

## **FACTORS LEADING TO PREMATURE RETIREMENT AMONG THE OFFICERS SERVING IN THE INDIAN ARMY**

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### **Abstract**

The Indian Army (IA) along with the Indian Navy (IN) & the Indian Air Force (IAF) is the instrument of national power totally committed to safeguard the territorial integrity of the nation. It is having a rich & great saga of valour & fortitude and has relentlessly proven its worth both in peace & war. Officer's cadre is primarily responsible to ensure the operational preparedness of the organisation which involves imparting the highest standard of training to the soldiers & to ensure the highest standard of equipment maintenance. IA is currently battling the twin problem of attracting officers at the functional level and high attrition rate at experienced (middle) level. Hence this research paper aims to study the factors which influence the officers to opt for premature retirement, thereby contributing to the high attrition rate. Questionnaire has been prepared after going through various policies in vogue related to the officer's management and tried to deduce the factors which are largely responsible for the attrition of the experienced officers. Principal information for research was obtained both from the officers who have already taken pre-mature retirement and also from the officers who are having more than 18 years of service to make the research more realistic. The endeavour was made to obtain response from a wide section of the officers representing the cross-functional stream of combat arms & services having diverse educational background. Responses have been obtained through the survey conducted via e-questionnaire. Responses received have been analysed using descriptive understanding & Quantitative Analysis. Analysis was done using statistical software (SPSS). Factor analysis was undertaken to reduce the variables into factors.

**Keywords:** Indian Army, Premature Retirement, Officers, Operational Preparedness & Shortage.

## **Introduction**

India army is one of the finest armies in the world and one of the custodians of the idea called India/ Bharat. It is one of the instruments of national power to achieve our national objectives. It is the pride of every Indian. It firmly owes its allegiance to the constitution of India. Indian Army has successfully defended the territorial integrity and sovereignty of the nation. It has actively strengthened the civil administration by relentlessly conducting Counter insurgency operations in various part of the country. It has also actively participated in providing aid to civil authority during various calamities. Numerous members of the Indian Army have given supreme sacrifice for the safety & honor of their motherland. It is pertinent to note that nature of warfare is evolving at much faster pace & the adversary is constantly applying almost all the spectrum of warfare to bleed & weaken our national resolve. Hence, the role of officers assumes greater importance in shaping the structure of the Indian Army. Currently army is battling the twin challenge of shortage of officers at functional level and a continuous higher rate of attrition of the experienced officers at middle level. Rate of attrition is more than one officer per day. Attrition of experienced officers will create a vacuum at middle level. Experience and expertise are the outcome of sustained effort both by the individual & the organization. A great amount of energy, efforts and resources are required to enhance the expertise of the individual. The separation of officers from the organization will deprive it of required expertise & experience. Therefore, the trend of premature retirement needs to be arrested to ensure the correct utilization of manpower and also the human resource management policy is required to be evolved continuously to meet the expectations of the environment. An innovative and judicious policy needs to be chalked out to increase the job satisfaction, motivation & other ancillary requirements.

## **Literature Review**

**Vigoda-Gadot, Eran & Baruch, Yehuda & SC, D & Grimland, Shmuel.** (2010) wrote about the transition from the armed forces to the civilian career and the essential qualifications required for the successful transition to the second career. Findings of the paper indicate that groundwork for retirement and faster understanding of the contemporary corporate environment is essential for successful career transition.

**Sherry E. Sullivan and Akram Al Ariss.** (2019) summarised that there are five main academic viewpoints of career shifts. They wrote about the five perspectives on career transitions and defined evolving trends, explored existing gaps, and avenues for further research. Globalization, swift technical advancements, tectonic change in an individual's perception regarding their careers has vividly contributed towards career transition. Meister & Willyerd (2010) writes that frequency of career transitions is likely to continue to rise as the share of the millennial generation in workforce is likely to be around 50% by 2020.

**Vnoučková, Lucie & Klupáková, Hana.** (2013) writes about the outcome of motivation principles on the employees' retention. The result correlates the relation of job satisfaction and the employee's attrition from their current job positions. **Volmer, Judith.** (2011) writes regarding the importance of the job and its relationship with career progression & its impact on the individual. Writers further state that these relationships are quite important for many individuals. Job is not only the source to earn the livelihood, but its underlying value is much more than that. It can be both a cause of fulfilment and of dissatisfaction. A fruitful profession gives the sense of accomplishment; failure may result in loss of self-esteem and cause for unhappiness.

**Ahmad, Umer.** (2013) found the impact of training and employees' intention to stay in the organisation. The author concludes that a positive relationship exists between training and employee's retention and also an employee's decision to stay for a longer period of time can be influenced by training practices.

**Narang, G. S.** (2016) analysed the best practices existing in the human resource management prevalent in the corporate world and possibility of its integration within the armed forces with the purpose to refine the policies.

**Sharma, S.** (2015) The paper highlighted occupational stressor causing stress in the personnel of the Indian Army. Studies are confined to the professional aspect of the army. Recommendations include the inclusion of techniques of Sahaja Yoga meditation and implementing a commitment driven supervision style in the armed forces to reduce the adverse impact of stress and enhance the efficiency among the army personnel.

## **Research Gap**

Many studies have been conducted by the various scholars around the globe on career transition & high attrition rate in corporate field. However, very limited studies are found globally on the career transition & attrition rate in the military domain and even fewer studies as far as the Indian Army is concerned. Terms and condition of the services in the armed forces is different across the various army. Socio- economic state & cultural dimension also differs greatly from country to country. Hence it is difficult to correlate the policies of other armies in our context. Thus, it assumes greater importance to understand the requirement & expectation of officers opting for premature retirement to realign the existing Human Capital Management policy within organisational constraints. It is essential to understand the existing gap to formulate policies to reverse the trend of premature retirement.

## **Research Objective**

The research objective is to find the **Factors leading to Premature Retirement among the officers serving in the Indian Army.**

## **Hypothesis**

The focus of this research is to find the **Factors leading to Premature Retirement among the Officers serving in the Indian Army.** The officer's corps plays an important role in keeping the institution in ever ready state to respond decisively against any adversary. The Raksha Rajya Mantri stated in the Rajya Sabha that Army is deficient of more than seven thousand officers at functional/junior level and 353, 383 & 412 officers have been granted premature retirement in the year 2016, 2017 & 2018 respectively. The high attrition of officers is depriving the organization of its experienced hand. Attrition is not only confined to the officers who have missed out on the opportunity of further promotion, but it also includes the officers who are yet to be considered for further promotion in the hierarchy. Hence, there is an urgent requirement to identify the factors leading to premature retirement and to devise appropriate policies to arrest the trend. It will help to understand the reason for the same and motivate the officers to serve for longer duration. Koster, Ferry (2018) identified the three main innovative approach to human

resource management (HRM) and outlined its implication on the organisation's objectives and practical clue for the HRM professional for an innovative approach. The note closes with implications for research and practice. Hence, the hypothesis statement for the paper is as under:

**H1: Review of Human Capital Management policy to arrest the trend of Premature Retirement among the officers serving in the Indian Army.**

### **Research Methodology**

The research work included data collected from various sources. The research methodology adopted is given in succeeding paragraphs.

### **Method of Data Collection**

- ❖ **Primary**: Data was primarily collected through e-questionnaire asked from the officers who have taken pre-mature retirement from the Indian Army & the serving officers were having more than 18 years of the service.
- ❖ **Secondary**: Reference to books, articles & papers by various scholars have been included as a secondary mode of data collection.
- ❖ **Questionnaire**: Overview of the 2000 Military Exit Survey, A survey carried out by the Defense Manpower Data Center Survey & Program Evaluation Division, USA has been referred to help prepare the questionnaires.

### **Sample Size**

An e-questionnaire was sent to 269 officers. Altogether 234 officers responded out of which 3 responses were rejected and 231 were considered for the tabulation of the results.

### **Sampling Method**

Stratified random sampling technique was used to survey the target audience.

### **The population of the Study**

It consisted of the officers who have taken premature retirement from the service after 20 years of active service & the serving officers having more than 18 years of service.

### **Initial Survey**

An initial survey was conducted to validate the issues before the real survey, using a reduced sample size as compared to the planned sample size. The questionnaire was in the form of multiple-choice questions with the respondent having to choose the most likely answer. A total of 30 sets of questionnaires with 51 questions each were floated among the target audience. After the analysis of the responses received, the questionnaire was further refined and a final questionnaire with 35 multiple choice questions was floated on google forms for the target audience.

**Questionnaire:** To identify the factors the questionnaire was grouped into the following categories: -

- (a) Satisfaction & motivation.
- (b) Support to the family.
- (c) Pay & Allowances
- (d) Retirement age.
- (e) Non-employment.
- (f) Future Plans including spiritual & social need.

**Measurement Scale:** Likert scale has been used for the respondents to lay down their level of agreement or disagreement for a series of statements. Strongly Agree has been given numerical value of 5 and strongly disagree 1. Thus, the range captures the intensity of their feelings for the given statement or question. The responses have been classified and the corresponding value is given to each response on a reducing scale namely: -

## Results

### Reliability Test

Nomenclature	Value
Cronbach's Alpha	.829
Cronbach's Alpha Based on Standardized Items	.822
N of Items	35

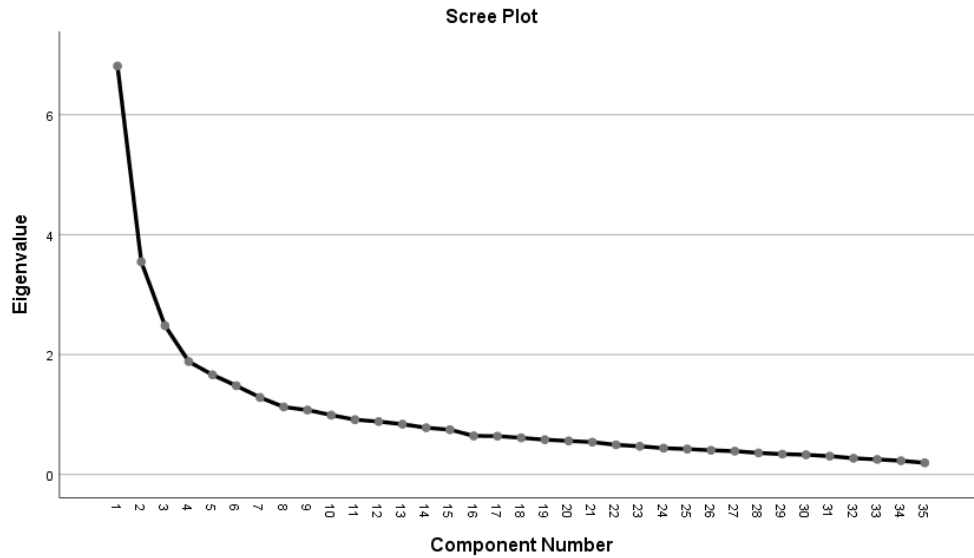
The Reliability test conducted on 35 questions yielded a Cronbach's Alpha score of 0.829. The score is well above the recommended mark of 0.70 and is suitable for subsequent analysis of the data as per George and Mallery (2003).

### Factor Analysis

**KMO & Bartlett's Test of Sphericity:** The outcome of the analysis is placed below. The results of the test confirm that factor analysis is apt for analysing.

Bartlett's Test of Sphericity	
	Value
Approx. Chi-Square	2859.175
Df	595
Sig.	0.000
KMO Test of Sampling Adequacy	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.806

### Eigen Value Vs Component



### Variance Explained

Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	6.812	19.463	19.463
2	3.548	10.137	29.601
3	2.482	7.093	36.693
4	1.884	5.382	42.075
5	1.663	4.752	46.827
6	1.481	4.232	51.059
7	1.286	3.673	54.733
8	1.126	3.218	57.951
9	1.076	3.074	61.025
10	0.990	2.830	63.855
11	0.915	2.613	66.468
12	0.883	2.523	68.991
13	0.840	2.400	71.391
14	0.780	2.229	73.619



15	0.747	2.135	75.754
16	0.644	1.840	77.595
17	0.640	1.829	79.424
18	0.612	1.748	81.172
19	0.581	1.660	82.833
20	0.560	1.600	84.433
21	0.540	1.543	85.976
22	0.496	1.416	87.392
23	0.471	1.346	88.738
24	0.440	1.256	89.994
25	0.425	1.214	91.209
26	0.404	1.155	92.363
27	0.389	1.111	93.475
28	0.360	1.030	94.504
29	0.341	0.973	95.477
30	0.329	0.941	96.418
31	0.306	0.875	97.294
32	0.271	0.775	98.069
33	0.252	0.719	98.788
34	0.229	0.655	99.443
35	0.195	0.557	100.000

Factor analysis with the varimax rotation method was applied to 35 variables to derive the outcome. 35 Variables were reduced to 20, thereafter grouped under nine different factors. Factors with **eigen value equal to or above 1** were retained. Community above .50 were retained. Factor loadings above .60 were taken into consideration. The nine factors derived were **Work Culture, Inadequate Stability- both in Personal & Family Life, Early Mandatory Retirement Age, Non-Empanelment at Early Stage, Desire to Serve the Society, Tough Service Conditions, Alternative Career Option & Skill Enhancement.**

**Independent Factors & Descriptive Statistics**

	<b>Mean</b>	<b>SD</b>	<b>Communality</b>	<b>FL</b>
<b>1. Work Culture</b>				
Low Job Satisfaction	<b>4.06</b>	<b>1.07</b>	<b>.62</b>	<b>.76</b>
Incorrect Assignments	<b>3.97</b>	<b>1.01</b>	<b>.57</b>	<b>.72</b>
Lack of Motivation	<b>3.56</b>	<b>1.24</b>	<b>.63</b>	<b>.75</b>
Inadequate Professional Development	<b>3.91</b>	<b>1.02</b>	<b>.66</b>	<b>.70</b>
<b>2. Inadequate Stability both in Personal &amp; Family Life</b>				
Desire to Settle in Preferred Location	<b>3.97</b>	<b>1.08</b>	<b>.60</b>	<b>.72</b>
Disruption in Children Education	<b>3.99</b>	<b>1.16</b>	<b>.62</b>	<b>.73</b>
Frequent Relocation	<b>3.97</b>	<b>1.25</b>	<b>.75</b>	<b>.78</b>
Family Obligation	<b>3.53</b>	<b>1.11</b>	<b>.59</b>	<b>.63</b>
<b>3. Early Retirement Age</b>				
<b>Early Mandatory Retirement Age</b>	<b>2.56</b>	<b>1.08</b>	<b>.56</b>	<b>.66</b>
<b>4. Non-Empanelment at Early Stage of Career</b>				
Inability to Serve under Juniors	<b>3.39</b>	<b>1.26</b>	<b>.588</b>	<b>.70</b>
Insufficient guidance to handle Non-Empanelment	<b>3.73</b>	<b>1.19</b>	<b>.79</b>	<b>.84</b>
Behavioural changes among colleagues post non empanelment	<b>4.06</b>	<b>1.03</b>	<b>.75</b>	<b>.80</b>

<b>5. Inadequate Station facility</b>	<b>3.35</b>	<b>1.25</b>	<b>.63</b>	<b>.63</b>
<b>6. Desire to Serve the Society</b>	<b>2.61</b>	<b>1.07</b>	<b>.70</b>	<b>.81</b>
<b>7. Tough Service conditions</b>	<b>3.07</b>	<b>1.29</b>	<b>.65</b>	<b>.67</b>
<b>8. Alternative Career option</b>				
Low Pay & Allowances	<b>3.25</b>	<b>1.05</b>	<b>.51</b>	<b>.65</b>
Explore Opportunities in Corporate Sector	<b>3.72</b>	<b>1.00</b>	<b>.66</b>	<b>.77</b>
<b>Skill Enhancement</b>				
Desire for Higher Education	<b>3.36</b>	<b>1.13</b>	<b>.65</b>	<b>.71</b>
Lack of Contemporary Skills	<b>3.32</b>	<b>1.10</b>	<b>.63</b>	<b>.61</b>

SD: Standard Deviation, FL: Factor Loading

## Discussion

### Work Culture

The four variables grouped under the factor “**Work Culture**” were **Low Job Satisfaction, Incorrect Assignments, Lack of Motivation & Inadequate Professional Development**. These variables scored factor loadings (FL) of .76, .72, .75 & .70 (Table 4) & mean score of 4.06, 3.97, 3.56 & 3.91 (Table 4) respectively.

- **Low Job Satisfaction**

Low Job Satisfaction scored the highest factor loading of .76 & mean score of 4.06 among all the variables under this factor. It signifies its importance among all the variable & emphasizes the need to enhance the job satisfaction among the officer’s fraternity to enhance their longevity in the army. Supporting the findings **Jaiswal, Rakesh & Dash, Satya & Sharma, J. & Mishra, Abhishek & Kar, Suryatapa** (2015) concluded that job

satisfaction is one of the most important constituents which determines the tenure of an employee in the Organisation. Satisfaction is directly proportional to the stint of the employee in the Organisation.

- **Incorrect Assignments** scored a significantly high factor loading of .72 & mean score of 3.97. It is essential to assign the job as per aptitude, capabilities & qualification of an individual to ensure higher productivity from the employee. It is also important to divide the work equitably and judiciously. **Kandemir, Cansu & Handley, Holly** (2014) stated the importance of articulating job assignments which meets the expectation of employees. Correct articulation results in the best organizational performance. The penalties of unsatisfactory job design are detrimental to the establishment health which often results in task failure, reduced efficiency, and inability to meet schedule.
- **Lack of motivation** scored higher factor loading of .75 & mean score of 3.56. Higher motivation results in the better performance which enables the establishment to meet its stated goal. It also facilitates the longevity of the employee in the establishment. **Mihaela, C., & Marian, L.** (2016) The study was conducted on the officers in the Romanian Army. Several issues related to work motivation of army officers were analyzed. It was concluded that men behind the machine is the most important link for the successful completion of the task. Thus, it is important to comprehend the factors that motivate the contemporary generation and classify the issues that affect or help combat motivation.
- **Inadequate Professional Development** scored factor loading of .70 & mean score of 3.91. It signifies the relative importance of the variable & emphasizes the need to focus on adequate professional development to increase the job satisfaction among the army personnel. **Volmer, Judith.** (2011) writes regarding the importance of the job and its relationship with career progression & its impact on the individual. Writers further state that these relationships are the most important for many individuals. Job is not only the source to earn the livelihood, but its underlying value is much more than that. It can be both a cause of happiness and of dissatisfaction. A fruitful profession gives a person

sense of accomplishment whereas failure may result in loss of self-esteem. **Inadequate Stability both in Personal & Family Life**

Four variables grouped under the factor “**Inadequate Stability both in Personal & Family Life**” was **Desire to Settle in Preferred Location, Disruption in Children's Education, Frequent Relocation & Family Obligation**”. These variables scored factor loadings (FL) of .72, .73, .78 & .63 & mean score of 3.97, 3.99, 3.97 & 3.53 respectively.

- **Desire to Settle in Preferred Location** scored factor loading of .72 & mean score of 3.97. It is a very natural desire of any individual to stay at one location for stability in life, however army officers have to move after every two years to a new location which throws multiple challenges and causes turbulence to the officers & their family members. **Rahman, Khadiza (2015)** concluded that every individual has their personal comfort zone which makes it difficult to adjust to the changing environment. Relocation can cause attrition among many employees which has been confirmed in his studies.
- **Disruption in children Education** scored factor loading of .73 & mean score of 3.99. It signifies the importance of the variable & emphasizes the need to minimize the adverse impact on education of the children. Supporting the findings **S. Beth Ru, Michael A. Keim (2014)** finds the adverse impact of several school transitions to multiple variables like pressure at variances in curricula between schools, acclimatizing to new school atmospheres and making friends, and a lack of understanding by school teachers and staff of military culture. It is also pertinent to note that multiple literature found a decline in academic achievement and rise in social/emotional problems.
- **Frequent Relocation** scored factor loading of .78 & mean score of 3.99 which signifies the importance of the variable. An army officer including their family members are required to handle multiple set of problems caused by frequent relocation. These problems may act as a catalyst for the attrition of the officers from services. **Wan, W.H., Haverly, S.N. and Hammer, L.B. (2018)** talks about the impact of intermittent relocation and deployment and their impacts among military professional, which requires sensitive handling to ensure positive outcome.

- **Family Obligation** scored factor loading of .63 & mean score of 3.53. The social/demographic structure of modern India requires to be studied in greater detail to understand its implication. Joint family structures are being replaced by the nuclear family system which has increased the obligation of serving officers to fulfill their respective family obligation in terms of looking after their old age parents, looking after their ancestral property & other associated issues. These factors may lead to attrition of the officers from the services.
- **Early Retirement Age** scored factor loading of .66 & mean score of 2.56. It highlights the consequences of an early mandatory retirement age on the officer's decision to opt for premature retirement. A bulk of the army officer retires at the age of 54 in the rank of colonel/ Lt Col since the retirement age is closely linked to the rank structure. Narang (2015) wrote that Army has a very steep hierarchical structure where only around 3.1% of vacancy exists in the rank of Brigadier and above unlike civil services where most of the officers retire as Secretaries/ Additional Secretaries and most of the directly selected police officers retires as ADGP/DGP. Early Retirement has various ramifications like financial insecurity, unfulfilled family obligations like education & marriage of their children. These uncertainties and difficult preposition of not getting a suitable job at the ripe age of 54 years may be motivating many officers to take early plunge to ensure a steady source of income to support their family.

### **Non-Empanelment at Early Stage of Career**

Three variables emerged under this factor were **Inability to Serve under juniors, Insufficient guidance to handle Non-Empanelment, Behavioural changes among colleagues post non empanelment**. These variables scored FL of .70, .84 & .80 & mean score of 3.39, 3.73, & 4.06 (Table 4) respectively.

- **Inability to Serve under Junior** scored the highest factor loading of .70 & mean score of 3.39. It signifies the importance of the variable & emphasizes the need to enhance the job satisfaction among the army personnel. **Insufficient guidance to handle Non-Empanelment** scored the highest factor loading of .84 & mean score of 3.73. It signifies

the importance of the variable & emphasizes the need to enhance the job satisfaction among the army personnel. **Behavioral changes among colleagues post non empanelment early** scored the highest factor loading of .80 & mean score of 4.06. It signifies the importance of the variable & emphasizes the need to enhance the job satisfaction among the army personnel. All three variables under the factor plays a significant role in an officer's decision to opt out of the service after reaching a pensionable service age of twenty years. Non empanelment of the officers in the service bracket of 15-17 years due to limited vacancy to the upper hierarchy owing to the peculiar command & control structure leaves many officers disheartened. More than 65 % of officers miss their promotion in the first selection board itself. Colonel Sanjay Malik (2015) writes that an army career in India like all the militaries, has a steep pyramidal structure and only around 0.02 per cent officers can aspire to reach the rank of Lt Gen/General and approximately 97 % of the officers remains in the rank of colonel and below. He further writes that after initial few years of service, compensation assumes lesser importance than the psychological and social needs of an officer. Aspects like professional standing, job satisfaction and social recognition within the organization acquires greater importance. The most prominent side effect of the non-empanelment is the loss of self-confidence due to the sense of disappointment which he feels at such an early stage in service. Peer and family pressures add to his woes. These factors lead to many officers losing interest in their work, but continue to serve due to financial insecurities and also to secure their pension.

### **Inadequate Station Facility**

**Inadequate Station facility** scored factor loading of .66 & mean score of 2.56. Most of the army cantonments are in tier 2/tier 3 towns. Even though these army stations are self-sufficient as far as the basic human needs are concerned, however, these stations lack the infrastructure when it comes to support the need of working spouse or an educational need of children for higher studies or for the preparation for higher professional courses. The cumulative effect of issues may lead to the decision of leaving the organisation to secure these needs.

### **Desire to Serve the Society**

**Desire to Serve the Society** obtained factor loading of .81 & mean score of 2.61. It is seen that many officers are motivated to indulge in social services to contribute to the society. Many army officers are successfully running various NGOs catering to the diverse requirements of the society. It may not be feasible for the serving officers to balance out the requirement of running the NGOs & meeting service requirements.

### **Tough Service Conditions**

**Tough Service Conditions** obtained factor loading of .67 & mean score of 3.07. It is a well-known fact; the life in the army is unique and differs greatly from their counterpart working in any civil organisation. It is regulated by its own set of rules & regulations to meet its organisational objectives. In the army you are required to be available all the time to meet any emergent requirement. Life style, conduct & other activities are governed by the Army Act which is quite stringent & specific. Even certain fundamental rights are restricted. These measures are implemented to ensure the highest standard of discipline which forms the bedrock of army life. Defence Institute of Psychological Research (2020) opines that the Army officers are having higher stress level, but are having correspondingly the inferior quality of life as compared to the other ranks. They also stated that the reasons for the findings could be attributed to the fact that an officer holds a position of authority hence are responsible for making decisions related due to various facets of military activities which results in higher work responsibility as compared their junior subordinates.

### **Alternative Career Option**

The two variables grouped under the factor “**Work Culture**” were **Low Pay & Allowances, & Explore Opportunities in Corporate Sector**. These variables scored factor loadings (FL) of .65 & .77 (Table 4) & mean score of 3.25 & 3.72 (Table 4) respectively.

- **Low Pay & Allowances** scored a factor loading of .65 & mean score of 3.25. It signifies the importance of adequate pay & allowance on the intention of the officers to quit the services at a middle stage of their career to pursue alternate career. **Diaz-Serrano, Luis**



**& Cabral Vieira, José.** (2005) examined the impact of pay and job satisfaction & concludes that lower pay leads to a lower level of job satisfaction.

- **Explore Opportunities in Corporate Sector** scored a factor loading of .77 & mean score of 3.72. Numerous army officers have left the services and are doing exceedingly well in the corporate sector. Their success has motivated many army officers to take a plunge in the corporate life. Many serving officers are also wanting to explore the various opportunity available in corporate career. As per Raghu Raman, a former army officer that the various qualities & attributes which army officers develop while serving & their expertise in different domains of corporate sector, i.e. administration, HR and man management, operations, logistics, security & risk management, technical domain is well respected & appreciated in the corporate world.

### **Skill Enhancement**

The two variables grouped under the factor “**Skill Enhancement**” were **Desire to Pursue Higher Education, & Lack of Contemporary Skills**. These variables scored factor loadings of .71 & .61 & mean score of 3.36 & 3.32 respectively.

- **Desire to Pursue Higher Education** scored a factor loading of .71 & mean score of 3.36. This variable brings out the quest for higher education among service personnel. Most of the officer joins the army after their graduation and their academic qualification remains the same for the majority of them till their retirement. This may lead to many officers to quit their respective job and pursue their academic interest. As per **Greg Lindberg**, a degree can help the individual to learn new skills and knowledge which will help the individual to be more proficient in within the military. It will also assist the employee in smooth transition to civilian life and finding a new career.
- **Lack of Contemporary Skills** scored factor loading of .61 & mean score of 3.22. Variable stressed the need for acquiring & developing new skill sets in employees, especially in the middle service bracket which would empower the employee to do their job effectively, which in turn will significantly enhance their professional satisfaction. These small little steps may

assist in arresting the trend of premature retirement. Concurring with findings, an article published in SHRM also emphasizes the need of maintaining employee development programs to enhance the retention of the employee. These programs streamline the potential of contemporary employees and shape their capabilities to attain the employer's goals.

## **Conclusion**

Effective Officers management in the army is key to ensure robust structure IA & policy makers must initiate suitable changes to arrest the trend of premature retirement. It is therefore of utmost importance that correct and adequate measures be taken to ensure that the aspiration of the officers who are tasked to lead the soldier in the combat zone be maintained at the highest level. These officers are the future IA and they are most affected by the socio-economic factors and the rapid transformation of technology. Hence, there is a requirement to continuously study the environment to commission an appropriate study for correctly identifying factors to ensure the optimal performance & retention of the officers at a regular interval. It will also help in attracting and retaining the best talent in the Indian Army.

## **Strength of the Study**

The strengths of the research were: -

- (a) This research is focused to understand the causes of the premature retirement of the officers from the Indian Army. Findings of the research will help in formulating suitable policy to reverse the trend of premature retirement.
- (b) The response obtained for research was from a cross functional stream that included the officers from various fighting arms, support arms & services which lends credibility to the findings.

### **Limitations of the Study**

The limitations of the paper were: -

- (b) The chief constraint of the paper was an unwillingness of army personnel to participate in the survey. Hence to overcome the problem, most of the questions related to demographic profile were not collected.
- (c) Larger sample sizes may result in more reliable results.
- (c) A paucity of a time frame to conduct research.

### **Future Research**

This paper attempted to find the causes for the premature retirement among the officers' fraternity of the Indian Army. Findings of the paper can be taken up for the future research with larger sample size. Further research may be taken to include Indian Air Force & Indian Navy to arrive at the clear picture.

### **Implication**

The findings of the paper i.e. twenty variables grouped into nine factors can be further taken up by IA for the consideration to understand the causes of the premature retirement & devise suitable policy to arrest trend of premature retirement. Detailed analysis of the findings may help the Army to realign the policies within the organisational framework to enhance the satisfaction.

### **Recommendations**

The dynamic pace of human evolution and rapidly changing socio-economic factors & technological landscape has necessitated the need to continuously identify & analyze human needs at work place. Timely identification and the corresponding change in existing policies can reverse the trend of premature retirement which would be mutually beneficial both for the individual & organization.

Certain recommendations are as under: -

(a) **Analysis of the cause of Premature Retirement**

It is recommended to analyze the various factors associated with early retirements on a regular basis. Such studies must involve subject matter experts to draw the correct conclusion which will enable in devising correct policy to arrest the trend of early retirements.

(b) **Formal Conduct of the exit interview**

It is recommended to formalize conduct of the exit interview for the officers exiting the Organization at senior level to understand the causes of attrition.

(c) **Appointment of Professional Counselor.**

It is recommended to appoint professional counselors to assist the officers to meet their psychological need such as non-empanelment, missing nomination for the senior professional course and any other such important issues.

(d) **Help in Career Transition.**

It is recommended to initiate a suitable mechanism to address the need of the officers making a transition to the civil society. Measures such as internship & tie up with the leading corporate house to help in finding the jobs or initiatives such as mentorship in helping the officers with entrepreneurial ambition or imparting technical training in areas such as agriculture, fishery etc.

(e) **Lateral Absorption**

Bulk of the army officers retire at the age of 54, which is much lower age than their counterpart in other civil government organization. Hence a suitable lateral absorption policy may be formulated for the army officers in other government organizations & PSUs to instill confidence among the middle rank army officers.

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