



CHAPTER -1

INTRODUCTION

1.1 Demography of Elderly Population

The world is growing older. Longevity should be a matter for congratulations since long life expectancy is regarded as an indicator to a successful society and an effective health care system (World Health Organization 2000). An ageless world is not a myth anymore. Age is getting invisible as we move from longevity to super longevity.

According to Gaminiratne (2004) “Population Ageing, Elderly Welfare and Extending Retirement Cover: The Case Study of Sri Lanka” Population ageing is a process no longer confined to industrialized countries. Many developing countries are now also experiencing ageing of their populations – reflected by the rising share of the elderly in the total population. Not only are developing countries ageing, they are ageing at a much faster rate and at a much earlier stage of economic development, thus placing them at a greater disadvantage in terms of their ability to respond to ageing developments. The availability of domestic resources, for example, to finance ageing pressures on public finances and public services are likely to be more limited. In addition, the political time frame available to formulate and implement appropriate policy responses will be shorter. Developing countries are confronting ageing pressures at a time when social security coverage is still limited to a minority of the better-off elderly population, and when the systems of protection which have supported the elderly in the past are gradually eroding.

Across the world, countries are experiencing population ageing. The growth rate of the elderly population is more rapid in developing countries like India than developed countries. Apart from demographic transitions, socio-economic and political changes together with increased individualism have altered living conditions of the elderly.

Today, the elderly demand that society should not only ensure independence and participation, but also provide care, fulfilment and dignity. Limited understanding of factors influencing their quality of life is largely responsible for the elderly being



denied a dignified existence. After all, the last stage of life holds as much potential for growth and development as earlier stages. The diversity among the elderly and varied inter-related influencing aspects from their environment need significant consideration of researchers and policy planners.

According to the Report on the Status of Elderly in selected States of India 2011, by United Nations Population Fund (UNFPA) a major demographic issue for India in the 21st century is population ageing, with wide implications for economy and society in general. With the rapid changes in demographic indicators over the last few decades, it is certain that India will move from being a young country to an old country over the next few decades. Presently, India has around 90 million elderly and by 2050, the number is expected to increase to 315 million, constituting 20 percent of the total population. The analysis found that around three-fourths of the elderly live in rural areas, of which 48 percent are women and 55 percent of them are widows. Nearly 70 percent of rural elderly are dependent on others, and their health problems increase with age. In addition to problems of illiteracy, unemployment, widowhood and disabilities, older women in India also face life-long gender based discrimination, resulting in differential patterns of ageing of men and women.

The Global Report on Ageing in the 21st Century (2012) reinforces the observations made in India that there is multiple discrimination experienced by elderly persons, particularly elderly women, including in access to jobs and health care, subsection to abuse, denial of the right to own and inherit property, and lack of basic minimum income and social security (UNFPA and Help Age International, 2012).

Further, the majority of the people at 60+ in India are socially backward and economically poor. In addition, there is also extreme heterogeneity in the demographic transition across states, resulting in vast differences in the demographic scenario across social, economic and spatial groups. For instance, the state of Kerala which had 11 percent of the elderly population in 2001 is expected to have 18 per cent by the year 2026, with an absolute number of around seven million elderly. On the other hand, Uttar Pradesh in 2001 had only six percent and will have around 10 per cent elderly population in 2026. Though the proportion of the elderly population in Uttar Pradesh is smaller than in Kerala, the absolute number of elderly in Uttar Pradesh is expected to be thrice that of Kerala as mentioned in the Report on the

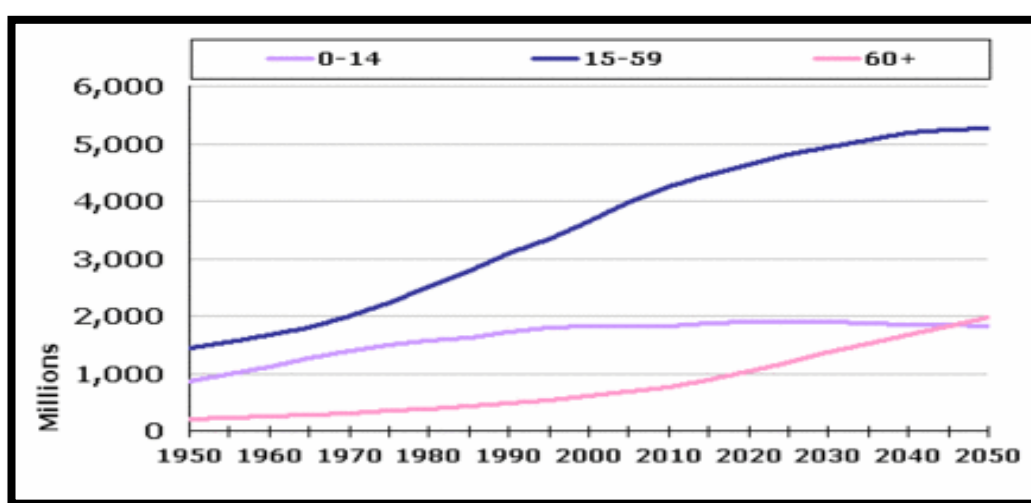


Status of Elderly in selected States of India 2011, by United Nations Population Fund (UNFPA) .Thus, adding life to the years that have been added to life is a significant challenge. Yet, ageing is not to be viewed from a problem perspective; its potential must be recognised and realised.

The demographic transition has altered age structure of the population where sizeable proportion in the population of elderly persons becoming the norm today. Decline in fertility rate, decline in mortality rate, improvement in child survival and increased life expectancy signify development. These are the trends towards which the world is progressing today. These are desired transitions. But these transitions are not devoid of challenges. One significant challenge is the change in demographic composition. The number of elderly in the world is set to increase significantly and rapidly.

The elderly population in India is the second largest in the world, next only to China. This population, which was 77 million according to the 2001 census (7.5% of the total population), is projected by the UN to increase to 137 million by 2021. Three-fourth of the elderly population live in rural areas. Their annual growth rate is higher (3%) as compared to the growth rate of the total population (1.9%). Population projections show that by 2050, the elderly population in India will surpass the population of children below 14 years.

Figure 1: Global Population by Age Group



Source: World Population Prospects: the 2006 revision population database.



- Globally, the number of people over 80 is growing at 4 percent per annum, whereas the population as a whole is growing at 1 percent per annum. 3.5 million People will be over 100 years old by 2050. Over half will live in Asia.
- The 21st century will witness a gradual transition to an ageing society the world over. The process which first started in low fertility western societies and in Japan is now spreading to the developing countries of Asia, Africa and Latin America.
- Countries like China and India will not only be at the forefront in terms of absolute number of total population, but also in terms of absolute number of the elderly (60+) population.
- Is the country ready to embrace this transition? Do we have adequate and appropriate elderly care systems in place in the context of changing socio-economic conditions? What is the plight of the elderly among the poor? Are there options to set the poor on the trajectory of graceful ageing?
- In brief, the long-term impact of decline in fertility and reduction in the size of family will lead to a decrease in the population of children (0-14 years), which in turn will push up the population in the working age group.
- Looking to these data, it is obvious that elderly would require special attention and care. It is said that a person starts aging one he/she is out of work place. The “retirement period” is considered as dangerous for the health of individual.
- Old age is commonly associated with retirement, illness and dependency. Most government jobs have set the retirement age at 60. This has tuned many urban minds to think that working life beyond 60 is incidental. However the truth speaks to the contrary.
- About 70 percent of the elderly in India work. They work like rest of the adults. The number of elderly that work in rural areas is more than their counterparts in urban areas.
- Even at the age of 80 and above there are about 35 percent elderly working. Most of the elderly workforce is engaged as cultivators and agricultural laborers.
- Elderly are also engaged in trade and commerce, non-household industry, household industry, sense of lowered self-esteem and loss of control. Living with children determines the physical and psychological well being of the elderly to some extent. But complete dependence takes away the degree of autonomy in the



economic and social decision making. Therefore the elderly want to work for as long as they wish.

- Experiential studies indicate that health is closely connected to active life. Activity drives away isolation and boredom to a large extent. Among the poor gainful employment of the elderly brings in economic security.
- Currently in India the opportunities for the elderly to work are less compared to their willingness and ability to work. This has to change. They should get opportunities to work as long as they wish in productive jobs without being forced into retirement.
- This work should their current abilities. Fortunately, many of these abilities are in demand. When designing poverty reduction/livelihoods programs it is very important to make the elderly part of the designing and planning process.
- The active-elderly can be prepared for graceful ageing to make the transition as smooth as possible. Attention can be paid towards improving the livelihoods and income levels of these groups so they have decent reserves to take care of themselves in times of need.

The primary reason for such demographic ageing is improved Medicare in all its aspects. Due to the phenomenal advances in medical and biological sciences, infant mortality has been substantially reduced. The general healthcare of the population has improved. People have become, over the years, nutrition and health conscious. There has been a general increase in the overall standard of living. What are the likely effects of people living longer on the society and country at large? An immediate impression that grips everyone is that the ageing population might become a burden to the concerned country and the world at large.

The reduction in fertility level, reinforced by steady increase in the life expectancy has produced fundamental changes in the age structure of the population, which in turn leads to the aging population. India had the second largest number of elderly (60+) in the world as of 2001. The analysis of historical patterns of mortality and fertility decline in India indicates that the process of population aging intensified only in the 1990's. The older population of India, which was 56.7 million in 1991, is 76 million in 2001 and is expected to grow to 137 million by 2021. Today India

is home to one out of every ten elderly of the world. Both the absolute and relative size of the population of the elderly in India will gain in strength in future.



1.2 Elderly Defined

The use of words 'elderly', 'older persons' and 'senior citizens' in both popular and scholarly works gives an impression that they make a homogeneous group. But, in fact, there prevails great deal of variation between and among these various categories of old people. The concept of an old age varies between societies and it has undergone great deal of change in diverse context. Population ageing is a multidimensional phenomenon and, as such, it is difficult to provide its clear definition. Some would wonder whether an old age is a problem in India in the first place or it is one of those unwanted legacies inherited from the West. In fact, the discussion demands to clarify. What constitutes old age? Is it an age at which employees retire? or is it only a mental process?. Does it pose a challenge that organs do not co-operate and the body becomes inhabits number of diseases or it is viewed as an opportunity to take up a renewed vigour and cultivate hobbies or interests for which he/she had little time earlier in life.

Gorman, (2000) defines "The ageing process is of course a biological reality which has its own dynamic, largely beyond human control. However, it is also subject to the constructions by which each society makes sense of old age. In the developed world, chronological time plays a paramount role. The age of 60 or 65, roughly equivalent to retirement ages in most developed countries is said to be the beginning of old age. In many parts of the developing world, chronological time has little or no importance in the meaning of old age. Other socially constructed meanings of age are more significant such as the roles assigned to older people; in some cases it is the loss of roles accompanying physical decline which is significant in defining old age. Thus, in contrast to the chronological milestones which mark life stages in the developed world, old age in many developing countries is seen to begin at the point when active contribution is no longer possible." Although there are commonly used definitions of old age, there is no general agreement on the age at which a person becomes old. The common use of a calendar age to mark the threshold of old age assumes equivalence with biological age, yet at the same time, it is generally accepted that these two are not necessarily synonymous.



Different writers have viewed ageing in different contexts as the outcome of biological, demographic, sociological, physiological or other processes. Hermanova, (1988) views “Ageing in its demographic sense is not the same as the biological process of ageing which is dynamic and continuous. Chronological age does not measure psychological age”.

According to Talib (April, 2000), every society marks the biographical trajectory of its members into recognized scenes of a play. Each scene represents different roles and narrations, varying colours and costumes. As individuals graduate from one scene to another, they acquire newer identities and relations in the structure and dynamics of the play. The imagery of drama is somewhat restrictive if deployed to understand life. While a play has clear cut scenes, actual life has several replays of the same drama enacted simultaneously. The final, the middle and the early scenes of a play coexist in actual life; it is their inter-relation, which makes a scene or a group of actors’ problematic. The last scene in life has invariably been understood either segmentally or integrally. In a segmental view, old age is set apart, constructed through stereotypes and discriminated against, simply because those enacting the last scene are considered worn out and removed from the central concerns of active, healthy and productive life”.

Since the present study proposes to conduct study on silver workers in India , based specifically in the city of Vadodara, it would be interesting to know how the Indian concept of old age was originated and implemented in the context of societies in India. Majority of the Indians population consist of people with Indian way of living. Irrespective of caste or creed, they mostly follow the system of ‘ashrams’ or stages of life and the caste system. However, deterioration has occurred in the spirit of systems which has originally based on division of work in human life of society. Accordingly, human life is presumed to be of 100 years which is divided into four stages or ashrams according to an age. ‘Brahmacharya ashrama’ from birth to 25th year, second is ‘Grihasthashrama’ , from 26th year to 50 years and third is ‘Vanaprastha ashrama’, from 51st year to 75th year and fourth is ‘Sanayastashrama’ , from 76th year to 100th year. Of these four stages, the later two stages relate to old age like , say from 50 years to 60 years as early –old age- age or young-old age, from 60 years to 70 years as middle –old-age and 70 years and above as old age.



The silver workers that are referred in the present study fall in a range of 60 years and above.

In the Indian context, a person beyond 50 years is supposed to be relived from family responsibilities entrusting all powers and duties to their grown-up sons and daughters. They are supposed to lead almost a retired life under the care of their families. In case of financially strong family, things go smoothly. But with families undergoing financial constraints, things are bit difficult to manage and its effect surfaces in attitude and behaviour of younger members to elders. Eventually, growing apathy and neglect of elders in families forces the elderly to decide to work even after retirement.

Ageing is measured in many ways. To a nonprofessional an elderly means a person who lives longer. Ageing refers to the process of growing older or the effect of age i.e. the deterioration in psychological capabilities.

Considering the facts first—7 percent of India's population is elderly today. The definition of elderly as given by World Health Organization (WHO) and other agencies determines an old age at sixty years. But interestingly, now the agencies divide the elderly population into 3 age groups

1. YOUNG-OLD-AGED---60 to 70 years old
2. MIDDLE-OLD- AGED—70 to 80 years.
3. OLD-OLD- AGED---- above 80 years.

An old age is a part of life cycle about which there are numerous myths and stereotypes. They present an overstatement of commonly held beliefs; the old age is portrayed in reference to dependent individuals .It is characterized by a lack of social autonomy. It carries a sense of being unloved and neglected by both their immediate family and friends, and posing a threat to the living standard of younger age groups by proving a “burden” that consumes without producing anything. These negative notions cause decline a status of old people in society. Stereotyping is judging, reacting to, or treating another person on the basis of one's perception of the group to which that person belongs or in which they have been placed. The terms old or older describe a group of people to which certain characteristics are assigned. They may



include positive traits such as experience, good judgment, strong work ethic, and a commitment to quality. In a more negative vein, older workers have been characterized as lacking flexibility, resentful to new technology, unwilling or unable to learn new skills, and unable to compromise or adapt to new conditions. Viewing in the context of work sector, as Lord and Farrington, (2006) state that “many people attribute high absenteeism, and high job turnover to the older population due to the stereotype of a physically and mentally declining individual”. So there prevail variety of observations as regarded to elderly and retirement. They may be explained in view of establishing the basic theme of the resent research.

1.3 Elderly and Retirement

“Retirement kills more people than hard work ever did.”- Malcolm S. Forbes

Given the trend of population aging in the country, the elderly population faces a number of problems and adjusts to them in varying degrees. These problems range from absence of ensured and sufficient income to support themselves and their dependents after retirement to ill health, absence of social security, loss of social role and recognition and to the non-availability of opportunities for creative use of free time. The needs and problems of the elderly vary significantly according to their age, socio-economic status, health, living status and other such background characteristics.

Retirement refers to an ongoing period in life that traditionally has been considered to begin at the point of withdrawal from working life. Retirement is a social concept implemented primarily during the past 100 years due to changes in life expectancies and population demographics. Increase in life expectancies over the past century has produced both challenges and opportunities during the retirement phase of life. It continually calls for increased attention and resources. The arrival of the elderly generation arriving at an retirement age has enormous implications for population demographics, workforce, and a host of social and economic issues. A dramatic trend toward early retirement, coupled with increased life expectancy, ensures a growing focus on issues related to retirement.



For individual retiree, this retirement period of life holds remarkable potential and risk as well. The usual definitions of retirement imply withdrawal from the workforce and from remaining years of life. Operationally, retirement has been conceived in a variety of ways:

- a) A well-deserved rest as a reward for years of work
- b) A means of maintaining an effective work force
- c) A period of transition to old age
- d) A distinct period of human development
- e) A period for postretirement careers
- f) A period of adjustment to loss of work identity.

Perhaps all of these concepts are applicable across to or within particular cases. Developing of a general theory or model for retirement has been difficult for several reasons. For example, the number of factors that influence the nature and quality of experience of retirement are substantial. Further, there is no real standard to determine the beginning of retirement. Some workers choose to retire early and some choose not to retire at all, some others are forced to retirement; whereas some retire partially; and some even return to work after retirement. Viewing retirement in socio economic economical context “Age-based retirement arbitrarily severs productive persons from their livelihood, squanders their talents, scars their health, strains an already overburdened social security system, and drives many elderly people into poverty and despair. Ageism is as odious as racism and sexism.”

The word “Retirement” implies by its very nature letting go, dropping or giving up. Some people legitimately wish to spend their later years relaxing. It may be true but, according to studies carried out at Harvard University and Johns Hopkins University, a vast majority of retired people list boredom as their complaints. Turning sixty? Time to sit back and relax? But it would not be a case anymore. In fact life begins at sixty! There is lot to do in life after sixty. Age is just a number of years for growing number of elderly citizens. The population after age 60 is smart and not at all the ‘sathya gaya’ types as made out in the past. Living life of dignity, self sufficient, at ease in parties, not to content with babysitting of their grand kids. It makes a true face of aged. Ageing is now fashion and not even negativity about life. “Life ki Second Innings Back foot pe nahi front foot pe khelni chahiye”. This



is a mantra for the sixty plus and it has fascinated many elders who do not want to retire.

Retirement is an occupational transition. It is therefore considered important in the field of occupational therapy. Life after so-called “retirement” is defined in India as an age after sixty years. The question arises, are these elderly helpless as made out? The reply is not at all. Retirement is not an end. It is the beginning. It is a phase in which an old chapter closes and a person moves forward to live a new chapter in life to face another. People can do many things after retirement. Gone are the days when the post retirement plans did not extend beyond undertaking regular pilgrimages and live happily in company of grandchildren .In recent years the concept of retirement, mostly in the metros and towns, has almost become defunct. An idea of “Second Innings” is now more acceptable and appropriate terms its claimants are living it up every moment.

The manner in which people leave the work force does not always translate simply into “retirement” in a customary sense. About one-third and one-half of people who leave their full-time career jobs move into, what can be described “bridge jobs”- these jobs are full-time or part-time paying jobs. As Quinn (2002, 2003) explains, other than those in which they spent the better part of their working years and that presumably “bridge” the transition from work to retirement. Still others leave the work force entirely for a while and return later on. Prisuta (2004) explains what is more, as many as half of current retirees left the work force earlier than they planned or had wanted to, most often because of poor health or adverse economic events, such as plant closings, layoffs, or downsizing . Several specific factors may interact to influence individuals’ experience of retirement. These factors include finance, health and medical care, relationship, housing, existential issues, security, and satisfaction with career.

Retirement can lead to a sense of social isolation. Especially when work relationships are just primary or retirement involves a geographical movement. Social support systems are critical to most people. A need for social support also changes across years of retirement. It requires some significant planning and adjustment. It is generally thought advisable to start discussing retirement issues and plans with friends and family much before the time to retire actually



approaches. Access to family or others relatives who can play supportive role in retirement is a key dimension of satisfaction. Consequently, everyone ought to be involved in the planning process. Certain kind of support, with financial matters for example, may be best handled through professionals approach. From the perspective of generating supportive atmosphere, retirees also need to make plans to contribute to the support of the significant others (e.g., spouse, children, and siblings). The retiree can do it by sharing responsibilities with these individuals.

There is substantial increase in number of retirees who wish to return to work, at least part-time. It reflects shifting financial demands. Some others however may choose to return to work for a variety of reasons other than financial. For instance, they may see work as an opportunity to help others; to meet achievement/productivity needs; to stay engaged cognitively and socially; to share knowledge, skills, or experiences; or to gain the intrinsic rewards associated with engagement in work. Any of these objectives can also be satisfied by doing volunteer work as well. Objectives for any work or activities have to be thoughtfully planned. Retirees who wish to return to work ought to consider both the reason for assuming work responsibility and their specific expectations regarding the work.

It is very normal for retirees to have with a lifetime of experience and getting more of free time to reflect on the meaning of life. The reality of mortality increases with age. Retirement can serve a great opportunity, not only to reflect on purpose of life issues, accomplishments, and failures, but also to develop and project a vision of the future. Sharing the reflections of retirement with younger generations, staying engaged with social and religious institutions and activities, and engaging in service to others are all easily accessible ways to enhance meaning and value of life in retirement. They can be realized with, these skills, abilities, and motives that were set up and nurtured in the earlier phase of life.

At any age a person can do new things, learn new skills, and be more active with the community. Many countries have witnessed major changes in the work and retirement patterns of their older citizens during the last 3 decades (Jacobs, Kohli and Rein, 1991). In developed countries, until the 1950's retirement from the workforce was an event that occurred almost exclusively at a regulated age, with



little possibility of receiving a pension prior to that age (Tracy, 1979). Since then, countries have adopted a wide range of approaches to provide old age security, to old age persons. As a result, different potential routes have emerged to benefit for persons who make the transition from labour force participation to retirement. Changes in view of part-time work, unemployment, disability pensions, and early retirement have hastened withdrawal from the labour force, and increased an average number of years that an individual spends outside formal economic activities (Torrey, 1982).

The American Association of Retired Persons received 36,000 responses to a working life survey, covering 375 job titles from workers age 50 and who had returned to the workplace after an initial period of retirement (Bird 1994). The three most frequently cited reasons for returning to work include those of financial need, liking to work, and keeping busy. However, closer examination of the data revealed that “financial need” would refer to money to help the children as well as to meet basic needs. “Liking to work” would include feeling of being successful, enjoying excitement of the workplace, and contributing. Further the reasons of “Keeping busy” would mean working with a spouse, staying healthy, and fulfilling a social need. Reasons cited for remaining or returning to the workplace expressed the social meaning of work. Ginsberg (1983) viewed that work provides income, status, and personal achievement; structures time; and provides opportunities to explore interpersonal relationships. In the study by Stein, Rocco, and Goldenetz (2000), older workers who remain in workplaces or return to workplace were mentioned as not planning wisely. A need to contribute, expecting appreciation from others, and desire to create something would form reasons for not retiring from the workplace. Work is something more than mere earning livelihood; it is a way to life. When people live longer, what mechanisms are available to them to remain active and productive in employment and other gainful activities? How much unemployment and poverty are there among elderly? Are they covered under existing social security schemes and/or do they own financial assets and property? Are they assured of income through pension and retirement benefits? Is there any special social security provisions for elderly? What are the policy responses? This study aims to find out answers to such questions.

1.4 Work after Retirement amongst Elderly



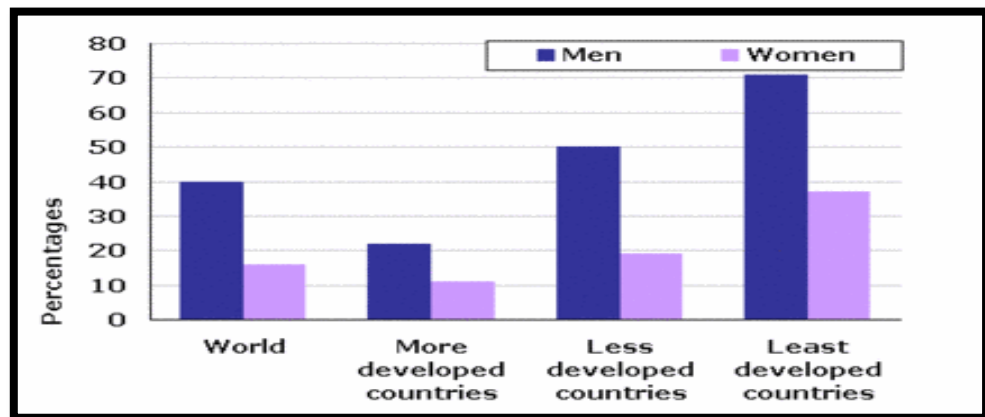
*In the view of the elderly work, it is said,
"The race is over, but the work never is done
while the power to work remains...
it cannot be, while you still live.
For to live is to function;
that is all there is in living."*

These thoughts may reflect a perspective of current older generation about work.

Age is identified as a fundamental organising principle of modern society. One of the areas of our lives that are structured with reference to age is employment. In particular, a practice of withdrawing from the labour force resulting into retirement is age related. Retirement can thus be socially constructed phenomenon. Yet it has more the economies of the organised labour markets than with preferences and abilities of older people to participate in paid employment

Old age is commonly associated with retirement and illness and dependency are its by-products. Most government jobs have an age of retirement set at sixty years. This conveys to many in urban societies that working life beyond sixty years is just incidental. However, the truth speaks about the contrary. About seventy percent of the elderly in India are to be working, they work like other workers. The society needs to recognize strengths of the old and empower them rather than adopting a paternalistic attitude to cause devastating impact on self –esteem of the elderly citizens. According to AARP study (2007), 'Old age' calls for much more personal and individualistic definition like: A 60-year-old may be known as 'old,' while an 85-year-old remains youthful. What works in it is not longevity of life in years, but spirit of living that sees no age. Therefore, people, especially in the West, now see retirement as a time of reinvention and a new chapter in life. People in more affluent societies want to carry on working even in retirement.

Figure 2: Percentage of People Aged 60 and Over in the Labour Force



Source: World Population Prospects: the 2006 revision population database.

The above figure reflects that in least developed country more number of persons ageing 60 and beyond, both men and women, were engaged in labour force as compared to those in less developed countries. However, those in more developed countries remain lower than world statistics. In more recent times, a line between working full-time and not working has blurred. Many elderly persons prefer partial retirement or they look to find for other ways of raising income after they leave full-time employment. The AARP (2002) survey has found that 70 percent of mature workers plan to work into what they view as their retirement years. Updating the 2002 survey, the survey "Staying Ahead of the Curve 2007: The AARP Work and Career Study" reports that 27 percent of the 45-75 year olds questioned admit about a need for money as a reason to continue to work, while 21 percent attributed their decision to work in retirement to the reason that they enjoy working.

The study further reports that 51 of those interviewed said they plan to work part-time in retirement, while 29 percent of them do not have any plan to work. Another 11 percent of the respondents even plan to start their own business or work for themselves and 6 percent plan to work full-time. The final report includes a section called "Blueprint for Change" that focuses on creative policies adopted by progressive employers. These creative practices include among other things flexible work schedules and work arrangements, competitive health and other benefits, restructuring jobs or workplaces to accommodate employees' unique needs related



to later life, recharging late-career workers with updated training, and utilizing knowledge retention strategies. There has been growing emphasis on lifestyle and consumption in retirement rather than on idleness and leisure. It is supported with a new rhetoric that emphasizes that 'retirees' have worked hard and they deserve their time in the sun. This kind of reformulation of retirement seems to be driven in part by cultural changes arising from social transformations of persons in sixties in which the elderly generation gave a new legitimacy and cachet to youthfulness. The elderly fascination for youth culture leads them to denial about own ageing, and redefine old age and retirement. The elderly who create the cult of youth are now confronted with the unreality of the sixties to refrain 'Hope I die before I get old'. Nonetheless, elderly seem determined to prolong their adolescence and resist the future (Mackay 1997). In keeping with their ability to rewrite the rules, it seems that the elderly can live up to lament simply by redefining what is 'old' with slogans like '50 is the new 40' etc. Redefinition of old age is further supported by the government campaigns like 'Positive Ageing'. It emphasizes that retirement is an active time to call for social and cultural involvement. It may also further contribute to the perception that retirement is just the next lifestyle phase. Such new understanding of retirement is echoed in the demos study. Many older persons work for economic reasons, but as an old age increases the ratio of older persons who work for economic reasons decreases, while the ratio of those who work for health increases.

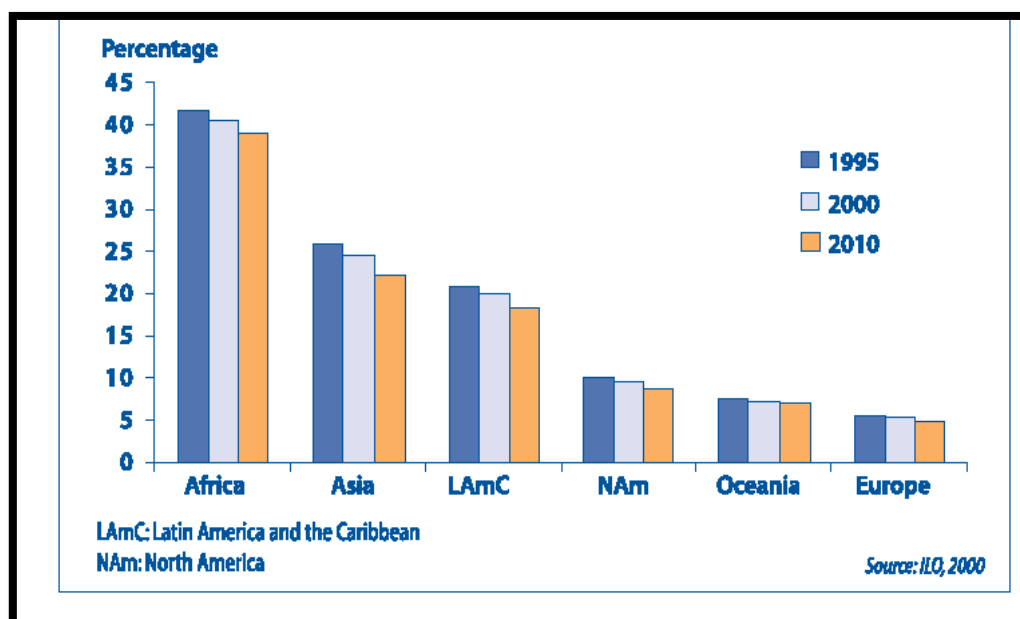
It has been observed over the world that if more people avail enjoys opportunities for dignified work earlier in life, (properly remunerated, in adequate environments, protected against the hazards) the more they would be able to reach old age able to participate in the workforce in old age by it, the whole society would benefit. In all parts of the world, there is an increasing recognition of a need to support active and productive contribution by older people in the form of formal work, informal work, and unpaid activities at home or in voluntary occupations. Volunteering need not be an isolated activity. Instead, it is a reflection of an underlying quality of social connectedness. It may manifest itself in many ways like through work for social life, formal community service, informal helping, secular civic engagement, or faith-based good works. Social connectedness is also strongly associated with health and welfare of individuals in a community, which is a necessary precondition



for engaging in community service (Berkman et al. 2000; Fried et al. 2004; Rowe and Kahn 1997). A critical question, then, arises in relation to the elderly's potential as a community resource about an extent to which they will embrace and enhance quality of social connectedness. This is where the real promise of improving the quality of community life lies. It is played out through a variety of mechanisms, formal and informal, structured and unstructured, organized and unorganized

In developed countries, the potential gain of older people encouraged to work longer is not being fully realized. But when unemployment is high, there is often a tendency to see reduced number of older workers as a way to create more jobs for younger people. However, experience shows early retirement to free up new jobs for the unemployed has not been an effective solution (OECD, 1998). In less developed countries, older people are by necessity more likely to remain

Figure 3: Percentage of Labour Force Participation by People 65 and Older, by Region



economically active into old age (see Figure 3). However, industrialization, adoption of new technologies and labour market mobility threaten much of the traditional work of older people, particularly in rural areas. Development projects need to ensure that older people are eligible for credit schemes and full participation in income- generating work opportunities.



Study after study disproves stereotypes about old people. Older workers can indeed learn new processes and technologies. They are no less efficient or productive; they are less absent than younger workers. They are less likely to shift jobs for a new career, and are no more inflexible about full-time and overtime than any other worker. The world of the aged may appear to be ugly and undesirable and young may reject them. Young people with vigour and strength forget that one day they will find themselves in the same shoes. It is just same life that we all have. Why cannot we build a world of love to shelter all, irrespective of age? Why cannot life begin after retirement, rather than end? .This can be possible only if the society will understand the importance of the elderly. It is important that society understands that retirement of a person does not mean end of his/her capabilities and potentials of the person. They still have capacity to work. It is the responsibility of the society to encourage them to work and live their life with dignity and respect so that they do not have to depend on their family for their daily requirements. This will definitely facilitate understanding and adjustment necessary for the old and the young to appreciate mutual problems and create harmony, love and respect for each other.

The problem to promote an idea of “Active Elderly” amongst society is a challenge pose by the age related stereotypes about elderly that they are weak, they have health related problems, and they are stubborn and slow. These preconceived stereotypes occupy minds of people to be resentful to employ elderly, or associate them with work. It is not enough; they also lead to misconceptions about the elderly that keep them away from work. There is a need to develop a bridge between the elderly and other segment of society. Society needs to listen to problems of the elderly and the elderly as well should learn about the expectations that society keeps from them. There is an urgent need to bridge this gap and build alternative bridges of productive interaction between two to far alien generations. Some solution has to be sought to put an end to a situation like two aliens locked in the same cell denying communicating with each other and share ideas and concern about life.

1.5 Reasons of Working after Retirement



***“Retirement at sixty-five is ridiculous. When I was sixty-five, I still had pimples.”
George Burns***

***“Age is only a number, a cipher for the records. A man can't retire his experience. He must use it. Experience achieves more with less energy and time.”
Bernard Mannes Baruch***

The above quotations express spirit of youthfulness among elderly persons who are still zealous to work more and be active to contribute. There are various reasons for employment of older persons. They work mainly to earn their living, but it is also noticed that even if they do not need money, they do not retire from their jobs. This is because they want to work for self-satisfaction, for friendly relations with colleagues and also for realization of their social participation.

To some extent, older workers remain in the workplace because they are healthier, cognitively able and want to remain engaged in work. In view of the study on older workers, Rix (1990) observed that many elderly workers continue to work at peak efficiency and that there is virtually much more variation within age groups than among age groups. Cognitive performance and personality have little effect on workers output except in the most physically demanding tasks. Farr, Tesluk and Klein (1998) find in their study that there is no consistent relationship between an age and performance across settings. Some more observations among faculties like in the sciences, an age had a slight negative relationship to productivity (Levin and Stephan 1989). Some studies indicate stronger negative relationship between an age and work performance for non-professional and low-level clerical jobs than for higher-level craft service and professional jobs. (Avolio, Waldman and McDaniel 1990; Waldman and Avolio 1993)

According to the study conducted by AARP titled “Staying Ahead of the Curve 2003: The AARP Working in Retirement”. It is observed that more than three in four pre-retirees (77- 87 percent) who plan to work in retirement indicate that their desire to stay mentally and physically active and to remain productive and useful are among the major factors causing them to consider work in retirement work. In contrast, no more than two in three (54-66 percent) indicate that the need for health



benefits or the needing money are among the major factors influencing their decision to work.

However, when the respondents were asked to indicate only one major factor for their decision to work in retirement, it became clear that the need for money is the most common primary motivator. Specifically, when they were asked to choose only one major influence to their decision to work, respondents were more likely to cite the need for money (22 percent) than any other factor. The second to importance of money is a need for health benefits (17 percent). It is followed closely by a desire to remain mentally active (15 percent) and a desire to remain productive or useful (14 percent).

Numerous AARP reports present evidence that older workers form an active segment of the workforce (AARP 2004). One evidence indicate that 1,200 elderly and almost 80 percent of the respondents were found to be planning to work in some capacity during their retirement years (AARP 2005). The following factors impacted older workers for decision making.

- Inadequate retirement savings
- Stagnating pension coverage and other benefits reduced to extent to many workers with little or no pension protection and inadequate health benefits
- Changes and reduction in eligibility for full social security benefits
- Higher education levels educated workers are more likely to stay in labour force
- Increased life expectancy and improved health status
- Labour shortages that may prompt employers to implement programme and policies to attract and retain older workers

Although it appears that pre-retirees would expect that retirement work will avail them to provide a variety of nonfinancial benefits as well as financial benefits, the fact remains that a need for money is the most frequently cited as “one major factor” for working in retirement. It suggests that a sizable portion of these workers would choose to spend their retirement years outside of the workforce if they felt them financially secure doing so. Not surprisingly as compared to workers who do not plan to work in retirement, those who plan to continue working in retirement are more likely to have lower household family incomes.



Retirement from economic activities need not mean retirement from non-economic activities. Some retired persons live alone in later years and some participate in a variety of non economic activities like community work, hobbies, religious groups, and the like. Smooth and satisfied retirement would mean smooth transition from economic activities to such personal and social kind of activities.

Ageing and changes in work force may prompt us to re-examine and revalue meaning and necessity of work for older workers. An ageing work force might influence cultures and values at workplaces in ways may that change our notions of meaning and necessity of work. A workplace that blends training opportunities, flexible employment patterns, and policies supportive to needs of ageing work force becomes a workplace that value elderly workers as capable, productive, and knowledgeable workers. Elderly workers will need organizational and social supports to encourage the extension of the work life (Bailey and Hansson 1995).

Discovering meaning of work in the lives of elderly workers would provide is fertile ground to adult educators. They might explore more of learning-teaching approaches that would prove more effective to provide career guidance to older adults making while transition to part-time work, returning from periods of retirement, or thinking about leaving the work force. Flexible schedules, job sharing, reduced loads, and seasonal employment can be redefined in the context of a changing and ageing work force. Notions of full-time, part-time and career are applied usually to workers of the age between 18-65—may need to be re-examined in a light of employees who wish to work beyond even eighth decades of life. Elderly workers possess rich source of experience, accumulated knowledge, and wisdom. The quality and sensitivity reflected in an institution's program for counselling, training, retraining, and preparing elderly workers transition of life and career might indicate way by which organizations can recruit and retain their valued and productive workers



1.6 Perceptions about Retirement

Aging is judged by different criterion in different societies. The transition to old age is identified with several factors such as chronological age, ill health, retirement, physical/mental deterioration, and death of spouse. Studies reveal that changes in social role (widowhood, grandparenthood, retirement) and physical health dominate the definition of age identity. At the same time, studies also reveal that, like other age group, some aged separate illness or disability from aging. While they feel their health has deteriorated because of aging, their personality continues to remain the same. Thus, self-image remains unaltered, as the subjective image of age is not changed.

For many of us, it can be unpleasant to grow older. Our society and culture value youth, and being old is sometimes treated like a disease that has no cure. Of course, it's a reality that all of us have to face at some point, so aging is a huge topic of study for sociologists. Among other things, they observe patterns of social activity and identify the challenges we all face as we age. The larger challenge that has been identified is retirement.

Retirement may seem like something to strive for - a goal - not a challenge to face. It's nice to imagine not having to go to work every day, travelling and living a life of leisure. However, retirement like this doesn't happen too often anymore. In our current economy, more and more individuals have no choice but to work well past the age of 65. The harsh reality is that most of those who cannot work - and even some of those who can - live in or close to poverty.

Money aside, another part of the challenge of retirement is adjusting to retired life. Work provides us not only with income but also with social interaction and a sense of purpose. So, our job is often an important part of our identity. When it ends, it's common to struggle with the loss of that identity.

Retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. While some individuals perceive it positively and anticipate it with nostalgia others dread its eventuality with great anxiety. Thus, it could be said that it is not a homogenous experience for everyone.



Retirement is a time of significant transition as far as the use of time is concerned. However, the importance of retirement is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status (as a retired person). It has been noted that retirement is a stressful experience to many because of its associated life decision change in the matter of life arrangement generally. It has been postulated by Elezua (1998) that the moment retirement comes knocking on the door (of an employee) it enters with challenges and expectations.

Retirement has been defined as a state of being withdrawn from business, public life or active service. According to the Industrial Training Fund, Centre for Excellence (2004), retirement is a real transition. In the views of Kemps and Buttle (1979) in Ubangba and Akinyemi (2004), retirement is a transfer from one way of life to another; they note that many people suffer from retirement shock such as a sense of deprivation during the early period of their retirement. In the opinion of Olusakin (1999), retirement involves a lot of changes in values, monetary involvements and social aspects of life. Olusakin further noted that for some retirees, it leads to termination of a pattern of life and a transition to a new one. However, Billings (2004) described retirement as the transition from first adulthood to second adulthood which is often a jarring and unsettling experience. It follows from these descriptions/definitions of retirement that a retired person or retiree is any person who performs no gainful employment during a given year or any person who is receiving a retirement pension benefit and any person not employed full time, all year round after his/her disengagement from a previous work schedule. It is deducible; therefore, that retirement implies a transition from active working life at youthful age with adequate financial capability to less rigorous work schedule or lack of any tangible work schedule at old age.

Retirement usually entails changes to economic circumstances. The loss of paid employment may lead to lower life satisfaction due to financial insecurity and a lower standard of living. On the other hand, for people with substantial financial resources these factors may not be of concern, while for others moving from unemployment to retirement may entail greater financial security if eligible for the aged pension or superannuation funds.



The negative effect of retirement due to financial insecurity may be particularly marked if the retirement is involuntary. Research has found that control over the timing of retirement may be important to higher levels of wellbeing (Quine et al., 2007; Sharpley and Layton, 1998; Szinovacz, 2003; Schulz and Heckhausen, 1997; Mirowsky and Ross, 1989; Herzog et al., 1998; Heckhausen and Schulz, 1995; Seeman and Lewis, 1995).

There are many social circumstances which may change at retirement. The end of working life may be associated with the loss of a role fundamental to personal identity and social status. This can result in disengagement from society due to the loss of social support and networks. Retirees may also experience low motivation and boredom if they are unable to replace the lost role with new activities (Pinquart and Schindler, 2007: 442).

1.7 Influence of Work on Elderly

One of the most influencing factors is decision-making in the work /retirement transition that will be influenced by the degree of control which individuals have over key events affecting their lives. Researchers contrast those with total choice and control to those with virtually no choice at all. Between these extremes will be a variety of circumstances and experiences, these influencing the extent to which work and retirement pathways are open to individual control. Social class appears as a significant variable, with those from manual occupations much less able to make meaningful choices about whether or not to extend work or take flexible retirement.

The context for decision-making is likely to be important. Organisational factors are likely to influence decision-making in the move from work to retirement. Family circumstances may be relevant for some, notably for those with responsibilities for caring for a spouse or parent. Women in their 50s have been identified as a 'pivot' generation, juggling care as well as work roles. Decisions about work and retirement must also be located in the wider social networks within which personal ties are embedded.



Retiring early or late may be normative among a group of colleagues within a particular occupational setting. Personal relationships are themselves likely to influence work and retirement options, notably in respect of the timing of decisions made by couples about leaving or staying on at work.

Retirement decisions are directly related to labour force, and especially elderly labour force participation. Major factors affecting elderly participation include education, working spouse or spousal labour force supply, health, personal properties and family debt, financial status of the family, marital status, number of children and fertility rate.

According to the discussed arguments, postponing or advancing retirement which happens in response to different factors, causes a change in the rate of participation from the elderly and the participation of all labour force in the labour market. There may be people who are still active in the labour market even after retiring and receiving pension. Although there is a close relationship between retirement and getting out of the market in developed countries, as the retirement pension they receive is not enough to support their family.

Therefore, any factor relating to retirement and retirement decisions has a direct effect on labour force participation, though outflow of labour force from the market and lack of labour force participation in the labour market may be a more general and comprehensive concept than retirement. In other words, factors that influence labour force participation and retirement decisions can also affect retired people's decision to return to the labour market.

1.8 Problems faced by Elderly at Workplace

Retiring from paid work may be different from the transition to retirement while unemployed. Many people transition to retirement from unemployment due to the large proportion of unemployed people (ABS, 2010). Older people may have difficulties in finding work because of employer preference or because of rapid changes in technology.



What problems do elderly employees face in the workplace?

Reduced employment opportunities: Those who are returning to the workforce or making a career change later in life find it harder to maintain salary and benefit levels comparable to their previous employment, because fewer options are available.

Decreased training participation: When compared to younger workers, elderly are less likely to participate in workplace training activities (35 hours per year for younger workers versus 9 hours per year for elderly).¹¹ Contributing factors to this disparity potentially originate from perceptions of both employers and employees that prolonged tenure means greater level of workplace knowledge or lack of interest. Employees also may feel diminished support from management to participate in training opportunities.

Increased discrimination: Employer anxiety around salary and benefit costs have driven some to avoid interviewing and hiring elderly, even though evidence suggests it would not cut workplace productivity or earnings to employ them.

More challenging workplace conditions: When the need arises for elderly to care for aging family members or slowly transition out of the workplace, they may be confronted with inflexible work hours. Flexible work conditions, such as unconventional work schedules or the ability to telecommute, are important for employers to consider when employing elderly.

Salary expectations: Salary expectations also can be a major obstacle for older workers, many of whom made high incomes because of their experience level and length of time at their former company.



1.9 Satisfaction at Workplace

For many life events, people can be expected to experience a common reaction. For example, getting a job could be expected to be associated with an increase in life satisfaction for a period of time. Life events such as unemployment, ill health or bereavement are typically accompanied by low levels of life satisfaction (Carroll, 2007; Cole et al., 2009). The effect of retirement on life satisfaction differs for a range of reasons, depending on the individual circumstances surrounding the retirement transition. The associated change may be negative or positive, or there may be no change at all.

Previous studies generally found that job satisfaction is not only associated with salary but also with achievement, personal growth or relationship with others (Robbins, 2001). For the situational predictors, none of the occupational characteristics predicted life satisfaction, while all measured characteristics experienced by individuals during post retirement activity predicted work satisfaction. This is largely consistent with the Job Characteristics Model (Hackman and Oldham, 1975) with the important addition that opportunities to pass on knowledge (generativity opportunities) are also important in post-retirement work, which corresponds to findings on work motives at older ages (e.g., Calo, 2005; Grube and Hertel, 2008; Loi and Shultz, 2007). But the main part of the variance in work satisfaction is explained by opportunities to fulfill one's own achievement goals, perceived appreciation, and autonomy. This might suggest that persons who engage in unpaid post-retirement activities live in a different 'work world' than older employees still embedded in traditional work settings.

According to the study conducted by Over half of employees say job satisfaction is more important than salary in ensuring they are happy at work, a survey has revealed.

Job satisfaction was the most important factor for 56% of UK workers in securing happiness in the workplace, in contrast to just over a third (36%) who ranked pay above all else, according to the findings from Capital One. Furthermore, more than six in ten (62%) workers are happy in their current role, with one in five (19%) going so far as to say they love it.



Happiness in work was also noticeably higher among older employees, with 67% of those aged over 55 saying they loved their job. Job satisfaction appeared a primary motivator in ensuring happiness at work for older employees, with 61% of those aged over 55 "Good employers recognise that their staff are their best asset and invest in creating positive working environments, empowering through trusted leadership and offering secondary benefits that support employees work life, well-being and interest. Creating an environment for success boosts morale, innovation and productivity."

1.10 Employers Attitude towards Recruiting Elderly after Retirement

Despite the lack of consensus regarding the point at which a worker officially becomes an "older worker," there is no debate that elderly face a number of challenges in the workforce, some of which are due to common perceptions of elderly—whether they are accurate or not. Studies of employer attitudes toward elderly workers consistently find that elderly are perceived to have a number of positive characteristics such as a good work ethic, acquired knowledge and experience, loyalty to the company, dependability, a commitment to quality, and productivity

Employment at older ages, however, depends not only on the willingness and ability of elderly to work but also on employers' willingness to hire and retain them. In surveys, employers usually say they value elderly' experience, maturity and work ethic, but often express concern about their relatively high salaries and benefit costs. One-quarter of employers in a 2006 survey said they were reluctant to hire elderly. Furthermore, some employers appear to discriminate against elderly. For companies happy to employ elderly, studies have shown that employers can reduce the barriers to working at older ages by offering phased retirement opportunities and reduced and flexible hours.

Many stereotypes and prejudices related to the employment of elderly persons that employers usually exhibit to avoid employing them find no justification today and cannot be taken as valid arguments. Primarily, the demand for manual work has decreased, which suits elderly to a large extent. Similarly, due to the advances in medicine and better life conditions, the physical and mental health of elderly population have improved, which enable them to be able to work longer hours than



it was possible in the past. Besides, the living style has completely changed in the last two decades. All this has led to a situation that even those who count as the richest and who can safely retire, wish to continue to work and feel useful to themselves, to their families and to their society. The poor ones are forced to work even after they have formally retired because their pensions are small and often insufficient to allow a decent life. There is also a category of people that were laid off due to the crisis, who cannot exercise their right to retirement and hence want to find a new job. The motives of elderly people to go out to work may differ; however, what is common to all of these people is that they want to be actively working as long as they are able to work. Some wish to try new jobs and start up their own firms. Here they encounter numerous barriers of different forms.

One stereotype is that older people are less physically active and less mentally prepared to answer the demands of their jobs than the younger age groups. These attitudes cannot be fully accepted given that the health (both mental and physical) of elderly people is much better nowadays than it used to be in the past. Hence, they represent a valid potential in terms of labour force, skills and experience that societies need to put to productive use. Experience with “active aging” shows that older people, when integrated into the society, lead a better quality life, live longer and stay healthier. A conclusion can be drawn that integration and participation in employment are closely connected with the concept of social cohesion, a vital constituent of a healthy society. This can be achieved through a more substantial support the society should provide for this category of population in terms of encouraging them to be economically active as long as they choose or are able to be. The lack of policy that will regulate these issues leaves elderly people to live their lives in poverty instead of recognizing their active economic and social contributions. It is in this view that we can rightfully conclude that aging is a natural process, and that healthy elderly people are an important resource for their families, their communities, as well as for the economies of their countries.

Since there are elderly workers active on the labour market, organizations may benefit by employing elderly workers with intrinsic work values, since these elderly workers are more willing to invest in their work and relationship with the organization (Bal and Kooij, 2011).

In view of this reality, the present research seeks to conduct an enquiry into economical, social and psychological undercurrents in the reality today that prompt elderly decide to work even after they retire from their first employment. Does it turn out to be a kind of compulsion or because of familial responsibilities on their part or they wanted to do it out of their willingness or passion for work, or some other kind of considerations? The present research focuses on these issues to review the decisions of elderly to work after retirement. Popularly these workers are termed as “Silver Workers”. The focus is laid on silver workers in the city of Vadodara to conduct a sample study on the related issues at large. Emerges from the responses and reflections of the silver workers against the questions asked to them. As a result we can obtain perspective on the silver workers decision to work after retirement.



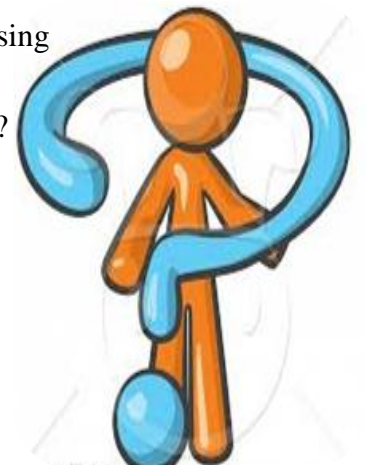
1.11 Statement of the Problem

Keeping in view above discussion a study entitled “A Study on Silver Workers Residing in Vadodara City was undertaken”

1.12 Research Questions

There are questions concerning to the elderly and their decision to work in retirement. They reflect on variety of issues related to them. So they need an in-depth inquiry. The present research proposes to dwell on the following questions and analyse their implication in the interest of projecting the reality about silver workers and focus on some pertinent reasons, influencing factors, perceptions about retirement and problems puzzling and troubling them. In the light of the above, discussion, the following questions need to be responded by assessing

- Q-1 How many elderly get success in seeking job after retirement?
- Q-2 Do the companies welcome them as silver workers?
- Q-3 Do they respect their work experience?
- Q-4 Are they paid what they deserve? Or are they exploited?





Q-5 Are they treated in the way same as young colleague in a unit?

Q-6 Are they given any extra benefits for being in their third stage of life?

Q-7 Are elderly happy and satisfied with the type of job they do after their retirement?

To seek answers to these questions it was proposed to take up “A study on Silver Workers residing in Vadodara City”

1.13 Justification

1.13.1 JUSTIFICATION OF THE SUBJECT OF THE STUDY

The subject of working and caring has gained much attention in the last decades. However the research carried out in the field is mostly concentrated on childcare and mothers of young children. Only recently, a subject of caring for an elderly and its impact on employment and individual choice gets serious attention. Such sudden growth in interest for the elderly care cannot be accidental. We live in a time when the elderly generations are increasingly growing into a big cohort and the younger generation is constantly shrinking to minority causing care deficit.

The elderly are keen on redefining retirement. Instead of surfing and mountain-biking, the elderly will prefer spend at least part of retirement not in leisure but working. It may be sometimes for money or, out of necessity, or sometimes for no money but just because it is personally rewarding. Not long ago, many employers appeared to be askance at elderly workers. They thought that elderly workers lacked the spirit and imagination that youthful cohorts can display. But now the times are changing.

With respect to living arrangement and gender significant variations in morbidity exist among the elderly. Elderly population has become a challenge for many developing countries because their socio-economic development does not keep pace with rapid increase of the ageing population. Many nations are not adequately equipped with the social and economic potentiality to facilitate their elderly people



to lead a dignified healthy life (Kalache A and Keller I, 2000). Healthy elders are a resource to their families, communities, countries and economies (WHO, 2002). But for many elderly with no savings, lack of old age economical security, poor health, no economic support from their children and little help from their children, friends and communities, the old age is not a phase of life worthy of looking forward to (UNFPA, 2002).

In a country like as India, in which no universal social security exists, people tend to work as long as they can (Irudaya Rajan,2005).In India ,there are several mechanism of social safety nets for vulnerable groups in the form of the gratuity, provident funds and social insurance programmes. The coverage of these schemes is restricted to 12 percent of elderly engaged at work mostly in the organized sector. The remaining 88 percent of elderly are engaged at work in unorganized sectors. They may have an access, though to limited extent to social assistance, social insurance, employer's liability and social allowance. In order to address limited coverage of these schemes, in view of ensuring fiscal viability, new initiative are undertaken, including the pension reforms. The increased life expectancy and improved health status of older people allow them to work after retirement. As soon as a person retires, he does not necessarily become old, inactive or non-contributory. His / her capacity to contribute to society is not reduced and hence, an opportunity to continue working should be allowed to the elderly.

Opening the doors to welcome elderly would prove very beneficial to organizations in time when a talent crunch is faced. Elderly can help in transmitting knowledge within the organization to benefit younger workers. Abundance of experience and wisdom that the aged possess cannot be gained from books or friends or can never be downloaded from the websites. The elderly who possess enough experience and maturity to cope with problems in life can help to enhance productivity by alleviating problems that a company confronts in its day to day functioning.

In order to remain active, the elderly have to find out adequate the possible work in which they can engage themselves. It may be part time or some kind of social work or of counselling about education. At such a stage in life a person should become a participant in life instead remaining a mere spectator. It will help them to remain economically independent. In addition, by utilizing of their time in constructive



activities they can review enthusiasm and interest in life. One elderly person from Vadodara city shared his experience of retirement. He said “I am killing my time every day. I play with my grandchildren, help my wife in household chores, watch television and read newspapers. But I always feel that I must utilize my time by sharing my expertise with others. I must contribute to the society”. This expression reflects that an elderly person would not be satisfied with normal household duty and hobbies as pastime activities. Along with them he would rather be aspirant to find out ways to share his/her knowledge and experience, benefit younger generation and, in that way, to impart valuable contribution into making of a new better work for generations to come.

Life expectancy has reportedly increased over the past few decades. With the elderly population in a country is increasing both in terms of absolute numbers in proportion of the total population; yet, traditional family norms and values to support the elderly are eroding gradually. Being country with second highest population in the world, India needs to determine priority issues for future research on ageing and redefine methodologies to undertake such studies. Earlier studies on ageing enable us to understand issues concerning the elderly, especially their problems. However, besides being exploratory, descriptive and localized, most of the studies focus on the urban elderly mostly male retirees/pensioners. The elderly are viewed as mere passive receivers of care. Now the profiles of the elderly population are undergoing a big change with a shift in issues concerns and aspirations. Today, a big proportion of the elderly intends to lead active life to earn sense of fulfilment for themselves, their family and the community. These changes affect quality of their life both directly and indirectly. Consequently, it is imperative to prioritize research efforts and evolve alternative methodologies to conduct meaningful issues related to ageing.

Researches consistently reflect that elderly in general and elderly workers in particular suffer from negative perceptions of their capabilities and desires for continued work. Recently, however, with changes occurring in context of employment markets and new researches suggest that the tide may be turning in favour of elderly workers. One key reason for examining the current situation for elderly workers is that many businesses start to worry about finding enough



workers to fill the void of intend caused with elderly workers. They now consider employing elderly a positive step to safe guard the interest of the organizations. The AARP too begin to recognize and reward companies that prove them “elderly worker friendly.”

The words like “work,” “retirement,” “volunteer,” and also those related to the ageing (e.g., “seniors”) tend to oversimplify the reality, which is more complex .They may serve as barriers to change. To combat negative image of the elderly as mere frail, dependent elderly underpinning a grim view of their future, society too willingly promote their positive image of the “active senior” usually indefatigable, healthy, usually wealthy, and eternally young in spirit. Both the images have limitations. New language, imagery, and stories need to be evolved to help elderly and the general public to re-envision the role and value of elders and also the meaning and purpose of later years in a person’s life. Today’s elderly live longer and remain healthy for longer periods of time the previous generations did. Currently cohorts of elderly workers are facing new pressures to continue work beyond the conventional age of retirement. Some continue to work because they enjoy it and expect new meaning, structure and purpose that work can provide to life .They want to continue work in order to receive costly health benefits. They want to work also to supplement inadequate pension that they are receiving. Some, of course, work because they can ill afford retirement. And, finally, new researches that view across generations of workers reveal that at least in some instances, employers prefer elderly workers to younger workers in view of their contribution about their utility and contribution to their business.The Government of India is committed to ensure conducive environment to the elderly to secure the goals of economic and emotional security. It recognizes that all institutions of civil society, individuals and community should act as equal and necessary partners to achieve this goal.

In this backdrop, when we review of the Indian legal system it reveals that our legal system enacts different legislations to deal with provisions in favour of the elderly. The Constitution of India specifies laws for the territory of India is concerned. The Article 21 of the Constitution announces for the elderly the fundamental right, called “Right to Life and Personal Liberty”. Further Perusal of the Article 41 of the



Constitution, announces one of the directive principles, by which it enunciates the responsibility of the state, to make effective provisions within the limits of its economic development and capacity to secure the right to work, to education and to public assistance in cases like unemployment, old age sickness etc.

The aged who are employed in the organized sector in government service are given economic protection on retirement through the Pension Act, The Employees' Provident Fund and Miscellaneous Provisions Act, 1952. This is another mode to provide social and economic security for elderly workers who have given the best part of their life to industry. The payment of Gratuity Act, 1972, provides some more retirement benefits in addition to the PF and the Family Pensions benefits to employees in the organized sector. This certainly helps the aged to survive in their later life.

Recently the parliament enacted the Maintenance and Welfare of Parents and Senior Citizens Act, 2007. The name of the Act is descriptive and it conveys that parents and senior citizens should receive care and attention from their children. The Perusal of the Act further reveals that it is a short legislation with only 32 sections. It ensures that maintenance of old persons by their families will be a matter of right for the parents. It makes clear that it is a duty of children to take care of their parents.

In order to provide economic and social security in the real spirit, the Government of India goes a step further to launch the National Old-Age Pension Scheme. Its objective is to provide monetary relief and benefits to the destitute aged people so that they can survive happily and with relaxed mind in later years.

The careful analysis of the above referred legislations, policies and other schemes launched by the government reveals that they appear to be working well in theory to safeguard elderly. But the factual positions of their implementation pose a picture. In spite of all ideal provisions, we come across deplorable conditions of the aged people in almost all the states in India.

Several times, violation of the most precious constitutional right, right to life, has been reported. Each time it is rectified by intervention of the judiciary. The judiciary should intervene and ensure justice to elderly. Injustice may occur to



elderly only when the government fails to implement the provisions in correct way. The National Policy of Older Persons was announced a way back in 1999 and it had very noble objective. But even after time beyond a decade, the same is not implemented by the government.

The first point that draws our attention is pension given to elderly. The amount paid to the retired elderly by way of their pension is not adequate. It is too meagre an amount for the elderly to hardly meet their expenses. There is enormous hike in the prices of all commodities including medicines. In such a situation the pension amount would not be sufficient to survive. Such may be a case for the elderly workers in the organized sector. The situation would be worse for the aged in the unorganized sector. They do not get even meagre amount as pension. They have to meet all these expenses on their own. The gratuity and the provident fund make sumptuous amount disbursed after retirement. While observing the mechanism, one will experience acute problem to get their own money from the respective government department. As the elderly aged has to wander office to office for days for the amount and in some cases they are seen even begging for the said amount. The rebate in payment of tax is availed by a very few elderly, as every elderly does not have that much income to avail the rebate.

As consequences of such conditions today we find many elderly persons working in their retirement age. They either wish to continue with their existing job or search for new jobs. Searching for a new job would not be easy task at this age, since we do not have re-employment policy in the organized sectors. As a part of nongovernmental effort website for elderly www.jobsforelderly.in launched in 2007 by Mehta, revealed that there were number of elderly who uploaded their bio-data on the website to get the job. In a period of three months there were hundreds of bio-data uploaded to get a job. The elderly who wanted jobs after retirement were educated and they were retired from organized sectors. The data revealed that most of the elderly had retired from decent jobs also, wanted to work after retirement.

Hence, it is imperative that the present study focuses on silver workers who are working in their retirement age. Such a study will help us to understand their importance at workplaces. Their vast experience of work would fetch respect for them, or they would be exploited by employers. The elderly have the right to work,



and the civil society has to respect his/her and dignity in return. By undertaking such a research, the government and civil society will be able to provide a better work environment to its silver workers.

The rapid growth of the elderly population, and the wide diversity of their profiles with inter-related environmental influences of varied nature demand need significant consideration of researchers, policy planners and service providers. A research agenda on the ageing in the 21st century is evolved by the United Nations Programme on ageing. The International Association of Gerontology contributes to clarify it and implement public policies on the ageing, and influence also to the direction indicated and priorities for scientific gerontology. Thus, it is necessary to study issues related to the labour force participation (LFP) of older persons in view of its impact on the welfare of the elderly, households, society and the economy of the nation. Most of the researches are devoted to the elderly in developed countries, because the ratio of the old-age dependency is reported ratios are higher in them relatively to that in of developing countries. However, in countries like India, the ratio will rise is presumed to rise in coming decades. Moreover, developing countries do not have a well-developed and comprehensive pension system to offer. In addition, the joint family system is falling under strain. In light of these factors, a study of labour market behaviour of the elderly gains is important. Hence, there is a pressing need to re-examine the existing both formal and informal systems available to deal the challenges arising out of the 'Age Quake'. The World Health Organization pose an argument that countries can afford to get old provided if governments, international organizations and civil society enact "active ageing" policies and programmes to enhance the health status, participation and security of elderly. So it the time to plan and to act, Policies and programmes need to be framed addressing to which is based on the rights, needs, preferences and capacities of elderly. They also need to review embrace perspectives on course of life significance of earlier life experiences on the way individual's age. Therefore the main aim of the study is to help the elderly to create a social legacy claiming profound importance in the present context. Added years of their life would give them this chance and at large. There is a need for them to come to terms with the world at large in a way that would create their integrity with world and to their life give them psychological incentive.

1.13.2 JUSTIFICATION OF THE SAMPLE OF THE STUDY



Since the last century, human civilization has witnessed silent revolution, unseen and unheard by many. Although its impact is subtle, it is of utmost significant to everyone. The biggest achievement of the last century was longevity that results in increasing of ageing population worldwide. A man ages continuously through an irreversible biological process. It also occurs socially as perceived by the members of the society. Economically it occurs when a person retires from the workforce and chronologically it happens with passage of time. The survival of an increasing people beyond their traditional adult roles leads to population ageing.

The incredible increase in life expectancy may be termed as one of the greatest triumphs of human civilization. But it poses one of the tough challenges to be met by modern society. The term "old" is always related to physical incapacity, biological deterioration and also economical unproductively, disabilities and psychological failures. A healthy lifestyle is required during old age also. But in the Indian context, there exist three different trends that are seriously threatening the chances of meeting such needs. These are rapidly growing elderly population on one hand and gradual erosion of the traditional joint family system on the other. In addition there is inability of the government to sustain the incremental burden of pension expenses for its own employees. Hence, the possibility of government support for any other section of the elderly population in the society may be ruled out (Vaidyanathan 2003).

However, an aged person has right to decide about personal needs and aspirations, depending upon his capacity. Only sound social security system can protect such rights by assuring regular income during the post-retirement years. But developing such a system in the Indian context would prove a herculean task, as majority of the elderly do not enjoy currently any type of old-age income security. Neither the government nor the public sector alone can formulate the system. The private sector too cannot develop it in isolation. Joint approaches and strategies will be required to design and build up a robust old-age income security system (WHO 2002). The prerequisites for building such a system are effective economic environment, availability of financial instruments and a satisfactory regulatory model. These



factors will help to win confidence of investors which is must required for smooth transition to long-term instrument.

Population ageing is a worldwide phenomenon. In India, the trend results in various challenges on account of gradual erosion of the traditional joint family system and the inability of government to support any section of the elderly population beyond retired government employees on pension. In recent years, India has undergone enormous changes on account of increased urbanization, industrialization and globalization. Across the world, several countries are experiencing population ageing. The growth rate of the elderly population is reported more rapid in developing countries like India than that in developed countries. Apart from demographic transitions, socio-economic and political changes together with increased individualism alter living conditions for the elderly.

Around one-eighth of the world's elderly population live in India. Most of them do not avail coverage of pension system. So they have to rely mostly on family arrangements or their own savings. In the past the elderly were highly respected members in a family in traditional Indian society. Taking care of them was considered among basic responsibilities of a family. Majority of the elderly who lived with their children preferred living with them and it was their desirable choice. .However, growth of 'individualism' in modern life led them to alienation and isolation in their families and society. Migration from rural areas too resulted in growth of more nuclear families in towns and cities.

As a result things become more difficult for the elderly. Policy planners never felt a need seriously to focus on this important area. Lack of attention on their part would not allow them support development of policies that would encourage and facilitate fullest participation of elderly in family, neighborhood and society. The traditional methods of old age income security would not cope with the realities of increased life span and spiraling medical expenses. Hence, there is a pressing need to reexamine existing formal and informal systems available to deal the challenges that arise out of the 'Age Quake'. Coupled with high growth rate of the elderly population, rapid changes are noticed not only in their profiles, but also in their personal, familial, neighborhood and societal environment. It intensifies a need further to evolve alternative approaches and methodological refinements to study



issues related to ageing in a more sensitive manner. There is great deal of literature available on the subject of ageing but most of them inflict of it does a disservice to elderly. They neglect or addresses only in passing, the changing ways that elderly affect in society. Minimum attention is granted to the wealth of knowledge, expertise, skills and wisdom that elderly possess and that is made to educate younger generations.

Today, elderly are relatively more active and independent .It is owing to health consciousness, medical interventions, and their easy accessibility to medical facilities. However most of them are dependent on the younger generation for physical care and financial security. Hence they are forced and are forced to adjust in a society in which that stereotype prevails for the ageing referring to their as deteriorated physical and mental health. The existing studies mostly reveal negative aspects of ageing like the elderly are passive receivers of care, and they do not possess skills and talents to offer to the family and society. It is time that research needs to be geared to look at the positive aspects of the ageing that would ensure them happier in later years. In India, as elsewhere, elderly need to remain integrated in society, and they should be able to live with dignity and security. Further they should be able to pursue opportunities for self-development and participate actively in the formation of policies that concern them.

Two major effects of the globalization is realized in the form of breaking up of traditional joint family system and increasing economic burden on the elderly. It leads to increased marginalization of the elderly. It is important that government and society understand the rights and needs of the elderly and frame suitable policies and legislations to implement them effectively. The ageing needs to be viewed as positive experience for the elderly. A review of age-related issues presented in literature, media and researches would reveal that the majority only can attempt to bracket the elderly as dependent on family and society. Such unfavourable stereotypes of the ageing can serve to further marginalize the elderly in modern Indian society dominated mostly by the young-adult society. In order to create age-integrated society, negative views about the elderly need to reviewed and revised. The elderly need to be regarded as an integral part of society and their contribution should be given due recognition. It is equally important that the elderly



prevent their obsolescence on their own by overcoming their negativity as far as possible to convert into positive outlook to others. 'As you think, so you are' is an aphorism that indicates the influence of mind over body. Considering steady increase in longevity, they must learn to accept the fact that professional retirement does not signify an end of active life. The studies on high longevity and heterogeneity among the elderly in fact reveal that there is increasing section of elderly who are still healthy and active. Well even into their 80s and 90s, they continue to lead productive life and they are eager about it. These people can serve a 'resource group' to make valuable contributions to society provided appropriate policies and programmes are developed to integrate them in developmental process.

Old age should be viewed from perspective of elderly participation and continuity of roles and functions and not of their disengagement and withdrawal. Unbiased perceptions about them will foster positive view of the ageing and reorient the existing stereotype that elderly invariably as mere liabilities. Efforts are urgently required to provide to them favourable environment and would facilitate them to enhance productivity and self-development. Importance of improving self-esteem and self-image, a primary requirement for successful ageing, cannot be overlooked. We need to inculcate a positive attitude. Considering the multi-dimensional aspects that constitute successful ageing and multiple determinants that influence it, some important questions may surface such as: How do we define successful ageing? What factors influence it? Are there variations in successful ageing among individuals with respect to class, gender or other strata of the elderly? What measures need to be taken to promote successful ageing?

Today, the elderly demand that society should not only ensure for their independence and participation, but also provide them care, fulfilment and dignity. Limited understanding of factors influencing their quality of life is largely responsible for the fact that the elderly are denied dignified existence. After all, last stage of life holds as much potential for growth and development as the earlier stages would do. Diversity among the elderly and varied interrelated influencing aspects of their environment should receive significant consideration of researchers and policy planners. The World Assembly on Ageing held in 1982 gave significant impetus to gerontological research; and it has recently gained importance. Further,



the announcements of policies like National Health Policy, National Population Policy and National Policy on Older Persons too lead to far more awareness and consciousness among researchers, policy makers and others, resulting in an increased focus on age-related issues. In this light, the United Nations (2002) carry feeling that "There is a need to assess the 'state of the art' of existing knowledge, as it varies across countries and regions, and to identify priority gaps in information necessary for policy development." As the second most populous country in the world, it is important for us to assess the status of research on ageing in our country and identify existing gaps. It calls for attention of researchers as well as policy makers and others associated with issues of ageing. Such exercises would help us to prioritize issues for future research and refine methodologies to undertake such studies in better manner. An opportunity has to be created for the elderly to create a social legacy of profound importance. Added years of their life give them a chance. Their experiences in life give them capability. They need to come to terms with the world in a way that allows them integrity to life and gives them the psychological incentive.

In conclusion, it appears that population ageing is one of the most important and challenging issues in this millennium. It may infer that in this country, the ageing process has been largely influenced by socio-economic development of society. However, the problems call for serious thinking on a part that the government and civil society can play. In this context, the present research would like to find the reasons of silvers workers for working after retirement



1.13.3 SIGNIFICANCE OF THE STUDY IN THE DEPARTMENT OF EXTENSION AND COMMUNICATION

Department of Extension and Communication at the Faculty of Family and Community Sciences, The Maharaja Sayajirao University of Baroda, seeks to train its student to work on the various issues related to human development. In past number of studies were undertaken for the benefit of women and children on development issues like health education and income generation, women empowerment, human rights etcetera.

The students of department also work with the vulnerable sections of the society in the field courses. The elderly constitute vulnerable section of society and students of the department conduct field work with this group as a part of adult education course. So it makes it interconnecting that elderly was selected as the sample of this study. Conducting this study is more pertinent in department of extension and communication as it will help in designing the course curriculum of the courses like adult and non formal education of the department in order to make the field work more effective and need based.

Department undertakes various projects through its curriculum to cater to vulnerable section of the society. Elderly population is an emerging group in society that needs special care and attention. This group faces number of problems which can be tackled meaningfully through researches and action projects in the department.

1.13.4 JUSTIFICATION OF THE VARIABLES

1. Age

Age is a major variable that is used to indicate individuals' age differences. Increasing age signifies seniority and physical deterioration. This means age has an oppositional relationship with health levels of the elderly. When the elderly get older, their ability to work decreases according to increasing age. The study of Soontranuet et al., (1991) reveals that the proportion of the elderly's responsibility to their family decreases according to increasing age. It is in accord with the studies of Nirom (1987), Ruttanavijit (1995), and Keukulnarak (1997) which found that



most elderly people who work are in the age group of 60-64 years old and they will reduce their work when getting older. Pittayanon (1992) indicates that age is an indicator of labour participation. There is a low rate of very old age people working because of their weak health.

Although in this study age is used as an indicator for working ability; that is people who work in the governmental sector and the state enterprise sector retire when they are 60 years old, it does not mean that people aged 60 or over are not able to work. The scientific research that studies the aging process or aging revealed that the elderly are able to retain their activeness for their lifetime, especially those aged between 60 and 75. They are healthy enough to do activities on their own (Khotrakul, 1993). It accords with the study of Hemathorn and Silapasuwan (1983 cited in Nirom, 1987) that found that early old aged people or those aged between 60 and 69 have active bodies and were able to do more efficient work than those who were aged 70 and over. The elderly aged from 80 years old were in the group that has the least ability to do activities. It can be said that the age of the elderly is relational to their ability to work. Keukulnarak (1997) found that both male and female elderly aged between 60 and 69 worked in the agricultural sector more than other age groups. The elderly aged over 80 did other work more than agricultural work because agricultural work required a lot of strenuous labour. Khotrakul (1993) revealed that those who did not work in the governmental sector tended to work until the time they thought it was enough for them. And those whose work requires physical energy, such as farmers or labourers, often retire before they are 60 years old.

The age at which any individual retires will reflect their circumstances, choices, and constraints. Hansson et al. (1997) argued retirement is rarely based on one influence alone, but that several variables affect the decision. According to Patrickson and Ranzijn (2004), individuals have 'bounded choices' about retirement, each needing to take into account the constraints of their financial position, health situation, and motivation to work. Employers contribute to these bounded choices by their offering, or not, suitable employment, and governments also contribute with policies and incentives concerning taxation, superannuation, and age pension benefits. In contrast, Parnes and Sommers (1994) described some

elderly who were 'shunning retirement', based on their good health, continued psychological commitment to work, and dislike of retirement.



2. Education Qualification

Education is an indicator of an individual's ability to work, including opportunity to work, payment, and characteristics of the jobs. In addition, education has a positive relationship to economic systems. Those who receive high education have a better opportunity to get a good job; they will be well paid; and they are able to earn enough for their living costs (Chumjit, 1987). The studies of Amornsirisomboon (1992) and Keukulnarak (1997) found that education was related to both male and female elderly working. The rate of the elderly who finished grade 4 was higher than those finishing other grades. It accords with the study of The National Statistical Office (1998) in which the highest proportion of working elderly was from the group of those who had primary education. The second highest was those who had lower education than early primary school and lowest was those who did not receive any education. While Ruttanavijit (1995) found that education was not related to the elderly working, Boonnak (1994) in her study of the education of the elderly in Bangkok found that the more the elderly had higher education the more they wanted to work.

The rate of those who had higher education or over was 36.3 percent; those who finished junior high school was 30.9 percent; and those who finished primary school was 24.5 percent, respectively. Pittayanon (1992) revealed that education has an influence on labour participation. Those who have high education participate in the labour force more than those who have low education because the former consider that they should use the knowledge gained from their education for their own benefit. Education affects different occupations of the elderly. While most elderly who have high education work in the non-agricultural sector, those who have low education work more in the agricultural sector (Nirom, 1987). The study of Boonyanupong and Boonyanupong (1990) found that both the elderly who lived in the urban and rural areas began their work after they finished primary school. This was because in the past there was no indicator that specified that age and knowledge were requirements for work. As a result of the fact that there was a

transferral of occupational knowledge from individual to individual, such as parents, familial members or owners of the business, the elderly in the past did not have high education (Boonyanupong and Boonyanupong, 1990).



3. Health Status

Health is a major factor that affects behaviours and roles of individuals of every gender and age. Changes in physical conditions and deteriorating bodily functions make old age people have more health problems than other age groups (Chariyaratpaisarn, 2000). Ruttanavijit's study of elderly people in the Central region and Northeastern region of Thailand (1995) revealed that elderly people's physical abilities are related to their work. The rate of those who have good physical abilities is higher than those who do not have good bodily functions. It accords with Chayovan's study of the community's response to elderly people's health problems (1995). Chayovan found that the number of the elderly who worked in the past year were those who had less health problems and was higher than those who did not work because the work status of the elderly was a selection. That is, the elderly who were able to work were those who had good health or did not have health problems. However, the study of Ruttanavijit (1995) found that sickness was not related to the work of the elderly.

A lot of research studies revealed that 70 – 80 percent of the causes that make the elderly stop working are health problems (Chayovan and Wongsit, 1987). The study of Nirom (1987) found that health conditions of the elderly were the major factor that allowed the elderly to work in the agricultural sector. Some people who were old but healthy were able to work. It was also found that health conditions were indicators that specified elderly people's abilities to work. Most of those who had good health worked in agricultural and non-agricultural sectors. The second highest were those who had medium health problems and the last were those who had bad health problems.

Another important health factor is the health of the worker's partner (Talaga and Beehr 1995). Talaga and Beehr (1995) and Wolcott (1998) found if their partner is in poor health, men will continue to work to provide greater financial resources,

while women will tend to leave the workforce, in order to directly care for their sick partner.



4. Type of Family

When considering family structure, which is able to indicate working conditions, it is found that male elderly and female elderly living in nuclear family households work more than those living in extended family households and unrelated individuals households. The fact is that nuclear family households consists of husband and/or wife, and unmarried child, so children make the elderly take more responsibility for the couple and the children than the elderly living in an extended family household and unrelated individuals household (National Statistical Office, 2001). The studies of Amornsirisomboon (1992) and Keukulnarak (1997) found that most of the working old age people were married. This echoes the study of Boonnak (1994) that 58.2 percent of people who want to work were married people; 33.6 percent were those were widowers or divorcees; and 7 percent were single people. It accords with the study of The National Statistical Office. Marital status is related to the working of the elderly. Old age people who are single and those who are married are of the highest numbers. Pittayanon (1992) reveals that the most important variable of married women's participation in the labour force is the husband's income. Women from well-to-do families spend most of their time raising their children and doing house work. In contrast, the study of Rakwanich (1993 cited in Ruttanavijit, 1995) indicates that the highest numbers of the working elderly are those who are single. The second highest are those who are married and those who are widowers, divorced, or separated.

5. Economic Status

One of the important factors concerning the retirement decision is that of the individual's Economic status. An individual's economic status includes issues of savings, both personal and superannuation, housing ownership, other investments, dependence of others (children, elderly parents, sick relatives), expected income stream from combined pension and superannuation, and adequacy of health



insurance (Károly and Rogowski 1994; Wise 1996; Patrickson and Ranzijn 2004). If finances are very healthy, then the decision to retire may be possible at any age or stage. On the contrary, if finances are very unhealthy, the option to retire may not be realistic at a particular point in time. One effect of longer life expectancy is that people commonly having children later in life, and hence, they may still be financially responsible for children at the traditional retirement age of 65 years. In addition, these same people may have parents that are still alive and if they are, their health care costs are likely to be greater and to go on for longer. In other words, the 'older Baby Boomers are already becoming financially sandwiched in their need to provide for two other generations' (O'Neill 1998, p. 178). Both these financial imperatives, plus the strong likelihood that they will live longer than their parents did due to healthier lifestyles and improvements in medicine, may push workers to continue working or attempt to return to the workforce. Moreover, the likelihood that government-funded social service payments will dwindle and individuals will need far more to financially fend for themselves, suggests that some elderly will be forced to continue working because they will be unable to live on their accumulated savings, superannuation and pension (Schwartz 1999). Evidence from the USA supports this possibility, as that country's economic crisis recently resulted in some elderly not being able to retire, and some retirees returning to work, because of their reduced retirement savings and investments (Kadlec 2002; Clement 2004). In contrast, other research suggests that financial considerations were not the most important motivator in the decision to retire. For example, Leonard (1999, p. 28) reported a study finding a growing number of employers were asking elderly to remain on the job, and many of these elderly were staying on, not because of financial needs, but because their work colleagues had become like family to them, and 'their pride and self-esteem are also linked to the notion that they are making a contribution to society'. Likewise, Gardyn (2000) argued money was not the main motivator for elderly continuing to work, instead, the main motivators were found to be the desire to keep active and to maintain social interaction with others and to feel productive.



1.14 Objectives of the Study

(A) Objectives related to Silver Workers

1. To study the profiles of silver workers working in Vadodara city.
2. To study the reasons of silver workers to work after retirement with respect to
 - a. Personal reasons
 - b. Familial reasons
 - c. Financial reasons
 - d. Work related reasons
3. To study the differences in the reasons of silver workers to work after retirement in relation to the selected variables:
 - a. Age
 - b. Educational qualification
 - c. Last Designation
 - d. Present salary
 - e. Health status
 - f. Type of family
4. To study the influence of work on silver workers
5. To study the differences in influence of work on silver workers in relation to the selected variables:
 - a. Age
 - b. Type of work (Present)
 - c. Present designation
 - d. Health status
6. To study the problems faced by silver workers at their workplace
7. To study the difference in the problems faced by silver workers at their workplace in relation to the selected variables:
 - a. Age
 - b. Educational qualification



- c. Present salary
- d. Health status
- e. Present designation
- f. Perceptions about old age

- 8. To study the satisfaction of silver workers in relation to their work status
- 9. To study the differences in satisfaction amongst silver workers in relation to the selected variables:
 - a. Type of work (present)
 - b. Present salary
 - c. Present designation

(B) Objectives Related to Employers

- 10. To study the profiles of organizations employing silver workers
- 11. To study the reasons of employers for recruiting silver workers in their organizations/companies/institutions/firms/business houses/corporate.
- 12. To study benefits of employing silver workers in their organizations/companies/institutions/firms/business houses/corporate.
- 13. To study the problems faced by employers by employing silver workers in their organizations/companies/institutions/firms/business houses/corporate.

1.15 Null Hypotheses of the Study

- 1. There will be no significant differences in the reason of silver workers to work after retirement in relation to the selected variables:
 - a. Age
 - b. Educational qualification
 - c. Last designation
 - d. Present salary
 - e. Health status
 - f. Type of Family



2. There will be no significant differences in influence of work on silver workers in relation to the selected variables:
 - a. Age
 - b. Type of work (Present)
 - c. Present designation
 - d. Health status
3. There will be no significant difference in the problems faced by silver workers at their workplace in relation to the selected variables:
 - a. Age
 - b. Educational qualification
 - c. Present Salary
 - d. Health status
 - e. Present designation
 - f. Perceptions about old age
4. There will be no significant differences in satisfaction amongst silver workers in relation to the selected variables:
 - a. Type of work (Present)
 - b. Present salary
 - c. Present designation

1.16 Delimitations of the Study

1. The study is delimited to retired silver workers (58 and above) residing in Vadodara City
2. The study is delimited to silver workers reasons, influence, perception, problems and satisfaction of silver workers working after retirement

1.17 Assumptions of the Study

1. Most of the silver workers were working after retirement
2. There are various reasons of silver workers to work after retirement

1.18 Operational Definition of the Study



1. **Silver Workers:** In the present study, they are those people who work after retirement. These people fall in the age group of 58 years and above residing in Vadodara City.
2. **Employers:** In the present study, they are those people who recruit the silver workers in the organization, corporate, business houses and firms post their retirement