old age support was undermined. Respondents mostly depended on their family for emotional support. The perceived and actual support from their adult children did not seem to decline. The data showed that respondents had a choice to depend on the income of their adult children in times of need, indicating that the attitude of their adult children did not decline merely because their parents enjoyed a guaranteed income.

My findings showed that the nuclearization of the family structure did not necessarily lead to isolation or a weakening of family support for the respondents. The extended families of siblings connecting with the respondents was important for maintaining kin relationships. The need for care of older parents often brought together siblings. In the context of middle class Indian families, the study conceptualized this type of extended family covering siblings and adult children as a ‘constellated family’, defining ‘constellated family’ as one where each family member maintained their independent identity and function but were strongly linked in terms of kinship relationships for emergent needs and elder care.
11.6.1 Parent-Adult Child Relationships: Signs of Dilemma and Growing Uncertainty in the Third Age

There seemed to be no dilution of parent-child relationships evident in this study despite geographical distance, because a new type of relationship emerged due to adult children’s dependence on their parents for ‘distance filiality’. This form of relationship is emotional, as concern is shared on a regular basis but without the physical presence of parents or adult children. Second, it is devoid of the scope of conflict as both remain independent and interact from their respective strengths. This is a ‘virtual family’ genre, where family relationships are conducted by technology and feelings are expressed through an ‘outer social’ medium. Even though intergenerational co-residence has reduced for middle class Indians, the data did not show any decline of kin relationships and emotional support. Therefore, the proposition that enhanced economic capability and education due to modernization provide greater capacity for filial piety (Thorson, 1995; Kohli, 1999; Kunemund and Rein, 1999) is relevant in the case of parent-adult children in middle class families in India.

In the Indian nuclear family, with increasing diversification of the life course and intervention of technology, trends indicate that adult children often develop individualistic values (Jamuna, 2014; Bhat and Dhurvarajan, 2009; Cheal, 2008). In this study, the apprehension expressed by the majority of respondents regarding their children not living with them in their extreme old age suggested that individualism may grow stronger in their adult children in the future.

The nature of intergenerational relationships in India has two aspects; first, the desire of both middle class respondents and their adult children to enjoy freedom, and second, the need to ensure emotional and instrumental support for older parents should they become frail and disabled in extreme old age. However, the data suggest that there is a potential for ‘dis-equilibrium’ in intergenerational relationships in India because of the pressure of career on educated professional adult children and a likely growing care demand from parents in their
extreme old age. Because of the geographical mobility of adult children, respondents and their families modified their expectations and behaviour in response to expectations of their adult children emphasizing the importance of ‘individual agency’ and ‘time’ in their Third Age life course.

It is important to see the parent-adult child living arrangements within the framework of both dependence and freedom: increased age created the urge for dependence on children, but the urge for leisure activities in the Third Age, as well as experiencing togetherness with a spouse, created the urge for freedom. Both operated in the framework of a strong kin relationship with their siblings’ extended family. As discussed earlier, kin relationships with the extended family of siblings were strengthened, because of the necessity of caring for their older parents, and often due to easy companionship as siblings lived only a short distance from each other.

The data in the present study showed that adult children were influenced by their high profile career and through being separated by geographical distance from their parents. Modernity strengthened their financial capability, potentially facilitating mutual reciprocal support between generations. However, the data also show that, despite willingness and exchange of help and transfer of resources between adult children and parents, future care relationships can be uncertain for middle class elderly people in India. There is therefore potential uncertainty about the availability of support in the future due to growing pressures of the careers of adult children and growing individualism. An emotional dilemma remains between choice and compulsion in intergenerational relationships. For the elderly parents, there is a preference to persuade their adult children to live close to them geographically in old age, but a compulsion not to undermine their children’s freedom. For adult children, there is a dilemma between choosing to be nearer to their parents geographically and a compulsion to succeed in their high profile jobs. In the Indian context, it is a ‘generational dilemma’ rather than ‘gen-
eral conflict’ which describes the trajectory of the contemporary relationships of middle class parents with their adult children in the Third Age.

11.7 Enhanced Marital Relationships in Retirement

An important finding in this thesis is that with the backdrop of growing uncertainty in intergenerational relationships, the middle class married retirees in this study constantly evolved in their marital relationship, intimacy and affection, and their commitment further grew in retirement. Female retirees had the identity of a successful professional and independent economic status, but found their spouse was the main basis of their own well-being. Padma’s (FP, 67) statement about her husband that “he is too good for me” echoes the views of many female Indian middle class retirees. The data indicated that long years in paid and professional work with varied experiences and challenges had created two important perspectives of personal independence and greater personal autonomy which in turn created the capacity for easier adaptation to retirement situations.

The data strongly indicated that retirement did not alter the traditional division of labour on gender lines between partners within couples. Some husbands participated more in household work to simply provide company to their wives, and to try the ‘female domain’ out of occasional necessity. Secondly, men’s participation in domestic work was ‘too little and too small’ to ease women’s domestic burden and affect the division of labour. Thirdly, there was no conflict related to the limited participation in household work by husbands, as it was always taken by wives in good spirit. Thus the study found that, for Indian middle class retirees: (a) marital relationships in retirement were companionate, (b) the pre-retirement division of labour continued, although its rigidity became less, and (c) there was no encroachment into each other’s domain with husband and wife enjoying equal space.

The retirees found that reduced work load, reduced work stress and increased time after retirement brought togetherness and more time in each other’s company. Married respondents usually undertook a walk together, kept a close watch on and had concerns about their
spouse’s health, celebrated birthdays together, and spent more time on the internet to interact with their grandchildren. Simultaneously, both husband and wife pursued their own interests of reading, voluntary or part-time work. Pursuing individual hobbies for both husband and wife provided independent space and self-time. The data showed that female respondents retiring prior to their husbands were meaningfully engaged in family matters and did not feel lonely. The homemaker wives of male retirees did not find a new family circumstance; they continued to occupy the independent space that they had enjoyed earlier.

Indian studies (Raikwar and Khan, 2012; Siva Raju, 2011; Jamuna, 2004; NFHS: 2005-06) have discussed the family decision-making after retirement without considering social class. The educated middle class women in this study were accustomed to playing a major role in decision-making in their workplace as a life course advantage, so they experienced no extra stress when playing any role within or outside their normative gendered role in household decision-making. Women respondents did not show any sign that the retirement of their husband resulted in any loss in their personal space or independence, showing the quality of their relationships in ‘companionate marriage’.

11.8 Relationships: Coping with Loss and Building Emotional Health

The loss of work-based social bonds did not generally result in the loss of broader social relationships as retirees actively pursued a range of relationships with family, friends, relatives and neighbours. Victor et al. (2004) and Bowling et al. (2002) report that the maintenance of relationships is a key factor of Successful Ageing. The findings of this study indicate the importance of social links in the lives of retirees which has been supported by researchers in the Western context (Walker, 2006; Hill et al., 2007) and researchers in the Indian context (van Willigen and Chadha, 1999; Rikhi and Chadha, 2004). Any feeling of deficit in their post-retirement identity was made up through the company of their past friends and work-time colleagues, demonstrating the importance of the life course perspective (Settersten, 2003). The
well-being of middle class retirees was linked to continuity of relationships with their past social network.

Families played a critical role in quality of life. The achievements of children and grandchildren were a source of pride, although being unable to spend sufficient time with their children and grandchildren was a matter of sadness expressed by many retirees, stressing that parenting can influence the Third Age experience of middle class retirees. Respondents placed higher priority on maintaining family relationships than on the importance of money. Because of their integration with family, friends and neighbours, retirees did not experience a sustained form of loneliness. These findings are supported by Walker (2006) in that involvement in close relationships helps to reduce loneliness. Families provided opportunities for social activities through holidays and played a supporting role during critical times. Families acted as a buffer against financial hardships for some respondents.

Married retirees found a social network through their spouse, both at home and outside, and through membership of professional and voluntary organizations. However, widowed men found their social network curtailed, mainly due to the absence of their spouse, and found it difficult to maintain a social network through their children. In contrast, widows found their social network reduced initially, because of the loss of their husband’s social network and motivation, but it was retrieved later through voluntary work and membership of professional organizations. The never-married retirees strengthened their social relationships through membership of professional organizations and enjoyed a stronger relationship with their extended family, especially siblings and siblings’ children. The linked lives of respondents, as evident in this study, can be conceptualized in three ways within the life course perspective: 1) linked lives as company to encounter loneliness and enhance mental health, 2) linked lives associated with care-giving, and 3) linked lives as essential for meaning and identity construction.
The nature and composition of social relationships were based on the ability to connect, past relationships and emotional necessities, supporting the findings of Szinovacz (2003: 37) that the composition of social networks may change with individual necessities in retirement. The social networks of women were based on emotional factors, being more intimate and more at a private level. The men’s friendships were more ‘open ended’ at the level of companionship, for instance joining a public golf club. Retirees found ‘reciprocal social networking’ an important strategy which was adopted by both male and female retirees in their relationships with friends, extended family members and neighbours. Similar evidence of reciprocal relationships in the UK was reported by Bernard et al. (2000: 225-226) emphasizing that reciprocatory relationships are vital to the social network of elderly people.

There was no apparent gender difference in the size of social networks. Both female and male retirees were happy to have a smaller size social network based on the ability to connect, but focused on quality. The majority of retirees interacted mainly with old, rather than new social network members. van Willigen and Chadha (1999) in an Indian non-middle class sample found that network size of women was smaller than that of men. In this study, the middle class retirees had advantages and resources such as finance, transport and education which played an important role in building social relationships. Female respondents in particular actively pursued social contact through voluntary and part-time work. Both genders maintained membership of their respective professional organizations and actively maintained relationships with other members. Women respondents developed closer relationships with their immediate neighbours, because neighbours were convenient for immediate support. The data showed that respondents were generally satisfied with their social network, consistent with the findings of Carstensen et al. (2003) who reported that, within limitations, elderly people are generally satisfied about their social network. In the present study, some respondents had been retired for more than 10 years, and it was found that their network size had declined with years of retirement, supporting the findings of Tilburg (2003) and Carstensen
(1992; 2003) that network size declines with age. Carnstensen’s (1992) socio-emotional selectivity theory posits that the decline in social network size in old age is the result of individuals adjusting to impending mortality and enriching existing relationships rather than forming new relationships.

The middle class retirees showed various levels of closeness with those with whom they had social relationships, which can be conceptualized as a circular model. Usually, immediate family members constituted the core inner circle, extended family members and relatives occupied the middle circle, and friends occupied the outer circle. Family members, constituting spouse and children, were the main part of the social circle. But the placement in the various circles was not rigidly patterned, as women respondents sometimes put friendships in the core inner circle for emotional reasons and psychological security. Some Indian studies have reported a similar pattern of friendship networks in non-middle class samples (Das and Satsangi, 2008; Shyam and Devi, 2006).

Loneliness was examined in the context of various relationships and it was found that only a few men and women in this study encountered loneliness, and this was mainly due to sudden loss of work, feelings of inadequate relationships, the loss of a partner or due to ‘empty nest’ situation. However, the previously married who entered retirement without a partner encountered higher levels of loneliness. The company of their spouse and associated social network proved important for the married men and women in preventing loneliness, which supports the findings of Giervald (2001). There was no difference between never-married men and women with regard to loneliness, because of their wider contact with extended family and participation in voluntary work, which ensured social relationships. The never-married retirees had the freedom to pursue leisure activities, which matches the findings of Losier et al. (1993).

Widowed respondents experienced temporary depressive symptoms following bereavement, which is similar to the findings of Cacioppo et al. (2010) that the widowed go
through different phases of depression. There was little perceptible gender difference in terms of loneliness as equal numbers of men and women in the sample encountered occasional loneliness. Loneliness in elderly people is linked to depression (Berg et al., 2006), which was not evident in this study. The important finding was that relationships are important at a later age for emotional health, physical and social support, and self-esteem to counter loneliness, all of which are important for Successful Ageing among Indian middle class retirees.

11.9 Freedom and Retirement Pride as Critical for Quality of Life in Middle Class Retirement in the Third Age

Laslett (1996) describes freedom as the most important aspect for fulfilment in the Third Age. Laslett (1991: 152) has linked the achievements of the Second Age to satisfaction in the Third Age. Both freedom and a strong sense of achievement are important for Successful Ageing. The data showed that retirees strongly valued freedom and took up activities which did not compromise their freedom in retirement. As examined in Chapter 7, both male and female retirees had a strong sense of retirement pride which was primarily derived from their professional achievements during their working career. These two factors played a key role in influencing the quality of life of middle class retirees in this study.

Very few quantitative or qualitative studies have been conducted in India to study satisfaction in middle class retirement, whereas such studies are numerous in the Western context. The data showed that QoL for middle class retirees broadly constituted freedom, good family life, good intergenerational relationships, a good marital relationship, personal autonomy, personal values, health, financial freedom, a social network, active engagement, self-esteem, spiritual pursuits and subjective satisfaction with life. Personal values for respondents were not moral judgments about the rightness or wrongness of certain beliefs. Values simply represented what respondents believed was important in life. Schwartz (1992) says that values motivate individuals to pursue goals. These ‘values’ acted as a strong influence both pre- and post-retirement for middle class retirees. Subjective satisfaction is the appreciation that is
derived from different contexts of life irrespective of their basis. For example, despite multiple diseases, some respondents showed extreme positivity.

As examined in Chapter 8, freedom was a key life course principle in shaping the activity pattern of respondents. In retirement, their sense of freedom and pride helped them to not to be a burden on their children. Respondents were brought up by their own parents without the feeling of burden and remaining active was their way of removing the idea of burden and maintaining self-identity. Freedom created many new opportunities for retirees to experience new activities, ranging from focusing on family - especially grandchildren - voluntary activities, part-time activities and leisure interests. An important aspect was that retirement was seen as a time for re-discovery in ways that might have been limited during their working time. The fact that middle class retirees recognized this aspect of retirement with a positive attitude illustrated the Active Ageing of middle class Indian retirees.

Subjective satisfaction has been emphasized as fundamental to quality of life by a number of researchers in the West (Bowling and Dieppe, 2005; Raphael, 1996; Taylor and Bogden, 1996). In this study, subjective satisfaction was strongly related to retirement pride, which was one of the important factors of well-being for the majority of middle class retirees. Retirees spoke of the importance of adequate financial resources to deal with the essentials of life, but they placed health ahead of finance. They emphasized that having their independent house and transport was important for QoL. The importance of health and social relationships as important predictors of QoL was established overwhelmingly in this study. The majority of respondents evaluated their life through constant optimism; therefore being optimistic formed a part of QoL in the Third Age.

Retirement pride constitutes the pride of a subjective perception of ‘glory’, managing health, income, maintaining self- and personal identity and fulfilling retirement’s ‘temporal responsibilities’. Adaptation to an ‘empty time’ in retirement with reduced social relationships can be psychologically ‘tough’ and emotionally ‘disturbing’, but the feeling of a sense
of ‘pride’ can lessen the stress and build a ‘socio-psychological bridge’ to adaptation in retirement. Tracy and Robins (2004) argue that pride feelings reinforce and motivate the socially valued behaviours that help maintain a positive self-concept and others’ respect.

Retirement pride can also be a form of ‘reminiscence’ that plays a ‘catalytic’ role by providing psychological strength and helping an older person to achieve ‘ego integrity’ (Erikson, 1963). An important aspect that influences satisfaction in old age relates to achievement of ‘ego integrity’ (Erikson, 1963) which is characterized by the feeling that one’s life is worthwhile. The middle class pride in this study can be described as authentic pride (Tracy and Robins, 2004), because of its relationships with achievements through the process of the life course and linked to society’s recognition of their achievements which has given their lives a meaning.

Reker et al. (1987) have established a positive correlation between meaning and happiness. Meaning can be derived from past achievements (reminiscences), or from present activities (commitment). This needs to be seen in the context of historical time (Settersten, 2003), because the respondents in this study were the first generation of middle class Indians to have developed pride from their work and retirement. Sindall (2006) identified retirement pride as a key element of framing the strategy of adaptation in his study of early retirees in the UK. The impact of pride strengthened marital relationships and created a positive ‘family energy’ for respondents in my study.

The data established that freedom for middle class Indian retirees was constantly transformative because freedom was realized through the life course principles of transitions and trajectories. Freedom from a life of rigid structure gave respondents an opportunity in retirement to develop a perspective of time, which initially did not provide a structure, as the experience was new and there were several losses. This freedom in the initial phase after retirement can be called ‘freedom in restraint’, which respondents experienced after long years within a rigid structure. Despite freedom being available in the immediate aftermath of re-
tirement, respondents were often too ‘shocked’ to face so many losses and were too engrossed in attending to many pressing, long-neglected family matters, that they did not have a real feeling of freedom. Developing a ‘perspective’ to enjoy freedom during retirement was important, especially when the retirees experienced freedom after many years in the inflexibility of their pre-retirement career.

Freedom acquired a meaning, because it was not experienced through ‘idleness’, but through a goal. Irrespective of age, respondents showed continuity in active engagements and constantly pursued goals and relationships for social identity. The fact that activity affected their physical health positively is supported by a number of studies such as Lum and Lightfoot (2005), Morrow-Howell et al. (2003) and Everad et al. (2000).

Freedom and leisure are linked, because freedom created the desired space for leisure and activities were accordingly pursued in a stress-free situation. This supports the findings of Scase and Scales (2000) that QoL focuses primarily on leisure pursuits as these operate in a stress-free situation (Burnett, 1991). Lifestyle is a key feature in the concept of the Third Age. Leisure for respondents in this study was strongly linked to social participation and building broader social relationships. Relationships mainly had three characteristics in retirement - ‘spontaneity’, ‘emotion sharing’, and ‘time-based interaction’. Social participation reduced any feelings of loss and created a sense of worth in respondents, who had retired from positions of power and therefore social participation and building relationships were an important part of QoL. This supports findings in the Western context by Davidson and Arber (2004), Davidson et al. (2003) and Holland (2009).

**11.10 Life’s Meaning: A Combination of Individual Agency, Independence, Pride, and not being a Burden**

Laslett (1991: 78) puts primacy on the ‘attitude’ of individuals for adapting to various circumstances of retirement. Besides the importance of a ‘role’ which creates identity, it is ‘attitude’ which plays a key role in adaptation at a late age. Being independent was the funda-
mental value that both male and female retirees strived for, but it was more dominant among the female retirees. Retirees did not desire longevity, but a ‘substantive’ old age comprising freedom, income security, good mental and physical health, absence of physical sufferings, meaningful social relationships, feelings of pride and satisfaction. The concept of ‘Substantive Ageing’ dominated as the majority of respondents replied, ‘death is preferable to old age’, which they thought would bring suffering.

My concept of ‘Substantive Ageing’ is defined in terms of attainment of meaning through life’s values, independence, not being a burden, and self-pride. Respondents’ preference for an old age without suffering indicates that they viewed life through the framework of being active physically, and mentally healthy and independent. Within the integrity versus despair theory of Erikson (1963), middle class retirees saw themselves as having a positive impact in the world through their contribution and values which gave them pride and integrity. Their strong sense of integrity led them to develop an inner consciousness to not become a ‘burden’ in their old age, since ‘being a burden’ is opposed to a sense of integrity. Dependency and sense of burden have been shown to be both socially constructed and subjective with McPherson et al. (2007b) arguing that self-perceived burden affects the self. Middle class retirees did not face negative emotions because of their positive belief in their self-worth and pride which made their old age ‘substantive’.

For both male and female middle class retirees, freedom formed the core of well-being, and dependence of any kind or being a burden in old age was the strong antithesis of well-being. The findings showed that it was ‘attitude’ which formed the core of substantive ageing for middle class retirees, as they had shown consistently positive attitudes to each retirement circumstance despite often adverse circumstances. This made them capable of achieving what Laslett described as the ‘crown’ of life.

Based on the analysis of the data, QoL for middle class Indian retirees can be conceptualized as (a) subjective satisfaction of retirement pride, (b) freedom in pursuing a goal and
achieving potential, (c) being optimistic about life, (d) having a good marital relationship, (e) building social relationships, (f) maximizing benefits from leisure, (g) preserving and nurturing physical and mental health, (h) deriving enjoyment in each domain of life, (i) active engagement, (j) goal-based routine, (k) personal autonomy, (l) independent living, (m) adequate finances, (n) optimism, (o) having a positive attitude. Subjective well-being is associated with optimism in the Third Age, as argued by Pinquart and Sorensen (2000), Depp and Jeste (2006) and Bowling and Dieppe (2006). The subjective well-being of middle class Indian retirees influenced their optimism, creating a positive factor for Successful Ageing.

11.11 The New Third Age in India

Despite the fact that the Third Age was limited to a small section of elderly people at the initial stage who met the criteria of Laslett (1989, 1991), the concept has expanded by including individuals ranging from the age of 50 to 75 (Freedman and Moen, 2005; Sadler, 2006; Williamson, 2002). Given continuing improvements in life expectancy in developed countries, therefore, the Third Age is not a short time but is now a life stage of 20 to 30 years in the life course (Oeppen & Vaupel, 2002; Riley, 2001).

In India, life expectancy at birth has improved vastly over recent decades, increasing from 36.2 years in 1950 to 67.5 years in 2015, and projected to rise to 75.9 years by 2050 (Agarwal et al., 2016; United Nations, 2015). The life expectancy at age 60 has increased significantly, rising from 12 years in 1950, to 18 years in 2015 and is projected to rise to 21 years by 2050. Average Indian life expectancy at age 80 has similarly increased significantly, from 5 years in 1950 to 7 years at the present time, and by the middle of this century, is predicted to rise to 8.5 years (Agarwal et al., 2016: 4; United Nations 2015). Mohanty and Ram (2010: 1) have shown that life expectancy in India has increased for all sections of society, but as shown in Figure 1.3, there was higher life expectancy of 72.6 for the richest quintile and 61.8 for the poorest quintile in 2005-06, showing the link between socio-economic status and life expectancy.
As a result of increasing longevity and greater lifestyle choices, middle class retirement in India can be conceptualised as constituting a Third Age beginning around ‘retirement’ at the age of 60, when retirees are healthy and active, have time for leisure and the pursuit of subjective satisfaction. This period could last for a further 15-20 years, constituting an independent period in their life course.

11.12 Conclusion

This chapter discussed the main findings and integrated them conceptually with Life Course Theory and Laslett’s concept of the Third Age. Participation of retirees in activities was a significant predictor of their life satisfaction. The levels of their satisfaction were determined depending on the meanings of the activities for both male and female retirees, especially in terms of goals. Both male and female middle class retirees epitomized Active Ageing and Productive Ageing. The study found that retirees were productively engaged in terms of their self-worth and their contribution to the community. Overall, the findings suggest links between meaningful engagement, purpose and well-being in old age. The active lifestyle embodied in the Active Ageing of retirees represents an important ideological change in the traditional construction of old age in India. In Activity Theory, Havighurst (1954) emphasized that activities are key to Active Ageing which was the case among Indian middle class retirees in the Third Age.
12 - Conclusions

12.1 The Third Age in India

Previous ageing research in India has not focused on the lived experience of middle class retirement in terms of retirees’ physical activities, social activities, leisure activities and relationships, nor has the issue of the Third Age been part of serious gerontological research in India. Most ageing-related studies are conducted in the West (Bee, 2000) and it is important to examine if these models are applicable to other cultures and societies, because existing theories of Successful Ageing are based on Western experience. India is witnessing a rapid increase in longevity along with rising trends of family nuclearization, adult children leaving home and women increasingly entering the labour market. In developed countries, the concepts of Active Ageing and Successful Ageing are part of public discourse and the Third Age is recognised as an important life stage with distinct socio-cultural characteristics. Whether such socio-cultural characteristics are applicable to middle class retirees in India is a major focus of this study.

Studying middle class retirement in India is important, because these elderly people go through numerous transitions in their life course, such as challenges in paid work, retirement from employment which may have afforded them a position of power, disruptions in social relationships and, for some, the loss of a spouse or loved ones. The middle class retirees in this study were unique because they were the first generation of Indians to be financially secure and independent. By a combination of higher education, personal values and professional ethics, both men and women reached their goal in achieving a high level of professional success. These middle class retirees were different from the vast number of elderly people in India in the unorganised sector who did not enjoy a guaranteed income, social security or the required good health to achieve Active Ageing and be a part of Laslett’s Third
Age. Laslett (1991: 4) states that the Third Age is “identified as that during which the apogee of personal life is achieved, anyone who reaches the goal at the same time as money is being earned and accumulated, a family founded and sustained, a successful career brought to a pitch of attainment, could be said to live the Third Age”. My findings showed that middle class Indian retirees had achieved a successful career, had a strong sense of retirement pride, had earned adequate money and had guided their family successfully, and therefore matched the requirements of Laslett’s Third Age to achieve Successful Ageing.

The most important aspect of Laslett’s Third Age is whether middle class retirees have the necessary conditions to experience Active Ageing. Laslett’s concept of the Third Age emphasized: a) freedom from the responsibilities of the Second Age, b) health, vitality, and vigour, c) income security, d) unobligated leisure, and e) Active Ageing. The results showed that middle class Indian retirees possessed all the characteristics of Laslett’s concept of the Third Age. The WHO (2002) defined Active Ageing in terms of optimizing opportunities for health, participation and security for enhancement of quality of life, which includes participation in activities like volunteering and leisure and family activities. Security refers to financial security and living securely. ‘Active’ was defined as “continuing participation in social, economic, cultural, spiritual and civic affairs, not just the ability to be physically active to participate in the labour force” (WHO, 2002: 12).

The results of this study revealed that Indian middle class male and female retirees maintained participation in social, economic, cultural and spiritual activities. There was no pressure or stress on the respondents associated with taking up part-time or voluntary work. Freedom was found to be highly linked to retirement satisfaction which is supported in Laslett’s concept of the Third Age. Middle class women retirees’ preference for informal voluntary work was important, allowing them to enjoy retirement during their Third Age.

Lemon et al. (1972: 513) defined activity as any regularized action on the part of elderly people other than activities of daily life maintenance. They categorized activity as “‘in-
formal activity’ (i.e., interaction with family, kin, friends, and neighbours), ‘formal activity’ (i.e., social participation in formal organizations) and ‘solitary activity’ (e.g. watching television, listening to radio, reading books, and enjoying hobbies)”. The data showed that middle class respondents in this study were involved in all three types of activities described by Lemon et al. (1972).

An Active Ageing index (AAI) was devised by the United Nations Economic Commission for Europe (UNECE, 2012a; UNECE, 2012b) to measure Active Ageing in the countries of the European Union (Zaidi et al., 2012). The AAI contains four domains of life for elderly people, namely participation in productive activities, participation in social activities, being healthy and having a secure living, and an enabling environment for Active Ageing. These parameters are similar to the definition of the WHO on Active Ageing. Overall, the findings of UNECE show that Active Ageing is a reality for elderly people in European countries.

In the Indian context, a cross-country comparison of Active Ageing was made by Liudmila et al. (2015) across five countries, viz. Russia, India, China, South Africa and Mexico, based on empirical data on all elderly people irrespective of social class between 2007-2010. They used the WHO (2002) concept of Active Ageing by including three components, namely health, participation in social activities, and security. They found the highest proportion of elderly people with poor health was observed in India where more than a quarter of the elderly could not be considered active due to health problems. Their study found that involvement in social life was high in India primarily because of the religious activity of elderly people. As far as income was concerned, it was found that despite high levels of poverty in India, a relatively high proportion of individuals reported having enough money to meet their needs. In contrast, this study examined the life trajectories of middle class Indian retirees who had a number of structural advantages in terms of income, health and social relationships.
Butler and Gleason (1985: xii) defined Productive Ageing as “the capacity of an individual or a population to serve in the paid workforce, to serve in volunteer activities, to assist in the family and to maintain himself or herself as independently as possible”. In the current study, both male and female retirees were productive through part-time and volunteering work, which is similar to Third Agers in Western countries (Bass, Caro and Chen, 1993; Carr, 2009). The study indicated that voluntary work was important to make the community stronger in terms of promotion of health, education, advocacy, and leadership. As discussed in Chapter 11, five types of activities of retirees made them productive: a) volunteering, b) part-time work, c) care-giving, d) assistance in domestic work, and e) guidance to their adult children.

In this study, the respondents’ search for a structure was prominent, which emphasises the continuous interaction of structure and agency across the life course of individuals as argued by Bengtson et al. (2012) and Hockey and James (2003). Successful Ageing requires elderly people to remain physically and mentally active and occupied through engagement. It is therefore important that activity is meaningful, satisfying, provides a way of receiving appreciation, and sets a goal. For example, retirees received appreciation for their voluntary or part-time work which created an identity partly through contributing to the community. Occupying multiple roles in the family, such as a committed grandparent, a loving spouse, or a caring parent had an ‘aggregate effect’ on happiness that comprised responsibility, relationships, fun, sharing the experience of parenting, sharing values, support, and the pull factor for travelling. An important gender difference in middle class retirement was that women retirees showed greater ability to deal with multiple responsibilities in retirement by successfully combining their family role with informal volunteering similar to the way they had combined their family role with paid work.

Several models have been proposed by researchers for adapting to age-related changes in order to achieve desired goals in later years. The prominent model of selective op-
timization with compensation (SOC) by Baltes and Baltes (1990) suggested that elderly people should be selective about their goals, which they should attempt to optimize while at the same time compensating for the losses which come with ageing. In this model the key issue is the attainability of goals and pursuing those goals which are attainable without engaging in a pressurized lifestyle. The data showed that there was no pressure on retirees to set a goal and therefore attainability and sustainability of a goal were important for Successful Ageing. The goals for respondents as shown in the data were: a) freedom, b) autonomy, c) capabilities, d) collectivistic orientation, and e) self-respect. Collectivistic orientation is related to respondents’ attitudes towards maintaining good health for themselves and their family members. Having a goal ensured that retirees were engaged and did not feel what Giervald (1998:74) described as “deprivation” or feelings of emptiness and despair.

Laslett (1987, 1991) placed importance on the role of the family in achieving Successful Ageing in the Third Age. He refers to two important developments in the context of the family: a) mobility of the younger generation due to employment thus leaving their old parents, and 2) prevalence of the nuclear family that results in loss of grandparenthood and family authority. Modernity has increased choice for individuals who have been financially empowered to care and support their parents in the middle class Indian family. But, change has brought about potential difficulties in caring for the elderly, because parents often live at a great geographical distance from their children. While modernity brings about changes, such as increasingly nuclear and diverse family structures, it also brings challenges both for the younger generation and policy makers to adapt to demands. The evidence in this study showed that the family is still the primary support system for the care of elderly people. With increasing modernity, individuals become more independent and empowered, with an increased potential to support parents. In addition to economic empowerment, the prevalence of filial piety of obligation and reciprocity in the Indian family makes support in old age still a strong guarantee.
Classical sociologists (Parsons, 1967; Goode, 1963) argued that, with the rise of the nuclear family there would be a reduction in contact between adult children and their parents, resulting in a weakening of filial responsibility. The evidence in this study clearly suggested that although employment has widened the geographic distance between parents and their adult children, the children still maintain close contact with their parents and other kin members. The data showed that retirees did not require financial or instrumental support, but they very often required emotional support from their adult children and this was important for their well-being. It is most important to understand the implications of adult children not being available to provide physical and practical support in extreme old age at a time when the institutionalization of old age care in India is not fully developed and there is a social stigma attached to it, as reported by Jamuna (2014) and Siva Raju (2011). The data strongly suggest that there is a potential for ‘disequilibrium’ in intergenerational relationships in India because of the pressure of career for educated professional adult children and a growing care demand from parents, especially in their extreme old age.

As discussed in Chapter 11, the increasing nuclearisation of family structure does not isolate elderly people from the extended family of siblings; the need for care of their old parents has brought siblings closer. A particularly important aspect of family life was that there was an enhanced relationship between respondents and their spouses making their leisure activities companionate, and between respondents and their extended family of siblings making the family ‘sustained’ as observed by Laslett (1991) for the Third Age.

The research asked respondents what constituted quality of life (QoL), and the key issues were freedom, good health, retirement pride, less financial worry, quality of marital life, having a goal with a purpose, relationships, active leisure and active social engagement. The middle class retirees started with two important structural advantages, a good income and good health. A formal routine ‘compatible’ with the spirit of freedom proved to be important to structure time, in which each activity was linked to a purpose and goal. The social compo-
sition of networks by gender and marital status was examined. Friends and neighbours sometimes constituted part of the inner circle of social networks, especially of female retirees. The findings suggested that social networks comprising friends and neighbours can be important for emotional health and a strong antithesis to loneliness for both male and female retirees, which supports the views of Bowling (1995) and Carstensen et al. (2003).

For the middle class respondents in this study, healthy ageing meant a state of physical, psychological, mental, spiritual and intellectual well-being. The research suggested that mental health maintained by leisure time physical activities and social relationships are key to QoL. Rowe and Kahn (1987) emphasized that lower levels of disease and disability were important for Successful Ageing. There were relatively low levels of disease and disability among this study’s sample of Indian middle class retirees, partly because of strong mechanisms for maintaining mental and physical health. Being healthy for these retirees allowed them to both enjoy leisure and engage in meaningful activity for active and Productive Ageing. The importance of health for QoL was expressed cogently by a respondent, “that tons of money is of no use, if health is not there” (Paritosh, MP, 72). Being healthy was important to prevent becoming a burden on their family and children, which links good health to independence and this was seen as constituting Successful Ageing. Baltes and Baltes (1990) emphasize active resilience and creative adaptability for Successful Ageing. Retirees in this study showed resilience in adapting to their situations in ways they thought suitable for their well-being. The most important issue was that freedom allowed space for free choice to take up leisure activities which could strengthen their well-being in the Third Age. My findings suggest that the self-perceived worth of middle class retirees in the new life course of Third Age is based on: a) being a source of wisdom, emotional support and advice for their adult children and family, b) being meaningful to the community through their productive role, c) retaining authority in the family, d) not being dependent or becoming a burden, and e) being able to live independently in their own home.
Bowling (1995) and Rowe and Kahn (1987) emphasize the importance of stable and sustained social relationships as a measure of Successful Ageing. Both Activity and Continuity Theory emphasize the maintenance of social relationship as critical for Successful Ageing. This is important because, despite deterioration of physical health or loss of a spouse or parent, psychological stability in late life can be sustained by a network of relationships. Resilience has been used to explain the ‘well-being paradox’ which occurs when retired people with limitations still report a high level of satisfaction (Greve et al., 2006). Overall, findings in this study suggest that Successful Ageing in the context of middle class retirement in India is linked to eight aspects: a) a strong attitude, b) life’s momentum shifting towards leisure, c) renewed spontaneity and resilience in the search for a structure and role to achieve a goal, d) creative realization of freedom, e) collectivistic attitudes in the context of family and marital life, f) strong social relationships, g) active and productive engagement, and h) the goal of ‘Substantive Ageing’ rather than solely longevity.

12.2 Study Implications

Judged from the Third Age perspective of Laslett (1989; 1991), the findings of this study challenge the traditional understandings of old age in India. It must be reiterated that this study examined middle class retirees in the Indian organised sector, who constitute a unique class because of their historical link with the British colonial legacy and may represent an important agent of change in contemporary India. The emergence of the Third Age can have several implications in a heterogeneous society such as India, which are now discussed.

My research did not study the Fourth Age, being restricted to retired people below age 75. It showed the importance of companionate marriage of middle class retirees, and how the Third Age is centered around family and enhanced couple relationships. This may be less common in the West, where elderly people are more likely to be single in the Third Age because of higher rates of divorce (Moen, 2011). In view of the feminization of old age due to large age differences in marriage (Rajan, 2006; Gulati and Rajan, 1999), and higher life ex-
pectancy of women at the age of 60 (Agarwal et al., 2016; United Nations, 2015), the Fourth Age of men in India is likely to be experienced with their wives, who would still be in their Third Age. This may increase the care-giving responsibilities of women middle class retirees for their spouse, thereby undermining their own Third Age experience.

Indian culture highly values filial piety (Hooyman and Kiyak, 2011; Giles et al., 2003). My research suggests that adult children of respondents were financially advantaged in terms of their high income jobs, and financially better placed to support their parents. Although filial piety in India provides a strong ideological foundation, the negative impact of ageism on the growing number of elderly people may affect the Third Age experience. One respondent (Sreemati, FP, 62) stated that “my daughter will not return [from America], as she very often says [which] is a worry in the old age”. This sentiment was echoed by other respondents indicating that there is the potential that adult children, by being caught between growing modernity and tradition, may develop ambivalence towards the wisdom and experience of elderly people, and older women in particular, and their perceived value in society. This trend coupled with the increasing dependency ratio (Subaiya and Bansod, 2014), may adversely affect care-giving for elderly people.

Despite the emergence of the Third Age over the last 40 years, Third Age theorists in the West have assessed how experiences of the Third Age have influenced various class and gender-based inequalities. The ageing process in the West has experienced many changes, most importantly, destandardisation of the life course with the rise of early retirement (Phillipson, 1998), consumer culture (Gilleard and Higgs, 2002, 2005), the shift of pension systems from defined benefits to defined contributory systems (Phillipson, 1998, 2015), globalization leading to segregation and exploitation of elderly people (Bauman, 1998, Scharf and Keating, 2012), and a shift in the role of the state in social security (Phillipson, 1998; 2015).

My study suggests that some of these trends have already influenced the Third Age in India; elderly people are increasingly influenced by consumer culture. Most importantly,
there is increasing inequality of income and lifestyles within the birth cohorts. For example, the cohorts born during the time of independence did not have the opportunity to access higher education and organised sector jobs and were engaged in the unorganised sector, working under severe financial compulsion until late age without protected social security.

The key issue relating to the emergence of the Third Age in India relates to the tension between rising longevity and what Phillipson (2015) calls an ‘unequal old age’. In a deeply heterogeneous society like India, old age is vertically stratified between the organised and unorganised sector and horizontally stratified between caste and religion. Third Age theorists in the West have discussed that active leisure, an important feature of the Third Age, can not be enjoyed by all elderly people due to inequality based on social class (Baltes and Carstensen 1996; Arber and Ginn 1995; Carr and Komp 2011; Phillipson, 2015). Laslett (1991) emphasises the need for the ‘wealth of a nation’ to ensure the benefits of the Third Age for all citizens. The old age challenge in India is uniquely related to the fact that developed countries became ageing society after becoming wealthy, whereas developing countries like India are experiencing ageing societies before they are wealthy (Phillipson, 1998; Walker, 2012; Vera-Sanso, 2010).

My research shows that globalization has created a trend towards more ‘individualization’ despite the continuation of filial piety. India’s population of 1.31 billion, the second largest globally, comprises 17% of the world’s total, will overtake China’s by 2028 and will have 330 million elderly people by 2050 (Agarwal, et al., 2016; United Nations 2015; World Economic Forum, 2012) indicating the emergence of a ‘greying sky’ in the eastern horizon. This study suggests that for the Indian state to face the new demographic reality it needs to: a) recognise the productive potential of elderly people, especially the Third Agers, b) develop institutions with the needs of an ageing but productive population, and c) effectively sustain filial piety.
Walker (2006, 2011) argues that Active Ageing requires the development of a system of social citizenship that ensures health, and the political and economic rights of citizens. Many countries in the West, such as Sweden, have developed social security systems based on the rights of citizens (Harper, 2006). My research suggests that the lack of a comprehensive Indian healthcare system, uncertainty of old age care and economic uncertainty relating to inflation will adversely affect middle class retirees. As discussed in Chapter 2, there is a decline in the numbers employed in the organised public sector with marginal increases in the organised private sector. Middle class parents may have children who occupy high paid salaried jobs due to their higher education, but the younger generation working in the unorganised sector may find it difficult to support their parents at a time when they face limited opportunities for employment in the organised sector (Jeffery, 2014; Papola and Sahu, 2012; Acharya et al., 2004). The Indian ‘commodified’ social security system (Esping-Andersen, 1990) can not guarantee economic protection to workers in the unorganised sector in their old age.

The productive role played by middle class elderly people found in my research is an important aspect of the emerging Third Age, which has implications both for raising their social value and for the Indian welfare state. Weiss and Bass (2002) argue that remaining engaged in meaningful activity enhances the quality of life of elderly people. From an economic point of view, my findings are congruent with the views of Gilleard and Higgs (2000, 2002) that this group of middle class retirees have growing consumer awareness. Ong and Phillip (2007) describe elderly people in some Asian cultures as ‘invisible consumers’. Having an independent role and identity as consumers can enhance their social and economic value and change society’s negative perceptions that they are sick, frail and incapable, which may reduce ageism. The middle class participants in this study were a part of global consumer culture (Hyde and Higgs, 2016). Hockey and James (2003:192) argue that consumption is an active rather than reactive process in post modernity thereby emphasizing individual choice.
as being flexible across the life course. Both choice and individual agency are important for constructing a new identity, which runs counter to the traditional negative stereotypes associated with old age.

Countries in the West are developing the process of age integration in the workplace and family to ensure that elderly people remain in the workforce for longer and integrate with a growing multi-generational family to accommodate increasing life expectancy (Riley and Riley, 1994; Harper, 2006). Harper (2006: 271) defines age integration as “breaking down structural barriers and bringing together people who differ in chronological age through the recognition that age criteria are flexible rather than fixed”. Phillipson (2005, 1998) states that elderly people face many challenges to secure an identity within the complexities of late modernity. The new Third Age identity of middle class elderly people in India is likely to transcend previous age based stereotypes.

Active Ageing, Productive Ageing, Successful Ageing and Laslett’s Third Age are related concepts and complementary to each other. My study suggests that middle class retirees in India actively maintain physical, emotional and social well-being through Active Ageing and Productive Ageing and can be conceptualised as belonging to Laslett’s Third Age.

12.3 Strengths and Limitations of the Study

12.3.1 Strengths of the Study

A key strength of this thesis is that it is the first systematic qualitative study of middle class retirement in India. This research provided a comprehensive examination of 40 middle class retired professionals and managers. It studied equal numbers of men and women thereby allowing for gender comparisons. As an exploratory study, it provided an important understanding of retirement, family life, health, leisure, Active Ageing and the Third Age. Middle class retirement in India is now at the intersection of a unique set of experiences, which have not previously been studied systematically.
The field of ageing studies in India is largely deficient of theories, especially relating to older Indians not living in poverty. This qualitative investigation has collected and analysed a very rich range of data without any preconceived ideas or restrictions - the author was able to formulate a conceptual framework grounded in the rich interview data, which proved to be exciting, worthwhile and profound.

12.3.2 Study Limitations

This was a qualitative study based on a sample of 40 middle class retirees who had worked in professional and managerial positions in the formal organised sector in India. Given the exploratory nature of this research on middle class retirement in India, there are various study limitations. Firstly, the sample was selected only from Odisha and therefore the findings may not be generalisable, considering the extent of, and diversity in, India. Secondly, the respondents for this study were purposively chosen with the characteristics that they were fit and active. The sample was therefore deliberately decided upon with a bias towards active lifestyles. In this respect, generalization of the results of this study to all middle class retirees from the organised sector may be inappropriate. Thirdly, very few respondents in the sample were widowed or divorced. Both these categories of retirees may differ from married retirees in terms of their retirement experience. There were too few widowed and divorced retirees in the sample to fully understand their lived experience and to what extent it differed from that of married retirees. This study has a methodological limitation in that it did not include religion or caste as a criterion for sample selection and almost all interviewees (37) were upper middle class Hindus.

There were limitations with regard to the selection of predictors of life satisfaction. The selected variables in this study did not cover all relevant mental health and psychological predictors that may be relevant to life satisfaction. For example, research in the Western context has shown strong connections between complex personality traits and life satisfaction (Eid and Diener, 2004; Heller et al., 2004).
The findings of this study may not have escaped the subjective bias of the author. However, the feelings and experiences of these middle class retirees have been interpreted as they were expressed by the participants (Lincoln and Guba, 1985).

### 12.4 Future Study and Policy Recommendations

Since middle class retirement is a fast-growing phenomenon and life expectancy is rapidly rising in India, more studies need to be conducted into family and marital relationships. In particular, a more focused study is required to understand the intergenerational relationships and family life in the context of rapid modernization. A comprehensive understanding of old age issues in India requires further research concerning the impact of technology change, urbanization and globalization on different groups of elderly people. In addition, a qualitative study is needed to understand the experience of elderly people in the unorganised sector.

Maintaining health is crucial for elderly people. Research, including qualitative studies, is required to understand the nature and extent of physical exercise and leisure-time physical activities undertaken in retirement. Longitudinal studies are important to investigate whether the increase in leisure-time physical activity is a short-term or long-term phenomenon in Indian retirement. The study showed that after reaching the retirement age of 60, Indian middle class retirees were still capable of participating in various types of productive work. Elderly people who have retired from middle class managerial and professional work possess a vast amount of skill and wisdom and most are capable and keen to continue in volunteering or part-time work. Further studies on the attitudes of retirees to volunteering and part-time work need to be conducted. As Bass and Caro (1997) said in the Western context, more research is needed to understand the relationship between elderly people and volunteering.

Respondents were consistent in admitting that they were satisfied with their present lives, although they were generally not satisfied with the health care system. With growing numbers of people in India achieving increased longevity there will be added pressure on the
health care system and a demand for specialized geriatric health care, and this has serious implications for health care policies in India. Perhaps more focused research is required on specific types of health care and expenditure for elderly people. Delaying the onset of disease and disability will result in a smaller portion of the lifespan lived in a state of disease and dependency. Considering the general inadequacy of the health care system in India, the improvement of health care for the growing number of elderly people is a major challenge for the Indian policy makers.

The data found that, despite the desire of many elderly people to remain productively engaged in India, the creation of productive roles for elderly people has not been adequate. There is a need to consider increasing the age of retirement in the formal organised sector of the labour market. Financial security for the growing number of elderly people in India is crucial. The monetary cost of such financial security can be tremendous and new policies are needed to address the health care, long-term care and financial security of the older population. Moody (2001:176), in the Western context, says that the concept of Active Ageing transforms elderly people from being a burden to being a benefit to society. More focused research is required to understand the implications of the growing older population in terms of their benefit to society in general.

12.5 Final Conclusion

The middle class retirees in this study were aged 58 to 75 years, a period sometimes described as the Third Age (Laslett, 1991). According to Laslett (1991) this time is important in the life of a person as this period should be an ‘era of personal fulfilment’, a time before the frailties of the Fourth Age set in.

The present study makes a novel contribution by studying middle class retirement in India in the context of the Third Age, which represents a new but important experience. Middle class retirees in India face a variety of challenges, but through the combined strength of their attitudes, choice, control, advantages, resilience, adaptability and understanding, they
can create social, emotional and physical health for their well-being. As shown in this study, for middle class retirees in India, a Third Age can be realised on the basis of their companionate marriage (for those who are married), positive attitude, a strong sense of retirement pride, freedom, mental and physical health, distinctive lifestyle, social relationships and a desire to pursue a goal through a process of Active Ageing and Productive Ageing. In effect, this is constructing a new identity in retirement for the growing number of middle class retirees in India.
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Dear Sir/Madam

My Warm Greetings to you!

My name is Gagan Kumar Dhal, and belong to Bhubaneswar, Odisha. I am a Ph D student at the University of Surrey, the UK. I am studying the experience of people who have retired from managerial and professional work with a focus on their health, finance, career experience, family life, social life, daily activities, social relationships and social experience.

I am sending this leaflet to explain why I would like you to participate in my research study. Many people are retiring now in India with vast and rich experience after spending many years in paid jobs. After retirement they receive their pension, possess good health, enjoy leisure time, involve in various engagements and enjoy time with their family, grandchildren, friends and relatives. This shows that retired people spend their time being active in many spheres of life after retirement.

I, as a researcher will study the experience of the retired people, their hopes, aspirations, issues involving their financial status, health, health care, leisure time, family issues, life style, engagements and the way they comprehend their retirement time and the future. I am studying whether retired people can increase their satisfaction, health understanding health prospects, family and social relationships after retirement.

With your permission, I will conduct an interview with you which can be of one hour to maximum two hours duration. I will conduct your interview at the place chosen by you; that is either at your home or any place to be preferred by you. The interview will be conducted in the language to be chosen by you. The interview questions will contain general information’s about your day today experience of life and the way you look at your future after retirement. I will ask general questions about your family life, children, grandchildren, friends, neighbor’s, health, finance and experience about society.

Your participation in this study is completely voluntary and will not affect your rights in any way. You may quit this study at any time by simply informing me or writing to me. The study
will be generally conducted beginning August, 2012 and may continue till May, 2013 with your express consent. The study does not involve any risk and will be involved only for education purpose. My main objective in this study is to understand in a better way the experiences of the retired people.

To maintain strict confidentiality, your name will not appear on the survey and the study. I will only use data and results from the interview without including your name. Your interview details will not be shared with anyone other than me and my guide and supervisor, Professor Sara Arber of the University of Surrey. If you have any questions, you are requested to contact me on my email id given below.

This leaflet is meant to explain you about the purpose of my study. I will request to kindly give your formal consent for the interview after you agree to participate in this study. Your consent letter will be kept strictly in my personal possession. If you have any questions about this study, please contact me on my email id or contact my research guide and supervisor in her email id - s.arber@surrey.ac.uk of the Department of Sociology, University of Surrey, the UK.

Sincerely

Gagan Kumar Dhal
Department of Sociology, University of Surrey.
Guildford, Surrey
GU 27XH
Email ID- g.dhal@surrey.ac.uk
APPENDIX II: CONSENT FORM FOR ALL PARTICIPANTS

CONSENT FORM

Researcher: Gagan Kumar Dhal, Department of Sociology, University of Surrey.

Please tick the boxes if you agree with the following.

1. I have read and understood the participant leaflet for the study and have had opportunity to ask questions. YES NO
2. I understand that my participation in the interview is voluntary and I don’t have to answer any of the questions of the researcher if I don’t wish to. And that I can withdraw from the interview at any time without giving any reasons. YES NO
3. I agree to take part in the interview.

Please answer YES or NO to the following statements by ticking the appropriate box.

4. I agree to our interviews to being recorded. YES NO
5. I agree to allow the researcher use quotes from our interviews and conversations in such a way that I can’t be identified. YES NO

Name of the Participant: __________________________________
Date: ___________________________________
Signature: ___________________________________
Name of the Researcher: ________________________________
Date: ________________________________
Signature: ________________________________
APPENDIX III: INTERVIEW GUIDE FOR PARTICIPANTS

INTERVIEW GUIDE

Researcher: Gagan Kumar Dhal, Department of Sociology, University of Surrey.

Participants pseudonym ____________________
Date of Interview __________________________

Subjects which would be covered during the in-depth interview.

Interview Preamble
Explain in detail the purpose of the interview in clear and unambiguous terms to the respondents. Also, explain the way the interview would progress with a sequence with an assurance that absolute confidentiality and anonymity would be maintained.

1- Ask about
   - Age/Qualification
   - Number of children and their material status/educational qualification/employment
   - Things about their past profession/work
   - How long they are retired/experienced the arrival of retired life
   - How do they feel about surroundings and society in their retired age/old age
   - Given a chance would they love to be in full time work for some more time
   - Anxiety, Pleasure, regret, anticipation and expectations

2- Ask about broad structure of their day-to-day life
   - Activities in general
   - How organize time after retirement, put into action a daily routine
   - Freedom in retirement – freedom from routine, Importance of freedom in retirement
   - Engagement in any part-time work
   - Voluntary work
   - Work culture and work ethics still continuing or gone
   - Health
   - Finance - hard time and smooth time, marriage of children, education and housing
   - About family issues/family relations/family commitments
• Role change in the family/duties, responsibilities in the family
• Broad leisure activities/hobby, sport, travel, holiday recreation
• Learning after retirement
• Caring and care after retirement
• Quality of life, personal fulfillment, satisfaction – what and how

3-Ask on the present and future that lies ahead and their views on other related issues.

• What is missing in retirement and the compensations from the retirement?
• Health – view on present and future health
• Finance – hard time or smooth sailing-housing, marriage of children
• Engagement of children and education
• How do they think the society and family perceive them?
• New social networks & Social relationships /friends, relatives and neighbours
• In retirement – optimistic or pessimistic, hopes, aspirations, regrets
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<td>Widow</td>
<td>MSc</td>
<td>Associate Professor, College</td>
<td>Accountant General Office</td>
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**Key to Qualifications:-**

BA- Bachelor of Arts  
MA- Master of Arts  
BE- Bachelor of Engineering  
MSc- Master of Science  
PhD- Doctor of Philosophy  
BCom- Bachelor of Commerce.  
MBBS- Bachelor of Medicine & Bachelor of Surgery  
PG- Post-Graduate