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QUALITY OF LIFE IN RETIREMENT: A SURVEY EVALUATION OF RETURN MIGRATION TO KWAZULU

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PREFACE AND ACKNOWLEDGEMENTS

This is a study of the quality of life in retirement in a rural environment. More specifically it is an inquiry into the consequences of return migration to KwaZulu. Research into the consequences of labour migration has tended to concentrate on the situation of those left behind in the rural economy, the women and children. Little is known about the situation of returned male migrants and their impact on the rural economy. Although circulatory migrants are absent from their rural homes for long periods of their lives, they typically contribute towards the rural economy throughout their working careers. Remittances of migrant workers represent an important source of income for most rural communities. It is a known fact that migrant labour is one of KwaZulu's chief exports on which it depends for its future development.

Return migration is the logical conclusion to a circular migrant career. This study explores the adjustment and reintegration of returned migrants in their rural communities. The inquiry seeks to supply answers to a number of questions which come to mind in connection with return migration and rural development: Can the return migrant still make a useful contribution to the economy in his area after retirement from wage employment or is he dependent on the goodwill of other people in order to survive in late life? Will his experiences of a lifetime be of service to the community and improve its standard of living or will these experiences merely be stored away among the memories of working life in the city?

Only tentative answers are supplied to these and similar questions and in the course of the inquiry further questions are raised which remain unresolved. In spite of these shortcomings the study has delved in an area which may prove a fertile ground for research in future. A number of reasons may be tendered for pursuing this line of inquiry.

(ii)

1) Studies of return migration are essentially inquiries into rural development. Although the focus of this inquiry is on a particular sector of the rural population it also gives a broad picture of the social and economic life of the community as a whole.

2) The rural aged who have withdrawn from wage employment represent a large category of black people which is growing rapidly. The Zulu rural aged have by and large remained invisible tucked away in the hilly outposts of KwaZulu. (It is only on pension pay days that the elderly gather at pay-out points and one gains some impression of their numbers.) However, the needs of the rural poor among the aged are just as real as those of the urban elderly whose plight has received far more sympathetic attention.

3) At the present time rural retirement is the only real option open to workers hailing from KwaZulu and other independent and self-governing homelands of South Africa. Indeed, the study revealed that return migration to the rural areas was self-evident for the vast majority of Zulu migrants of all ages except in special circumstances. However, it should be borne in mind that influx control regulations and urbanisation policy are currently under review. A reform of the laws governing population movements may effectively reshape the popular conception of retirement commonly found among black migrant workers. Judging from the thrust of the survey findings the majority of Zulu migrants will continue to seek to prepare a retirement home in the rural area in the foreseeable future. However, for marginal categories of migrants, reforms in the area of urbanisation policy may offer new opportunity structures and challenges in late life. The results of the study undertaken here are suggestive that a relaxation of the "pass laws" may also have far-reaching, positive consequences for rural as well as urban retirement opportunities.

This inquiry, then, may have been conducted at an opportune time. It documents the retirement situation in what might be referred

(iii)

to as the pre-reform period. The research can therefore usefully serve as a baseline study with which to compare future trends in retirement and return migration of labour migrants and other aspects of ageing among South Africa's black population.

This report is the final and the most comprehensive one in a series of research reports emanating from the project. The results of the preliminary research (funded by other sponsors not mentioned below) which formed the point of departure for this research effort are given in Moller (1984a). So far, two reports have emerged which have used the data base of the present study. A first report outlined the retirement ideals of working migrants (Moller, 1984b). A second report focussed on the question of social pensions (Moller 1984c). The findings discussed in these preliminary reports will not be repeated here, although a few references are made in passing. Interested readers are referred to the original documents.

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CHAPTER 1

INTRODUCTION: RESEARCH AIMS AND THEORETICAL CONSIDERATIONS

This study is concerned with the quality of life of retired migrant workers domiciled in the rural areas of KwaZulu. Very little is known about the retirement situation of migrant workers in Southern Africa or for that matter about elderly rural blacks in general. This research was undertaken in order to shed more light on the subject.

According to most standards, rural KwaZulu would be classified as a developing area. As such, it would compare better to Third World than to First World contexts. Unfortunately, there are few studies of the Third World elderly which might have served as a guideline for conducting the envisaged study. For this reason the research project initially was conceptualised along the lines of quality of life research conducted among elderly people living in the more developed countries of the world. The research design was then adapted to suit local conditions on the basis of past research experience.

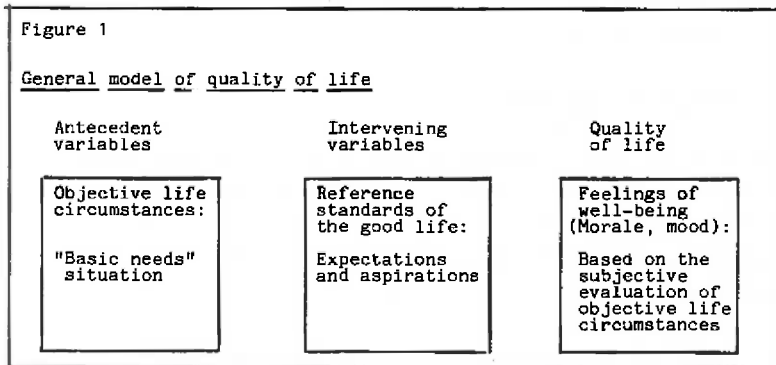
1.1 A quality of life model

This study sets out to explore the quality of life in rural areas of retirement in relation to migrant workers' changing expectations regarding retirement and return migration and in relation to the opportunity structures afforded to return migrants in their rural areas of origin.

The conceptualisation of quality of life which is employed in this study is very simply stated the following: It is assumed that in the first instance objective life circumstances will determine the quality of life enjoyed by individuals. However, it is also assumed that the level of expectations will have a

mediating effect in that it either softens or reinforces feelings of deprivation or privilege. Thus, expectations and aspirations serve a reference function.¹⁾ It will therefore be necessary to establish the ideal conception of the good life for adults and old folk in labour sending areas as a baseline of comparison.

In the diagram shown below the bundle of expectations and aspirations is a projection of the reference normative conception of retirement life. Expectations and aspirations are depicted as "filter" or intervening variables between objective life circumstances and their subjective assessment in terms of quality of life. In the diagram objective circumstances are referred to as basic needs whose fulfilment is thought to promote general well-being. Quality of life among the elderly has frequently been referred to in terms of "morale". Although this concept was originally selected merely for the sake of convenience it seems appropriate because it aptly captures the subjective feelings or the affective mood of the persons whose qualitative state is the subject of discussion here.



1) The reference concept introduced here is based on the work of authors such as Merton (1957), Davis (1959), Davies (1962), Runciman (1966) and Gurr (1970). Further explorations of the reference concept in the context of quality of life have been undertaken by Mason and Faulkenberry (1978), McKennell (1978), Liang (1979), and McKennell and Andrews (1980; 1983).

The conceptual model set out in Figure 1 is fairly widely recognised. Nevertheless, several variations of this general model obtain. These are discussed here in broad outline:

According to the two-factor school of thought "well-being" and "ill-being" are two discrete concepts which are caused by different sets of factors (cf Headey et al., 1983; Lawton, 1983:355). Therefore, the removal of factors causing dissatisfaction will not necessarily automatically increase overall well-being. Conversely, relatively high levels of dissatisfaction with specific aspects of life may not detract from an overall sense of well-being fed by satisfaction with other aspects. The two-factor approach suggests that some life concerns touch at the heart of one's well-being while others are more peripheral. Therefore, according to this theory, it is essential that focal dissatisfactions are removed if people are to achieve general well-being. At the same time minor dissatisfactions which are assigned nuisance-value only can well be tolerated without further consequences for overall quality of life.

Another school of thought based on substantive research (Palmore and Kivett, 1977; Carp and Carp, 1983) argues that quality of life is relatively constant over the life course. In this way of thinking, objective life circumstances have virtually no immediate impact on feelings of well-being. It is the intermediate variable of personality which assumes full control over subjective feelings of well-being. Feelings of well-being stem from core personality factors which remain relatively constant during a lifetime. Referring to Figure 1, this model of well-being reverses the roles of the two antecedent variables so that external factors (objective life circumstances) simply enhance or depress internal (personality) determinants of social well-being. It is noteworthy that according to this model one would expect the distribution of well-being to remain constant in any one age cohort through all life phases. If we were to apply this premise to the present research this would mean that an

assessment of life quality among the thirty year old migrants of the present time would suffice to tell us about their situation as retirees in some thirty to forty years hence, assuming that attrition within the cohort does not distort the original projection.

For present research purposes, the two factor approach is considered a useful variation of the more general model. The notion of a core personality which weathers adversity and tempers relative moments and thus adds a constant factor to shifts in overall well-being in the course of a lifetime also merits consideration. However, it may be dangerous to disregard the influence of external determinants of quality of life at this stage of the inquiry. It is therefore considered expedient to explore both types of parameters contained in the general model as they jointly affect the quality of life of the elderly return migrant.

1.2 Problems of definition of the elderly

Preoccupation with quality of life among the elderly presumes that the elderly represent a distinctive category of people. However, the relevant literature suggests that this is not necessarily the case. The elderly share many status designations and social roles with other adults in mid-life so that distinctions tend to be blurred to a certain extent. Chronological age as an objective indicator of the elderly status has been found to be wanting, although it is generally regarded as a convenient yardstick. In developed societies, where old age tends to connote a negative image, self-assessment of age may be a more realistic measure of attitudes and behaviour of the elderly than chronological age. In the Third World context the objective measure cannot be applied in some instances, because many older persons do not know the exact date of their birth. Therefore, measures of chronological age are often based on estimates rather than exact information.

An especially useful criterion of ageing which also disregards chronological age to a certain extent is one determined by critical life events or crises.¹⁾ An older person is defined in terms of the number of critical events which have been experienced. In particular, one might assume that the elderly will have certain experiences in common, such as children leaving the parental home, widowhood, retirement from work, age-associated afflictions requiring varying degrees of readjustment of lifestyle, etc. Retirement and widowhood are generally accepted as universal indicators of inclusion in the elderly category. However, critical events tend to affect men and women somewhat differently and typically occur at different ages for men and women. Thus, the critical event indicator of ageing tends to group together categories of men and women who share common experiences and problems regardless of their age in years.

The critical-event approach towards defining the elderly has much in common with the cohort-analytical approach. The latter approach is based on the assumption that people of a particular generation are exposed to a similar set of external factors. These factors shape the cohort's life chances and its perception of opportunity structures in distinction to those of the cohorts passing before and after it. Cohorts can be defined in terms of chronological age or loosely in terms of peer-groups. The peer-group definition of the age cohort is particularly useful for the social scientist working in the African context because it is a familiar concept in traditional rural society and is therefore easy to apply.

1) Preference is given here to the concept of "critical event" because it refers in more neutral terms to a threshold or milestone in life which has a maturation effect. "Crisis" on the other hand, connotes that the transition of the threshold is unavoidably problematic or traumatic.

In this inquiry the group under study is defined in terms of life experience rather than chronological age. The subjects are all men who have served as migrant workers and have returned to live permanently in their homes in the rural area. The study embraces several cohorts of migrant workers in terms of age and life experience, whose differential situations are reviewed in later sections of the report.

1.3 Quality of life among the aged

1.3.1 Quality of life among the First World aged and retired workers

Increasing longevity in modern-industrial society has given rise to a new interest in the retirement phase of life. The extension of this phase of life has called for a review of the role of the retiree and the significance of retirement for the individuals concerned, and their families, and society in general. Within the sociological tradition a special field of study has developed which concerns itself exclusively with the problems and rewards of late life. The major thrust of this effort has been the development of instruments which yield an adequate measure of the quality of life of the elderly. Attempts have also been made to ascertain the major constituent factors which form the basis of an old age of quality and to identify the factors which correlate closely with morale in late life (Larson, 1978).

There is a common belief among researchers who are studying the quality of life of the elderly in modern societies that the external conditions experienced by old people coupled with their diminished prestige should have detrimental effects on their well-being. Therefore, research is aimed at identifying groups of elderly persons most at risk in industrial society and the major causal factors and correlates of above-average well-being and ill-being among the elderly. From a more practical point of view remedies are sought to relieve the depressed quality of life among the modern aged which will appeal to the imagination of

individuals, communities, and policy-makers and planners. It is thought that only a concerted effort on the part of all parties concerned will improve the situation of the elderly in modern society.

In short, there is a tendency to perceive depressed quality of life of the elderly as one of the hazards of living in modern society. According to an extreme point of view the position of the elderly in pre-industrial traditional societies was preferable to that in industrial or post-industrial society in terms of social security, prestige and social integration. According to this point of view a loss of quality of life is one of the consequences of modernisation; the price one has to pay for becoming modern. This viewpoint may be overstated. However, few would disagree that the role of the elderly is relatively unambiguous in traditional society. By the same token, the poorly defined role of the elderly in modern societies is also malleable. Shaping new roles and opportunities for the modern elderly may be viewed as a challenge which calls for exciting and innovative solutions.

According to another viewpoint, modernism and low quality of life among the aged are not intrinsically related. The decrease in the quality of life experienced by the elderly in modern societies is seen as a temporary condition. This school of thought argues that the position of the elderly as a minority group in society is adversely affected during periods of rapid social change and transition. Seen from this vantage point, depressed well-being is not related to modernisation as such but to the upheaval of traditional societal values which typically occurs during periods of transition. Therefore, one might expect the status position of the elderly in modern society to become consolidated in time. It is anticipated that the well-being of the modern elderly will eventually approximate that of older persons living in traditional social structures. In some parts of the world the cause of the elderly has been championed and

advanced, so that one can assume that this may well be the case. It is perhaps significant that a national study of the quality of life of Americans of all ages undertaken in the early 1970s did not find a depressed state of well-being among the elderly (Andrews and Withey, 1976). This does not of course mean that the quality of life of elderly Americans has improved substantially over the past decades. There is some speculation that the elderly researched by Andrews and Withey may have assessed their quality of life in terms of lower levels of expectations. There is also a possibility that the more emancipated elderly of the seventies and eighties may view their relatively better circumstances more critically and assess their life quality in rather more negative fashion than their objectively less privileged predecessors.

1.3.2 Quality of life among the Third World aged and retired workers

So far the focus of attention has been on the modern elderly. This is because the situation of the modern elderly has perhaps been perceived to be more problematic than that of the Third World elderly. Indeed, a cursory glance through the gerontological literature devoted to quality of life research confirms this supposition.

The number of contributions originating from Third World inquiries into the situation of the elderly is relatively limited. The paucity of Third World studies of the aged suggests that the position of the elderly in developing countries is still one of privilege and respect which would ensure a relatively high quality of life. It is a known fact that the problems of youth tend to dominate in fast growing societies. However, with increasing life expectancy swelling the numbers of the Third World elderly, and the advent of industrialisation which has slowly dissolved the social fabric of traditionally structured societies the welfare of the elderly is threatened and promises to become a focal concern. The city-dwelling elderly, in

particular, are more exposed to the effects of rapid social change which will shape their future life circumstances. It is symptomatic that South African contributions to the gerontological literature tend to concentrate mainly on the urban elderly. Moreover, apartheid policy and influx control regulations have served to limit the numbers of elderly urban blacks. Other categories of blacks which might be equally affected by the social upheaval are less visible in isolated areas of the homelands and resettlement villages (cf Martine, 1979). Therefore it stands to reason that the elderly blacks who are rendered inconspicuous in a racially divided society have seldom become the subjects of gerontological inquiries. Nevertheless, this does not mean that black South Africans outside the urban areas are not currently experiencing the impact of shifting values and changing life circumstances which will affect their welfare and well-being in late life. Clearly, there is a gap in our knowledge of the situation of the elderly black in South African rural society. In terms of the numbers involved this caveat is inadmissible. A brief deviation into the statistics of the ageing of the South African population in general and the growth of the black rural population in particular may be useful at this point.

1.3.2.1 The black aged population of South Africa

Population figures of South Africa leave no doubt that the ageing process is due to become a focal issue. In terms of sheer size the black elderly group will command greater attention in future than hitherto.

In a review of the ageing of the South African population van Rensburg (1985) concludes that South Africa will have to cater for a much higher degree of ageing in the years to come. The ageing process is only gaining momentum. It is pointed out that the ageing process of the white group has been in progress for some time and is further advanced than that of the other

population groups. Nevertheless, even the whites have not reached the high level of ageing of the developed western nations. The total number of aged (that is persons of 65 years according to a conventional definition used by the World Health Organisation) in the South African population is expected to increase from 1 081 873 or 3,78 percent of the total population in 1980 to 3 021 433 or 5,09 percent of the total population in 2015. Although the black aged with only 3 percent of the total black population are a relatively small category, their absolute numbers far exceed those of the aged in all the other population groups (cf Table 1.1). The age structure of the black population is typical of a rapidly growing population arising from relatively high fertility as well as relatively high mortality. In the eighties the black elderly represent some 57,6 percent of the elderly South Africans. In the space of one generation by the year 2015, it is projected that 63,4 percent of the total aged population of South Africa will be black (cf Table 1.1).

As mentioned earlier large sections of the black elderly population of South Africa are concentrated in the rural areas of the independent and self-governing homelands. Turning to the category which is of focal interest here, the black men return-migrating to the rural areas of KwaZulu, the figures contained in Table 1.2 are of general relevance to the study. The population statistics compiled by Simkins (1981) are suggestive that over the past two decades into the eighties the growth of the absolute and relative numbers of elderly men in the homelands has been greater than in the black population as a whole.

Future trends in the pattern of population distribution between urban and rural areas may be affected by shifts in urbanisation policy and the development of the homelands. At this stage Sadie ¹⁾ projects a population of elderly males (65+ years) in KwaZulu of 53 400 in the 1980s and 64 300 in the 1990s. Having deviated to establish the fact that the elderly rural black is a substantial minority in South African society let us return to the aim of the study.

1) Figures calculated by the author on the basis of figures kindly supplied by Professor J.L. Sadie of the University of Stellenbosch in an undated working paper: The Population of Natal-KwaZulu, p.6, Table A1.

Table 1.1

Age projections for the South African population

1) The total projected South African population:

	1980	2000	2015
Whites	4 528 100	5 467 312	5 943 354
Coloureds	2 612 780	3 523 221	3 966 846
Asians	812 320	1 101 520	1 242 207
Blacks	20 591 100	34 770 700	48 155 500
Total	28 591 100	44 862 753	59 307 907

2) Projections of the total number of aged in the different population groups: (65+ years)

	1980	2000	2015
Whites	355 398	502 654	761 640
Coloureds	83 791	140 664	242 361
Asians	19 884	52 617	103 842
Blacks	622 800	1 168 900	1 913 600
Total	1 081 873	1 864 946	3 021 443

3) Projections of the percentage aged in the different population groups:

	1980	2015
Whites	7,8	12,8
Coloureds	3,2	6,1
Asians	2,4	8,4
Blacks	3,0	4,0

4) Projected percentage distribution of the total number of aged among the population groups:

	1980	2000	2015
Whites	32,8	27,0	25,2
Coloureds	7,0	7,6	8,0
Asians	1,8	2,8	4,4
Blacks	57,6	62,6	63,4

Source: F A J van Rensburg, *The Ageing Population*, Senior News, Vol. 18, No. 1 (March) 1985.

Notes: Population projections are those of the Institute for Futures Research of the University of Stellenbosch. South Africa is defined as inclusive of all the independent states.

Table 1.2

<u>Population statistics of elderly black South African males (65+ years)</u>	1960	1970	1980
Total number elderly black males	216 827	247 730	322 597
Percentage elderly in total black male population	3,7%	3,1%	3,0%
Percentage elderly blacks domiciled in homelands	43,8%	55,6%	57,0%
Total number elderly blacks domiciled in homelands	94 991	137 649	184 269
Percentage elderly in total male homeland population	4,5%	4,2%	3,5%

Calculated by the author from figures compiled by Simkins (1981 : 19-21, Table 1). Note South Africa is defined as inclusive of the independent states.

1.3.3 Quality of life among retired migrant workers

This study is devoted to the elderly migrant worker who to our knowledge has not been the focus of investigations into the situation of elderly South Africans. This topic has been selected precisely because it is assumed that migrant lifestyles and opportunity structures have undergone significant changes in the past and will be subject to further changes in future. This trend is posited in view of the fact that the laws governing the movements of migrant workers are currently being reviewed in several quarters.

In the early days of labour migrancy, the system as it was practised in South and Southern Africa tended to render migrant workers immune to the factors which might erode their position in late life. Initially the system may have preserved the traditional social structure of the rural black community. However, this situation did not endure for a long period of time. Labour migration over the years fostered the conditions which have eventually led to the total breakdown of the traditional way of life of the classical labour migrant and his forefathers.

It is common practice for students of labour migration to study factors involved in the mobilisation of migrant workers of rural origin. That is, researching the beginnings of the migratory act has been one of the major preoccupations of social scientists in the past. Longer-term interests have focussed on the impact of the absence of migrant workers on the labour emitting area. This study is concerned with a slightly different longer-term perspective of the consequences of migration, namely the effects of return migration on the rural community of origin.

In South Africa, the apartheid system has been conducive to circulatory migration. This is clearly the dominant pattern of labour migration. In circulatory migration, return migration coincides with retirement from wage labour. At least this is the case among male migrants, who currently make up the bulk of the migrant labour force. Therefore, it is easy to arrive at a definition of old age among circular male migrants. The elderly category among labour migrants can be defined as all those men who have left wage employment away from their rural homes and have returned to live permanently in their areas of origin. This study is therefore concerned with black retired male workers who are also return migrants.

In studies undertaken in First World contexts retirement is frequently considered a very critical period of life which may jeopardise the well-being of the elderly if it is faced totally unprepared. By contrast, circulatory migrant workers typically prepare for their retirement roles throughout their working lives by visiting their rural homes periodically and participating actively in village life during their home stays. Therefore, retirement cannot be assumed to be a life crisis situation but rather a distinctive milestone which signifies the threshold leading to a new phase of life. One may therefore assume that the transition from working life to retirement is gradual for migrant workers and therefore not as traumatic as may be the case for other urban-industrial workers.

However, this assumption may no longer be tenable in future. Changing labour migration patterns may render the retirement period of life more problematic than hitherto. Elsewhere an analytical distinction has been made between the "classical" and the "contemporary" or "modern" migrant (Møller, 1985). The classical migrant typically spent longer periods at the rural home in order to attend to agriculture and local affairs, whereas the demands made on contemporary migrants prevent them from leaving their urban-industrial workplaces for longer periods of time. Furthermore, it can be assumed that the contemporary migrant's increased exposure to urban society will have raised his expectations and aspirations regarding an adequate standard of living in retirement beyond those of his classical counterpart. Meanwhile, the rural resource base has been significantly eroded since the classical period of labour migrancy. As a result the prospects are poorer for contemporary migrants who wish to return to their areas of origin in retirement.

One would therefore expect the contemporary migrant to share many of the anxieties and problems of the typical urban-based industrial worker regarding loss of occupational status and financial security after retirement. The radical division between working life in the city and life in retirement in the country may pose problems of role adjustment for contemporary migrants similar to those experienced by retired employees in western-industrial countries.

In this study it is assumed that black society in the rural and the urban areas is undergoing a shift in values, expectations and aspirations which will reshape the social roles assigned to return migrants. Changing life circumstances may also affect the role expectations of retired migrant workers. The classical migrant worker typically engaged in peasant farming after returning from contract labour. It is evident that contemporary migrants also aspire to become retirement farmers, but increasing proportions of the migrant labour force have lost their land base

for a number of reasons. These changes in objective life circumstances and role expectations and aspirations may have a differential impact on successive cohorts of retirees. For example, one might expect the contemporary return migrant to feel less secure than his classical counterpart as far as access to rural resources are concerned. However, future return migrants who are presently working for organisations which offer their employees a company pension, may anticipate greater financial security in retirement and may also aspire to new retirement roles which reflect their expectations of retirement funds. Aspirations of entrepreneurship in the field of agricultural production and trading are cases in point.

The present study was intended to shed light on the manner in which migrants themselves view the prospects of return migration and assess their life in retirement. This, with a view to answering some of the questions raised above.

1.4 The structure of the report

The organisation of the report which follows is based on the conceptual model in Figure 1. A description of the objective rural circumstances in which return migrants find themselves is given in terms of a basic needs assessment. The reference concept with which returnees view their return migration situation is outlined in a section on expectations and aspirations. Another section reviews the subjective quality of life of returnees in terms of morale and related concepts. In a last section the various parts are brought together in order to explore the relationship between basic need fulfilment and subjective well-being. The discussion and conclusions contain recommendations regarding further research into specific questions which were raised in the course of the inquiry, and policy recommendations which aim at improving the quality of life of the elderly.

CHAPTER 2METHODOLOGY2.1 The logic of the inquiry

The study of return migration and the quality of life in retirement clearly calls for a longitudinal research design which ideally would record the processes of adjustment to environmental and social dislocation and to the constraints of ageing as they unfold. Progress in the research of migration and social gerontology has continuously been retarded by the lack of data collected systematically over time. Nevertheless, time and financial limitations prohibited a panel study of migrants progressing through their life course. However, an attempt to approximate a longitudinal study was made by collecting information from groups of migrants in the pre- and the post-retirement phases of their lives. The usual techniques of asking subjects to recall the past and project into the future were liberally applied with good results. Furthermore, in the course of the analysis age differences were discovered, most notably in the retirement data set, which formed the basis of inferences of processes occurring over time.

The two groups of pre- and post-retirement migrants which are referred to as the "working" and "retired migrants" in the report represent cross-sections of typical migrants in each case. Although a research design in which the two subsamples were closely matched might have been preferable from a methodological point of view the selection of cross-sections proved to be a more practical strategy. In view of the changing face of labour migration, one might also assume that the cross-sectional data base would be more amenable to the drawing of inferences and conclusions which would hold in the longer term. The cross-sectional approach also obviated the thorny question of whether to match the younger generation to the older (which seemed appropriate given the focus of the study but impractical) or vice versa.

2.2 Sampling procedures in the urban areas

In the urban areas the pre-retirement sample consisted mainly of hostel dwellers who were selected on a random basis from the major hostel complexes for blacks in the Durban metropolitan area. Simple random samples of 50 male residents each were drawn in 6 hostels : Glebelands, Kranskloof, S.J. Smith, KwaMashu, Dalton Road, and Umlazi T-section hostels. An additional subsample consisted of migrants lodging in a Durban suburb. 50 lodgers were selected in three randomly selected neighbourhoods in Umlazi township to the south of Durban. Although some differences existed as regards the characteristics of the hostel dwellers and the lodgers, differences in attitudes toward retirement tended to cut across the residential division. For purposes of the study, then, the hostel dwelling and lodging migrants were grouped together in most instances.

2.3 Sampling procedures in the rural areas

The study of the post-retirement phase of labour migrancy was conducted in typical return migration areas. The initial aim was to match the pre- and the post-retirement sample according to area of origin. However, as the rural fieldwork was planned while data were still being collected among working migrants in the urban areas only a crude attempt at matching was made by selecting rural areas which had supplied the highest proportions of the migrants participating in an earlier study (cf Moller and Schlemmer, 1981). In all, 5 areas in KwaZulu were selected on the basis of this and other criteria such as distance from Durban, location to the north or south of Durban, and a number of agricultural and land tenure factors. The five areas, in order of the progression of the fieldwork, are Mtunzini, Umbumbulu, Highflats, Mapumulo and Eshowe. Figures supplied in the appendix to this report show that substantial proportions of the working migrants in the study originated from these or neighbouring areas.

It was impossible to apply conventional sampling techniques to select the respondents in the rural areas. Therefore a cross-section of the retired migrants living in each of the surveyed areas was included in the sample. The number of men interviewed in each of the five areas differed substantially and was dependent on a range of factors. In some areas retired men were in shorter supply or the field team had greater difficulty in tracing them. Secondly, the field team was better received in some areas than others. In two instances the field team had to leave the district before completing its task in the wake of hostility or natural disasters. A return visit was only feasible in one of these cases. Lastly, and most importantly, a larger number of cases was required in rural areas in which the living conditions of retired migrants varied widely than in the more homogeneous areas of return migration.

In the more descriptive sections of reporting some breakdowns by region are given. However, the main thrust of the study is of an explanatory rather than a descriptive nature. Therefore the post-retirement sample is treated as a homogeneous group in most of the analyses conducted in this study.

In the post-retirement study men were eligible for inclusion in the sample if they had previously been employed as migrant workers, had retired from wage employment, and were permanently based in the rural areas of KwaZulu during the survey period. No age restriction was made because the intention was to study cases of early as well as regular return migration. For example, in some occupations, such as mining, it is common for contract workers to return-migrate at around 45 years of age. It was thought the study might shed more light on the migration paths of occupationally determined early return migration if no age restriction were introduced as a sampling criterion. As a result of not introducing an age inclusion criterion the sample comprised a substantial proportion of men in their thirties and forties who had retired early, mainly for health reasons. According to their own and the fieldworkers' assessments these

men stood little chance of re-emigrating to find work as labour migrants and thus were theoretically eligible to participate in the study. This unanticipated turn of events presented the study with a novel angle which yielded additional interesting insights into the particular problems encountered by return migrants in more recent years.

2.4 The fieldwork

In the urban areas personal interviews were conducted with a total of 350 men during the period November 1983 to February 1984 by a team of 13 experienced interviewers. The interviewers were well-briefed for the task and met regularly to discuss the field returns with the project leader.

In the rural areas fieldwork commenced in January 1984 and was completed by July 1984. A total of 253 interviews were obtained in the 5 surveyed areas. The field supervisor, who was an experienced field researcher in his own right, worked alone in the first two areas surveyed and was then joined by two members of the urban-based fieldteam who had by then completed their task in the urban areas. The rural field team typically surveyed one area at a time and reported in detail to the project leader between each trip. While in the field members of the team kept a diary which formed the basis of the field reports which were prepared for each of the surveyed areas. In each of the rural areas surveyed the field researcher and his assistants spent a week or more establishing contact with the local authorities and generally getting a feel for the local situation. Once permission had been obtained to interview the local people, the area was broken down into major subdivisions. A cluster sampling approach was adopted in each of the subdivided areas which usually corresponded to the wards or subwards under the jurisdiction of the local tribal authorities. The headmen or indunas of the subwards typically assisted with locating retired persons in their neighbourhoods. In some areas the research team

was also accompanied by tribal policemen who provided assistance in tracing respondents as well as official endorsement of the research activities.

2.5 The survey instrument and data collection procedures

Information was collected on the basis of a schedule including open- and closed-ended questions. A basic set of items exploring retirement issues was employed in the schedules administered to the pre- and post-retirement groups with minor variations in the wording of the items to render the questions meaningful in both instances. At the end of the interviews conducted with the pre-retirement group a projective test was applied to elicit the retirement ideals of working migrants. The schedule employed in the rural areas also included items which explored the living circumstances and personal well-being of the retired workers.

The interviews were conducted in Zulu. In most instances only an English version of the survey items was printed in the schedules. In consultation with the project leader the field team decided on a uniform rendering of the questions in Zulu. A formal translation into Zulu was only provided for items which relied heavily on verbal cues. These items included semantic differential items describing the retired worker and a projective test in the pre-retirement schedule and mood and morale items in the post-retirement schedule. The majority of the questions were precoded. In the case of the open-ended items English versions of the responses were recorded verbatim. In the report which follows the text of the items will be given in the tables of findings. Interested readers should write to the author for copies of the questionnaire schedules.

The collected information was processed and analysed in the usual manner. The quantitative data was coded, and the coded information was then processed on the university computer. Qualitative data was content-analysed and hand-tabulated where appropriate.

Perhaps greater insight into the complexity of retirement life might have been gained by employing unobtrusive research methods, such as direct or even participant observation, rather than the survey research approach. However, several arguments might be raised in favour of the survey method. Firstly, the project leader had a fair theoretical and practical knowledge of the return migration process from the urban vantage point and had already had the opportunity of conducting two preliminary studies (reported on in Moller, 1984a) on retirement issues among working migrants, some of whom were approaching retirement age. On the basis of this knowledge the author felt reasonably confident in compiling a suitable survey instrument. Survey research was also considered to be the most efficient method of conducting the comparative research which allowed a crude approximation of a longitudinal study. Thirdly, although descriptive in part, the main focus of the research effort was explanatory rather than descriptive. Survey research allowed for the reasonably reliable measurement of a wide variety of variables which could be employed in statistical analyses to assist in interpreting the results of the study. Finally, there is a long standing tradition of the use of survey techniques in the field of social gerontology. A rural survey presented a wonderful opportunity to experiment with conventional measures of subjective well-being among South African return migrants. Fortunately for the outcome of the study the experiment proved successful as reported in the section on quality of life in retirement.

Despite the largely quantitative approach taken in this study some allowances were made for the collection of qualitative data. For example, the open-ended questions provided a vehicle for eliciting many valuable personal insights into retirement issues. The projective exercise, although standardised as far as possible, yielded a rich collection of nuanced appraisals of different strategies of return migration. The direct observations of the fieldworkers who resided in the rural areas for long periods of time provided additional clues to unravel the

myriads of the quantitative data. The descriptive accounts of the rural areas of study which follow in Chapter 3 are based on these field reports.

2.6 The samples

The major characteristics of the working and retired migrants are given in Appendix I. A brief description of the two subsamples is as follows:

The retired group consisted of mainly Zulu-speakers of whom some 70 percent were well-established in their rural communities. The median age was some 65 years. The median age at retirement was some 53 years and the majority had been retired for about 10 years. Some 40 percent were satisfied with their health and 46 percent were infrequently restricted in their day-to-day activities by ailments. The majority of the men had received no formal education and had worked as unskilled or semi-skilled labourers before retiring. A substantial proportion of the retired men had worked on white-owned farms (42%) as migrant workers and a minority had worked on the mines (15%). Just under a quarter reported that they had interrupted their migrant careers to work their land at the rural home. The majority had spent over 33 years working away from home before retiring from wage labour and had left their wives behind in the rural areas. Some 60 percent had stayed in single sex hostels during their migrant careers. Just over 60 percent had visited their homes monthly or more often while working. The majority (70%) recalled they were satisfied with their jobs while working. The majority were married in monogamous (70%) or polygamous unions (13%) at the time of the survey. Only 5 percent were widowed.

The majority of the retirees indicated affiliation to a Christian denomination, a third to a black independent church. The majority of the men were rank-and-file members (74%) of their rural communities. However, the sample included small numbers of tribal authorities (10%), traders (2%), and larger-scale farmers

or landlords (14%). Almost half the retirees had access to 5 acres of arable land or less. This land had for the most part been allocated along traditional lines (62%). According to the interviewers' assessments approximately one-fifth of the retirees were well-off or comfortable, one-third were making ends meet, and almost one half were poor or destitute.

The working migrant group¹⁾ consisted mainly of men from KwaZulu (89%) and included a minority of Transkeians (11%). The median age of the workers was 41 years. The median level of education was Standard 3, and just under one-fifth of the men had received no education. The majority worked as semi-skilled or unskilled workers. For the most part the men were required to renew their contracts annually although the majority (78%) had worked in town for 10 or more years. Only small proportions had worked on the mines (15%) or on white-owned farms (21%). Half the men had worked for twenty or more years in wage employment. Sixty-five percent indicated satisfaction with their jobs. Just under one-third were members of a trade union, and 70 percent were members of a pension scheme at work. The majority of the men (83%) were married but left their wives behind in the rural areas (77% of the total sample). Just under one-half visited their rural homes monthly, 28 percent more often. Almost all of the men identified with the rural areas and intended to retire there. Half the men were affiliated to a Christian denomination, just under one-quarter were members of black independent churches.

1) The major differences between the dominant group of hostel-dwellers and the minority of lodgers are given in an earlier report (Moller, 1984b) and will not be repeated here as they are of little relevance to the discussion.

These sketches highlight some of the changing characteristics of the migrant labour force and the changing conditions of labour migrancy. Major distinctions between the working and retired groups, apart from life cycle related ones, concern educational and job-related factors.

The working migrants are for the most part better educated than their retired counterparts. Comparatively higher proportions of the working men hold down semi-skilled jobs. Their job experience is also more restricted to the urban-industrial than the mining or agricultural sectors. Membership in trade unions and company pension schemes is relatively commonplace among the working migrants. In contrast such benefits are virtually unknown among the older generation of retirees. Although similarly high proportions of working and retired migrants leave their wives behind while working in town, it would appear that the workers of today tend to visit their home areas on a more regular basis than their predecessors. This may be a reflection of improved communication links with the rural areas, a shorter working week, or the higher average earnings of modern migrants, or a combination of factors. Among the retirees the distance of the rural area to Durban appears to be related to the frequency of home visits before retirement.

This chapter has provided an introduction to the research methods used in the study and the samples. The next chapter gives a description of the study context.

CHAPTER 3RURAL AREAS OF RETIREMENT

One of the major tasks of this research effort was to assess the reactions of return migrants to the social conditions and ecological resources of their home areas.

One might expect successful retirement to be made easier or more difficult dependent upon the constellation of environmental and socio-political factors found in a particular region. As we shall see, the quality of life achieved by the retirees in the study differed substantially according to area although some few return migrants appeared to have been able to rise above the area constraints which might otherwise have depressed their well-being.

The five rural areas selected for inclusion in the study were thought to represent typical retirement environments for substantial proportions of the migratory labour force coming from KwaZulu. The Mtunzini district is a canegrowing area on the Natal north coast. Umbumbulu is a peri-urban coastal area to the south of Durban where farmers grow cane and fruit and vegetables. The Highflats area is further inland to the south of Durban. Mapumulo is situated inland to the north of Durban. The Eshowe district lies even further north beyond the Tugela River which divides the heartland of KwaZulu from the rest of Natal (see plan of surveyed areas). In this chapter an attempt is made to outline some of the more salient characteristics of these areas in terms of their impact on the lifestyle of the retired men who are domiciled there.

3.1 Mtunzini

Fourteen interviews were carried out in the first and second wards of Chief Nzuzas's area, known as Mahubhu (N 10) and Ophindweni (N 6), during January 1984 and 2 further ones in July 1984. The fieldwork was interrupted in January by the cyclone Demoina, the first of the cyclones which swept through KwaZulu early in 1984. For this reason no field report was compiled. Suffice it to say that the Mtunzini area covered in the survey is a well-established sugar producing area. The majority of the interviewees were relatively prosperous cane farmers whose landholdings were organised according to the block system. The infrastructure of the area is relatively well-developed compared to the other areas surveyed.

3.2 Umbumbulu

Fieldwork was conducted during February and March 1984 in the Thoyana tribal area in five wards under Chief C.B. Hlengwa's jurisdiction known as Imfume Mission (N 7), Vumandaba (N 8), Inkwali (N 9), Fakazi (N 3), and Wubwini (N 3).

The surveyed area in Umbumbulu may be considered typical of a rural area of retirement which is fast being overtaken by the rapid development of the nearby metropolitan area of Durban. Umbumbulu is within commuting distance of the Durban and Amanzimtoti industrial areas which provide employment for the people of Umbumbulu. It is telling that some 87 percent of the men interviewed in the Umbumbulu area reported they had visited their rural homes more frequently than fortnightly while they were employed.

Most of the Thoyana land is arable and well-suited for cane production. In contrast to the Mtunzini area this is a relatively new cane area. The researcher observed that most of the retired contract workers planted cane. Some had already had two to three harvests but the majority had not cut their cane

yet. At the time of the survey the farmers in the area were optimistic although they had experienced hard times during the previous years of drought. According to the field report a high proportion of the local people had been forced to seek employment in the industrial areas nearby in order to keep going. This had resulted in a shortage of local manpower to assist in farming during peak periods. Black farmers found it difficult to hire extra help as they could not compete with the white and Indian farmers in the area who were able to pay higher wages and also provided transport for casual labour. However, the local small cane growers had formed their own association which it was hoped would solve some of their problems.

Development projects in the area at the time of the survey included the building of a dam in the Mfume area to secure a water supply for domestic use and livestock. Approximately twelve hectares of tribal land were planted with cane. According to the field report the proceeds of the sale of this cane to the Illovo sugar mill nearby contributed to the tribal authority's sources of income for development projects. The cutting and transport of the cane was undertaken by local cartage contractors.

At the time of the survey tenure in the Thoyana area was still along traditional lines and the majority of cane growers only planted some 2 hectares. Although betterment planning for cane had been introduced piecemeal in some wards some three years ago, progress had been retarded by persistent drought.

According to the field report cane farming was one of the main sources of income for retired workers. Vegetables and fruit were also grown for home consumption and the surplus sold. Many vendors plied their trade on the local through-roads although they were subjected to harassment from time to time. The nearby tourist market was another outlet. Handcarvings and similar items were also produced locally for sale at these outlets but imported articles were gradually displacing the locally produced ones.

Reportedly, the average day's takings from selling locally grown fruit was between R5-30.

The researcher reported that livestock had decreased significantly during the drought years prior to the survey. Cattle auctions were regularly held in the Umbumbulu area but since the drought years local farmers preferred to sell their undernourished beasts in private transactions where they could make better deals.

Local casual work was available for retired workers and typically included building and plastering of rondavels, thatching, chair and kist-making, cane-cutting for the still physically fit, and supervision of cane-cutting.

The Umbumbulu area is also the scene of faction fighting which has such a long history that its origin is unclear. The tension appeared to be latent in the area during the period of the fieldwork but rose afterwards. As a result a number of local people sought refuge in the peri-urban settlements and townships nearby. Although few explicit mentions were made of the negative effects of faction fighting on life in retirement, one might expect it to influence the quality of life in the area in a number of subtle ways.

3.3 Highflats

Interviewing in the region took place during April 1984. The three members of the interviewer team were initially mistaken for troublemakers from outside the area who had been involved in a local murder case. After this incident the field team was accompanied on its rounds by tribal policemen. This experience of the field team serves to illustrate the xenophobic tensions existing in an area characterised by numerous population movements and heavy pressure on the land.

As the region is large two areas were selected in which population densities were sufficiently high so that one might expect to find enough retired migrant workers to meet the survey requirements. A description of the two areas included in the survey is as follows:

The first area surveyed falls under the jurisdiction of Prince Chief Langaletu Dlamini. The Nhangwini tribal people reside here. Interviews were carried out in two of the ten subwards: Ndwebu (N 16) and Mhlabashana (N 22). These two subwards represent two distinctive types of land tenure in the area : traditionally allocated areas and freehold areas. We shall return to the tenure issue later.

The second surveyed area falls under the jurisdiction of Chief Thathane Dlamini. Apparently Chief Thathane's grandparents were previously settled in the Bulwer area. From there they shifted with their following to Ixopo, and finally came to stay in the surveyed area. Today the Zwelithule/Thathane people are settled on the Eric Trust Farm which has an estimated population of some two thousand. In all 24 retired workers were interviewed in three subwards known as New Look, Townland, and New Town.

The most distinctive characteristic of the Highflats area is the different means by which retired workers and their families have acquired their landholdings. Three types of land tenure systems are operational : traditionally allocated land, freehold land, and land held in trust.

Traditionally allocated land: Approximately one-third of the Nhangwini tribal land falls into this category. The landholdings of the core settlers tend to be relatively large, but some have been subdivided among members of the extended family. Some of the core settlers have also forfeited their land to newcomers following the customary practise of "khonza" by which newcomers show allegiance to a tribal chief in the area of immigration and are entitled to acquire a domicile there. This type of tenure is operational in the surveyed area Ndwebu.

Private farms: Most of these farms are now owned by third generation settlers. Many of the original settlers have leased their land to tenants who are allocated between 1 1/2 to 2 acres, including fields. The annual rent per tenant is some R30-40. Each tenant is restricted to six head of cattle and one horse. The Mhlabashana area fits this description.

The newly settled people on the traditional reserve and freehold land of the Highflats area are mainly from white farms. Others are from neighbouring tribal groupings which have fled from faction fighting in their area. Some newcomers have simply come to Highflats in search of land on which to settle with their families. Most certainly this in-migration has been affected by the removal of black tenants off white farms.

The Eric Trust Farm is a resettled planned area. The area is densely populated. The old settlers were each allocated a 2-acre field for subsistence farming but newcomers are allowed only approximately one acre on which they must build their homes and plant a garden. All settlers are allowed to keep 6 head of cattle, one horse and an unlimited number of goats. There is a fenced grazing area for livestock and there are community fields. A local extension officer is in charge of the allocation of these land resources.

Thus, a major identifying characteristic of the Highflats subsample as a whole is the large number of newcomers to the area (52%) and the high proportion of persons who have worked on white owned farms (43%). Only the Eshowe subsample contained a higher percentage of ex-white farm workers.

The people in the resettled areas of Highflats reported a number of problems to the research team, the most common being the inadequate size of their landholding and the lack of farming equipment, especially traction, to work the land properly.

Development projects: At the time of the survey community gardens were operated by the women in the various subwards. Some women had formed their own associations and bought seed and fertilizer in bulk. Vegetables were planted mainly for household consumption but the surplus was sold. Maize, beans, potatoes, sweet potatoes, pumpkins, and sorghum are the major agricultural products of the area.

Sources of local income: A number of the larger stores in the area were owned by local men. The fieldworkers observed few informal businesses in the area apart from backyard garages. The majority of shebeens had been closed by the local authorities. Families resettled on small plots reported difficulties in producing sufficient to live on and turned to jobbing. Casual work consisted mainly of odd jobs in building and repairing houses.

The fieldworkers observed that the long years of drought had taken their toll in the area. There had been substantial losses of livestock and crop failure. In order to secure an income retired workers applied for old age pensions as soon as they were eligible. However, the men in this area were experiencing difficulties in obtaining their pensions similar to those reported in other areas. A major problem was that pension applications were rejected in the case of tax arrears. Members of the community had joined forces to make applications to higher authorities to solve this problem but had apparently not been successful.¹⁾

1) A fuller discussion of these pension issues is reported on in Moller (1984c).

Water resources: Unlike in some of the other surveyed areas, water resources are not a problem in this area. Water for household needs in the Thathane area is supplied by three wells. There are numerous springs and perennial rivers which are adequate for agricultural and livestock needs.

Education: The area was considered to be underprovided with educational facilities especially at the post-primary level at the time of the fieldwork. A major concern was that people in the area could not afford to educate their children beyond the first years of school.

Health: A last feature of some importance for the study is the large numbers of the retired men in the area who have reportedly withdrawn from wage labour as a result of ill-health or retrenchment from their jobs. Tuberculosis and asthma are common complaints in the Highflats area.

To sum up, the retirement situation in the Highflats area is by no means uniform. The well-established men in the area whose landholdings are larger are likely to be better off than others. At the other extreme we find the prematurely retired who suffer from poor health and have not been successful in applying for a state pension.

3.4 Mapumulo

Mapumulo district was selected to represent a return migration area situated halfway between the rural heartland of KwaZulu and the peri-urban areas on the outskirts of Durban. Research was conducted mainly in the Woza ward which falls under the jurisdiction of Chief F. Ntuli. The northern boundary of the ward is the Tugela River. In all, 62 interviews were carried out in half of the 16 subwards of the Ntuli clan. A further 4 interviews were conducted in the Nodunge ward which falls under the jurisdiction of Chief Zulu and is bounded by Woza ward and

the Tugela River.¹⁾ This brings the total number of interviews in the Mapumulo area to 66. A brief description of the retirement situation in the Woza area is as follows:

Woza is the biggest ward in the district of Mapumulo and has considerable agricultural potential. Livestock is of lesser importance; for example only one-third of the men interviewed had cattle. Land is held in terms of the traditional pattern of tenure with the exception of two subwards on mission land.

Betterment schemes for cane are being implemented in a number of the subwards. In the past people in the area were not interested in planting sugar cane but since the seventies the number of cane growers has been increasing steadily. A number of the subwards in which the survey was carried out are dense bushland with rocky outcrops less suited for agriculture.

The people in the Woza area typically grow maize, madumbes, sweet potatoes, potatoes, pumpkins, sorghum, and beans. Fruit is also grown eg avocado pears, oranges, naartjies, bananas, and peaches. Extension offices are situated at two locations in the area, Mapumulo and Maqumbi. The officers supervise the cane growers in the area. At Maqumbi there is a wattle plantation which belongs to the community. Proceeds from wattle sales go into the tribal fund for development.

According to the observations of the field team extension schemes were concentrating mainly on cane rather than food production. Subsistence farming yields were most likely hampered by the drought and related factors. Farmers typically lacked equipment, in particular traction, and sufficient income to employ labour to

1) The progress of the field team was hampered in this area by the demand that interviews be conducted in public rather than in the privacy of the homes of individual retirees. After meeting with groups to discuss local problems the team decided to quit the area.

work in the fields. Most families were short of a regular source of cash income which would provide the necessary inputs to improve their subsistence farming efforts. In two subwards the shifting emphasis on cane rather than on subsistence farming had changed the outlook and circumstances of the people living there. For example, people living on the mission land in the area reported they were troubled by the immigration of newcomers which had put extra pressure on the land they leased. Now that a scheme for growing cane was being introduced they wished to put as much land under cane as possible. However, some of the core settlers had had to relinquish their land to newcomers. In another area the scheduled introduction of a new cane scheme had been deferred. This had created havoc with the normal cycle of planting of subsistence crops.

Major issues in the surveyed Woza subwards which may be seen to affect the quality of life of retired persons are as follows:

Health factors: Tuberculosis is widespread throughout the ward. According to field observations tuberculosis cases tend to be drinkers who share drinking vessels and thereby constantly reinfect each other. TB cases are also caught up in a vicious circle because they frequently lack the money to travel to the local hospital or clinic for treatment. After a certain period of time disability grants lapse and they are left with no income at all. Despondency was seen to be widespread among the tuberculosis cases.

To compound the problem of failing health is the inadequate distribution of clinics and hospitals in the area. There is a clinic at Otimati and a hospital at Mapumulo. Local people were of the opinion that there were too few mobile clinics to serve such a large area. In one subward, Mshukangubo, the people had already made considerable progress towards establishing a local clinic next to the tribal courthouse at Maqumbi. The project had the approval of the Tribal council and levies of R1 per family were being imposed to raise the funds.

There was a shortage of clean water supplies in some subwards. The boreholes which had been dug were insufficient to meet the domestic needs of the people. Cases of cholera had also been reported in some subwards.

Income-earning opportunities: The years of drought and the floods of 1984 had severely affected livestock and agriculture in the area at the time of the survey. In one subward people reported they were buying vegetables whereas they had usually relied on their own produce. In two subwards people had lost their accommodation during the cyclones which had struck the district earlier in the year. A number of retired workers were taking casual jobs in order to support their families.

Lack of job opportunities for local people appeared to be a serious problem throughout the ward. Young people frequently approached the interviewer team to seek advice on employment opportunities. There were few local jobs available and reportedly influx control restrictions disadvantaged Mapumulo men who sought work in the growth centres of KwaZulu. Some interviewees felt very strongly about this. One respondent was very angry that foreign workers, say from Mocambique, were given the jobs at Isithebe which rightfully should go to the young men of the district. After all, he pointed out, these men were Zulus even if born on the wrong side of the Tugela River. According to field reports youth unemployment was not only causing demoralisation and frustration among the young men in the district, it also affected the quality of life of the elderly. Retired workers in the Mapumulo area could not count on extra cash income from other working members of the family to provide the necessary inputs required to farm productively. In some cases roles were reversed and the older retired members of the family were supporting their children and educating their grandchildren. In one subward informants reported that the incidence of crime had increased in the past years. This was attributed to poverty caused by the drought and lack of employment opportunities.

Other issues in the Mapumulo area brought to the attention of the field team included poor roads and inadequate road links between some of the subwards, and the need for dip tanks in a particular area.

In the Nodunge area Chief Zulu also reported that his people were scheduled to be moved from an area where a dam was to be built. However, he had not been consulted in the matter and he foresaw problems as the land under his jurisdiction was small and included large tracts of bushland. Other problems in the Nodunge area, in which only 4 persons were interviewed, were by and large similar to those reviewed in Woza. However, the need for extension workers who were in tune with the local people and mechanised traction tended to be pronounced in the Nodunge ward.

To briefly characterise the opportunity structures of Mapumulo retirees : Landholdings are adequate but agricultural production has been retarded by the drought and the lack of cash inputs. Cane production is not yet sufficiently well-established to make an impact on the standard of living of retired workers. For example, only 6 percent of the interviewees reported that they grew a cash crop. High levels of unemployment and low standards of health in the district cannot but have a depressing effect on the quality of life of all people in the area.

3.5 Eshowe or Inkanyezi district

Fieldwork in the Eshowe district was undertaken in the course of six weeks during June and July 1984. Initially, considerable difficulties were encountered in obtaining permission from the local tribal authorities to conduct research in their areas. Rumours had been circulated that the field team was linked to one or another political organisation. The field team saw fit to retreat and secure a letter of recommendation from the KwaZulu Minister of the Interior in support of the research effort. With this official backing the field team then reentered the district and carried out its task with the full cooperation of the people

in all the surveyed areas. In all 79 interviews were conducted in the district.

Despite the initial difficulties encountered in gaining access to the area a fairly broad coverage of the area was achieved. The fieldwork was carried out in the following wards of the district: Nomaqoni ward under Chief Mpungose : 19 interviews conducted in 3 of a total of approximately 10 subwards.

Mthabu ward under Chief Nkanyiso Biyela : 35 interviews conducted in 4 of the 4 subwards.

The ward under the jurisdiction of Chief Bhekeshowe Zulu : 14 interviews conducted in 2 of the 7 subwards.

KwaKhoza ward under Chief Khoza : 11 interviews conducted in 1 of the 5 subwards.

Land tenure: All interviewees in the Eshowe district were allocated their land along traditional lines. However, the different systems of land allocation in the four wards resulted in landholdings of various sizes. Moreover, the agricultural potential of the land varied considerably as well as the use to which it was put. A brief summary of the land resources at the disposal of the Eshowe retirees are as follows:

Nomaqoni ward: (N=19) is the second largest area in the district. At the time of the survey homesteads were scattered throughout the area. Most families cultivated 1-2 hectares. Settlement planning was scheduled to be introduced into the ward in the near future. There seemed to be little resistance to this plan as it had proved successful in other wards in the district.

Mthabu ward: (N=35) is mainly bushland. Betterment planning had been carried out here and families were allocated three acres of land. Fields and gardens were typically fenced to keep animals out.

In the ward of Chief B. Zulu (N=14) land was allocated according to betterment planning principles. Families cultivated some 3 acres.

KwaKhoza (N=11) is a mountainous region. The people there had opted for the "block" system which meant that the allocated fields and grazing land were contiguous to the homesteads of individual families.

Agricultural production: In the Nomaqoni ward all land is arable with the exception of the Mhlathuze river escarpment which is dense bushland and is used as grazing land. The field team came across only one retired worker in Nomaqoni ward who had become a successful farmer. He planted cash crops such as cane and vegetables on his land, was involved in poultry farming and block-moulding operations. In the past he had also done some retailing. However, this person seemed to be an exception in the area. According to the field report the majority of the Eshowe people grew only few vegetables and relied mainly on the supermarkets in the local service centres and the farm stalls of the nearby white farms. Informal trading among the local people had suffered from this competition, but hawkers seemed to catch the passing trade on the highways and sold small quantities of the fruits they bought in bulk from stores or white farmers. In two of the wards the women operated community gardens. In the B. Zulu ward some thirty women were involved in this type of scheme.

In the Fasimba subward of Mthabu (N=8) some farmers were experimenting with cotton. The field researcher thought it most likely they had been influenced by white cotton growers in the areas nearby.

In June 1984 the KwaKhoza ward had been upgraded for cane and contour roads had been developed on which the cane could be transported from the fields. In one subward the farmers had started planting cane some years ago. In the other subwards including the surveyed one, there were only cane nurseries at this stage. Moreover, the floods which had hit the area earlier

in the survey year had caused extensive damage to the contour roads. The community continued to grow the subsistence crops which are typical for the Eshowe district as a whole: These are maize, beans, pumpkins, sweet potatoes, madumbe, and oorn.

Fields in all the surveyed subwards were ploughed with oxen or tractors. In some instances retired men were involved in this aspect of farming. There appeared to be a marked preference for ploughing with tractors which could be hired locally. The farmers claimed their oxen were of little use for ploughing because they had been weakened after the many years of drought. In the Mthabu ward the feeling among the farmers and the community leaders was that the KwaZulu Department of Agriculture and Forestry should implement a programme which would allow farmers to hire government tractors for ploughing their fields at nominal charges.

According to the field report the local farmers were experiencing difficulties in deriving benefits from their agricultural land. In the B. Zulu ward, for example, informants reported that the retired men in their area could not farm as extensively as they wished. Most of the older men were no longer physically capable of working their land, and their families could not provide the labour required. On the other hand the retired men lacked sufficient income to hire a tractor or plough-oxen. Some retired folk relied on their pensions to provide the necessary inputs to cultivate their fields.

In the planned resettled areas the three acres of land allotted to each family was regarded as one of the major causes of poverty among the local people. Farmers in these areas wished to have their allotments extended.

Livestock: In the Eshowe district the emphasis tends to be on cattle rather than on agriculture. It was observed that large numbers of the retired workers spent most of the day drinking

with friends or paying social visits in the neighbourhood. However, some retirees also supervised the work of the young herdboys or carried out minor repairs to the cattle kraal or similar chores. It was noted that cattle are a great source of pride to the Eshowe retirees and the herds tended to be large in some areas. According to the field report cattle are regarded as a source of wealth rather than income by the farmers in the area. The idea of selling cattle is abhorrent to the farmers though beasts are slaughtered for ritual purposes. According to the field observations the farmers were even reluctant to use their oxen for ploughing if it could be avoided. In the Nomaqoni ward the cattle which were left to graze on the range on the Mhlathuze river were said to have almost turned wild because they were only rounded up for dipping purposes.

In the Kwakhoza ward it was observed that the stockfarmers were opposed to the introduction of extensive cane farming. They felt land should be used for food production rather than for cash crops. They were also afraid of losing some of their grazing land to cane.

The significance of cattle is also expressed in a favourite pastime in the area. During the survey period the Eshowe people were caught up in the fever of the annual hunt which is held on one day in July. The hunt was reported to be a fairly formal occasion. Each year the tribal chief applies to the local magistrate on behalf of his people for permission to hunt. After the hunt the hunting party is typically invited to feast with one of the wealthiest men in the area who might slaughter up to three of his cattle in its honour. In the Mthabu ward the hunters were caught up in a dilemma. They reported that their dogs played a significant role in the hunt. However, in recent times the area was plagued by stray dogs which killed goats instead of game during the hunting season. If the dogs were caught killing a goat, dogowners were fined and forced to put their dogs down. Several local disputes had arisen over this type of issue.

The field researchers also observed that the high value of cattle in the area may have had a negative effect on the educational development of the people in the area. It is a known fact that there is a high rate of illiteracy in the Eshowe wards. The fieldworkers observed only few literacy training programmes for adults in the wards they surveyed. The field team learnt that the present generation of retired men in the area had grown up as herdboys and had never had the opportunity to attend school. In fact the survey revealed that three in four of the men in the Eshowe sample had received no education. In the other four districts reviewed so far every second person had been to school. According to the field report local people tended to set little store by formal education. There was a common belief that education would inevitably spoil a child. It was thought that educated children tended to become too independent and would desert their parents in the end.¹⁾

Apart from cattle, farmers in some of the wards kept large herds of goats. The Fasimba people in Mthabu ward appeared to be particularly enterprising in that they kept pigs as well as goats and cattle.

Dipping facilities and water resources: In most of the surveyed wards there appeared to be reasonably good access to dip tanks though some of the Mthabu people shared dipping facilities with Chief B. Zulu's tribespeople. In most wards there was said to be sufficient water in rivers and streams for livestock. The KwaKhoza area was particularly blessed in this respect. In two wards there were also several dams for livestock.

1) It is interesting to contrast this belief with the one commonly held by the majority of the working migrants in the study. The view put forward by the working migrants participating in the projective test of retirement ideals was that educated children showed their gratitude and affection by caring for their elderly parents. Moreover it was reasoned that they were financially better placed to do so (Moller, 1984b).

The farmers in the Eshowe district rely mainly on seasonal rainfall to water their crops. However, the women in Chief B. Zulu's ward irrigate their communal vegetable gardens with dam water. It was reported that the black farmers residing on the banks of the Mhlathuze river could not make use of the water supply in the Goedertrow dam, because, unlike their white counterparts, they lacked the equipment to pump the water from the dam to their fields.

In 1984 all the wards except KwaKhoza, which had an abundant supply of spring water, were provided with wells from which people could draw clean water. However, it was observed that people some distances from the wells also used surface water resources which may have been polluted. Some of the Mthabu and the B. Zulu people also used the same dam water as their animals. The people were loathe to chlorinate the water because it affected the taste.

Health factors: The use of contaminated water which represents a risk to health has been noted. Incidences of cholera had been reported in the surveyed areas. Two wards, those under the jurisdiction of the Chiefs Biyela (Mthabu ward) and B. Zulu, had a high rate of tuberculosis cases. These two areas were served by a health clinic in Chief Biyela's Mthabu ward, and a Salvation Army hospital in KwaKhoza. A mobile health clinic visited the other two wards once a fortnight. Serious cases were referred to the hospital in Eshowe.

Transport factors: In some of the remoter areas transport was a problem and pensioners were experiencing difficulties accessing pension payout-points.

A tentative summing up of the retirement situation in the Eshowe area reads as follows: The area survey revealed that the Eshowe people retire as cattle farmers. However, cattle wealth increases their prestige but leaves them with little to live on. The changing tenure system in the areas surveyed is affecting the

lifestyle of all the people in the area. Population pressure and the drought of the last decade have no doubt depressed the standard of living in the area.

3.6 Discussion and conclusions

The field reports reviewed in this chapter have yielded a general picture of the five retirement settings under study. If we were to categorise the surveyed areas as they are described in these reports in terms of their respective retirement "potential", it would appear that the well-established cane-growing areas and the peri-urban areas with their better developed infrastructure and alternative employment opportunities provide a more supportive retirement environment than the remoter, more densely populated rural areas which offer little scope for agriculture and casual work. The field reports also highlight the fact that particular groups of retirees within the same area may face different sets of constraints or opportunity structures. For example, the retirement situation of the newcomers in the Highflats area appeared to differ dramatically from that of the better established people in terms of access to land.

In broad outline then the field reports suggest that the Mtunzini and Umbumbulu retirement settings would have greater potential for promoting the quality of life of the rank-and-file retired worker than the areas surveyed in the Highflats, Mapumulo, and Eshowe regions.

This casual observation is also confirmed by the more systematic comparison of the survey data collected from the retired men domiciled in these areas. A preview of findings which will be discussed in detail in the chapters to follow is summarised in the indicators listed in Table 3.1. The indicator scores of the first group of retirement settings comprising the Mtunzini and Umbumbulu areas are consistently and significantly different from those of the second group consisting of the Highflats, Mapumulo and Eshowe areas. There is a sharp contrast in terms of the

environmental support and quality of life enjoyed by the retired people in these areas.

Stated very broadly retired workers in the first type of retirement setting have more land, make superior use of this land, and express above average well-being. The retired men in the less hospitable retirement areas of the second category derive fewer benefits from rural resources and report a lower quality of life. To a certain extent there also appears to be a cumulative effect of personal and environmental resources on the quality of life in retirement. The men who are initially better equipped to use their environmental assets seem to be concentrated in the first type of retirement area. The less active and less healthy retired workers are concentrated in the second type of retirement area as are those who retired involuntarily for reasons of poor health or retrenchment.

In the case of the Eshowe district it is also interesting to note that the quality of life scores are low in spite of a relatively high affluence rating. One explanation for this discrepancy is that cattle wealth inflates the affluence ratings but has little impact on the quality of life scores. This explanation is consistent with the fieldworkers' observations that cattle wealth in the area had not increased material standards of living. We shall return to this point later when reporting on the results of the regression analyses of quality of life indices which failed to show up a positive contribution of cattle wealth to perceived well-being.

Table 3.1

Profiles of the surveyed areas

	Mtunzini %	Umbumbulu %	HighClats %	Mapumalo %	Eshowe %
Local persons	100	87	48	89	57
Big farmers	63	33	7	11	6
Rank-and-file members of community	31	57	84	74	82
6 or more acres of land for cultivation	94	100	11	59	39
Affluence rating:					
Well-off or comfortable	69	33	15	6	47
Destitute	6	7	57	71	4
Retired before 45 years	31	10	23	39	18
Involuntary retirement	13	33	65	70	62
49 years and younger	6	3	15	27	11
75 years and older	13	20	10	10	24
Satisfied with health	63	63	31	36	33
Not restricted by poor health	69	77	40	43	35
High activity score	38	60	23	36	13
Low activity score	19	10	47	30	29
Generally satisfied with life	56	83	32	27	25
Generally happy with life	69	83	27	38	38
Good morale	75	77	19	21	25
Positive mood	63	77	23	14	25
N	16	30	62	66	79

It is in the nature of the field reports which form the basis of this chapter that they yield rich insights but lack the rigour of comparative survey data. Therefore it is striking that the fieldworkers' impressionistic appraisal of the surveyed areas appears to be consistent with the systematic and quantitative data collected there.

Superficially seen, the link between quality of life and the retirement potential of different retirement settings as described above appears plausible. However, there are indications that non-environmental factors, related to occupational and health variables may also play an important role. Therefore it would be premature to postulate any causal connections in the more formal sense between quality of life and rural resources at this stage.

Further analysis of the survey data will be required to form a more considered opinion of relationships between environmental resources and the quality of life.

Having introduced the survey context on the basis of the brief sketches above we now turn to the findings emergent from the quantitative survey data. The first topic of discussion concerns the benefits which the retired men derive from the resources at their disposal in areas of retirement and the problems they encounter in making optimal use of the agricultural potential of these areas.

CHAPTER 4BASIC NEED FULFILMENT IN RURAL AREAS OF RETIREMENT

Ideally, the retirement phase of a migrant's life should bring rest and the enjoyment of the fruits of one's labour. However, modern migrants have few illusions that the rank-and-file returnee may have to struggle to survive. Among migrant workers retirement is known as a belt-tightening phase of life, especially during the period when savings from migrant earnings are depleted and regular pension payments, either from a company fund or from the government's coffers, are not yet forthcoming.

In this section we shall discuss the return migrant's access to the most vital of rural resources, land; the use which is derived from land resources, and the factors which prevent better land utilization. Another section will deal with livestock production. The sources of income which retirees can tap and their standard of living is a further topic of discussion. We shall also anticipate the discussion of quality of life to follow and conclude this section with the retirees' assessment of their standard of living in retirement. In the course of the discussion comparisons will be made, where data is available, between the working migrants' expectations of basic need fulfilment in retirement and the situation of the currently retired migrants.

4.1 Land resources and domicile in retirement

The majority of return migrants intend to rely on agriculture as their main source of livelihood in retirement. Therefore, access to arable land and security of tenure are of vital importance to retired workers. The data suggest that return migration is envisaged mainly in cases where access to land is relatively certain. Although numbers are small, some 15 percent of the 73 working migrants from KwaZulu who had no land or whose land rights were insecure did not envisage returning to the rural area

of origin. Among the 239 land users who felt their land was secure the intention of non-return was less than 2 percent. A shift in identification was also detected among the Zulu working migrants who had no access to land or whose land rights were not secure. The vast majority of the Zulu subgroup (94%) was rural-oriented. Among Zulus some 15 percent of the men with no or insecure landholdings but only 3 percent of the secure landholders indicated that they were mobilising or becoming urbanised. Reactions were similar among the Transkeians but not statistically significant.

It is interesting to note that the incidence of insecure land resources and urban reorientation is relatively high among the small group of lodgers in the urban sample. The men in this group are in many ways less established in their work situation than the hostel dwellers. This constellation of factors suggests that some of these men may be seeking to secure an urban niche for themselves or would prefer to eke out a living in town rather than become unsuccessful return migrants, whose opportunities to reenter the labour market are restricted by influx control regulations among other factors.

Returning to the retirement sample, some 84 percent of the retirees have use of a garden, 95 percent have access to fields of their own, while a further 2 percent lease fields or share them with other persons. Some 68 percent of the rural sample also have access to pasture. Table 4.1 shows that similar proportions of the working and retired migrants in the survey have or will have access to arable land. However, retirees are more privileged in that they are not required to share land. In contrast, higher proportions of the working migrants expect to have access to pasture than the retirees. This difference between the two sub-samples may be due to regional variations. Some three-quarters of both the urban and the rural subsamples indicated that they felt their land was secure (Table 4.2).

Access to land varies quite substantially by region. Thus migrants will return to more or less privileged circumstances dependent upon their areas of origin. In this study Table 4.3 shows that the return migrants to Mtunzini and Umbumbulu generally tended to be more privileged than others in terms of the sheer size of the land available to them. However, in all areas larger plots were in the hands of relatively small minorities. In the study areas pressure on land varied from highest to lowest according to type of land tenure in the order: resettlement planned areas, betterment planned areas, freehold, and traditionally allocated land as indicated in the schedule set out in Table 4.4. Newcomers who had relocated to a new rural area in the course of their migrant careers tended to be concentrated on the smallest plots on betterment and resettled planned land. The study revealed that newcomers had access to a median of 2 acres compared to the 7-8 acres held by the retirees who were indigenous to the area. Retirees holding the smaller plots also felt less secure about their tenure which in turn may have had a negative effect on their agricultural productivity and general well-being. Forty-one percent of the retirees settled on holdings of 4 acres or less, but only 11 percent on larger landholdings indicated feelings of insecurity concerning their land.

Superficially seen, access to land appears to be related to the standing of the returnee in the community and also to his affluence. The median size of landholdings was approximately 10-14 acres for chief headmen and big farmers, 5-9 acres for headmen and tribal policemen, and 1-4 acres for traders and rank-and-file returnees. This relationship is most certainly partially explained by the fact that persons assuming tribal roles and larger-scale farmers are more likely to be better established in their areas than newcomers who are allocated the smaller plots. A similar gradation exists in terms of the interviewers' affluence rating of the respondents.

Most important for the present discussion is the use to which land is put regardless of size. In the next section we turn to agricultural production.

Table 4.1

Access to land in retirement phase of life

Retirees: "What kind of land do you have?"

Workers: "What kind of land do you have or do you expect to have when you are older?"

		N=	Own	Shared/Leased	None
			%	%	%
Garden:	Workers	347	54	13	33
	Retirees	251	83	1	16
Fields:	Workers	350	73	20	7
	Retirees	251	95	2	3
Pasture:	Workers	350	17	72	11
	Retirees	251	21	47	32

Table 4.2

Feelings of security regarding land

"Do you feel that you will be able to keep this land as long as you wish or need to?"

	<u>Workers</u>	<u>Retirees</u>
	%	%
Yes	75	75
No	21	23
No land	4	2
	100	100
	N=350	N=252

Table 4.3

Access to land by area

	<u>Mtunzini</u>	<u>Umbumbulu</u>	<u>Highflats</u>	<u>Mapumulo</u>	<u>Eshowe</u>	<u>Total</u>
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
Garden: Yes	100	100	87	76	80	84
Fields: None	-	-	5	-	5	3
1-4 acres	-	-	79	16	53	40
5-9 acres	33	40	6	52	28	31
10-14 acres	47	40	1	30	10	19
15+ acres	20	20	1	1	4	6
ca 100 acres	-	-	3	-	-	1
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	100	100	100	100	100	100
Pasture: Own	31	35	10	18	25	21
Commonage	6	3	63	55	53	47
None	63	62	27	27	22	32
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	100	100	100	100	100	100
N=	15	30	62	64	79	250

Table 4.4

Differential access to land resources by type of tenure

Type of Tenure	<u>Modal landholding in acres</u>	<u>Percentage access to larger than modal land holding</u>	<u>N</u>
Traditionally allocated land	5-9	38%	153
Freehold 1)	1-4	29%	24
Betterment planned areas	1-4	18%	50
Settlement planned areas	1-4	4%	23

1) Includes land leased on freehold property

4.2 Agricultural production

Agricultural production varied considerably by region as shown in Table 4.5. In all areas maize was grown primarily for home consumption. Between 10 and 30 percent of the retirees marketed vegetables and fruit. Cash crops, mainly cane, were grown by the majority of the Mtunzini and Umbumbulu farmers. Agricultural production appeared to be most diversified in Umbumbulu. This may be a reflection of Umbumbulu's proximity to an urban market for its fruits and vegetables and the generally improved infrastructure of peri-urban areas.

With the exception of some of the Mtunzini cane farmers and a small number of Highflats retirees, all the rural respondents grew maize for home consumption. However, less than one-third reported self-sufficiency in maize in average years. Moreover, a significantly smaller proportion of the retirees (31%) than the working migrants (44%) stated they did not have to purchase maize for home consumption in regular circumstances. Therefore, one might conclude that retirees may, in fact, be worse off than their working counterparts regarding basic food requirements.

Nevertheless, a shift in land use is evident upon retirement according to survey findings. Twenty percent of the retirees reported that they grew crops to sell as well as for home consumption. The remainder stated that their land was used mainly to produce for home consumption. Among working migrants only 6 percent currently sold some of their agricultural products, but 44 percent intended to sell some of their produce in future. (Smaller proportions of the working migrants intended to use their land mainly for livestock production (13%), or to lease their land to other farmers (2%), or to give it to children to work (8%)). In this connection it is perhaps important to note that the sale of agricultural products did not necessarily refer to cash-cropping but also to the sale of any surpluses left over after home consumption.

Despite this shift in land use only small proportions of the retirees (between 4 to 17 in any one category) sent agricultural produce to the markets. It was discovered that the size of the landholding correlated significantly with agricultural production in the sense that the holders of the larger plots were less likely to buy maize and were more likely to grow vegetables for sale, or a cash crop such as cane.

However, the size of the landholding may only be one of many factors affecting the productivity of retirement farmers. In response to a closed question inquiring into the factors which would increase agricultural output, workers and retirees cited several problems (Table 4.6).

According to the respondents capital inputs were required mainly for traction, seed and fertilizer, and for irrigation in areas of insufficient rainfall. Retirees were more concerned than workers regarding agricultural equipment, notably tractors, because plough oxen had not survived the drought in some areas. Sizeable proportions of the sample felt they produced insufficient because their land was small or poor. Infertile land was a greater concern among the workers. Manpower appeared to be a greater problem for the retirees, who were either incapacitated themselves or could not afford to hire labour. The last factor applies in those areas where black farmers must compete with larger agricultural entrepreneurs. Workers, on the other hand, felt they lacked experience as farmers to operate efficiently.

As might be expected factors cited as influencing agricultural output varied somewhat by region. Thus, efficient ploughing and manpower tended to be a crucial factor in the cane producing areas, Mtunzini and Umbumbulu. Inferior landholdings and lack of seed and fertilizer were prohibitive factors in the Highflats area. The shortage of seed and fertilizer was also cited as a problem factor by the Umbumbulu farmers, most probably by those who had recently started cane farming. Access to water and to a lesser extent to markets were major issues for the Eshowe

retirees. Umbumbulu and Eshowe retirees were more concerned than others about agricultural equipment. In Mapumulo, where a high proportion of interviewees had retired prematurely for health reasons, above average mention was made of health problems.

One might question whether the retirees could not have foreseen some of the agricultural problems cited in Table 4.6 and taken the necessary steps to improve their farming situation while they were still working and earning a regular income. A partial explanation to this question is supplied in the responses to a probe into the use to which migrant earnings had been put.

The figures shown in Table 4.7 suggest that investments in agricultural equipment and livestock may have been reduced by the competing demands made on a migrant's earnings. Approximately one-third of the retirees stated they had invested in agriculture upon retiring. However, education of children, housing, and general expenses appear to have consumed the larger part of the return migrants' wage packets in the course of their lifetimes leaving too little to make meaningful contributions to retirement farming.

The slightly different perceptions of the working migrants regarding their ability to invest in their retirement business may be a reflection of their more privileged areas of origin. A more likely explanation is that some of the working migrants underestimate the costs of educating and housing their families in the longer term. At the same time a more progressive attitude toward entrepreneurship is detected among the working migrants.

We have learnt from Table 4.7 that approximately one-quarter of the working and retired migrants have spent or intend to spend some of their life savings on building up a herd of cattle. In the next section we shall review the benefits which return migrants derive from livestock.

Table 4.5

Crops by area

	<u>Mtunzini</u>	<u>Umbumbulu</u>	<u>Highflats</u>	<u>Mapumulo</u>	<u>Eshowe</u>	<u>Total</u>
	%	%	%	%	%	%
<u>Maize</u>						
None	12	-	3	-	-	2
Home consumption	88	93	92	96	96	94
For sale	-	7	5	4	4	4
<u>Vegetables</u>						
None	-	-	28	44	43	31
Home consumption	100	70	59	41	44	54
For sale	-	30	13	15	13	15
<u>Fruit</u>						
None	66	23	69	67	95	71
Home consumption	27	47	20	10	4	16
For sale	7	30	11	23	1	13
<u>Cash crop</u>						
Yes	88	57	2	6	10	17
N=	16	30	61	66	75	248

Table 4.6

Factors which would increase agricultural output

"What do you think would help you to produce more and better crops?"

	<u>Retirees</u>	<u>Workers</u>
	%*	%*
Equipment	67	24
Seed and fertiliser	59	59
Efficient ploughing	44	42
Water, irrigation	32	38
Larger plot	33	26
Fertile land	23	47
Health, physical capability	17	11
Labour	16	8
Markets	12	8
Skills, experience	3	29
Storage	2	1
	N=342	N=245

*Multiple responses

Table 4.7

Investment of migrant savings

Retirees: "Thinking back in time, what did you mainly spend your savings on when you retired from working in town?"

Workers: "What do the migrant contract workers in your home area mainly spend their savings on when they retire from working in town?"

	Retirees	Workers
	%*	%*
Education of children	58	41
Farming equipment	34	46
General expenses	31	26
Cattle	25	25
Housing	29	18
Small business enterprise	4	31
Obtaining land/land rights	2	4
Other (lobola, support of parents, medical fees)	6	2
No savings	6	2
*Multiple responses	N=253	N=350

Table 4.8

Livestock (Rural sample only)

	Number of animals:						
	None	1-2	3-5	6-9	10-14	15-19	20+
	%	%	%	%	%	%	%
Cattle	48	11	14	14	8	2	3 = 100%
Goats	58	12	10	7	7	4	3 = 100%
Sheep	94	2	2	1	1	0	0 = 100%
Pigs	90	9	1	0	-	-	1 = 100%
	None	1-49	100-149				
	%	%	%				
Chickens	12	88	0	= 100%			

Table 4.9

Cattle ownership by area (Rural sample only)

	Number of animals:	
	Estimated average per cattle owner	Estimated overall average
Mtunzini	11	7
Umbumbulu	7	3
Highflats	6	4
Mapumulo	5	1,5
Eshowe*	10	6

*Underestimation is a distinct possibility

4.3 Livestock

Apart from agricultural production retirees receive some benefit from their livestock. Table 4.8 affords an overview. Generally speaking, with the exception of a minority of cattle farmers in Eshowe, retirees possessed only a few head of cattle. It is estimated that cattle owners have, on average, 5 to 10 animals (cf Table 4.9). It is interesting to note that the generally more affluent cane farmers in the Mtunzini area also have more head of cattle than a large proportion of their counterparts in Eshowe who specialise in cattle farming. In Highflats, the resettled farmers were very dissatisfied that they were not allowed to keep more than a limited number of beasts.

The impression was gained that retirees retained traditional views concerning the value of cattle. Cattle represented an important source of pride and satisfaction for retirees. Therefore they were grieved if their cattle wealth was reduced for any reason whatever or if poor health prevented them from personally attending to their cattle. In particular, the drought had forced some retirees to reduce the number of cattle in their herds. Others were left without plough-oxen.

Approximately 40 percent of the retirees owned goats. Goats were more common in the Eshowe area and to a lesser degree in Mapumulo. Only small percentages of the retirees owned sheep or pigs. Some 88 percent of the retirees kept chickens, usually some 5 to a dozen. Only one respondent could be considered to be a regular poultry farmer in the subsample of retired workers.

4.4 Entrepreneurship

What are the chances that retired workers can earn a retirement income by setting themselves up in some kind of business? Earlier research suggested that successful migrant workers would wish to become entrepreneurs, eg taxi operators or shopowners, in their areas of origin and leave labour migrancy at a relatively early age (Moller and Schlemmer, 1981). It was also discovered that migrant workers who came from regions where farming was profitable tended to be more anxious to leave labour migrancy in order to farm their land. On the basis of these earlier findings one might expect migrant workers to emulate the dominant role models in the home area, and to aspire to agricultural or non-agricultural entrepreneurship consistent with the regional pattern of rural enterprise.

In their reactions to a projective test the working migrants tended to favour agricultural over non-agricultural enterprise. The non-agricultural type of business was considered too risky for the rank-and-file migrant worker. Cane and vegetable growers were the most popular role models among the working migrants (cf Moller, 1984b). There was consensus that the majority of migrant entrepreneurs would have to rely on their company pensions to capitalise their business ventures. For this reason it was thought unlikely that many migrant entrepreneurs would be able to retire early from labour migrancy before reaching the regular pension age.

Although the working migrants saw some limited prospects for rural entrepreneurship in their areas of origin, the retired migrant was typically not seen to play an active role in non-agricultural enterprise. This idea is consistent with the situation of the retirees in the sample. Small minorities of the retirees were actively involved in small businesses or handicrafts.

Table 4.10 shows that retired migrants turn their hand to farming rather than small business. Table 4.11 gives an idea of the type of business activities in which retired migrant workers tend to become involved. It will be noted that the respondents included a number of agriculturally-related business activities in this list. As might be expected, the range of activities named by the retirees is more limited than the total activity range because they were referring to only five rural districts. The retirees also tended to mention only the better established businesses in their districts, while the working migrants also made reference to the less formal type of entrepreneurs: the owners of shack shops, and the hawkers. It is also possible that the retirees who were interviewed in situ were unwilling to disclose information concerning illegal informal activities in the neighbourhood to the same extent as their working counterparts who were interviewed in town. In some of the surveyed rural areas selling from the roadside and running shack shops appeared to be prohibited.

Informal rather than formal sector activities may be far more prevalent among retired migrant workers, especially among the younger retirees who cannot depend on a social or private pension income for cash needs. The impression was gained that many retirees looked to this type of employment in order to keep body and soul together. However, in conversation with the field researchers it became abundantly clear that many retirees would have preferred a more regular type of informal or formal retirement job in order to meet their cash needs.

Seventy-one percent of the working migrants expected to earn a cash income in retirement from a small business enterprise or by taking on odd jobs, but only 43 percent of the retirees stated they were earning money from odd jobs. Nevertheless, business activities and jobbing represented the second largest source of income for retirees after farming. Sixteen percent of the workers and the retirees in the survey stated that small business or jobbing would be or was, respectively, their main source of

income in retirement. One-fourth of the retirees of less than 65 years of age relied on small business and jobbing activities as their main source of income, but only some 7 percent of the older retirees did so.

A small number of the retirees were self-employed as traders, artisans, or service workers. Table 4.12 illustrates the type of non-agricultural occupations of the retirees. The majority of the retirees who had found informal employment outside of the agricultural sector were involved in the building sector. A small number of the retirees who had been construction workers during their migrant careers claimed to be sufficiently skilled to operate as building contractors. A larger number of the retirees said they took on casual work as assistants to local house builders. The rural building trade may have been busier than usual during the survey period. The two cyclones which had passed through KwaZulu in early 1984 damaged and destroyed many homes in KwaZulu and had left some people homeless in the study areas. Building activities were reported mainly in Mapumulo and to a lesser extent in Eshowe, but also in Highflats, an area which had not been unduly affected by cyclone damage but had many newcomers who needed housing.

The majority of the retirees who derived cash income from non-agricultural occupations were involved in casual work from time to time. Relatively few men in the sample were employed on a regular basis, say as shop assistants or barmen. More likely than not these men were in the employ of kinsfolk. A sizeable proportion of the local people in the sample had been called upon to assume tribal roles which also generated some cash income for them.

Table 4.12 makes a crude distinction between primary and secondary activities. Without preparing time budgets or conducting income and expenditure studies it is difficult to estimate the real benefit which retirees derive from the listed

activities. It would also appear that respondents did not volunteer information concerning all their activities. For these reasons there is a distinct possibility that Table 4.12 represents an under-enumeration of retirement activity.

The general impression is gained that the more successful entrepreneur tends to be involved in many different activities, while the less successful retiree concentrates on one occupation or of necessity moves from one casual job to the next. The list shown in Table 4.12, however sketchy it may be, does suggest that cash flows within the rural community are quite substantial and that the importance of non-agricultural economic activity in the rural areas should not be underestimated (cf Spies and Hughes, 1981) when assessing the employment opportunities of retired migrant workers.

Table 4.10

Perceived incidence of big farmers and small businessmen in the rural/home district

- "Are there any big farmers in this (your home) area?"
- "Are there any retired contract workers in this area who became big farmers after they retired from their jobs in town?"
- "Are there any retired migrant contract workers in this (your home) area who started a small business after they retired from their jobs in town?"

	Big farmers		Retirees turned big farmers	Retirees turned small businessmen	
	Workers	Retirees	Retirees	Workers	Retirees
	%	%	%	%	%
Many	28	44	37	27	10
Few	49	37	27	45	59
Hardly any, none	22	19	36	28	31
Don't know	1	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	100	100	100	100	100
N=	350	252	252	348	253

Table 4.11

Types of business in which return migrants become involved

Type of business	Workers	Retirees	Total
	%*	%*	%*
<u>Agricultural:</u>			
Sell fresh produce	18,6	1,2	11,0
Cane contractor	14,2	3,5	9,8
Maize farmer, farmer unspecified	7,7	1,8	4,3
Livestock dealer	2,8	-	1,7
Plough contractor	1,2	1,8	1,4
Poultry farmer	-	0,6	0,2
<u>Non-agricultural:</u>			
Tearoom/general dealer	27,5	87,7	52,2
Shack shop	20,2	2,3	12,9
Butchery	4,0	25,7	12,9
Taxi service	18,6	1,2	11,5
Bottle store	1,6	22,8	10,3
Retailing, hawking	9,7	1,2	6,2
Sell beer/shebeen/beerhall	0,8	9,9	4,5
Mechanic	-	2,3	1,0
Other services	1,2	-	0,7
Builder	1,2	-	0,7
Landlord	0,4	0,6	0,5
Concrete block production	0,4	-	0,2
N=	247	171	418

*Multiple responses

Table 4.12

Non-agricultural income-generating activities (Rural sample only)

<u>Type of activity:</u>	<u>Main activity</u>	<u>Secondary activity</u>	<u>Total</u>
	N*	N*	N*
<u>Administrative</u>			
Tribal official	12	9	21
<u>Agricultural-related</u>			
Ploughing	1	7	8
Cartage	-	4	4
Weeding	1	1	2
<u>Services</u>			
Building	39	12	51
Fencing, chopping wood etc	4	1	5
Casual work unspecified	6	5	11
Repairs	1	2	3
Handcrafts	2	3	5
Mechanic	2	-	2
Shebeen	3	2	5
Retail business	2	-	2
Hawking, vending	-	5	5
Driver	2	-	2
Security guard	1	-	1
Minister of religion	-	2	2
Witchdoctor	1	-	1
Other	1	-	1
Gambling	1	-	1
	<u>78</u>	<u>53</u>	<u>131</u>

*Multiple responses

4.5 Capital investments

Concern has been expressed by migration researchers that return migrants do not invest in the development of their home areas. Southern African migrants are known to remit substantial proportions of their wage earnings to their families left behind in the rural areas¹⁾. However, it is feared that migrant earnings are used to meet basic expenditure needs rather than to improve agricultural production or promote business activities which will also generate a retirement income for return migrants and their families.

It was noted earlier that although substantial proportions of migrants invest in agriculture and livestock, education of children represents the biggest single item of expenditure, and general household needs and housing are further major expenditure items (cf Table 4.7 above).

In the case of the working migrants the responses concerning typical expenditure patterns were based on their observations of the men in their home areas. The retirees were reporting on their past behaviour. A certain degree of consensus was achieved by both two groups. Nevertheless, the workers tended to give a more optimistic picture of return migrants' opportunities to invest in agricultural and small business enterprises. Judging from the response pattern obtained from the working migrants (cf Tables 4.10 and 4.11) one might surmise that business investments refer to relatively informal undertakings such as the operation of shack shops or hawking of produce.

i) Natrass (1977:13) works on the assumption that migrants typically remit as much as 30 percent of their earnings, 20 percent in cash and a further 10 percent in kind.

4.6 Retirement income

Judging by the surveyed return migrants' access to rural resources and their investments one might expect retirement income to be derived mainly from agriculture and animal husbandry, and children's remittances. Although small-business ventures accounted for only a small proportion of migrant investments we have learnt that some retirees spend considerable time in pursuit of non-agricultural jobs.

Tables 4.13 and 4.14 show the major sources of income available to retirees. The pattern of cash resources differed substantially according to the age of the returnee. Unless they were disabled and in receipt of a disability pension the major source of income for younger retirees was agriculture and casual work. Retired migrants in the older age category tended to rely mainly on old age pensions rather than on agriculture or on casual work for their cash needs. A study of individual cases revealed that the older retirees who for various reasons had not succeeded in securing a pension were more active in "odd jobs" than their age-peers who were pension beneficiaries (Moller 1984c : 22).

The returns on investments in the education of children are not immediately recognisable. A relatively small proportion of the working migrants (54%) expected to receive remittances from their children. Thirty-four percent of the retirees said they received money from their children and only 4 percent were entirely dependent on children's remittances for their welfare. The impression is gained from survey responses obtained in the urban and rural areas that dependency relationships between the generations are changing rapidly. In response to projective probes the working migrants indicated they were willing to invest in childrens' education in the hopes of future gratification. At the same time the working migrants were afraid to rely entirely on their childrens' support in old age (Moller 1984b). In this connection it is interesting to note that less than 2 percent of

the retirees had invested migrant earnings in their parents' welfare. A number of working and retired migrants mentioned that retirees were increasingly carrying extra economic burdens in more recent times. These included supporting unemployed sons and illegitimate children, making lobola payments on behalf of their sons, and paying for the education of grandchildren. Economic support from children is traditionally the prerogative of the elderly and according to earlier unpublished research ¹⁾ still represents the ideal. However, it would appear that in practice migrant workers do not expect much financial assistance from their children but appreciate such token gestures of respect if they are forthcoming (cf Moller 1984b). In earlier research (Moller 1984a) conducted among domestic and service workers the ability to command the respect and financial support of one's children was considered the mark of the successful retiree. Therefore one might expect that elderly migrants are shamed if this type of respect and assistance is denied them.

1) In response to a probe into the obligations which young people owe to old people, respondents participating in a pilot survey among hostel and township migrants (N=97) in 1981/82 in the Durban area spontaneously named financial assistance (52%), care (45%) and respect (19%).

Table 4.13

All sources of expected or actual income in retirement

Workers: "What will you live on when you are no longer employed?
What will be your sources of income?"

Retirees: "What do you live on now that you are no longer employed?
What are your sources of income?"

	Workers	Retirees
	%	%
Savings	83	18
Company pension	85	16
State pension	96	36
Farming	86	75
Odd jobs/small business	71	43
Support from children	54	34
Other (mainly wife's income, wife's pension)	2	12
	N=350	N=253

Table 4.14

Main sources of income in retirement (expected or actual income)

Workers: "Of these, which will be your main source of income?"

Retirees: "Of these, which is your main source of income?"

	Working migrants	Retirees		Total retirees
	%	Under 65 years	65 years and over	%
Savings	17	2	4	3
Company pension	8	7	10	9
State pension	38	10	45	27
Farming	18	49	29	39
Odd jobs/small business	16	25	7	16
Support from children	3	4	4	4
Other	-	3	1	2
	100	100	100	100
	N=350	N=122	N=126	N=252

4.7 Financial security

The median income in retirement from all sources was estimated to be some R63 per month. Making ends meet appeared to be a problem for most of the retirees. The majority of the retirees in all age categories cited a dependency burden of some 1-2 adults and 3-4 children. In response to a probe into typical problems faced by retirees 65 percent cited economic hardship and the rising cost of living as worrisome. Health problems tended to exacerbate the financial problems of the retirees. With few exceptions the retirees felt it was more difficult to retire today than in former times (Table 4.15.1). Eighty percent of the retirees indicated that their standard of living had deteriorated since they had retired (Table 4.15.2) and 69 percent felt retirement had turned out worse than they had expected (Table 4.15.3) mainly in terms of financial security.

These findings suggest that financial problems may cast a shadow over many of the joys associated with the return from labour migration. Indeed in cases of dire need the problem of basic survival may outweigh any other problems of adjustment which elderly and retired people may face (cf Excerpts from interviews 4.1).

Table 4.15

Attitudes toward standard of living in retirement

4.15.1. "Is it getting easier or more difficult for a retired migrant contract worker to survive these days? What is your opinion?"

	<u>Workers</u>	<u>Retirees</u>
	%	%
Easier	7	2
Same	12	1
More difficult	81	97
	<hr/>	<hr/>
	100	100
	N=350	N=253

4.15.2 Retirees: "Now that you have retired, would you say your standard of living is better or worse than during most of your working lifetime? Are you better or worse off now than when you were working in a job?"

	<u>Retirees</u>
	%
Better now than before	10
Same as before	7
Worse now than before	80
Everybody is worse off now	3
	<hr/>
	100
	N=253

Table 4.15 continued

Table 4.15 continued

Attitudes toward standard of living in retirement

4.15.3. Retirees: "Would you say that being retired turned out better or worse than you expected?"

	<u>Retirees</u>
	%
Better	25
Same as expected	6
Worse	69

N=253	100

Reasons for retirement turning out better/worse than expected:

	<u>Retirees</u>
	%
<u>Better than/same as expected:</u>	
Agricultural production (27%),	29
business enterprise (2%)	26
Financial security	12
In receipt of pension benefits	10
General well-being	8
Improved/relatively good health	4
Has educated children	4
First improvement then deterioration	4
of retirement situation	7
Other	7

N=78	100

	%
<u>Worse than expected:</u>	
Financial insecurity	55
Poor health	17
Inadequate pension benefits	8
Involuntary retirement	5
Inability to educate children	4
General ill-being	2
Inability to purchase cattle	2
Domestic problems	2
Other	5

N=172	100

Excerpts from interviews 4.1

Assessment of standard of living and lifestyle in retirement

Retirement turned out better than expected:

"I'm able to rest and enjoy my social visits to my friends. My (work) pension payments take care of my retirement situation" (Mapumulo retiree).

"I'm doing very well as a subsistence farmer together with my roadside market stalls" (Umbumbulu retiree).

"I returned home still young and paid lobola for 3 wives out of subsistence farming" (Mtunzini retiree).

"My children attained higher education and become professionals" (Mtunzini retiree).

"I got my pension grant, though small and invested it in cane-growing" (Umbumbulu retiree).

"We get enough food out of the fields for consumption and sell the surplus so as to get money to pay for our general expenses" (Umbumbulu retiree).

"I expected to live a miserable life, but my life has not been wasted. We are quite happy far beyond my expectations" (Umbumbulu retiree).

Retirement turned out as expected:

"Even before life was not better" (Mapumulo retiree).

"I expected both good and bad spells during my retirement life" (Umbumbulu retiree).

Retirement turned out worse than expected:

"During my working days at least I had money, but now I've got nothing" (Highflats retiree).

"If my wife did not go out and do some casual work I would spend the night without anything in my stomach" (Mapumulo retiree).

"I have no money now because I didn't foresee financial difficulties prior to my retirement as we had a large herd of cattle at that time. Some of the cattle died and others were sold to meet family expenses" (Highflats retiree).

"I've lost all my money trying to get a cure for my illness. My property has suffered severely as a result of my illness" (Highflats retiree).

"I was unprepared. I was retrenched without having decided to retire nor having made any advance planning for my retirement" (Umbumbulu retiree).

"My expectations were dampened. I thought I would be paid a large sum of money in full settlement for my retirement situation (Receives monthly work pension benefit)" (Umbumbulu retiree).

"It became worse because I retired at the time of the drought and the cost of living became very high" (Mapumulo retiree).

"I have no source of income and now I'm old and too weak to do any casual work other than building daub houses occasionally" (Highflats retiree).

4.8 Issues in retirement

Workers and retirees were asked to name the most positive and negative aspects of being retired and the major problems faced by retired migrants. The results of these probes are shown in Tables 4.16 through 4.18. Excerpts from the interviews have been selected to illustrate the issues listed in the tables (cf Excerpts from interviews 4.2, 4.3, and 4.4).

For the most part the data speak for themselves. One might, however, make some general observations. Tables 4.16 and 4.17 show that workers generally tend to have a more positive view of retirement than the retirees who have actual experience of the retirement phase of life. There is a tendency for workers to idealise the positive aspects of life in retirement, such as freedom from the restrictions of workaday life, and the opportunity to lead a regular family life, to a greater extent than their retired counterparts.

In Table 4.18 seven major problem areas are identified : financial and pension-related, agricultural, health, education, housing, rural infrastructural, and social status problems. Working and retired migrants reached general agreement on retirement issues. However, within areas the emphases varied to a certain degree. As a general rule, retirees tended to emphasise the economic aspect of the problem while migrants were also concerned with other constraints of ageing such as diminishing physical strength, and disability. For example, workers stressed that poor health and frailty prevented many retirees from providing adequately for their families. In contrast, retirees identified the poor employment opportunities afforded to return migrants seeking casual work as one of the main sources of their financial embarrassment.

It also appears that the workers were slightly more concerned about problems of adjustment and social status after leaving work than their retired counterparts. Basic survival and financial concerns tended to override the problems of adjustment and morale among the retirees. An alternative interpretation is that the retirees had proved themselves far more competent in adjusting to life in retirement than their working counterparts expected.

There are also indications that focal retirement issues may shift slightly in future. Working migrants showed considerable concern that they should derive full benefits from their company pensions. Seventy percent of the working migrants indicated they were members of a pension scheme at work. For the retirees company pension benefits were not an issue. Only an estimated 32 percent of the retirees received company pensions of some R61 per month on average.

Table 4.19 shows that the whole issue of company pensions has escaped the attention of retired workers whose knowledge of the recent pension disputes is based on hearsay. The fact that the majority of the workers and retirees perceived low migrant wages as the basic issue underlying the pensions unrest of the early eighties is perhaps significant. Retirement issues reviewed so far can be subsumed under the heading of rural poverty. Labour migrancy has not delivered many return migrants from the vicious circle of poverty awaiting return migrants during their last days.

In response to a probe into suggested reform, the majority of the retirees identified themselves as struggling peasants and pensioners (cf Table 4.20 and Excerpts from interviews 4.5) although specific issues varied somewhat by region. Retirees hoped for improvements in the pension delivery system which would assist them to obtain pensions to meet basic cash needs in retirement. Alternatively, those who were not eligible for pensions required casual work opportunities to augment their cash income. Agricultural assistance and improvement of the rural

infrastructure was needed to improve the situation of farmers operating under difficult conditions. In some areas of Mapumulo and Eshowe welfare assistance was required to aid victims of the cyclones and the floods to reestablish themselves. In some areas of Eshowe the shortage of clean drinking water was critical.

Table 4.16

Positive aspects of retirement

Workers: "What do you think workers enjoy most about being retired?"

Retirees: "What is the best thing about being retired? What do you enjoy most?"

	<u>Workers</u>	<u>Retirees</u>
	%*	%*
Family life	42	18
Rural life : looking afer land and cattle	33	24
Pension benefits	19	12
Opportunity to rest	18	7
Freedom from work routine, regulations	10	9
Small business opportunities	15	4
Opportunities to socialise	10	4
Other: Involvement in community affairs (1/0), receiving gifts from children (1/1), house maintenance (2/0), pensioner concessions (0/1)		
Nothing	2	33
Savings required in order to enjoy retirement	5	10
	N=350	N=253
*Multiple responses		

Excerpts from interviews 4.2

Positive aspects of retirement

Family life:

"We are happy because we relax and stay with our children after 40 years of working far from home" (Working migrant).

"We shall stay with our wives. We shall plant our crops and tend our stock" (Working migrant).

"I am happy because I have educated my children and I stay at home and I help my wife remove bushes where I plough maize and beans" (Eshowe retiree).

"We relax with our family and we recover from the serious diseases which we contracted when we were working" (Highflats retiree).

Land and cattle:

"They are happy because they are going to look after their cattle. Those who have enough money start their business" (Working migrant).

"They look after their cattle and stay with their wives and drink Zulu beer without having paid anything as is the case in town. They also get gifts from their children" (Working migrant).

"I am happy because I plough my land and get food. I am happy because I am going to plant sugar cane" (Eshowe retiree).

"I look after my cattle because my children are at school" (Highflats retiree).

"They've plenty of time to do their private things like farming. They practise farming in order to supplement their pension as it's very low" (Working migrant).

"The time is spent working on your farm to ensure a good harvest. You enjoy most of all the leisure moments you spend walking along the contour paths inspecting your crops, especially in a cane field" (Umbumbulu retiree).

"I will be practising farming efficiently. I will keep my livestock and plough meales" (Working migrant).

Pension benefits:

"One takes a rest and still gets paid through a pension scheme" (Working migrant).

"Money from the government as I have been paying tax for all my time" (Working migrant).

"Especially at my firm, there is a cheque for a big amount, approximately R12 000. And there are many benefits in my firm that are received by a retired person" (Working migrant).

"It is to get all my work pension that is deducted from my wages. I want to start my own business if things go all right on the financial side" (Working migrant).

"I'd like to stay at home receiving my pension that I worked for plus the government old age pension" (Working migrant).

/Excerpts from interviews 4.2 continued

Excerpts from interviews 4.2 continued

Rest:

"I work when I feel like it. It's not compulsory to work when I'm not well. In fact, I'm not much help now as I'm ill. I just do minor repairs to our fence and rest most of the time because of my ill-health" (Highflats retiree).

"They enjoy doing little odd jobs with nobody running after them" (Working migrant).

"They're not forced to wake up in the morning. There's plenty of time for your own work" (Working migrant).

"The best thing about being retired is to have your mind relaxed and not to have to think about what will happen tomorrow" (Working migrant).

"Generally to have the chance of devoting your time to your own thing" (Working migrant).

"The best thing about being retired is to recall the difficulties that look place when you were still working and you feel happy that you overcame them" (Working migrant).

Small business opportunities:

"Those who have saved their money manage to open their business like my brother who has started to plant sugar cane" (Working migrant).

"Starting a small business so that pension income increases" (Working migrant).

"I am happy because I try to sell something in order to help my community. I have opened my small shop" (Mapumulo retiree).

"I am able to use my tractor which I bought whilst still employed. I have enough time to plough my fields and also get money from hiring it out to other farmers in the neighbourhood. Previous drivers were too reckless with it and had frequent costly breakdowns" (Highflats retiree).

"Out of my savings which I invested in a beerhall I've succeeded to make a paying proposition. It really gives me great pleasure to watch my efforts crowned with success and to be able to look after my family quite comfortably" (Highflats retiree).

Socialising:

"You get enough time to sit with your friends and neighbours and discuss your community problems" (Working migrant).

"After having worked very long in their lifetime, I think they enjoy resting and having enough time to meet up with friends" (Working migrant).

"The best thing is that now you are able to attend to the affairs of the community. You are able to voice your views. Unlike before, the wife used to relate to you what had been happening in the area when you were on leave" (Working migrant).

Excerpts from interviews 4.2 continua

Nothing enjoyable:

"There is nothing I enjoy most about being retired, because I want money. I want to open up a business but I cannot because I've got no money" (Mapumulo retiree).

"There is nothing you can enjoy when you are retired yet have no money" (Mapumulo retiree).

"There is nothing because I've got nothing" (Highflats retiree).

"Nothing because even what I'm wearing now I received as a gift. The chief decided to keep me at his home so I get a meal" (Highflats retiree).

Table 4.17

Negative aspects of retirement

Retirees" "What is the worst thing about being retired? What do you dislike most?"

Workers: "What do you think workers dislike most about being retired?"

	<u>Workers</u>	<u>Retirees</u>
	%*	%*
<u>Financial and pension issues:</u>		
Economic hardship, cost of living	18	26
Difficulty in supporting school-children, grandchildren	17	24
Irregular income, long pension pay cycle	11	19
Reduced income, inadequate pension	19	9
Difficulty in applying for a pension	6	5
Company pension soon exhausted	3	0
Other pension problems	1	1
No savings, not planned for retirement	13	4
Financial dependency	3	2
Few job opportunities for retirees	6	7
Influx control prevents return to work	1	3
<u>Health issues:</u>		
Poor health, reduced physical strength	11	18
Access to health services, rural health problems	2	2
<u>Agricultural, tenure and rural</u>		
<u>infrastructural issues</u>	4	12
<u>Housing issues</u>	5	4
<u>Social status and personal adjustment</u>		
<u>issues:</u>		
Generation conflict, unsupportive children	6	1
Loneliness	5	0
Witchcraft, victimisation, neighbourly relations	2	-
General dependency	3	1
Neglected by family	4	0
Loss of prestige	1	1
Personal adjustment problems	1	0
Forced idleness, still feels fit to work	1	2
Negative personality changes	1	-
Loss of spouse	-	1
<u>Nothing</u>	2	7
	N=253	N=350

*Multiple responses

Excerpts from interviews 4.3

Negative aspects of retirement

Economic hardship, high cost of living:

"People dislike retiring because they have seen the problems which are encountered by those who have retired. Their families are starving and others have decided to look for employment" (Working migrant).

"I have heard that GST has increased and this means that our pension will not cope with rising prices" (Working migrant).

"They have no time to enjoy themselves because they have got to look after the children and do some business of their own at home" (Working migrant).

Difficulty in supporting dependents:

"Most of them they are supporting their grandchildren with their work and government pension. Their children do not support them" (Working migrant).

"I've sold all my cattle in order to support my family. I've got nobody to support me because my children have grown up and they've got their own families to support" (Mapumulo retiree).

"Others dislike retiring because we get wives until we die, therefore when we retire, there are still young children who are expecting support from us" (Working migrant).

Irregular income:

"The little money which comes as a pension is not received on a monthly basis, thus adding to more misery for the pensioners" (Working migrant).

"I cannot clothe myself the way I used to before. The money you get when doing odd jobs cannot be accumulated till you can buy cattle" (Eshowe retiree).

Reduced income:

"They know that government pension as well as their work pension will not manage to cover their expenses" (Working migrant).

"They think they will no longer have their own money to do what they like" (Working migrant).

"After you've received all your work pension, you start to receive your government old age pension which is very low compared to the work pension. As you are now used to a high sum it's difficult to acclimatise yourself to this low sum of money" (Working migrant).

Difficulty in applying for a social (old age) pension:

"There is a great delay when you make application for a pension. It takes a long time until you get it" (Working migrant).

"When they make applications at the government office, they find that government officials like clerks are so rude that they sometimes forgive and forget" (Working migrant).

/Excerpts from interviews 4.3 continued

Excerpts from interviews 4.3 continued

Company pension issues:

"Pensioners are being robbed of large sums of money by their firms. They only receive a pension for a short time" (Working migrant).

"You die within a short period of time and you forfeit the rest of your pension, as you contributed more during your working life" (Working migrant).

"Life nowadays is confusing because sometimes if your employers realise that you are about to retire they fire you off" (Working migrant).

No retirement savings:

"If a man retires he must start a tearoom or farm properly, but we have no money to start" (Working migrant).

"We have no money, a man cannot go home without money" (Working migrant).

"Wages are too low for us to save so that we retire without enough money" (Working migrant).

Financial dependency:

"When you have retired you become penniless and you become a burden to the people you are staying with" (Working migrant).

"The worst thing is that they (retired workers) keep on asking you for this and that. Every time they want money from you" (Working migrant).

"There is no one to give me money as a sick person who does not get pension money. People despise me because I've got nothing" (Eshowe retiree).

Few job opportunities for retirees:

"I have no source of income because of having retired prematurely through circumstances beyond my control. Age has caught up with me, no employer would like to employ a man of my age" (Eshowe retiree).

Health issues:

"Sometimes you'll get more problems than when you were still working. You easily get sick because you no longer exercise like when you were still working" (Working migrant).

"It is to have no strength to do your work even if you noticed that something is not done properly" (Working migrant).

"In my experience being out of work and having to do odd jobs even when I feel really ill because I have no other option to support my family is the worst thing about being retired" (Highflats retiree).

"I've lost energy and I cannot continue working my land the way I would like to" (Highflats retiree).

"They have heard some hearsay that when a person retires he always gets sick" (Working migrant).

/Excerpts from interviews 4.3 continued

Excerpts from interviews 4.3 continued

Agricultural issues:

"Even farming, by and large the best source of income, cannot be pursued without substantial capital outlay to pay your temporary workers, seeds, fertilisers, plough oxen or tractor hiring" (Umbumbulu retiree).

"The worst thing is to be without money and when I want to plough I'm always without manure" (Highflats retiree).

"Watching your crops stricken by severe drought almost breaks your heart" (Umbumbulu retiree).

Housing issues:

"We cannot afford to build good houses of the modern type, now we build every year" (Working migrant).

Social status and personal adjustment issues:

(Neglect, loneliness, victimisation, loss of prestige)

"Your children quit their home leaving you solely dependent on pension for a living" (Working migrant).

"I think the worst thing is to feel that you are no longer working and you feel lonely because you are with people you are not used to living with" (Working migrant).

"They don't like to be lonely. They have got friends in town with whom they associate" (Working migrant).

"Some people dislike retirement because of superstitions that they become more vulnerable to witchdoctors with spells" (Working migrant).

"Especially in my area (Msinga) hoodligans used to attack them. They thought they were earning a very high income" (Working migrant).

"When you are still a working member of the community, people like you because you give them money but when you are no longer working, people tend not to like you at home" (Working migrant).

"What I dislike is that I'm valueless. I can't get a cent because I'm no longer working" (Mapumulo retiree).

"You don't get the attention you used to get while you were still working" (Working migrant).

Table 4.18

Problems in retirement

"What in your opinion are the major problems experienced by retired contract workers?"

	<u>Retirees</u>	<u>Workers</u>
	%*	%*
<u>Financial and pension problems:</u>		
- Economic hardship, reduced income		
- (Inadequate pensions, high cost of living	45	40
- (Retirees) Too old or ill to support family		
- (Workers) Financial dependency	8	3
- Lack of rural employment opportunities	6	-
- No savings, inability to save for		
- retirement due to low wages	4	12
- Taxes, few pensioner concessions	3	6
- Large number of dependents, extra		
- dependents during recession	2	3
- Difficulties in obtaining social pensions		
- and accessing pension payments	10	11
- Problems with company pensions, compensations	-	15
<u>Agricultural problems:</u>		
- Poor access to traction, seed and fertilizer,		
- water, dip tanks, expertise	16	5
- Land shortage, security of tenure	6	5
- Drought related problems	7	3
- Too few cattle	2	-
<u>Health problems:</u>		
- Cost of health care for self and family	15	
- Access to health services	3	14
<u>Education problems:</u>		
- Cost of education, inability to educate	15	9
- all children and dependents		
<u>Housing problems:</u>		
- Cost of housing	6	6
- Difficulty in restoring cyclone-damaged		
- housing (retirees)		
<u>Rural infrastructure:</u>		
- Inadequate roads and transport, problems in		
- accessing facilities and services and markets	6	2
<u>Various status and social problems:</u>		
Generation conflict	3	4
Vulnerability, victimisation, exploitation		
- of the elderly	1	1
Loss of personal prestige	1	1
Marital problems	1	-
Lack of care for the elderly	-	4
Loneliness, miss workmates	-	3
Community social problems	1	1
Miscellaneous problems of adjustment	-	2
	N=253	N=350
*Multiple responses		

Excerpts from interviews 4.4

Problems in retirement

Financial and pension problems:-

Economic hardship, financial dependency:

"The problem experienced by retired workers, in my opinion, I should say is money. I should say it's money because whatever problem they come across, it is always money that counts" (Working migrant).

"People who are working don't get themselves mixed with them (retired workers), they always borrow money which they fail to repay" (Working migrant).

"They don't get assisted by others. If they want to borrow some money from those who are working, workers won't lend it to them because they know they are no longer working and what they earn from pension is very scanty" ((Working migrant).

"Due to their destitute plight they resort to theft and robbery in order to support their families" (Mapumulo retiree).

"They have got no money, they always rely on someone. They are of no value to the people" (Working migrant).

"When you have retired you feel that you've no more strength to work but it happens that you are forced to do part-time work" (Working migrant).

Few job opportunities for retired migrants, no savings:

"Lack of work opportunities for casual or temporary work at the surrounding white farms. This is aggravated by migrant workers from neighbouring states" (Mapumulo retiree).

"Lack of advance planning for retirement due to our poor wages. Most of us have to retire at 65 years of age. This shows how difficult it is to make large short term savings. At 65 the man is past his prime years and he is now almost a shadow of himself. He can't begin to live at 65 years" (Umbumbulu retiree).

"Most of them retire at pension age when they are already weak and too old to subsist as farmers in the country" (Umbumbulu retiree).

"Some people spent their money in town so that when they retire they have not saved any money and stay with their relatives in order to get food" (Working migrant).

"Some people return home to find they are not fully acceptable because they have come back with empty hands" (Working migrant).

Few tax concessions:

"They are expected to pay taxes to their chiefs even if they have retired" (Working migrant).

Excerpts from interviews 4.4 continued

Dependents:

"Workers usually get sick and worried by many children because of polygamy" (Working migrant).

Social (old age) pensions:

"Your old age pension does not come monthly and sometimes stops for no reason" (Working migrant).

"If you have not paid government taxes, you will not get your pension" (Working migrant).

"In order to get a government pension we have to pay R10 to our indunas who take us to the magistrate's court" (Working migrant).

"They meet problems in trying to get government pensions such that they give presents to their leaders who will take them to the magistrate's court" (Working migrant).

"The Government is refusing to give us an old age pension if we are receiving a work pension but during our working lives both pension fund contributions and taxes were deducted" (Working migrant).

Work pensions:

"When still working they know that they will get their pension from work but they are not told where and how" (Working migrant).

"Sometimes our employers think that we are rich in our rural areas so that they do not give us our pension in full. Then we cannot support our families as we wish" (Working migrant).

"They are always complaining about their work pension. That they don't receive it in full as they were promised" (Working migrant).

"They get their pension from work bit by bit" (Working migrant).

"If they are receiving their pension at work they are struggling because if they can't walk they are supposed to be transported to where they were working. The reason for that they said is they don't believe their families (are telling the truth) whether the person is still alive or not" (Working migrant).

"They know that once they die their children won't get support because it will be the end of their pension fund, even if the children are still at school" (Working migrant).

"Especially your work pension, it gets finished soon without any prior notice given to you by your firm or government officials" (Working migrant).

"The employers do not give us our pension money immediately after maturity age. Sometimes (applicants) wait till they have died. Your wife is then supposed to reapply for it and we are not sure whether widows do receive it or not" (Working migrant).

"There are restrictions which limit the number of years of getting our pension. If I die, my wife will get my pension for about 10 years then if she lives longer than this, this becomes a problem" (Working migrant).

Excerpts from interviews 4.4 continued

Agricultural problems:

"We have no big fields to farm properly because these new systems of organising people have rationed the land" (Working migrant).

"Others have problems of getting their land because government plans change from time to time" (Working migrant).

"The major problem is that we have no land to plough. What we plough only feeds my family. I cannot get a surplus to sell" (Highflats retiree).

"Most retired contract workers have got no land. The place was given to someone else because they go to work in town and neglect their homes" (Working migrant).

"People work in town. They have no skills for farming as they go to farms after they retire" (Working migrant).

"They have not got enough money for improving their farming. So they start working for other white farmers to get some money so that they can improve their farming by buying fertilizers etc." (Working migrant).

"We have no tractors for farming and we cannot afford to buy them" (Working migrant).

Health problems:

"Retired contract workers get sick all the time. I think this is due to the hard jobs they have been doing very long during their lifetime in town" (Working migrant).

"People take their retirement after long hard work and they go to their home and work harder. Eventually sickness attacks them and they die. They don't rest" (Working migrant).

"They suffer from many diseases while they are working. After retirement they are supposed to pay for treatment which is expensive" (Working migrant).

"His strength gradually depreciates. Laziness results, especially when he has to walk long distances. He needs transport as he is used to town life" (Working migrant).

"They die within a short period of time. They spent most of their lives working in towns. Surely by Christmas we will be burying someone" (Working migrant).

"They retire when they are old, so it makes them suffer from various diseases which makes it impossible to travel to town to get their pension money" (Eshowe retiree).

Education problems:

"They fail to save money. Some get married later. Therefore they still have to educate their younger children" (Working migrant).

"The major problem is when you realise that you are no longer employed but find that some things are incomplete, like when the children have not completed their education" (Working migrant).

Excerpts from interviews 4.4 continued

Housing problems:

"Most of the contract workers deserted their homes and preferred city life which at the end let them face the hardship of not having a place to live" (Working migrant).

"Some of them have no places through negligence. When they were working in town they forgot everything about their rural places" (Working migrant).

Rural infrastructure:

"Lack of artificial water wells. As a result people drink polluted water from stock dams when the Mhlathuze river is flooded" (Eshowe retiree).

Status and social problems:

"No respect from their children because they don't support them properly. Instead their sons support their wives in town" (Working migrant).

"Some of the children do not want to work. As a result they confiscate our money by force and we do not know where to put our money in safety" (Working migrant).

"They've got to pay fines for their sons getting girls pregnant" (Eshowe retiree).

"Our main problem is that our children drink a lot of beer so they pay no attention to their parents" (Working migrant).

"Pensioners are usually neglected. When they talk they are taken as people who are of no use" (Highflats retiree).

"Another problem that retired people come across is that here whenever there is anything that is missing in the area you are always a suspect" (Mapumulo retiree).

"Those who retire with better opportunities are bewitched by those who are poor and this becomes a problem" (Working migrant).

"As a retired worker you are supposed to rest and enjoy life, but now you've got to solve problems you never faced before" (Working migrant).

Table 4.19

Perception of issues leading to pension strikes

"A few years ago workers in the city went on strike about their pensions. Do you know what the strikes were all about? What were the real issues?"

	<u>Workers</u>	<u>Retirees</u>
	%*	%*
Poor wages and working conditions	37	51
Employers' slow response to workers' demands	26	12
Workers feared loss/misuse of pension contributions	25	8
Workers feared they would never receive pensions	23	4
Workers did not wish to transfer to a government pension scheme	19	3
Workers resented government interference in pension matters	13	7
Workers feared exploitation by the government	9	3
Workers disliked not being consulted in pension matters	10	-
Pension age considered too high	9	-
Workers disliked pensions preservation ruling	4	1
Don't know about strikes	11	44
	N=347	N=253

*Multiple responses
Issues paraphrased for the sake of brevity

Table 4.20

Recommendations for reform (Rural sample only)

"If there existed an organisation or agency which dealt only with the problems of retired contract workers, what should they do first? What should they do next?"

%*

Pensioner issues:

Improved pension delivery system	35+
Increased pension benefits/monthly pension pay cycle	11+
Concessions for pensioners (GST exemption, discount cards, travel concessions)	4
Pensioner advice bureaux	10
Old age homes	2

Issues related to agricultural production and income generation:

Agricultural advice and assistance (traction, seed and fertilizer, technical assistance)	16
Job opportunities for retirees, the sick and the disabled	12
Capital loans	8
Water for agriculture and domestic consumption	8
Access to land	5
Rural infrastructure	5
Assistance to hawkers and informal sector workers	3
Remove influx control	3
Skills development programmes	2

Welfare issues:

Poor relief (food, clothing and other basic needs)	17
Housing assistance	12
Improved health services	12
Assistance with education fees	7
Other: Police protection (1%), control of disrespectful youth (1%)	7

N=251

*Multiple responses

+These two categories were treated as mutually exclusive for coding purposes; these percentages can be added.

Excerpts from interviews 4.5

Recommendations for reform

Pensioner issues:

"To see that new applicants for pensions are not kept in suspense for an indefinite period while waiting for a reply" (Umbumbulu retiree).

"To see that retired workers are paid promptly without having to wait for a year or two before being paid. Their pension should be paid in full after every second month" (Mtunzini retiree).

"The agency should increase the money earned by pensioners" (Eshowe retiree).

"The agency would attend to our complaints, like being neglected by the government" (Highflats retiree).

Agricultural productivity and income generation:

"Assist subsistence farmers with the distribution of land so they acquire at least 6 acres of arable land for farming in order to make it possible for them to feed their families" (Highflats retiree).

"To assist in initiating and implementing a programme whereby subsistence farmers can hire farming implements through the Department of Agriculture" (Mapumulo retiree).

"The agency should provide us with tractors to plough because our cattle were killed during the time of the drought" (Eshowe retiree).

"Assist those who make a living as road vendors against being prosecuted since they serve a good cause by offering their fresh produce, handcrafts and ornaments for sale" (Umbumbulu retiree).

Welfare issues:

"They should initiate a relief fund to assist those eligible for a pension but still on a waiting list" (Umbumbulu retiree).

"We would ask the agency to provide the sick pensioners with transport to see the clinic" (Highflats retiree).

"For people who can't travel it would be better if there could be nurses who can visit us" (Eshowe retiree).

"They should arrange bulk buying schemes for school books so that the destitute cases would benefit" (Umbumbulu retiree).

"The agency should open up a home for the disabled where they can learn to do handwork and be educated" (Eshowe retiree).

4.9 Migrant achievements

In spite of their problems the retirees in the survey have managed to achieve some of the aims which migrants aspire to at the start of their working careers. In response to a probe into migrant values the retirees confirmed that they had married and made lobola payments, acquired rights to plough land, and had established their own homes. Smaller but nevertheless substantial proportions of the retirees stated they had succeeded in educating their children and were leaders in their communities. However, only small proportions of the retirees claimed to be wealthy or to be small businessmen. Table 4.21 shows that similar proportions of the working migrants are confident of achieving the values which have been accomplished by their retired counterparts.

There are indications in the data that migrant values may be shifting slightly. For example, substantial proportions of the working migrants are not confident that they will obtain land rights or will be able to retire reasonably early while still in good health. Working migrants are also relatively less confident and in some instances even wary of playing a prominent role in the rural community.

On the other hand, the findings also suggest that working migrants are optimistic about achieving modern as well as traditional values. In contrast to the retirees whose life chances are diminishing with age, time may work in favour of the working migrants, especially those who contribute to a company pension fund. Higher proportions of the working than the retired migrants felt that they would be able to build up a herd of cattle. Many of the retired workers had lost their livestock during the drought which may account for diminished faith in the value of cattle. The working migrants were also more confident than the retirees regarding their chances of operating a small business and becoming reasonably well-off. It is difficult to judge whether the working migrants will be more successful than

their predecessors. The working migrants may be exhibiting exaggerated optimism about their capabilities to retire successfully. On the other hand the modern migrant who is a member of a trade union and a pension scheme may indeed be in a better position to retire gracefully than the currently retired labourers who were subject to different conditions during their migrant careers.

Table 4.21

Perceived capability of achieving life goals

"Here are some things which are important to many workers. Which of these things: have you accomplished in your life+, do you want and are confident that you will accomplish in your life, do you want but are not confident that you will accomplish in your life, or do you not want?"

(Paying enough lobola/educating your children properly/building a solid house for yourself/building up a herd of cattle/becoming a man with sufficient money/becoming a big man in your community/being able to stop work in town and go home to rest while you are still in good health/securing a good plot of land to cultivate when you are older/starting a small business of your own).

Values	Achieved+ R	Confident of achieving		Not confident of achieving		Irrelevant or satisfied value	
		W	R	W	R	W	R
Lobola payments	90	84	2	11	7	5	1
Land	76	65	6	29	18	6	0
Retire in good health*	71	48	0	43	6	9	23
Own home	69	67	10	30	21	3	0
Education of children	40	72	23	28	29	0	0
Community elite	35	19	9	41	40	40	16
Herd of cattle	29	56	10	39	53	6	8
Small business	11	45	6	44	75	11	8
Sufficient means	8	34	14	65	78	1	0

W Workers
R Retirees

* The interpretation of this item is ambiguous in the case of a substantial number of retirees, who indicated "achievement" although they had retired due to ill-health.

+ This option was not presented to the working migrants.

4.10 Determinants of standard of living in retirement

The survey uncovered a wide variety of living circumstances among retired migrants. As we have seen large proportions of retirees felt they had accomplished migrant values which included living in reasonably comfortable circumstances in the area of origin. In the course of the survey it was discovered that return migrants expected to derive benefits from whatever they had been able to save while working in town and from the return on their investments in a retirement business. In most cases retirement businesses meant subsistence agriculture and perhaps the sale of surplus produce. Younger retirees who were healthy would also seek to secure an extra cash income from casual work. Older men tended to rely on the regular pension benefits they collected from the state.

What determines the standard of living in retirement? This question was a crucial one for the research. However, the definition and assessment of standard of living proved to be a difficult undertaking. Previous research experience had shown that income alone could not serve as a valid measure of standard of living. In any case the exact determination of rural household incomes was a task which was beyond the scope of the study. In view of this difficulty, the decision was taken to rely on the interviewer's general assessment of the standard of living of the respondents. After each interview, which was usually conducted at the home of the respondent, the fieldworker rated the standard of living of the respondent in terms of the four categories: well-off; comfortable; making ends meet but no luxuries; scraping an existence, poor or destitute (cf Table 4.22). According to this system of rating only a small minority, some one-fifth of the sample were well-off or comfortable, and approximately half (48%) were merely scraping an existence. Table 4.23 shows that the standard of living varied substantially according to area. The standard of living was generally higher in areas which were closer to markets and where farmers grew cash crops.

Table 4.22

Standard of living (Fieldworker rating)

	Retirees
	%
Well-off	3
Comfortable	17
Making ends meet, but no luxuries	32
Scraping an existence, poor or destitute	48
	100
	N=253

Table 4.23

Standard of living (Fieldworker rating) by area

	Well-off	Comfortable	Making ends meet	Scraping an existence		N
	%	%	%	%		
Mtunzini	13	56	25	6	= 100%	16
Umbumbulu	30	30	60	7	= 100%	30
Highflats	3	11	29	57	= 100%	62
Mapumulo	6	6	23	71	= 100%	66
Eshowe	3	19	31	47	= 100%	79

Using the fieldworkers' assessment as a crude indicator of standard of living an analysis of correlates and determinants was undertaken. The following factors were significantly correlated with a higher standard of living as shown in Table 4.24.

Table 4.24

Correlates of standard of living in retirement

	<u>Well-off or comfortable</u>	<u>Scraping an existence, poor or destitute</u>
	%	%
<u>Background factors:</u>		
*Worked in a job for 40 or more years	37	22
*Retired at age 50 years or more	74	54
*Voluntary retirement	68	23
*Visited home fortnightly or more often while working away from home	31	19
*Age 65 years or older	60	42
*Received some education	54	34
*Polygamous	25	3
*Traditional elder	13	4
*Supports three or more children	86	62
<u>Rural resources:</u>		
*6 or more acres of land	74	34
*Feels land is secure	86	68
*Grows cash crops	58	18
*Self-sufficient in maize	39	18
*Keeps chickens	100	78
*Keeps goats	45	35
*Cattle owner	70	41
*Brick or plastered (vs unplastered) house	84	24
<u>Income in retirement:</u>		
*Monthly cash income of R60 or higher	82	32
*Receives a pension	47	35
*Assesses standard of income in retirement same or better than while working	47	2
<u>Entrepreneurship:</u>		
*Entrepreneur (trader or large-scale farmer)	54	1
Wished to become entrepreneur after retirement	64	27
Achievement or expectations of starting a small business	52	9
<u>Attitudes toward retirement:</u>		
Looked forward to retirement	39	13
Thinks migrant workers should retire early	47	12
No desire to return to town to find a job	80	67
Feels retirement turned out better than expected	64	7
<u>Health and activity:</u>		
Satisfied with health	66	19
*Seldom or never indisposed by poor health	74	27
More active (in terms of activity index)	31	22

/Table 4.24 continued

Table 4.24 continued

Correlates of standard of living in retirement

	<u>Well-off or comfortable</u>	<u>Scraping an existence, poor or destitute</u>
<u>Migrant values:</u>	%	%
Expectations of or achievement of migrant values+		
Lobola payments	100	86
Land	52	9
Housing	92	70
Education of children	92	58
Prominence in the community	86	45
Cattle	82	26
Sufficient money	60	4
<u>Individual modernity indicators:</u>		
Agrees that planning essential for success in life	84	52
Agrees that children learn truths from books (rather than from elders or both)	41	54
Subscribes to innovative methods in agriculture	94	67
Subscribes to modern qualities in community leaders	76	59
<u>Quality of life indicators:</u>		
Satisfied with life	56	19
Generally happy	75	17
Positive mood (in terms of mood index)	62	7
High morale (in terms of morale index)	66	9
N=100%	51	122

+ Includes very small percentages not subscribing to value in question

* The starred items were included in the regression analysis of standard of living

A profile of the retiree who lives comfortably in retirement emerges from the zero-order correlations of the variables listed in Table 4.24. This retiree has met or is confident of achieving migrant values. He has served his time as a migrant worker and is well-integrated in the rural community where he is likely to occupy a prominent position as traditional leader, entrepreneur, or polygamist. He has access to rural resources and makes good use of them. He accepts only those aspects of modernity which are of practical or personal advantage to him. Despite his relatively advanced age the better-off retiree enjoys good health and leads an active life. He is generally more confident, optimistic, happy and satisfied with his lot in life than his less privileged fellowmen.

The characterisation of the better-off retired worker based on the zero-order correlations is relatively lengthy. In order to obtain a more concise definition of the major factors contributing to the standard of living of retirees a regression analysis was applied. Included in the analysis were the 22 status designations which are starred in the profile and 2 further items referring to religious traditionalism and length of retirement. (The zero-order correlations of these variables with the dependent were not significant, hence they are not shown in the profile).

The regression solution is shown in Table 4.25. Nine variables remain in the regression equation and account for some 56 percent of the variance in the standard of living item. Factors which are manifest signs of wealth and rank are dominant. Cash income to meet consumption needs also figures prominently. Furthermore, it is interesting that health and a regular career of labour migrancy appear to be enabling factors which are conducive to achieving a higher standard of living in retirement.

Table 4.25

Stepwise multiple regression analysis of predictors of standard of living in retirement

Total sample N=253

	Beta	T	Adj. R sq
1. Entrepreneur	-0,3543	-7,49c	0,26
2. Higher standard housing	-0,2582	-5,47c	0,40
3. Polygamist	-0,1108	-2,45a	0,45
4. Higher monthly income	-0,1330	-2,88b	0,49
5. Cattle ownership	-0,1644	-3,91c	0,52
6. Community elder	0,1133	2,58a	0,53
7. Perceived financial adequacy	0,1086	2,74a	0,54
8. Worked for many years in wage employment	0,1293	2,89b	0,55
9. Self-assessed good health	0,1264	2,64b	0,56

Adjusted R square = 0,56

F = 37,12 p < 0,0001

a,b,c Significant at the 0,05, 0,01 and 0,001 levels, respectively.

4.11 Conclusions

Roughly one-fifth of the retirees interviewed in selected rural areas of KwaZulu were estimated to be in comfortable or privileged financial circumstances. Just under one-third were thought to make ends meet while almost half were merely scraping an existence. The survey evidence presented here suggests that under present circumstances, the majority of migrants will end their careers little better off than before they started. With the few exceptions of isolated cases of substantial farmers and small businessmen, return migrants will not enjoy the same standard of living they were accustomed to while working in wage employment nor will they contribute to the development of their home areas. Consistent with findings made elsewhere "successful" return migration of the type conventionally referred to by development economists will remain a myth. Material success is watered down by the inability of migrants to save and invest their earnings in rural agriculture and small business enterprises, and by the rising cost of living which has affected even remote rural areas.

Nonetheless, the survey results show that return migrants may have indirectly contributed toward the development of their community. Investments made in the education of children even beyond retirement age is a case in point. As Natrass (1977:19) observes in her review of migrant labour and underdevelopment:

"The changing relative rewards to be gained from peasant agriculture and migrant labour has led to a growth in the demand for the latter by workseekers.... Hence one finds a substantial growth in investment by the rural family in education and in labour saving equipment on the farm such as cultivators and ploughs in order, firstly to fit the emergent worker for a job in the modern sector and secondly, to free him from his traditional tasks in order that he can take up the desired occupation".

These observations certainly apply to the return migrants surveyed here who have invested in the future generation of migrant workers, but will not reap the benefits themselves. The problems of currently returned migrants are essentially those of peasants everywhere whose agricultural productivity has been negatively affected by their long absence, the lack of capital to invest in more efficient methods of farming, adverse climatic conditions, land shortage and lack of rural infrastructure. In comparison to these "peasant" problems, problems of old age such as reduced physical capability, poor health, and loss of the status formerly enjoyed as a working migrant tend to be minor issues, although they compound the financial deprivations suffered by retired migrant workers. By and large, then, it appears that rural poverty rather than the incompetence of the elderly is the major problem of the retired migrants. There is one area of incompetence, however, which merits special attention. This concerns social pensions. A substantial number of retirees feel their hands are tied when it comes to claiming their social rights. Retirees require assistance, firstly, in making successful applications for their welfare benefits, and, secondly, in collecting their pension benefits (Moller 1984c).

Lastly, the survey evidence suggests that life in retirement may be somewhat different for the future generations of return migrants. The majority of the migrants working today are members of a pension scheme. Working migrants have a firm belief in company pensions which does not appear to have been affected by recent labour unrest regarding pension issues.

If migrants are allowed to commute a substantial proportion of their pensions to invest in their retirement projects, future return migrants may be off to a better start than the currently retired migrants, very few of whom receive company pensions at all or company pensions of any value worth mentioning. It is quite remarkable that the working migrants interviewed in the study, unlike their retired counterparts, emphasised the small business opportunities open to return migrants. The working

migrants anticipated that they would invest substantial amounts, in most cases the company pension payout¹⁾ in their retirement projects which would secure them a livelihood in old age. Agricultural projects were most popular but informal types of businesses such as shack shops and the hawking of home produce and retail goods were further attractive options. In view of these expectations of currently working migrants the pattern of investment in rural development may change dramatically in future. This, assuming that the pattern of rural return migration persists until such time as the migrants interviewed in 1983 and 1984 are ready to retire from wage labour.

1) The impression is gained that prospective return migrants wished to commute their entire company pensions into a lump sum payment in order to capitalise their retirement projects. This is a question which might be looked into more specifically in future research.

CHAPTER 5EXPECTATIONS AND EXPERIENCE OF RETIREMENT5.1 Retirement and return migration: theoretical viewpoints

Throughout this report retirement and return migration are used synonymously. From a theoretical point of view the return home after quitting work in industry, mining or agriculture signifies the retirement phase in the life of a circulatory migrant. Unlike in modern-industrial society withdrawal from wage employment should not be a traumatic event for the circulatory migrant worker. This is due to the fact that return migration upon retirement is a long anticipated event. It is the logical conclusion of the migrant career. Under normal circumstances retirement is an achievement in the sense that the migrant has fulfilled his obligations toward his family. His remittances from wage earnings have secured him a place in the retirement community. He is now entitled to hand over his duty as chief breadwinner in the family to another kinsman and to rest. It is during this phase in life that the migrant can sit back and play the tune while others dance. The return migrant typically re-engages as the supervisor of family agricultural operations and as an elder in the rural community.

Figures 2 and 3 depict the typical career cycle of a circular migrant. On the left, Figure 2 represents the classical migrant paradigm according to Mitchell (1969). The display on the right in Figure 3 gives a variation of the career cycle which emphasises the culmination of the migrant career at the point of re-entry into the rural society on a permanent basis. According to this interpretation the circulatory migrant has spent many years of his life working toward this final phase of retirement which marks the crown of success of his labours.

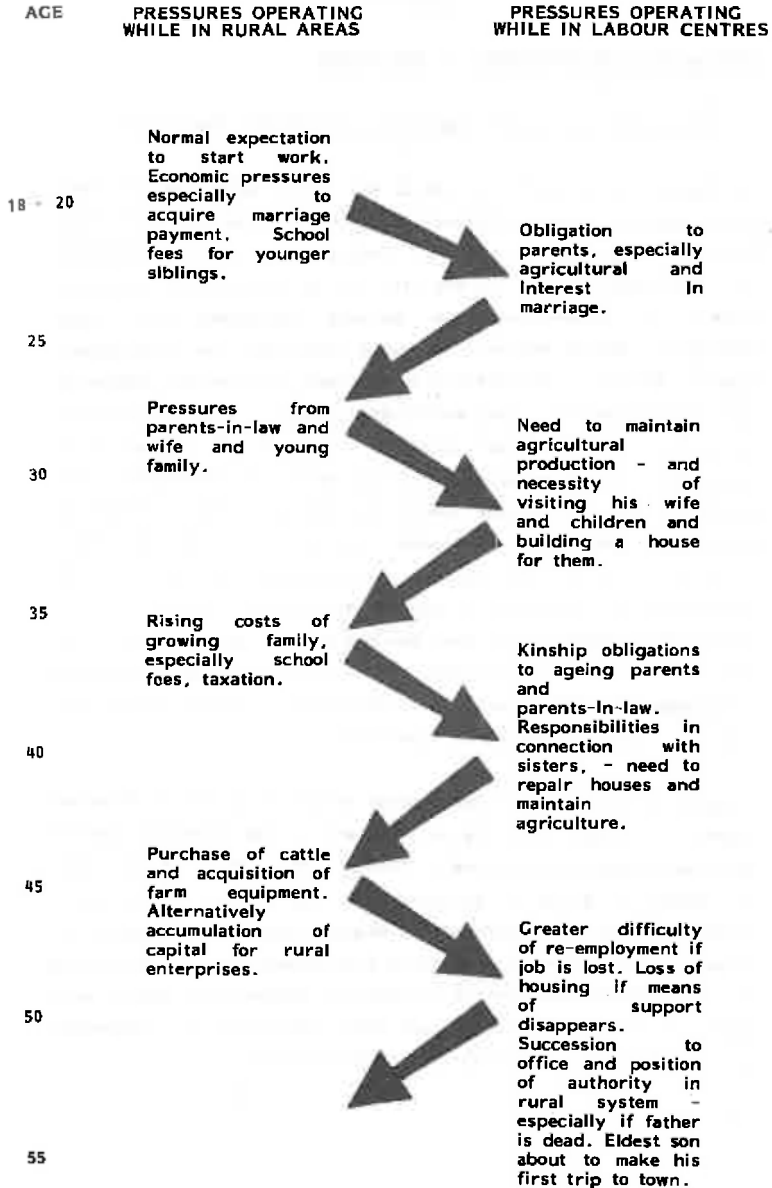


Figure 2 Mitchell's (1969 : 176) classical paradigm of a labour migrant career

RURAL AREA OF ORIGIN

URBAN WORK CENTRE

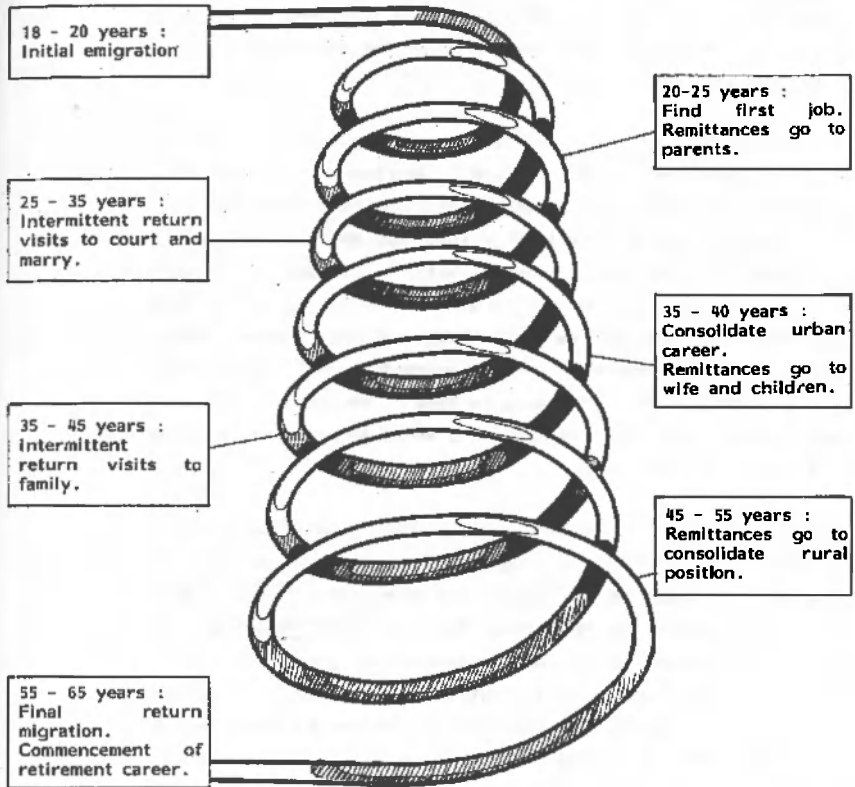


FIGURE 3 Paradigm of return migration

5.1.1 Continuity or crisis : two contrasting theories of retirement

The gerontological literature has also developed theoretical explications of the retirement phase of life with the modern-industrial worker in mind. These theoretical concepts are sufficiently general so as to provide a useful framework for the discussion here. Two contrasting theories have been put forward to explain retirement behaviour : crisis and continuity theory (cf Palmore et al., 1984).

According to crisis theory, retirement is a traumatic event in the life cycle of a modern person. Retirement is typically assigned a negative value in modern society which idealises the work status and work-derived status designations. As a consequence a retiree is theoretically only a shadow of his former self inasmuch as he is able to retain some of the recognition he enjoyed as a working person. Under these circumstances retirement is not a coveted status-role. This accounts for the fact that many persons in employment tend to approach retirement age without having made adequate preparations for a full life after work.

Continuity theory, in contrast, proposes that the personality of the worker is a dominant integrating force which adjusts to changing circumstances throughout the life course (cf Thomas, 1981). Retirement as many other so-called life crises can be mastered by deploying the many resources at the individual's disposal. According to this point of view retirement signifies not only the removal of a particular type of reward structure but also offers new opportunity structures to replace the old ones. Retirees, on the whole, are capable of meeting this demand to restructure their lives. It is also maintained that contrary to the popular viewpoint, the intrinsic value of work is not as great for large sectors of the workforce as is often maintained. Therefore, the process of reorientation in retirement is likely to be smoother than anticipated for the majority of retirees.

It is obvious that the applicability of the two theories outlined above will differ according to the degree of modernity of the society in question. It has been noted that pre-industrial societies did not practise retirement from work nor did individuals plan for a retirement phase of life. The transition from work to retirement was gradual. People merely carried out the work duties which were appropriate to their physical capabilities. This may have been particularly the case in age-graded societies occurring throughout Africa (cf Cowgill, 1972).

On the other hand labour migrancy represents a major departure from this graduated work cycle. In particular, the modern form of labour migration which calls for contract workers to spend longer periods in wage employment with fewer breaks tends to approximate the work cycle of other modern industrial societies. On the other hand, the positive anticipation of withdrawal from wage labour in order to return home permanently may counteract the effects of longer term commitment to industrial work. This positive anticipation may serve to cushion the supposedly traumatic effects of quitting work and may ease reintegration into the rural way of life in retirement.

In this chapter we shall explore the expectations and aspirations of contract workers toward their retirement from wage labour with a view to comparing their reactions with those posited by the two theoretical concepts outlined above.

5.2 Images of retirement

5.2.1 The ageing process

Reactions to some of the exploratory probes in the survey are consistent with the continuous explication of ageing and retirement. For example, it was observed that the respondents tended to associate the process of ageing with milestones in life. This orientation is assumed to be more typical of the outlook of an age-graded traditional society than a modern one in which chronological age tends to be the benchmark of the ageing process.

In response to a question concerning the notion of ageing, two dominant viewpoints emerged. The majority of the working migrants associated being old with the regular prescribed retirement or pension age (Table 5.1). However, a substantial proportion of the retirees also thought of being elderly in terms of maturity and assuming responsibilities in life. According to this second criterion of ageing, people relatively young in years could also be considered elderly. Obviously, the two concepts of ageing were based on a semantic distinction.

The retirees were also asked if they had thought of themselves as being old very gradually or suddenly. The majority stated they had gradually come to see themselves as older men (Table 5.2). The analysis of the circumstances which prompted the retirees to feel their age appeared to be related to the suddenness of this revelation. Signs of reduced physical strength and dexterity were most often associated with gradual ageing. So were events which marked the passing of a lifetime: marriage, coming of age in the rural community, the arrival of offspring or grandchildren, starting a migrant career or paying poll tax for the first time. Some of these events appeared to be early milestones, some late ones. All have in common a sense of continuity in the society in which one grows older.

Chronological age and physical appearance seemed to be used as indicators of ageing to a lesser degree. In contrast, the loss of the work role and graduation to retirement or pension status seemed to have an immediate impact and an ageing effect. In particular, involuntary retirement, say through the loss of one's job, appeared to be associated with growing old overnight.

It would be unwise to read too much significance into these survey results. Nevertheless, the juxtaposition of the two conceptions of the ageing process among migrant workers is interesting. Sudden or "traumatic" ageing appears to be more closely associated with modern aspects of migrant life while continuous ageing appears to be linked to the more traditional facets.

A probe into the retiree's self concept of age revealed that feeling old, unless accompanied by feelings of physical disability, was not necessarily associated with negative mood tone. There seemed to be no need to deny age as such, as is frequently the case among individuals in modern society (cf Bultena and Powers, 1978). Approximately half of the retirees said they felt older than their age-peers (Table 5.3). Physical robustness and health factors seemed to be important criteria for making comparisons. Physical appearance, such as the greying of hair, were mentioned less often. Retirement status tended to be associated with feeling older, while abstinence from drinking and smoking contributed to feeling younger.

Table 5.1

Conceptions of ageing

Workers: "About how old are people that you consider to be elderly (old)?"

Retirees: "About how old were you when you first began to think of yourself as elderly (old)?"

	Workers	Retirees
	%	%
- 39 years	3	44
40 - 49 years	5	23
50 - 59 years	19	20
60 - 69 years	35	12
70 years and more	38	1
	100	100
	N=350	N=253

Table 5.2

Personal experience of ageing (Retirees only)

"Did you think of yourself as elderly/old very gradually, fairly gradually, or rather suddenly?"

Very gradually	47
Fairly gradually	29
Rather suddenly	24
	100
	N=252

Reasons for thinking of oneself as being old by type of ageing experience

	Very gradually	Fairly gradually	Rather suddenly
	%	%	%
Physical, health factors	49	44	28
Signs of maturity	26	14	14
Work-related signs of maturity	6	8	9
Signs of passing time	4	5	0
Loss of work status	10	21	43
Physical appearance, chronological age	4	7	5
Other	1	1	1
	100	100	100
	N=117	N=74	N=61

Table 5.3

Relative self-concept with regard to feeling older (Retirees only)

"Would you say that you feel older or younger than most people your age?"

	%
Older	52
Same	13
Younger	35
	100
	N=253

Reasons for feeling older or younger than others:

	Feels:	Older	Same	Younger
		%	%	%
Physical/health factors		46	34	60
Physical appearance		10	47	17
Chronological age		17	13	1
Retirement, pensioner status		14	-	3
Signs of passing time		8	3	-
Don't drink, smoke		-	-	11
Peers are all alive/dead		3	3	5
Other		2	-	3
		100	100	100
		N=130	N=34	N=89

5.2.2 The timing of retirement

In earlier research it was discovered that migrant workers regarded withdrawal from wage employment with a certain degree of ambivalence (Moller and Schlemmer, 1979;1981). If return migration represents the climax of the migrant career as proposed above, it stands to reason that retirement will be anticipated as a positive event. Indeed withdrawal from labour migrancy may symbolise release from the drudgery and hardship of working life. Along this line of reasoning early retirement should be preferred over regular and late retirement. However, the earlier studies cited above and evidence obtained from the working migrants in this study (Moller, 1984b) indicate that the value attached to early retirement may be dependent on the outcome of the migrant career. Success in retirement was generally associated with a

successful migrant career. The respondents in these studies intimated that only very few migrants could be expected to achieve the savings from migrant earnings which would allow them to retire early. Thus, early retirement was seen to be fraught with risks and to be the prerogative of the exceptional few.

The respondents' attitudes toward the timing of retirement is a reflection of this dilemma. In this connection it is important to note that the timing of events is all-important in order to achieve continuity in one's life (of Blau, 1973). By definition crises are events which occur without forewarning and place a strain on personal resources and coping behaviour.

In response to a projective test, the working migrants emphasised the importance of retiring "on time", that is when one has either accumulated sufficient capital to farm economically or is old enough to qualify for a one or another type of pension. Early retirement emerged as an attractive option but real-life circumstances were seen to prevent the majority of migrants from realising this objective (Moller, 1984b).

The majority of working migrants (85%) stated they looked forward to retirement (Table 5.4). Over half (57%) of the working migrants also tended to favour early retirement in principle (Table 5.5). Half the working migrants also opted for early retirement on a reduced pension.

In contrast, only slightly over one-quarter of the retired workers stated they had looked forward to retirement. It is difficult to tell if this is an accurate reflection of pre-retirement sentiments. Actual experience of retirement may have distorted the memories of the return migrants in the sample. We shall return to this point later.

With the wisdom gained from experience the retired men were far less favourably disposed to retirement than their working counterparts and opted for retirement at pension age rather than earlier in life. It is interesting to note, however, that only a minority of the retired men (9%) would have wished to retire after pension age in order to qualify for a pension increase.

Further evidence of circumstantial factors which prevent migrants from achieving early retirement was elicited in response to another survey item. Half the working migrants mentioned economic constraints, such as lack of savings and inadequate job opportunities in the rural areas, as the chief reasons for not return-migrating at a younger age (Table 5.6). The modal response category pertaining to both working and retired migrants contained an implicit reference to economic considerations. The respondents indicated that migrants were forced to wait until they were eligible for a company or state pension because they had no alternative sources of income. The other response categories endorsed by the retired subgroup implied that under given circumstances migrant workers would wish to remain in the labour force as long as possible, that is until official retirement age.

Table 5.4

Positive anticipation of retirement

Workers: "Do you yourself look forward to retirement or do you dislike the idea?"

Retirees: "Looking back in time, did you look forward to retirement or did you dislike the idea?"

	<u>Workers</u>	<u>Retirees</u>
	%	%
Look forward to retirement	85	28
Dislike the idea	15	72
	<hr/>	<hr/>
	100	100
	<hr/>	<hr/>
	N=341	N=252

Table 5.5

The timing of retirement

"Some people think migrant contract workers should retire when they are still healthy and strong so they can enjoy leisure.

Other people think migrant contract workers should wait until pension age so that they have enough money to live on when they are too old to work.

What do you think?"

	<u>Workers</u>	<u>Retirees</u>
	%	%
Favours early retirement	57	25
Favours retirement at pension age	43	75
	100	100
	N=350	N=253

"Some companies who pay pensions to their workers when they are too old to work make the following arrangements for paying out pensions:

The normal arrangement is: Workers work until age 65 and receive a full pension.

Another arrangement is: Workers work until age 55 and receive only a reduced pension.

Another arrangement is: Workers work after age 65 and receive an increase in their pension for each extra year of work.

Which of these arrangements would you prefer?"

	<u>Workers</u>	<u>Retirees</u>
	%	%
Retire at 55 years on reduced pension	50	23
Retire at 65 years on full pension	44	68
Retire after 65 years with a pension increase	6	9
	100	100
	N=350	N=253

Table 5.6

Reasons for not retiring sooner

Workers: "Most migrant contract workers retire from their jobs when they are too old to work. What prevents them from retiring sooner?"

Retirees: "You have told us you retired from your job in town years ago. What prevented you from retiring sooner?"

	<u>Workers</u>	<u>Retirees</u>
	%*	%*
Waiting for prescribed retirement age, waiting till eligible for pension	33	30
No savings	23	12
No opportunities to earn a living in the country	22	16
Personal preference to work as long as possible	6	23
No need to retire because healthy and fit	9	14
Customary to work until a certain age	5	4
No land	5	1
*Multiple responses	N=350	N=253

5.2.3 The hetero-stereotype of the retired worker

The working migrants were asked to stereotype the retired migrant worker in terms of a given set of descriptors. These items were assembled from characteristics mentioned spontaneously by subjects participating in earlier pilot studies undertaken by the author. Further descriptors were gleaned from the social gerontological literature (McTavish, 1971; Ahammer, 1972 among others). In order to standardise the presentation of the descriptors the items were translated into Zulu.

The results of the exercise (cf Table 5.7) indicate that the working migrant has a generally positive image of the retired status. Majorities endorsed the positive emphasis of approximately half of the 13 pairs of descriptors. In broad terms a sociable and pleasant personality is attributed to the retired worker. However, there are indications that the retiree is seen to be financially dependent and poor. The portrayal of weakness is ambiguous and may refer to physical weakness as well as to lower social standing resulting from limited financial resources.

In order of dominance the retired worker was described by the following characteristics: Considerate (82%), important (78%), weak (78%), kind to relatives (77%), pleasant to be with (74%), sociable (74%), helpful to others (73%), busy (71%), poor (63%), complaining (62%), dependent (60%), progressive (52%), and hard to get on with (51%).

Referring to the theoretical distinction between crisis and continuity explanations of retirement reactions, the working migrants' stereotypical view of the retiree suggests few personality changes in late life. For example, retired workers are considered important people despite the loss of their work role. The pleasant disposition and the social status of the retiree is, however, at risk owing to the loss of wage earnings. Economic hardship in retirement tends to exaggerate the negative

emphases of the retirement profile. Consider that retired migrant workers may be so impoverished that they are of necessity kept busy scraping an existence instead of resting as becomes an elder in traditional society. One can also imagine that the poverty-stricken among the return migrants are those who are constantly complaining that they are financially dependent on others and place an unfair burden on their families.

Table 5.7

Retiree hetero-stereotype (Workers only)

"I am going to read some words which people use when they talk about retired workers. I want you to tell me which word in each pair of words describes retired workers best. You must not stop to think very long but just tell me quickly which word describes retired workers best".

	%		%
Powerful	22	Weak	78
Cheerful	38	Complaining	62
Considerate	82	Inconsiderate	18
Hard to get on with	51	Easy to get on with	49
Quarrelsome with relatives	23	Kind to relatives	77
Busy	71	Lazy	29
Dependent	60	Independent	40
Make one feel ill at ease	26	Pleasant to be with	74
Progressive	52	Backward	48
Helpful to others	73	Useless to others	25
Important	78	Unimportant	22
Lonely	26	Sociable	74
Poor	63	Well-off	38

N=350

5.2.4 To sum -up the findings reviewed so far suggest that the general reactions toward ageing, retirement, and return migration are ambivalent. Theoretically, the retirement phase of life is one which the contract migrant can anticipate with pleasure. However, migrants should not tempt fate by embarking on early retirement. Premature return migration may lead to a late life of poverty. The retired migrants, possibly with the benefit of hindsight were particularly prone to stress this point. In the next section we turn to the retired workers' personal experience of retirement which provides a greater understanding of their strong feelings regarding the timing of return migration.

5.3 Experience of retirement

The descriptive account of the experience of return migration given here provides the background for the evaluation of the retirement situation which follows in this and the next two chapters.

The median retirement age of the rural respondents was some 53 years and almost three-quarters had finished working in their last job away from home by the time they were some 60 years of age. Half of the men had been retired for some 10 years or more. At the time of the survey half the men were estimated to be 65 years of age or older (see Appendix I).

The majority of the retired men reported they had retired from one day to the next (80%). Only small percentages had withdrawn from work gradually by working for shorter hours (8%) or working at lighter tasks (4%), or staying at home for longer periods (4%) before retiring permanently from wage employment.

5.3.1 Voluntary versus involuntary retirement

In casual conversation with the men it appeared that the majority had retired as late as was possible under the circumstances. Nevertheless, retirement seemed to be involuntary in the majority of cases in the sense that the men had lost their jobs, were asked to leave or were too ill or physically weak to continue working in their jobs (Table 5.8). Expressed in terms of the conventional push-pull model of migration, it would seem that urban push rather than rural pull factors dominate. Only small percentages of the sample retired because they were needed at home (10%) or wished to start their own retirement business (8%).

In all only some 25 percent retired voluntarily either because they had reached retirement age, wished to rest or to start their own business. (This figure is based on the first spontaneous reply to the item given in Table 5.8)

The involuntary nature of retirement resulting from illness or retrenchment may account for the majority of the retirees retiring earlier than the ideal age stated in connection with the items referring to the timing of retirement (cf Table 5.5). It will be remembered that a substantial proportion of the retirees, say in the Mapumulo area, were tuberculosis cases which might never recover sufficiently to hold down urban-industrial jobs again. Moreover, re-entry into the employment market was effectively barred owing to the lack of employment opportunities and to influx control regulations.

Table 5.8

Major reasons for retiring from last job in town (Retirees only)

"Can you tell me the main reason why you retired from your last job in town? What was your main reason? Was there another reason?"

(Spontaneous reactions fitted to response categories)

Too ill, too frail to work	49
Lost job and couldn't find another suitable one	22
Had reached retirement age	22
Tired of working and wanted to rest and enjoy leisure	17
Wanted to continue working in old age but was asked to leave job	15
Needed at home	10
Wanted to start my own business/work for myself	8
Unhappy with the money earned	5
Unhappy with superiors at work	5

N=253

*Multiple responses

An attempt was also made to classify return migration. The rural respondents were first asked to match their own retirement situation with descriptions provided in a given list and then to indicate their preference regarding the given retirement situations. The aim of the exercise was to explore the feasibility and attractiveness of a number of different retirement strategies. The strategies were defined in terms of two elements: the timing of return migration in combination with a retirement occupation. The resulting typology is shown in Figure 4.

Figure 4

Typology of return migration

Retirement occupation:1)	Timing of return migration:	
	Early return	Late or regular return
Recuperation/rest	a	b
Subsistence farming	c	d
Substantial farming	e	f
Non-agricultural business enterprise	g	h
Continued urban-industrial commitment = late or non-return	-	i

In the course of the data collection it became evident that an additional early return category was required to classify the cases of retrenchment. Theoretically, retrenchment could have been classified under any one of the early return categories. However, the respondents were loathe to do so. Most probably the given categories were associated with voluntary return arising from the natural course of events. Therefore retrenchment, by definition involuntary, was seen as a distinctive category from the ones presented in the typology.

The working hypothesis to be tested in the exercise can be broadly stated as follows. As a rule migrants prefer to return after a longer spell in wage labour. However, aspirations of early return will be dominant if there is an alternative means of livelihood. Therefore regular retirement will tend to be linked to subsistence agriculture and rest, early retirement to cash cropping or non-agricultural small business ventures.

1) A peri-urban retirement option was included in the typology as a residual category. However, this item was not endorsed in the study and is omitted from the discussion here: cf Table 5.9: option j.

As regards the additional category, early retirement due to illness or unemployment is assumed to be involuntary and unpremeditated. Accordingly it will place a greater strain on the return migrants' material and psychological resources than other types of return migration. This category of return is therefore more accurately designated "premature" rather than "early".¹⁾

The distribution of the retirement situations and preferences represented in the rural sample are given in Table 5.9. The results tentatively support the working hypothesis outlined above. The general preference is for later retirement. The majority would prefer to take up smaller or larger-scale farming in retirement. Although numbers are small, entrepreneurship is associated with an early return.

There is a wide discrepancy between the actual and preferred strategies of retirement. Although the majority stated a preference for a late return they had returned early. It is estimated that one-fifth to one-half of the early returns may have been involuntary.

1) Other researchers have referred to the premature return as a return of failure (Cerage, 1974). In the descriptive context of this study, the more value neutral designation may be more appropriate.

Table 5.9

Actual and preferred retirement situation (Retirees only)

Retirement occupation:	Actual situation		Preferred situation	
	Timing of retirement:			
	Early %	Late %	Early %	Late %
a,b) Recuperation/rest	45,5	17,8	1,6	9,1
c,d) Subsistence farming	6,7	6,7	7,1	19,4
e,f) Substantial farming	4,7	1,2	13,8	12,3
g,h) Business enterprise	1,2	0,8	10,7	8,0
i) Late or non-retirement	-	1,6	-	19,4
j) Lost job	12,6	-	-	-
Other	70,7	28,1	33,2	66,1
		1,2		0,7
	N=253=100%		N=253=100%	

Retirement strategies: ¹⁾

- a) A man who retired after SOME years in a job because he was sick or disabled.
- b) A man who retired after MANY years in a job in order to rest from work.
- c) A man who retired after SOME years in a job to subsistence farm.
- d) A man who retired after MANY years in a job to subsistence farm.
- e) A man who retired after SOME years in a job to farm in a large way.
- f) A man who retired after MANY years in a job to farm in a large way.
- g) A man who retired after SOME years in a job to open up a small business.
- h) A man who retired after MANY years in a job to open up a small business.
- i) A man who worked in his job as long as he was able because he did not wish to give up working.
- j) A man who retired and bought a plot on the outskirts of the city to grow vegetables.

1) Correspond to the typology of return migration shown in Figure 4
Note option j was not endorsed at all.

Obviously the findings reported on in this section must be viewed with some caution. Information based solely on recall is known to be unreliable. There is also the danger of classifying information in a manner which may not correspond entirely with its original meaning. For example, the incidence of involuntary retirement may have been grossly exaggerated in reporting above. Unfortunately, the fixed response categories employed in this study combined illness and frailty. This classification system may have blurred the distinction between premature withdrawal due to ill-health early in life, on the one hand, and regular retirement precipitated by a gradual loss of physical strength towards the end of one's working career, on the other.

Despite these shortcomings, the survey findings must be taken seriously for what they are worth. Most certainly the question of involuntary retirement is one which requires further examination.

5.3.2 Relative deprivation in retirement

A number of survey items explored the reference standards of the retired workers. It was assumed that these standards would influence the evaluation of the retirement situation which is the topic of discussion of a later section of this report. For example, one might expect retirees who were satisfied in their jobs to have greater difficulties adjusting to their retirement. Similarly, one might predict that the loss of the work role might have a greater or lesser impact on well-being in retirement depending upon the aspect of work which is considered the greatest loss. It might be easier to compensate for the loss of some aspects of work in retirement and more difficult to compensate for others. Another reference dimension explored was the relative comparison with former generations of rural people. It was postulated that return migrants might feel over- or under-privileged depending upon their perception of their current opportunities compared to those afforded to older generations of rural folk.

5.3.2.1 Comparison with own past

The majority (71%) of the retirees stated they had been satisfied with their jobs before retiring. In contrast, only 63 percent of the working migrants indicated job satisfaction. When asked which aspects of work they missed most now they were retired, three out of four retirees mentioned their earnings from work. Substantial proportions of the retirees also reported that they missed social and prestige factors associated with their work status. Table 5.10 compares the experience of the retirees and the expectations of the working migrants in respect of this survey item. The response patterns of the two groups are similar with one exception. The working migrants underestimated the loss of intrinsic job satisfactions such as working well and performing useful tasks.

Despite suffering from the disadvantage of loss of income from work 73 percent of the retirees stated they "hardly ever" or "never" thought of "returning to town to find another job". A further 17 percent "sometimes" and 10 percent "often" thought of regaining their work role. It can therefore be assumed that the majority of the retirees had accepted their retirement even if they were not entirely satisfied with it. The vast majority of the retirees considered themselves permanently retired from labour migrancy.

1) This item also serves as a validity check of the sample inclusion criterion. The rural sample was selected on the basis of permanent domicile in the rural area.

Table 5.10

Aspects of work missed most in retirement

Workers: "Which two things about your job and your work do you think you will miss most when you are retired?"

Retirees: "Which two things about your job do you miss most now that you are retired?"

	<u>Workers</u>	<u>Retirees</u>
	%*	%*
The money you earn as a worker	77	75
Mixing with workmates	40	34
Being respected as a worker	26	21
Doing a useful job	17	32
The feeling of working well in your job	12	22
The exciting things that happen to you on the job	9	9
	N=346	N=253

*Multiple responses

5.3.2.2 Comparison with past generations

The retired migrants were asked in an open-ended question if they thought they were as happy as their grandparents were at their age. The reactions are given in Table 5.11. The majority replied in the negative (83%). According to the respondents their grandparents had better access to rural resources, such as land and cattle, and enjoyed a satisfactory standard of living off the land which also contributed to physical and mental well-being. Smaller percentages of respondents made mention of the facts that their grandparents were not plagued by drought and floods, and were not forced to become migrant workers or resettled onto poor land. A small minority also referred to the support received from children in former times.

A minority of the retirees stated they felt as happy as their forefathers. The contented retirees felt equally privileged regarding their standard of living and their access to rural resources. Longevity and good health were further points of

positive comparison. It is interesting to note that a small number of respondents referred to the advantages of company pensions which were not available to their grandfathers.

The response pattern above indicates an awareness of the fact that contemporary migrants are operating under a different set of constraints than their predecessors. The distinctive difference lies in the dwindling of the rich rural resources enjoyed by the ancestors. It is precisely this diminishing resource base which has forced rural people to depend on the earnings from modern-industrial work in the longer rather than the shorter term.

5.3.2.3 In conclusion, we have a retirement situation which has positive valence for the average worker in that it means rest from work and return to the family at home. By the same token retirement may also signify the return to rural poverty which tends to compound the disabilities of ageing and diminishes the blessings of returning home. It is in this sense that continuity and crisis compete in defining return migration for the rank-and-file worker.

Table 5.11

Happiness relative to grandparents (Retirees only)

"Do you think you are as happy as your grandparents were at your age?"

	%
Yes	17
No	83
	<hr/>
	100
	N=252

Not as happy as grandparents: (N=207)

Plentiful rural resources	41
Self-sufficiency, satisfactory standard of living	27
Fit and healthy	22
Drought	4
Family values and social stability	3
Modern institutions and government policy	3
	<hr/>
	100

As happy as grandparents: (N=42)

Satisfactory standard of living	34
Blessed with old age	31
Plentiful rural resources	12
Fit and healthy	7
Modern institutions such as pension schemes	7
Family values	7
Other	2
	<hr/>
	100

5.3.3 Future reference concepts

An open-ended item invited the retired workers to draw on their own experience in order to supply advice to younger workers who would be retiring in due course and wished to make the necessary preparations for life after work.

The main emphasis of this advice to younger generations of workers concerned the need to remain in wage employment as long as possible in order to avoid poverty in old age. The wording of the survey item may have biased the reactions to a certain extent. Apparently the respondents understood that the advice seekers were contemplating premature retirement.

Nevertheless, the arguments put forward in favour of longer term commitment to labour migrancy are worth repeating here. Most recommendations revolve around the need to provide for material well-being in retirement. A crude attempt was made to distinguish between retirement income from various sources when classifying the responses. The results shown in Table 5.12 suggest that the retirees consider agricultural activities to provide the mainstay of return migrants. This finding is of course consistent with earlier ones reported in this section. Excerpts from the interviews (see Excerpts 5.1) illustrate the reference concepts which formed the basis of the retirees' advice to future generations of migrants.

Table 5.12

Advice to future retiring workers (Retirees only)

"What advice would you give to a younger man who is preparing for his retirement?"

(Spontaneous reactions)	%*
Commitment to work (until pension age)	47
Plan for retirement income	26
Save for retirement	23
Invest in cattle, livestock	12
Invest in a retirement business**	9
Plan non-agricultural retirement business	8
Invest in modern farming equipment	7
Plan larger-scale agricultural business	7
Plan subsistence agriculture	6

Other: Educate children (4%), finish lobola payments (3%), pay government taxes in order to become eligible for a state pension (2%).

N-253

*Multiple responses

** Retirement business refers to any income-generating occupation including subsistence agriculture.

Excerpts from interviews 5.1

Advice to younger men

"I would advise him not to retire because there is severe rural poverty. However, if he has a source of income for his retirement I would only then advise him to retire" (Mapumulo retiree).

"I will advise him to work and avoid wasting money on girlfriends. Keep on working. If you retire young you will suffer like me, and you won't be able to support your family" (Mapumulo retiree).

"He must continue working until he reaches retirement age so that he can qualify for the pension money. If he has obtained his pension money he must save it or else use that money profitably in order to feed his family" (Highflats retiree).

"You must respect your superiors so that you manage to stay at work until you reach your pension age and qualify for one" (Mapumulo retiree).

"He should first make sure he has enough money in his savings account or hidden somewhere to buy farming implements or to start a small business" (Mtunzini retiree).

"He must prepare for his retirement such that he must not expect any help from other people. He must have saved his money and he must reduce unnecessary expenditure" (Highflats retiree).

"He must save his money. He can use his money to start anything which will help him to make progress e.g. he can sell something to the public like selling fowls or goats in order to get money" (Mapumulo retiree).

"I would encourage him to go for subsistence farming which does not need a large amount of capital to set you along the road to success. By exploiting agricultural potential there is no limit to takings" (Umbumbulu retiree).

"One must start a small project or small business while preparing for retirement" (Mtunzini retiree).

5.4 Conclusions

In this section the expectations and experience of retirement were reviewed in the light of two contrasting explanations of retirement, crisis and continuity theory. A paradigm of labour migrancy was presented which defined the rural return as the end goal and high point of the career path. According to the classical version of the paradigm fairly lengthy spells at the rural home were interspersed between trips to work in urban-industrial centres. This provided some measure of continuity between migrant worker and retirement occupations. However, it was noted that contemporary migrants were generally thought to be divorced from their agricultural background to a greater extent than their classic counterparts. Therefore one might expect the retirement experience to be more traumatic than in former times.

Support for both the crisis and the continuity explanations of retirement emerged in the findings. One of the most general observations concerned a certain ambivalence towards return migration and retirement. This ambivalence may well be a reflection of the perceived discrepancy between the ideal typical concept of retirement and its practical reality. Thus, the working migrants' projections of retirement tended to be more optimistic than those of the men who had gained real-life experience of life after work.

Support for the crisis explanation of retirement was aligned to the changing pattern of labour migration. For example, the respondents were of the opinion that the business of retiring was more difficult under present circumstances and far more difficult than in their grandparents' days. The survey findings suggested that depleted rural resources and expectations of higher standards of living were chiefly responsible for these feelings of relative deprivation.

Generally speaking the retirees appeared to have experienced a rawer deal than they had anticipated in retirement. Economic hardship was cited as the chief factor contributing to their disappointment.

On the other hand there was plenty of support for the continuity explication to be found among the aspirations and expectations of future generations of retirees. The working migrants in the study indicated they subscribed to the ideals outlined in the classical migrant paradigm. They looked forward to retirement and expected to return to work the land after withdrawing from wage labour. In order to ensure continuity in living standards throughout the life course all respondents were of the view that the career path should not be out short. The migrant career must take its full course if aspirations of financial security in retirement are to be fulfilled.

Perhaps the maxim of commitment to wage labour until pension age best sums up the new work ethic of the contemporary migrant. Survey findings suggest that the pension concept has partially displaced the traditional notion of reliance on plentiful rural resources. Both the old and the new concept offer a basis of continuity for return migrants. Judging from the survey evidence other traditional values remain intact. For example, migrant labour is considered an instrumental rather than an end value. The general view is that mainly extrinsic rewards are derived from work which can be reinvested in rural values. The notion of preparing a smooth transition from wage labour to subsistence farming in late life remains a dominant reference concept. Life after work has positive valence and rural retirement roles are highly structured. In weighing the evidence it would appear that the continuity concept of retirement provides a valid explanation of contemporary as well as classical circulatory behaviour.

One last point must be made. The relatively high incidence of what is referred to as premature return migration and retirement was an unanticipated finding. The career path of the prematurely retired migrant worker is in direct contradiction of the migrant labour paradigm posited here. However, cognisance should be taken of the fact that premature return migration may be a relatively recent phenomenon. Consider that the migrant career was reasonably short in its classical definition. Therefore premature returns were more difficult to distinguish from the regular ones. Loss of one's job or indisposition for health reasons may have merely occurred as a "last straw factor" which triggered off the return trip which was due at about this stage of the career in any case.¹⁾ However, the modern definition of the migrant labour paradigm lengthens the ideal career path and thereby increases the probability of returning prematurely, at least from a theoretical point of view. At the same time contemporary migrants are caught up in the downturn of the economy of the eighties. Predictably many unskilled and semi-skilled contract workers will be retired early and will swell the ranks of the prematurely returned migrants. In the light of these considerations it would appear that yet a further revision of the migrant labour paradigm may be required to account for the changing circumstances of the labour market of the eighties.

The following sections of the report discuss social participation and the subjective evaluation of return migration and retirement. Bearing in mind that the situation of the prematurely returned migrants - who may still be middle-aged, could differ substantially from that of the regular retirees, a separate analysis is made of the younger and older age groups in the rural sample.

1) A similar idea has been advanced in the classical migration literature to explain the timing of emigration.

CHAPTER 6ACTIVITY IN RETIREMENT6.1 Theoretical considerations

Life in retirement will often call for involvement in spheres of activities which differ quite substantially from those engaged in while working. In the case of migrant workers the activity pattern in retirement may be a function of the shift from an urban-industrial to a rural environment. The activity pattern may also be shaped by what is commonly referred to as the disengagement process. Disengagement refers to elderly persons relinquishing some of their former work and social roles and selectively substituting them with others more compatible with the retirement way of life (cf Cumming and Henry, 1961).

What constitutes the pattern of retirement best suited to growing old gracefully is a matter of long dispute among social gerontologists. Maddox (1963), Lowenthal and Boler (1965), Tallmer (1969), Tissue (1971), and Lemon et al. (1972) among others have contributed to the debate. Some social scientists maintain that older persons adapt successfully to growing old by slowly disengaging from the mainstream of activity and lowering their expectation levels accordingly. A more common view is that types and levels of activities remain roughly the same throughout the life course. Older persons are not necessarily less active than middle-aged persons, they simply expend their energy differently and engage in other activities. Comparisons of the activity levels of the pre- and post-retirement phase of life have frequently failed to register these qualitative differences and evidence emerging from such comparisons is therefore insufficient proof of disengagement or dramatically reduced activity levels among retired persons. It is abundantly clear that the qualitative distinctions between the activity patterns of middle and late life cannot be adequately assessed by merely

enumerating retirement activities. For this reason subjective and objective indicators may yield a more balanced picture of retirement activity levels.

For example, it has been discovered that large proportions of a retiree's time which might superficially be classified as "lost time" is assigned to maintenance tasks such as personal hygiene or routine chores around the home. One can assume that maintenance activities are of peripheral importance in the working life of the wage earner in the sense that they are completed in spare time or delegated to other persons. However, in retirement maintenance activities may make more demands of a retiree's time and therefore achieve greater significance. In some cases maintenance tasks will also be undertaken with greater dedication than in the past. This suggests that maintenance tasks can assume a more central value in the retiree's life and potentially also provide for greater personal fulfilment than in former phases of life.¹⁾

There is also a spatial dimension to the daily routine of activities which may be more important for ego integration than previously considered (Rowles, 1980). Daily chores are typically undertaken in a series of familiar places in and around the home which are steeped in family history and evoke personal associations. Routine maintenance tasks therefore reinforce the sense of place and feelings of belonging in time and space. In the case of return migration, re-engagement in routine tasks around the home and cattle kraal may accelerate the process of reintegration in the rural community after many years of absence.

1) Talcott Parson's functional needs spring to mind in connection with this shift of emphasis from "goal"-oriented activities in mid-life, such as generating income for retirement, to the "latent" or maintenance functions in retirement.

Returning to the subject of activity levels among return migrants, it is generally postulated that circulatory migrants who typically enjoy few social security benefits in cash will of necessity remain relatively active in retirement. The round of retirement activities are expected to be characterised by the following factors:

a) A sharp contrast exists between the working life and the retirement activity pattern in that the latter is no longer dictated by the factory siren and the queues at the bus ranks. In earlier research, the opportunity to organise one's time according to personal inclination figured as one of the most attractive features of retirement for migrant workers. It may also be assumed that the pace of rural life will be less hurried and stressed than that of city life and that life in retirement will accordingly slow down for return migrants.

b) On the other hand, rural life, in contrast to the one return migrants have left behind in town, is thought to be much harder as far as the fulfilment of basic everyday needs are concerned. There are fewer domestic comforts available for the rank-and-file rural person, and community services are in shorter supply than in the urban areas. From this point of view, rural retirees will be required to remain more physically active than their urban counterparts in order to live well.

c) Despite the typically slower pace of life in rural society there is little to suggest that levels of activity should be drastically reduced from a theoretical point of view. In traditional societies older people are gradually assigned less physically demanding work which makes greater use of their experience of life. It is therefore assumed that the majority of retirees will engage in their retirement business, which if successful will allow them to occupy respected positions of elders in the family and of counsels in the community.

The general working hypothesis put forward here is that the majority of return migrants will re-engage meaningfully in the rural round of activities. Only a small minority will be condemned to a late life of idleness for a number of reasons. In short, it is expected that the reduction of occupational and social activities among return migrants is gradual rather than abrupt. This is of course a proposition derived from the continuity theory of activity in late life.

6.2 Types of retirement activities

The survey findings are generally supportive of the working hypothesis. The retirees were asked to state the various occupations and activities in which they were currently involved. Table 6.1 lists the main activities of the retirees.

About half of the men are engaged in agricultural or pastoral activities. Some 30 percent cite a non-agricultural activity as their main retirement occupation. Building activities are most commonplace in this category. Less than 5 percent name an elderly role as their major occupation in retirement. Some 13 percent indicate that they are inactive mainly for age or health reasons.

Spare time activities are shown in Table 6.2. Agricultural and pastoral activities still play a dominant role in the leisure of retirees. It was observed that the most active members of the retirement community pursued a number of interests so that their spare time activities were often just as important as their main activities. For example, in the case of some of the larger-scale contractors and farmers the division between main and spare time occupations tended to be artificial because main activities spilled over into leisure time.

Nevertheless, maintenance, social, and solitary activities take up the spare time of substantial proportions of the retirees. Socialising with friends and relaxing at home are mentioned by

one-quarter to nearly one-third of the respondents. According to the results obtained in this and earlier preliminary studies socialising and resting are considered typical and legitimate retirement activities which also confer prestige on the elderly in black society. The overly busy retiree may be assumed to be so of necessity rather than choice because he is forced to work for a living although he should now be in a position to rest and relax with family and friends.

Table 6.1

Main activities of retirees

"What is your main activity/occupation now that you are retired?"

<u>Agricultural and pastoral activities:</u>	49,0%
Subsistence agriculture	15%
Cane farming	12%
Maize farming	10%
Vegetable farming	2%
Cattle farming, herding activities	10%
<u>Non-agricultural income-generating activities</u>	30,0%
Building and fencing (contractors and others)	17,0%
Tribal official	4,7%
Self-employed (retailer, shebeen owner, mechanic, witchdoctor)	2,4%
Rural employment (barman, driver, security guard)	2,2%
Casual work	2,2%
Repair work, handcrafts	1,2%
Gambling	0,4%
<u>Maintenance activities:</u>	
Domestic activities, repairs around the house	2,4%
<u>Social activities:</u>	
Church services	0,4%
<u>Solitary activities:</u>	
Rest, sleep	3,0%
<u>Inactivity:</u>	
Nothing, too old to be active	13,0%
Response total less than 100% due to rounding.	N=253

Table 6.2

Other activities of retirees

"What other things do you do in your spare time?"

Income generating activities:

Agriculture	19-24%*
Herdng of livestock, supervising herding	10-13%
Cane contracting, cartage, ploughing for others	4-7%
Building and related work	5-6%
Casual employment	2%
Vending and retailing	1-3%

Community work:

Tribal official duties	3-4%
Minister of religion	1%

Maintenance activities:

Odd jobs around the house, clean yard, cooking, laundry, collect firewood	7-12%
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Social, cultural activities:

Socialising with friends	26%
Church services	1%
Tribal meetings	1%

Solitary activities:

Rest and relax at home	31%
Listen to radio	3%
Take walks	0, 4%
Handcrafts	1%

Nothing:

10%

N=253

*Multiple responses were given in a range of subcategories, hence aggregated frequencies are approximate.

6.3 Social participation

We have observed that socialising with friends is an important activity among retired migrants. According to the activity theory of ageing (cf Tobin, 1961; Liang et al., 1980) this type of social contact combats the danger of isolation and loneliness which is commonly thought to affect the elderly who have withdrawn from their former roles in society. However, social interactions vary in the degree of intimacy and support which they generate for the parties to the relationship. It is maintained that one intimate friend may prove as satisfactory as larger numbers of social contacts with whom one interacts on a relatively superficial level. To shed light on this issue information pertaining to the social integration of retirees was collected in the rural study. Two survey items inquired into ease of association and access to a confidant. The latter item was a replication of one employed by Lowenthal and Haven (1968) in their early work on intimacy.

In response to the probe concerning ease of association,¹⁾ the majority (98%) of the retirees indicated that "most people were easy to get on with". Two-thirds of the retirees also reported that they had access to a confidant (cf Table 6.3). In comparison, a much higher proportion of the working migrants (90%) said they had a person with whom they could discuss personal problems. This significant difference between the degree of support which working migrants and retirees receive may partially be accounted for by the method of inquiry. Although the wording of the question remained the same for both groups, the working migrants were required to specify according to a given list the type of person in whom they confided.

1) The item read: "In general, would you say that most people are easy to get on with, fairly hard to get on with, or very hard to get on with?"

This difference in the procedure of recording the responses of the two groups may have introduced a bias which exaggerated the level of social support enjoyed by the working migrants. It is, however, interesting to note that the majority of the confidants of the working members of the sample are rural-based. In fact if urban confidants are discounted, access to rural confidants such as home mates, wives, and relatives, is roughly similar in both samples.

The conclusion is drawn that intimate social relationships with kinsfolk and home mates represent a vital link with the retirement community during the working phase of life. If these relationships are durable throughout the migrant career they should also ease adjustment in retirement.

Table 6.3

Access to a confidant

"Is there anyone in particular that you can confide in or talk about yourself or your problems?"

	<u>Workers</u>		<u>Retirees</u>
	%	%	%
No		10	34
Yes		90	66
Person at work	10		
Person at same residence in town	12		
Person from home	28		
Wife/girlfriend	20		
Other relative	7		
Just a friend	11		
Other	2		
		100	100
		N=349	N=243

6.4 Activity indicators

In order to standardise information pertaining to activity patterns in retirement, the respondents were requested to describe their level of activity in terms of a number of physical, social, and solitary activity categories. The results are shown in Table 6.4.

Activity levels varied according to the type of activity. The most common activities regularly pursued by majorities of the retirees included working the land; attending community meetings and participation in community events such as weddings, funerals, and parties; and solitary contemplation. A further popular activity was participation in religious services. Some 70-80 percent reported visiting and/or drinking with friends. This social activity appeared to be one which was engaged in less regularly than the others mentioned earlier. It will be remembered that socialising figured as a "spare time" rather than a "main" occupation (cf Tables 6.1 and 6.2 above). However, the field observations suggest that socialising may be one of the focal activities of retirees.

Of very little importance to retirees were handcrafts and games. Only one or two retirees stated they produced carvings or souvenir articles for the market. Games such as draughts, which is one of the favourite pastimes of migrant workers in town, were not popular at all. The one person who figured in the "often" category of the games item was a person who betted on horses for a living in retirement.

The data suggest that age-differentiated activity levels may be related to physical fitness. For example, significantly higher proportions in the younger than the older group reported they often walked to places, went to the shops, and worked in casual jobs. Another explanation is that the differential involvement in the physical activities listed in Table 6.4 is essentially a reflection of the different economic circumstances pertaining to

the age categories. It was observed that the younger retirees, especially those who did not receive a social pension and had not established their retirement business, were more likely than older retirees to try their hand at casual work to make ends meet. The types of physical activity engaged in by the younger group of retirees may be inter-related in the sense that the men walk to places and go to service centres in order to find work or pursue their jobbing activities.

The regression analysis of activity levels which is described in the next section provides additional insight into the effect of ageing on activity in retirement.

Table 6.4

Activity indicators: (Retirees only)

"Which of the following activities do you do often, sometimes, very seldom or never?"

O = "Often"

S = "Sometimes"

N = "Seldom/never"

Activity type:	-65 years			65 years+			Total		
	O	S	N	O	S	N	O	S	N
<u>Physical</u>									
Walk to places**	10	70	20	5	63	32	7	67	26
Work on your land	56	28	16	64	24	12	60	26	14
Do odd jobs**	34	46	20	28	31	41	31	38	31
Go to the shops/market**	17	67	16	7	66	27	12	67	21
Go to town	6	66	28	3	63	34	5	64	31
<u>Solitary</u>									
Just sit and think about things*	78	15	7	88	9	3	83	12	5
Do handcrafts**	5	11	84	3	2	95	4	6	90
<u>Social</u>									
Visit with friends	16	62	22	20	63	17	18	62	20
Drink with friends	33	38	29	27	45	28	30	41	29
Play games*	1	3	96	0	0	100	0	2	98
Go to parties, feasts, weddings, funerals, etc.	50	34	16	50	31	19	50	33	17
<u>Cultural, socio-political</u>									
Engage in religious activities/ go to church meetings	41	40	19	38	31	31	40	35	25
Attend community meetings	69	24	7	61	29	10	65	27	8
N=100%	127			125			252		

*, ** Distributions differ significantly by age group at the 0,05 and 0,01 level, respectively.

6.5 Predictors of activity in retirement

A composite index of activity was calculated by assigning weights of one to three according to level of participation, to the thirteen activities listed in Table 6.4 and totalling these activity scores.¹⁾ The total sample of the retirees was divided into three approximately equal-sized groups according to overall activity score. In terms of the index the activity levels of the two age groups differed significantly at the two percent level according to the Kendall's Tau statistic. Thirty-four percent of the older but only 23 percent of the younger retirees were represented in the highest activity category.

An explanation of differential levels of activity in retirement was sought in terms of over fifty survey variables which were entered into the regression analysis with the activity index. The predictor variable list and the regression procedure is identical with the one utilised in the analysis of quality of life described in detail in the next chapter and will not be discussed here. The results of the analysis can readily be understood without any preliminary introductions.

The solutions of the regression analyses are given in Table 6.5. Broadly speaking, it would appear that health, aspects of socio-economic status and individual modernity influence the activity level of retired migrant workers.

1) An alternative activity index was constructed in which the weights for the item "just sit and think about things" were reversed in the sense that the response category "often" received the lowest and "seldom/never" the highest activity score, respectively. However, this alternative index proved to be a weak predictor variable in the analysis of quality of life reported on in the next chapter. Since undertaking this analysis the work of Bosse and Ekerdt (1981) in the field of leisure activity in retirement has come to the author's attention. Bosse and Ekerdt list "sitting and thinking of things" as a solitary activity. In retrospect, the omission of the qualifying "just" before the item in question in this study would no doubt have assigned this contemplative activity its proper value as a worthwhile leisure pursuit of elderly members of rural African society.

Table 6.5

Stepwise multiple regression analysis of predictors of activity levels in retirement

Dependent variable: Activity index based on items listed in Table 6.4

Total sample N=253	Beta	T	Adj R sq
1. Seldom restricted by poor health	-0,261	-4,79c	0,19
2. Better educated person	0,132	2,52a	0,23
3. Grows cash crop	0,081	1,47	0,26
4. Pensioner	-0,152	-2,99b	0,27
5. Has no confidant	0,161	1,79	0,29
6. Larger size field	0,089	1,63	0,31
7. Community elder	0,109	2,20a	0,32
8. Aged gradually	-0,124	-2,31a	0,34
9. Not as happy as grandparents were	0,086	1,70	0,35
10. Preference for entrepreneurship in retirement	-0,140	-2,55a	0,37
11. Approves of agricultural innovation	0,180	3,20b	0,39
12. Approves of modern community leaders	0,207	3,44c	0,40
13. Higher modernity score	-0,188	-3,13b	0,42

Adjusted R square = 0,42

F = 14,86 p < 0,0001

a,b,c Significant at the 0,05, 0,01 and 0,001 levels respectively.

Retirees 65 years and older N=128	Beta	T	Adj R sq
1. Seldom restricted by poor health	-0,309	-4,07c	0,22
2. Frequent visits to home while working away	-0,158	-2,21a	0,25
3. Married status	-0,185	-2,51a	0,28
4. Better educated person	0,183	2,43a	0,32
5. Community elder	0,130	1,79	0,33
6. Not as happy as grandparents were	0,135	1,83	0,36
7. Approves of agricultural innovation	0,176	2,29a	0,38

Adjusted R square = 0,38

F = 12,35 p < 0,0001

Retirees 64 years and younger N=125	Beta	T	Adj R sq
1. Grows cash crop	0,096	1,10	0,16
2. Seldom restricted by poor health	-0,296	-3,63c	0,23
3. Keeps chickens	0,116	1,48	0,25
4. Has no confidant	0,219	2,43a	0,28
5. Larger size field	0,177	2,28a	0,31
6. Aged gradually	-0,212	-2,48a	0,33
7. Preference for entrepreneurship in retirement	-0,241	-2,95b	0,37

Adjusted R square = 0,37

F = 11,49 p < 0,001

Good health is without question the most important determinant of activity in old age. The emphases of socio-economic factors appear to differ according to age. A modern outlook¹⁾ may be characteristic of the more active individual who not only keeps physically active but is also mentally alert and expends considerable energy in pursuing new interests and ideas.

Among the younger retirees economic activity, especially of the more modern type is positively related to social and physical activity level. One interpretation of this finding is that the younger more active retiree is in the process of establishing his retirement business. The negative association of the confidant item with activity may indicate that the intensive preoccupation with economic activities compensates for or excludes social intercourse of the more intimate type.

The regression results pertaining to the activity levels of the older group of retirees stress the importance of good health as a prerequisite for remaining active in old age. The more active older retiree, in contrast to his younger counterpart, appears to occupy a relatively consolidated position in the rural community. The weights of the variables in the equation "community elder", "education", and "marital status" support this interpretation. This position of strength may have been achieved through regular contacts with the home community as suggested by the second item entered into the regression equation. The contributions of items relating to education, personal modernity and feelings of relative deprivation may also characterise the mental alertness and acumen which might be expected to covary with higher levels of activity. Another explanation is that better education and a modern orientation may predispose people to remain as active as possible in a wide range of activities.

1) A working definition of this variable is given in Chapter 7.

6.6 In conclusion the survey findings relating to the social participation of return migrants indicate that the majority are reasonably well-integrated in rural society and remain fairly active in retirement. There also appears to be considerable support for the continuity explanation of ageing. In the next section of this report the relationship between social participation and well-being is explored in connection with a general assessment of quality of life in retirement.

CHAPTER 7

THE QUALITY OF LIFE IN RETIREMENT

Quality of life in retirement is perhaps one of the most researched subjects in social gerontology. Therefore, it would have represented a major omission if this study had not included an inquiry into the psychological well-being of the retired workers.

Over the last decades gerontologists have employed an impressive number of indicators consisting of single items and sets of variables to measure well-being among the elderly. Measures of well-being include adjustment to ageing and retirement, morale (Kutner et al, 1956; Lawton, 1975; Thompson, 1973), affect balance (Bradburn, 1969), life satisfaction (Spreitzer and Snyder, 1974; Michalos, 1982), and happiness (Michalos, 1982; Kozma and Stones 1983) to name some of the most important. Special indices have also been developed to capture the uniqueness of successful ageing. One such measure is the life satisfaction index (LSIA) developed by Neugarten, Havighurst, and Tobin (1961). Variations of this measure have been employed in numerous studies.

A substantial body of empirical evidence of correlates and predictors of well-being has accumulated to date. Nevertheless, after some thirty years of research in the field the explanation of well-being among the elderly appears to be as elusive as ever. In a review article Larson (1978) cites variables including health and physical disability, socio-economic factors, age, race, sex, employment, marital status, transportation, housing and social participation as major factors contributing to well-being in late life. However, individual factors only explain small proportions of the variance in question.

Recent writings have called for more sophisticated methodology to unravel the complex patterns of causality of well-being (Edwards and Klemmack, 1973; Medley, 1976; Markides and Martin, 1979; Michalos, 1982). On the other side of the equation the theoretical underpinning of the dependent variable of well-being has also been subjected to closer scrutiny (Cutler, 1979; Hoyt and Creech, 1983; Liang, 1984). Furthermore, researchers have noted that much of the work in this field has employed cross-sectional rather than longitudinal data. Results of panel studies are suggestive that well-being may be relatively constant over time (Palmore and Kivett, 1977; Carp and Carp, 1983). In fact it is maintained that well-being in mid-life or prior to retirement may have greater predictive strength than all other variables examined in connection with well-being in late life or after retirement from work (Palmore and Kivett, 1977: 315). This line of reasoning is consistent with the continuity approach to the study of successful ageing. Over the years researchers have been surprised to learn that well-being does not necessarily decrease with age, but, as throughout early and mid-life, is generally related to health, wealth, and love, as folklore has it.

A number of researchers have also commented on the fact that the poor circumstances in which some elderly people live do not always seem to have the depressing effect on their quality of life which one might presume (cf Lawton, 1981 among others). Therefore, it seems that relative to a person's own expectations, there need be no overall decline in life satisfaction, even in late life when reduced physical capabilities and social participation are thought to negatively affect personal well-being. A number of researchers argue convincingly that it is the interpretation of objective circumstances rather than their reality which influences well-being. Therefore, expectations and aspirations and reference values are all-important mediating factors which shape the quality of life of the less privileged,

and of marginal groups in society, such as the elderly¹⁾. This poses a further complicating factor when inquiring into the well-being of the elderly. Ideally, controls for objective circumstances and corresponding subjective perceptions of these circumstances should be included in the array of predictor variables (cf Liang and Fairchild, 1979).

In this study the assumption was made that well-being in late life is multi-dimensional, and it would be appropriate to apply several measures to tap its many facets. An extensive survey of the literature in the field was undertaken to develop measures of well-being which would yield good results in the present study. The work of a range of specialists in the field was consulted for this purpose (Cavan et al., 1949; Kutner et al., 1956; Neugarten et al., 1961; Maddox, 1963; Lowenthal and Haven, 1968; Adams, 1969; Wood and Wylie, 1969; McFavish, 1971; Tissue, 1971; Thompson, 1973; Carp, 1975; Heltsley and Powers, 1975; Lawton, 1975; Wolk and Telleen, 1976; George and Maddox, 1977; Palmore and Kivett, 1977; Rip, 1977; Kimmel et al., 1978; Conner et al., 1979; Cutler, 1979; Liang and Fairchild, 1979; and Liang et al., 1980).

A number of single and multi-item indicators were finally selected to operationalise the construct. In particular, extensive use was made of the items included in the Life Satisfaction Index and its variations LSIA and LSIZ (Neugarten et al., 1961) and Bradburn's affect balance scale. The life satisfaction measures were adapted and supplemented with indicators which test adjustment to retirement.

1) Some scholars object to the classification of the elderly as marginal. However, from a structural theoretical point of view there may be merit in this distinction.

Scores on the individual indicators were summarised in two overall indices. The first was called a "morale" index. The second which was based mainly on affect items, was identified as a "mood" index. The combination of life satisfaction and affect measures in this study may have been judicious. According to Liang's (1984:621) methodological explorations the LSIZ measure of psychological well-being is deficient in its grasp of mood tone and ideally should be complemented with affect measures. A further attractive feature of the LSIA (and its later version : LSIZ) and the affect balance indexes is their theoretical structure.

According to the original description supplied by Neugarten and colleagues (1961) the LSIA measure taps five facets of morale among the elderly.

- 1) Zest versus apathy : the degree of involvement in activities, with other persons, or with ideas;
- 2) Resolution and fortitude : the extent that persons take personal responsibility for their own lives rather than feeling resigned;
- 3) Congruence between desired and achieved goals : the extent to which a person has achieved his goals in life;
- 4) Self-concept : a person's concept of his physical, psychological, and social attributes;
- 5) Mood tone : an expression of happy and optimistic feelings.

Bradburn's (1969) affect balance scale operates on the principle that positive mood tone or affect counterbalances negative affect in producing overall well-being. A single measure of well-being is obtained by subtracting the negative from the positive affect items endorsed in a given list of indicators.

The question of validity arises when using measures developed elsewhere. For example, the validity of the LSIZ life satisfaction measure has recently been queried by Usui et al. (1983) and Register (1981), especially in cross-cultural research. However, if used for comparative rather than purely

diagnostic purposes, research tools may be adequate despite their unproven validity in a particular context. Given the doubtful validity of the measures in the local context, the researcher felt free to make alterations, additions, and deletions to standard measures and to develop special indices for the task at hand. As noted above, this resulted in the application of two multi-item measures, a morale index based mainly on the LSIZ, and a mood index based on Bradburn's affect balance scale. In both cases, the index scores were obtained by tallying the weighted item scores. The sample was divided into three relatively equal-sized groups according to their overall scores. Thus, subjects were rated as high, medium or low scorers with respect of, the mood and morale indices used in the survey. Two single-item five-point scales of life satisfaction and happiness were also included in the study. When applying these four measures the assumption was made that retirees who scored substantially higher on one or the other of the measures of well-being employed in this study were better off than those who scored much lower. However, no attempt was made to assess the absolute differences between groups. It is proposed that this distinction is sufficiently clear-cut for use in an exploratory study such as this one.

The four global measures of quality of life were supplemented with further items which referred to specific aspects of life in retirement. Although these items were primarily intended to elicit reactions to specific dimensions of retirement and return migration it was also anticipated that these reactions would be indicative of general well-being.

1) The Centre for Applied Social Sciences in conjunction with the Human Sciences Research Council is currently validating a quality of life measure for general use among South Africans. This measure may have greater predictive power than the ones used in this study. However, it should be noted that the items of the LSIZ measure used here are particularly sensitive to differences in the well-being of the elderly and are therefore ideally suited for the task at hand.

The LSIZ as well as a number of other indices of life satisfaction among the aged are known to achieve greater validity among persons over 60 or 65 years of age. It therefore seemed appropriate to divide the rural sample into two age groups which were roughly equal in size, retirees estimated to be 64 years and younger, and retirees 65 years and older. It was assumed that this stratification in terms of age would also increase the homogeneity of the two groups with respect of other variables relevant to general well-being. Reference has already been made to the fact that a substantial proportion of the younger retirees had retired prematurely and this might affect their assessment of quality of late life.

7.1 Indicators of well-being

7.1.1 Morale indicators

Table 7.1 sets out the scores obtained for the individual indicators which were summarised into the morale index. The LISZ morale indicators are divided into those thought to describe mood tone, zest for life, and congruence between aspirations and achievements. The fourth group of indicators includes miscellaneous attitudes toward ageing and retirement.

Generally speaking the LSIZ indicators appeared to discriminate reasonably well. Roughly one-fifth to one-half of each subgroup indicated positive attitudes on each item. Four of the six retirement variables in the last set were saturated. Effectively the morale scale was therefore based on 12 items, 10 of which were derived from the 13-item LSIZ index of well-being.

It is interesting to note that the saturated items in the last group of indicators indicated a generally positive attitude toward the abstract concept of retirement and old age. This meets expectations considering the positive value of growing old in traditional societies. However, the notion that old age is associated with physical discomfort was prevalent (You've got to

expect lots of aches and pains when you get older). Of course, as mentioned earlier, this expectation of minor discomfort in late life need not detract from overall feelings of happiness and satisfaction. This is the case if these expectations are accompanied by depressed aspirations of physical well-being.

Perhaps the most striking finding is that the younger group scored consistently lower on the morale indicators than the older group. As we shall see this pattern of low morale among the young group reemerges in the scores achieved on the other indicators of well-being employed in this study.

Lastly, there are tentative signs that congruence between desired and achieved life goals may be more pronounced than positive mood or optimistic outlook.

Table 7.1

<u>Indicators of morale</u>	<u>-65 yrs</u>	<u>65+ yrs</u>
<u>Mood tone 1)</u>	%	%
I am just as happy as when I was younger - agree	19	27
These are the best years of my life - agree	36	42
This is the dreariest time of my life - disagree	35	42
Most of the things I do are boring or monotonous - disagree	52*	64
Compared to other people I get depressed often - disagree	36	44
<u>Zest for life 1)</u>		
The things I do are as interesting to me as they ever were - agree	32	41
I have made plans for things I'll be doing a month or a year from now - agree	39*	49
<u>Congruence 1)</u>		
As I look back over my life I am fairly well satisfied tht I've got much of what I expected out of life - agree	41**	57
When I think back over my life I didn't accomplish most of the important things I wanted - disagree	38	41
I've had more chances in life than most people I know - agree	79	83
<u>Attitudes and reactions to retirement and ageing:</u>		
+ Retirement is generally good for a person 3) - agree	96	95
My life is full of worry 3) - disagree	19*	31
+ Retired people do not generally receive the respect they deserve from younger people 3) - disagree	5	5
+ You've got to expect lots of aches and pains when you get older 2) - disagree	1	2
+ A rich old man is better off than a poor young man 2) - agree	98	100
I don't get as much love and affection as when I was younger 2) - disagree	37*	51
	N=124	N=128

*,** Significant difference between younger and older groups at the 0,05 and 0,01 level, respectively.

+ These items were omitted from the morale index used in the regression analysis because item-whole correlations were not significant at the 0,001 level.

1) Major dimensions of the LSIA items used in this study identified by Adams (1969).

2) Attitude items from the inventory compiled by Kutner (1956:291).

3) Selected items from the Retirement Description Index (Kimmel et al., 1978 : 582).

7.1.2 Mood indicators

Positive mood tones are reflected in the case of "hardly ever" or "never" experiencing the feelings listed in Table 7.2. The figures show that between one-fifth to three-quarters of the subsamples are free of negative affect. Once again the younger group is more likely to exhibit depressed well-being. This group scored consistently more negatively than the older group on almost all items. In particular higher proportions of the younger group admitted to being miserable, having missed all opportunities in life, and having nothing worth making the effort to do.

The majority of the mood indicators appear to discriminate well in the sense that they divide the subsamples into categories exhibiting positive and negative affect. In this connection it is interesting to note that social integration and self-esteem are issues which are relatively unproblematic for the men in the rural sample. This finding compares favourably both with the stereotype of the retiree cast by the working migrants in the study and with the general concept of the elderly in traditional society. For example, majorities of younger and older retirees felt they saw enough of their family, had friends, were important, were not too dependent on others, and were useful persons. It is also noteworthy that majorities appeared to have little fear of dying.

On the other hand there are signs that substantial proportions of the retirees might feel physically or socially restricted or both. For example, some 40 to 50 percent indicated they felt powerless to do what they wanted, and were all aches and pains. As noted earlier the concept of power is not unambiguous in the present context. Therefore this finding must be interpreted with caution.

Table 7.2

Indicators of positive mood

"Tell me whether you feel like the following very often, sometimes, or hardly ever or never?"

	<u>-65 years</u>		<u>65+ years</u>	
	Very often	Hardly ever/never	Very often	Hardly ever/never
	%	%	%	%
Don't see enough of your family	14	63	10	70
Are lonely	32	35	25	43
Are bored	32	34*	24	46
Are miserable	40	27*	29	38
Are neglected	32	47*	23	59
Have no friends	21	59	11	64
Are powerless to do what you want	51	24	44	30
Are unimportant	26	64*	15	73
Are always tired even when you sleep well	31	28	34	27
Have missed all opportunities in life	39	34**	25	45
All all aches and pains	40	20	49	18
Have nothing worth making the effort to do	43	30*	34	43
Are too dependent on others	22	54	16	61
Are useless to yourself and others	27	63	17	69
Are afraid of dying	12	57	14	58
	N=124		N=128	

* , ** Significant difference between younger and older groups at the 0,05 and 0,01 percent level, respectively

7.1.3 Life satisfaction and happiness

Majorities in the younger and older groups claimed to be dissatisfied or very dissatisfied with life (Table 7.3). A significantly higher proportion of the younger (70%) than the older (57%) retirees indicated dissatisfaction. Although this degree of dissatisfaction appears very high by all standards, it is worth noting that the degree of discontent in the older group compares relatively closely to that of the rural black population as a whole. A nation-wide study of quality of life undertaken by the Centre for Applied Social Sciences in conjunction with the Human Sciences Research Council recorded 53 percent dissatisfied with life among rural blacks¹⁾. However, the younger group of retirees is significantly above-average in its dissatisfaction with life in general.

Table 7.3

Life satisfaction

"Taking all things together, how satisfied are you with your life as a whole these days? On the whole would you say you are very satisfied, satisfied, dissatisfied or very dissatisfied?"

	<u>-65 years</u>	<u>65+ years</u>
	<u>%</u>	<u>%</u>
Very satisfied	-	2
Satisfied	30	41
Neither - nor+	-	-
Dissatisfied	46	42
Very dissatisfied	24	15
	<u>100</u>	<u>100</u>
	N=125	N=127

* Distributions differ at the 0,01 level of significance

+ Interviewers were instructed to record ambiguous responses in the intermediate category.

1) The survey item was identical to the one used in this study. The rural subsample consisted of roughly equal numbers of blacks residing in Lebowa and KwaZulu (N=436).

As far as the happiness indicator is concerned the older group is split fairly evenly into happy and unhappy parties (Table 7.4). In the younger group there is a clear majority in the unhappy category. Again the distribution of responses pertaining to the two subgroups differs significantly. The comparative percentage indicating unhappiness in response to an identical item in the nation-wide study referred to above is 43 percent. We therefore conclude that the level of unhappiness among early retirees is above-average with 62 percent.

Table 7.4

Happiness

"Taking all things together in your life, how would you say things are these days?
Would you say you are very happy, fairly happy, fairly unhappy, or very unhappy these days?"

	<u>-65 years</u>	<u>65+ years</u>
	%	%
Very happy	5	9
Fairly happy	31	40
Neither - nor +	2	2
Fairly unhappy	20	23
Very unhappy	42	26
	<hr/>	<hr/>
	100	100
	N=125	N=127

Distributions differ at the 0,01 level of significance

+ Interviewers were instructed to record ambiguous answers in the intermediate category.

7.1.4 To sum up, the decision to divide the sample into two groups appears to be justified both in terms of theoretical and empirical considerations. It was assumed that the young category of retirees would consist predominantly of migrant workers who were forced to withdraw prematurely from wage employment. According to the literature involuntary retirement may have an adverse effect on morale in late life. This supposition appears to be substantiated in the finding that the young group as a whole achieved consistently lower scores on all the indicators of psychological well-being employed in the study.

7.2 Predictors of well-being

A regression analysis was applied to the survey data in order to shed further light on the factors which influence the quality of life of return migrants.

Operational definitions of quality of life consisted of the four measures described above: morale, mood, life satisfaction, and happiness. It should be noted that the first two indices were not validated measures of well-being. The indices merely provided a means of summarising a vast number of indicators which in combination distinguished between groups of different levels of subjective well-being. Multiple regression equations were calculated to predict each of the four quality-of-life measures for the two age groups and the total sample of retirees.

The predictor variables in the array are listed in Table 7.5. The array consists of 8 groups of predictors. The rationale for inclusion in the regression analysis is given for each of these groups in turn. Only those variables which have not been introduced in earlier sections of the report will be discussed in greater detail in the review of the predictor array to follow.

Table 7.5

Variables in the regression analysis of well-being

<u>I PREDICTOR VARIABLES</u>	Zero-order correlations (total sample)				
<u>Job and retirement history:</u>	V B	Life satisfaction	Happiness	Morale	Mood
Number years worked in town (high)	2 1	-0.10	-0.12	0.10	0.17
Total years worked in wage employment (high)	3 1	-0.14	-0.15	0.12	0.18
Age at retirement from wage labour (high)	5 1	-0.16	-0.14	0.12	0.17
Number years retired (high)	3 1	-0.03	-0.13	0.12	0.04
Job satisfaction when in wage employment (satisfied)	2 2	0.22	0.15	-0.13	-0.08
Anticipation of retirement (positive)	2 1	0.21	0.24	-0.22	-0.29
Approval of early vs regular retirement (early)	2 2	0.23	0.26	-0.33	-0.37
Premature vs voluntary retirement (voluntary)	4 1	-0.37	-0.34	0.43	0.37
Gradual vs sudden retirement (sudden)	2 2	0.20	0.17	-0.20	-0.20
<u>Rural resources and income:</u>					
Frequency of home visits while working (frequent)	3 1	0.18	0.19	-0.21	-0.19
Size of fields (larger)	1 1	-0.25	-0.32	0.39	0.32
Perceived security of landholding (secure)	2 1	0.26	0.33	-0.36	-0.19
Self sufficiency in maize (no)*	2 1	-0.29	-0.43	0.41	0.33
Cash cropper (yes)	4 1	-0.26	-0.41	0.41	0.38
Type of house (higher standard)	2 1	-0.34	-0.40	0.44	0.47
Chickens (yes)	2 1	-0.20	-0.31	0.21	0.33
Goats (yes)	2 1	-0.00	-0.24	0.06	0.03
Cattle (ambiguous)*	2 1	0.06	-0.39	-0.03	0.05
Support of children (many)	2 1	-0.19	-0.16	0.13	0.14
Pension income (no)*	2 1	-0.16	-0.37	0.01	0.03
Monthly cash income (high)	2 1	-0.27	-0.39	0.34	0.35
Perceived financial deprivation in retirement (none)	2 1	0.28	0.33	-0.42	-0.43
Interviewer's affluence rating (better off)	3 1	0.33	0.48	-0.52	-0.52
<u>Social characteristics:</u>					
Education (some education)	2 1	0.15	-0.39	0.20	0.20
Married to one wife (no)	4 1	0.00	0.34	-0.04	-0.02
Polygamist (yes)	4 1	-0.13	-0.30	-0.25	0.25
Christian religion (ambiguous)	4 1	0.08	0.09	-0.01	0.08
Traditionalist (yes)	4 1	-0.22	-0.30	0.26	0.17
Newcomer vs local person (local person)	4 1	0.07	0.16	-0.11	-0.13
Community elder (yes)	4 1	-0.20	-0.11	0.14	0.14
<u>Health:</u>					
Satisfaction self-rating (positive)	2 1	0.46	0.58	-0.58	-0.53
Perceived restrictions due to ill-health (none)	2 1	0.41	0.55	-0.58	-0.61
<u>Social participation:</u>					
Access to a confidant (yes)	2 1	0.23	0.27	-0.26	-0.09
Activity index (active)	3 1	-0.30	-0.35	0.38	0.46

Table 7.5 continued

Table 7.5 continued

Variables in the regression analysis of well-being

<u>Attitudes to ageing and retirement/self-concept:</u>		Zero-order correlations (total sample)				
V	B	Life satisfaction	Happiness	Morale	Mood	
Perception of ageing gradually vs suddenly (gradually)		3 2	0,28	0,36	-0,35	-0,33
Age identification (young, positive)		3 2	-0,32	-0,32	0,46	0,31
Comparative happiness (relative to grandparents) (happy)		2 2	0,16	0,14	-0,13	0,00*
Evaluation of retirement (positive)		2 2	-0,18	-0,15	0,21	0,19
Retirement meets expectations (yes)		2 2	0,40	0,46	-0,57	-0,60
Desire to return to work (little)		2 2	-0,16	-0,28	0,15	0,09

Congruence between aspirations and achievements (with respect of the following issues):

(indication of positive or neutral outcome)

Lobola	2 3	-0,17	-0,17	0,22	0,20
Children's education	2 3	-0,35	-0,43	0,45	0,38
Rural housing	2 3	-0,31	-0,32	0,36	0,28
Cattle	2 3	-0,16	-0,27	0,25	0,30
Wealth	2 3	-0,33	-0,49	0,54	0,47
Community elite	2 3	-0,36	-0,43	0,48	0,46
Land resources	2 3	-0,22	-0,27	0,27	0,23
Small business enterprise	2 3	-0,14	-0,22	0,27	0,21

Indicators of personal modernity:

Key to success in life (modern emphasis)	2 3	-0,34	-0,36	0,37	0,40
Role of elderly people in transmission of knowledge (traditional emphasis)	2 3	0,24	0,26	-0,33	-0,18
Attitude toward innovation in agriculture (modern emphasis)	2 3	-0,23	-0,27	0,31	0,40
Normative definition of community leadership (modern emphasis)	2 3	-0,07	-0,20	0,12	0,17
Modernity index (ambiguous)	2 3	0,03	-0,05	-0,02	0,04
Stated preference for entrepreneurship in retirement (yes)	d 3	0,21	0,18	-0,20	-0,27
Entrepreneur (yes)	d 1	-0,14	-0,30	0,34	0,22

II DEPENDENT VARIABLES

Life satisfaction	2	-	0,53	-0,53	-0,54
Happiness	2	-	-	-0,59	-0,55
Morale	2	-	-	-	0,60
Mood	2	-	-	-	-

III CONTROL VARIABLE

Age (higher)	2	-0,14	-0,14	0,16	0,11
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* Inconsistent or unexpected correlation pattern

V Type of variable 2 = dichotomy 3 = trichotomy 5 = 5 categories d = dummy variable

B Order of entry in first, second or third block

7.2.1 Job and retirement history

Migrant workers who have had the opportunity of completing their working careers and who retire on time, (according to survey findings pension age is the favoured time to retire), may be presumed to have a good start in retirement. In this case the transition from work to retirement should be smoother, in the sense that retirement is anticipated and adequate preparations have been made for life after work. Kimmel et al. (1978) found that voluntary retirees tended to look forward to retirement, had more resources and gained greater satisfaction in retirement. This notion is consistent with the continuity theory of retirement (cf Rip, 1979).

7.2.2 Rural resources and income

Numerous studies have discovered links between material circumstances and psychological well-being throughout life (Edwards and Klemmack, 1973; and Chatfield, 1977; among others). In some cases subjective or relative measures of financial well-being rather than absolute levels of income in retirement have been found to be better predictors of life satisfaction among the elderly (Liang and Fairchild, 1979). It may be assumed that the return migrants who have planned for retirement will have started their "retirement business" in good time. It is similarly assumed that they will have a reliable source of income to support them after returning home. Earlier research suggests that retirees will attempt to spread their risks and gain support from multiple sources, such as agriculture, livestock, odd jobs, remittances from children and pension funds. The assumption is made that successful retirees will be those who have inherited or secured rural resources and can derive enough income from them in old age to meet financial requirements. This presupposes that the circulatory migrant will have invested time or capital or both in securing a resource base in the rural areas while still working away from home. This is not to say that factors beyond

his control may not have thwarted his efforts. Resettlement and restrictions on landholdings and cattle are cases in point.

7.2.3 Social characteristics

In the local context it is proposed that ascribed and acquired status designations will affect access to rural resources and the means of gaining optimal benefit from these resources. It is also assumed that social characteristics will influence attitudes toward resource management which in turn may affect the financial well-being of retirees. In other research socio-economic status has regularly been shown to be associated with well-being especially at the lower levels of affluence (Larson, 1978:113). In the study context marital status is likely to have a socio-economic connotation. In traditional African society marital status defines social standing and access to common resources, such as land.

It is also assumed that marital status may be indicative of social integration which is generally thought to promote well-being. Married people are more likely to report higher levels of well-being according to several reports (Glenn and Weaver, 1979, Campbell, 1976). In contrast, widowhood is known to depress well-being, particularly of men. (In this study the incidence of widowhood was negligible.) However, the effect of the non-married status may be minimised if it represents a continuity rather than a crisis factor. For example, the level of well-being of life-long bachelors may approximate that of other married people. Similarly, adjustment to widowhood may restore the former sense of well-being. Longer-term experience of widowhood or access to a confidant may cushion the negative effects of widowhood or single status in general.

7.2.4 Health

Health is a blessing which may be taken for granted by younger persons. In late life health is one of the most important contributors to life satisfaction. There are very few studies that examined health which did not find that health predicted some aspect of life satisfaction. Social gerontologists have experimented with objective and subjective measures of health and have found that perceived health serves as a good proxy for health status. In this study two subjective health indicators measuring satisfaction and physical disability were employed.

7.2.5 Social participation

One of the major debates in the social gerontological literature concerns the mode of adjustment in old age (Cumming and Henry, 1961; Tobin and Neugarten, 1961; Maddox, 1963; Lowenthal and Boler, 1965; Tallmer and Kutner, 1969; Tissue, 1971; Lemon et al., 1972). Put very simply, one school of thought maintains that successful ageing requires a gradual reduction of social participation, ie. disengagement, while the other school proposes the converse, namely that social activity promotes morale among the elderly. Older persons may substitute former activities with new ones in later life or develop the activities they engaged in earlier in life. So far it appears that little empirical support has been found for the disengagement argument but plenty of evidence favours the activity argument. Lohman (1980) cites seventeen studies which found a high association between social activity and life satisfaction. In recent years more detailed research into retirement activity suggests that qualitative as well as quantitative aspects of social participation may play an important role for the quality of life of the elderly (Lowenthal and Haven, 1968; Conner et al., 1979). For example, personality factors, personal preferences, and past activity levels may determine the degree of activity or disengagement and operate as intervening variables in determining perceived well-being (George, 1978; Heltsley and Powers, 1975; Liang et al., 1980).

Thus, it is relative rather than absolute activity levels which may be responsible for subjective life satisfaction. Similarly, it has been argued that the quality rather than the quantity of social interaction may be a better predictor of life satisfaction. According to this line of reasoning, it may be more important to have access to one person in whom one can confide one's personal problems than to interact superficially with large numbers of persons or groups (Lowenthal and Haven, 1968). Similarly some older people may be just as happy to pursue one absorbing interest as others are to participate in a large variety of activities. The type of activity pursued may also be of major importance. A number of studies (of Longino and Kart (1982) among others) found that informal but not formal activities contributed strongly and positively toward life satisfaction. Ostrow (1980) documents the general benefits of physical exercise for mental health.

In this study an activity index was developed which summarised levels of participation in a number of different types of activities. A more qualitative measure of social participation was employed to tap access to a confidant. These measures were discussed in Chapter 6.

7.2.6 Attitudes to ageing and retirement

This group consists of a number of diverse items which presumably act as filters or mediating variables rather than genuine predictors. These items tap attitudes related to age identification, relative deprivation, and retirement satisfaction. In contrast to the items included in the job and retirement history variable set, the temporal sequence of the indicators in this set tends to discredit their role as causal factors. It is proposed that the indicators in this set represent "correlates" rather "constituents" of well-being (Michalos, 1982). The sample distributions on these measures have been discussed in other sections of this report.

7.2.7 Congruence between aspirations and achievements

The indicators in this set describe the degree of confidence or optimism of achieving typical migrant values. The items have been discussed in Chapter 4.9 and are reproduced in Table 4.22. Morale among the elderly has variously been defined in terms of feelings of control, resolution, optimism, satisfaction, belonging, identification with some normative order, or self-esteem. It can be assumed that the objective of the migrant career is to fulfil certain traditional and possibly even modernising values to justify the time spent away from home. It is conceivable that the achievement of such values contributes to feelings of self-esteem and a sense of belonging in the rural social order. Even the anticipation of realisation of these values is expected to give the migrant a sense of purpose in life and a feeling of control over his destiny in the rural periphery which contrasts sharply to the subordinate role he is forced to play in the core economy.

Among younger retirees confidence or optimism regarding the achievement of migrant values may be a reflection of resolution and fortitude. With increasing age the chances of achieving values which have not been fulfilled in the course of a lifetime are correspondingly reduced. Therefore, one would expect the majority of migrant values to be fulfilled by the time a migrant has been retired for some time if congruence between aspirations and achievements is to be attained at all.

The set of value indicators employed in this study served several purposes. One intention was to explore the salience of different types of values among migrants. Therefore, traditional as well as modern values were represented in the set. Given the diverse nature of the values it was considered inadvisable to combine the individual indicators into a single measure.

Another aim was to explore shifting values among migrants. In order to approximate a test of value shifts over time the same items were presented to the rural and urban samples which differed markedly in average age. The phrasing of the items had to be appropriate for both samples. This resulted in a response scale which was not strictly unidimensional in that it combined feelings of achievement with optimism. The interpretation of the off-scale responses also proved more difficult than anticipated. Endorsement of the residual category ("do not want") assumed three different kinds of meanings: 1) the value was irrelevant to the respondent 2) the value was beyond the expectations or the aspirations of the respondent, or 3) the value had been realised and was therefore no longer salient.

In order to eliminate any ambiguity in the interpretation of the data set used in the regression analysis the value indicators were dichotomised. Persons expressing lack of confidence of achieving a particular value were placed in one category and all others in the residual category. The resulting loss of predictive power was not a serious problem because the value indicators were expected to operate as correlates rather than genuine predictors of well-being. It was assumed that the items in question operationalised specific aspects of the congruence dimension of the morale index described earlier. Therefore the working hypothesis stated a positive correlation between the value indicators and the morale scale. Evidence of support for this proposition is contained in Table 7.5 above.

7.2.8 Individual modernity

The assumption is made here that the degree of individual modernity has an indirect influence on the well-being of migrants throughout the life course. It is expected that this type of orientation will guide the career path of the migrant, influence the manner in which he prepares for retirement, circumscribe retirement roles and influence the manner in which resources are utilised in retirement. In short, it is anticipated that

personal modernity will structure retirement options and shape the pattern of adjustment in retirement¹⁾.

The most general supposition is that personal modernity is conducive to generating the material basis of well-being in retirement. Of particular interest here is the theoretical linkage between individual modernity and entrepreneurship. The evidence collected in an earlier study (Moller and Schlemmer, 1981) was suggestive that potential entrepreneurs would be those persons who were successful as migrant workers and were therefore able to return-migrate earlier than others to develop their retirement business. One idea put to test in this study is that positive attitudes towards agricultural and non-agricultural entrepreneurship may assist return migrants to achieve financial security in late life.

There are some caveats in this supposition. For example, it is by no means certain that personal modernity will be an asset in an overwhelmingly conservative rural community which is likely to be hostile towards innovators and non-conformists. Conflicts of interest between modern and traditional elites may be resolved to the disadvantage of the person with the new ideas and result in the innovator's loss of social status and power. On the other hand, one might also speculate that the sole entrepreneur in a rural district will have the monopoly in his line of business and will derive substantial material gains and social prestige from his isolated position.

1) According to the push-pull model of migration a substantial proportion of the modern-oriented migrants would be expected to urbanise rather than return-migrate. However, this option is currently denied to the South African contract worker operating within the constraints of the apartheid system. The discussion here focusses exclusively on rural retirement opportunities.

Among the working migrants in the study the notion of entrepreneurship was viewed with considerable reservations. Non-agricultural entrepreneurship was treated as a foreign concept. Agricultural entrepreneurship was seen as a risk-taking venture beyond the means of the rank-and-file migrant. By implication early withdrawal from labour migrancy in order to practise larger-scale farming met disapproval. To return-migrate before pension age was considered a folly. On the other hand big farmers were admired for their achievements. There was also evidence of considerable approval of the use of modern equipment and techniques in farming. It was considered the mark of the successful return migrant if his savings from work allowed him to adopt modern farming practices (cf Chapter 5).

A number of indicators of personal modernity were entered into the regression analysis. One objective measure referred to members of the sample who operated as rural entrepreneurs. A further item differentiated between those retirees who¹⁾ aspired to entrepreneurship in retirement and those who did not.

A modernity index was the third item. Four of the six indicators which made up the modernity index were also entered as separate items in the regression analysis. A brief description of the modernity index and its composite parts is given below.

7.2.8.1 Indicators of individual modernity

The modernity indicators employed in this study were ones developed for a cross-cultural study of individual modernisation. A selection of six items from the original set was made on the basis of their salience for retirement in a rural setting.

1) A further variable which might be considered an operational definition of modern behaviour is included in the congruence set of variables and measures achievement or confidence of achievement of an entrepreneurial role in retirement.

The theoretical construct on which these indicators are based has been developed by Inkeles and Smith (1974). In their conceptual model of individual modernity Inkeles and Smith have described the type of personality one would expect to predominate under conditions of advanced modernisation. There are also themes which are recurrent in modern societies which set them apart from traditional ones. Only a small number of these issues were covered in the study as is evident from the indicators listed in Table 7.5. Particular emphasis was paid to personality traits which were thought to be salient for ageing and retirement in a rural-agricultural setting.

According to the Inkeles and Smith model "modern" man typically exhibits an openness to innovation and change. This attitude is also consistent with an orientation toward the future rather than the past. Careful planning is highly valued as a means of attaining personal goals. Modern man tries to break away from passivity and fatalism in the face of life crises. He is confident in his ability to organise his life according to his needs and aspirations.

Whereas members of traditional societies strongly believe in traditional wisdom, modern man places a high value on formal education. In traditional society rewards are determined largely by ascribed status designations. In modern society power also accrues to persons who have achieved skills. Traditional societies are typically closed ones in which there is minimal mobility. Status and prestige are assigned mainly on the basis of long standing family connections. Authority is respected and feared. In a modern society prestige is assigned more on the basis of merit and there is belief in social mobility.

In traditional society there is great respect for the aged. It is widely thought that modernisation leads to an erosion of this respect and the idea that old age is a dreadful condition. Structural conditions accompanying modernisation may undercut the position of the elderly. Their role as transmitters of

accumulated knowledge is rendered obsolete by formal education, mass communications, and rapid technological advancements.

It is assumed that modern man's good financial position, his easy access to consumer articles and his belief in their contribution to the good life influences his consumption ethic.

In the interest of brevity this introduction to the modernity thesis has intentionally been selective of the attributes and orientations of individual modernity which are of particular interest to this study. Nevertheless, it will be clear that some of the factors listed above are preconditions or constituents of modernisation, while others are merely accompaniments or factors which covary with modernisation. Of particular relevance in the context of this study is the loss of the elder role in modern society. This is presumably the price one pays for becoming modern. As an aside, the preoccupation, - one might even suggest obsession - with life satisfaction and morale in western-industrial society may have been born in reaction to this modern phenomenon.

We have seen that numerous studies, particularly those which are supportive of the continuity concept, suggest that at the individual level people in advanced modern societies may be coping far better than expected with this negative consequence of modernisation. Preliminary inquiries conducted among Durban and Johannesburg blacks (Moller, 1984a) intimate that middle aged and elderly persons in modernising societies may be relatively selective when subscribing to modern attitudes which undermine their personal status. The pattern of responses to modernity indicators with an ageing flavour replicated from a cross-cultural study (Bengtson et al., 1975) tended to neutralise the loss of the elder status while endorsing some modern trends.

The working and retired migrants in the sample were asked to respond to six modernity indicators. The results are shown in Table 7.6. The response pattern appears to be indicative of a

considerable degree of modernity in the total sample. Moreover, there is no general trend of differential modernity between the age groups. In part modernity seems to be item-specific. Particularly interesting is the differentiating response pattern on the second and last items. It is apparent that the respondents tended to identify with their age group and denied any break from the traditional norm if their own age category was negatively affected by the modernisation process.

According to the observations of the fieldworkers some of the respondents were reluctant to endorse the modern emphasis in their response to the survey item referring to agricultural innovations because "they could not afford to be modern", not because they favoured the traditional emphasis. A similar reaction was observed in connection with an item inviting respondents to favour material consumer goods over intangibles. Interviewers reported that poorer respondents frequently endorsed the traditional response because the modern response was dissonant with their means rather than their aspirations. Alternatively, the intangibles were interpreted as basic existential needs, such as clean water and housing, which must be satisfied before more expensive consumer goods could become salient issues.

As an aside, it might be noted that the working migrants in the study were invited to order according to personal preference retirement scenarios in which agricultural and non-agricultural entrepreneurs figured prominently. The associations between modernity scores measured by the indicators in Table 7.6 and choice of retirement options were insignificant in most cases. This loose pattern of association may partially be accounted for by the multifaceted cues contained in the retirement options.

One of the rationales for employing a summary indicator of personal modernity was to eliminate the situational bias of the individual items. The retirees were divided into two roughly equal groups according to their overall scores on the six indicators. (The weights are indicated on Table 7.6).

Table 7.6

Indicators of individual modernity

"We should like to know how you feel about things. I am going to ask you some questions and you must quickly tell me what you think. There are no right or wrong answers, just tell me what you think."

- 1) "Some people say that those who are successful in life have generally made plans and arranged things in advance so they would turn out well.
Others say that those who are successful in life had better luck than others.
Do you think that in order to be successful in life it is:"

	<u>Retirees</u>	<u>Workers</u>
	%	%
Much more important to have good luck	32	22
A little more important to have good luck	1	5
A little more important to make plans*	3	17
Much more important to make plans*	64	56
	100	100

- 2) "Some people say that a boy learns the deepest and most profound truth from older people.
Others say that a boy learns most from books and in school.
What is your opinion?"

	<u>Retirees</u>	<u>Workers</u>
	%	%
Learns most from old people	52	37
Learns most from books and in school*	15	9
Learns from both equally/learning from one makes it easier to learn from the other*	33	54
	100	100

- 3) "Some people say that the more things a man possesses - like new clothes, furniture, machines, and motorcars - the happier he is.
Others say that a man's happiness depends upon other things beyond these.
What is your opinion?"

	<u>Retirees</u>	<u>Workers</u>
	%	%
The more possessions the happier*	27	31
Happiness depends upon other things	73	69
	100	100

Table 7.6 continued

Table 7.6 continued

Indicators of individual modernity

"We should like to know how you feel about things. I am going to ask you some questions and you must quickly tell me what you think. There are no right or wrong answers, just tell me what you think."

- 4) "Two 12 year old boys took time out from their work in the maize fields. They were trying to figure out a way to grow the same amount of mealies with fewer hours of work. The father of one boy said: "That is a good thing to think about. Tell me your thoughts about how we should change our ways of growing maize." The father of the other boy said: "The way to grow mealies is the way we have always done it. Talk about change will waste time but not help." Which father said the wiser words?"

	<u>Retirees</u>	<u>Workers</u>
	%	%
First father*	79	67
Second father	21	33
	<u>100</u>	<u>100</u>

- 5) "What should most qualify a man to become a community leader?"

	<u>Retirees</u>	<u>Workers</u>
	%	%
Coming from a high family	1	4
Knowing and following the traditional ways of doing things	31	40
Being well liked among the people*	41	18
High education and special knowledge*	27	30
	<u>100</u>	<u>100</u>

- 6) "Do you think the amount of respect young people show to old people is changing: Not at all, only a little, quite a lot, or very rapidly?"

	<u>Retirees</u>	<u>Workers</u>
	%	%
Not at all	0	4
Only a little	3	3
Quite a lot	25	46
Very rapidly*	68	47
	<u>100</u>	<u>100</u>
	N=253	N=350

* Emphases contributing equal weights on the individual modernity index used in the study

7.3 The regression analysis

Regression analyses of the four measures of well-being: morale, mood, overall life satisfaction, and happiness, were conducted for the younger and older groups and for the total sample. All four indices of well-being correlated very significantly with one another (Kendall's Tau was higher than 0,50 in each instance for the total sample) so that one could expect similar solutions to all the regression equations.

Predictor variables were entered stepwise into the analysis in three blocks. The first block was composed of background and more objective-type variables. It was assumed that this block would contain the most important "constituent" predictors of well-being. The intention was to account for as much variance as possible in terms of objective retirement circumstances. Factors assumed merely to covary with the dependent variables rather than to explain their variation were entered in two further blocks. The items assigned to each block are shown in Table 7.5

The results of the regression analyses are given in Table 7.7 for the total sample of retirees and for the younger and older subsamples. The predictor variables are described in terms of the dominant direction of the relationships as indicated in the zero-order correlations listed in Table 7.5. Between 40 to 67 percent of the variance in all the dependent variables was explained. Owing to the exploratory nature of the study quite a large number of different predictors are involved. However, a superficial inspection of the results confirms that there is a consistent overall pattern.

Table 7.7

Stepwise multiple regression analysis of predictors of four indices of quality of life

Stepwise multiple regression analysis of predictors of morale

Total sample N=253

	Beta	T	Adj R sq
1. Satisfied with health	-0,219	-4,72c	0,34
2. Higher affluence rating	-0,106	-1,99a	0,44
3. Need to purchase maize	0,085	1,96a	0,48
4. Feels land is secure	-0,036	-0,83	0,51
5. Grows cash crop	0,062	1,40	0,53
6. Voluntary retirement	0,036	0,79	0,55
7. Perceived financial adequacy	-0,068	-1,45	0,56
8. Owns cattle*	-0,077	-1,90	0,57
9. Religious traditionalist	0,045	1,09	0,58
10. Higher standard house	0,077	1,70	0,58
11. Feels relatively young	0,144	3,31b	0,60
12. Agrees: Truth is learned from older people	-0,128	-3,04b	0,62
13. Retirement better than expected	-0,126	-2,36a	0,62
14. Retired suddenly	-0,053	-1,19	0,63
15. Achieved/confident of achieving education of children	0,122	2,82b	0,64
16. Achieved/confident of becoming wealthy	0,125	2,52b	0,65

Adjusted R square = 0,65

F = 29,79 p < 0,0001

* Sign indicates inverted emphasis

a,b,c Significant at the 0,05, 0,01 and 0,001 levels, respectively.

Stepwise multiple regression analysis of predictors of morale

Retirees 65 years and older N=128

	Beta	T	Adj R sq
1. Seldom restricted by poor health	-0,287	-4,34c	0,35
2. Higher affluence rating	-0,136	-2,03a	0,44
3. Has a confidant	-0,150	-2,39a	0,52
4. Higher standard house	0,168	2,71b	0,55
5. Religious traditionalist	0,105	1,80	0,57
6. Grows cash crop	0,106	1,85	0,60
7. More active person	0,097	1,56	0,61
8. Retirement better than expected	-0,159	-2,46a	0,63
9. Agrees: Truth is learned from other people	-0,125	-2,11a	0,64
10. Feels relatively young	0,134	2,03a	0,65

Adjusted R square = 0,65

F = 24,91 p < 0,0001

Table 7.7 continued

Table 7.7 continued

Stepwise multiple regression analysis of predictors of four indices of quality of life.Stepwise multiple regression analysis of predictors of morale

Retirees 64 years and younger N=125

	Beta	T	Adj R sq
1. Satisfied with health	-0.310	-4.44c	0.34
2. Larger size field	0.198	3.25b	0.34
3. Voluntary retirement	0.197	2.81b	0.49
4. Frequent visits to home while working away	-0.064	-1.09	0.51
5. Worked for many years in jobs	0.143	2.53a	0.52
6. Entrepreneur	0.228	4.39c	0.54
7. Polygamist	0.049	0.71	0.55
8. Supports many children*	-0.090	+1.30	0.56
9. Agrees: Truth is learned from older people	-0.165	-2.39b	0.59
10. Feels relatively young	0.165	2.35a	0.60
11. Satisfied with job while working	-0.159	-2.31a	0.61
12. Approves of agricultural innovation	0.145	2.53a	0.63

Adjusted R square = 0.63
 F = 18.48 p < 0.0001

Stepwise multiple regression analysis of predictors of mood

Total sample N=253

	Beta	T	Adj R sq
1. Seldom restricted by poor health	-0.310	-6.30c	0.37
2. Higher affluence rating	-0.067	-1.28	0.47
3. More active person	0.064	1.34	0.50
4. Higher standard house	0.127	2.76b	0.53
5. Keeps chickens	0.096	2.29a	0.54
6. Perceived financial adequacy	-0.098	-2.07a	0.55
7. Optimal age at retirement	0.058	1.40	0.56
8. Religious traditionalist	0.059	1.43	0.57
9. Keeps goats*	-0.100	-2.50a	0.57
10. Looked forward to retirement	-0.074	-1.64	0.58
11. Aged gradually	-0.114	-2.60b	0.59
12. Is happy as grandparents were*	0.110	2.59b	0.61
13. In favour of early retirement	-0.096	-2.14a	0.61
14. Retirement better than expected	-0.099	-1.94	0.62
15. Approves of agricultural innovation	0.081	1.76	0.63
16. Agrees: Planning is key to success in life	0.088	2.00a	0.63
17. Achieved/confident of becoming community leader	0.091	2.00a	0.63

Adjusted R square = 0.63
 F = 26.71 p < 0.0001

Table 7.7 continued

Table 7.7 continued

Stepwise multiple regression analysis of predictors of four indices of quality of life

Stepwise multiple regression analysis of predictors of mood

Retirees 65 years and older N=128

	Beta	T	Adj R sq
1. Seldom restricted by poor health	-0,236	-3,78c	0,41
2. Higher affluence rating	-0,171	-2,42a	0,50
3. Higher standard house	0,167	2,69b	0,53
4. Frequent visits to home while working away	-0,029	-0,52	0,55
5. Perceived financial adequacy	-0,149	-2,50a	0,56
6. Entrepreneur*	-0,178	-2,92b	0,58
7. Religious traditionalist	0,104	1,95	0,59
8. Better educated person	0,118	2,04a	0,60
9. Aged gradually	-0,139	-2,52a	0,62
10. In favour of early retirement	-0,160	-2,71b	0,63
11. Is happy as grandparents were*	0,119	2,14a	0,65
12. Enjoys aspects of retirement	0,108	2,04a	0,66
13. Agrees: Planning is key to success in life	0,151	2,71b	0,68
14. Achieved/confident of becoming community leader	0,155	2,69b	0,69

Adjusted R square = 0,69
F = 21,64 p < 0,0001

Stepwise multiple regression analysis of predictors of mood

Retirees 64 years and younger N=125

	Beta	T	Adj R sq
1. Seldom restricted by poor health	-0,308	-4,28c	0,35
2. More active person	0,240	3,44c	0,44
3. Higher affluence rating	-0,164	-2,20a	0,50
4. Higher standard house	0,160	2,24a	0,52
5. Looked forward to retirement	-0,165	-2,44a	0,53
6. Aged gradually	-0,142	-2,26a	0,55

Adjusted R square = 0,55
F = 25,86 p < 0,0001

Stepwise multiple regression analysis of predictors of general happiness

Total sample N=253

	Beta	T	Adj R sq
1. Satisfied with health	0,300	6,19c	0,34
2. Higher affluence rating	0,119	2,44a	0,41
3. Need to purchase maize	-0,136	-3,03b	0,47
4. Grows cash crop	-0,183	-4,16c	0,50
5. Religious traditionalist	-0,113	-2,65b	0,52
6. Has a confidant	0,129	3,08b	0,54
7. Keeps goats	-0,115	-2,78b	0,55
8. Higher monthly income	-0,118	-2,67b	0,57
9. More active person	-0,120	-2,62b	0,57
10. Worked for many years in jobs	-0,065	-1,53	0,58
11. Retired for many years	-0,041	-0,94	0,59
12. No desire to return to work	-0,174	-3,90c	0,61
13. Agrees: Modern community leader	-0,088	-2,19a	0,61

Adjusted R square = 0,61
F = 31,94 p < 0,0001

Table 7.7 continued

Stepwise multiple regression analysis of predictors of four indices of quality of lifeStepwise multiple regression analysis of predictors of general happiness

Retirees 65 years and older	N=128	Beta	T	Adj R sq
1. Seldom restricted by poor health		0,153	2,29a	0,31
2. Higher affluence rating		0,118	1,62	0,39
3. Need to purchase maize		-0,172	-2,74b	0,46
4. Grows cash crop		-0,232	-4,10c	0,51
5. Religious traditionalist		-0,164	-2,90b	0,54
6. More active person		-0,286	-4,66c	0,57
7. Keeps chickens		-0,087	-1,53	0,59
8. Has a confidant		0,157	2,85b	0,60
9. Higher standard house		-0,110	-1,91	0,62
10. Keeps goats		-0,168	-2,94b	0,63
11. Larger size field*		0,157	2,45a	0,64
12. Higher monthly income		-0,157	-2,57a	0,65
13. No desire to return to work		-0,146	-2,62b	0,67

Adjusted R square = 0,67
F = 20,55 p < 0,0001

Stepwise multiple regression analysis of predictors of general happiness

Retirees 64 years and younger	N=125	Beta	T	Adj R sq
1. Satisfied with health		0,442	6,14c	0,38
2. Higher monthly income		-0,132	-2,05a	0,43
3. Religious traditionalist		-0,156	-2,63b	0,47
4. Grows cash crop		-0,143	-2,01a	0,50
5. Feels land is secure		0,106	1,68	0,52
6. Retired for many years		-0,101	-1,51	0,54
7. Worked for many years in jobs		-0,131	-2,14a	0,56
8. No desire to return to work		-0,169	-2,57a	0,58
9. Achieved/confident of becoming wealthy		-0,141	-1,99a	0,59

Adjusted R square = 0,59
F = 20,88 p < 0,0001

Stepwise multiple regression analysis of predictors of overall life satisfaction

Total sample N=253	Beta	T	Adj R sq
1. Satisfied with health	0,204	3,50c	0,21
2. Voluntary retirement	-0,136	-2,45a	0,26
3. More active person	-0,059	-0,99	0,30
4. No pension income	-0,121	-2,34a	0,31
5. Has a confidant	0,150	2,80b	0,32
6. Higher standard house	-0,055	-0,97	0,33
7. Community elder	-0,093	-1,86	0,34
8. Satisfied with job while working	0,175	3,38c	0,35
9. Enjoys aspects of retirement	-0,108	-2,04a	0,37
10. Retired suddenly	0,117	2,33a	0,37
11. Is happy as grandparents were	0,160	3,10b	0,39
12. Agrees: Planning is key to success in life	-0,226	-3,90c	0,41
13. Preference for entrepreneurship in retirement	0,148	2,66b	0,42
14. Higher modernity score	0,134	2,51a	0,43

Adjusted R square = 0,43
F = 14,73 p < 0,0001

Table 7.7 continued

Table 7.7 continued

Stepwise multiple regression analysis of predictors of four indices of quality of life

Stepwise multiple regression analysis of predictors of overall life satisfaction

Retirees 65 years and older N=128

	Beta	T	Adj R sq
1. Satisfied with health	0,140	1,72	0,15
2. Grows cash crop	-0,158	-2,17a	0,18
3. Voluntary retirement	-0,163	-2,21a	0,21
4. Need to purchase maize	-0,034	-0,44	0,23
5. Owns cattle*	0,164	2,19a	0,25
6. Keeps chickens	-0,199	-2,58a	0,28
7. Satisfied with job while working	0,215	2,95b	0,34
8. Feels relatively young	-0,141	-1,86	0,36
9. Retired suddenly	0,145	1,99a	0,38
10. Agrees: Planning is key to success in life	-0,164	-2,16a	0,40

Adjusted R square = 0,40

F = 9,29 p < 0,0001

Stepwise multiple regression analysis of predictors of overall life satisfaction

Retirees 64 years and younger N=125

	Beta	T	Adj R sq
1. Satisfied with health	0,412	5,63c	0,29
2. Perceived financial adequacy	0,091	1,20	0,34
3. No pension income	-0,206	-3,05b	0,37
4. Community elder	-0,153	-2,24a	0,39
5. Has a confidant	0,080	1,04	0,41
6. Looked forward to retirement	0,191	2,58a	0,43
7. Is happy as grandparents were	0,166	2,32a	0,44
8. Aged gradually	0,175	2,27a	0,46

Adjusted R square = 0,46

F = 14,73 p < 0,0001

In approximate order of importance the following types of predictors appear to influence the well-being of retired contract workers:

Health factors

Aspects of financial security

Social participation

Positive experience of retirement and ageing

These general results meet expectations and confirm the findings of inquiries conducted elsewhere. There are, however, nuances which warrant a fuller discussion. Table 7.8 summarises the main findings of the detailed regression results under the four headings: health, financial security, social participation and experience of retirement. An "X" indicates that a particular predictor variable appears in the equations accounting for the well-being of older and younger retirees.

Health factors are by far the most significant contributors to well-being. Both subjective indicators used in the analysis appeared to be equally powerful predictors. It is interesting to note, however, that the item referring to restrictions due to health appeared to be more sensitive in the case of the older group, while the satisfaction assessment was more sensitive in the case of the younger retirees.

Financial security: Among the items describing rural resources, income and security issues appear to be most important. Given the general tenor of the interviews it is not surprising that the interviewer's affluence rating figures prominently in this category. This variable was introduced as a proxy for objective assessments of income which proved difficult to obtain. Although the variable "monthly income" does not qualify for inclusion in Table 7.8 it is noteworthy that it was the second most important predictor variable of "overall happiness" among the younger retirees. A subjective assessment of relative financial deprivation further accounts for well-being.

Better housing also makes a substantial contribution to well-

being. The housing factor may be indicative of a range of socio-economic influences which boost morale. Better housing is commonly associated with social standing. It may also connote congruence in the sense that migrants aspire to build solid homes by mid-career. Images of successful retirement typically contained notions of a substantial retirement home (Moller, 1984a; b). At the existential level a home of one's own provides shelter and independence. It will be remembered that a number of the retirees had lost their homes during the floods which had devastated some of the study areas.

As might be expected agricultural production appears to play an important role in promoting well-being. For example, cash cropping has a positive influence on well-being. The need to purchase maize may be taken as an indication that one's farming efforts are not purely of a subsistence nature. An alternative explanation is that the purchase of maize is in itself a general indication of superior income-earning capability. According to Cross and Preston-Whyte (1983) self-sufficiency in maize is an indication of a survival strategy. Only the most desperate subsistence farmers will concentrate all their efforts on growing enough maize for consumption if no other sources of cash income are available at all. In recent times subsistence farmers expect to purchase maize during good years. In this connection it is noteworthy that items referring to resource development potential, such as size of landholding and perceived security of tenure, which will influence future agricultural production, figure in the regression solutions pertaining to the well-being of the younger retirees. However, these factors do not qualify for inclusion in Table 7.8

Social standing and social participation: The most important social status designation in this section is religious traditionalism. One might consider that traditionalists represent the backbone of the rural social structure. As members of the mainstream of rural society it is probable that traditionalists are well integrated in the rural community and are therefore in a good position to attain congruence between

aspirations and achievements upon returning from working away from home. A related interpretation is that traditionalists have expectations which are consonant with the typical advantages of a rural retirement. According to this view it would be easier for traditionalists to perceive themselves as satisfied, happy or well-adjusted in late life. It might also be mentioned that the social status designations "polygamy" or "community elder" appear as predictor variables in those equations of well-being which do not give any weight to the religious traditionalist item. In contrast, new elitism seems to play a minor role in influencing well-being and does not figure in Table 7.8. Entrepreneurship makes a positive contribution to "morale" among the younger retirees. However, among the older retirees the effect of entrepreneurship on "mood" is negative.

Social participation: The contributions of the variables "activity" and "access to a confidant" meet expectations. However, given the large number of predictor variables included in the regression analyses it is striking how prominently these variables figure in the regression solutions.

Experience: The items "voluntary retirement" and "positive anticipation of retirement" make substantial contributions to one or the other of the dependent variables. This finding is consistent with those obtained elsewhere and suggests that those workers who are willing and able to prepare for retirement usually fare better after leaving work, at least initially. We have learned that retiring "on time" is considered extremely important.¹⁾ Retiring on time means that workers will be in a proper frame of mind for retirement. They will typically have fulfilled their duties as breadwinners in the family. Knowledge of having achieved migrant values should in turn enable them to achieve what we have called congruence.

1) When stressing the timing factor we are drawing on the work of Blau (1973) on the process of ageing and role transition.

Perhaps most important of all, well-timed retirement will optimise the opportunities to provide a secure financial basis for retirement. The notion of having prepared one's retirement business was current among the migrants involved in this study and has been introduced above. According to this conception, an honourable leave-taking of migrant work may have a fairly direct impact on physical and mental well-being in the later life of contract labourers. The general impression gained in the course of the study was one of dissatisfaction and demoralisation among the younger retirees who had retired prematurely for health or unemployment reasons and this is confirmed in the results of the regression analyses. Although not shown in Table 7.8 it is also telling that the item "actual number of years spent in wage employment" makes a positive contribution to "happiness" and "morale" among the younger retirees.

The other variables in this section are assumed to make indirect rather than direct contributions to well-being in late life. It will be remembered that attitude measures were only given a chance of entering the regression equations after other more objective-type variables had been considered. Nevertheless, some four to five attitude measures figured prominently in the regression solutions. According to the regression solutions ageing gradually and feeling relatively youthful or as old as one's peers contributed to general feelings of contentment.

Two modernity indicators are also relatively important: The role of the elderly in the transmission of knowledge in the community, and acknowledgement of the importance of planning one's life. Given the inconsistent direction of the relationship of these indicators with well-being it is highly likely that circumstantial factors rather than a modern or traditional world view as such promotes well-being. As regards the first indicator, attributing an important role to the elderly is consistent with the dimension of morale which refers to self-worth and ego integration. Therefore the contribution of this first factor to well-being might be interpreted in terms of a

congruence dimension. As regards the second indicator, we have seen in earlier sections of this report that planning for retirement was wholeheartedly supported by the majority, at least in principle. This aspect of modernism is therefore consistent with well-being in return migration.

Among the older retirees it is the retirement rather than the work experience which appears to have a greater impact on well-being in late life, probably because the work experience has faded while the retirement experience is more recent and therefore more real. For example, although not shown in the overview table, two items referring to a positive evaluation of retirement are included in the regression solutions for the "mood" and "morale" indices, respectively, for the older subsample (cf Table 7.7). The lack of desire to return to work which might be indicative of financial and psychological adjustment to retirement life makes a relatively small but significant contribution to the general "happiness" of both older and younger migrants.

Table 7.8

Predictors of well-being by type of indicator and age of retiree						
	Average step a)	Morale	Mood	Happi- ness	Life satis- faction	Total
		O Y*	O Y	O Y	O Y	
HEALTH:						
Satisfaction rating	1	x		x	x x	4
Perceived restrictions	1	x	x x	x		4
FINANCIAL SECURITY:						
Interviewer's affluence rating	2, 3	x	x x	x		4
Cash cropper	4	x		x x	x	4
Type of house	5	x	x x	x		4
Perceived financial deprivation	3, 5		x		x	2
Need to purchase maize	3, 5			x	x	2
SOCIAL PARTICIPATION:						
Religious traditionalist Activity index	5	x	x	x x		4
Access to confidant	5, 3	x	x	x	x	3
EXPERIENCE:						
Voluntary retirement b)	3	x			x	2
Anticipation of retirement b)	5, 5		x		x	2
Perception of ageing	7, 7		x x		x	2
Age identification	9, 3	x x			x	3
Role of elderly people	9	x x				2
Planning key to success in life	11, 5		x		x	2
Desire to return to work	10, 5			x x		2

* x denotes occurrence in one or more of the 8 equations predicting well-being among (O) older and (Y) younger retirees. The total number of occurrences figures in the last column.

a) Average step number in regression equations.

b) In contrast to the other variables in this set the first two were entered into the regression analysis in the first block. This accounts for their higher-ranking step number.

7.4 Discussion and conclusions

By and large the results of the regression analyses are plausible in the sense that they confirm expectations based on social gerontological research carried out elsewhere. Aspects of health, financial security, social participation, and positive experience of retirement and ageing make significant contributions to the quality of life of return migrants. There is no reason to doubt the validity of these findings which can most likely be taken at face value. On the other hand, bearing in mind the peculiar circumstances of retirement from labour migrancy in a rural setting, it is nevertheless surprising that so few items with a rural or return migration flavour colour the regression solutions. Having discussed the items which in combination, at least from a statistical point of view, make up the quality of life of the retired migrant worker, let us turn to the items which did not qualify for inclusion in the regression equations.

One might expect that items referring to the utilisation of rural resources might have figured more prominently in the results of the regression analyses. Land and cattle are commonly thought to represent the traditional wealth of the rural migrant. One might attribute the omission of any significant relationship between wealth in the form of cattle and well-being to changing rural circumstances which limit or prohibit the accumulation of cattle wealth. On the other hand the variance in well-being accounted for by cattle wealth may also be contained in the indicators of financial security in the regression equation. Alternatively, one might make the supposition that a regular cash income and working capital are all-important for migrants who retire from wage employment. Cattle wealth may represent wealth which cannot meet the regular income needs of retirees. This explanation is further supported by the fact that cash cropping and the need or, say, the ability to buy maize are given weights in the regression solutions.

Given this emphasis on cash income for the promotion of well-being it is also surprising that income from state pensions does not contribute to well-being. The findings suggest that pensions do not provide sufficient marginal income to boost morale. It is important to note that retirees must pass a means test in order to qualify for a state pension. Older pensioners will therefore be those who have only few assets. In the case of the younger retirees, who most likely receive disability rather than old age benefits, the relationship between pension income and "happiness" is significant but negative. Judging from general impressions gained during the survey younger retirees can most likely not derive sufficient benefit from their pensions to compensate for the ill-effects of involuntary retirement and failing health which characterise the majority of the men in the younger group who receive pension benefits (cf Moller, 1984c : 22-24 for a fuller discussion of findings regarding social pensions and quality of life emerging from the study).

As far as modernity is concerned it would seem that overall traditionalism may still have more to offer to the quality of life of the rural aged at present. Lip service may be paid to modernism (see for example attitudes toward innovative agricultural techniques and entrepreneurship) but for practical purposes the traditional social channels and customary ways of operating may hold greater benefits for retired workers in the rural areas at the present time. The parallel study conducted among working migrants lends support to this interpretation (cf Moller, 1984b). The conclusion is drawn that in the foreseeable future return migrants to the rural areas will for the most part continue to rely on traditional social structures. Traditionalism tends to retain the high esteem of the elderly status which may be displaced in urban-industrial societies. On the other hand there may be fewer contradictions than expected between modernism and traditional social structures in rural areas of retirement. For example, one might imagine that the traditional elite may have at their disposal the wealth and resources which allow them to benefit from modern conveniences

and practices. In fact, it was discovered that a number of community elders tended to engage in diverse economic activities, ranging from cash cropping, cattle farming, transport services to retailing so that the regression results may in part be biased by the method of observation. For survey purposes the designations entrepreneurship (traders and big farmers) and community eldership were treated as mutually exclusive categories. Nevertheless, entrepreneurship contributes negatively to the "mood" of the older retirees. However, among the younger retirees entrepreneurship makes a significant ($T=3.59$ $P=0.0001$) contribution to morale. The latter finding may be a reflection of successful early return migration assumed to be typical of the entrepreneur whose morale is high. This contrasts strongly with the demoralised state of the premature return migrant who retires involuntarily.

In an earlier report (Moller, 1984b) a case was stated for the return migration of youthful entrepreneurs whose early retirement was a mark of success. This successful early retirement contrasted strongly with the premature and involuntary retirement of a youthful migrant worker for health or unemployment reasons. The findings of this analysis lend support to this supposition. The positive contribution of the entrepreneurship item to the explanation of morale among younger retirees may be taken as an indication of the existence of the prototypical successful early return migrant.

CHAPTER 8CONCLUSIONS

Very little is known about the welfare of South Africa's contract workers after they leave their places of work and return permanently to their rural homes. This study aimed to give contract workers the opportunity to define their retirement condition: To speak of their aspirations and expectations, to air their hopes and frustrations, and to share the rewards and problems of growing old. The study was undertaken among 253 former contract workers who had retired to their homes in KwaZulu. A control sample consisted of 350 predominantly Zulu migrant workers who were still working in Durban.

The inquiry revealed that the quality of life of roughly one-third to one half of the retired contract workers was depressed. The poor quality of life of this substantial group of retired people appears to be a reflection of the rural condition rather than age-related. There is no support for the popular idea of a natural decrease in well-being with age. On the contrary, the older retired workers in the study tended to be more satisfied with their life circumstances than the younger men. There is evidence which suggests that the proportion of the discontented among the older retirees may be similar to that in the rural black population as a whole. However, the incidence of depressed quality of life among younger retired workers is certainly above-average and cause for concern.

The study made a thorough investigation into quality of life. A number of indices of well-being were applied to distinctive categories of retirees. Concluding from the results of the analyses quality of late life is very much dependent on health, wealth, and love as folk wisdom commonly has it. Factors related to good health, adequate financial resources, social integration and participation, and a positive attitude towards oneself and one's retirement situation were found to make major contributions to the quality of life of return migrants.

There appeared to be a substantial gap between the retirement situation of the elite and the rank-and-file members of the rural community. The majority of the elite represented in the sample were traditional leaders. The findings intimated that men who assume the more traditional roles in rural society may be more capable of adjusting to retirement life than other return migrants. It is difficult to assess whether future generations of return migrants will change this pattern of integration in the retirement community. However, there are signs that traditional wealth may be losing its significance for the quality of rural life. In this connection it is interesting to note that cash cropping but not cattle wealth figured prominently as an explanatory factor in the research findings. The research results also revealed that aspects of entrepreneurship made a positive contribution to the quality of life of the younger retirees but a negative one to the well-being of the older retirees. This contradiction may be a reflection of shifting values and changing patterns of adjustment in retirement.

The findings relating to the role of entrepreneurship are also supportive of the notion that small business activities may provide a sound basis for early retirement. On the other hand inadequate opportunities to participate in the wage economy and involuntary retirement from wage labour are shown to be responsible for some of the discontent of young retirees. Taken together these results provide support for a model of return migration (cf Moller, 1984b) which proposes that the early return of entrepreneurship and the premature return of failure are two distinctive modes of withdrawal from the migrant labour system.

One of the main tasks of this study was to investigate the influence of rural resources on the quality of life in retirement. The results of the regression analysis applied to the survey data are suggestive that only the actual utilisation of rural resources makes a significant impact on the quality of life of the rural elderly. Access to resources or potential utilisation are insufficient guarantees of improved well-being

among the retired. For example, in the solutions to the regression analyses cash cropping and level of activity emerged as major predictors of well-being while size of land and security of tenure ranked behind.

The symbolic value of access to rural resources as a status-enhancing attribute pales besides the productive value of these resources. It is commonly thought that rural resources such as land are held in trust for working migrants until they can derive full benefit from these resources in retirement. Until such time as the migrant returns to claim his land the potential of his wealth is not put to test. However, in retirement the need for the land to produce sufficient to meet subsistence and even cash needs is imperative if no other sources of income are available. Similarly, cattle farming will have to show real profits for the retiree who can no longer afford simply to accumulate cattle wealth to demonstrate his social standing. In this connection one might speculate whether housing is one of the few rural resources which represents an enduring and efficient combination of utility and prestige values. The preliminary investigations preceding this inquiry (Moller, 1984 a; b) emphasised the importance of housing as a preparation for retirement. The results of the regression analysis reported on here confirm this point.

A technical point is worth making. Given the exploratory nature of this inquiry a large number of indicators of well-being which had been developed elsewhere were adapted for local use and replicated in the study. The results of the regression analyses applied to these indicators are surprisingly consistent. The indicators provide a satisfactory explanation of the quality of life of the retired migrant. One of the main conclusions to be drawn from the study is that the basis of well-being for retired migrant workers is perhaps no different from that of elderly people in other circumstances. Retired contract workers appear to have the same needs as the majority of the aged all over the

world. They wish to remain healthy and active, to be loved and respected, and to have the means to cover their daily existential needs. Judging from the survey findings the rural retirees are still relatively insulated from the disorientation and rolelessness which tends to afflict other elderly pursuing a more modern life style. It is true that the retirees themselves are aware of the changing situation of the elderly but this appears to have had only a relatively small impact on their morale. In this connection it is also heartening to observe that the future generation of return migrants appears to have a fairly positive picture of retirement and of the social situation of the retired migrant worker. Judging from survey findings the timing of retirement itself may also play an important role in regulating the process of social adjustment and the preservation of the self concept in retirement. It would appear that migrants who have completed the full course of wage labour are economically and emotionally better prepared to disengage from migrant work and reengage in a suitable rural role which will also enhance their self-esteem.

The greatest obstacle to achieving a reasonable level of living in retirement is therefore not a matter of motivation or social integration. Instead, the survey evidence demonstrates that life cycle poverty is hard hitting in retired migrant circles and is compounded by the poverty of rural resources and the limited earning opportunities of migrant workers before retirement. The majority of the retirees expressed feelings of relative deprivation with respect of their living circumstances in late life. Moreover, many of the older return migrants involved in this study do not enjoy pension benefits from the organisations where they worked before retirement. Therefore the poorest of the poor tend to rely on casual jobs and social pensions. However, state pensions are difficult to obtain and are not as reliable a source of income as might be expected. Rural employment opportunities, in general, and ones suitable for the less physically strong, in particular, are in short supply. For these reasons, in the majority of cases, the level of income in

retirement bears little resemblance to one's standard of living while working. This is a known fact in migrant circles and the working migrants in the survey were particularly worried about their ability to cope with financial deprivation in retirement.

According to the traditional economic system which has evolved in the rural areas all male members of the extended family take their turn as the main bread winners and are deployed in the migrant labour market for a certain period of their lives. When relieved of their duties as migrant workers the retired persons typically assume less physically taxing but highly respected roles of a supervisory and advisory nature. The retired workers then in turn receive financial support from other members of their families. The survey findings did not confirm this ideal pattern of mutual support between generations. It was discovered that childrens' remittances are only of real benefit in cases of extreme hardship. In other instances they are a negligible and unreliable source of income. The future retirees also voiced discontent about being dependent on their children for cash needs. One detects signs of a shift in the meaning of support from children. Traditionally remittances from children were valued as a right and a token of respect. However, a number of working migrants tended to interpret support from children as a liability and a limitation on one's personal freedom. This is perhaps one area where the effects of modernisation are already being felt. Among the retirees a small minority also resented being entirely dependent on their wives' earnings. Clearly a social pension would improve morale in such cases if it could be obtained without too many difficulties and loss of face.

This study could only inquire superficially into sources of retirement income. The financial well-being of the retirees was difficult to assess, partly because the economic unit is typically the rural household but for technical reasons this study used the individual retiree as the unit of analysis. Clearly, the topic of retirement income deserves to be studied in

more depth. For example, useful insights might be gained by comparing the income and expenditure patterns of return migrant households with those of households in which the head is still an active member of the labour force. A similar case might be made for conducting time budget studies in order to obtain a more accurate picture of the activity patterns of retired workers.

The significance of health for the quality of life meets expectations. However, the implications of this finding are manifold in the context of return migration. If health and activity represent the key to a life of high quality in retirement, then it will be essential to safeguard and promote the health of retired workers. In the opinion of the working migrants return migration to the rural areas may be hazardous to health. A number of the respondents stated that certain diseases were more prevalent in the rural than the urban areas, and rural living conditions were less hygienic. Moreover, health facilities were less accessible in the rural areas. The conclusion is close at hand that workers may be underprovided with health services precisely at a time of life when they may be more likely to require regular medical assistance.¹⁾ The impression was gained that in some cases minor ailments or physical disabilities could easily have been remedied or contained if the retirees had had better access to medical and related services. For example, the impaired vision reported by a small number of retirees might have been normal cases of loss in visual accommodation of the elderly which could easily have been remedied with spectacles. Other retirees complained they were completely dependent on relatives for transport to health facilities. If their relatives could not manage to transport them they had no access to medical attention.

1) The additional needs of the elderly for medical attention is disputed by some experts. However, the point here is that the retirees perceived retirement to be a time of life when health concerns were extremely salient ones.

These are only a few examples by way of illustration but there may be many more cases of deprivation which affect the health status of the elderly. Clearly, ill-health and physical discomfort is unnecessary in such instances and could be eliminated or relieved to some degree if health services for the rural elderly were reorganised. The survey evidence presents a case for the decentralisation of health services as far as this is feasible given the typically tight budget for health and welfare services in the rural area.

The positive association between activity and well-being in retirement is well-documented in the results of this inquiry. Survey findings intimate that future generations of return migrants, particularly those with a more modern outlook on life, may wish to remain more active in late life than their predecessors. It is telling that the working migrants in the study expressed concern about the ill-effects of an inactive lifestyle in retirement. It was also discovered that a more modern outlook among the younger retirees tended to go hand in hand with greater involvement in community life. At the same time there was a high degree of frustration among return migrants who could find no constructive opportunities of reengaging in rural community life. In this connection it may be worth noting that growing numbers of retired men are denied the simple pleasure of tending to cattle in late life¹⁾.

1) According to one school of thought older people feel rejuvenated if they are able to engage in the activities of their youth without the same burden of responsibility and uncertainty of the earlier phase of life. It is proposed here that cattle-minding fulfils such a function for rural male migrants. However, an increasingly smaller proportion of return migrants can avail themselves of this opportunity. It is interesting to note that while cattle-minding roles are decreasing the equivalent role of child-minding is still available to black women in the urban and rural areas. However, even here the modernisation process appears to have increased the financial costs and responsibilities of the black women who look after their grandchildren and has eroded some of the beneficial functions of the child-minding role.

In some of the study areas cattle wealth was one of the most important badges of achievement for the retired worker. In other areas this symbol was fading fast for a number of reasons. Clearly an appropriate replacement symbol is required which will capture the imagination of the younger cohorts of returning migrant workers.

The question of relieving poverty among the aged is clearly another issue which threatens to become more pressing as the absolute and relative numbers of black elderly people increases. The survey evidence reveals that rural retirement will be the regular pattern of withdrawal from migrant work for the foreseeable future unless the expected reforms in the area of control of population movements dramatically change the retirement options of migrant workers. There are also signs that the working conditions of migrant labour will be regularised and likened to those of other urban workers, in which case urban or peri-urban retirement may represent a real alternative to return migration to the rural home. However, given the strong rural ties of Zulu working migrants of all ages it is unlikely that large numbers will wish to avail themselves of this option. Nevertheless, there is plenty of evidence from other studies which points to an increasing exodus to the urban areas of displaced rural people whose lines of access to rural resources have been cut off. The study among the working migrants was also supportive of this trend (cf Chapter 4 and Moller, 1984b).

The inquiry into the well-being of the retired workers underscored the importance of the agricultural base for adjustment in retirement. If the agricultural basis of existence deteriorates to the extent that the rural retirement package loses its attraction a diversification of retirement strategies among migrant workers is inevitable. Even at the present time retired workers are likely to be more reliant on cash income than their predecessors. For example, the survey evidence suggests that few migrants survive off the products of their land. Given the restriction on pensions and rural employment opportunities

many retired workers are experiencing real hardship. Therefore, one might foresee a drift to areas where informal employment is more widely available than in the remote rural areas.

Alternatively, there may be increased opportunities to farm more efficiently if pension schemes provide retired workers with the cash inputs they require to invest in their retirement business. However, the pension issue is far from resolved so that it appears unwise to place too many hopes on the beneficial effects of company pensions. There is also the possibility that private pensions will have a similarly negligible effect on the quality of life of retired workers as social pensions appear to have at present when all other factors such as health and rate of social participation are controlled. It would therefore appear that efforts to improve the well-being of elderly workers should be directed toward better utilisation of the few resources at their disposal. Concentrating on rural retirement, which seems to be the popular trend among Zulus, the survey findings indicate that retirees are in the process of adjusting to changing conditions in their home areas. There is also a willingness on the part of working migrants to prepare timeously for retirement. Therefore, one recommendation for improving the lot of the elderly worker would be to provide financial guidance and advisory services as part of a retirement training programme. The provision of such a service might be considered one of the social responsibilities of the private sector. However, such programmes would need to be carefully devised in conjunction with rural experts who are knowledgeable of the peculiar problems which retired workers face when returning permanently to their rural homes. Assistance with preparations for retirement would no doubt foster positive anticipation of life after work which according to survey findings is conducive to feelings of well-being in retirement.

If regular retirees are in need of counsel to assist them in managing their affairs, involuntary retirees are in even greater need. Their quality of life in forced retirement is in jeopardy

from the start. The spectre of mass unemployment is very real at the present time and it is a known fact that migrant workers are usually the first workers to be affected by a depressed economic situation. As it is not envisaged that employers will provide retrenched workers with the type of financial and advisory support they will require to adjust to premature withdrawal from wage labour one might look to the trade unions to fill this gap. Clearly, alternative sources of income must be found for workers who are retired prematurely. Subsistence agriculture and casual work will be stopgaps for some retrenched workers. However, the majority will wish to seek alternative employment. In the areas under study the existing influx control legislation prevented the prematurely retired from reentering the labour market and condemned them to a return of failure unless their rural circumstances were exceptional. Assistance is therefore required to rehabilitate retrenched workers in the urban or the rural areas. Community employment programmes and similar projects come to mind which might restore the self-confidence of young unemployed migrants until they are in a better position to fend for themselves.

By way of a final conclusion one might point out that worldwide there is a trend towards improving the services and provision for the aged. This trend has in large measure emerged from the implementation of programmes which aim to overcome the negative side effects of the modernisation process on the elderly. New opportunity structures are being devised for the elderly who have been propelled into the modern world without forewarning. There is little reason why the rural elderly of KwaZulu should not benefit from this expertise and knowledge which has accumulated to serve the aged. This study has demonstrated that their needs are by and large congruent with universal ones which, if fulfilled, ensure an old age of quality. Moreover, given the rapidly deteriorating rural resource base, the process of modernisation of the rural elderly is very likely to accelerate. So far it would appear that the rural elderly have sought to selectively protect themselves from the more hurtful aspects of

ageing in a modernising world. On the other hand, a life time of labour migrancy followed by a return to poverty has allowed only a fortunate few to avail themselves of some of the more beneficial aspects of modernisation. It is therefore not surprising that a substantial number of the retired men who spoke of their life in retirement were disappointed with their lot. However, to end on a brighter note, the survey results also indicated that future generations of return migrants are still hopeful of achieving an honourable release from migrant work and look forward to successful adjustment to retirement life. Let us hope that the structural changes and reforms which are slowly reshaping the life chances of migrant workers in the South African economy will not disappoint their optimism.

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SELECTED BACKGROUND CHARACTERISTICS OF SURVEYED INDIVIDUALS

Unless otherwise specified Ns are as follows:

Sample of working migrants	350	=	"Workers"
Hostel-dwellers	300		
Lodgers	50		
Sample of retired migrants	253	=	"Retirees"

<u>Surveyed rural areas:</u>	<u>Retirees</u>	
	N	%
Mtunzini	16	6
Umbumbulu	30	12
Highflats (Ixopo)	62	25
Mapumulo	66	26
Eshowe	79	31
	<hr/>	<hr/>
	253	100

<u>Surveyed hostels and township areas:</u>	<u>Workers</u>
	N
Glebelands	50
Kranskloof	50
S J Smith	50
KwaMashu	50
Dalton Road	50
Umlazi T-Section	50
Umlazi lodgers	50
	<hr/>
	350

<u>Age:</u>	<u>Workers</u>	<u>Retirees</u>
	%	%
- 29 years	19	-
30 - 39 years	26	3
40 - 49 years	30	12
50 - 59 years	20	21
60 - 64 years	3	13
65 - 69 years	1	22
70 - 74 years	1	13
75 - 79 years	-	10
80+ years	-	6
	<hr/>	<hr/>
	100	100
Median age	41 years	65 years

Age at retirement/return:

"Can you tell me how old you were when you finished working in your last job away from home?"

	<u>Retirees</u>
	%
- 34 years	7
35 - 39 years	10
40 - 44 years	8
45 - 49 years	9
50 - 54 years	20
55 - 59 years	20
60 - 64 years	13
65 - 69 years	9
70 - 74 years	2
75+ years	2
	<hr/>
	100
Median age at retirement	53 years

Health:Satisfaction with health:

"Of course people get sick now and again, but overall, how satisfied are you with your own health? Are you very satisfied, satisfied, dissatisfied, or very dissatisfied?"

	<u>Retirees</u>
	%
Very satisfied	1
Satisfied	38
Ambivalent	1
Dissatisfied	38
Very dissatisfied	22
	<hr/>
	100

Restrictions due to ill-health:

"Does sickness or ill-health prevent you from doing the things you need to do: Never, once in a while, half the time, most of the time?"

	<u>Retirees</u>
	%
Never	3
Once in a while	43
Half the time	18
Most of the time	36
	<hr/>
	100

Number years retired:

- 5 years
6 - 10 years
11 - 14 years
15 - 19 years
20+ years

Retirees

%

34
22
17
14
13

100

Median years retired

10 years

Education:

Level of education completed and passed.

	<u>Workers</u>	<u>Retirees</u>
	%	%
None	19	57
Substandards	8	7
Standards 1-2	19	16
Standards 3-5	29	11
Standards 6-7	17	7
Standards 8-9	7	2
Higher level of education	1	0
	100	100
Median level of education	Standard 3	None

Job category as migrant worker:

	<u>Hostels</u>	<u>Lodgers</u>	<u>Workers</u>	<u>Retirees</u>
	%	%	%	%
White collar and inspectional	2	4	2	4
Skilled manual	5	18	7	3
Semi-skilled manual	43	38	42	25
Routine non-manual	14	10	18	15
Unskilled manual	18	10	17	23
Menial labour	13	20	14	30
	100	100	100	100

Urban rights:

	<u>Hostels</u>	<u>Lodgers</u>	<u>Workers</u>
	%	%	%
Work contract renewable each year	78	100	81

Employment status as migrant worker:

Formally employed	96	80	94
Not formally employed	4	20	6
	100	100	100

Job History:

	<u>Workers</u>	<u>Retirees</u>
Years worked	%	%
<u>In town:</u>		
1 - 2 years	3	3
3 - 5 years	6	4
6 - 10 years	13	6
10+ years	78	87
	<hr/>	<hr/>
	100	100
<u>On white farms:</u>		
nil	79	58
1 - 2 years	13	11
3 - 5 years	5	9
6 - 10 years	1	11
10+ years	2	11
	<hr/>	<hr/>
	100	100
<u>On mines:</u>		
nil	88	85
1 - 2 years	7	7
3 - 5 years	4	4
6 - 10 years	1	2
10+ years	0	2
	<hr/>	<hr/>
	100	100
<u>Stayed at home to work own land:</u>		
nil	69	77
1 - 2 years	22	14
3 - 5 years	7	6
6 - 10 years	1	1
10+ years	1	2
	<hr/>	<hr/>
	100	100

Total years worked in jobs:

	<u>Workers</u>	<u>Retirees</u>
	%	%
- 10 years	14	6
10 - 14 years	18	6
15 - 24 years	35	12
25 - 39 years	27	44
40+ years	6	32
	<hr/>	<hr/>
	100	100
Median	20 yrs	33 yrs

Job satisfaction as migrant worker:

	<u>Hostels</u>	<u>Lodgers</u>	<u>Workers</u>	<u>Retirees</u>
	%	%	%	%
Very satisfied	9	23	11	5
Satisfied	53	47	53	65
Ambivalent	2	4	2	1
Dissatisfied	29	14	27	26
Very dissatisfied	7	12	7	3
	<hr/>	<hr/>	<hr/>	<hr/>
	100	100	100	100

Employed: "How do you feel about the job you have at present? How satisfied are you with your job? Are you

Unemployed: "How did you feel about the last job you had? How satisfied were you with that job? Were you

Retirees: "Taking all things together, how satisfied would you say you were in general as a worker in your usual job? Were you
very satisfied, satisfied, dissatisfied, or very dissatisfied?"

Trade union membership:

	<u>Workers</u>	<u>Retirees</u>
	%	%
Yes	31	6
Former member	10	-
No	59	94
	<hr/>	<hr/>
	100	100

Membership pension scheme at work:

	<u>Hostels</u>	<u>Lodgers</u>	<u>Workers</u>
	%	%	%
Yes	77	26	70
No	10	38	14
Former member	5	12	5
Don't know	8	24	11
	<hr/>	<hr/>	<hr/>
	100	100	100

Marital status:

	<u>Workers</u>	<u>Retirees</u>
	%	%
Never married	15	6
Living together	0	4
Married to one wife	83*	70
Married to two or more wives	-	13
Separated/divorced	1	2
Widowed	1	5
	<hr/>	<hr/>
	100	100

* No distinction between monogamous and polygamous unions was recorded for working migrants.

Living arrangements as migrant worker:

	<u>Hostels</u>	<u>Lodgers</u>	<u>Workers</u>	<u>Retirees</u>
	%	%	%	%
Unmarried - living on own in town	11	10	11	10
Unmarried - girlfriend lives separately	4	4	4	4
Unmarried - stays with girlfriend	1	6	2	2
Married with wife/wives in rural area	81	60	77	82
Married - wife/wives in rural area and other wife in city or township	1	20	4	1
Married - wife/wives in rural area and other wife in shack areas	2	0	2	1
	100	100	100	100

Urban domicile as migrant worker:

	<u>Workers</u>	<u>Retirees</u>
	%	%
Hostel or compound	85	60
Lodger in township	15	15
Lodger in shack area	-	3
White suburb	-	19
Other	-	3
	100	100

Frequency of visits to rural home as migrant worker:

	<u>Workers</u>	<u>Retirees</u>
	%	%
More often than fortnightly	12	18
Fortnightly	16	8
Monthly	47	36
Every 2-4 months	17	11
Once to twice yearly	7	27
Less often than once a year	1	0
	100	100

Retirement plans:

	<u>Hostels</u>	<u>Lodgers</u>	<u>Workers</u>
	%	%	%
Expectations of rural retirement	99	82	95
Expectations of urban retirement	1	8	3
Don't know	-	10	2
	100	100	100

Rural-urban identification:

	<u>Hostels</u>	<u>Lodgers</u>	<u>Workers</u>
Rural migrant	95	78	93
Mobilising migrant	1	20	3
Immigrant	4	2	4
	100	100	100

<u>Area of origin:</u>	<u>Workers</u>
	%
KwaZulu	89
Transkei and other	11
	100

<u>District of Origin</u>	<u>Workers</u>	
	%	
Alfred	7	
Babanango	0	
Bergville	1	
Camperdown	4	
Dannhauser	0	
Dundee	0	
ESHOWE*	6	
Estcourt	2	
Hlabisa	2	
Impendle	0	
Ingwavuma	0	
IXOPO* (HIGHFLATS)	9	
Kliprivier	1	
Kranskop	1	
Lower Umfolozi+	5	
Mahlabatini	2	
MAPUMULO*	6	
Mooriver	0	
Msinga	1	
Mtonjaneni	2	
MTUNZINI	4	
Ndwedwe	6	
Newcastle	1	
New Hanover	1	
Nkandla	3	
Nongoma	5	
Nqutu	1	
Paulpietersburg	0	
Pietermaritzburg	1	
Polela	2	
Port Shepstone	5	
Richmond	1	
Ubombo	0	
UMBUMBULU*	9	
Umvoti	1	
Umvinto+	9	
Vryheid	1	
		%
Total KwaZulu	N=312 = 100	89
Transkei districts		10
Other		1

N=350 = 100

Percentages do not add up to 100 percent due to rounding.

+ Districts corresponding closest () to the surveyed rural areas and adjoining districts (+) accounted for some 48 percent of home districts of the working migrants from KwaZulu.

Home language:

	<u>Workers</u>	<u>Retirees</u>
	%	%
Zulu	85	99
Xhosa	8	-
Bhaca	4	1
Sotho	1	-
Other	2	-
	<hr/>	<hr/>
	100	100

Religion:

	<u>Workers</u>	<u>Retirees</u>
	%	%
Christian denomination	50	56
Black independent churches	23	33
Traditional, none	27	11
	<hr/>	<hr/>
	100	100

Socio-economic status in the rural community: (retirees only)

	* Mt	Um	Hi	Ma	Es	Total
<u>Community role:</u>	%	%	%	%	%	%
Chief headman	6	3		3		2
Regular headman		7	5	5	6	5
Policeman			3	5	4	3
Trader			3	3	1	2
Big farmer or landlord	63	33	6	11	6	14
Rank and file member	31	57	84	73	83	74
	100	100	100	100	100	100

Interviewer's assessment of standard of living:

Well-off by rural standards	13	3	3	0	2	3
Comfortable	56	30	11	6	19	17
Making ends meet, but no luxuries	25	60	29	23	32	32
Scraping an existence, poor or destitute	6	7	57	71	47	48
	100	100	100	100	100	100

Residential status:

Local persons	100	87	48	89	57	70
Newcomers	0	13	52	11	43	30
	100	100	100	100	100	100

Land tenure:

Traditionally allocated areas	100	100	26	98	37	62
Freehold	-	-	37	2	-	0
Betterment planned areas	-	-	-	-	63	20
Resettled planned areas	-	-	37	-	-	9
	100	100	100	100	100	100

Size of fields

1 - 2 acres	-	-	36	-	3	9
3 - 5 acres	-	-	53	38	53	40
6 - 10 acres	63	63	5	47	35	36
11+ acres	37	37	6	15	9	15
	100	100	100	100	100	100

N= 16 30 62 66 79 253

* Mt Mtunzini
Um Umbumbulu
Hi Highflats
Ma Mapumulo
Es Eshowe

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