Rugged path after retirement: A study of civil servants in Manipur

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Abstract
Retirement, an inevitable point of life, is bound to affect an individual. Following this transitory stage, a person witness changes in many aspects of life. From decreased financial earnings to loss of social capital, adjustment to this new environment of life requires a strong mental preparation besides proper financial and physical planning. The paper aims to appraise the problems of retirement faced by civil servants in the state of Manipur. Socio-demographic factors are taken into account in order to understand the changes and challenges faced after retirement. Taking retirement as a process rather than a one point event of life, respondents were interviewed on matters concerning their pre-retirement planning, availability of social capital and its uses after retirement. Disengaging from the role of a civil servant demands giving up a salient role and its related role identity associated with fame and dignity. Owing to loss of social capital after leaving the role of a civil servant, a retiree can face a degrading self-esteem and poor life satisfaction. The successful creation of an alternative identity culminating into a proper adjustment with retired life requires the collective efforts of a retiree, caregiver and family members.

Keywords: Retirement, Self-esteem, Role identity, Life satisfaction, Disengagement, Social capital, Adjustment

Introduction
As a natural part of the human life-cycle, old age is considered as the closing period of the life-span. Consisting of age nearing or surpassing the average life span of human beings, the boundary of old age cannot be defined exactly because it does not have the same meaning in all societies. As per the National Policy on Older Persons adopted in 1999 by the Government of India, ‘senior citizen’ or ‘elderly’ is defined as a person who is of 60 years or above (Central Statistic Office, 2016). The elderly or aged people occupy a distinctive place in the society. In ancient and medieval times, they used to be in the forefront of family and community affairs and decision-making. They would invariably head the family and often their words would be a law. They had a high ascribed status, and an unconditional authority. Outside the family circle, the elderly used to occupy an important place in the community affairs too. At any rate, their word in the matters of customs and traditions would be final. Agricultural economy, patriarchal social structure and joint family system would sustain and reinforce their importance. However, the processes of industrialization, urbanization, and such other forces of social change have brought about drastic changes in the situation of the elderly people. Consequently, joint family households have given way to nuclear family system and economic mode of livelihoods is changing. Among others, these social changes have had a profound influence on the situation of older persons, making them socially marginalized.

Population ageing in India has been initiated by a decline in the overall death rate and also a decline in mortality among the older age groups since 1961. An analysis of the historical patterns of mortality and fertility declination in India highlights that although the mortality figures had started improving in the 1920’s the process of population ageing was strengthened only in the 1990’s due to the impact of fertility decline on successive birth cohorts (Goyal, 1997). 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 strength in future (Raju, 2000). As per the population census 2011 data, more than half the population of elderly men (66 per cent) and 28 per cent of elderly women in rural areas participate in economic activity in the capacity of main or marginal worker. In urban areas however it was only 46 per cent among elderly men and about 11 per cent of elderly women who were economically active. The proportions increased for women as compared to 2001 population census data in both rural and urban areas (Central Statistic Office, 2016). Retirement is a major transition in one’s life, and it is a relatively phenomenon. There was a period when people spent most of their lives in the workforce by entering at adolescence and working till they dropped. However, with the industrial society of the nineteenth century, retirement came into being (Bali, 2001). It has become the ‘rite de passage’ to old age for men (McCallum, 1994). A retiree has to leave the workplace, power and responsibilities. Along with it, the same individual has loses his or her bases of power too. There is a close nexus between ageing and employment—there is marginalization of elderly worker with increased ageing, and there is also a demolition in status and rewards which comes in...
the later years of a worker’s career (Bali, 2001). An insight into the harsh realities of retirement is crucial, particularly for practitioners working with elderly. This knowledge will help in maintaining proper balance at such a critical stage. This paper attempts to understand the lives of retirees through a study of their socio-demographic profile, and the dynamics of a changing identity and self-esteem of a retiree. The study is qualitative in nature. In-depth interviews were conducted with retirees of civil servants in Manipur in order to gain insight into their experiences of retirement life.

Certain key concepts used in the study are elaborated in brief.

Retirement
It is the leaving of an active role by an individual. It is a process in addition to being an event (Walker, 1999). The change of role is a change from the central role to an alternative role, and also includes with it the change in identity.

Self-esteem
Self-esteem in this study is used to mean the self-perception of the retiree for himself. Self-esteem is an individual’s overall positive evaluation of the self (Rosenberg, 1965).

Role identity
It refers to the identity that an individual bears while holding a particular role. A person can have multiple role identities at a point of time depending on the roles being performed by them. Role identity is the character that a person devises for himself or herself as an occupant of a particular social position (McCall and Simmons, 1978).

Transition Into Retirement
Retirement is not a single point event of life. As mentioned before, it is a process of role exit. Blau (1973) defines this process of exiting the role as the abandoning of one role and taking up another. She used the term in reference to her study on the aging process. Her experience with the study of occupational retirement and the Kips Bay-Yorkerville Study along with independent work on aging, contributed to her theorizing four reasons for role exit: i) death or act of nature; ii) excommunication or banishment; iii) involuntary; and iv) voluntary action such as leaving a partner or initiating a career change (Blau, 1973). Role exit, as described by Fuchs Ebaugh (1988), is the course of disengaging from a role that was once central to one’s self-identity. It also includes the inevitable reestablishment of an identity in a new role that takes into account one’s ex-role. Thus, the two important aspects of this process are apparent: the leaving of a role and re-creation of a new one.

The ensuing problems of retirement range from deteriorating health condition to financial problems. The changes, most often, are in a negative aspect. Physical and mental health conditions of the retiree are the main areas affected in the life of an elderly. Various studies on the effect of retirement on the health of the retirees have also emerged. Another major change is also found in the financial status. Some studies on retirees have found that financial problems have been ranked as their number one problem (Sati, 1988). Also, Sharma (1971) has found that the elderly have a pervading feeling that attitudes of others towards them have changed after retirement. Feelings of insecurity and alienation set in post retirement. There are certain social psychological processes of role exit during the process of retirement. Terscher (2003) had given relevant socio-psychological variable that involves changes in retirement and role exit. They are the altered relationships of an individual with the interpersonal environment. The second is the altered societal perceptions about his or her role in society after retirement.

According to Rhonda L. Jensen-Scott (1993), careers are strongly related with status, identity, money and power. Therefore, the termination of a working life is a potential threat to identity, or a period of crisis. As mentioned, an individual will face a hard time to resist the changes of master status. This is perceived to add to the burden if the identity has been foreclosed on by self and others. But with retirement and exiting the role, there is a change in the individual’s social contexts. Thus the role linked to his or her master status often becomes impossible to occupy. This effort will require a hazardous transfer of the identity hierarchy within the self and ensuring the creation of a new identity altogether to encompass past roles occupied. For those having experienced identity foreclosure, the transition or exit is difficult as individuals often feel unprepared and anxious about moving on (Beamon, 2012). The process of retirement is not a one point event of a retiree’s life. In fact an individual has to go a long process of preparation to face the real event when he or she has to leave the role.

Theoretical Framework
An important theoretical basis for the study is ‘identity theory.’ Stryker (1968) came up with this theory wherein he explains social behavior in terms of the give-and-take or reciprocal relationship between the self and society. In studying role exit in retirement, the relevance of roles to define an identity became even clearer. The basis of an identity according to this theory is the role of a person. Having based on the famous symbolic interaction approach of Mead, the importance of
interaction of a person and the society is evident here. Identity is a product of interaction is asserted by this point of view. The self or identity of a person is viewed as a multifaceted social construct that emerges from various roles in the society. The variation of self-concept of a person is a result of different roles that a person has to occupy (Hogg, Terry and White, 1995). Therefore, the self is seen as a hierarchical set of identities where each identity is tied to a role found in the larger social structure. Leaving the social status can have an impact on the person’s self-concept, thus altering the self-esteem. A person’s pre-retirement self-esteem is also likely to influence the changes in self-esteem after retirement.

**Findings and Analysis**

The present research was carried out among the retired civil servants of Manipur at both the central and state services. To study the changes and the ensuing impact on the lives of the retirees, first class civil servants were chosen because retirement for these retirees meant a change in their identities from a high and respectable status to being a retiree like an ordinary person in their own social circles or communities. The study was based on in-depth interviews conducted with 10 retired civil servants. The following section provides the details about the findings of the socio-demographic profiles of the respondents.

**Socio-demographic Profile, Familial Background and Living Conditions of Retirees**

The socio-demographic profile of the retirees included variables such as age, years of retired life, duration of work, educational qualifications, positions held at the time of retirement, financial status, marital status, number of children, and living conditions. These variables are important in helping to determine the further lifestyles and adjustment of the retirees. With the help of chronological age, we can compare the behaviors and levels of functioning of different retirees. The years of retirement life is another important variable to describe and compare the changes in level of adjustment of the retirees in this study. The experience between a newly retired individual is likely to be different from that of another who had retired for more than a decade.

i) The respondents belonged to the age group between 62 to 78 years. The average age of the respondents was 70 years. The youngest of all respondents was 62 years old while the oldest was 78 years old. Three respondents belonged to the age group between 65 to 70 years, while four belonged to the age group of 70 to 75 years. There were two respondents belonging to the age group between 75 to 80, and one respondent was in the age group between 60 to 65.

ii) All the respondents in the study were males. It was also found that they were all head of their own families with various responsibilities.

iii) Half of the respondents, i.e., five, were retired and settled in Churachandpur district of Manipur, and one respondent chose to settle in the state of Meghalaya. Two the respondents lived in Imphal, the capital of Manipur. The other two lived in different districts, Thoubal and Ukhrul respectively.

iv) Eight respondents were graduates while two were post-graduates with Masters in English and History respectively. One of the eight graduates continued to pursue an MA Programme after retirement. Two respondents retired from the position of Deputy Commissioner (Chandel district in Manipur and Patna in Bihar), while three were Principal Secretary (Nagaland, Meghalaya and Manipur) before retirement. One respondent was a commissioner (Assam region) in Income Tax Department before retirement and another one was a Director of Accounts (North east council). Two reached the level of Additional Deputy Commissioner (Churachandpur) before retirement and one was an overseer.

v) Four respondents had less than or equal to three children while the remaining six had more than 3 children. Eight of the respondents lived with their children and grandchildren after retirement. Two respondents lived with their spouse.

vi) Four respondents did not have dependents after retirement while the remaining six still had some dependents. Among the six respondents with dependents, four of them did not have complaints about dependents because their children were able to support him too. However, two of the respondents faced hardship in managing their dependent children.

vii) Six respondents sustained their financial needs on their monthly pension alone. Three had successfully acquired a land with house which they gave out for rent. One respondent carried out a successful business after retirement. Respondents experienced different changes in their life-styles such as financial conditions and expenses, health as well as in their roles and relationships within the family and outside such as their wider social circle. These changes are also a determining factor of their adjustment and attitudes towards retirement. One good example is the relationship between a respondent’s hangover identity and his adjustment with the retirement life. Health of the respondent is again an important
variable. In their study of the factors affecting retirement adjustment, Reitzes and Mutran (2006) found that poor health decreased positive attitude towards retirement. Retirees have experienced a changing health status, and this affected their retirement life. Financial and health status, therefore, are two important variable taken into account in order to study the changing life-styles of the retirees. These variables have a relationship with the mobility and comfort of a person, particularly for the aging. The most common problems being faced by the respondents were diabetes, back ache, high blood pressure, joint problems resulting into poor mobility, weakening eye sight and hearing problems. Health of the respondents were also dependent on their age too. Those respondents who were in their sixties faced less problems as compared to those who had crossed seventy years. Five respondents admitted that they faced depression. Three of the respondents reported having faced financial problems after retirement. Two of these respondents had a large number of dependents to support. Therefore, their monthly pensions were often unsustainable to take care of their needs. One of them was left to take care of his ailing wife, and the problem of mobility in old age hindered him to take up other means of earnings. The remaining seven have not faced harsh situations with regard to financial status.

Life satisfaction of retirees after retirement is significantly affected by the financial status and social capital. A disengagement with the salient role which was once associated with respect and fame results in a difficult adjustment with the alternative role and identity after retirement. Besides the change in financial status, deteriorating health in all the cases including lack of mobility and depression, familial conditions are another determination of a proper adjustment which later on describes their life satisfaction. Some of the retirees also talked about the priority emphasized upon them by public. They were often placed at the spotlight in some events. For example, Mr. J narrated his displeasure about the church’s treatment which changed after retirement. He said that he was often called for important social events and church program while in service. But it was the opposite after retirement. All this factors are accountable in determining their self-esteem after the transition.

Changing Identity and Self-esteem in Retirement

According to the study, three respondents, Mr. A, E and I were found to be satisfactorily adjusted with their retirement since all three of them had been able to plan their retirement while being in active service. They were all actively associated with the church activities or were found to be involved in various social organizations. From church to other philanthropic organizations they were consulted by the people. Their family life also contributed to their satisfactory life. Though Mr. A had lost his wife immediately after retirement, the vast network of his children and relatives were there to give him both physical and mental support. Mr. I also had to sell his land which he anticipated to invest for a satisfactory post-retirement life. He was compelled to sell it for his children’s education. However, his
retirement life was pleasant because his children were employed and were supportive of their father by the time he retired. The self-esteem score on Rosenberg Scale before and after retirement remained the same for both Mr. A and I (19 both before and after retirement).

It is also significant to note that alternative identity could not be established in many cases (Mr. B, C, D, H, F and J) as they either failed to build their social capital or could not take back-seat after enjoying power and prominence during service period. Mr. B’s son was not able to perform well in terms of properly settling and getting a job. Therefore, Mr. B’s retirement was heavily affected. He also found his social image tarnished.

“Despite my ambitious aspirations for him he could not. I will be now contented even with SSC jobs. But he will take time.”

Mr. C tried his level best to acquire a seat in the state legislative assembly but he failed miserably much to his disappointment. Mr. D lost his eldest son, and to add to his burden his wife’s sickness forced him to lead a secluded life in the countryside. Mr. H was also confined to the problems of his family due to the death of his wife, his brother whose son he was burdened to take care of, and finally the untimely demise of his son when he was anticipating a calm retirement life. However, in spite of all the hardships faced, he was able to accept his disengagement from active life to a considerable extent. He attributed his simple lifestyle to this achievement.

Mr. J had planned his retirement by intending to undertake private law practices by utilizing his knowledge acquired from his LLB course. However, against all expectations his plans could not materialize as he found himself obsolete to compete with the younger colleagues.

“Retirement life may be easy for some. However, for many it is something which brought us into a situation much worse than anticipation. My experience with the law firm has taught me that when the realities of life hit you, it is full of disappointments.”

This alternative to retirement could not work out and he was confined to his household for a while. He had some responsibilities toward his community but it was not up to his expectation. His frustration and disappointment with retirement, owing to a failure in forming alternative identity and the problems added by his son’s unemployment, could be evident from his self-esteem score that dwindled down by 4 points after retirement.

Mr. G was found to have established an alternative identity of a businessman along with spending his life in the company of his wife and family. Physically he was active in spite of having some health problems. He was able to move about independently in his own vehicle too. During his retirement days he was able to build a strong social network which he later utilized by building a strong connections for his business.

“We had a bar, a swimming pool and billiard in Calcutta. But I have never been there. I spent times with my family. Moreover, I was more devoted to my community that I even had to take many days leave from work due to some problems that needed my participation at the community level.”

Although he was able to get well adjusted with his alternative identity, he did have some problems in the social life because he found people (particularly the organizations that favored him during his heydays) ignoring him. He complained that his potential to work for the society was being ignored to a great extent. The contribution that people sought from him remained to be only in the form of financial support. This is evident from self-esteem score where his self-esteem on the Rosenberg scale went down from 27, before retirement, to 24 after retirement. However, despite the decrease, his scores remained the highest among all retirees even after retirement. This is probably because he had much higher expectation from self while he was in service as well as after retirement.

Self-esteem of retirees declined naturally with retirement in most cases. This is due to the fact that retirement results in a loss in their social capital and the roles they played. Therefore, a decreasing social network with former colleague from ex-role, unmet expectation within themselves and their families are bound to affect their adjustment following retirement. A changing social status resulted in a changing self-esteem in the direction of negativity. Decreasing self-esteem is the outcome in many cases. Therefore, building up the social capital is very important for a retiree as proven by the adjustments found in some retirees (Mr. A and I).

Discussion and Recommendations

Adjustment to retirement includes not only the involvement of the retirees alone but also the collective participation of the family, neighbors, community and professional caregivers. The study results show that family is the strongest variable to influence psychological health of the retired respondents. This can repair the damage done by the lack of social capital outside the family. Children’s settlement in terms of their career and marriage provides satisfaction and contentment to the old parents while in cases where children have failed to do well in life, respondents reported
despair and frustration. Likewise, death of a child proved to be the biggest blow to old parents that severely affected their peace of mind.

Self-esteem of retirees declines naturally with retirement. This is due to the fact that retirement results in a loss in their social capital and the roles they had. Therefore, a decreasing social network with former colleagues from ex-role, unmet expectation within themselves and their family members are bound to affect the retirement adjustment of a retiree. Self-esteem also is a result of the isolation and less respect they got from the public too. Retirees tried to compensate for their disengagement from the high status by using their skills to contribute towards the society. They also made use of their academic expertise and skills to carve a niche for themselves after retirement. The study also highlights the church as an important space where a retired utilize his potential and social network to carry it forward to a bigger level. Skills such as advocacy, writings and political connections helped retirees function well even after retirement. Therefore, the context of a retiree such as familial background, financial status, social capital and community sense of responsibility towards the senior citizen would help in fostering a proper retirement life.

Interventions can take place at two levels. At the first stage, care-giver or social workers can work with the client (retirees) before the period of retirement. This includes facilitating with the to-be-retired individual in identifying his areas of interests which will facilitate assumptions of alternative roles after retirement. The process of initiation of an alternative role and identity can take place before retirement. By working with the individual in locating his or her areas of interests, potentials and skills, a social worker, or the care giver, can help in building a liaison with the relevant organization to help accommodate them after their retirement. This new engagement can also start a year before retirement. Then, the retiree can easily engage intensively with it right after retirement. The importance of social capital of the client will be pertinent at this point of preparation for exit.

After retirement, a social worker or the care giver can actively work toward forming an organization or society comprising of retirees. This type of society can be formed with the intention of helping the new retirees cope up with the challenges through interactive sessions or discourses. A senior with many years of retired life can instruct a new retiree on how to adjust with the major life change. This group or society can provide support for one another. This will also give a retiree the space to share his or her feelings and frustrations.

Secondly, Hobbies and talents can also be a good means of utilizing the leisure hours. A gerontological social worker can help the retiree by motivating him or her to pursue his or her hobbies into some meaningful work of art which could be properly acknowledged by the community. The creation of a blog, facebook page, columns in newspapers or magazines will be a good platform for this exposure.

References:


