

“I Have Only Retired from my Formal Employment”: Narratives of Highly Qualified Professionally Achieving Women on their Lives Post Retirement

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Abstract

This paper reports on a qualitative study of fifteen highly qualified professionally achieving women who have formally retired or superannuated from formal employment. Through in-depth interviews I have looked at their retirement plans, retirement anxieties, time use, reminiscences and everyday living in retirement. Time use revealed the gendered division since several women claimed to spend a large part of their time in caregiving roles and household duties post retirement. Everyday living was filled with reminiscences of past careers, revoking guilt about work-life balance issues and managing spousal relations, filial ties and social networks. Only two women who were currently single claimed that they spent their time in pursuing hobbies and volunteer work. I propose that collectively these women are an important group for planners and policy makers to look at as a resource which could have mutually beneficial effects. Given the increasing entry of women in the formal labour force post independence and consequently issues of their retirement, this study exhorts for more longitudinal and quantitative studies with this cohort, from a gender lens.

KEYWORDS Highly qualified women, professionally achieving women, retirement, plans, anxieties, time use, everyday living

Introduction

In view of the increase in women's labour force participation, beginning in the 1970s globally as well as in India, retirement transition can no longer be perceived as a 'male-only' phenomenon (Slevin & Wingrove, 1995). Feminist researchers in particular have emphasized a need to recognize the unique nature and context in which women retire (Price, 1998). Reasons for examining women's retirement separate from men's retirement include the difference in how women experience retirement, particularly considering the continuous and discontinuous work histories of women, the influence of family responsibilities, family life cycle stages on women's retirement, and the longer duration of retirement for women due to their extended longevity.

Existing research on women's retirement has focused almost exclusively on women's satisfaction and adjustment. Few studies, however, have investigated what women do once they have retired; for example, how they fill their time and what they identify as important. Stereotypical images of retired women babysitting grandchildren and volunteering do exist (Price, 2002). Family and caregiving responsibilities influence how women experience retirement and whether they feel retired.

Highly qualified and professionally achieving women in particular, have continuous work histories and hence could be less enthusiastic about retiring and frequently choose to delay retirement. Their retirement transition can be characterized similar to

men, i.e., leaving a career or long-term position that was a primary source of income. Retirement, for them, can result in a loss of identity that is not fully replaced by family or community responsibilities (Price, 2000). Further, the occupational prestige and productive worth a career provides can contribute to an attachment to the work role that is difficult to overcome (Price, 2002).

Although there are many definitions of retirement available, most are based on a male model of retirement (Calasanti, 1993) and describe retirement only from an economic perspective. Rather than a 'gender comparison' approach, which ultimately portrays women as different, (Calasanti, 1996), there is a need to look more directly at the unique retirement experiences of women and document how they re-define their lives. The purpose of this paper is to explore the lives of highly qualified professionally achieving women post retirement, a significant but not frequently studied group, in the Indian context.

The feminist perspective on women's retirement recognizes interchanges between family and work roles, between public and private, and between personal and political. It highlights how and why women experience retirement in ways that are often very different from men's experiences (Hooyman and Gonyea, 1995). The feminist interpretation of the political economy of aging perspective attempts to position women's aging and retirement experiences within a broader socio-political context. Particularly the focus is to look at women's differential experiences in the paid and unpaid labour market. By and large researchers examining retirement for women have generally focused on the influence of family responsibilities on retirement, financial status and financial preparation, the impact of retirement on marital relations and division of household labour (Szinovacz & Schaffer, 2000), attitudes and perceptions of retirement, and retirement adjustment.

Specifically pertaining to women with more education, training and continuous work histories – who can be called highly qualified professionally achieving women (henceforth HQPA women), some studies on their retirement have highlighted the following. Women retired from professional occupations have advanced educations and retire from jobs with significant autonomy and responsibility (Karp, 1989), such as professors, doctors, lawyers, engineers, and business professionals. Professional women are characterised by a strong work commitment, continuous work histories, and limited identification with the homemaker role (Price-Bonham & Johnson, 1982). Prentis (1980), in his study of professional women's retirement, found that women were less interested in retiring and often delayed retirement due to late workforce entry. Price (1998), in a study of female retirees with continuous work histories, found retirement for professional women was multidimensional and often involved the relinquishment of professional identities (Price, 2000). Further research with scientists and engineers has suggested, women in male dominated fields with high levels of training may also be reluctant to leave the workplace they have strived so hard to enter (Post, DiTomaso, Farris, & Cordero, 2009).

In-depth examinations of how professional women adapt to the loss of the work role are limited and largely inconclusive (Wingrove & Slevin, 1991; Onyx & Benton, 1996). Preliminary research on employment history and retirement has established differences in attitudes towards retirement, continuity of employment, time spent in leisure activities, and retirement satisfaction among women retired from varied occupations (Cook, 1991; Perkins, 1993; Price, 2002). Specifically, professional

women experience more adjustment difficulties when compared to nonprofessional women, including fewer work-related contacts, feelings of being unproductive, and a lack of the daily challenges associated with employment (Price, 2002). Professional women reported higher levels of morale in retirement than nonprofessional women, although they view retirement more negatively (Erdner & Guy, 1990; Cook, 1991; Richardson & Kilty, 1991; Onyx & Benton, 1996). Researchers who studied women with higher educational attainment and more job prestige found they were active in social activities and maintained extensive social support networks in retirement (Dorfman & Moffett, 1987; Wingrove & Slevin, 1991). Typically, professional women are associated with continuous work histories when compared to nonprofessional women because of their investment in the worker role (Price-Bonham & Johnson, 1982; Price, 2002).

Price's (2002) study compares the retirement experiences of professional and nonprofessional women. The analysis is based on 48 interviews with women ranging in age from 63-83 years. Participants provided personal and occupational histories and described their retirement decisions, transitions, and lives in retirement. The women's retirement experiences differed in five areas: (1) attachment to work, (2) professional identity, (3) social contacts, (4) family roles/obligations, and (5) community involvement. Findings indicate investment in the work

role does affect how women transition to retirement as well as how they structure their time in retirement. Frieze, Olson and Murrell (2011) have undertaken a comparison of those who planned to continue working after the age of 65 with those who did not were (sample included 145 women and 414 men working in managerial fields). All received MBA degrees between the years of 1973 and 1982. About 20% definitely wanted to work after age 65. More positive views of work were predictive of wanting to continue working as was having non-traditional gender-role attitudes. Men who planned to continue working were particularly likely to have a spouse wanting to work past the age of 65. Several other factors appeared to operate differently for women and men.

Very few studies exist in the Indian context on women's retirement. This could primarily be due to the complex and competing discourses on women's work and fewer women in regular employment vis-à-vis other nations. Studies have generally looked at women's coping, adjustment and adaptability post retirement (Singh et al, 1987; Thane, 1998; John, 1999; Kalia, 1999; Nair, 2000). Denoting retirement as a 'stressful life event' in a study based in Punjab, Popli (2005) focuses on various aspects of health of aged women after retirement, exploring their present health status, change found after retirement, various ailments reported, mode of treatment, taken care by during illness, change in diet, reasons for change and also various other factors responsible for change in health after their retirement. Girija Devi's (2009) study selected 200 retired women from two districts of Kerala. These women belonged to two different religions, social groups and age ranging from 50 (going to retire) to 65 (retired). It was found that majority of them experienced satisfaction and adjustment differently after the retirement.

In the post independence era (from the late 1970s) and with a certain degree of impetus to women's education in India, several women entered the labour force and into paid regular employments. These women would technically have either retired i.e. formally superannuated or would be nearing retirement. It is thus crucial to look at

this cohort of older women in terms of their life after retirement and what it means for feminist gerontology in the Indian context.

Methodology

The objective of this paper was to look at the post retirement lives of highly qualified professionally achieving women. Specifically I looked at their retirement plans, anxieties associated with retirement, time use patterns post retirement from formal employment and emerging discourses on personal reflexivity and self image. I interviewed fifteen women who had retired from very senior positions in formal establishments. I restricted the sample to those women who had formally superannuated and hence the sample does not include those women who has opted for voluntary retirement.

I used the method of snowball sampling and utilised the saturation logic in determining the sample size. I used an interview guide comprising of questions on their work lives, career history, retirement plans, anxieties of retirement, time use in retirement, reflections on one's own life path and trajectories and self image post retirement. All the respondents signed a consent form and the researcher agreed that the data would be used solely for academic dissemination. Respondents were interviewed at their respective residences in Mumbai metropolitan region. All the interviews were tape recorded and transcribed after the interviews. A single interview lasted for an hour. I also went back to all the respondents to show them the transcripts to verify/validate the responses.

In terms of their profiles, eight women were young old (i.e. in the age group 60 – 69 years), three women were old-old (i.e. in the age group 70 – 79 years) and four women were of 80 years and above. Six women were currently married, three women were never married and six women were widowed. Five women had doctoral degrees and postdoctoral qualifications, and ten women had professional degrees in engineering, medicine and law. All the women said that they had fairly continuous work histories and had retired from senior positions in management or tenure positions in universities. Nine women had been retired for five years and six women had been retired for eight years and more. Six women lived with their spouses and children, of three women who were never married two women lived alone and one woman lived with their siblings. Of the six women who were widowed, three women lived with their children and three women lived alone. Six women had responsibilities of dependents in terms of having to take care of needs of siblings or children. The others claimed that they were free from such concerns. Eleven women were Hindus, three were Catholics and one was a Parsi i.e. followed the Zoroastrian faith. All the women in general were from the upper caste and upper class, were physically mobile, mentally alert and in reasonably good physical health as reported by them.

In the absence of any Indian literature, some exploratory questions which the study explored are:

- What were the retirement plans of HQPA women before retirement?
- What were the retirement anxieties?
- What is the time use pattern in retirement?

- Do these women reminisce about their career history and what is their take on current everyday living?

In the following sections I discuss the themes that emerge in terms of HQPA women's retirement plans, retirement related anxieties, time use patterns and nuances of personal reminiscence and aspects of everyday living in retirement. Through that I discuss the dimensions of women's retirement, the social capital potential of these women, impact of physical dissociation from active work life and what this would imply for planners and policy makers.

Retirement planning

All the women said that they had planned for their retirements. The nature and nuances of planning however varied. The variations included: planning for spending time productively, planning for financial security and having more family time and 'me' time, planning for continued activity engagement and planning to attain that right formula for 'post retirement work - life balance'. HQPA women said that pre retirement, the main concern was that of spending time productively. To quote a respondent:

When I neared the end of my formal work life, I started looking for things to do so that my time that I would normally spend in office is productively spent. It is difficult to sit idle after working for so long. One has to feel productive. I decided that I would work on my new book. I also thought I would take up consultancy assignments and began networking for that.

Some women said that just before retirement the main focus was to get that time to do things which they 'missed' during their active and very hectic work lives. To enable that, the overriding concern was to be financially secure which they ensured through investments, provident fund and gratuity finance management. To quote a respondent who had retired from a senior managerial position in a nationalised bank:

When I was in the bank the routine was so hectic till the last day that all I could think of was figures, profits and balance sheets. I could barely manage to pay attention to details in the house. My sole aim was that after I retire and have managed my money well, I will spend more time at home. I missed several precious moments of the best years of my son's childhood. I wanted to make up for that by spending time with my grandchild. I had also thought that I would join pottery classes, play a more active role in the spiritual group and go on a world tour. So that planning that I did before I finished my last day in office was to ensure that all my finances were in order. I wanted to prudently keep the principal amounts intact and arrange all the things in such a way that I can manage comfortably from the monthly and annual interests from my investments.

One common thread of response among the five women who had retired from faculty positions at universities was that they wanted a continued intellectual stimulation. The contention was that a career in academia was lifelong and hence one strived to ensure that. To quote a respondent:

For me retirement meant that I did not have to attend office or that I was relieved from routine admin work that was a part and parcel of duty. My core work i.e. writing and reading would continue. All I ensured was that there was adequate scope for me to do that. I also ensured that I had access to reference service at the library and got periodic alerts of the new arrivals so as to keep myself abreast of the latest developments in the field.

Three women who had retired from senior positions at public sector undertakings said that the core concern before retirement was to have that right mix of 'productive work' – that way it was during their active work lives and 'life' which meant personal time and family time. Ironically however they also said that this was the main struggle while they were in regular paid employment. I propose that working women are socialised into believing in the 'lifelong performance of the balancing act'. The pre-retirement phase is that of inevitable struggle. Post retirement this becomes the most viable option in the cognitive domain. In the words of a respondent:

I was used to a very active and hectic life. My days were busy and I did multitasking effectively. When I neared my retirement, the sole thought was 'how to fill my time'. I could imagine that the best way would be to continue with some freelancing work and also spend time with my family, do some hobbies, spend more time in prayer. But I had to do think of a basket of things. Neither me nor my family were used to the idea of me just doing one thing or being at home. I did balancing acts and juggling home and family all my life. I could not think of too many alternatives. The only change was in the proportion of time allotted to the different activities.

Hence some common retirement pathways for HQPA women were then: family-focused, service-focused, recreation-focused and employment focused. These pathways are not meant to represent all retired women. Rather, my intention is to describe women's varied approaches to retirement and discuss how women construct their lives in retirement. Though retirement is often viewed as an event or a life stage, the narratives of these women indicate that retirement for them is an evolving process. The focus of their retirements varied at different times, depending on their circumstances and interests. In essence, retirement planning appears to be a progression where things change as health status, relationships, and family circumstances change.

In addition, it is important to recognize the many skills and resources women bring to retirement and how these influence their retirement plans and pathways. Sometimes referred to as human and social capital, these skills impact what they do and how they live. Human capital, which consists of individual characteristics such as health, education, and income (Tang, 2006), can influence the retirement pathways available to women. Those in good health with a secure income or a solid education will inevitably have more choices in retirement than those without these resources, a finding consistently established in retirement research (Solinge & Henkens, 2005). Similarly, women entering retirement with social capital (i.e., personal resources gained from social experiences and connections), are likely to find purpose and benefit from opportunities for social engagement (Moen et al., 2000). Women wanting to involve themselves in family relationships, community organizations, and part-time employment reveal the importance of social integration in retirement. In

support of existing research, these connections to others appear to increase retirement satisfaction and add meaning to retirement (Moen et al., 2000; Dykstra, 2006).

Retirement anxieties

All the women were questioned about the anxieties that they had about their retired lives before they retired formally. Few important aspects emerged – anxieties about productive time use, apprehensions about financial and legal security, concerns about healthcare, companionship, caregivers and living arrangements and angst about social status. To quote a respondent who was anxious about productive time use:

Before retiring my main anxiety was how to use all the time that I would have. It is free time..because there are no compulsions about coming to office, meeting deadlines or any such thing. At the same time if one plans it can be used well. One can do many things. But then one has to have a foolproof plan. But also keep in mind contingencies that arise. So that was the challenge – to plan for time use and be prepared for eventualities.

Most women spoke about financial and legal security. To quote a respondent:

The main anxiety was to be financially secure and have adequate funds at my disposal. We don't realise that after retirement when the regular income stops, one has to either rely on pension, provident fund or interest from investments. We are used to a particular lifestyle so certain luxuries become necessities. To maintain that lifestyle we need to ensure that there is fluid money at our disposal. Also we need service of financial and legal experts.

To quote a respondent who had retired from the corporate world:

Legal security and not being embroiled in any long drawn court cases is equally necessary. Otherwise the entire retirement life is spent in the court and at lawyers' offices. My anxiety was to have all property matters sorted, my will in place and all assets cleared in terms of ownership, joint holding and nominations.

The other prime area of concern and source of anxiety pre-retirement was of having adequate healthcare options in terms of access and attainment, companionship, caregivers and comfortable living arrangement. All women spoke of this aspect as a source of anxiety pre-retirement which even continued for some of them post retirement. Health was a source of concern, but more prominent and particularly in the case of metro city like Mumbai was the aspect of healthcare affordability, access and timely attainment. To quote a respondent:

My main concern was health. Because none of us can escape the fact that age does bring health ailments. But even more important was to be able to get access to healthcare which is good, affordable and efficient. Private healthcare costs are exorbitant. But since health is something we cannot compromise with, this needs to be done and planned for.

Having companionship, caregivers and comfortable living arrangements were also considered privileges and hence sources of anxiety. To quote a respondent:

The thing is that one can plan for everything. But what one cannot plan for is to have a companion. Somebody to be with you in the twilight years. Many professional agencies provide nurses. But it is different to have someone of your own to care for you. And to live comfortably with people you want to be with in the later years of your life is something crucial and important.

Some women also had angst about the social status – anxieties being about diminished social status in the retirement years. To quote a respondent:

When you are working, you are used to a particular status and prestige. It comes with the job that you do. I had access to several perks when I was working. Those go away when you retire and that is difficult to deal with....at least in the initial years of your life.

One's occupation has long been considered a key component of social and cultural life (Terkel, 1985). Anxieties associated with a number of factors corroborated by studies in the western context - prominent among them being their former occupational status, the continuity of their employment history (Price, 2002; Price & Dean, 2009) and their psychological health (e.g., self-esteem and mastery) (Reitzes & Mutran, 2004; Price, 2002; Price & Balaswamy, 2009; Solinge & Henkens, 2005). The formal and informal social networks of women can also influence how they evaluate retirement. Anxieties are reduced considerably by women's involvement in social activities and establishing connections to others. The quality of friendships, the availability of social roles, and having a confidante can also influence women's positive evaluation of their retirement experiences and thereby reduce anxieties.

“I have only retired from my formal employment”: Time Use of HQPA women post retirement

Of the fifteen women interviewed, thirteen women said that around 80 percent of their time in terms of their daily routine on either grandparenting and/or filling in for family duties, social call/duty, caregiving for sibling, close relative or spouse. A respondent who spent a considerable amount of time in grandparenting duties said:

A lot of the time I spend now is with my grandson. I wanted to be with my family more after I retired and early on I looked forward to this relaxed time. But now I feel that too is like a full time job. It is one thing to care for your children. Caring for and doing things for your grandchild is totally another. After all when you are not the parent, the responsibility increases. I cannot take decisions independently about the child, since parents are supposed to be the first one to decide things. It is like a job...just that the line of command and chain of authority is more complex.

Another respondent who spent time in caregiving for an ailing spouse said:

I really do not feel that I have retired from work...I feel that I am doing a job.. since caregiving is taxing and a full time duty. Just the nature of my job is different and of course it requires a different skill set.

Filling in for responsibilities, temporary migration to do the same¹ and frequent social calls/fulfilling social obligations also formed another kind of time use pattern among the HQPA women respondents post retirement. To quote a respondent:

I really don't know how time flies..sometime I go to my daughter's house when she has to travel out. Sometimes I am with my son. Or I have work to do at home. I was looking forward to some peace time after retirement..may be do some reading, write a book ...a biography, but now it all seems distant. I am fully occupied..only the nature of occupation differs.

Women's contribution to caregiving post retirement and whole involvement therein is a theme explored in western literature. Several researchers have also documented that when it comes to decisions and life post retirement, more women are confronted with family responsibilities and caregiving roles vis-à-vis their male counterparts (O'Rand, Henretta, and Krecker, 1992; Ruhm, 1996; Szinovacz and Ekerdt, 1995).

It would be appropriate to argue here that three trends will exacerbate gender inequities in caregiving in urban India, particularly in later life. First, the trend toward privatization of long term care services will substantially increase older women's caregiving burdens. Second, the medicalization of care and shift to highly technical care at the same time that managed care pressures result in shorter stays in hospitals (such as in cases of cataract surgeries) will complicate caregiving. Specifically women, are being required to carry out this medical technical care that was formally provided by professionals. This greater complexity in home care means that caregivers must spend more time and energy caregiving tasks at home.

However, two women who were single across their lifecourse and lived with their siblings spent time in pursuing their hobbies or volunteering at social organisations. They described it in moral terms as:

This is the time to give back to society. We have been earning and doing things for ourselves. Now is the time to look at things to do for others. Volunteering is a good option. It occupies my time and gives me satisfaction.

Hence they prescribed to social values of productivity by being actively engaged in formal

and informal volunteering. These women described the extensive benefits they received from these activities.

¹ Older adults' seasonal migration which is an important phenomenon but not frequently studied has been looked at by Gustafson (2001) who has focused on older migrants' experiences of transnational mobility, multiple place attachment and cultural differences.. His analysis showed variation with regard to mobility (modest or advanced ideals of mobility), place attachment (high or low degree of multiple place attachment; focus on difference or similarity) and orientation towards cultural difference (high or low degree of adaptation). A central argument of his paper has been that the respondents' positions along these analytical dimensions reflect different transnational lifestyles. Three ideal-typical lifestyles were identified: Multilocal adaptation, combining advanced ideals of mobility, strong multiple place attachment with a focus on difference, and a high degree of cultural adaptation.; Translocal normality, combining modest ideals of mobility, strong multiple place attachment with a focus on similarity, and a low degree of cultural adaptation and routinised sojourning, indicating little or no multiple place attachment.

Consistent with existing research on the benefits of volunteering (Hinterlong & Williamson, 2006–07; Morrow-Howell et al., 2009), the two women in the current sample also identified volunteering as a positive form of engagement. These women described volunteering as providing them with an opportunity to give back to their communities, enabling them to socialize and to establish new relationships. As Warburton and McLaughlin (2005) found, volunteering can have a buffering effect in the face of role loss and other later-life challenges. For these women, volunteering helped to give meaning and purpose to their lives and was a way to implement personal agency. However, it is important to mention that these women also enjoyed the advantages of good health, financial security, and relatively limited family obligations in retirement.

For others and majority in the context of this study sample, a message of feeling drained by the needs of family and grandparenting was shared. Women often spend their adult lives providing multiple forms of care to children, partners, aging parents, and others in the community. Quite a few women in this sample consisted of retired women who spent a majority of their time, whether by choice or not, caring for family members. Unfortunately, as many of these women recognize, unpaid caregiving tasks are not frequently included in descriptions of productive or successful aging. Rather, this work “. . . is seen as low status as it operates within the undervalued community sphere, and is associated with low levels of personal agency or choice” (Warburton & McLaughlin, 2006, p. 57).

Although these women identified their caregiving responsibilities as fulfilling and as an indirect way of contributing, they also admitted to feelings of guilt or frustration with not being able to do productive work in more visible ways. What remains unfortunate, in this current climate of productive aging, is the lack of appreciation for the many ways in which retired women are actively engaged, simply because their efforts do not meet the criteria for civic engagement.

The gender angle comes in because women continue to serve way beyond their formal retirement leaving little room for leisure, and a feeling of guilt in case ‘leisure’ is even explored. Women without family obligations in India do have some scope. But for majority, it means coming back to ‘family’ or caregiving roles within the confines of the ‘family’ even in old age.

That women are constantly negotiating the tension between freedom and social obligation as they construct ‘a leisure of their own’ has been recognised by feminist leisure researchers in western contexts (Deem, 1986; Henderson et. al., 1989, 1996) and illustrated through women’s experiences of holidays (Crawford et al., 1992; Deem, 1996; McCormack, 1995, 1998). Slevin (2005:318) also talks of the complexity for older women of ‘tensions between retirement as a time of freedom of choice on the one hand and . . . a sense of obligation to give back on the other hand’.

Reminiscing about career history and current everyday living

Through the interviews, HQPA women’s post retirement lives showed three components which qualify as personal reflexivity and contribute to their self image – reminiscing about career history and trajectory, past guilt and anxieties in retrospect and current social networks and current spousal or filial relations. All the women spoke at length about their career histories and trajectories and spoke about the

journeys filled with anxieties, aspirations, joys of working and satisfaction of having overcome a 'struggle'. To quote a respondent:

At the end of the day, even if the ride has been choppy at times, there is a sense of satisfaction. I have been able to manage work, life and many other things and still realise my potential through work and not remain confined to the boundaries of the home. I think that is what matters. Even today I don't mind working for some more time.

As Pienta, Burr, and Mutchler (1994) have suggested HQPA women of the study too experienced a "continuous attachment" to their workplace due to a pattern of work throughout life. This is further corroborated since the sample comprised of women with fairly continuous work histories, early entry into the career and scheduled superannuation.

The fact nevertheless remains that these women particularly those married and with children throughout their lives continued to bear major psychological and emotional costs related to balancing paid work and family responsibilities. To quote a respondent:

Even though the career was fulfilling and laudable, I did miss out on family time....me time.....time with my children and friends. When you are young, career is the most important. As you grow older and now especially in old age, we need people and that is when one realises how much one has lost out in the rat race.

This actually corroborates much of the literature on work-life balance and women forced willy-nilly to do the tight rope walk (Russell and Bowman, 2000; Bardoel, Thoreau and Ristov, 2000; Howard, 2005; Palanivel and Sinthuja, 2012; Fujimoto, Azmat and Hartel, 2013; Wattis and James, 2013). The focus is on how women negotiate the often competing spheres of paid work and unpaid domestic and care work. This includes women's attempts to contain the domestic sphere so as not to disrupt paid work, and the emotional conflicts inherent to combining dual roles.

The third aspect of personal reflexivity in these women is about spousal and filial relations and social networks. That women find something missing or the feeling of having missed the bus and now 'coming back' and the antagonisms embedded therein was observed. To quote a respondent:

I spent a large part of my time working. My husband was a friend then and we spent time together. But now things are different. We are living together 24/7 and that is completely different. I see my people more often. The feeling is that there is a vacuum which I now need to make an effort to fill. When you are busy, relationships are a respite. Now when you are free...they have to be handled.

Post retirement spousal relationships is a matter not frequently studied and as evidence suggests is writ with complexities. Limitation of existing research in the west on changes in marital relations after retirement lies in the fact that most studies have focused on men's retirement, whereas few have considered the impact of women's retirement on dyadic relations (Brubaker and Brubaker 1992; Hatch and

Thompson 1992). Scholars have assumed that even if a woman is employed, she assumes the central roles of wife, mother or grandmother and continues to do so after retirement. One powerful explanation in this context is offered by the resource theory².

Two women also commented on the quality of marriage post retirement highlighting 'difficult' transitions and adjustment to full time cohabitation with spouse as a 'choppy ride'. To quote a respondent:

When you are busy with work, some things are automatically overlooked. Now when you are together, things such as who will do the cleaning, gardening etc. become very significant and important.

Research findings regarding the impact of retirement on the quality of marriage are inconsistent. Some studies indicate that it improves after retirement, whereas others reveal a decline, and yet others reveal no change in this dimension of marriage after retirement. Atchley (1983) suggested that all three functions (interdependence, affection, and belonging) are enhanced by spending time together. At the same time, however, there is reason to assume that retirement detracts from the quality of marriage. The prevailing assumption is that after retirement, the husband invades his wife's domestic territory, disrupts her routine, and causes tensions in marital life (Hill and Dorfman 1982; Lipman 1961). Study of retired married women have also found that they bemoaned a decrease in personal freedom and an increase in togetherness. In addition, marital tensions may intensity after retirement.

About social networks however all women seemed to think that they improved post retirement and were a good source of support. Things like 'this is the best time to catch up with friends and live life to the fullest' and 'in the twilight years friends and social connections become family' were shared. Informal social networks (family, friends, and neighbors) have been frequently linked to retirement satisfaction. Studies also say that quality of relationship with friends, especially with special friends, or confidants, may be more satisfying than is quantity of interaction. Maintenance of friendships over time can facilitate adaptation to both retirement and widowhood.

Concluding Remarks

This study has thus highlighted various dimensions of HQPA women's retirement, the social capital potential of these women and the impact of physical dissociation

² The main theoretical approach used to examine spousal resources and marital power relations was the well-known resources theory, initially proposed by Blood and Wolfe (1960) and further developed in numerous subsequent studies in the United States (Blumberg and Coleman 1989), as well as in Europe (Hollo and Leis 1985; Pfister 1992) and in Israel (Kulik and Zuckerman-Bareli 1997). Resource theory proposes that power is held by the partner with a resource advantage. Accordingly, changes in marital power relations occur as a function of fluctuations in resources possessed by the spouse at different stages of family life. Studies on marital power relations at different life stages indicate that during the initial period of marriage, husbands have a moderate level of power compared with other stages of the family life cycle. Blood and Wolfe's study found that the husband's power increases from the time the first child is born until the oldest child enters school. Afterwards, it steadily declines, reaching a particularly low point when the oldest child leaves home, and declining again after retirement.

from active work life. Retirement is a major event in late adulthood, and constitutes one of the most important life transitions. Despite basic gender difference in the work sphere in urban India, some major changes have occurred in recent years. Notably, women have penetrated the labour force, and entered fields that were considered exclusively masculine in the past as well as broken the glass ceiling effect. For the women who have been respondents to this study, they have invested much more in education and considerably modified the traditional priorities of family and work in order to pursue a career. As a result of these changes, the impact of leaving work has become similar for women and men.

This study has explored aspects of HQPA women's retirement planning, retirement anxieties, time use post retirement and current everyday living. This study showed that women did plan to some extent for their retirement, but were nevertheless anxious. Anxieties were about loss of material resources and related insecurities, loss of social relationships and contacts that had originated in the work place, use of time at one's disposal and issues of companionship.

Time use of these women did reveal a gendered division, since several of the respondents spent a large part of their post retirement time performing grandparent roles, caregiving and household tasks. Further everyday living of these women is still writ with either balancing multiple responsibilities or compensating for the pre-retirement imbalances when they gave careers a greater weightage. The other dimension of their lives is about managing relationship with spouse.

The study investigated four main questions about HQPA women's retired lives – their retirement plans, retirement anxieties, time use and reminiscing and everyday living. A range of responses were received which revealed several nuances of their lives. For policy makers, it seems critical now to take cognizance of this group of older women adults who can be viewed as a social capital or resource – whose skills, expertise and know-how can be utilized by the voluntary sector and the state to address/intervene in social issues. The other practical recommendation is that emphasis should be placed on preparing this emerging cohort of educated and highly qualified professional women who would be retiring for the transitions that occur in that stage of life. In addition, because retirement is largely perceived as a process rather than as an isolated event, preparations should begin well in advance rather than immediately before leaving the workplace. With proper guidance and counselling at the right time, it might be possible to mitigate potential tensions and help HQPA women take advantage of the opportunities available to them during late adulthood.

Finally, several limitations of the study should be mentioned. First, the data are highly subjective, since data were collected only from fifteen respondents in a single city. Second the areas of study are limited to retirement plans, anxieties, time use and everyday living without giving space for free narrative for newer dimensions to emerge. Thirdly lack of any macro level or quantitative data on this group/cohort did not permit the study to have any hypothesis to prove/disprove and hence the findings are primarily descriptive. Taking these limitations into consideration, and so as to arrive at more definitive conclusions regarding the issues examined in this study, it would help to have a survey, a comparative design and to adopt a longitudinal model that examined the same group of participants over an extended period.

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