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LIFE SATISFACTION OF RETIRED WOMEN



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ABSTRACT

Though many of the studies were made on elderly women and working women, still no considerable study was made to look into the life of retired women, who were served in Government or Private employment. In this regard, the present study is made to look into the life satisfaction of retired women in Kalaburagi city of Karnataka. Totally 200 retired women were surveyed and the life satisfaction is assessed by analyzing and correlating different variables such as age, education, income, health problems, etc. It is suggested to start counseling and guidance centres to solve the problems of

retired women. Further, retired women are having economic security and as such, can spend their time in productive and leisure time activities such as social welfare, education of children, reading, etc.

KEY WORDS: *Life Satisfaction, retired women, working women*

INTRODUCTION:

Wood (1975) stated that employment has fostered in women a dynamic and pragmatic approach to life, an individualistic view of self, and a cosmopolitan orientation attitude, which are manifestation in the working women's patterns of family life and in her changing familial roles. Many studies have emphasized that the status of working women developed socially, politically, economically and culturally.

Of course, many of the studies were conducted to know the work life of women in the organized sector and also in the unorganized sector and even elderly women. Till now, no considerable study is conducted in relation to the retired life of the working women. Actually the retired women are facing many of problems such as poor health, ill treatment from the younger family members, feeling of insecurity (if widow), lack of leisure time management, etc. For this purpose, there is need to study and analyze the life satisfaction of retired women in organized sector.



It is noted that the working women are always dynamic and play a dual role both in her family life as well as in the work place. After retirement, the women have to face many challenges and play many roles, such as a leader of the family (in case of Widow and Mother), face different social and economical circumstances, poor health conditions due to ageing, ill health, chronic diseases, if any, and social and economic difficulties like ill-treatment by the youngsters in the family, loss of earning clubbed with loneliness like loss of spouse, etc. In these cases, the psychological and health conditions of the retired women need care and there is also need to know the social environment of the retired women and the way the family members treat them. There are also certain old age health ailments such as diabetes, cancer, rheumatics, psychological depression due to ill treatment, feeling of unsecured, etc. Among all the problems, the life of retired women may be neglected in family and society.

Like all the elders, these retired women are also at the ending stage of their life. Hence, there is need to evaluate compare life satisfaction according to different factors such as age, marital status, qualification, income, etc. The present study is made on life satisfaction of elderly retired women in Kalaburagi city.

Objectives of the Study:

The present study is basically made to analyze and discuss the level of life satisfaction of retired women. Generally, women employees earlier retired at their age of 58 years and it has increased to 60 years now. In terms of economic well being, most of these women are secured, but there is dissatisfaction in life due to negligence from younger in family, ill health, loneliness, psychological depression, etc. Hence, the present study is made to analyze and find correlation with the different variables such as age, education, health, etc with the life satisfaction of retired women.

Methodology and Limitations:

As discussed already, the present study is made in Kalaburagi city of Karnataka State. As the number of retired women from Government department is lesser, the author surveyed total 200 retired women. The retired women are of more than 58 years and living in Kalaburagi city. The primary data was collected from these selected retired women through questionnaire based on Life Satisfaction Scale in Kannada language. The collected primary data is analyzed, correlated and discussed as under.

Life Satisfaction of Retired Women:

The life satisfaction of the respondents covering different aspects in their life is analyzed and correlated with different variables such as age, qualification, income, marital status, etc and the results are discussed as under.

1. Age in Relation to Life Satisfaction:

As discussed above, Life Satisfaction scale is applied to the age of the respondents and compared whether the age factor have influence on the life satisfaction. The collected data is as under.

Table No. 1. Age in Relation to Life Satisfaction

Life Satisfaction	Age							
	Up to 60 Years		61 to 70 Years		71 to 80 Years		Total	
	F	%	F	%	F	%	F	%
Satisfied	03	27.3	40	22.1	02	25.0	45	22.5
Satisfied to Some extent	05	45.5	112	61.9	05	62.5	122	61.0
Not Satisfied	03	27.3	29	16.0	01	12.5	33	16.5
Total	11	100	181	100	08	100	200	100

It is surprising to note from the above table that age is conversely related to the life satisfaction. That is the respondents with younger age up to 60 years are not satisfied in their life, compared to that of the respondents of 61 to 70 years of 71 to 80 years. Hence, it can be concluded that age is determining factor in life satisfaction.

2. Qualification in Relation to Life Satisfaction:

Education qualification may also have impact on the life satisfaction of the respondents. Hence, collected information on the qualifications of the respondents is compared and correlated to the life satisfaction scale as under.

Table No. 2. Qualification in Relation to Life Satisfaction

Qualification	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Illiterate	04	13.8	19	65.5	06	20.7	29	100
Primary	17	17.9	36	59.0	08	13.1	61	100
Secondary	08	23.5	22	64.7	04	11.8	34	100
Pre-University	12	30.8	27	69.2	--	--	39	100
Graduate	02	12.5	09	56.3	05	31.3	16	100
Post-Graduate	02	9.5	09	42.9	10	47.6	21	100
Total	45	22.5	122	61.0	33	16.5	200	100

It is observed from the above table that majority of the respondents whether illiterates or highly educated are satisfied to some extent. Hence, it can be said that education has lesser or no impact on the life satisfaction of the retired women.

3. Nature of Employment in Relation to Life Satisfaction:

Generally it is assumed that Class-I employees are more satisfied in life, as they were having adequate authority and higher salary compared to that of other categories of employees. Hence,

collected information was compared and analyzed as under.

Table No. 3. Nature of Employment in Relation to Life Satisfaction

Nature of Employment	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Class-I	--	--	06	50.0	06	50.0	12	100
Class-II	07	25.9	14	51.9	06	22.2	27	100
Class-III	29	25.4	71	62.3	14	12.3	114	100
Class-IV	09	19.1	31	66.0	07	14.9	47	100
Total	45	22.5	122	61.0	33	16.5	200	100

It is surprising to note from the above table that retired women from lower rank of employees that is Class-III and Class-IV employees are more satisfied in their life compared to that of Class-I officers. The level of satisfaction is more in case of Class-III, Class-IV and Class-II respectively and it is surprising to note that none of the Class-I officer is fully satisfied in their life fully.

4. Type of Employer in Relation to Life Satisfaction:

There are both advantages and disadvantages to work under different kinds of employers and departments. The employers of the retired women covered under the study are central government, state government and local governments like Municipal Corporation. Compared to the local government, the employees of central and state governments have more benefits before and after retirement. Hence, collected data on life satisfaction of the retired women was analyzed and related with the type of employers as under.

Table No. 4. Type of Employer in Relation to Life Satisfaction

Type of Employer	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Central	02	18.2	07	63.6	02	18.2	11	100
State	42	23.2	111	61.3	28	15.5	181	100
Local	01	12.5	04	50.0	03	37.5	08	100
Total	45	22.5	122	61.0	33	16.5	200	100

The above table made it clear, the employees who were served under the state government service are more satisfied compared to that of central and local government. It is surprising to note that more than one-third of the respondents who were served and retired from local government are not satisfied with their life. Hence, it can be said that life satisfaction is more in case of state government employees.

5. Marital Status in Relation to Life Satisfaction

Marriage is a social institution and it plays a significant role in life satisfaction of the respondents. As such, life satisfaction scale was analyzed considering the marital status of the respondents as under.

Table No. 5. Marital Status in Relation to Life Satisfaction

Marital Status	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Married	20	21.5	57	61.3	16	17.2	93	100
Unmarried	05	29.5	12	70.6	--	--	17	100
Widow	13	20.6	34	54.0	16	25.4	63	100
Divorced	06	33.3	12	66.7	--	--	18	100
Separated	01	12.5	06	75.0	01	12.5	08	100
Total	45	22.5	122	61.0	33	16.5	200	100

The above table shows that comparatively more proportion of the married respondents are satisfied with their life fully or to some extent. On the other hand, the respondents living single as unmarried, widows, divorcees and separated respondents only satisfied to some extent in their life. Hence, marriage and living along with husband plays an important role in life satisfaction.

6. Type of Family in Relation to Life Satisfaction

Type of family also plays a decisive role in life satisfaction. In joint family, the respondents are more satisfied, as other family members are also looking after the family work. Further, where there is nuclear family, the respondents may not be satisfied, as all the family work should be done by the respondents themselves. The collected information is analyzed as under.

Table No. 6. Type of Family in Relation to Life Satisfaction

Type of Family	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Joint	18	29.0	34	54.8	10	16.1	62	100
Nuclear	14	14.0	67	67.0	19	19.0	100	100
Extended	13	34.2	21	55.3	04	10.5	38	100
Total	45	22.5	122	61.0	33	16.5	200	100

The above table made it clear that majority of the respondents whether living joint or nuclear or extended families are satisfied to some extent. The respondents living with extended families have more satisfaction compared to joint and nuclear families. Hence, living together is the secret of life satisfaction.

7. Caste in Relation to Life Satisfaction:

Of course, caste is not determining factor in life satisfaction and it only helps to study culture and conventional background of the family. Still the life satisfaction scale considered caste as an important factor. Hence, caste is related to life satisfaction as under.

Table No. 7. Caste in Relation to Life Satisfaction

Caste	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
SC	09	20.5	21	47.7	14	31.8	44	100
ST	13	22.8	37	64.9	07	12.3	57	100
OBC	11	25.0	27	61.4	06	13.6	44	100
Others	12	21.8	37	67.3	06	10.9	55	100
Total	45	22.5	122	61.0	33	16.5	200	100

It is observed that more or less same proportion that is one-fourth of the respondents belongs to SC, ST, OBC and others are satisfied with their life. Similarly more number of respondents belongs to ST, OBC and Others are satisfied to some extent compared to that of SC. It may be so, because, the respondents belongs to Scheduled Caste are still socially backward.

8. Religion in Relation to Life Satisfaction:

Like caste, religion is also not decisive factor in life satisfaction. Still life satisfaction scale is related to the religion and the collected and analyzed as under.

Table No. 8. Religion in Relation to Life Satisfaction

Religion	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Hindu	31	20.3	90	58.8	32	20.9	153	100
Muslim	10	45.5	11	50.0	01	4.5	22	100
Christian	02	22.2	07	77.8	--	--	09	100
Buddhist	02	16.7	10	83.3	--	--	12	100
Jain	--	--	04	100	--	--	04	100
Total	45	22.5	122	61.0	33	16.5	200	100

It is observed from the above table that surprisingly, nearly half of the Muslim respondents are fully satisfied in their life compared to all other respondents. All the respondents belongs to Jain religion, a great majority of the Buddhists, Christians are satisfied in their life to some extent. More than half of the Hindu respondents and Muslims are satisfied to some extent in their life. It shows that religion is not at all related to life satisfaction.

9. Present Stay in Relation to Life Satisfaction:

Present stay after retirement is also play significant role in life satisfaction of the respondents. Hence, collected data on the present stay in relation to life satisfaction is analyzed as under.

Table No. 9. Present Stay in Relation to Life Satisfaction

Present Stay	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Family	32	20.9	93	60.8	28	18.3	153	100
Partner	05	27.8	11	61.1	02	11.1	18	100
Alone	07	28.0	15	60.0	03	12.0	25	100
Others	01	25.0	03	75.0	--	--	04	100
Total	45	22.5	122	61.0	33	16.5	200	100

It is surprising to note from the above table that a great majority of the respondents may be living with family, or partner, or alone or even living with others are satisfied in their life to some extent. Hence, it may be generalized that present stay do not determine the life satisfaction.

10. Have Worries in Relation to Life Satisfaction:

Worries definitely play an important role in deciding the level of life satisfaction. In this respect, the collected data is presented as under.

Table No. 10. Have Worries in Relation to Life Satisfaction

Have Worries	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Yes	23	25.6	55	61.1	12	13.3	90	100
No	21	19.3	67	61.5	21	19.3	109	100
Total	44	22.1	122	61.3	33	16.6	199	100

It is noted that majority of the respondents whether have worries or not are satisfied to some extent and only few of the respondents are satisfied with their life.

11. Inadequate Income in Relation to Life Satisfaction:

Collected data was also analyzed to show relationship of inadequate income with level of life satisfaction. The data is analyzed and presented in the following table.

Table No. 11. Inadequate Income in Relation to Life Satisfaction

Inadequate Income	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Yes	18	36.0	24	48.0	08	16.0	50	100
No	27	18.0	98	65.3	25	16.7	150	100
Total	45	22.5	122	61.0	33	16.5	200	100

It is interesting to note that more than one third of the respondents, even though there is inadequate income are satisfied compared to that of the respondents with adequate income. Further, comparatively there are more respondents who have adequate income and satisfied to some extent in their life.

12. Problems with Post-Retirement in Relation to Life Satisfaction:

Problems with post-retirement are also related to the life satisfaction. Generally, problems plays negative role in level of life satisfaction. As such collected data is analyzed and presented as under.

Table No. 12. Problems with Post-Retirement Life in Relation to Life Satisfaction:

Inadequate Income	Life Satisfaction							
	Satisfied		Satisfied to Some extent		Not Satisfied		Total	
	F	%	F	%	F	%	F	%
Yes	24	32.4	43	58.1	07	9.5	74	100
No	22	17.6	78	62.4	26	20.8	126	100
Total	46	23.0	121	60.5	33	16.5	200	100

It is highlighted from the above table that most number of respondents, even though have problems are satisfied. Further, majority of the respondents who do not have problems are satisfied to some extent in their life.

Concluding Remarks:

It is observed from the above discussion that life satisfaction has become lesser with increase in age as the old aged women are increasingly suffering from health and other problems with the increase in their age. Of course, education is helpful to get awareness, but many of the psychological problems such as loneliness, feeling of insecurity, depression, etc. are not avoided during old age. In this regard, economically retired women are somewhat satisfied in their life. It is suggested to start psychological and health counseling and guidance centres for retired women to solve their health, family and social problems. Further, the retired women have to engage in different kinds of activities such as teaching small children, reading, social welfare, etc so as to spend their remaining life happily.

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