



CHAPTER – 5

SUMMARY

5.1 Introduction

India has largest population in the world. On average, an elderly person is expected to live between 18 and 20 years beyond 60. The number of older persons in India is projected to increase from 90 million in 2008 to 298 million in 2051 and 505 in 2001. The portion of the elderly would reach 20 percent in 2051, from 8 percent in 2008 about 75 percent of the elderly are in rural areas.

The ageing of populations is one of the successful outcomes of demographic transition, in particular, mortality transition. The developed countries of the world have already experienced the process of ageing and its consequences and have developed policies and programmes to avert crisis in not only providing economic and social security but also promoting economic growth. Developing economies such as the countries of South Asia are also well on their way to having a similar ageing population. However, they are either prepared to face the consequences or to manage the growing numbers of the elderly through appropriate policies of welfare and social protection. Although the proportion of the elderly who are 60 years of age and above would seem to be relatively low in the biggest populous giants of the world such as China and India, in terms of absolute numbers, they have much more elderly persons than many other regions (countries) of the world because of their huge population bases. The recent spurt in empirical studies related to the elderly in the developing world is attributed not only to increasing numbers but also to deteriorating living conditions of the elderly accentuated in part by rapid modernisation and urbanisation as well as internal and international migration. The projected increase of the elderly populations in both absolute and relative terms is, in many developing countries, a subject of growing concern for demographers, planners, policymakers, actuarial experts and pension economists. It has been, indeed, a matter of grave concern for countries such as India, Sri Lanka and Bangladesh, Pakistan and Nepal. (Treas and Logue, 1986; World Bank, 1994, 2000; 2001; Government of India, 1999, 2001; Alam, 2006; Irudaya Rajan, Mishra, and Sarma, 1999; Irudaya Rajan, 2008; Leibig and Irudaya Rajan, 2003; Irudaya Rajan, Risseuw and Perera, 2008).



India has largest population in the world. On average, an elderly person is expected to live between 18 and 20 years beyond 60. The number of older persons in India is projected to increase from 90 million in 2008 to 298 million in 2051 and 505 in 2001. The portion of the elderly would reach 20 percent in 2051, from 8 percent in 2008 about 75 percent of the elderly are in rural areas.

The twentieth century and the beginning of this one have seen an unprecedented demographic transition in the form of population ageing. Globally, life expectancy at birth increased from around 47 years in the 1950s to 67 in 2008, an increase of 20 years in the space of half a century. The gain has been impressive among less developed regions, i.e. 24 years compared to 10 in developed regions (UN, 2007). In India, the gain has been 21 years (Irudaya Rajan, 2008). India has the second largest number of older persons¹ in the world. On average, an older person is expected to live 18-20 years upon reaching 60. 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 older persons? 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? Are widowed women dispossessed? Is there any special social security provision for older women and widows? What are the policy responses? This paper aims to address these issues in the Indian context.

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.

The current problem of the policy makers to extend socio economic security for the poor is the demographic ageing and increased number of aged in the country's population. The growth of the aged population which is either dependant on the young or unemployed or working for food during the evening yeas of their life is a challenge to the social security systems in the country. As there is no correct definition to the aged, we consider , that the



population above the age of sixty as aged. This can be safely taken as the retirement age in the organized employment in the country is between 58 years to 60 years on majority. According to the data available from the decennial census the number of aged has increased from about 19.6 million in 1951 to 75.93 million in 2001 or by 287 percent over 50 years period. Their share of population increased from 5.5 to 6.8 percent. However in effect, nearly 72 percent of the increase in the number of the aged has to be attributed to population growth, where as the balance 28 percent has been due to the aging of the population.

More than 100 million populations (8% of total population) in India are elderly, higher than the combined population of UK and Canada. In India according to living arrangement by analysing 39,694 elderly data from NFHS-2. Overall 3% of total elderly are living alone in India, 1.7% men and 4.5% women. Significant variations in morbidity among the elderly exist with respect to living arrangement and gender.

Today India is home to one out of every ten senior citizens of the world. Both the absolute and relative size of the population of the elderly in India will gain in strength in future. Among the total elderly population, those who live in rural areas constitute 78 percent. Sex ratio in elderly population, which was 928 as compared to 927 in total population in the year 1996, is projected to become 1031 by the year 2016 as compared to 935 in the total population. The data on old age dependency ratio is slowly increasing in both rural and urban areas. Both for men and women, this figure is quite higher in rural areas when compared with that of urban areas. More than half of the elderly populations were married and among those who were widowed, 64 percent were women as compared to 19 percent of men. Among the old-old (70 years and above), 80 percent were widows compared to 27percent widowers. Men compared to women are found to be economically more active. In 1991, 60 percent of the males were main workers whereas only 11 percent of the females were main workers. Out of the main workers in the 60+ age group, 78 percent of the males and 84 percent of the females were in the agricultural sector. Since women's economic position depends largely on marital status, women who are widowed and living alone are found to be the worst among the poor and vulnerable.

Given the trend of population aging in the country, the older 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 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. The prospect of loneliness often accompanies the process of aging. In fact, many old people, unable to bear this loneliness, commit suicide, and many are clamouring for the right to die rather than be forced to live with the indignities and hopelessness of old age(commit aging suicide). Aging also hardens the likes and dislikes of a person— his or her prejudices, perceptions, and value judgments that refuse to acknowledge the reality of aging.

Among the several problems of the elderly in our society, economic problems occupy an important position. Mass poverty is the Indian reality and the vast majority of the families have income far below the level, which would ensure a reasonable standard of living. As people live longer and into much advanced age (say 75 years and over), they need more intensive and long term care, which in turn may increase financial stress in the family. Inadequate income is a major problem of elderly in India (Siva Raju, 2002). Nearly half of the elderly are fully dependent on others, while another 20 percent are partially so (NSSO, 1998). For elders living with their families-still the dominant living arrangement their economic security and well being are largely contingent on the economic capacity of the family unit. Particularly in rural areas, families suffer from economic crisis, as their occupations do not produce income throughout the year. Nearly 90 percent of the total workforces are employed in the unorganised sector. They retire from their gainful employment without any financial security like pension and other post retirement benefits

5.2 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

5.3 Methodology

5.3.1 POPULATION OF THE STUDY

The population of the present study comprised of silver workers those who are officially retired (58 and above) working for productive purpose/still working and earning after their retirement. The other group of sample consisted of employers from Vadodara city who have recruited those silver workers in their offices/institution/firms and Business houses residing in Vadodara city of Gujarat State.

5.3.2 SAMPLE SIZE AND SELECTION PROCEDURE OF THE SAMPLE (SILVER WORKERS AND EMPLOYERS)

The sample of the present study comprised of two types of respondents one were the silver workers and other were the employers who employed silver workers. In total there were three hundred and fifty respondents from which three hundred were silver workers who were working post retirement and fifty were the employers who recruit those retired silver workers in their organizations, corporate, banks, companies, firms and colleges from Vadodara city of Gujarat State.

In order to indentify an employer which is the second sample of the study, the researcher approached the same organization where the silver workers were found working during their retirement. The size of the organisation (i.e number of employees) was one important factor in shaping the experience, ethos and practice of employers.



A purposive sampling method was used to draw the sample. Researcher identified banks/corporate/organizations/companies/firms functioning actively and recruiting silver workers and the organization recruiting those silver workers after retirement in Vadodara city. Researcher visited those banks/corporate/organizations/companies/firms and asked about silver workers who were recruited there after retirement. Almost fifty silver workers were identified initially those who were working after their retirement.

Those silver workers provided the names and addresses of the other silver workers whom they knew. The names and addresses of silver workers were also collected from colleagues, friends, relatives, neighbours, who knew silver workers those who were working after retirement. Same organizations were approached by the researcher in order to identify the employers. The snowball sampling technique was used to identify the sample.

5.3.3 CONSTRUCTION OF RESEARCH TOOLS

The present study was an exploratory research. Therefore, survey method was preferred for studying the reasons of silver workers and for the employers who recruit them. The questionnaire, perception scale and rating scales were the tools used for data collection. In addition to obtain a picture of ideal working situation during retirement open ended question were incorporated. The main aim to incorporate open ended questions was to attract unfiltered impressions of the silver workers descriptions of their circumstances and experiences. The tools were constructed keeping in mind various purposes after reviewing related literature desired from books, journals and other literatures. As a first step, main topics for survey were defined such as former professional career, motivation for working during retirement, changing profession when entering retirement, and type of work in retirement. The pilot study helped the researcher to frame the questionnaire. The tools were prepared in English and then translated into Gujarati for better comprehension of the silver workers and to ensure ease in communication

5.3.4 DESCRIPTION OF RESEARCH TOOL USED FOR SILVER WORKERS

A questionnaire consisting of six sections was prepared to study the reasons, perceptions, problems, their work related satisfaction and factors that influence silver

workers, to work after retirement. The sections, content and response system used in the research tool of silver workers are detailed in the table 1



Table: Description of Research Tools of the Silver Workers

Sections		Content	Response System
Section-1	Part-A	Background Information of the Silver Workers	Check list cum Questionnaire
	Part-B	Family Background	Check list cum Questionnaire
	Part –C	Present Occupational Status	Check list cum Questionnaire
	Part-D	Work History	Check list cum Questionnaire
	Part –E	Health Status	Checklist
Section-2	Part-A	Reasons of Working after Retirement	4-Point Rating Scale
	Part-B	Perceptions about Retirement	3-Point Rating Scale
Section -3		Influence of Work on Silver Workers	3-Point Rating Scale
Section -4		Problems Faced by Elder Workers at Workplace	4-Point Rating Scale
Section -5		Satisfaction at Workplace	3-Point Rating Scale
Section -6		Suggestions	Open Ended Questions and checklist

5.5 Validity of the Research Tools

To check the validity of the research tools, the questionnaires were sent for review by experts from the following institutions:

- Dean, Faculty of Family and Community Sciences, The Maharaja Sayajirao University of Vadodara , Vadodara
- Head, Faculty of Family and Community Sciences, The Maharaja Sayajirao University of Vadodara , Vadodara
- Associate Professor, Department of Extension and Communication, Faculty of Faculty of Family and Community Sciences , The Maharaja Sayajirao University of Vadodara, Vadodara
- Associate Professor, Department of Psychology, Faculty of Education and Psychology, The Maharaja Sayajirao University of Vadodara, Vadodara



- Associate Professor, Department of English, Faculty of Arts, The Maharaja Sayajirao University of Vadodara, Vadodara
- Associate Professor, Department of Statistics, Faculty of Science, The Maharaja Sayajirao University of Vadodara, Vadodara
- Associate Professor, Faculty of Masters in Social Work, The Maharaja Sayajirao University of Vadodara, Vadodara

The experts were requested to check the questionnaire for:

- Content validity
- Nature of the Statements
- Clarity of language and ideas
- Appropriateness of the response system

The suggestions given by experts were incorporated in the tools

5.6 Reliability of the Research Tools

The test- retest method was used for measuring the reliability of the questionnaire. The tool was administered on five silver workers and five employers in Vadodara City. To measure the reliability of the tool, it was administered again on the same persons after a gap of fifteen days. The coefficient of correlation between the two sets of scores was calculated to find out the reliability of the tool by using the following formula:

$$r = \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}}$$

Where, r = Coefficient of correlation

X = Score of First test

Y = Score of Second test

The tool reliability was found 0.92

5.7 Pre-testing of the Research Tools

The prepared questionnaires were pre-tested on ten silver workers and ten employers in the Vadodara city. The researcher simplified some terms that respondents could not

follow. Silver workers and employers selected for pre-testing of the tool took about thirty to thirty five minutes to fill the questionnaire.



5.8 Procedure of Data Collection

The data were collected from 300 silver workers and 50 employers who recruit those retired silver workers in their organizations, firms, corporate, business houses, from different areas of Vadodara city during December 2012 to May 2013. With regards to acquisition of respondents, large organisations were systematically contacted who supposedly maintained contacts with their retirees. Some respondents were acquired using personal contacts known to the researcher or from respondents in a snow ball process. Thus making the study's sample a cumulative sample. A large number of silver workers were identified through companies/organizations/Corporate/institutes/firms/colleges who were recruiting retired silver workers. A permission to collect data from silver workers as well as employers was sought from the various authorities of the concerned organizations. The silver workers and employers were contacted and the data was collected by meeting them according to their convenience of time and place. The questionnaires were distributed to silver workers. They were collected back after a week or fifteen days.

Many a times, silver workers took more than 30 to 35 minutes to fill the questionnaire as it required them to do some thinking on the items and relating it to their working practise and experiences. Interview method was used to collect data from those silver workers, who faced difficulty in reading or were not used to filling questionnaire. Six to seven hundred questionnaires were distributed amongst the silver workers as well as employers out of which 378 in total were returned.

- Various reasons were found for not returning the questionnaire such as:
- Losing the questionnaire
- Unwilling or uninterested in the study/in filling questionnaire
- Not filling the questionnaire after many reminders
- Few silver found the questionnaire too lengthy and some information which about they were hesitant to answer



Interview schedule was prepared as tool for the employers and interview method was used to collect the data. Tools were prepared in English language. Employers took around 15 to twenty minutes to answer the questions.

No major difficulties were faced during the data collection and it completed peacefully. Majority of the silver workers and employers were interested in the study as it was related to them.

5.9 Scoring and Categorization of the Data of Silver Workers

Different types of scoring procedures were use for giving weightage to various items of all the parts of the tools used to collect information regarding the variables of the study. The scoring pattern and categorization of the silver workers and employer are discussed separately in the following lines:



5.9.1 CATEGORIZATION OF VARIABLES

The tool contains questions regarding profile of the silver workers. The categorization of the **Independent and Dependent variables** for a silver worker was done as follows

Table : Categorization of Independent Variables for Silver Workers

Variables	Basis	Categories
Age	58-66 years	Young-Old
	67-74 years	Old
Educational Qualification	Graduate to Doctorate	Higher Level of Education
	Diploma to Higher Secondary	Moderate Level of Education
	Primary to Secondary	Low Level of Education
Designation	Class I	Higher order Designation
	Class II	
	Class III	Middle order Designation
	Class IV	Low order Designation
Present Salary	Less than 17,000 Rupees	Low Income Group
	17,000 Rupees	Middle Income Group
	More than 17,000 Rupees	High Income Group
Health Status	0-1 Health Problems	Healthy
	2-4 Health Problems	Somewhat Healthy
	More than 4 Health Problems	Less Healthy
Type of Family	Living Alone	Living Alone
	Living with Partner	Living with Spouse
	Living with Children	Living with Family
Type of Work	8 hours	Full Time
	Less than 8 hours	Part Time
Perceptions about Old Age	Above Mean	Most Favourable
	Mean and Below Mean	Favourable and less favourable



Table : Categorization of Dependent Variables for Silver Workers

Variables	Basis	Categories
Reasons of Working	Above Mean	More Number of Reasons
	Mean	Moderate Number of Reasons
	Below Mean	Less Number of Reasons
Influence of Work	Above Mean	High Level of Influence
	Mean	Moderate Level of Influence
	Below Mean	Low Level of Influence
Problems at Workplace	Above Mean	More number of problems
	Mean	Moderate number of Problems
	Below Mean	Less number of Problems
Satisfaction at Workplace	Above Mean	High satisfaction
	Mean	Moderate Satisfaction
	Below Mean	Less Satisfaction

5.9.2 REASONS TO WORK AFTER RETIREMENT

To measure the reasons of silver workers to work after retirement, the scores were given to the silver workers as shown in the (Appendix 1, Section 2-A). The minimum and maximum possible ranged from 1 to 36. However, the scores achieved by the respondents ranged from 1 to 36 and they were categorized as follows:

Aspect Wise total Obtainable Scores:

Aspects	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Financial	10	30	10
Familial	11	33	11
Work	7	21	7
Personal	8	24	8
Total	36	108	36



The range of intensity indices were calculated overall and aspect wise to measure the extent of reasons of the silver workers to work after retirement. To describe the extents of reasons, the range of intensity indices were decided as follows:

The range of intensity indices were decided as follows:

Extent of Reasons	Scores	Range of Intensity Indices
Great Extent	3	2.51-3.00
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50

Range of the scores for describing the reasons of silver workers to work after retirement was decided as follows:

Type of Reasons	Score
Less Number of Reasons	36-60
Moderate Number of Reasons	61-85
More Number of Reasons	86-108

Range of mean scores for describing the reasons of silver workers to work after retirement were decided as follows:

Range of Mean Scores	Categories
Less Number of Reasons	Below Mean
Moderate Number of Reasons	Mean
More Number of Reasons	Above Mean

5.9.3 PERCEPTIONS ABOUT RETIREMENT

The perception scale was developed to measure the intensity of the perceptions of silver workers about retirement. It was a 3 point scale. The scoring of the responses on a scale was done as follows:

Scoring pattern according to the nature of statements in the perception scale regarding silver worker's perception about retirement



Nature of Statement	Agree to	Agree to	Agree to
	Great Extent	Some Extent	Less Extent
Positive	3	2	1
Negative	1	2	3

The total numbers of statements were 46. The minimum and maximum obtainable scores ranged from 46-138. Range of scores describing the perceptions of silver workers regarding retirement was decided as follows:

Type of Perceptions	Score
Less Favourable	46-76
Favourable	77-107
Most Favourable	108-138

Aspect Wise Obtainable Scores were as follows

Perceptions about Retirement	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Favourable	17	51	17
Unfavourable	29	87	29

The range of intensity indices were calculated overall and aspect wise to measure the extent of perceptions about retirement of the silver workers. To describe the extents of perceptions, the range of intensity indices were decided as follows:

Range of Intensity Indices:

Extent of Perceptions	Scores	Range of Intensity Indices
Great Extent	3	2.51-3.50
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50

Categories for describing the perceptions of silver workers regarding retirement was decided as follows:



Range of Mean Scores	Categories
Less Favourable and Favourable	Mean and Below Mean
Most Favourable	Above Mean

5.9.4 INFLUENCE OF WORK ON SILVER WORKERS

To measure the influence of work on silver workers, a three point scale was developed. The overall intensity indices were calculated to measure the extent of influence of work on silver workers. The total number of statements in the scale was 24 and the possible obtainable score ranged from 24-72.

Obtainable Scores were as follows

Content	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Influence of work	24	72	24

To describe the extent of work, the obtainable scores and range of intensity indices were decided as follows:

Range of Intensity Indices:

Extent of Influence	Scores	Range of Intensity Indices
Great Extent	3	2.51-3.00
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50

Range of the scores for describing the intensity of influence of work was decided as follows:

Extent of Influence	Score
Low Level of Influence	24-40
Moderate Level of Influence	41-57
High Level of Influence	58-72



To find out overall and item wise influence of work intensity indices were calculated. Range of mean scores for describing the intensity of influence of work was decided as follows:

Categories	Basis
Low Level of Influence	Below Mean
Moderate Level of Influence	Mean
High Level of Influence	Above Mean

5.9.5 PROBLEMS FACED BY SILVER WORKERS AT WORKPLACE

To measure the extent of problems faced by silver workers at workplace a four point rating scale was prepared which included twenty five statements. The maximum obtainable score was hundred and minimum obtainable score was twenty five. The scoring of the statements in the scale was done as follows:

Obtainable Scores were as follows:

Content	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Problems faced by silver workers at their workplace	25	75	25

The intensity indices were found out overall and item wise to measure the extent of problems faced by silver workers at workplace. The categorization of intensity indices was as follows

The range of intensity indices were decided as follows:

Extent of Problems	Score	Range of Intensity Indices
Great Extent	3	2.51-3.00
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50



Range of the scores for describing the intensity of problems at workplace was decided as follows:

Categories	Basis
Less Problems	Below Mean
Moderate Problems	Mean
More Problems	Above Mean

5.9.6 SATISFACTION AT WORKPLACE

To measure the extent of satisfaction of silver workers at workplace a three point rating scale was prepared which included twelve statements. The maximum obtainable score was thirty six and minimum obtainable score was twelve. The scoring of the statements in the scale was done as follows:

Obtainable Scores were as follows:

Content	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Satisfaction of Work	12	36	12

The intensity indices were found out overall and item wise to measure the extent of satisfaction of silver workers at workplace. The range of intensity indices was as follows:

The range of intensity indices were decided as follows:

Extent of Influence	Scores	Range of Intensity Indices
Great Extent	3	2.51-3.00
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50



Range of the scores for describing the intensity of satisfaction of silver workers at workplace was decided as follows:

Type of Satisfaction	Score
Less Satisfaction	12-20
Moderate Satisfaction	21-29
High Satisfaction	30- 36

To find out overall and item wise satisfaction of silver workers at workplace intensity indices were calculated. Range of the mean scores for describing the intensity of satisfaction of silver workers at workplace was decided as follows:

Categories	Basis
Less Satisfaction	Below Mean
Moderate Satisfaction	Mean
High Satisfaction	Above Mean

5.10 Scoring and Categorization of Data of Employers

5.10.1 QUALITIES OF RECRUITING SILVER WORKERS

To measure qualities that employers considered while recruiting silver worker, a three point scale was developed. The overall intensity indices were calculated to measure the extent. To describe the qualities, the obtainable scores and range of intensity indices were decided as follows:

Obtainable Scores were as follows

Content	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Qualities of the Employees	22	66	22



The intensity indices were found out overall and item wise to measure the extent of qualities of an employee. The categorization of intensity indices was as follows:

Range of Intensity Indices:

Extent	Scores	Range of Intensity Indices
Great Extent	3	2.51-3.00
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50

Range of scores for describing the qualities of the employees was decided as follows:

Extent	Scores
Great	22-36
Some	37-51
Less	52-66

5.10.2 ADVANTAGES OF RECRUITING SILVER WORKERS

To measure advantages that employers takes into consideration while recruiting silver worker, a three point scale was developed. The overall intensity indices were calculated to measure the extent. To describe the Advantages, the obtainable scores and range of intensity indices were decided as follows:

Obtainable Scores were as follows

Content	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Advantages	18	54	18

Range of Intensity Indices:

Extent	Scores	Range of Intensity Indices
Great Extent	3	2.51-3.00
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50



Range of scores for describing the advantages of employing silver workers was decided as follows:

Extent	Scores
Great	18-30
Some	31-43
Less	44-56

5.10.3 DISADVANTAGES OF RECRUITING SILVER WORKERS

To measure disadvantages that employers takes into consideration while recruiting silver worker, a three point scale was developed. The overall intensity indices were calculated to measure the extent. To describe the disadvantages, the obtainable scores and range of intensity indices were decided as follows

Obtainable Scores were as follows

Content	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Disadvantages	17	51	17

Range of Intensity Indices:

Extent	Scores	Range of Intensity Indices
Great Extent	3	2.51-3.00
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50

Range of scores for describing the disadvantages of employing silver workers was decided as follows:

Extent	Scores
Great	17-28
Some	29-40
Less	41-52



5.10.4 INFLUENTIAL FACTORS IN RECRUITING SILVER WORKERS

To measure the factors that influence the employers takes while recruiting silver worker, a three point scale was developed. The overall intensity indices were calculated to measure the extent. To describe the influential factors, the obtainable scores and range of intensity indices were decided as follows:

Obtainable Scores were as follows

Content	Number of Statements	Maximum Obtainable Scores	Minimum Obtainable Scores
Influential Factors	10	30	10

Range of Intensity Indices:

Extent	Scores	Range of Intensity Indices
Great Extent	3	2.51-3.00
Some Extent	2	1.51-2.50
Less Extent	1	1.00-1.50

Range of scores for describing the influential factors in employing silver workers was decided as follows:

Extent	Scores
Great	10-16
Some	17-23
Less	24-30



5.11 Statistical Analysis of the Data

A statistical package for social sciences (SPSS) was used to analyze the data. Different statistical measures for various purposes used were as follows:

Table : Plan for Statistical Analysis of the Data of Silver Workers

No.	Purpose	Statistical Measure
1	Background Information of the Silver Workers	Frequencies, Percentage and Intensity Indices
2	Reasons and Perceptions of Silver Workers to work After Retirement	T-Test, ANOVA (F-test) Intensity Indices
3	Influence of work on Silver Workers	T-Test, ANOVA (F-test) Intensity Indices
4	Problems faced by Silver workers at work place	T-Test, ANOVA (F-test) Intensity Indices
5	Satisfaction at Workplace	T-Test, ANOVA (F-test) Intensity Indices
6	Suggestions	Intensity Indices



5.12 Major Findings of the Study

5.12.1 SILVER WORKERS

- Sample of the study were silver workers working after retirement and residing in Vadodara city.
- High majority of them belonged to old age group
- Very high majority of them were males
- Very high majority of silver workers had high level of educational qualification
- 55 percentages of them had pension as their main source of income
- Very high majority of them were married and they were living with family
- Nearly half percentages of them joined the job within small gap (within 1 to 3 years) of their retirement.
- High majority of (76%) of them were not working in same organizations
- Nearly forty percentages (39.67%) of them were working on temporary basis. Whereas 96.33 were working on permanent basis before they retired.
- Except three silver workers (1%) all (99%) were working in private organizations after retirement.
- Majority (61.33%) of them were working for full time after retirement
- 63.33 were having class III designations on present job. Whereas before retirement 45.33% of them were working on class I designation.
- Nearly half percentages (48.33%) were having less salary in their present jobs. Whereas 55.67 percentages had moderate salary before retirement.
- 63 percentages of **silver workers faced problems in searching jobs due to lack of :**
 - job advertisements
 - jobs according to their abilities and skills
 - Jobs with same designation that they had before retirement
 - Jobs in city they live
 - Jobs according to past experiences
 - Jobs paying salary as earlier
- Almost 74 percentages of the silver workers faced difficulties in procuring present job.
- 85 percentages of them were prepared to work even before they retired



- When asked about age of re-retirement almost 35 percentages of silver workers believed that they want to continue working till health permits as to kill time it's important to remain active.
- 52 percentages of them had worked for almost 32 years before retirement (average duration)
- Nearly 65 percentages of the silver workers were healthy
- Social and familial reason were found as the main reasons for silver workers to work after retirement
- **Major reasons to work were:**
 - To get attention and respect from the family
 - Become financially independent
 - To stay physically and mentally active
 - Cannot imagine life without work
- 37.67 percentages of silver workers had less favourable perceptions about retirement
- Majority of silver workers started to plan about retirement much before they actually retired
- Little more than half (51%) of them started to plan for finance at 51 years and below age
- 67 percentages of them reported that they enjoyed Brahmacharya (student stage of life) the most
- Half percentages of the silver workers were likely to retire after achieving certain amount of retirement money
- Nearly forty percentages of silver workers believed that employers, government and co-workers were primarily responsible for preparing the workers for retirement.
- 61.33 percentages of silver workers had **high level of influence in terms of :**
 - Getting respect and attention from family
 - Recognition in society
 - Being able to face people with confidence
- Almost forty percentages of silver **workers faced more number of problems related to work and workplace like:**
 - Fear and anxiety of losing job
 - Working on new technology
 - Working with younger generation



- 45.33 percentages of silver workers had moderate level of satisfaction related to their work and workplace.
- High majority of the silver workers reported that there is need for specific personnel polices for elder employees.
- Silver workers suggested that employers can provide opportunity to:
 - Guide and teach young workers
 - Work few hours
 - Enjoying stimulating workplace

6.12.2 EMPLOYERS

- All (100%) employers were males. Designations on which employers of the silver workers were engaged included manager 28 percentages, department head were 24 percentages branch head were 18 percentages, director were 16 percentages and development officer were 14 percentages.
- Equal percentages (50%) of the employers belonged to middle aged and aged/silver workers group and all (100%) of them were males. This table reveals both middle aged and aged were working on the higher positions, but it was important to notice that they were all males.
- Majority 60 percentages employers had work experience of 24 years and more than 24 years in the organisation/company /institution/corporate/firm and 40 percentages of them had less than 24 years of experience. This table shows that high percentages of employers were having more years of experience.
- Very high majority (94%) of organizations/companies had employed 1 to 5 silver workers in their organization. Whereas only 4 percent of organization/companies had 6 to 20 silver workers and only 2 percent of organizations companies were had 21 to 100 silver workers in their organizations/companies.
- High majority (72%) of the organization/company had same number of silver workers as compared to last year. While 22 of them had less number of silver workers and very less six percentages of the employers were not sure about the difference in numbers of silver workers in the organization company as compared to last year



- High majority of employers (76%) were not sure about employing female silver workers in their organization/companies. Whereas 14 percentages of employers refused to answer and only 10 percent of the employers had employed five female silver workers in their organization/company.
- Reliability, trustworthy, listens carefully and follows instructions were the main **qualities** that employers prefer while employing silver workers
- Established network of contacts and clients, helps in crisis, dedication provides significant business advantage, remain loyal to the organization were considered as the **advantages** for employers in recruiting silver workers
- Lower productivity, less receptive to training and skills. High wage expectation, fear change in workplace, do not keep updated with technology were considered as **drawback's** by employers in recruiting silver workers



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