RESETTLEMENT OF EX-SERVICEMEN IN INDIA:

NEEDS, ASPIRATIONS & PROSPECTS

A THESIS

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By

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DECLARATION

I declare that the thesis entitled **"Resettlement of Ex-Servicemen in India: Needs, Aspirations & Prospects"** has been prepared by me under the guidance of Dr. Rajesh Verma, Professor, Mittal school of business, Lovely Professional University. This thesis is a presentation of my original research work. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions. No part of this thesis has formed the basis for the award of any degree or fellowship previously.

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CERTIFICATE

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ABSTRACT

Indian Defence Services is a 1.3 million strong military, consisting of a range of arms and cadres. Keeping the armed forces fit and young is an operational requirement, as the army is deployed in varied inhospitable terrain and extreme weather conditions. Annually about 60,000 defence personnel inevitably relinquish their uniform and majority of them range from the later side of thirties or are in the beginning of forties. Once a serviceman retires, life starts afresh towards resettlement and rehabilitation.

The Ex-servicemen (ESM) are skilled, young, diligent and motivated workforce and it is every nation's obligation and endeavour to ensure their welfare and wellbeing once they retire from service. Prime Minister Indira Gandhi had reminded us in a Lok Sabha session on 09 April 1981, of our responsibility towards ESM: "Finding alternative career for our veterans is the nation's obligation and should be dealt with urgently. For the wellbeing and rehabilitation of veterans, it should be a constant endeavour of Government and Private Sectors. Our veterans who are disciplined and motivated should be gainfully utilised".

The sentiment of 35 years ago is also relevant today and reflects how urgent action is required to support the ESM, as not much has changed, as getting a second career today also is as remote a prospect as it was in 1981. Transition to civil society is a herculean challenge, as veterans, while in service of the nation, are cut off from the mainstream. The nation spends large sums of money to train our soldiers for war who develop a high degree of administrative, material and manpower management expertise. The soldiers are also equipped to adapt to everchanging technology and handle highly sophisticated equipment. This highly disciplined, devoted, dedicated and motivated human resource needs to be gainfully utilised by the private and government sector to save costs and improve efficiency. However, Directorate General of Resettlement (DGR) data shows that approximately 60,000 personnel of 1.3 million strong military retire every year and they have to be resettled. The major proportion, about 67 per cent, of these soldiers belong to the General Duties and Skilled categories not having productive, marketable skills. Approximately 75 per

cent of these are of ages 35 and above. Following his retirement, the ESM quickly realises that he is neither qualified nor talented enough to deal with civilian equivalents. He claims that he is unaware of recent advancements or advantages to which he is entitled because there is no system in place to keep him informed of the newest policies from DGR or local Zila Sainik Boards in the most distant of regions (Uppal, 2011). He discovers that he lacks the necessary qualifications in terms of civil degrees. Project Gyandeep, which aims to award certificates to service personnel based on their period of service and progression tests, has failed to meet the civil recruiting qualifying requirements (Saxena, 2010). The majority of PBOR (Personnel Below Officer Rank) retire between the ages of 35 and 40 years having served for over 17 years. Their pensions are insufficient to meet both their social and personal demands. They are still at a point in their lives when they have a lot of financial obligations. Their children are still studying, their sisters are getting married, or they also have to look after their parents (Maharajan & Krishnaveni, 2015). Also, during their service, they have been away from home, performing duties day and night in difficult & inhospitable areas and are looking for a second career which will not only fulfil their financial requirements but also social needs. Majority of the jobs that are offered to ex-serviceman are either away from their home town/villages, or laborious with long hours which he doesn't want to take at this critical juncture of life. Hence, most of the ex-servicemen settle for farming, small self-help shops etc at their home town or remain unsatisfied with their job since it doesn't fulfil their social & physical needs. The aspect of sociological & physical needs of job satisfaction has never been identified and studied.

At the individual level, since the age of an ex-serviceman is in the late 30s or early 40s when released from service, he still has major responsibilities towards his family in the form of education and marriage of children along with other social responsibilities. Ex-servicemen need to fulfil major personal family responsibilities on one hand, and on the other, they have limited resources available, which complicates their retired life at such an early age. An additional factor which needs to be understood is that resettlement is required to be provided near their home as prolonged displacements during former service cause detrimental effect on the

relations, education of children and maintenance of assets. Hence needs of ex-servicemen can be categorised as personal needs, family needs and sociological needs. These needs are required to be identified, established and addressed in addition to providing for the shortage of resources due to retirement (Nayak, 2019). Ex-servicemen, besides their needs, have certain aspirations when they transition to civil life (Lamba, 2018). These aspirations range from esteem and pride in society to an assured second career option (Taneja, 2016). What are the aspirations of an Ex-servicemen and his needs influencing selection of a job has never been studied and hence this study identifies and examines needs and factors impacting post-retirement career choice of PBOR, examines the impact of aspirations for second career on the resettlement courses taken by PBOR and examines the effectiveness of pre-retirement resettlement courses on post-retirement second career choice and employment.

The current study has used both qualitative and quantitative method of research; hence the mixed-method approach is used. Mixed research approach has been adopted to assess the need, aspiration and prospects of resettlement of ex-serviceman in India. Both qualitative and quantitative approach was applied to gauge responses from PBOR which is the target population. Interviewing stage involved convenience sample of 30 serving PBOR and ESM and a total sample of 1136 respondents was targeted for survey, and for regression analysis, PLS-SEM were used.

This study found that the main needs after retirement are; personal needs, financial needs (urgent satisfaction), and then social needs like need for belonging to a society/group/place. Ex-servicemen opt for second career to fulfil these needs. The study also drew distinction between PBOR retiring after colour service and Premature Retirement (PMR) and found that there is difference in needs impacting post-retirement career choice for the two categories. For category of personnel who have retired based on colour service, personal needs like desire to remain healthy and productive, motivation to work and do something fun or enjoyable has been observed as the most positive significant influencer in case of selection of post-retirement

career choices. However, for category of personnel who have taken PMR, financial need has been observed as the most positive significant influencer.

Also, the leading factors that emerged as influence to post retirement career choices of PBOR are; social factors, availability of support, financial factors, physical factors and then nature of job. Social factors like desire to belong to a place & respect/status/position have been observed as the most positive significant influencer in case of selection of post-retirement career choices. The study also observed that, there is no significant impact of aspirations on the resettlement course taken by PBOR, clearly indicating that the resettlement courses are not able to meet the aspirations of the PBOR. There is a significant effect of resettlement courses on post-retirement second career choice for PBOR and there appears a clear disconnect between the technical courses and second career option.

The present study will fill the gap of literature in terms of identifying different needs of ESM after retirement in Indian context, and what factors influence post retirement career choice of PBOR. The study can act as a base knowledge, upon which targeted resettlement programs can be designed. The study also adds a unique dimension to the literature, wherein its analysis and brings out variations in needs, factors and aspirations between PBOR retiring after colour service and premature retirement, clearly highlighting that these two categories are different and hence any interpretation or policy decision or program has to be specifically made for each category. The study augments the existing literature regarding effectiveness of resettlement courses. The results highlight and support the existing literature that there is no significant impact of aspirations on the resettlement course taken by PBOR, clearly indicating that the resettlement courses are not able to meet the aspirations of the PBOR. However, the study provides original literature regarding the effect of resettlement courses on post-retirement second career choice for PBOR. The results relate resettlement courses undertaken by PBOR with second career choices indicating which kind of resettlement courses PBOR should undertake for particular second career choices. This data can act as a guide not only for PBOR but also for DGR which conducts resettlement courses to ensure that PBOR are detailed for those resettlement courses which are based on their second career choice.

In order to ensure smooth transition of ESM and to enhance prospects for second career, transition training of prospective retirees should be planned on basis of their needs and aspirations. Every individual has different needs and hence different aspirations and requirements. Each individual needs to be seen as a separate identity and mentored individually. The two categories i.e., personnel retiring based on colour service and those who have taken PMR, need to be considered as separate and there is a requirement of having different polices and result oriented allotment of resettlement courses. Career counseling should be carried out for every PBOR and his requirements in terms of social, financial, physical factors and availability of support assessed. Based on the assessment, they should be guided to choose second career and the type of resettlement course that will enhance their prospects. The content of resettlement courses should be matched with the skills in order for them to be easily absorbed by the local industry and measurement of competencies and corresponding civil job/appointment to be shared with all resettlement agencies and companies desirous of hiring ESM.

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LIST OF ABBREVIATIONS

AAD	Army Air Defence
ADF	Australian Defence Force
ALH	Advanced Light Helicopter
AMC	Army Medical Corps
AOC	Army Ordnance Corps
ASC	Army Service Corps
AVE	Average Variance
BSF	Border Security Force
CAF	Canadian Armed Forces
CFA	Confirmatory Factor Analysis
CNG	Compressed Natural Gas
COCO	Company Owned Company Operated
CSD	Canteen Stores Department
CSR	Corporate Social Responsibility
CTAS	Career Transition Assistance Scheme
CTP	Career Transition Partnership
CV	Curriculum Vitae
DESW	Department of Ex-Servicemen Welfare
DG	Directorate General
DGR	Directorate General of Resettlement
DV	Dependent Variable
DVA	Department of Veterans' Affairs
DVR	Department of Veterans' Resettlement
ESM	Ex-Servicemen
ECHS	Ex-Servicemen Contributory Health Scheme

GD	General Duty
HQ	Headquarters
HR	Human Resource
HRD	Human Resource Department
HTMT	Hetrotrait-monotrait
IAF	Indian Airforce
IGNOU	Indira Gandhi National Open University
IHQ	Integrated Headquarters
IT	Information technology
ITI	Industrial Training Institute
IV	Independent Variable
JCO	Junior Commissioned Officer
JSP	Job Search Preparation
KSA	Knowledge, Skill and Ability
KSB	Kendriya Sainik Board
MoD	Ministry of Defence
MT	Mechanical Transport
NAFRC	Nigerian Armed Forces Resettlement Centre
NCC	National Cadet Corps
NCO	Non-Commissioned Officer
NDAA	National Defence Authorisation Act
NDRF	National Disaster Response Force
NI	Northern Ireland
NIELIT	National Institute of Electronics & Information Technology
NSDC	National Skill Development Corporation of India
NSQF	National Skill Qualification Framework

OJT	On the Job Training
OR	Other Ranks
PBOR	Personnel Below Officer Rank
PERHEBAT	Department Armed Forces Ex-Servicemen Affairs Corporation
PMR	Premature Retirement
PR	Personal Relations
RHS	Right Hand Side
RSB	Rajya Sainik Boards
RTC	Regimental Training Centre
SD	Staff Duties
SKT	Store Keeper Technical
SPSS	Statistical Package for the Social Sciences
TA	Territorial Army
TAP	Transition Assistance Program
TV	Television
TWA	Theory of Work Adjustment
UK	United Kingdom
US	United States
VA	Veterans Affairs
VBA	Veterans Benefit Administration
VHA	Veterans' Health Administration
VIF	Variance Inflation Factor

Chapter – 1

INTRODUCTION

Indian defence Services is a 1.3 million strong military (Rizwana and Saqibb, 2020), consisting of a range of arms and cadres. Keeping the armed forces fit and young is the national requirement as soldiers are deployed in diverse hazardous terrain where the temperatures dip to minus 55 degrees Celsius to warm and vast deserts. In order to weather these harsh climate and treacherous terrain, young and physically fit soldiers are required who are able to withstand these conditions and are able to perform at topmost efficiency. Every year about 60,000 defence personnel inevitably relinquish their uniform (Sharma and Jain, 2021) at an early age, as is the service requirement to have a young and fit army, these soldiers after retirement are called ex-servicemen. India has more than 26 lakh retired pensioners (Department of Ex-servicemen Welfare, 2021) and every year 60,000 is added to this number. Out of these ex-servicemen, 44 per cent are in the age of 40-50 years, 33 per cent would be between 35–40-years, and the balance would be in 30-35 years age group (Sudha, 2016). Once a person is retired, his struggle in his new chapter starts afresh towards resettlement and rehabilitation.

The ex-servicemen (ESM) are skilled, young, diligent and motivated workforce and it is every country's responsibility to look after their genuine concerns and well-being once they retire from service. Though they are economically independent but well-defined directives will carve out an environment which will provide security to these veterans who are still in their prime years and are looking for a second job. The First lady of USA, Michelle Obama launched an initiative in 2011 "Joining Forces", calling Americans to support servicemen, veterans and their families through wellness, in acquiring qualification and providing them with rehabilitation opportunities (Joining Forces, 2011). Prime Minister Indira Gandhi had reminded us in a Lok Sabha session on 09 April 1981, of our responsibility towards ESM: -

"Finding alternative occupation for them (ex-servicemen) is our national responsibility. We must treat this question with a sense of urgency. The State

Government and Private Sector Industries have been urged to keep this constantly in mind. Our ex-servicemen are disciplined and trained. Therefore, there is no reason as to why many of them cannot be gainfully employed in various development activities" (Sofat. 2019, p.29)

The Prime Minister's statement 40 years ago echoed a sentiment which is equally applicable today, and reflects how little things have changed on ground for ESM, for whom gainful employment is a necessity but appears a distant reality.

Transition to civil is a herculean challenge as veterans, since their service to nation is cut off from the mainstream. He discovers that he lacks the necessary qualifications in terms of civil degrees. Their pension is insufficient to cater for both their social and personal demands. They are at a phase in life where they have a lot of financial obligations in terms of school fees for children education, marriage of brothers and sisters, or caring for elderly parents (Maharajan & Krishnaveni, 2015). They have often been away from home throughout their duty, completing responsibilities day and night in harsh and hostile regions, and are seeking for a second career that will not only meet their financial demands but also their social demands. The majority of employment provided to ex-servicemen are either far distant from their hometowns/villages, or they are difficult and require long hours, which they do not want to do at this key juncture in their life. As a result, the majority of ex-servicemen either settle for farming, tiny self-help shops, or stay dissatisfied with their occupations since they do not meet their social and physical demands. While the central/state governments and the Armed Forces have attempted several measures, they have fallen well short of expectations. Many resettlement programmes, quotas, and schemes for the ESM have been established by the government, but there have been no actual coordinated attempts to promote them, and such policies which are formulated but not properly executed do not entitle the ESM to their advantages.

Present culture and ethos in civil world are rather at a tangent and variance, from what is prevalent in the forces. The nation spends large sums of money to train our soldiers for war who develop a high degree of administrative, material and manpower management expertise. This highly disciplined, devoted, dedicated and motivated

human resource needs to be gainfully utilised by the private and government sector to save costs and improve efficiency.

Majority of research on ex-servicemen have been fixated on the resettlement issues. The present research centres around human resource aspect and investigate the needs and factors that impact second career choice, as well as the effectiveness of resettlement courses for obtaining job after retirement. It also attempts to gauge aspirations of ex-servicemen from second career and links type of resettlement courses and second career options for meeting different aspiration of ex-servicemen. Therefore, it becomes pertinent to first identify the challenges which are being faced by personnel who are soon to retire, within the next one year, or those who have already retired. Correspondingly, the following section endeavours to identify and analyse the challenges faced by ESM.

1.1 CHALLENGES FACED BY EX-SERVICEMEN

The soldiers are retired in their youth and as this is the requirement of the Army, they are the ones who bear the brunt of being unsettled due to this necessity. The retirement of PBOR at an early age generates following problems and complexities:

i) The ex-servicemen, who are not able to secure a second employment sometimes stay economically weaker.

ii) Approximately 60,000 soldiers retire annually who need to be employed. About 67 per cent out of these are from trades of General Duties, who have gained expertise and experience which are not vendible in the civil. Out of these, approximately 70 per cent are in age bracket of 30-40 years (Sofat, 2016).

iii) Civil industry is shy to employ this talented pool of manpower due to age and want of industry related skills. Another factor which acts as impediment is the desire of ex-servicemen to be employed at positions which are commensurate to their rank and experience on release from service and their inability to readjust to the environment outside services.

iv) Also, there are number of different trades who have varied employability in civil. The veterans are unaware of various opportunities as per their trade profile for want of exposure in corporate sector and hence most of them end up in agencies providing security.

v) IGNOU, under project Gyandeep (Dorothy, 2017), confers educational certification to the soldiers of the Indian Army by according recognition to the knowledge and skills/ in-service training received by them during the entire span of their service career. However, there is a requirement to verify whether these qualifications meet the requirement of civil industry.

Informal interaction during the service career while conducting ESM rallies reveal that though they are privy to privileges like medical insurance, there are certain genuine and inescapable requirements from environment:

i) Respect, status and prestige in the community as retired personnel (societal acceptance).

ii) A suitable and relevant second job to look into family's needs.

iii) Training/ skills for meeting criterion for jobs offered in civil.

iv) Residing in proximity to home to address the domestic concerns and property management if any.

v) Be an ideal and a driving force for next generations.

Having identified the direct challenges being faced by ESM in transitioning to civilian life and resettlement, it becomes important to also look into the other issues which are adversely impacting their second career options, opportunities and choices. Due to the extremely peculiar nature of rank structure in the services compounded by stratification in narrow silos, being tied to a specific trade or specialisation during the entire service career, equating and translating in-service work experience into matching sets of skills required by the private employers and industry is one of the major challenges. Accordingly, the following section deals with identification of the aforementioned and other such peculiar challenges.

1.2 IN-SERVICE WORK EXPERIENCE TRANSLATING TO JOB PROFILE MATCHING

The research pertaining to veterans, all this while has been sketchy and their absorption in organizations and realizing their capabilities fully, needs to be accentuated to the entire society. The potential of the veterans needs to be realised fully. That can be done only if their aspirations and requirement are met by the industries. A unit in army is self-sustained unit, it does not need help from other units for any task. Each unit has its own specific equipment, vehicles, administrative staff, store holders and clerks. In a unit the fighting manpower or equipment operators are around 70% and 30% are the support staff to cater for the needs of unit and fighting manpower. The various recruitment categories are as follows (Ministry of Labour & Employment, 2012): -

i) **Soldier (General Duty).** These are main fighting soldiers belonging to fighting arms of the Army. Besides fighting soldiers, drivers, operators and gunners also form part of this category.

ii) **Soldier Technical.** These are from science stream and qualified in technical disciplines. They are employed for operating and maintaining army equipment, guns, specialist vehicles, etc.

iii) **Soldier (Clerk/ Store Keeper Technical).** Each unit holds huge stores, equipment and constitutes of 600 to 1000 personnel. Their job is to maintain the inventory, carryout documentation of personnel, book keeping and other routine correspondence.

iv) **Soldier (Nursing Assistant).** Akin to nurses in the civil but with the additional role of evacuation of casualties. They assist doctors during medical care, surgeries, provide first aid and maintain medical stores.

v) **Soldier Tradesman.** Each unit is self-reliant and self-sustained. To be able to achieve its task and support the troops, units have infrastructure, stores and equipment. It has its own, living establishment, offices and langar. To run and maintain these establishments, staff is required as follows:

a) **Chef.** Cooks and maintains langar during peace and war scenario.

b) **Barber.** Runs barber shop and ensure grooming of troops.

c) **Store Holders (Animal).** Mules are employed for carriage of stores and dogs for security related tasks. There are harnesses and clothing for the animals, medicines, rations (hay), etc. These are stored till they are required to be used. The stores are required to be maintained in a serviceable condition. Store Holders assist in maintaining all this equipment and stores for animals in a serviceable condition.

d) **Ferrier.** They maintain and care for mules. Hoofs and shoes repair and cleaning are their tasks.

e) **Steward.** Serve meals to officers especially in operational areas. Assist staff in preparation of hygienic and hot meals.

f) **Artisan (Wood).** Wood work and prepare crates for carriage of stores and ammunition.

g) **Artisan (Painter).** Painting and marking of stores and equipment.

h) **Artisan (Tailor).** Stitching of uniforms and repair of clothes to maintain required standards.

i) **Artisan (Metallurgy).** Cold and hot ancillary task to include making of structures.

j) **Musician.** To maintain musical bands for ceremonies with skill sets of playing instruments including pipes.

k) **Equipment Repairer.** Mending of shoes and web equipment in serviceable condition especially in field areas where there is no outside support. Cobblers are required to repair shoes and other canvas/leather equipment.

l) **Kennel Man.** Dog handlers as well as care-takers. Employed in operational areas as sniffers and trackers.

m) **Washer Man.** Washing and ironing of cloths of troops and officers.

n) **Mess Keeper.** For upkeep and maintains of mess. Assist in food preparation, chopping and cleaning of utensils.

o) **House Keeper.** Maintenance, cleanliness and hygiene of unit area including toilets.

vi) **Havildar (Survey Automated Cartographer)**.

vii) **Havildar (Education)**. The Army has soldiers who have education background of Class VIII/X. Troops needs to be mentally stimulated by means of enhancing knowledge and providing structured education.

viii) **JCO (Religious Teacher)**.

ix) **JCO (Catering)**.

It is clear, that number of trades in the Army each having different skill set and job specifications and while seeking second career one size doesn't fit all. Some of the trades and skill sets peculiar to the services/ army are so unique that these often can't be equated or translated to a civil skill set even remotely, like tank or artillery gunner or armoured fighting vehicle driver, thereby precluding the utility of this unique skill set in obtaining a desirable second career employment opportunity to such ESM. Therefore, there is a requirement to not only undertake in-service skill equivalence and job profile matching of all trades enabling both the stakeholders i.e., ex-servicemen and industry to utilize each other's potential to the fullest but also to re-skill certain individuals or a section of personnel who have very niche and unique skill sets which neither have any equivalence in the civil sector nor are helpful towards obtaining a desirable second career employment opportunity. Therefore, the following section endeavours to identify and analyse the opportunities for skill development in ESM or soon to be retiring personnel with a view towards re-skilling/ training them in order to make their transition to a second career as smooth as possible for both parties, i.e., ESM and their prospective employers.

1.3 OPPORTUNITIES FOR SKILL DEVELOPMENT FOR CIVIL TRANSITION

The training is of utmost importance and its requirement is well established. Ex-servicemen must deal with the difficulties of adapting to their new surroundings. After retirement, they desire to engage in employment or self-employment based on their personal and social requirements When they retire and leave the military, their ambition is to find suitable work or to pursue self-employment. This necessitates adequate training and development of industrial skills. Regardless of their passion, devotion, and sincerity, when they retire, they are found wanting and at times are misfit for the new tasks. As a result, it is imperative that ex-servicemen receive agricultural, commercial, security, or vocational training, among other things, so that they have a variety of career alternatives. While the need for re-skilling/ imparting additional/ resettlement training to ESM to make them industry ready for a smoother transition into second career has been identified and is already being undertaken by means of resettlement courses being conducted by DGR, their efficacy in meeting the aspirations of ESM for second career needs to be researched.

1.4 EXISTING SETUP FOR RESETTLEMENT OF EX-SERVICEMEN

DGR is the main body for resettlement, rehabilitation and welfare of ESM. It primarily assists ex-servicemen in defence services to rehabilitate gainfully. They enlist with DGR, for empanelment in various employment portals and various employment schemes run by DGR like gas and petrol pump administration, running of security agency and carriage company, etc. (Directorate General Resettlement, 2021). The following methods are being used to accomplish resettlement:

i) Upgradation of skills by providing adequate necessary training for preparation to take on self-employment or assignments, as required by the employers and ESM.

ii) Ensuring maximum job prospects in government and PSU establishments.

iii) Effective measures to aid veterans' re-employment in business enterprises.

iv) Imparting training and offering opportunities for self-employment.

v) Guidance in business endeavours.

1.5 ESM EMPLOYMENT PROSPECTS IN GOVERNMENT

To assist in early resettlement, there are reservations for ESM (Lok Sabha Secretariat, 2018) in government jobs as follows:

i) In Para Military Forces 10% of the total vacancies up to the level of Assistant Commandant.

ii) 10 % in category "C" and 20% reservations in category "D" in Central government departments.

iii) 14.5% vacancies in category 'C' positions of Central Public Sector Undertakings (PSU) and 24.5% of vacancies in the category 'D' positions (4.5% has been included for disabled veterans/ dependents of soldiers martyred in enemy action).

iv) In public banks, reservations of 14.5% in category 'C' positions and 24.5% in category 'D' positions (Out of which, 4.5% is exclusively for disabled veterans and children of soldiers martyred in enemy action).

v) 100% reservation in Defense Security Corps.

1.6 INTERNATIONAL STATUS

Developed nations like USA, UK, Canada, Australia and New Zealand have rehabilitation and welfare procedures. It is essential to examine varied rehabilitation and welfare management across the globe.

1.6.1 Canada

The mechanism of resettlement and well-being of veterans is administered by the Veterans Affairs Department which is answerable to the ministry by the same name. Its branches that are veteran's services [providing health benefits, pensions and economic support], corporate services [provides assistance in financial and property

management] and the public programs and communications, constitute Veterans Affairs Department.

1.6.2 Australia

Australia serves the veterans through veterans' affairs portfolio. This Department is the basic service providing agency, for implementing schemes that aid the veterans. It delivers administrative service and rehabilitation service to the veterans. It is also responsible for 1981 Act of Defence Service Homes and the 1980 Act of War Graves, and carries out commemorative programs in the service of Australian defence personnel (Department of Veterans' Affairs, 2022).

1.6.3 United States of America

The DVA was set on 15 March, 1989 and administers benefits to the veterans. Secretary of Veterans Affairs heads the Department of Veterans Affairs (VA), which is second biggest of the 15 cabinet agencies (Colorado Department of Military and Veterans Affairs, 2022). VA is in charge of managing veterans' benefits programs not only for veterans but also for dependents. It is sub-divided into three verticals, each of which is steered by an Under Secretary. The entities in charge of assisting in cremation and memorial services, as well as managing VA cemeteries, are the Veterans Health Administration (VHA), the Veterans Benefit Administration (VBA), and the National Cemetery Administration (NCA).

1.6.4 United Kingdom

The Ministry of Defence in the United Kingdom oversees retiree resettlement. The MOD's resettlement agency's main goal is to help service members make a smooth transition from army to civilian life. Resettlement programs enable military retirees in preparing for and finding suitable civilian jobs by offering advice, information, assistance, and training. Career Transition Partnership (CTP) provides resettlement assistance (Ministry of Defense (United Kingdom), 2022). The MOD funds the CTP to provide resettlement assistance to all levels of the British Armed Forces, ensuring a seamless and successful transfer from military to civilian life. They educate them how to write a CV, study interview methods, explore the job trends, and search for

jobs well in advance up to two years from their retirement and even two years after they depart. Personnel who have worked for the CTP for at least four years are eligible for a variety of services.

In contrary to India, Canada has a specific Ministry for Veterans, whilst the United States, New Zealand, and Australia all have separate agencies to deal with veteran concerns. It demonstrates their preference for veteran resettlement in their own nation, whereas the department of ESM in India is a very young institution.

1.7 NATIONAL STATUS

The Indian government is equally concerned in the cause and impact of veteran resettlement. An inter-related grid has been developed by governments at center and states in India to satisfy the duties of ex-servicemen resettlement. Joint responsibility of central and state governments towards resettlement has led to a complicated organizational structure.

On September 7, 1919, the then Government of India formed the "Indian Soldiers' Board" to assist in problems that impinged ex-servicemen and their dependents. Due to the expansion of Navy and Air force at the time of WW-II, all the three wings were included in the board in year 1944. It was appropriately called the "Indian Soldiers, Sailors, and Airmen's Board" in March 1951. It was renamed to "Kendriya Sainik Board at the government level in 1975, and Rajya Sainik Board and Zila Sainik Board at the state and district levels (ESM Guidebook 2007)". As an Inter-Service Organization, this Board reports to the Ministry of Defence. Department of Ex-Servicemen Welfare (DESW), which is part of the Department of Defence, was established in September 2004 with undermentioned vision and objective: -

Vision of DESW: "Well-being of the retired armed forces personnel/ their dependents and sensitize general public about their potential and the positive role played by Ex-servicemen in nation building".

Mission of DESW: Formulation of regulations and schemes, availability of health care and resettlement avenues for the benefit of ESM and dependents, assistance in

resolution of grievances related to pension and projection of positive contribution of ESM to the society.

The department is divided into two divisions: resettlement and pensions. At the central level, the resettlement division comprises three associated offices: the Kendriya Sainik Board (KSB), the Directorate General of Resettlement (DGR), and the Ex-Servicemen Contributory Health Scheme (ECHS). The DGR office executes a variety of policies and programs, including pre- and post-retirement training, re-employment, and self-employment, among others. For each of the 5 Commands, the DGR is supported by 5 Director Resettlement Zones. The KSB is in charge of the welfare of ESM/PBOR members and their families, as well as the management of welfare money. There are 32 Rajya Sainik Boards (RSB) which assist the KSB at the state level and 398 Zila Sainik Boards at district level which in turn assist the RSB. Army PBOR and their dependents are covered by ECHS for health and medical requirements. The pension department, on the other hand, provides entitlements such as pensions, gratuities, provident funds, and other retirement plans.

ESM management difficulties have grown tremendously in recent years, especially with regard to second-career employment. Because of a lack of information and work-related skills, the number of government positions is dwindling, and there is stiff competition due to which ESM are unable to leverage India's fast-growing business sector. The Directorate General of Resettlement (DGR), a key player in ESM resettlement, has generated a series of steps in this area, including launching skill-based resettlement courses and signing particular Memorandums of Understanding (MoUs) with commerce groups. Though, there is currently no efficient system to identify needs of ESM and link the divide between the ESM's employment aspirations and the corporate sector's requirements.

Twenty years' service in defence forces and being a second-generation officer provides me with unique experience in comprehending ESM matters and their reintegration into civilian life are of paramount importance to them and their families. Being from a military family also aids in comprehending the issues more broadly.

Although studies are being directed on post-retirement aspects in the armed forces, the role of needs of ESM and aspirations from second career and effectiveness of resettlement courses is yet to be analysed in the Indian context. Since there is limited study, with no research in similar context that identifies needs of ESM and resultant factors influencing second career choices combined with their aspirations from post-retirement employment, and role of resettlement courses in obtaining employment through skill set-job requirement matching, the purpose of this research is to identify and reveal needs and factors impacting post-retirement career choice of PBOR ex-servicemen, examine the effectiveness of pre-retirement resettlement courses on post-retirement second career choice and employment and impact of their aspirations from second career choices on the type of resettlement ultimately chosen by them.

1.8 RESEARCH GAP

The army accounts for 85 percent of the total defence forces alone (Behera, 2020), however research and studies until now have been limited to Air Force ex-servicemen with a very miniscule portion being on army ex-servicemen. Majority of Army PBOR (Personnel Below Officer Rank) retire at an early age when they still have a lot of financial obligations in terms of school fees for children education, marriage of siblings, or caring for elderly parents (Maharajan & Krishnaveni, 2015). Their pensions are insufficient to meet both their social needs and personal obligations. However, when they look for second careers, they quickly realise that they are neither qualified or talented enough to compete on an equal footing with civilian equivalents. They discover that they lack the necessary qualifications in terms of civil degrees. Project Gyandeep, which aims to award certificates to service personnel based on their period of service and progression tests, has failed to meet the civil recruiting qualifying requirements (Saxena, 2010). After retirement, ESM are not only looking for fulfilling their financial requirements but also social needs. Needs of ex-servicemen can be categorized as personal needs, family needs, and sociological needs. These needs are required to be identified, established and taken care off besides compensating for diminishing resources (Nayak, 2019). Majority of the jobs that are offered to ex-serviceman are either away from their hometowns/

villages, or laborious with long hours which they don't want to take at this critical juncture of their life. Therefore, most of the ex-servicemen settle for farming, small self-help shops etc at their home towns or remain unsatisfied with the jobs since these don't fulfil their sociological & physical needs. This aspect of impact of their social & physical needs on job satisfaction has never been identified and studied.

Ex-servicemen, besides these personal, family and social needs, have certain aspirations from their second careers when they transition to civil life (Lamba, 2018). These aspirations range from esteem and pride in the society to an assured second career option of their choice and stature (Taneja, 2016). What are these aspirations of ex-servicemen from their prospective second careers and the impact of these aspirations in influencing selection of a second career employment have never been studied and therefore, the same is proposed to be achieved by identifying these aspirations/ factors affecting post-retirement career choices.

PBOR retire after attaining specified age or limit of service based on their rank or by opting for premature retirement. The retirement age for army personnel varies according to their rank. When a PBOR retires after completing his age or limit of service as per rank, he is said to have retired after completing colour service. The rank wise age criteria or limit of service for retirement of PBOR is as given in Table 1.1.

Table 1.1: Rank Wise Age/Service Limit for Retirement

Rank	Age/Service Limit for Retirement
Subedar Major	54 years of age or 34 years of service, whichever is earlier
Subedar	52 or 28 years of pensionable service extendable by two years by screening, whichever is earlier
Naib Subedar	50 or 26 years of pensionable service extendable by two years by screening, whichever is earlier
Naik	49 or on completion of 22 years' service with colours extendable by two years by screening, whichever is earlier

Rank	Age/Service Limit for Retirement
Havaldar	49 or on completion of 24 years' service with colours extendable by two years by screening, whichever is earlier
Sepoy Group X	42 or 19 years of service
Sepoy Group Y	48 or 22 years of service

Note. Reprinted from Ministry of Defence Letter No F14(3)/98/D(AG) dated 03 Sep 98.

Personnel Below Officer Rank earn their pension at service of 15 years. Many army personnel opt out of army by applying for retirement prematurely on completion of pensionable service or even before, that is well before their slated retirement age. When PBOR retire before completing their age/service limit, it is referred to as Premature Retirement (PMR). Since, personnel who take PMR are younger in age, have children is younger age group, and have opted out from army due to extreme compassionate grounds they are likely to have different needs, different factors influencing second career choice and maybe different aspirations from second career.

There are more than 159 trades in the army. Each of these trades are specialized in one or the other task like missile control, riflemen, store keeper, radar operator, aviation technician etc. Adequate training is imparted to each individual based on his trade so that he achieves the desired proficiency. The training also includes leadership and management training. According to Chaudhary, 2019, "A good part of the USD 52 billion military budget is deployed towards training and skill building that includes all aspects of technical, cognitive and leadership. It is deplorable to spot a soldier who has gone through thousands of hours of structured and experiential training, who has guarded our borders risking his life every day, as a doorman at a five-star hotel". Unfortunately, ESM are being utilised in roles related to security or warehouse management which is under-utilization of their skills and capabilities. Neither the soldier nor the civil industry is aware of the exact skillsets retired PBOR possess and job requirement of the industry, which results in an acute mismatch between existing skill sets of ESM vis-à-vis industry job requirement matching and

this more often than not leads to sub-optimal utilisation or non-utilisation of such an experienced and skilled manpower. Trade wise skill mapping of various trades and their equivalent employability has not been carried out in any study.

A number of resettlement courses has been started by DGR which are presently aligned with Skill India Initiative. How effective are these courses in meeting the second career aspirations of the armed forces personnel has never been assessed or studied. Apart from the effectiveness of the entire resettlement course structure right from selection of the courses, their performance monitoring, timely derailment of the suitable candidates, etc, the availability of the second career options, the environment response to hiring of ESM, the actual aspirations of these personnel are the aspects which are envisaged to affect the entire cycle. Several studies have been conducted regarding human resource management of ex-servicemen but the following issues remain unaddressed: -

i) What are the needs and reasons associated with the choice for second career by PBOR after retirement?

ii) Factors influencing second career choices and aspirations of PBOR from second career needs to be identified and examined for ensuring enhanced resettlement and job satisfaction.

iii) Is there any difference in needs, factors influencing second career choices and aspirations of PBOR from second career for personnel who retire after completing colour service and who take premature retirement?

iv) Efficacy of training courses on obtaining employment and second career choices have never been measured, same was even pointed out by **Lok Sabha Secretariat (2018)** in their Ministry of Defence annual report, that "no records were being maintained to assess the job placement for the trained personnel".

v) Competence mapping of PBOR as regards their qualification, experience and trade and matching with Qualification Packs (QPs).

vi) Identifying employability of ex-servicemen based on trade domain and experience gained in service i.e., Store Keeper Technical (SKT) for management of inventory in warehouses.

1.9 NATURE OF STUDY

The current study has used both qualitative and quantitative method of research; hence the mixed-method approach is used. Mixed research approach has been adopted to assess the need, aspiration, efficacy of resettlement courses and prospects of resettlement of ex-serviceman in India. Both qualitative and quantitative approach was applied to gauge responses from PBOR which is the target population. The study targeted two strata's i.e., PBOR retiring within one year and ex-servicemen (PBOR already retired). Interviewing stage involved convenience sample of 30 serving PBOR and ESM and a final total sample of 1136 respondents was targeted for survey, and for regression analysis, PLS-SEM were used. Qualitative research, prior studies and existing questionnaires were used to develop the questionnaire for data collection.

1.10 DEFINITION OF TERMS

Termination of service by the Central Government. The services of a person subject to the Army Act, and rules made there under may be terminated in the prescribed manner by retirement, release, removal, dismissal or cashiering by the central government. (Indian Army Act, 1950) (Army Act Sec 19 and Army Rules 14).

Retirement. The term 'Retirement' refers to the case of an officer/PBOR eligible by the length of service or age to a retiring pension (MoD, 2000).

Release. Release of a person subject to the Army Act may be affected in accordance with release regulations for the Army in accordance with any other regulations as may be this Act. (Army Rule 16, Indian Army Rules, 1954).

Premature Retirement. Many army personnel opt out of service by applying for retirement prematurely on completion of pensionable service or even before, that is well before their slated retirement age. When PBOR retire before completing their age/service limit, it is referred to as Premature Retirement (PMR) (Army Rule 16B, Indian Army Rules, 1954).

Colour Service Retirement. PBOR retire at a prescribed age or service limit. The retirement age for army personnel varies according to the ranks. The service rendered while in active service in the Armed Forces is called “Colour” service and the minimum “colour” service necessary to earn a service pension is 15 years. When a PBOR retires after completing his age or service limit, he is said to retire after completing colour service (Defence Services Regulations, 2008).

Temporary Work. Often known as temporary employment, is a type of employment in which the working arrangement is only for a short time and is determined by the needs of the employer (Seyfarth, 2009).

Part-time Employment. A part-time work is one with less hours per week than a full-time one. Rotational shifts are common. Workers are classified as part-time if they work 3-4 hours per day on a regular basis (Part Time Job, 2020).

Full-time Employment. A full-time job is one in which an employee works a certain number of hours determined by their employer. Annual leave, sick leave, and health insurance are common perks of full-time employment that are not often available to part-time, temporary, or flexible workers (Seyfarth, 2009).

Full-time Government Job. A job in which the employer is a central or state government and employee enjoys all the pay and perks offered by the government. It is a position in a government agency or organisation that performs government-related tasks (Seyfarth, 2009).

Self-Employment. Working for oneself rather than for an employer is referred to as self-employment. Self-employed persons, rather than being hired by an employer, find employment on their own and make money through a skill, a business, or an enterprise that they own. Self-employment for the study it includes any activity which is undertaken for oneself that generates some income like farming, small business, tuitions, own dairy, poultry farm, etc (Self Employment, 2021).

Volunteer work. To conduct or render a service out of one's own free will without getting paid (Voluntary work. (n.d.)).

Ex-servicemen. “Is a person having served in the Indian Union's regular Army, Air Force, and Navy at any level and been retired or dismissed with pension, or on medical reasons related to duty, or was released owing to a reduction in establishment. It also comprises Territorial Army soldiers, such as pensioners with continuous embodied duty or broken periods of qualifying service. For the study ex-servicemen and veterans is being used as one and the same with only one difference that trainees who were boarded out during training are excluded from the definition of veterans” (DOP&T, 2012).

A large number of soldiers retire every year, who are not only skilled and talented but also an asset that can be used for nation building. The soldiers are retired in their youth, as this is the requirement of the army, they are the ones who bear the brunt of unsettlement due to this necessity. There are more than 154 different trades, having different skill sets, however all are judged & evaluated in one pedestal due to ignorance of corporate world and partially due to non-transferability of military skills. In spite of conducting resettlement courses, reservations in government jobs and ESM employment schemes, challenges and difficulties have grown tremendously in recent years, and needs and aspirations of ESM remain unsatisfied especially with regard to second-career employment. The majority of previous research in this field is directed towards problem identification and not directed towards problem solving. The present research draws from this gap and takes this field of research forward by guiding the emphasis of the researcher on resolution of the employment problems faced by ex-servicemen.

Chapter – 2

REVIEW OF LITERATURE

Defining retirement has become more convoluted as people end primary careers yet choose to continue working. Traditionally, an individual was considered retired based on non-participation in the workforce while collecting income from pensions, social security, and other retirement plans (Ogums, 2010). Traditionally, an individual was not retired when compensation was received and there was no additional income from pensions, social security, or other retirement plans. Today, many people do not fit into that traditional definition of retirement (Maestas, 2010). Some retire from careers from which they receive pension yet they work full-time for many years at other jobs or careers; some people collect a pension and continue part-time work, thus defying a traditional retirement lifestyle.

Only a few studies have been conducted in India to highlight and tackle the concerns of ESM resettlement into civilian life and their rightful need for a second career. An attempt has been made to review similar studies to have theoretical background using various publications, journals, magazines, books, newspapers, statistical reports, internet, etc., which help the scholar to broaden the knowledge and to identify requisite research gap. Efforts are made to prepare list of relevant material and procure them to have conceptual clarity which is sub-divided into various section which are as follows:

2.1 HISTORICAL PERSPECTIVE

The present theoretical frameworks offer a variety of viewpoints on the reintegration of military veterans. To begin with, deprivation and subsequent compensation theory advocates that the government has an obligation for the causes and consequences of ESM resettlement (Kishore, 1991). As it is in any other organisation, retirement is associated with reduction in monthly source of income, gratitude, military standing, direction and stability, contacts/ friends, independence or assertiveness, and so on, all of which contribute to a slew of socio-economic and psychological issues. (Singh,

1985). When recruits join the Army, they are teenagers or in their 20s, and hence at that time are not in correct position to comprehend their prospects after their retirement. Furthermore, ESM tend to often weigh their current situation with that of their peers who are working in public and other industries. As a result, veterans in today's socio-economic environment feel bereft of authority and status.

Army personnel after retirement should not be left on their own in their search for a second job. When veterans are about to be released from the military, the government should be responsible for finding them a suitable civilian employment so that they can support their families and live a decent life (Kishore, 1991). Comprehensive resettlement of ex-servicemen is required at the macro level to preserve the morale of military personnel. If veterans' resettlement is ignored, the nation's bright youth may be discouraged from joining the forces.

The prevention of deviant individual/collective behaviour theory highlights the onus of the policy makers and society towards the wellbeing of veterans (Kishore, 1991). The incidents of delinquent behaviour among ex-servicemen are not rare to find from the mass media. Even though such events may occur once in a while, they have an enduring impact on the minds of the citizens about the image of ex-servicemen in general. This is further aggravated by the fact that such deviant behaviour by persons who belong to other sections of the society may not have lasting impressions, compared to that of the veterans (Kishore, 1991). Such aggressive behaviour by the veterans may be attributed to their struggle for resettlement coupled with the stress of dislocation in a relatively unfamiliar society. Therefore, the government needs to be proactive in addressing the problems of ex-servicemen to prevent any untoward actions by veterans.

On the contrary, workforce management philosophy highlights that the nation incurs financial loss for not employing skilled workforce like ex-servicemen (Kishore, 1991). It costs money for training and moulding the recruits into soldiers. Furthermore, releasing such highly-trained persons from service at an age when they are physically and intellectually active as well as professionally efficient, results in a huge drain of country's assets. ESM also face the harsh reality and shift from

undertaking the task of security of nation to fending for support from civil administration. ESM should not have to focus their efforts for proving their talents and certifications in order to get work.

Personnel in the military forces are not exposed to mainstream society's socio-economic, political, and technical advances during the majority of their service. As ex-servicemen grapple with the reality of civilian life, the civilian community has its own influence on veteran reintegration (Kishore, 1991). Since, ESM had disciplined and structured way of working, unlearning and re-learning skills essential for second career takes time and resources. Though, with appropriate guidance and groundwork, majority of the ex-servicemen can be turned into promising magnates (Subramani, 2014). Varied resettlement thought processes and approaches are aligned to the same cause, and in order to achieve a timely and satisfactory resettlement, all stakeholders must work together.

A prior study in India (Singh, 1985) on the resettlement problems of ex-army officers discovered that greater number (84.28 percent) believed they had not benefitted from current resettlement infrastructure. The study also revealed that the government entities in charge of resettlement lacked authority and were outdated (Singh, 2005). According to the report, many of the ex-servicemen lived in remote areas and were ignorant of the resources available to them (Uppal, 2011). Therefore, present study, takes holistic view point, and hence is not only focused on second career but also includes practicality and effectiveness of resettlement courses, which are relevant in the present context.

2.2 RETIREMENT THEORY

Number of well-established concepts (e.g., role theory, life-course perspective, rational choice theory) bring out the rationale as to why and how someone who has retired revisit to work. Lytle et al., 2015, reviewed theories concerning career development with special focus on superannuation. The varied theories selected and are associated to second career employment and which are frequently cited and used are as follows: -

Table 2.1: Theories Associated with Second Career

S/N	Theory	Developer	Retirement Career Stage	Work Satisfaction	Retirement Choices
1.	Theory of human motivation (1943)	Maslow	✓		✓
2.	Social Cognitive Career Theory (1994)	Lent, Brown, & Hackett		✓	✓
3.	Theory of Work-Adjustment (1964)	Dawis, England, & Lofquist		✓	✓
4.	Disengagement Theory (1960)	Cummings, Dean, Newell, & David			✓
5.	Continuity Theory (1989)	Atchley		✓	✓
6.	Role Theories of Retirement (1936)	Mead and Linton	✓		✓

2.2.1 Theory of Human Motivation (Maslow, 1943)

The never-ending needs of people are structured goals and aspirations, according to Maslow (1943). Needs begin with physiological needs, divided into five steps; biological needs i.e., water, food, air, rest, etc. all provide human body with chemicals of need. One never thinks of any other needs without satisfying them. Having considered large viewpoints, Latham and Pinder (2004) pointed out the interest linked to Maslow's theory. Physiological needs like hunger and thirst are not examined in detail in this study since, in principle, we consider that by receiving pension after retirement, all retirees have already fulfilled such basic needs. The subsequent step is safety need. Peaceful and tranquil environments provide people with stability and they do not want to change their life (Latham & Pinder, 2004). It could be challenging to deal with unstable, weird, unknown, risky, and uncontrollable circumstances. PBOR would have built a safe and secure environment in the regiments having served in that environment for a long duration. Desire to preserve a social link, anxiety of unaccustomed status (retirement process), even

having a lower pension than working hours, etc. makes veteran feel insecure and motivate him/her towards familiar zone.

As the third factor, love needs represent aspects such as fitting well in a society, associate with a social and friend circle, children, family members and relatives (Maslow, 1943). After retirement, a ex-servicemen may feel completely lonely, disconnected, left alone, seeking to maintain a good relationship, and may eventually return to work. It might play an important part but was one of the factors for returning to work. In addition to the safety concerns, emotional needs, particularly the desire for a social circle, can be major factors influencing going back to work. The fourth factor in the hierarchical system is the need for esteem. Ex-servicemen may perceive retirement as a loss of pride and self-esteem. Discontinuing working might be equated to a loss of value to the company and, consequently, to society. Society is viewed as an approving element for them in terms of usefulness, which may lessen respect for retirees (Venneberg, 2005; Seyfarth, 2009). Finally, troubling circumstances push individuals to take the essential measures toward getting a job, going back to work, or remaining unretired. Self-actualization is Maslow's final and highest phase. It is possible that one will not reach the peak of the professional ladder while working full-time. Though that may take several years for an individual to achieve self-actualization, it may create social ties and partnerships (Yeung & Zhou, 2017).

Ex-servicemen's physiological needs are taken care of by the pension they earn. However, after retirement safety, social needs, self-esteem and self-actualization become predominant factors that dictate ex-servicemen decision for second career choice. During this phase of life, social needs like children education, marriage, family commitment etc are at its peak and since retirement also entails loss of pride and self-esteem, need for self-esteem is another important factor.

2.2.2 Social Cognitive Career Theory (1994)

The theory further develops upon Bandura's social cognitive concept. Bandura (1986, 2011) adopts triadic interchangeability of personal, his behaviour, and the environment. Lent, Brown, and Hackett (1994) presented three social theoretical

frameworks that are especially relevant to career development: Beliefs in one's own ability to succeed, result expectancies, and result visualizations. Personality beliefs describe a person's individual perceptions of his own ability to carry out a specific behaviour, and they are thus domain-specific. Result expectancies are individuals' views about what would be the after effect of an action, it may be physical, interpersonal, or self-evaluative in nature. Goal representations give out the indication to indulge in that particular behaviour. Peoples' self-efficacy thoughts are found to influence outcome expectancies because they anticipate good consequences of behaviour which they believe they are capable of achieving (Bandura, 1986; Lent et al., 1994). Self-efficacy and result expectancies are also likely to have a role in the creation of interest in a particular vocation or profession. Individuals are more susceptible to develop special interests if they believe they can succeed at the activities involved and expect positive effects from their activities (Bandura, 2011). Furthermore, acquired interests impact intents to engage in particular profession activities since the behaviour will expose the individual to occupations that he or she enjoys. Intentions also are formed depending on one's ability to perform well and anticipate benefits. Stronger behaviours improve the possibility of the behaviour being carried out; hence these intentions will have an impact on real planned efforts (Ajzen, 1991). As a result, intentions derived from self-efficacy, expectancies, and interests form a motivational package that propels future activities (Ajzen, 1991; Lent et al., 1994). This concept is widely used to judge behaviours and areas related to career planning. Wöhrmann et al. (2014) proposed that occupational self-efficacy, result expectancies, and interests, intentionally and unintentionally predict post-retirement career choices and what one plans for transition. The researchers discovered that retirees' intentions to remain with the same firm after retirement are connected to workplace support networks and current physical requirements. Ex-servicemen are likely to opt for second career which is similar to what they have been doing in army like security related job, and the ones that interest them like sky diving trainer etc. External restricting variables, such as pensioner health and kind of job, may also impact career success expectations.

2.2.3 Attribution Theory (1958)

The study of how people perceive events and how it affects their thinking and behaviour is known as attribution theory. Weiner and colleagues (e.g., Jones et al, 1972; Weiner, 1974, 1986) established a theoretical model that has developed a significant research paradigm. Heider (1958) is the creator of psychological theory of attribution. According to attribution theory, individuals strive to figure out why individuals do what they do, or ascribe reasons to behaviour. When someone is trying to figure out why someone else did something, they may assign one or several reasons to that behaviour. An attribution is based on a three-stage process: (1) the person needs to experience or watch the conduct, (2) he needs to believe that it was conducted voluntarily, and (3) the person must assess whether other person was compelled to conduct the behaviour.

Weiner's attribution theory was centred on accomplishment (Weiner, 1974). He recognized the most essential aspects influencing accomplishment attributions as talent, effort, task complexity, and chance. Three causal variables are used to classify attributes: locus of control, stability, and controllability. The defining element determines whether or not the reasons change with time. As per attribution theory, ex-servicemen overall attributes and life experiences will have bearing on second career choices and decision to work after retirement. Ex-servicemen dispositional attribution are inherent qualities like achievement, self-esteem and environmental attribution like health, economic, and social factors. These attributions are likely to influence ex-servicemen in their decision for second career. PBOR retire either based on their colour service or take premature retirement. These two categories are likely to have different attributes and life experiences, however resettlement programmes are common for both these categories. The two PBOR categories of retires i.e., PBOR who have taken PMR and those retired based on coloured service are likely to have different needs and aspirations, hence different second career choices.

2.2.4 Theory of Work Adjustment (TWA) (1964)

According to this theory, career choices are decided based on an individual's fit with their environment, and both employee and the organization make these choices. Individuals try to adapt to their workplace or pursue new job depending on the level of happiness with their job, according to Dawis and colleagues (1964). Employers also give stimuli (e.g., appreciation, and raise) depending on his level of satisfaction. The TWA was amongst the initial concepts which could associate with retirement choice process, according to Harper and Shoffner (2004). Irrespective of age, Internal and external metrics of fit, which are based on how well individual talents and demands meet the environment's needs and reinforcers, are frequently used to measure job satisfaction. Ex-servicemen who are well qualified and have skills that are required in the civil are likely to have smooth transition as both the factors i.e., person and environment are in harmony. However, if anyone of the two or both are dissatisfied with the outcomes, there would be a requirement for adjustment and will lead to dissatisfaction.

2.2.5 The Disengagement Theory of Aging (1960)

Elaine Cumming was the one who originally proposed the disengagement hypothesis of ageing in 1960, which was later expanded by Cumming and Henry in 1961. They were the first one to establish a trans-disciplinary and explicit theory of normal ageing, as opposed to ageing marked by progressive deterioration (Achenbaum & Bengtson, 1994). They proposed that elderly people collaborate with their communities through a gradual process of mutual separation, or disengagement.

They suggested that when more links between old people and their social environments are broken, they undergo changes in behaviour and relationship for example social relationships become more casual and horizontal. This phenomenon benefits the elderly as they become older, they lose ability, knowledge, and strength, making it difficult for them to stay active and involved in their social relationships. Disengagement of elder people in the hindsight is also required as it frees job opportunities for the young, continues the cycle of training to be able to hold higher

positions. As, army require young and physically fit force, PBOR retire at an early age. It also ensures that individuals are withdrawn before their skills deteriorate and effectiveness at work reduces (Achenbaum & Bengtson, 1994). The disengagement hypothesis is functionalist because it protects the wider social order from disturbances caused by the elderly's deaths (McPherson, 1990). The ageing model is linked to modernization theory since it asserts that the elderly's status must inevitably deteriorate as society's efficiency rises in tandem with its modernization. As a result, the elderly's disengagement is a natural occurrence (Moody & Sasser, 2020).

Some study contradicts Cumming and Henry's (1961) claim that older people have limitations in terms of what they can accomplish and how motivated they are to participate, as well as the roles that the social structure allows them to play. Maddox (1963) compiled empirical evidence demonstrating that certain elderly people may retain high morale even when they are deprived of activity and social engagements. He went on to say that "as people get older, social participation is less likely to be connected to high levels of morale since less social engagement leads to less critical assessments and sanctions from others, which can be upsetting for the elderly".

Despite the fact that Maddox (1963) discovered a general positive link among activity and morale, he termed this relationship is not inevitable. Tallmer and Kutner (1969) discovered patterns of disengagement in an older population in the United States, which they ascribed to the considerable physical and social pressures that come with ageing and have a significant influence on older people's lifestyles. McMullin (2000, 2010) highlights holiest approach where in gender, age, race and class have interconnected structures and their affect need to be analysed considering them all together and not as separate and individual entities. Structural variation due to any reason between two persons will take them to two separate life paths (McMullin, 2000, 2010). The longer the two people have been together, the more lifetimes they will have shared during which their life paths will have diverged. As a result of the interaction of social structural factors, there is more variability among the old.

The notion of disengagement has been criticised from a variety of angles. A person may disengage from one role so that he can engage in another activity (Moody & Sasser, 2020). Cumming and Henry (1961) suggested that elderly should constantly find new activities that are similar to what they have been engaged in to keep them motivated and engaged. The Disengagement Theory of Aging support retirement as it allows younger soldiers to replace older workforce, as they are more fit and efficient, which is the requirement of the army for field deployment. However, critics suggest that ex-servicemen need to change role and after retirement engage in another activity to exploit their skills and to keep themselves motivated and engaged. Ex-servicemen depending upon their trade and skillsets, age and motivation are likely to be engaged in post-retirement second career.

2.2.6 Activity Theory of Aging (1961)

The theory advocates that elder people who remain socially active are able to adjust to transition later in life and are happier and healthier than individuals who disengage in their social roles (Cavan et al., 1949). According to activity theory, psychological and social requirements of older individuals are same as that of younger people. Also, social disengagement which is preserved at old age is inconsistent with the requirements of ageing person. After retirement or social disengagement, they may feel identity crisis, poor self-respect or separation. The theory propagates that people who are most likely to age well will stay active throughout their middle and later years of life by engaging in useful responsibilities in society and filling positions that would be lost as they get older (Diggs, 2008).

Based on the theory, ex-servicemen who remain engaged and active after retirement are likely to have a smooth and happy transition. The more ex-servicemen are active post retirement, more is the satisfaction level and are likely to lead a happy life. Relating the activity theory to post-retirement employment suggests that upon retirement individuals find other activities that will give direction and purpose outside their previous career.

2.2.7 Continuity Theory of Aging (1989)

Older people attempt to uphold or preserve existing routine that they have been following by applying familiar strategies as per continuity theory of aging. The basic premise of continuity theory is that experiences and behaviours are carried over as one grows old, such that their activity and engagement is a replica of how active they have been in their younger days. Accordingly, "Individuals adjust to old age by maintaining a degree of continuity with their previous lives in terms of their engagements, social interactions, lifestyle, and hobbies (McPherson, 1990). Continuity theory suggests a process of evolution as people become older; change happens, but it is affected by the individual's past and occurs within the confines of a fundamental structure that remains constant throughout time" (Atchley, 1989).

The continuity argument, which is founded on the idea that middle-aged and elder individuals seek to keep their internal and external patterns while making important decisions about themselves and their surroundings, is also connected to reasons for retirement and post-employment. They tend to use their prior life experiences to mould themselves as well as their social surroundings. Evolve with the past are combined to create continuity. The definition of continuity is that it is prone to altering and re-shaping the individual life style as a result of previous personal experiences (Atchley, 1989). For a variety of reasons, continuity is a recommended technique for coping with ageing. According to the continuity thesis, people who have been profoundly committed in their job would continue to pursue their daily goals by engaging in things that they value greatly. The workplace provides an opportunity to keep up with daily tasks while also engaging in social interaction with co-workers, elders, and other business connections. Newly developed social networks may help to reduce the potential problems that come with retirement and encourage people to work rather than retire. After full-time working, retirement with bridging employment may be described as a chance to maintain social networks and familiarities (Bonsdorff et al., 2009). However, it is crucial to emphasise that continuity theory does not eliminate the uncertainty, worry, and anxiety that retirement brings. Fostering continuity, on the other hand, is crucial for retirees' psychological well-being. Furthermore, retirement should be viewed as a new way of

life, comparable to earlier life stages, rather than a source of worry (Wang, 2007). In the interim, consistency and maybe bridging employment might help to alleviate an unclear retirement process. “Individuals with higher degree of human resources are more likely to adopt the continuity idea in the post-retirement job process”, according to Kim and Feldman (2000).

As it relates to post-retirement employment, the continuity theory advocates that people having high career identification are more likely to seek their continuity through some type of employment or work involvement (Atchley, 1989; Kim & Feldman, 2000). The continuity theory suggests that ex-servicemen, who had been following a set routine throughout their service and have been deeply involved in their tasks in regiments, will maintain their routine and will continue to engage in activities which they value highly i.e., a paratrooper even after retirement is likely to engage in skydiving or related adventure activities or related work. A second career, provides the necessary environment for the ex-servicemen to maintain daily routine and engage in social interaction with their colleagues and seniors.

2.2.8 Role Attachment Theory (1936)

Role theory was developed based on the research work undertaken by George Mead (1913) and Ralph Linton (1936), and advocates that people's roles are linked to their social situation's behavioural demands and impact their self-perception. Roles were tied to stature as well as other social ties such as age, gender, race, and financial level, according to Linton (1936). Although Linton (1936) did not explicitly address the detrimental effects of prejudice and discrimination on roles, he did look at how these cultural constraints affect people's lives. Cottrell (1942) was also one of the first researchers to apply role theory to different phases of life based on age and gender. He also suggested that society has a role in these phases or transformations.

As people progress in their career and retire, they play various roles during this journey, according to George (1993). The premise of role attachment theory is that multiple social attachments provide people with social support and additional resources that have beneficial outcomes, particularly in their health. When

individuals define themselves with a diverse set of roles, they have a higher chance of adapting to change and to experience a greater sense of well-being than those who limit the self-identifying roles (Barnett, 1999; Moen et al., 1995).

Ex-servicemen fit well within the three sub-dimensions of the work-role-attachment theory: job involvement, company identification and professional attachment. Ex-servicemen has a high degree of job involvement, value their role as part of nation building, has a high degree of identification and hence is more likely to remain involved in work.

There are varying theories on the topic of retirement; however, most are economic or financial theories, theories on aging, or various theories from philosophy, gerontology, and psychology that have been applied to the effects of retirement. For the purpose of this research, the discussion will be on career and lifestyle theories currently applied to post-retirement employment. A comprehensive theory on post-retirement employment does not yet exist.

Because they more comprehensively support the theoretical foundation, conceptual considerations are limited to three basic theories: attribution theory, continuity theory, and human motivation theory. It connects with continuity theory of ageing because it recognises that characteristics of people's pasts, affect their job activity in later years as they strive to build a retirement lifestyle that is in line with their earlier engagements. Human motivation theory and attribution theory aid in comprehending the motivational and cognitive aspects of human behaviour. Continuity theory may also give insight on the retirement process by linking post-retirement work, thereby complementing two theories. We may utilise attribution theory to describe the world and figure out what causes an occurrence or behaviour (Neal, 2015). As a result, the structure of behaviour is largely determined by prior experiences. According to Wang and Shi (2014), the collection of general traits and personal experiences can have a significant impact on a person's retirement and relating to employment procedures.

To summarise, post-retirement employment is becoming increasingly crucial (Fasbender et al., 2013). The majority of people opt to work after superannuation or

later in life (Maestas, 2010). The literature on post-retirement is also booming, and it is approached from a variety of angles. This study, will probe into the specifics of military participants' responses to identify needs of ex-servicemen after retirement that compel them to take second career and their aspirations from second career employment.

2.3 SOCIAL RELEVANCE OF RESETTLEMENT

Ex-servicemen resettlement is a complicated socio-economic management process with many elements and challenges to consider. They include a wide range of institutions, including the government, administration, armed forces, numerous economic sectors, and non-profit organisations. The extent of resettlement has influence over the person, his household, and society as a whole. As a result, gaining a better and broader understanding of the applicable resettlement management is critical. Abraham Maslow's (1954) motivation theory ranked human needs with a hierarchy from low to high. Koontz and Weihrich (2010, p. 287) define motivation as ''a general term applying to the entire class of drives, desires, needs, wishes and similar forces'' that induce an individual or a group of people to work. Identification and assessment of veterans' socioeconomic needs and their motivation for fulfilment of the needs are vital for effective resettlement. The models, socioeconomic need continuum and motivation in resettlement, are developed by identifying noteworthy needs in resettlement through first hand experience, previous writings, and interaction with the veterans. PBOR are mostly released from the military when they are in their late 30s or early 40s. Thus, they have at the individual or micro level ongoing socioeconomic family responsibilities. As the average age of marriage for these soldiers is late 20s or early 30s, most have children to educate when they leave the armed services. Ex-servicemen also must fulfil the obligation of arranging the marriage of their children. Some veterans also have responsibility for their aged parents and may need to assist siblings. The ability to fulfil these obligations is challenged by the partial withdrawal of privileges and facilities after retirement.

Dineshchandra Balooni (1990), another researcher from Uttar Pradesh's Rohilkhand University carried out a study on the social facets of ex-servicemen. His study,

originally in Hindi, was titled “Garhwal Mandal Mein Sevanivrut Sainikon Ka Samajik Samayojan” (Sociological Facets of the ex-servicemen in Garhwal Region). He investigated the issues of ex-servicemen in Uttar Pradesh's Garhwal region from various perspectives, including the social aspects and the re-integration of retired Defence personnel into society. His research was based on 400 respondents who were chosen at random for personal interviews and scheduled questionnaires. It recognised that ex-servicemen who return to their villages after their retirement and settle have no difficulty adjusting to rural life with its customs and culture. Those who settle in metropolitan areas and cities encounter a number of challenges in transitioning to urban living and the fast-changing style of metropolitan living.

In comparison to army veterans, ESM of IAF and Indian Navy have superior academic and technical capabilities, English proficiency, and urban inclination, according to Kishore (1991). However, in today's socio-economic environment, this difference is rapidly dissolving**.** Most ex-servicemen have a tough time adjusting to civilian life due to the idiosyncrasies of military service. In addition, many service members, their families, and veterans are unaware of what is available to them or how to obtain it.

Soeters & Winslow (2003), emphasized how military personnel's distinctive contributions reflect their one-of-a-kind contract of infinite responsibility with the government: the need to risk – even lay down – their lives while using lethal force against enemy forces, and to expect their subordinates to do the same.

Dandeker et al., (2006), The manner that states acknowledge the contributions that the women and men of the armed services make for their nation and offer help and care after they leave the army as veterans is an essential component of civil-military relations. Veterans' age, family status, branch of service, conditions of release, and a variety of other aspects of their post-retirement life like activity, health, job preference, are all taken into account by the governments. Ex-servicemen resettlement is important in all cultures, regardless of their degree of development. The discharge from the military forces is related with a sense of deprivation in emerging cultures. Veterans in underdeveloped cultures, on the other hand, are

unlikely to feel impoverished in comparison to their private sector counterparts. The same may appear to be true for veterans in affluent countries with a plethora of options for relocation. However, such veterans seek relocation in order to retain their quality of life in civil society. As a result, social concerns must be prioritised in any resettlement administration, with a focus on socioeconomic and cultural factors.

According to Brig RK Sharma (2015), our ex-soldiers are faced with the dilemma of changing careers because it involves adopting/changing skills for an entirely different environment. He identified the following needs for ESM to be engaged even after retirement:

- **Productive Years:** Retiring in late thirties for PBORs (Personnel Below Officer Ranks), there is 15-20 productive years still left with the individual based on the rank he retires. These years must be utilised fruitfully. Keeping such trained and productive manpower unoccupied can lead to obvious problems of being picked up by unwanted elements or may even cause psychological problems.

- **Financial Security:** ESM are paid only 50% of the last salary drawn in the armed forces as their pension. Phadatare (2003) found that for an overwhelming majority of 83% ESM, their pension was absolutely insufficient for their survival. PBORs need to serve for a minimum of 15 years to be eligible for pension. Although pensions are revised by the Central Pay Commissions every 10 years, the pension of ESM released in the past is not equated with that of their counterparts released later. As a result, veterans who retired earlier receive a much smaller pension than those who retired more recently (Behera & Nayak, 2021). With a meagre pension as their main source of income, ESM face enormous difficulties to making ends meet and sustaining an expected quality of life. Veterans also receive a government bonus (gratuity) of about a year and half's pay, which is even true for a veteran with 20 years of service. Therefore, on the one hand, ESM need to fulfil enormous responsibilities, and on the other, they have limited resources to manage the same.

- **Social Liabilities**: Fulfilling family liabilities viz old parents, children's education and construction of a house needs additional resources. Add to this the breaking up of the joint family system, ex-soldiers have to seek their own establishments. During service, a soldier moves every two to three years to a new location which unsettles the family. Post retirement, they all look for stability nearer home and organisations must take this into consideration.
- Personal administration becomes an individual's responsibility whereas in service it was taken care of to a large extent.

Moreover, one of the important issues for a veteran is the necessity of acquiring a house for his family. Thus, ESM must search for a civilian employment to augment their earnings. In addition, because many of veterans were away from their family and area of origin during their military service, they wish to spend quality time with their family, friends, and relatives. Therefore, social needs play a significant role in resettlement of veterans. Maharajan and Krishnaveni (2016), identified the following needs in resettlement of veterans:

i) children's education.

ii) Marriage of son(s)/daughter(s).

iii) Caring for aged parents.

iv) Getting a civilian job (or business).

v) Acquiring a house (for the family).

vi) Purchasing a car (for own use).

vii) Assisting one's brothers and sisters.

viii) Regular income from savings.

ix) Spending time with family (spouse and children).

x) Living in the place of origin (with relatives and friends).

Verma (2016), It becomes the responsibility of the system to embrace and support an experience and skilled workforce while he is in the transition to fit into a new social structure. Due to lack of exposure and strong social fabric of defence, ESM are extremely sensitive and empathetic towards newly formed social bonding.

Bartee and Dooley (2019), undertook a study to understand better the transition experiences of African American veterans, their participation in the Transition program, and the challenges they face obtaining employment and higher education after military service. The participants expressed the importance of family during their transitions, but they need help to better understand civilian careers and employment before leaving the military. The veterans expressed their concerns about employment as they transitioned because of their desire to take care of their families financially. Furthermore, African American veterans need career counselling to help them understand their transition experiences and help to prepare an adequate resume that translates their military skills into a civilian job match.

Alonso et al. (2021), provides an insight into how to build an effective network when transitioning from the military to the civilian workforce. The study identifies four types of network contacts that Veterans may include in their networks: family members, other Veterans, civilians, and formal resources persons. Furthermore, it describes the social resources they are likely to receive from these contacts (e.g., love/friendship, information, services, status, money, and goods) at each stage of the transition (e.g., approaching the transition, managing the transition, and assessing the transition) as well as practical suggestions for Veterans to connect with these network contacts. Additionally, it explains how the resources provided by network contacts enable successful role/ identity transition.

2.4 EX-SERVICEMEN (ESM) AS A RESOURCE FOR NATION BUILDING

Skirbekk (2004) found that work performance begins to decline at the age of 50, however, salary gains last practically a lifetime. Productivity declines with age are most pronounced in professions that require problem thinking, learning, and speed,

whereas older workers retain a reasonably high level of productivity in jobs that need experience and linguistic ability.

Taneja (2016) conducted empirical research on second career options of ex-service personnel in India with its scope comprising the employment avenues for ex-servicemen only in the corporate sector. The goal of this research was to, firstly, determine the HR requirements of the Indian corporate industry in both numbers and competencies desired by them and, secondly, to investigate the efficiency of the existing resettlement equipment towards meeting the HR requirements of the Indian corporate sector. The research concluded that the Indian corporate industry is not using the trained and skilled human resources released by the Indian Army due to the lack of an optimal resettlement system and army-industry interface.

Sofat (2016) in his Monograph "Human Resource Management in the Armed Forces: Transition of a Soldier to a Second Career" concluded that "nation will grow if we are able to effectively utilise and employ skilled, dedicated, and trained resource by means of assured transition to a second career after retirement. With availability of vast and varied experience not only in human resource but also in leadership gained during military duty, they will be invaluable educators and administrators for the "Make in India" initiative. This will also ensure that the youth have the incentive to join the defence forces and there would be assured second career opportunity and possibility to work until 60 years of age. Retention will also be aided by environmental knowledge". "It will serve as a powerful motivator to enhance educational credentials, technical certifications, and abilities, therefore raising the general level of services, fostering healthy competition for advancement within the military, and providing better-qualified personnel", as envisioned in Indian Army Doctrine published by Headquarters Army Training Command (2004).

Sudha (2016) concludes that every year, a large number of Indian military personnel retire. Huge part of the defence expenditure is incurred on training them and making them learn skills. Since the soldiers retire in their most productive age, these capabilities are underused. They also possess exceptional leadership abilities,

integrity, and commitment to duty. Once they leave the army, these trade skills and experience, if not utilised after retirement, will lead to wastage of both technical and behavioral skills.

Sudha (2018) brings out that "ESM community is a vibrant, forward-thinking, and adaptable group. They provide a diverse set of talents and experience. Throughout their military careers, each branch of the services will gain expertise in a variety of disciplines. They've also picked up a lot of soft skills. Because of the attitude and underlying attitude of working hard that they established during their tough and ongoing training, they have succeeded in every profession". However, this talented and skilled pool of manpower if not employed results in not only economic loss but also incur intellectual and loss of human resource. Hence, these highly-skilled human resources must be utilised at an individual and national level.

Maharajan & Krishnaveni (2017) studied satisfaction of IAF ESM as regard resettlement structure, with a focus on ex-servicemen of Tamil Nadu. This study found average satisfaction as there are a number of resettlement facilities that need to be improved in order to achieve optimum performance. The current bureaucratic ecosystem needs a revamp in order to meet the ESM satisfaction as regards resettlement and allied services.

Based on the above literature, it can be stated that tremendous skills and talented workforce in terms of ESM is not being utilised and due to limited opportunities and flawed policies veterans presently have limited role in nation-building. There is a significant financial burden to the nation and society as a result of governments' failure to employ these ESMs in their productive age and this resource requires better management and needs to be gainfully employed.

2.5 NEED FOR SECOND CAREER / WORK AFTER RETIREMENT

Ex-servicemen have served the nation and have given their prime time of their life to the organisation. When they retire, they find them self at cross roads where on one hand they need financial backing to support their family and on the other hand social

responsibility like taking care of aged parents, children marriage, desire to stay with family and home is at prime. Since, they retire young, they have working age and like to keep themselves occupied to stay healthy or active, they have such like personal needs. Ex-servicemen have special needs and hence need special management as he had been away from the family and social network and number of factors play up in his decision for selecting a second career.

Retirement is an important life phase that flags a truly incredible finish of lifetime work and responsibility. Retirement has been traditionally understood as pulling out from business or profession for more freedom, have time for leisure for oneself or to find time to recover form health issues (Atchley, 1982). Retirement in most of the organizations is accompanied with pension.

Retirement marks a sharp reduction or cessation of lifetime work effort life (Maestas, 2010). His study "Back to Work: Expectations and Realizations of Work after Retirement", has brought to light, an interesting fact about the behaviour of retired persons, that over time having spent some time at home, many people tend to repeal their retirement choice and take up some employment or start their own work. This reversal of decision can be attributed to financial difficulties, uncertainty, inactivity in life, boredom and drop in social status.

Gonzales (2013), has identified various important factors which compel or motivate retired personnel to work, such as family commitments and social bonds, responsibilities, providing care and the retirement experience. By and large this examination exhibited how the non-appearance of key monetary assets—annuities and retired person medical coverage—were main considerations that added to retired personnel getting back to work. Human and social capital made a difference. Individuals with more elevated levels of human resources (well-being, more skilled experience) and social capital (work of conjugal status, dynamic nurturing) empowered retired personnel to get back to work. Approaches that encourage and provide opportunities to veterans may thus improve the financial and social states of retired people. Adaptable work choices and senior social status improves the possibilities of veterans getting back to work (Gonzales, 2013).

In retirement, organisational and individual motivators are important (Gallagher, 2006). Attaining retirement age and earning government managed retirement benefits; need to spend quality time and more energy with the family; exhaustion or wear out; desire to change the profession, and medical problems can be considered as a portion of the individual aspirations. Additionally, being burnt out on the workplace; having issues with colleagues; absence of challenge and upsetting working conditions can be classified under organizational motivators (Neal, 2015; Gallagher, 2006; Venneberg, 2005; Matour & Prout, 2007).

Also, Wang and Shultz (2010) brought up the purposes behind retirement and their impact on retirement process. Reasons can be classified as individual aspects (demographic attributes, needs, and qualities, character, information, aptitudes, and capacities, perspectives toward retirement, well-being, and monetary conditions); as work and organizational aspects (organizational history, work qualities, work mentalities, vocation connection, age generalizations at work, adaptable occupation choices, monetary motivators); family factors (family support, conjugal and subordinate consideration status, conjugal quality, life partner's employment status); and financial aspects, accepted practices, current financial conditions, future financial patterns, government managed retirement framework and government strategies and projects. These components are all identified as antecedents of the retirement transition cycle.

In 2005 Reynolds, Ridley and Van Horn completed interviews with 800 adult workforce members in the United States. According to their research, 70% of those interviewed expect they will continue working after retirement (Reynolds et al., 2005). Only 13% of those interviewed expect they will not work at all upon initial retirement. Approximately 15% of these people expect to start their own business. Of the 70% who believe they will work at least part time, 35% feel they will need to work for required income. In a similar survey carried out in the year 2000, Reynolds, Ridley, and Van Horn (2005) found that only 13% of the individuals felt that they will keep working after retirement for financial reasons alone. That is a

sharp increase of individuals anticipating the financial necessity to continue working during their retirement years. These numbers indicate a significant shift in the number of workers who would like to continue working out of interest and/ or enjoyment.

Sharma (2015), observed that since PBORs (Personnel Below Officer Ranks), retire in late thirties, there is 15-20 productive years still left with the individual based on the rank he retires. They have their personal needs and work to keep themselves busy, stay active and remain healthy.

Platts et al., (2017), considers human and social capitals in terms of need to return to work. Human capital is described as the knowledge, skills, competencies, and attributes formed in individuals that enable the formation of personal, social, and economic well-being. Daily performed duties and tasks can be regarded as experiences that contribute to human capital. He operationalized the concept of human capital as an individual property that helps to post-retirement employment.

Gargiulo & Benassi, (2000), considers social capital as an important and viable asset for the individuals. He describes it as the accumulation of tangible and intangible resources that are collected through social exchanges (Lee, 2009). Discussions on social capital show that there are three elements as; bonds which refer to our close relationships such as family members, close-knit friends, and people who mostly share our values and backgrounds; bridges that point to distant friends, workmates, and associates; and linkages that are networks of connections that individuals may have within society. Thus, social capital may be considered as overall tangible and intangible resources that are gained through social networks (Gargiulo & Benassi, 2000). It is undeniable that all three have a great effect on people or a group while getting a new position in the society and deciding about other important issues (e.g., spouse, children, friends, employers, co- workers, and so forth). Therefore, social capital that is either gained through strong or weak ties may be seen as crucial in terms of post-retirement employment.

Castro and Dursun (2019), regards second career transition as a highly individual process that begins in the military and goes on after release. They captured well-being factors thought to be important in determining successful transition outcomes including life skills preparedness, managing identity disruption, finding a new sense of purpose, civilian employment, financial support, social and family support, adequate housing, and access to support services including health care and rehabilitation.

Ozgen et al., (2020) found that social and human capital have been demonstrated to have a significant impact on the retirement process and the decision to return to work. Contrary to popular belief, the higher the rank, the more social reasons motivate them to seek post-retirement employment. For lower hierarchy, financial issues are more dominant for second career.

Retirement can likewise be considered as a change to another life stage or sort of a device that empowers second career. In this way, retirement ought not exclusively be taken as culmination of one's innings, since its completion job has been slowly changing to the preceding one. Thinking of retirement as a day-to-day existence stage may give a means for an alternate point of view from sociological angle, but also natural life-stages of a person would get supplemented (Luke et al., 2016).

2.6 POST-RETIREMENT EMPLOYMENT CHOICES

Retirement process is not limited to taking decision about retirement and its planning regarding transition and settlement but also covers post-retirement employment actions (Wang & Shultz, 2010).

Wöhrmann et al. (2013) remark that owing to a variety of complicated causes, retired people may choose to continue working. The investigation brings to fore impact of work values that assist in taking choice to work after retirement. It sees retirement as a delayed vocation formative stage that offers various chances for retirees to participate in the public arena and not a stage which bares people to work or run a business. The investigation's findings found a significant co-relation among specific

work values and second career intentions. The examination researched four sorts of post-retirement work expectations. Deliberate work exercises and various kinds of paid work were (i.e., same-employee, other-employee, and self-employment work) determined as various choices to stay dynamic.

Oleksiyenko and Zyczynska-Ciolek (2018), analysed various selected structural determinants like individuals' socio-economic position or employee's involvement after they had retired in Poland. Workforce participation was taken as any individual who is either working part-time or full-time after having retired and receiving pension. The results indicated that working after retirement is not only related to motivation or psychological qualities yet additionally an interplay of transaction of underlying qualities, collected by people during their entire career. In the event of retired people, the eminence of the last occupation before retirement has more pre-dominance than their social situation and education. Both prestige and position of the last profession before retirement and education accomplishments are solid indicators that individual will opt for paid employment.

Sterns and Kaplan (2003) developed a model of career expansion and suggest the paths of transition into retirement are many. So many in fact, they stress there is no right way to retire. They believe retirement is something that is self-managed thus the individual has become the decision maker on when and how to retire. Sterns and Kaplan suggest there are four major factors on retirement: self, work, relationship to family and friends, and community. Through their research, Sterns and Kaplan postulate that people want to work post-retirement in order to earn more money, to have health insurance, and for intrinsic benefits such as productive use of time, to maintain social interactions, to attain new skills, and to maintain their sense of self. However, they believe a primary reason individual seek post-retirement employment is due to financial pressure.

According to Seyfarth (2009) while financial requirements is significant when settling on a choice to look for post-retirement opportunity, so too is a longing to accomplish something or relevant, a craving to stay productive, and a craving to help

individuals. Want to remain intellectually active; to remain beneficial; continue the learning trend; to guide and to make informal organizations are a portion of the explanations behind making decision to work. Also, having an employed life partner, missing work socially and intellectually, identity related with work and desire to remain connected with are related reasons because of which one takes decision to work (Venneberg, 2005). Although contrary views and debate exists, for example, desire for post-retirement work choice isn't linked to abrupt response towards monetary and individual shocks (Wöhrmann et al., 2013), writing with respect to decision for work even after retirement is evolving.

The studies mentioned above has highlight that ESM is a talented and skilled workforce and needs to be tapped for nation building. Due to the nature of their job and terms of employment, they need special management. Governments and organisations all over the world have designed specific resettlement programs and initiatives, but in order for efforts of resettlement of ESM to be successful there is a requirement to sensitively consider their sociological, psychological and family needs post retirement. Hence a need to identify factors that plays up in mind of an ESM while selecting or accepting a job as second career. The studies mentioned above demonstrate that majority of the persons who have retired either continue work or get back to work. Also, certain studies have identified various important factors which compel or motivate retired personnel to work, such as family commitments and social bonds, responsibilities, health concerns and post retirement experience; however, looking at the void, this study proposes following objectives to examine what are needs and factors affecting resettlement career choices of PBOR.

Objective 1: To identify and examine needs and factors impacting post-retirement career choice of PBOR.

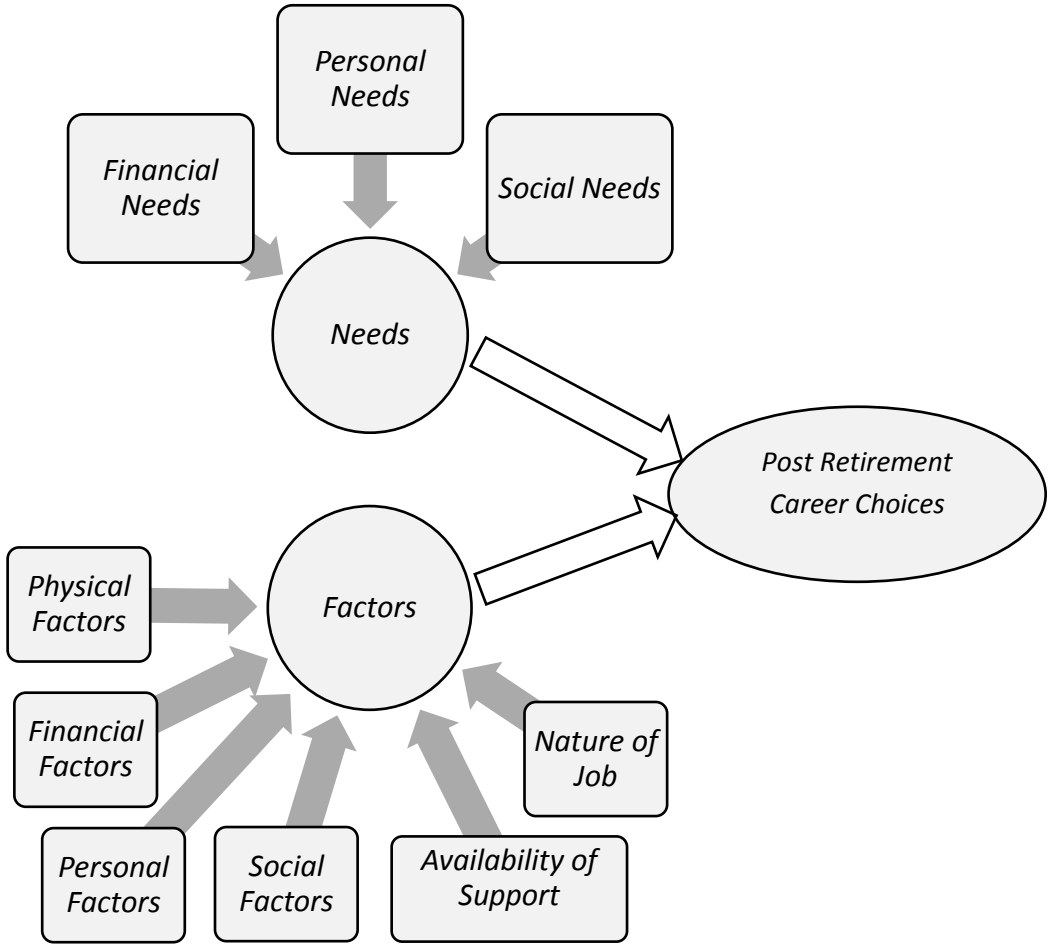

Figure. 2.1: Needs and Factors Impacting Post-Retirement Resettlement

2.7 ASPIRATIONS FROM SECOND CAREER

As per Cambridge dictionary aspiration is "something that you hope to achieve" (Cambridge international dictionary of English, 1995). Ex-servicemen aspire for a second career to meet their financial, personal, social and work related needs. As already brought out in the previous section that financial pressures are not the only factors for selecting second career. According to Seyfarth (2009) desire to remain mentally active; to stay productive; to learn new things; to mentor others and to create social networks are some of the reasons for return to work. Desire to remain engaged in life, having a working spouse, missing work socially and mentally, and

maintaining individual identity are other reasons for selecting a second career (Ogums, 2010; Venneberg, 2005).

In 2002, Retiree Resources (2002) surveyed 40 New York state agencies to learn how retirees were being utilized by state agencies, to understand the views of state agencies toward retirees, and to understand the barriers and benefits of hiring retirees back into state agencies. Their findings indicate a strong interest of retirees wanting to return to work. Their reasons for wanting to return include a desire to remain productive, to earn additional spending money, and to make a gradual transition into full-time retirement. (Retiree Resources, 2002).

McDermott (2007) acknowledges that some ex-service members have trouble transitioning to civilian life. When the idea, that those who leave the armed forces ‘do well' as civilians is investigated closely, the vast majority of people do not share this idea and were not able to pursue good civilian careers. Veterans who have found success in civilian life can be found among this group of ex-servicemen and women (McDermott, 2007). As such, this problem cannot be ignored; a workable solution is needed. Different writers with an interest in the topic suggested various methods based on various career and non-career variables. Such factors do exist, according to McDermott (2007), and military service leads to a good transition to civilian life. Veterans will find a fulfilling future with recognised credentials in the military. It also instils high moral standards and a strong work ethic, as well as a good self-image and healthy eating habits. As a result, they must be well trained before being published (McDermott, 2007).

Timothy & Papile (2010) in the paper “Making It on Civvy Street: An online survey of Canadian Veterans in Transition, the shift from military to civilian life” as well as the experiences of Canadian veterans following the transition was explored. The findings provide some fascinating details about the issues that this particular group faces after leaving the army. Large number believe they have settled, while a similar proportion believe otherwise. Friendships, medical, family, and problems with alcohol were all mentioned, and all were said to have become worse in the months and years after discharge. As a consequence, the study's findings were worthy of

attention. Finding rewarding career, having stable mental health, having a supportive family, and having a good relationship with spouse are all said to be important factors in a successful transition. Individuals leaving the military, as well as counsellors who work with them, should regard these four criteria while assisting the individuals.

Sam & Poduval (2016) explore the difficulties faced by ex-servicemen in coping with their change from a soldier's life to a civilian's life post-retirement. The sample size which had been selected for this study was 10 individuals, including both commissioned as well as non-commissioned officers located in and nearby Bangalore. Thematic data analysis was executed on the collected data. The study identified various problems experienced by the respondents on the social, professional and personal domain. A drastic change in perception, more leisure time, lack of facilities and physical fitness were identified to be certain problems on the personal front. Socially, the ex-servicemen reported problems like lack of social connectedness, safety and security, and social order. Low salary, lack of education and lack of exposure to the technology were identified as some of the professional problems faced by the ex-servicemen post retirement.

Perera MHSB (2017), in his paper 'Entrepreneurial Aspirations and Expectations of Sri Lanka Military Veterans', focused his article on the post military career choice of ex-servicemen who retire from the military after serving in the military for 22 years. Veterans acquire an array of expertise, knowledge, and entrepreneurial skills and qualities that are highly resourceful in their second career over the course of several years. It further explains how they see post-military life and plan to spend their post-retirement years. Fulfilment of individual and children's expectations is one of the key goals. Furthermore, they seek to meet family and social standards while expecting to conquer economic challenges, as their pension income does not sufficiently assist them in doing so. As a result, they expect second career to meet their post-military career goals and provide financial stability.

Dexter (2020), undertook a qualitative analysis in which 27 military veterans were interviewed about their experience with civilian reemployment. The study explains

some of the major issues confronted by the newly separated veteran and discusses how those challenges may influence job satisfaction and job performance. It identified the following three main themes that posed challenges to the veteran to civilian employment transition: civilian employer's military job knowledge deficit, veteran anxiety with non-transferability of military skills and civilian employer misunderstanding of veteran compensation, benefits and family involvement expectations.

Walia & Verma (2020), examined the primary reasons for ESM not getting jobs post retirement. The study highlighted those core aspects of his personal aspirations which once fulfilled will motivate him to take job post retirement and live an honourable life as an ESM. The study highlighted the following aspirations of the ESM: -

i) Settle in his town or village and have a peaceful retired life.
ii) Reluctance to shift from his village / city for job opportunities.
iii) Perceptions of a career as a way to develop rather than a job
iv) Undertake employment at managerial appointments.
v) Disagreement between his lack of ability to find work and his belief that his time in the army was wasted.

The most common reason for serving individuals to quit the army and retire early is a lack of personal fulfilment. The study identified following main difficulties faced in resettling the JCOs and OR: -

i) Ignorance regarding resettlement systems and responsibilities of DGR.
ii) A higher age profile upon retiring in order to pursue a second job.
iii) For corporate employment, insufficient civil experience and awareness of rules.
iv) ESM's dissatisfaction with civil employment circumstances and apprehension about beginning their own business.
v) Disparity between ESM's current skill sets and goals and the needs of civil industries and corporations.
vi) Tough competition for civil employment, with few openings.

vii) The majority of army ESMs are unwilling to work away from home and prefer to seek job in their own area, where possibilities are few.

viii) In most situations, persons' chosen resettlement courses are used as a "Leave Pending Retirement."

ix) ESM's inclination for government positions.

The studies mentioned above including that undertaken in Canada, UK & Sri Lanka demonstrate that veterans have certain aspirations from the second career, whether these are financial aspirations like salary or personal aspirations like remaining physically and mentally fit to the nature of second career they would like to be involved in.

2.8 EX-SERVICEMEN (ESM) OBLIGATION OF SPECIAL MANAGEMENT & NEEDS

Parmar (1999) conducted out research on the resettlement of ESM in Rajasthan, as well as the socialisation issues they confront in society and at home. It demonstrates that ESM require special care from the army and the government. Their challenges are substantially different from those of conventional retirees due to their early retirement, specialised training, rigorous lives, and secular outlook. If their concerns are not addressed quickly, the country's youngsters will be hesitant to join the military services; something the nation doesn’t want right now.

Mahajan (2001) drew attention to issues concerning ESM and their denied advantages. It contends that, in comparison to the challenges faced by ESM in 1947, when the number of the military forces was considerably less, socio-economic developments and increased aspirations, necessitates renewed approach to resettlement. It was proposed that the appropriate legislation and reorganisation of the current DGR as a full-fledged Ministry of Defence department with its own Secretary, as well as analogous agencies in the states be adopted. It recommended that “Within the 50 percent reserve limit, the constitution should be changed to enable a 10% reservation for ESM”.

Flint (2013) researched comprehensively on Ex-servicemen of UK and examined all significant topics relevant to their resettlement. Two major issues addressed were, "What influence does transition from the British Army to civilian life have on identity? and how does an institutionalised identity, defined by rank and structure, adapt to civilian job changes". The study concluded:

i) Ex-military persons must alter and adapt their identities in order to adapt into the new civilian context. To the individual, the transition might be difficult, emancipating, and unexpected.

ii) At the time of departure from service, stress and hazard have been regularised.

iii) One has to understand functioning and requirement of the corporates to take informed choices.

iv) Certain trades have skills that can be utilised in civil than others.

v) Probability matrix will help veterans to scan employment range.

vi) Pointers highlight requirement to consider wider post-discharge resettlement facility.

Brunger et al., (2013) in their study highlighted that after leaving the armed forces, veterans in the United Kingdom confront a slew of issues. The paper captured the journey and experience of veterans during their period of transition from army to corporate. Three themes emerged: features of army life; changes witnessed after resettlement to civil; and measures to bridge the gap between the two. There is a need to guarantee support provided which should extended beyond the basic requirement to vocational guidance. Veterans' requirements range from phycological issues like stress or loss of status and identity, and all these issues can be linked to the main reason that is unemployment. A structured discharge process may be able to assist veterans in achieving a far more constant rather than fractured journey.

Maharajan & Subramani (2014a) conducted research on the resettlement issues faced by IAF ESMs. The research was based on survey which included two districts

of Tamil Nadu state, the Nilgiris and Coimbatore which individually represent both developed and underdeveloped countries in India. The inferential statistical methods were applied to define stratified sample sizes. A sample of 400 individuals was taken. Primary data was gathered with a validated questionnaire which consisted of both quantitative and qualitative responses. According to the study, improving the resettlement structure will aid veterans in overcoming their hesitation to seek aid. Ex-servicemen, on the other hand, must enlighten themselves on the services and perks provided to them as they prepare for resettlement. To strike a balance between the resettlement framework and the ex-servicemen aspirations, both push and pull techniques must be utilised.

Perera et al., (2017) in their study revealed that large number of soldiers from Sri Lanka Army who are between the ages of 40 and 45 are retiring who possess wealth of knowledge and experience. If these veterans are provided with second career opportunity or guided towards entrepreneurship, they can be a major factor in boosting the nation's economy. However, there is no scientific mechanism to tap this resource into productive force. Paper deals with entrepreneurial aspirations and expectations of Sri Lanka military veterans. One of the main aspirations is fulfilment of personal and children's aspirations. Further, they aspire to fulfil family as well as societal expectations while they expect to overcome economic hardships as the pension income does not adequately facilitate to overcome their economic hardship. Therefore, they expect a second career to fulfil the post-military career expectations and to achieve financial security for improved living.

Williams et al., (2018) in their study highlighted that ex-service personnel's successful transition to retirement and cultural adaptation is designated as a priority in the United Kingdom. This article examines experiences of former soldiers and brings out difficulties faced using a symbolic interactionist theoretical framework. The majority of the data was gathered through focus groups with twenty military personnel. The obstacles that ex-servicemen face when they transition from military to civilian life were highlighted in this article. Despite many military members being physically fit and active, transition to cause special challenges for individuals

retiring, notably the relatively young age who are ‘enforced' release. Furthermore, “owing to long-term isolation in an entire institution, retirees' lack of knowledge with the routines and procedures of civilian life created unique issues, particularly when they experienced antagonism from civilians, including potential employers”.

Tūtlys et al., (2018) used competency model as an analytical framework, to highlight challenges impacting the integration of former military commanders into civilian jobs. Even when the skills gained while in service have apparent application in the civilian labour market, the integration of veterans into the civil is challenging. It stated that “Aside from the evident inadequacy of particular abilities connected with armed conflict for civilian employment, even competencies gained in military service that are similar to those necessary in civilian careers may not always transfer due to differences in context and value systems”.

Cox et al. (2018), worked on Job search challenges for ex-service personnel and highlighted that the first is spatial, that is being removed from locations where there are jobs. Job search requires access and resources. Many military establishments are located outside capital cities, often in remote regions, and this imposes physical and financial barriers to effective job search. In addition, military personnel often have limited networks that support job access. Many nations, including the US, Australia, UK and New Zealand, have special services and outplacement arrangements for ex service personnel.

2.9 RESETTLEMENT TRAINING/ TRANSITION PROGRAMME

Several nations, like United Kingdom (UK), USA, Australia, Canada, and India, run specific schemes for veterans. These frequently place a strong focus on job hunting and financial preparation (Wolpert, 2000). “The military plays a critical role in offering a programme for its military units to facilitate career transitions from active service to the civilian world,” according to Simpson and Armstrong (2009).

The Transition Assistance Program (TAP) in the US is a state-funded programme that is mandated by law. Congress created the US military TAP in the National Defence Authorization Act (NDAA) in 1991, as per Karmack (2017). Its main

objective was to “make the transition into civilian life simpler for army personnel who were forced to dissociate due to force structure reductions in the late 1980s”. To date, US Congress has maintained to fund TAP, owing to its desire to aid military members in their transition to civilian life.

The US Congress, on the other hand, has questioned whether the TAP is reaching its goals in terms of providing assistance in second career, health, and well-being to veterans. Several questions were given to administrators and Department of Defence officials, according to Karmack (2017), including: “can more be done to enhance coordination (such as increased data-sharing)? Is there enough knowledge and support for certain categories of people? Is there accountability in reporting and do present outcome indicators represent real programme impact? Is the TAP's timing and location appropriate?”.

These questions show that developed nations with applicable regulation, established structures, and organisations to facilitate personnel’s settle have obstacles, and those efforts are being made to improve service delivery to their military people. Hence training military personals to return to civilian employment, will not only benefit the veterans but also be able to exploit the worth and will benefit the society.

Resettlement programmes are structured differently in each nation, and the distinctions are in the transition services and benefits they provide. Government funds, grants, and subsidies are commonly used to support these programmes. The US Department of Veterans Affairs (2018), for example, provides assistance via seminars and education schemes.

Despite facilities like Transition programs, “many veterans grapple with the shift from a military to a civilian employment, especially in poor economic conditions,” as per Robertson (2013). Clemens and Milson (2008) highlights “[t]he biggest military arm, the US Army, recorded the lowest involvement in transitional training courses. It was 33 percent, according to them, compared to 64 percent and 72 percent in other forces, such as the US Navy and Air Force”.

Conferring to Clemens and Milson (2008), these findings are troubling in that many military members are not obtaining much-needed job transition advice. A survey of

over 1845 soldiers conducted by the Prudential Group in 2012, 66 percent of veterans received some form of support to help them transition. As a result, 34% did not receive any training or assistance. Surprisingly, majority of veterans stated that they did not receive the essential support suggests some level of non-compliance with US rules governing military personnel turnover.

As per Kamarck (2017), US law requires serving personnel to join the transition within the two years leading up to their expected superannuation date. Apart from operational obligations, it also states that post counselling shall begin at least 90 days prior to the date of discharge It is seen as a right by all members of the forces. They do, however, have the choice of participating or not participating in the programme.

The Australian Veterans Transition Programme took use of the experience to aid veterans in understanding the effects of their wartime service on their life. It uses "a variety of psycho-educational and action-based techniques, including life review and drama enactments to involve participants in methods of dealing with traumatic experiences from their lives," according to Balfour et al. (2014). Such programmes are not inexpensive, and they need a financial investment as well as expert assistance to aid those troops in overcoming such obstacles.

Transition, according to the Canadian Department of National Defence (2019), is "the re-integration of military personnel into civilian life. This comprises the steps that a military person and their family take once their military service is completed. As a result, a transition group within the Canadian Armed Forces (CAF) was formed to provide professional assistance to military personnel transferring from active duty to civilian life. Some of the solutions offered include improved transition training, a second career support network, career transition workshops, long-term planning (LTP) seminars, individual career and education counselling, and education reimbursement.".

These services are available throughout the CAF and its supporting agencies, and they are available to both active and retired military people as well as their families. Those who are unwell or have been harmed are given special treatment. Before

making a final choice, military personnel transitioning to civilian life seek advice from the CAF.

The Australian Defence Force (ADF) established the Career Transition Assistance Scheme (CTAS) to support soldiers' transition to civilian jobs by imparting training and providing financial assistance. CTAS can be accessible 12 months before and after their retirement dates. Benefits are based on a military member's duration of service and the reasons for their retirement. If personnel leave for medical reasons, have been deemed redundant, or have been granted a Management Initiated Early Retirement package, they are eligible for additional benefits. Workshop on how to search for employment, training as per job requirement, transition mentoring, preparation of CV and Employee Support Package are just some of the perks given by CTAS.

Nath (2018), Veterans have unique and specialised talents. They are tenacious, inventive, and adaptable, with extensive experience working long hours in difficult situations. They are capable in the areas of leadership, administration, and management. These characteristics may be used to help individuals prepare for a second career. This shift should be done in three stages, each of which should be seamless: -

i) **Re-attire**. He should be ready to make social and attitude changes. As part of his "Pension Drill," the Training Centres should conduct a two-week capsule on "Transition Management."

ii) **Re-skill**. Match/align his military skills with civil competencies, as well as to give him with new skills depending on his ability and interests.

iii) **Re-serve**. Finding him a job in government or private industry that matches his Knowledge, Skill, and Ability (KSA).

The Directorate General of Resettlement, is in responsibility of resettlement and its preparation (Department of Ex-Servicemen Welfare, 2019). It provides opportunity to PBOR and officers to undertake resettlement courses including short management course from reputed colleges. PBOR are provided training in a variety of subjects. A

Director of Equation of Service Trades was created to make the transfer to similar civilian employment as simple as possible. All the three services also have their separate particular establishment for resettlement namely, the Army Welfare Placement Organisation.

Whitworth et al. (2021) in their article has highlighted that little attention is given during transition programs to other key areas such as adjusting to their new work/educational/cultural settings, meeting family transition needs, financial management issues, procuring housing, dealing with trauma responses, or assuring that veterans truly obtain the benefits and support they need.

This section presented a variety of viewpoints on resettlement assistance programmes being conducted in other nations. The subsequent sections will discuss perception and efficacy of these transition/ resettlement programmes.

ESM face vastly different resettlement issues as against those of traditional retirees due to their early retirement, specialised training, difficult terms of engagement, and secular attitude. Once they retire and are at a look out for second career, they have certain aspirations which are unique. These aspirations range from social aspirations like status, respect or location of workplace, financial aspirations, Physical aspirations like fitness, physical requirement at work etc and work environment. In order to assist and facilitate PBOR in securing a second career, DGR conducts various resettlement courses on variety of subjects. These resettlement courses are individually subscribed by PBOR, who are about to retire. These resettlement courses are designed and allotted to PBOR, with an aim to train and equip them in meeting their aspirations for second career. However, no scientific research has been undertaken till date to establish impact of ESM aspirations on the type of resettlement course they subscribe too. Hence, looking at the void, there is a need to examine impact of aspirations of PBOR for second career on the resettlement course they enrol.

Objective 2: To Identify and examine the impact of aspirations for second career on the resettlement course taken by PBOR.

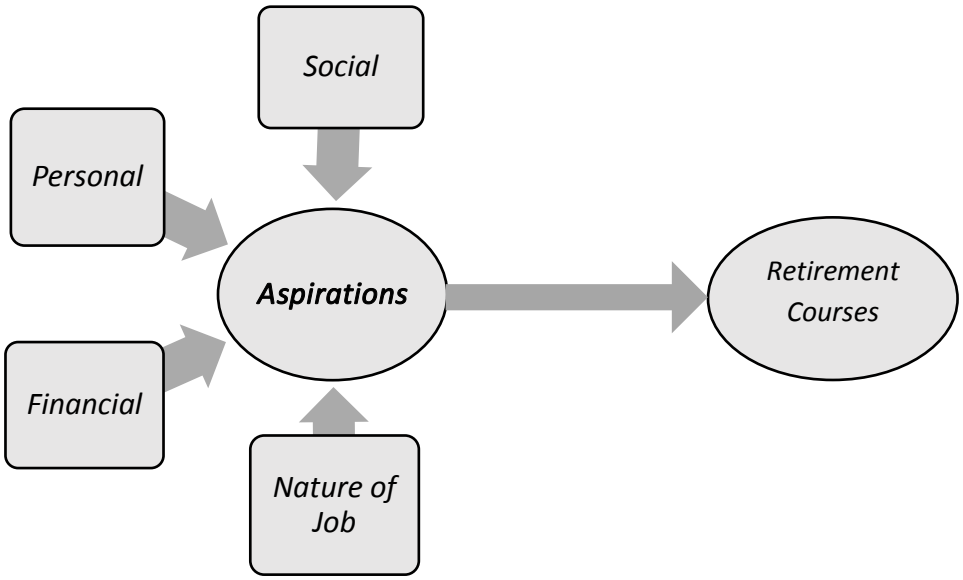

Figure. 2.2: Aspirations for Second Career and Resettlement Courses

2.10 PERSPECTIVES ON RESETTLEMENT PROGRAMMES

Resettlement was characterised as a "process targeted to supporting persons in achieving a smooth transition back into civilian life" in a study by Howard League (2011) titled “Leaving the Forces Life, the Issue of Transition”. It's a step-by-step procedure that may include counselling, education, and training.”. It is not uncommon for military people to be prepared for their transition into civilian life.

For certain members of the armed forces, the transfer process might be quite difficult. According to Greenberg (2014), a successful and effective post-military life requires the application of experience, knowledge, and abilities gained during service. The lack of suitable civilian job skills is an issue faced by military people, notwithstanding their achievements in the military. According to Loughlin (2014), “Limited educational achievement can be a contributory cause for many personnel to join military and accomplish outside academic system,”. Once they retire, they have to start again and all their prior complications manifest”.

To better equip military people to tackle future economic and societal hurdles, they must be prepared for a profession with transferrable skills. Career advancement is extremely important, since it has a huge influence on one's financial and social position, along with emotional health (Blustein, 2008, 2006; Fouad & Bynner, 2008). Military personnel like civilian also face similar concerns when it comes to childcare, money, and stability, according to Clemens and Milson (2008), "The proclivity for military personnel to relocate often, however, is a mitigating factor in certain enlisted troops' post-military employment choices."

Professional counselling is another important intervention in helping people make career selections (Prideaux et al., 2000). Training programs and workshops are examples of these interventions (Fouad et al., 2009).

According to Gati et al., (2013), young veterans find it tough to change from defence duty to civilian environment and must make crucial decisions, including both urgent and long-term ones (for example, where will I live? and short-term goals. Since most of the veterans would face these questions, the army should assist them in making key life decisions.

Perkins et al. (2020), realised that while there are thousands of programs and services offered to veterans, little is known about which ones they use. In their research they addressed two primary questions: What programs/services did veterans use to assist in their reintegration to civilian life? The findings revealed that Veterans primarily sought assistance for employment and educational advancement. Fewer veterans sought assistance for legal/financial/housing, health, and social functioning challenges.

In Indian Army situation, these decisions become even more crucial, as the opportunities for employment for them are limited and most of the skills are not translated in the civil. The distinctions between the lifestyle and routine of army and civil must not be overlooked. Various military individuals would have had varied challenges during the transition which is based on how well prepared and informed they were. They may also have credentials, training, or education that would dictate kind of opportunities available to them.

Robertson (2013), states that “Every transition is a unique experience.”. Schlossberg (1981) in her concept of analysing human adaptation to resettle, sought to categorise such elements into three areas: (1) perception of the transition, (2) environmental features, and (3) human characteristics. Duration of transition, paternal and organisational support, ethnic background, social class, beliefs, age and experience were all sub-factors in Schlossberg's model. The author indicates, transition as being highly reliant on a people's capacity to "align available resources and deficits." Later, Goodman, Schlossberg, and Anderson (2006) proposed the four Ss of individual transition, which include situation, support, strategies, and self-awareness. Once the transition process begins, the military person will reflect on his situation, seek assistance from others in developing coping strategies, and perhaps use some of resources to facilitate the transition over time.

2.11 EFFICACY OF RESETTLEMENT COURSES & TRAINING

Ebo (1995), in his thesis attempted to see if soldiers who complete the resettlement training given by the “Nigerian Armed Forces Resettlement Centres” translated to suitable employment. Additionally, it also attempted to determine if the veterans were able to apply and successfully mould themselves for the transition. A sample size of 200 i.e., 20% of targeted population was taken. Its findings revealed that enrolment in resettlement training made it easier for ex-trainees to find civilian work. When asked if the training helped or hindered their ability to find civilian work, 66.8% of them said yes. Resettlement training encouraged ex-trainees in deciding the proper post-training career choices. 93.7 percent of them indicated they had no difficulty deciding on a job that was relevant to their pre-discharge resettlement training. Ex-trainees are using the skills they learned during training and are also complimenting resettlement exertions. The study recommends the following:

i) Defined objectives be included into the curriculum in a way that both trainees and instructors can comprehend.

ii) The Nigerian Armed Forces Resettlement Centre (NAFRC) must have a counselling department staffed by experienced counsellors.

iii) A continuous evaluation of the programme should be undertaken. The training must be arranged in such a way that certification at the end of the programme has civil equivalence.

iv) A vigorous public relations campaign, as well as a purposeful, intentional, and intensive marketing of the program's numerous benefits should be conducted.

Burton (1992), the author suggests 'Options for Change' and equates military appreciation to evolve various options based on one's capability. The article gives out a systematic way on how ex-servicemen should approach to ensure a better job prospect. Since military personnel are familiar with the process of appreciation, same process should be used by retirees while gauging employment opportunities and for job search. While using this process for job search, one will be able to critically examine the environment and situation, based on which strategy can be designed on how to secure employment and re-examining various actions to achieve it. It highlights the need for undertaking skill analysis, developing various courses of action and then the importance of networking in obtaining a job including marketing.

Maharajan & Subramani (2014c) evaluated the "Prospects of resettlement for the Air Force Ex-Servicemen in India". Author in his previous study, recognized that the ex-servicemen faced various resettlement issues and suggested suitable approaches for handling these issues. Primary data with respondents (n=400) from Tamil Nadu was gathered with a validated questionnaire consisting of both quantitative and qualitative responses. Concerning the resettlement avenues, this study revealed that most of the ex-servicemen did not receive any resettlement courses. Essentially, they were merely employed in miscellaneous occupations as the support staff.

Collins et al., (2014), The paper discusses "Veterans' employment trends and programs". This report gives insight into the performance of veterans in the civil industry and markets the various programs being conducted for the benefit and services for veterans. The programs are divided into "(1) general veterans' programs, (2) programs that target veterans with service-connected disabilities, and (3) competitive grant programs that offer supplemental services but the same would not

be accessible to veterans in all areas". Transition programmes for departing troops are the starting point for general veterans' programmes. These transition seminars address a wide range of subjects, including how to find vocations that match military skills and specialities, how to conduct job searches, how to apply for jobs, and how to navigate veterans' benefits.

Sharma (2020), Investigate the resettlement issues, as well as the elements that operate as facilitators and blocks in the resettlement process. The research was conducted in India and was confined to retired Indian forces troops. The majority of ex-Servicemen (ESM) retired before they aged forty, and due to responsibilities at home have to shoulder and take ownership of all aspects of their lives. Due to military service features, a large proportion (34 percent) were unable to find work or relocate. Higher education, job-reservation, and networking were all used to assist people find work. ESM lacked civilian employment skills, and their military experience was overlooked. Resettlement agencies were deemed useless by ESM.

Sofat (2015), in his article dwell upon "Are there not enough opportunities or does the nature of the job preclude any effort during service to plan and train him for the second career?". Employment in civil sector is driven by skills, and veterans with skills that can be utilised have successful transition. He emphasises the need of mentally preparing troops for second innings, while in service and instilling the following essential skills: -

i) Competitive exam coaching, so that they can qualify for government jobs.

ii) Communication.

iii) IT education.

iv) Language proficiency especially English.

Din & Hasan (2018), brings out a training model for upskilling future ESMs. Qualitative method was used and information was collected by means of interviewing 5 experts from "Department of Armed Forces Ex-Servicemen Affairs Corporation (PERHEBAT)". Themes generated indicated that for effective training of ESM, it needs to be focused on: "1) Skill, 2) Entrepreneurship 3) Motivation".

Once these three elements are incorporated into training, the outcome would be a veteran who is skilled, confident and motivated entrepreneur.

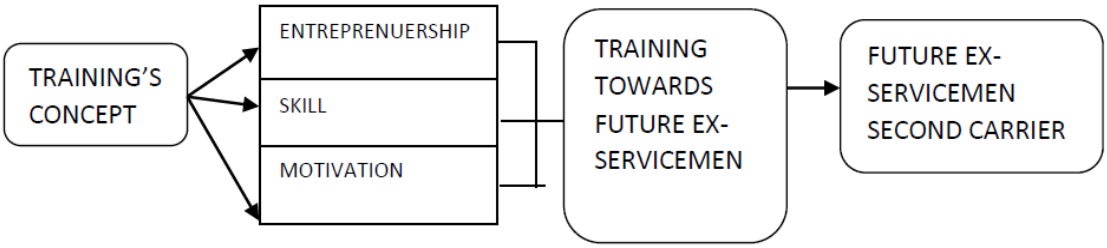

Figure 2.3: Effective Training Concept for ESM

Ministry of Defence (2019), in the Annual Report 2018-19, said that DGR must consider for JCOs/OR and equivalents, diploma/certificate courses with duration up to a year. There are large number of courses which are being conducted at reputed establishments with entire expenditure borne by the army. It stated that "Course with minimum NSQF Level-4 and conducted by institutes recognized by National Skill Development Corporation (NSDC) of India are only being subscribed from 2016 onwards". In year 2018, 660 Officers, 8721 JCOs/ OR, a total 9381 have been trained. Officers are enrolled in DGR and may be empanelled to various DGR programmes if they meet certain criteria and they can apply for several schemes of DGR like Security Agency Scheme, Petrol Pump Management etc.

Dindial (2020), the study reveals exploitable weaknesses in the Trinidad and Tobago Defence Forces programme management, governance, and execution. There is no career counselling and management structure, and military personnel are not monitored or evaluated during or after the Resettlement Training Programme. Participants also feel that career coaching is a crucial factor influencing their capacity to get work, according to the findings.

The extensive review literature mentioned above irrespective of country points out towards a definite requirement to train and plan for retirement in service. Also, large number of resettlement courses are being conducted by DGR, however study has revealed that most of the ex-servicemen could not undertake these courses and those who enroll for the course do so for taking time off from regiments or to stay with

their family. The effectiveness of these courses for second career employment has never been researched and accessed. In view of the above, the study proposes to measure this void to examine how effective are the resettlement courses in meeting the post retirement second career choice of PBOR about to retire and in employment for PBOR already retired (ESM).

Objective 3: To examine the effectiveness of pre-retirement resettlement courses on post-retirement second career Choice and employment.

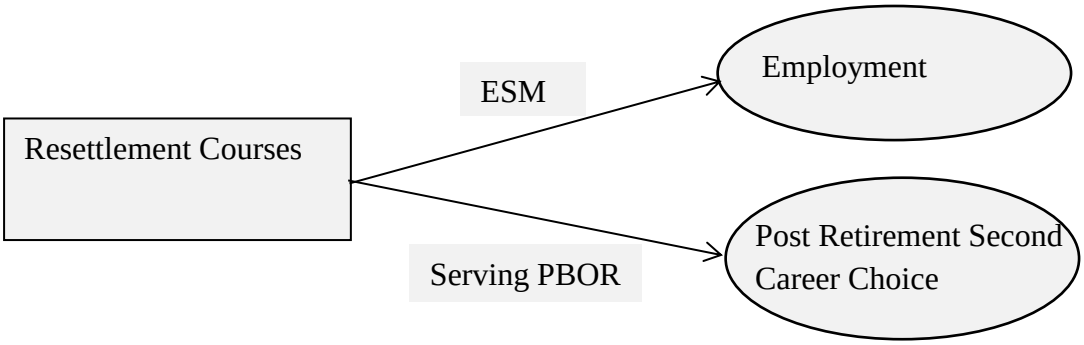

Figure. 2.4: Resettlement Course and Second Career Choice and Employment

2.12 EX-SERVICEMEN (ESM) RESETTLEMENT POLICIES & INFRASTRUCTURE

Singh (1985), investigated the aspects of the problem surrounding the re-integration of officers who have retired from army. Author argues that although defence department has to play a major role in settling the veterans but the society and the nation also has to play its part. Because retirement at young age is service requirement, to maintain services active and young. The resettlement arrangements that have been built so far have been proven to be insufficient. It was recommended that current resettlement organizations, both government and non-profit, that work toward resettlement be proactively engaged and upgraded so that retired personnel can reap the benefits.

Kishore (1991), ESM's need for resettlement was investigated. The analysis is based on the assumption that there are limited job openings whereas there are larger number of suitable applicants. Employment cannot be readily generated either in

rural or industrial sector. As a result, resettlement of ESM necessitates a concerted effort on the part of the state and the Ministry of Defence to assist them in their post-retirement lives. It entails making suitable accommodations for their re-employment or self-employment through different ways, as well as guaranteeing their seamless integration into the civilian occupational system.

Datta (1992), studied ESM issues in Punjab's border areas. It was brought out that 90% of ESM had not been adequately resettled and that the majority of them lack basic facilities, with limited opportunity of lateral induction. According to the survey, non-uniform implementation of reservation in employment for ESM is witnessed at state as well as national level, ranging between 1% to 15%.

Kunju (1998), studied the *"C*hallenges of ESM from the perspectives of a delay in the adoption of one rank, one pension, retirement at an early age, and instability after retirement". It was concluded that resettlement mechanism, especially the DGR and Sainik Boards, be re-evaluated.

Kapoor (2002), measured ESM's retirement preparedness and post-retirement options. It was proposed that the DGR be completely overhauled and held more accountable. ESM employment can be enhanced by employing them effectively with security agencies, disaster relief organizations, veterans' hospitals, poly-clinics, ecological TA battalions.

Bisht (2008), suggested removing the control of various officials at various HQs, resolve duplication of effort, which besides increasing operating cost has created various different schemes without visible results and benefits for the ESM. The indifference towards PBOR issues and employment uncertainty after retirement has been a severe concern that has impacted troop morale.

Saxena (2010), proposed urgent requirement to provide ample opportunities to the ex-servicemen to secure a fulltime occupation upon retirement by horizontal placement in Paramilitary forces like Central Reserve Police, BSF etc, or lateral employment in government services, industry or projects with the provision of imparting OJT to PBOR.

Girisha & Jadhav (2015), highlighted that "it is not feasible to offer government jobs to all ex-servicemen after their retirement, government have extended certain facilities to the ex-servicemen for setting up small-scale industries" which include grant of Industrial plots and sheds, loans, subsides on interest, etc. which is one of the right steps taken by the government. The analysis brings to fore factors that are responsible for the lesser participation of ex-servicemen in entrepreneur scheme, all the factors are unfavourable for ex-servicemen to establish his own enterprises. Due to their prolonged anti-entrepreneurial military training, well-organized lifestyle and secular outlook the ex-servicemen take more time to adjust with their civilian counterparts. However, these traits set them apart and give them an edge over others.

Davis (2017), found out that as veterans change from military duty to civilian work, they confront a variety of hurdles. Over the years there has been little awareness about the skills and experiences that veterans bring to the table which is a major impediment in effective employment after retirement. Since the talent, qualities and experiences of veterans are much varied and multifaced and because of widespread lack of awareness about military experience among civilians, veterans remain in a disadvantageous position. These misconceptions obstruct them to utilise or employ their skills in the corporate world.

Hart (2018), undertook a qualitative case study to explore the enlisted US military veterans' perceived effectiveness of the redesigned Department of Defense Transition Assistance program (DoD TAP) in assisting enlisted military veterans to find employment that matched the experience and skills gained while serving in the military. Five primary themes emerged for smooth transition: (a) leadership support, (b) realistic expectations, (c) access to hiring managers, (d) satisfaction with pay in civilian jobs, and (e) adjustment to the civilian culture.

Lok Sabha Secretariat (2018) in their Ministry of Defence annual report, noted that the charter of Directorate General of Resettlement (DGR) is "to provide retiring/retired service personnel with additional skills through training courses and to assist them in selecting a second career through employment/self-employment schemes; to liaise with the corporate/private sector in order to seek better

employment prospects for ex-servicemen (ESM); and to act as a link between retired personnel, wards, and the external environment for resettlement/ second careers". It also noted that DGR also doesn't have data on how many trained personnel have been placed following their training. Furthermore, there is no specific rule for providing re-employment to ex-servicemen by corporate sector as part of Corporate Social Responsibility (CSR). It concluded that due to lack of system of monitoring, non-availability of data on employment and transition, DGR task for ensuring smooth transition cannot be recognised. Also, there is no MoU with the institutes and industries providing training for placement assistance. The committee desire that a mechanism should be designed by the DGR, ensuring that private players provide better employment prospects and a clause for providing job placement assistance to the qualified ESM be also incorporated in the agreement with training institutes.

Maharajan and Krishnaveni (2017) conducted a study on the "satisfaction of air force veterans from resettlement facilities with special reference to Tamil Nadu". This study found that the contentment of ESM with the resettlement amenities is about average and is required to be driven to wholesome effectiveness. The current bureaucratic resettlement culture has to be changed in order to correctly handle ex-servicemen contentment with resettlement programs.

Roy (2020), analysed replies "to an open-ended question linked to the transition process in a self-report survey to investigate the nature of transition experiences of Northern Ireland (NI) veterans in the United Kingdom". The findings suggest that acculturation and preparedness for civilian life should begin several months before release. More importantly, efforts are required to be made by regiments to create awareness within civilian employers to be able to appreciate and recognise competences ESM can bring to their businesses, as well as identify a suitable match for those abilities inside their enterprises.

From above definitions it is concluded that although there are number of policies and schemes for the ESM but these are not translating on ground. Also, there is a requirement, that these existing resettlement agencies who work towards resettlement, are re-energized and upgraded so that ESM can realize maximum

advantage. They should also act as an interface between troops about to retire and civil industry.

2.13 PROBLEMS AND PROSPECTS IN RESETTLEMENT

Rawat (1992), in his project report entitled "The Problems of Early Retirement: A Case Study of Retired Military Personnel in Rural Society of Garhwal Himalayas", had taken a random sample of 792 ex-servicemen of different cadres for the study from Garhwal region in Himalayas in the year 1992. It has been concluded that the ex-servicemen with higher ranks have a higher chance of resettlement than those holding lower ranks. The soldiers should be provided employment, immediately after their retirement from defence services; soldiers unable to take immediate employment due to compassionate reasons should be paid pension corresponding to three-fourths of last pay for the period till they are productively employed or properly settled. The widows of the ex-servicemen should be allowed all benefits which a retired ex-serviceman was expected to receive. The children of the ex-servicemen should be paid education allowance till the children finish their education and this would be equivalent to the expenditure required for a student under normal conditions

Phadatare (2003), undertook a study on the "difficulties and problems of the ex-servicemen, war-widows, widows and their dependents". It also identified the opportunities for the ex-servicemen regarding employment, self-employment and other services. Military soldiers are discharged from duty at a younger age than central government workers in India. A jawan (soldier) will generally retire at the age of 36-40, an NCO (non-commissioned officer) at 40, and a junior commissioned officer at 45-50. When they leave the military, the majority of the people are in their peak years. They are confronted with the task of establishing a second career in civilian life. There are other demands such as children's schooling and careers, daughter's weddings, family elders' healthcare, and so on. Ex-servicemen in India confront great obstacles when it comes to finding a second profession, transitioning to civilian life, and maintaining a high standard of living. The retirement of military troops takes on a variety of forms. It's a one-of-a-kind situation that raises a variety

of issues for society. Because of the complexities in the resettlement process, many ex-servicemen are often unable to make informed decisions about where they will live, work, and educate their children. Discharge from the military represents not just the end of one's military career, but also the beginning of a new one. A retired soldier's second employment is just as vital as his first profession, if not more so, because he is at a period in his life when his family and societal obligations are the highest. It is also a reality that the defence services' failure to recruit the correct sort of young is due to a negative public view of post-retirement perks and substandard ex-servicemen resettlement. The vast majority of ex-servicemen (83%) claimed that their pension is inadequate to maintain them; as a result, they were in desperate need of urgent re-location, whether through re-employment or self-employment. As a result, many ex-servicemen find resettlement to be a difficult endeavour.

Singh (1985), in his book 'Resettlement problems of retired army officers' highlighted that ex-serviceman suffer significant challenges in transitioning to civilian life as a result of military upbringing and separation from public society, according to the report. Retirement from the military also means reduced financial inflow, credit, social standing, friends and colleagues, liberty or source of outflow, and so on, all of which may lead to a slew of socio-economic and psychological issues. These issues have far-reaching socio-economic consequences, particularly in today's civil society. In addition, issues like property divide and disagreements, as well as separation from the joint family to form one's own nuclear family, exacerbate the problem in resettlement. As a result, veterans who have been discharged from the military face an unfamiliar battleground in their quest for a second innings of life.

Dandeker et al. (2006), observed that there is a lack of consistency and knowledge about the terminology used to identify people who have been discharged from the military. Despite the fact that the "current IAF jargon refers to ex-servicemen as Air (Force) Veterans", the phrase has yet to become widely recognised and used in India.

Burdett et al. (2012), also observed only half of the ex-service members in the UK classified themselves as veterans, according to his poll. As a result, the researcher

wisely used the phrases ex-servicemen and veterans as they are frequently known in both the military and public society.

Onkar (2005) analyzed that, organisations and structures responsible of resettlement are powerless and outdated. “Most of the ESM reside at remote and distant locations and are uninformed of the possibilities available to them in resettlement”, says Brigadier Sudhir Uppal, secretary to the Kendriya Sainik Board. Furthermore, when ex-servicemen in India pursue a second career in the public sector, they encounter an unusual predicament. Ex-servicemen, are sandwiched between the dilemma as they are far competent to take starting-level positions but on other hand, are not able to exploit their service skills into securing middle/ senior level positions. The general consensus is that retired military soldiers should be automatically placed in acceptable civil employment so that they can continue to work for the government until they reach the age of 60.

Wilkinson (2015), revealed the “command and control tactics, deliberate ethnic harmonizing, political, foreign and security, and strategic choices that have made the army safe for democratic system on a strategic backdrop for India”. He opined that officer’s status were downgraded and appointments positioned lower than civil bureaucrats, freedom of expression curtailed and certain emoluments entitled to them were withheld. He also mentioned that India maintained civilian primacy at the expense of military performance. Strong civil-military ties, which are critical to the survival of democracy, is based on long-standing organizational inheritances and careful control by bureaucrats. As a result, given the ESM socio-economic situation, levels of education, and virtually complete lack of orientation to civilian institutions, all-out assistance for these persons in resettlement is critical.

Sudha (2018), has concluded that ESM are an important human capital available with government. He is a subject matter specialist with specialised expertise and abilities. Every year, large number of soldiers with several years of rich and diverse work experience are available for second career in corporate sector. They have a significant volume of productive time left in their lives, which must be used both at personal family domain and for greater interests of society. Strength of veterans is

steadily growing, according to data analysis. Despite the fact that majority of people who have retired have sought re-employment, the real rate of re-employment is quite poor. They do not want to work in the same trade after retirement as they did in the military. Apart from that, government and local institutes are underutilizing the human resource capacity of ex-servicemen. Since central and state governments do not adequately administer reservation policies, ex-servicemen have a high rate of unemployment.

Keeling et al. (2018), has been observed that some veterans have unrealistic expectations of their civilian job prospects, and some employers are hesitant to hire them due to their poor interviewing skills and inadequate resumes. This unpreparedness has been linked to limited initiative, lack of appropriate planning and lack of motivation - 'The tools are there, the motivation is not' (p. 67).

2.14 SKILL MAPPING: SKILLS AND EXPERIENCE TRANSFERABILITY

Prudential Financial (2012) undertook research regarding perceptions and experiences of transitioning from military to civilian life. Data was collected from 2,453 veterans and personnel's about to retire in an online survey. It was observed that Veterans offer a unique set of skills, experiences and leadership abilities developed and honed during their years in the military and in the crucible of combat, yet unemployment rates highlight the difficulties returning veterans are facing in their search for new careers. Major findings were, that two-thirds of veterans experienced a difficult transition from military to civilian life, Veteran's name "finding a job" as the greatest challenge in transitioning, with transferring military skills to a civilian environment a major hurdle and that not all veterans received support or training for transitioning to the civilian workforce.

Harrell and Berglass (2014), observed that while some knowledge and skills possessed by military personnel are transferrable to the civilian workplace (for example, administrative, computer and problem-solving skills), an inability to illustrate how these skills are transferrable is one of the primary reasons for veterans'

unemployment. The skills transferability of army veterans, in terms of equating military skills and experiences with civilian job qualifications, is reported as one of the most significant employment-related challenges. For successful civilian employment army veterans are required to re-interpret the skills developed in their military jobs (e.g., planning, leadership, risk mitigation, decision-making, communicating, and military intelligence capabilities), and to articulate them effectively in the civilian employment marketplace. Although many employment programs acknowledge the various skills gained by veterans during their army careers, there is disparity among employers regarding recognition of these skills. For educational attainment, it is important for the veterans to seek academic credit for coursework and training received in the military.

Davis and Minnis (2017), brought out that veterans are a source of talent for civilian employers as they bring distinctive capabilities and valuable skills developed through real-world, high-pressure experience, but many are not aware of the vast array of skills, training, and knowledge that veterans bring to the civilian workforce in addition to supervisory and management skills acquired during their time in the armed forces. The corporate worlds lack of knowledge about military experience is likely to be less able to effectively evaluate and integrate veterans' military experiences, skills, and capabilities in the civilian employment sector. These misunderstandings are contributing factors impacting veterans' ability to transfer their skills from military to business cultures. Educating HRD professionals about how to integrate military veterans' skills, knowledge, and abilities in business cultures and mitigate concerns is vital to promote veterans' contributions to civilian organizations and is necessary for effective hiring and talent development.

Tutlys et al (2018), observed that despite evidence that a career in the military develops valuable competencies that have obvious potential in the civilian labour market, the integration of retired army officers into the civilian labour market is fraught with difficulties. Apart from the obvious inappropriateness of specific competencies associated with armed combat for civilian occupations, even competencies acquired in military service that align closely with those required in

civilian jobs do not necessarily translate because of different contexts and different value systems

Bahtic et al. (2019) carried out a study on the USA soldiers and identified the several challenges faced by them in their career transition. Veterans seek to establish a career after a period of service and often without the credentials required for existing or future job vacancies. The main challenges that have been highlighted in extant research are based around mental health and substance abuse; skills transferability; negative employer perceptions towards veterans; the lack of preparation for entry into the civilian workforce; the negative military identity (and stereo-typing); the cultural challenge of civilian employment; insufficient educational attainment; physical disability; and job search challenges. The challenges are not homogenous and require tailored support programs to assist veterans. These may range from job search and training programs; through to rehabilitation programs to assist those with physical and mental health challenges.

Mogbekeloluwa and Sanya (2021), interrogated military entrepreneurship through the prism of the Nigerian Armed Forces Resettlement Centre (NAFRC), Lagos. Qualitative methodology involving in-depth interviews and focus groups were employed for the study. The paper's findings indicate the presence of entrepreneurship culture and innovation in NAFRC. The paper recommendations involve the need for NAFRC to further augment its dynamic collaborative efforts and engage more skills mapping of both its trainers and trainees. Other recommendations include boosting mentoring capacity, and a careful career counselling and guidance regime tailored to take account of individuals' need nuances.

Vivekanand and Sant (2021), highlights that each veteran's experience is unique, and considers that jobs are always the biggest transition, even though Veterans have the soft skills and experience to succeed in their respective positions, they always find it difficult to reveal their skills to the enhanced virtual world. The study formulates a framework for Veteran's career transition and proposes three stages. Stage 1: Approach, in this stage, the veteran has to prepare themselves for the transition. Stage 2: Analyse, where the veterans have to analyze the transferability of

their skills, networking and his expectation for the career progression and in the last stage, the veterans decide or apply their analysis in terms of employment for nation-building.

Mottershead and Alonaizi (2021), has brought out that military life equips individuals with valuable skills that are transferrable to successful post-military employment, known as Positive Transferable Adaptability for Employability (PTAE), which can greatly empower those making the transition. These findings are in variance from number of others studies, which has highlighted that veteran lose out on second career options as employers do not recognise their military skills.

Whybrow and Milligan (2021), studied about military personnel's experience of transition to civilian employment. Four themes emerged from the review, the value of military experience; successful career transition; the difference between military and civilian employment; identity as a veteran. Key points emerged were, veterans might hold a naive view of the value of their military experience; being able to transfer job skills to civilian employment is advantageous but not always possible; there were differences between the military and civilian workplace.

Sharma and Jain (2021), found that a majority of Ex-Servicemen retire before they turn forty, and a significant minority could not get jobs and resettle. Employment emerged as crucial for resettlement and integration. Higher education, merit and networking, and job reservation helped in obtaining employment. However, government departments did not implement job reservation rules faithfully. Ex-servicemen lacked civilian job skills, and employers did not recognise their military skills.

As per Project Report No 07, "DGR Sponsored Training Course for Armed Forces: Retiring/ Retired Personnel", post-retirement resettlement courses are being conducted by DGR since long. However, the aspirations of retiring PBOR are being met partially only. The primary reason is that the course reports and supporting qualification documents of the ESM do not clearly bring out the expertise and vocational qualifications on paper. The vocational and technical expertise which

ESM acquire during their career is not properly endorsed in their course reports or retirement documents which does not adequately gets highlighted while applying for second career, for which ESM are well qualified and capable of handling well, does not fructify for lack of supporting documents. The entire knowledge resources of the nation need to be optimally utilised to realise the Skill India Mission objectives. Continued utilisation of acquired competencies of ESM even after retirement is essential for country's progress and it leads to win-win situation for all i.e., the individual will be satisfied to find his livelihood using his existing competencies, the concerned sectors stand to gain by retaining core skills of such individuals in its talent pool and both these factors will result in optimally utilising the available work force. Keeping this in mind, the study purposes undertaken to carry out trade wise and rank wise mapping of the competencies attained by servicemen during their entire career prior to retirement. Although competencies were defined but they were not mapped with corresponding job opportunities available in civil sector.

As evident from above literature, ex-servicemen have difficulty equating their military experience with requirements of civil industry and their transition requires support from all stake holders. As the two different worlds i.e., military and corporate follow varied quantified systems, there is a requirement to align and define competencies linked each trade in-terms of civil job profile matching. In view of the above, the study proposes to undertake skill job profile matching to increase the prospects of resettlement.

Objective 4: To carry out trade wise job opportunity mapping with skills developed during service.

Major studies reviewed have been summarized and placed as appendix 'A'. With this review, it is evident that while there are certain studies exploring the problems faced by the ex-servicemen after they retire and the like. However, there is a scarcity of literature on the ways of managing such problems. Thus, empirical research on this less explored area can provide fruitful results and valuable insights to the organizations, policy makers, ESM, government agencies involved in employment and training, corporate sector and researchers working in this domain of research.

Chapter – 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The underlying text clarifies and examines methodological concerns that are critical to the study's success. Firstly, the chapter brings out the objectives of the study formulated to fill the gap identified. Next section justifies the research design used in the study along with sampling procedures, sample and sample size. Further, the construction and refinement of questionnaires is also described, and the final section covers the data processing procedures followed by statistical analysis to evaluate the study model.

3.2 NEED AND SCOPE OF THE STUDY

Majority of PBOR retire at a productive age of 35 to 40 years (Taneja, 2016) after having served for almost 17 years. Having retired, the ESM quickly realises that he is neither qualified or talented sufficiently to deal with civilian equivalents. A soldier is a specialist in some sector or another as a result of his experience and job profile; unfortunately, this competence cannot be measured, and the civil industry is ignorant of it. Unfortunately, no matter how successful this experience is, the same is of little value after he "hangs his uniform." He claims that he is unaware of recent advancements or advantages to which he is authorized because there is no system in place to keep him conversant with the newest policies from his local Zila Sainik Boards (Uppal, 2011). He discovers that he lacks the necessary qualifications in terms of civil degrees (Sharma and Jain, 2020). Their pension is insufficient to cater for both their social and personal demands. They are at a phase in life where they have a lot of financial obligations in terms of school fees for children education, marriage of brothers and sisters, or caring for elderly parents (Maharajan & Krishnaveni, 2015). They have often been away from home throughout their duty, completing responsibilities day and night in harsh and hostile regions, and are seeking for a second career that will not only meet their financial demands but also

their social demands. The majority of employment provided to ex-servicemen are either far distant from their hometowns/villages, or they are difficult and require long hours, which they do not want to do at this key juncture in their life. As a result, the majority of ex-servicemen either settle for farming, tiny self-help shops, or stay dissatisfied with their occupations since they do not meet their social and physical demands. While the central/state governments and the Armed Forces have attempted several measures, they have fallen well short of expectations. Many resettlement programmes, quotas, and schemes for the ESM have been established by the government, but there have been no actual coordinated attempts to promote them, and such policies which are formulated but not properly executed do not entitle the ESM to their advantages.

The bulk of studies that have been done on ex-servicemen have focused on the resettlement issues that ex-servicemen face in India. The importance of this research is based on the fact: it emphasises the human resource aspect and will investigate the needs and factors that impact second career choice, as well as the effectiveness of resettlement courses for obtaining job after retirement. It is the moral and patriotic responsibility to settle and rehabilitate these soldiers after they have sacrificed the finest years of their lives for the country's security. The scope is limited to Personnel Below Officer Rank (PBOR) belonging to Indian Army only.

3.3 OBJECTIVES OF THE STUDY

Review of previous study demonstrate that in spite of having reservation in government and state jobs, a separate directorate in Army Headquarters' in IHQ of MoD and resettlement courses there is a mismatch in the aspirations of ex-servicemen (Sofat, 2016) and therefore enormous capabilities are underutilized. Most of the existing research done in this domain is directed towards problem identification and not towards problem solving. The present research takes this field of research forward by shifting the focus of the researcher on resolution of the employment problems faced by the ex-servicemen. Based on the above the study aims to identify the aspirations of ex-servicemen and undertake job profile matching for augmented resettlement prospects. To attain this, Figure 3.1 demonstrates the

theoretical model used for the study, and the proposed research objectives are as follows:

i) To Identify and examine needs and factors impacting post-retirement career choice of PBOR.

ii) To Identify and examine the impact of aspirations for second career on the resettlement course taken by PBOR.

iii) To examine the effectiveness of pre-retirement resettlement courses on post-retirement second career choice and employment.

iv) To carry out trade wise job opportunity mapping with skills developed during service.

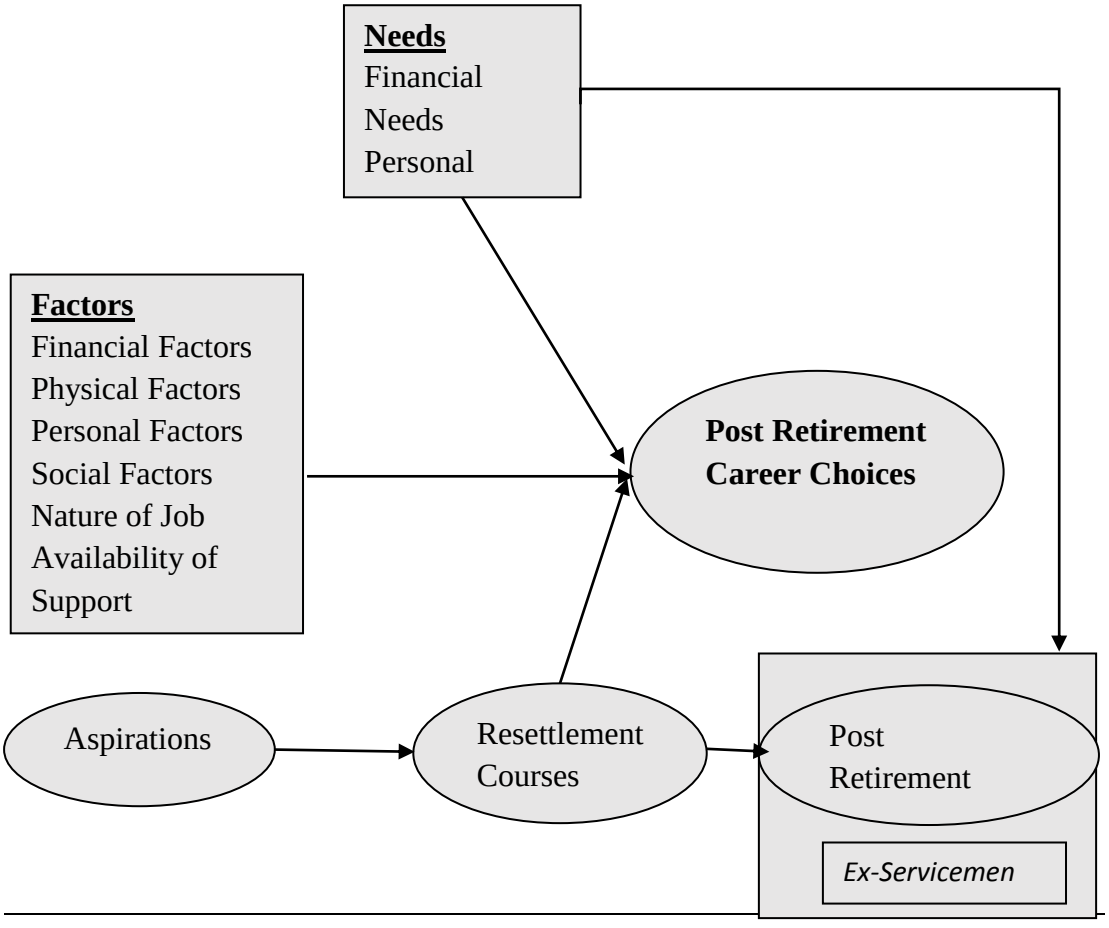

Fig. 3.1: Theoretical Model

In the following section of the study, independent and dependent variable are defined to accomplish the objectives of the study. These are:

(A) ***Needs:*** PBOR retire an early age and besides having working age, have sustainability of needs and the necessity of satisfying such needs. These needs range from financial requirement, personal needs to those needs that give social value to an individual i.e., social needs. Financial needs are associated with financial necessity for children education/ marriage, repayment of ongoing loans, need to supplement income due to which they opt for a second career. Personal needs, relates desire to work to stay healthy or active, remain productive, not like being retired or wanting to work as help to society. Social needs give people the chance to participate in society in a positive and active way and when we communicate with others, we meet these needs.

(B) ***Factors:*** As stated above, ex-servicemen have certain needs to take care after they retire. Based on their individual needs, certain factors play up in mind of an ESM while selecting or accepting a job as second career. Six factors were identified as financial factors (relate to salary, financial security and compensation/benefits), physical factors (relates to requirement of physical activity associated with a job), personal factors (Like recognition, accomplishment, maintain balance work and personal/family life, individual skills and experience), social factors (respect, status and position in the job and desire to belong to a place), nature of job (relates to timing of work, availabilities of opportunities to grow, reputation of company and organisational climate) and Availability of Support.

(C) ***Aspirations:*** Ex-servicemen aspire for a second career to meet their financial, personal, social and work related needs. Financial aspirations are related to salary, financial security and want for government job, physical aspirations relate to requirement of physical activity associated with a job, Nature of Job relates to their aspirations to undertake work that is related to own trade/skill & experience, timing of work, availabilities of opportunities to grow, reputation of company and organisational climate. Social aspirations relate to respect, status and position in the job and desire to belong to a place.

(D) ***Resettlement Courses:*** Directorate General of Resettlement organizes employment oriented training program for PBOR to enhance their qualification and

enable them to seek suitable second career. These courses are conducted every year with fixed number of vacancies and can be broadly divided into Management Course, Supervisory Course, Technical Course and Self-Employment Course.

(E) ***Resettlement Career Choices:*** Ex-servicemen based on their needs and aspirations make second career choices. Based on the responsibilities, demands and difficulties of job positions, employment is classified into temporary work, part-time work, full-time employment, full-time government job, self-employment including farming, business etc, volunteer work (in addition to a paid job) and volunteer work (Seyfarth, 2009).

The relation among the Independent Variable – Needs, factors impacting post-retirement career choice, aspirations, resettlement courses and the Dependent Variable – Resettlement career choices are depicted diagrammatically in Figure 3.2.

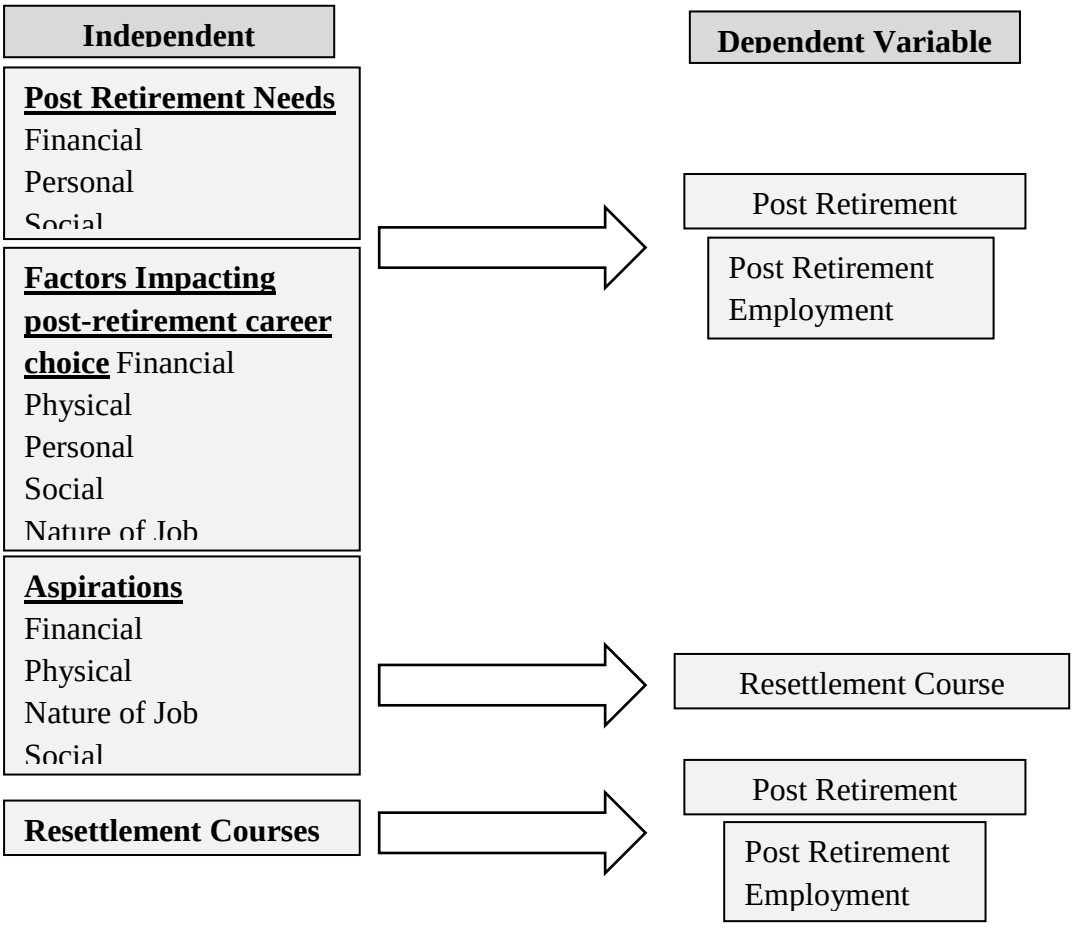

Fig. 3.2: Relation between Independent and Dependent Variables

3.4 HYPOTHESES

Keeping in mind the objectives framed for the study, following hypotheses are proposed for testing.

(i) *H_0 (1): There is no significant relationship between needs and post-retirement career choice of PBOR.*

(ii) *H_0 (1a): There is no significant effect of Financial Needs on post-retirement career choice of PBOR.*

(iii) *H_0 (1b): There is no significant effect of Personal Needs on post-retirement career choice of PBOR.*

(iv) *H_0 (1c): There is no significant effect of Social Needs on post-retirement career choice of PBOR.*

(v) *H_0 (2): There are no factors affecting post-retirement career choice of PBOR.*

(vi) *H_0 (2a): There is no significant effect of Financial Factor on post-retirement career choice of PBOR.*

(vii) *H_0 (2b): There is no significant effect of Physical Factor on post-retirement career choice of PBOR.*

(viii) *H_0 (2c): There is no significant effect of Personal Factor on post-retirement career choice of PBOR.*

(ix) *H_0 (2d): There is no significant effect of Social Factor on post-retirement career choice of PBOR.*

(x) *H_0 (2e): There is no significant effect of Nature of Job on post-retirement career choice of PBOR.*

(xi) *H_0 (2f): There is no significant effect of Availability of Support on post-retirement career choice of PBOR.*

(xii) *H_0 (3): There is no significant impact of Aspirations for second career on the resettlement course taken by PBOR.*

(xiii) *H_0 (3a): There is no significant effect of Financial Aspirations for second career on the resettlement course taken by PBOR.*

(xiv) *H_0 (3b): There is no significant effect of Physical Aspirations for second career on the resettlement course taken by PBOR*

(xv) *H_0 (3c): There is no significant effect of Nature of Job for second career on the resettlement course taken by PBOR.*

(xvi) *H_0 (3d): There is no significant effect of social aspirations for second career on the resettlement course taken by PBOR*

(xvii) *H_0 (4): There is no significant effect of re-settlement courses on post-retirement second career choice and employment.*

3.5 RESEARCH DESIGN

The research design is the structure that provides direction and systematizes the research. A research design is a blueprint of conducting research which includes data collection using an instrument, how it is to be used for measurement, and intended analysis of data. For this study, a cross-sectional study has been conducted using both exploratory and descriptive research design.

The current study has used both qualitative and quantitative method of research; hence the mixed-method approach is used. Mixed research approach has been adopted to assess the need, aspiration and prospects of resettlement of ex-serviceman in India. Both qualitative and quantitative approach was applied to gauge responses from PBOR. In qualitative approach, data was taken from the previous studies like journals, articles, reference books, government data, and research papers, training establishments of army, record offices, army placement agency, website of Ministry of Defence, data from publications, websites of foreign armies, leading global research journals etc. and the experience while having a discussion with the PBOR who is in the stage of leaving army. In quantitative approach well-structured self-completion questionnaire has been designed. Questions for this questionnaire have been chosen from the articles like "*Today's Soldier, Assessing the Needs of Soldiers*

and their Families" (Sims et al., 2017), "*human resource management in the armed forces transition of a soldier to a second career*" (Sofat, 2016), "*An Exploratory Study on Factors of Post-Retirement Employment"* Seyfarth (2009), "*A phenomenological study of military retirees: Reasons for retirement and post-retirement employment in Turkish military staff" (*Ozgen et al., 2020) and "*A Study on the Career Development of Personnel Below Officer Rank*" (Saxena, 2010) along with the analysis of the qualitative research undertaken by interviewing 30 serving personnel and ex-servicemen. There are 110 questions on which the entire study was done. To conduct the study, pilot study was undertaken and questionnaire was validated and determined to be appropriate for final data collection post that through Cronbach alpha data reliability of the final data was checked.

Once the data is reliable, main analysis will be conducted in which firstly, demographic profiling of the data will be presented via frequency distribution table and the pictorial presentation of the data. Chi-square will be used to assess the significance level of the responses.

Secondly to explore the effectiveness of resettlement courses undertaken by PBOR and their needs, aspirations and prospects methods like factor analysis, bivariate co-relation, KMO and bartlett's test, principal component, descriptive statistics, Pearson's coefficient of correlation, multiple regression, one-way ANOVA and t-test will be used. For factor analysis significant seven factors like work-life balance, financial & legal, child well-being, spouse or partner well-being, own well-being, higher education, health care system problem has been chosen. Each attribute has five questions for PBOR to respond. In total there are 35 questions for PBOR to respond. Above factors are associated to the social and physical aspects of PBOR which plays a major role in the minds of ex-servicemen. This, in turn, influences them to take a decision to accept or reject the given job.

To achieve the desired objectives of the study, following two categories were identified and the analysis was done at these two-category level to gauge the needs, aspiration and prospects for PBOR serving in Indian Army:

a) PBOR ex-servicemen

b) PBOR serving soldiers and retiring within a year.

PBOR category in the army (serving & ex-servicemen) is the sampling frame for the purpose of this research as these people retire at a young age and thus there is a dire need of resettlement after retirement.

The scope of study is limited to PBOR category in the army and identified for sample collection. Only ten trades have been selected for research regarding skill job profile matching. The trades have been so selected, so that the findings benefit majority personnel by studying those trades which have largest number of persons retiring in a year.

An official letter requesting data from record offices were sought and data obtained (official correspondence letters attached at Appendix 'D'). Data of number of PBOR of all the trades for last five years were obtained officially from the army. For each trade, total number of personnel who have retired in last five years was calculated and arranged in descending order in terms of numbers retired. Based on the above, following ten trades have been selected for the study: -

Table 3.1: Selected Trades for Study

S/N	Trade	Total Retired in last 5 years	Numbers Retired in year 2019	Numbers Retired in 2020 (Till date)	Ranking in terms of Numbers
1.	Driver (MT)	3275	1142	1044	1
2.	Auto Technician (B Vehicle)	3152	880	892	II
3.	Store Holder (GD)	-	211	447	III
4.	Technician (Communication)	988	241	236	IV
5.	Auto Technician (A Vehicle)	950	231	373	V
6.	Clerk (SD)	835	220	180	VI

S/N	Trade	Total Retired in last 5 years	Numbers Retired in year 2019	Numbers Retired in 2020 (Till date)	Ranking in terms of Numbers
7.	Store Keeper Technical (SKT)	689	193	79	VII
8.	Technician (Small Arms)	645	88	58	VIII
9.	Auto Electrician (B Vehicle)	598	192	210	XI
10.	Welder	378	107	107	X

The above selected trades have maximum number of premature releases from service. Google form and personal interview was the method for data collection. Convenience sampling method will be used to draw respondent's (PBOR) responses.

The research will make use secondary data, which consists of reference books, government data, and research papers, training establishments of army, record offices, army placement agency, website of Ministry of Defence, data from publications, websites of foreign armies, leading global research journals and primary data collected from the identified appropriate respondents.

This research has extensive implications for ESM in India and is targeted on veterans in the category of JCOs and Other Ranks (OR), with the findings expected to be extrapolated to the ESM for all services in particular.

3.6 Sample Size and Methodology

Appropriate use of the sample size is one of the potent factors for achieving significant estimates (Henry, 1990). Author further says that, if the sample size is large then the sample error will be less. Therefore, while deciding the sample size, both (cost and error) has to be considered while collecting data for the study. There are two methods for collecting data. First is done by setting up the size of an arbitrary within the budget. Second is to estimate optimal sample size, given a desired level of precision and cost in mind. This formula is given by (Krejcie, 1970).

The required sample size is calculated using two methods: Optimum Sample Size method and through Krejcie method.

3.6.1 First method: Optimum Sample Size

$$\text{Optimum Sample Size} = \frac{\left\lceil \frac{P[1-P]}{\frac{A^2}{Z^2} + \frac{P[1-P]}{N}} \right\rceil}{R}$$

Where:

N = size of population

P = estimated variance in population, as a decimal (0.2 for 80%: 20%, 0.4 for 60%: 40%, 0.5 for 50%: 50%, etc.)

A = Precision desired (0.05 for 5%, 0.1 for 10%, etc.)

Z = Z value based on confidence level (1.96 for 95% confidence, 1.645 for 90%, etc.)

R = Estimated response rate (0.7 for 70%, 0.5 for 50%, etc.)

Note: The estimated response rate (R) for the study is 100%.

Table 3.2: Statistical determination of sample size for Two Category of Respondents

Sampling Strata (District)	**Size (N) Population**	**Population Variance (P)**	**Precision (A)**	**Confidence Level (Z Value)**	**Sample Size (n)**
ESM Category Lok Sabha Secretariat. (2017)	21,58,354	0.2 (80%: 20%)	0.05 (5%)	1.96 (95%)	246
Serving retiring within a year	60,000	0.2 (80%: 20%)	0.05 (5%)	1.96 (95%)	244
Total	22,18,354				**490**

As the total population of ESM's is 21,58,354 which was revealed by Defence Minister in Lok Sabha to starred question No 223 (Lok Sabha Secretariat, 2017) and as 60,000 personnel retire every year, implying that approximately 60,000 serving personnel will retire within a year, on computations made on the basis of the entire appropriated populations gave a sample size of around 490 individuals which will be rounded off to 500 PBOR.

3.6.2 Second method: Sample Size

Since the size for the population is 22,18,354, which is greater than 1 lac, therefore at 5% significance level sample size for the study would be 400 respondents.

Table 3.3: Sample Size for Different Level of Precision where Confidence Level is 95% and P=.5

Size of population	**Sample Size (n) for Precision E of:**			
	± 3%	± 5%	± 7%	± 10%
500	a	222	145	83
600	a	240	152	86
700	a	255	158	88
800	a	267	163	89
900	a	277	166	90
1,000	a	286	169	91
2,000	714	333	185	95
3,000	811	353	191	97
4.000	870	364	194	98
5,000	909	370	196	98
6,000	938	375	185	99
7,000	959	378	191	99
8,000	976	381	194	99
9,000	989	383	196	99

Size of population	Sample Size (n) for Precision E of:			
	± 3%	± 5%	± 7%	± 10%
10,000	1,000	385	197	99
15,000	1,034	390	198	100
20,000	1,053	392	199	100
25,000	1,064	394	200	100
50,000	1,087	397	201	100
100,000	1,099	398	204	100
>1000,000	1,111	400	204	100

a= Assumption of normal population is poor (Yamane, 1967). The entire population should be sampled

The total number of respondents for this survey would be 500.

For the interviews, 30 serving PBOR who would be retiring in next one year and ex-servicemen would form the sample using convenience sampling. As per Saunders et al. (2003), statisticians have demonstrated that a sample size of 30 or more produces a mean sampling distribution that is quite similar to a normal distribution. Hence, a sample should, at a lowest; consist of 30 elements for statistical analysis. The sample size of 30 for interview is considered adequate based on Saunders et al. (2003) view.

3.6.3 Discussion on Determination of Sample Size

A balanced approach would be to calculate sample size statistically instead of percentage of the population. It has been demonstrated that calculating a sample size as an ad hoc proportion of the population is significantly less reliable than determining it scientifically. Furthermore, the needed sample size is not related to the population size in a linear manner. Hence, the results of sample size determination using statistical methods are practical, especially for large population numbers, and are frequently less than what percentage approaches need. For populations bigger than 20,000, the sample size doesn't change substantially. As a result, using

statistical methods to determine sample size leads to greater accuracy as well as significant cost and labour savings.

As a result, the techniques are concerned with determining the sample size for specific study attributes. In a nutshell, the required sample size is calculated by taking into account all of the stages needed in determining the underlying metrics. As a result, the components contributing to the right sample size have been realistically determined and estimated. The sample size for the study was then selected based on the necessary statistical measures and accuracy while keeping the research objectives in mind. As a result, the goal of optimum sample size coherent with the study's aims and resources was arrived at. Here for the study purpose, total number of respondents required is 500 (However, the final sample comprised of 1136 respondents for the study, as larger sample sizes give more reliable results with greater precision and power,) and sample taken for the interviews would be 30 serving PBOR who will be retiring in next one year and ex-servicemen using convenience sampling.

3.7 DATA COLLECTION TOOL AND METHOD

Collection of data was undertaken using online and offline mode:

i) **Interview Method**. Interviewing stage involved convenience sample of 30 serving PBOR and ESM, to be able to explore the effectiveness of resettlement courses undertaken by PBOR while in service in getting post retirement employment and to identify the sociological and physical factors that play on the minds of ex-servicemen that influence them to accept or reject available jobs. This allowed for a better understanding of the ground realities as well as a more personal touch to the study. Semi-structured interview of 15 serving participant who are about to retire and 15 veterans were conducted. Everyone who took part was a volunteer.

ii) ESM interviews were undertaken over the internet, with the COVID pandemic in mind, as semi-structured setup. Each session lasted around fifteen to thirty

minutes. During interviews, probing questions were used to completely comprehend the reasons for retiring, need to get back to work and perceptions and aspirations from resettlement courses. The interview questions were formed using the study's aim, the scholars' experiences, and relevant literature. For face and content validity, Captain (India Navy) VMD Jagannath, Head of Department, Academic and University Affairs, College of Defence Management examined the interview questions.

iii) All of the interview sessions were taped. Participants were prompted to provide further reasons for their responses, as well as to explain their responses to clear up any uncertainty. To avoid missing or loss in translation of any vital information, native language was used. The interview was first transcribed and verbatim translated into English so that it could be analysed and processed using ALTAS ti ver 9. Qualitative Analysis Report of interviews is attached as appendix 'B'.

iv) **Questionnaire Method**: A comprehensive questionnaire with questions drawn from the conclusions of the qualitative research data and from the existing literature was prepared for serving PBOR and ESM. Questionnaire attached as appendix 'C'. The questionnaire covered five parts: -

a) **Part A:** Profiling of an ESM/ Serving Soldier.

b) **Part B:** Needs and Factors affecting post-retirement career choice.

c) **Part C:** Impact of aspirations for second career on the resettlement courses taken by PBOR.

d) **Part D**: Reasons for not getting second career employment.

e) **Part E:** Effectiveness of pre-retirement resettlement courses.

v) Questionnaire was also been framed for the companies employing ESM for matching of job profile with specific trade skills held by ex-servicemen. Qualities and traits that ESM should possess were also determined.

3.8 VALIDITY AND RELIABILITY

Sekaran (2003) contends, it's critical to ensure that the scales created and utilised measure variables accurately and correctly. Therefore, the questionnaire was made to undergo expert review and pilot testing. Firstly, the questionnaire was given to panel of 5 experts familiar with the construct to check face validity and ensure that language and content is readable and comprehensible by the intended audience. It also ensured that the scale measures what it is intended to measure.

In order to confirm that questionnaire is able to gather information relevant to the objectives, a study utilizing interpretive methodology with a qualitative approach was conducted as a prequel. The study was aimed to reveal needs of armed forces veterans for opting for second career, aspects affecting post-retirement career choice and to evaluate the perception of the retiring/ retired armed forces personnel about the effectiveness of the current resettlement courses. Descriptive research design was used with an intention to identify characteristics, frequencies, trends, and categories to be able to come out with themes and factors based on which questionnaire could be developed for further undertaking quantitative analysis of the problem. Semi-structured interview of 15 serving participants who are about to retire and 15 veterans were conducted. Each interview session lasted around fifteen to thirty minutes. During interviews, probing questions were used to completely grasp the reasons for retiring, need to return to work and perceptions and aspirations from resettlement courses. The interview questions were created focusing on the study's goal, the scholars' experiences, and relevant literature. Based on the analysis of the qualitative research and related literature, a questionnaire was designed with five distinctive parts as follows:

i) **Part A:** Profiling of an ESM/ serving soldier.

ii) **Part B:** Needs and factors affecting post-retirement career choice.

iii) **Part C:** Impact of aspirations for second career on the resettlement courses taken by PBOR.

iv) **Part D**: Reasons for not getting second career employment.

v) **Part E:** Effectiveness of pre-retirement resettlement courses.

3.8.1 Pilot Study

The pilot survey collected primary data in the form of a questionnaire. Sekaran (2003) contends, it's critical to ensure that the scales created and utilised measure variables accurately and correctly. Therefore, the questionnaire was put through domain expert review and pilot testing. Having prepared the questionnaire, the same was scrutinised by a panel of 5 experts familiar with the construct to check face validity and to ascertain that language and content is readable and understandable by the target audience. It also ensured that the scale measures what it is intended to measure.

The pilot survey questionnaire was structured using Likert Scale to enable statistical analysis of the data obtained. The pilot survey questionnaire comprised following type of questions: -

Table 3.4: Summary of Type of Questions in Questionnaire

Part	Measured Variable	Number of Likert Scale Questions	Number of MCQs
A	Profiling/Demography	-	8
B	Need for Second Career	16	-
	Factors affecting post-retirement career choice	21	-
	Career choices option	7	-
C	Aspirations from the second career	20	-
	Preference for Resettlement Courses	25	-
D	Reasons for not getting second career employment	9	-
E	Effectiveness of pre-retirement resettlement courses	-	4
	Total	98	12

3.8.2 Responses

Teare et al. (2014), based on an extensive simulation study recommend that an external pilot study should have total of at least 70 measured subjects (35 per group) necessary for estimating the standard deviation of a normally distributed variable with good precision, and 60 to 100 subjects in a single group for estimating an event rate. Event rates such as recruitment and willingness to be randomised cannot be accurately estimated from small pilots, and in fact increasing the pilot size to between 60 and 100 per group may give much more reliable data on the critical parameters. Hertzog (2008), has brought out that general guidelines, for example using 10% of the sample required for a full study, may be inadequate for aims such as assessment of the adequacy of instrumentation or providing statistical estimates for a larger study.

Sim and & Lewis (2012), states that small pilot studies are liable to produce imprecise estimates of the SD for a power calculation. Therefore, from a statistical perspective, the size of a pilot study should be calculated in relation to the desired level of confidence for the SD and the chosen power and significance level of the analysis in the main study; at a high level of confidence, a pilot study of at least n = 50 is advisable in many circumstances.

Hence a pilot sample size of 118 was found suitable as small studies can be imprecise and biased, so larger sample sizes are required to reduce both the magnitude of the bias and the imprecision especially when time and cost pose no constraints. It is very much more efficient to use a larger pilot study, than to guard against the lack of precision by using inflated estimates. Responses were sought from two strata (60 per group) i.e., serving JCOs / OR of Indian Army about to retire within a year and ex-servicemen and the pilot survey received 118 responses. The responses were thereafter compiled for analysis through SPSS.

3.8.3 Analysis

(a) **Kaiser-Mayer-Olkin (KMO) Measure of Adequacy**. The KMO test was carried out on the 98 Likert Scale questions as summarized in Table 3.4 to examine their factorability. The result of the KMO test is as follows: -

Table 3. 5: KMO and Bartlett's Test (Need for Second Career)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.914
Bartlett's Test of Sphericity	Approx. Chi-Square	1708.195
	Df	120
	Sig.	.000

Table 3. 6: KMO and Bartlett's Test
(Factors affecting post-retirement career choice)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.909
Bartlett's Test of Sphericity	Approx. Chi-Square	2482.506
	Df	210
	Sig.	.000

Table 3. 7: KMO and Bartlett's Test (Career choices option)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.635
Bartlett's Test of Sphericity	Approx. Chi-Square	278.388
	Df	21
	Sig.	.000

Table 3.8: KMO and Bartlett's Test (Aspirations from the second career)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.933
Bartlett's Test of Sphericity	Approx. Chi-Square	2632.112
	Df	190
	Sig.	.000

Table 3.9: KMO and Bartlett's Test (Preference for Resettlement Courses)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.920
Bartlett's Test of Sphericity	Approx. Chi-Square	3261.055
	Df	300
	Sig.	.000

Table 3.10: KMO and Bartlett's Test
(Reasons for not getting second career employment)

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.801
Bartlett's Test of Sphericity	Approx. Chi-Square	440.177
	Df	36
	Sig.	.000

i) The result of the KMO test was found to be above the acceptable 0.6 (Pallant, 2013). Also, the Bartlett's Test of Sphericity was highly significant. Factor analysis was deemed appropriate for all 98 Likert Scale items using these markers.

ii) **Data Reliability**. Cronbach's Alpha test was carried out for the overall data and distinctly for every single construct to measure reliability of scale. Table 3.12 depicts that Cronbach Alpha values for each scale is above the prescribed standard values of 0.7 (Cortina, 1993), means the questionnaire is fit for final data collection.

Table 3.11: Reliability Statistics

Variable	Cronbach's Alpha	Numbers
Need for second career	.952	16
Factors affecting post-retirement career choice	.770	21
Career choices option	.730	7
Aspirations from the second career	.960	20
Preference for resettlement courses	.969	25
Reasons for not getting second career employment	.833	9

iii) According to rating scale instrument developed by Fisher (2007) based on Rasch literature and his extensive experience in conducting Rasch analysis in different settings, value greater than .95 indicates excellent item measurement reliability.

3.9 STATISTICAL TOOLS AND ANALYSIS

The statistical analysis will encompass both essential and advanced tests to undertake comprehensive analysis. According to the need of the study, suitable statistical tools were deployed to realize objectives of the study. In the first objective, to identify and examine needs and factors impacting post-retirement career choice of PBOR, both the constructs were measured on a five-point scale and Confirmatory Factor Analysis is used through Smart PLS. The second objective is to identify and examine the impact of aspirations for a second career on the resettlement course taken by PBOR and CFA and regression analysis are used to attain the desired results. In the third objective, to examine the effectiveness of pre-retirement resettlement courses on post-retirement second career choice and employment, for desired results, Path Modelling is used through smart PLS. Other techniques like descriptive, co-relation etc. were also used to bring out the desired results. To accomplish the fourth objective competencies were correlated with the questionnaire response received from the companies who employ ESM.

3.10 ETHICAL CONSIDERATION

a) **Letter of Invitation to Participate**. Although, no letter of invitation to participate was issued, it was ensured that only volunteer JCOs / OR participated in the study.

b) **Confidentiality of the Recovered Data**. The confidentiality of the recovered data will be maintained at all times. Data was received from the respective records and Depot Battalions on official covering letter ensuring data reliability and authenticity.

c) **Anonymity Guarantee**. All respondents were assured that their identity would not be reflected anywhere in the research and their anonymity will be held in confidence.

d) **Minimal Risk**. All participants were informed that there was no or minimal risk to participants and that the probability and magnitude of any harm or discomfort anticipated in the research was not greater than any ordinarily encountered in daily life or tests.

e) **Voluntary Feedback**. While carrying out the survey, it was made clear to all the participants, that, the study is purely voluntary and they can refuse any time.

f) **Option to Withdraw**. Participants were informed that they could withdraw from the study at any time without any questions being asked.

The research identifies four objectives, and will use both qualitative and quantitative method of research; mixed-methods study design. Two categories i.e., PBOR Ex-servicemen and PBOR serving soldiers and retiring within a year is the sampling frame. A comprehensive questionnaire was designed based on qualitative analysis and relevant literature and was made to pass through the filter of panel of experts and pilot study. The pilot study data demonstrated measure of adequacy and reliability of scales and the questionnaire was found fit for final data collection. Having collected the final data, suitable statistical tools were deployed to realize objectives of the study.

Chapter – 4

DATA ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

Analysis has been carried out on the basis of data collected, which has been presented in five sections. To begin with descriptive statistics is presented followed by needs and factors impacting post-retirement career choice of PBOR, impact of aspirations for second career on the resettlement course taken by PBOR and effectiveness of pre-retirement resettlement courses on second career choice and employment. The analysis is also undertaken to bring out the variances in needs, factors influencing career choices and aspirations of PBOR between personnel who retire based on age/ service limit called colour service and personnel who have taken premature retirement. The different analysis techniques such as descriptive statistics, co-relation, Regression Analysis, Partial Least Square Structural Equation Modelling, etc. has been deployed to achieve the desired results. Descriptive statistics are presented before the discussion on data analysis conducted to fulfil the objectives.

4.2 DESCRIPTIVE STATISTICS

Before proceeding with final analysis, it is essential to discuss the respondents' profile using frequency distribution for better understanding of analysis and results.

4.2.1 Demographic Profile

Statistical methods were used to determine sample size, which suggested a sample size of 500. Since the sample collection was through questionnaire seeking online response in the form of Google forms, data collection cost and labour savings were no constraints. In order to obtain the response of serving PBOR retiring within a year, online questionnaire link was sent all 36 Record offices and 1000 Ex-servicemen for their response. A total of 1136 responses were received, comprising 625 responses from Ex-servicemen and 511 of serving PBOR retiring within a year. Since the sample size increased the estimated sample size, respondents were matched

up with the overall population and ascertained that they are part of the target population, 1136 was taken as the final sample size. Also, as Littler (2018), highlights that as our sample size increases, the confidence in our estimate increases, our uncertainty decreases and we have greater precision. Increasing our sample size can also give us greater power to detect differences. If the effect size is small then one will need a large sample size in order to detect the difference otherwise the effect will be masked by the randomness in the samples.

Larger sample sizes provide more accurate mean values, identify outliers that could skew the data in a smaller sample and provide a smaller margin of error (Zamboni, 2018). Also, as per Saunders et.al. (2003), larger absolute sample sizes are more likely to be representative of the population from which they are derived than smaller samples, and the sample mean (average) is more likely to equal the overall mean for the population. This is known as the law of large numbers

As larger sample sizes give more reliable results with greater precision and power, final sample comprised of 1136 respondents for the study, 55.1 per cent out of which were serving soldiers about to retire within one year and 44.9 per cent were ex-servicemen (veterans) who have retired as depicted in Table 4.1. Out of the total 1136 respondents 59.4 per cent had taken premature retirement and 39.5 per cent had retired due to age/service limit, while 1.1 per cent (12 personnel) had retired on medical grounds. Of the total 1136 respondents, 81.8 per cent are from other ranks (OR) and 18.2 per cent are Junior Commissioned Officers.

In addition, 35.7 per cent were in the age category of 30 to 35 years, whereas 48.3 per cent were between 36 to 40 years of age, 11.1 per cent were between 41 to 45 years of age, 2.6 per cent in age group of 46 to 50 years and 2.3 per cent were more than 50 years of age.

Further, in terms of level of education when they joined army, only 1.2 per cent had education below or till matric, 4 per cent were matric pass, 56.3 has passed senior secondary, 37.1 per cent had graduation degree and 1.2 per cent has passed post-graduation. Their level of education on retirement, only 0.4 per cent had education below or till matric, 3.4 per cent are matric pass, 30 per cent were higher secondary

passed, 55.5 per cent had graduation degree and 9.2 per cent were post-graduates. There is a clear indication that while in service there has been a significant increase in educational qualification i.e., PBOR having graduation degree/diploma had increased from 37.1 to 55.5 per cent and post graduates had increased from 1.2 to 9.9 per cent.

Table 4.1: Demographic Profile

Demographics	**Indicators**	**Frequency**	**Per cent**
Category	Ex-servicemen	625	55.1
	Serving & retiring within a year	511	44.9
Basis of Retirement	Colour Service (Age/Service Limit)	449	39.5
	Premature Retirement (PMR)	675	59.4
	Medical Grounds	12	1.1
Arm/ Service	Combat Arm	177	15.6
	Supporting Arm	657	57.9
	Services	301	15.6
Rank	Junior Commissioned Officer (JCO)	207	18.2
	Other Ranks (OR)	929	81.8
Age	30 to 35 years	405	35.7
	36 to 40 years	549	48.3
	41 to 45 years	126	11.1
	46 to 50 years	30	2.6
	> 50 years	26	2.3
Education Qualification before joining Army	Non-matric	14	1.2
	Matric	45	4
	Higher Secondary	639	56.3
	Graduate Degree/Diploma	421	37.1
	Post-Graduation	14	1.2
	Others	3	0.3

Demographics	Indicators	Frequency	Per cent
Education on Retirement	Non-matric	5	0.4
	Matric	39	3.4
	Higher secondary	341	30
	Graduate Degree/Diploma	631	55.5
	Post-Graduation	113	9.9
	Others	7	0.6

4.3 IDENTIFY AND EXAMINE NEEDS AND FACTORS IMPACTING POST-RETIREMENT CAREER CHOICE OF PBOR.

The first objective is to identify and examine needs and factors impacting post-retirement career choice of PBOR. In order to achieve objectives, PLS-SEM using Smart PLS (v. 3.2.6) (Ringle et al., 2017) was deployed to assess the measurement and structural models following a two-step approach: (1) validation of the outer (measurement) models, and (2) scrutiny of the inner model (structural relations between the latent factors) (Chin, 2010). In a reflective model, a latent variable is posited as the common cause of item or indicator behaviour. From the latent variable to the indicators, there is a causal action. Changes in indicator behaviour are caused by manipulating the latent variable. Reflective measures are expected to have high inter-corelations. The measure can literally be said to "reflect" the latent variable.

4.3.1 Confirmatory Factor Analysis

Using SEM-PLS methods supported by Smart PLS 3.0, a model of the influential factors of second career choices was developed. This study used PLS-SEM because:

i) This model can be built on the source of a theory that is not very strong.

ii) The aim of analysis is to develop a theory or prediction models.

iii) There are complex relationships and have many indicators and constructs.

iv) Distribution issues are a concern i.e., lack of normality. The date set collected doesn't follow normal distribution.

For applying CFA, certain assumptions are required to be met. In most cases, a PLS model is assessed and construed in two steps. Adequacy of the measurement model is initially established, and then an appraisal and review of the structural model is undertaken. This confirms that the measures are reliable and valid before attempting to make and draw conclusions from the structural model.

4.3.2 Assessment of Measurement Models

Evaluation of measurement is critical and important because it allows for rigorous examination of reliability and validity of the scales used to quantify the latent construct and their manifest variables (Loehlin, 1998). The study carried out assessment of the measurement model using smart PLS 3, which involved: convergent validity and discriminant validity, to test the soundness and reliability of the constructs (latent variables).

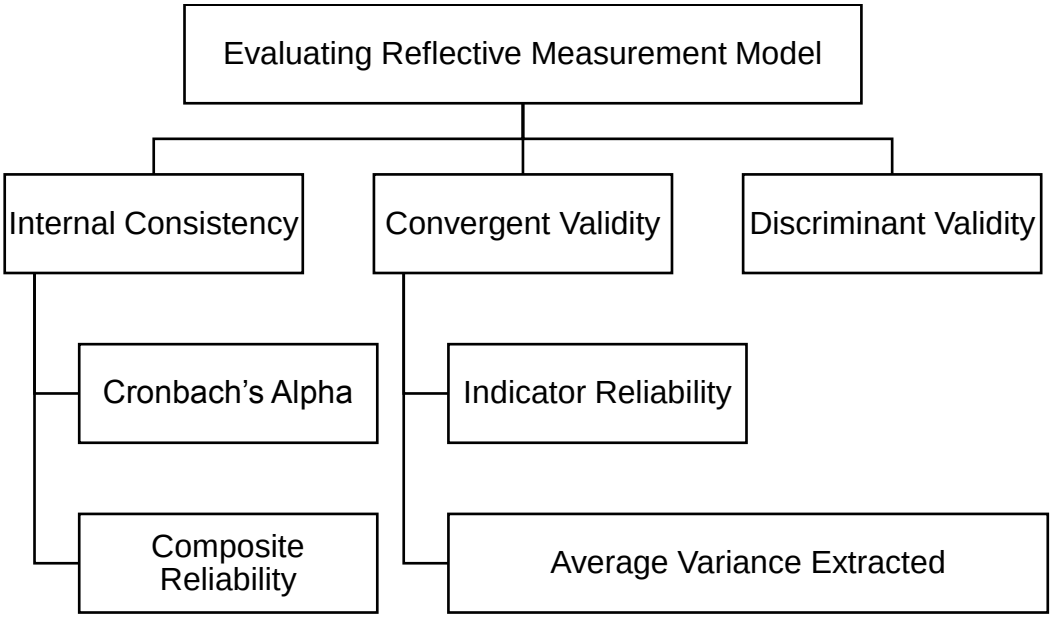

Figure 4.1: Evaluating Reflective Measurement Model

OBJECTIVE 1: TO IDENTIFY AND EXAMINE NEEDS AND FACTORS IMPACTING POST-RETIREMENT CAREER CHOICE OF PBOR

4.4 NEEDS IMPACTING POST-RETIREMENT CAREER CHOICE OF PBOR

The qualitative study and available literature on the subject identified 16 needs due to which ex-servicemen or any retiree opt for second career [N1, N2, N3, N4, N5, N6, N7, N8, N9, N10…., N16]. The scale used to measure the needs has items similar to scales used by Ogums, (2010); Seyfarth, 2009, Sims et al. (2017) and Ozgen et al., (2020) in their studies. However, tthese factors were divided into three main groups and linking of factors with items is shown in Figure 5.2:

i) Financial Needs. These are the needs that are associated with financial necessity for children education/ marriage, repayment of ongoing loans, need to supplement income due to which they opt for a second career.

ii) Personal Needs. Relates to personal needs like availability of working age, work to stay healthy or active, remain productive, not like being retired or wanting to work as help to society.

iii) Social Needs. Social needs are those needs that give social value to an individual. They give people the chance to participate in society in a positive and active way. When we communicate with other individuals, we meet these needs. In the study it includes desire to belong to a place or society/ requirement of a particular location, social interaction/ social contact and maintain quality of life.

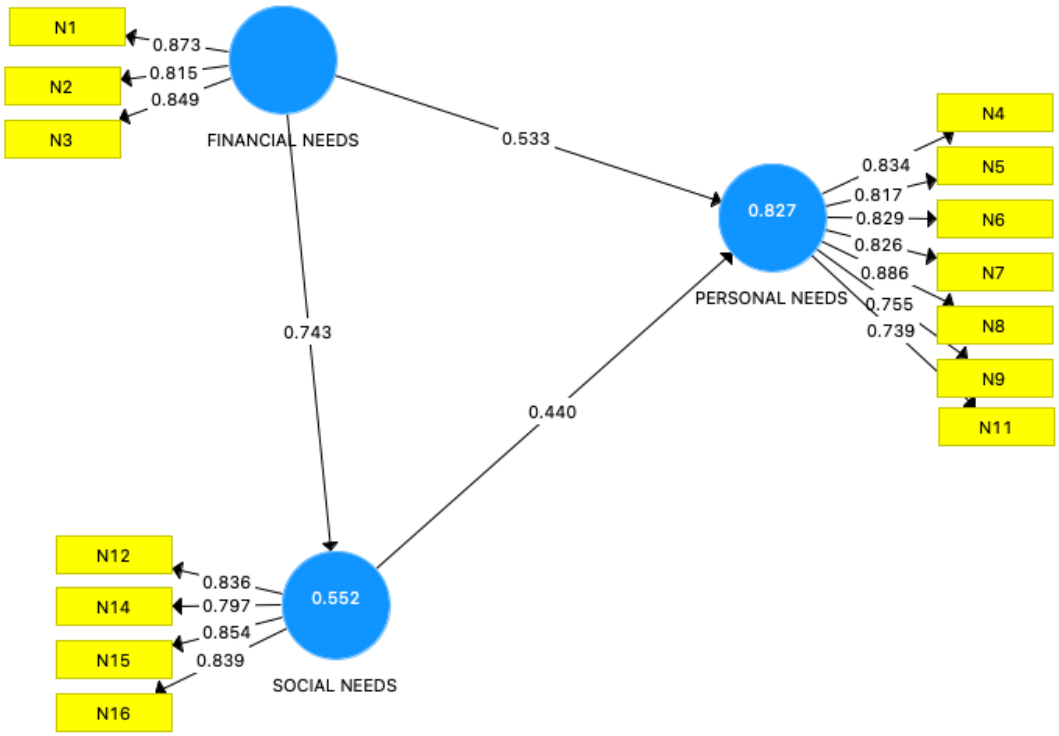

Figure 4.2: Linking all the Needs with each other

4.4.1 Instrument Validity and Reliability

Rossiter's (2002) protocol for scale construction was used to assess the constructs' validity and reliability. First, the scale items' convergent and discriminate validity were calculated, and then reliability of the scale items was measured.

4.4.2 Convergent Validity

The term "convergent validity" refers to the requirement “that items that are measures of a construct share a large proportion of their variance” (Hair el al., 2006). Three parameters were used to evaluate the scale items' convergent validity. First, as suggested by Hair et al. (2007), “factor loadings should be greater than 0.50 and secondly, each construct's composite reliability should be greater than 0.70. Finally, the derived average variance extracted (AVE) for each construct should be greater than the recommended cut-off of 0.50” (Fornell & Larker, 1981).

The factor loadings for needs influencing second career choices in this analysis showed that the three constructs had convergent validity as values exceeded

benchmark values in all the three parameters. For the first parameter i.e., factor loadings, all loadings exceeded 0.50. The factor loadings ranged from 0.739 to 0.886. Because of the strong factor loadings, the measures seem to have convergent validity. Composite reliability for each construct ranged was greater than 0.70. Derived AVE for each construct was greater than the suggested cut-off of 0.50. (Refer to Table 4.2)

Table 4.2. Summary of PLS Quality (AVE, R Square, Composite Reliability and Cronbach's Alpha) for Needs Influencing Second Career Choices

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Financial Factor	0.883	0.883	0.716
Personal factors	0.931	0.932	0.662
Social Factors	0.899	0.900	0.692

4.4.3 Discriminant Validity

The calculation of discriminant validity is the next step in the construct validation process. Discriminant authenticity can be assessed in a variety of ways. "Discriminant validity is a measure of a construct's uniqueness. When the shared variance inside a construct (AVE) exceeds the shared variance between the constructs, discriminant validity is shown. The Hetrotrait-Monotrait ratio of correlations (HTMT) is the approach required to be used (Henseler et al., 2015). To interpret their HTMT data, researchers might use cut-off values like 0.85 and 0.90".

HTMT is modern method for evaluating discriminant validity of PLS structural equation modelling, which is a critical component of model evaluation. Researchers can't be sure if the findings confirming proposed systemic paths are true or only the product of statistical discrepancies if discriminant validity isn't defined. Classic methods to discriminant validity testing, such as the Fornell-Larcker criteria and (partial) cross-loadings, are generally unable to discern a loss of discriminant

validity, whilst the HTMT criterion explicitly outperforms them. Table 4.3 list out HTMT values of needs influencing second career choices and are lower than the threshold value of .85 by Kline (2011) and .90 by Gold and Arvind Malhotra (2001), demonstrating that discriminant validity is valid for this study. To summarise, both convergent and discriminant validity of the measures were established.

Table 4.3. Discriminant validity for Needs Influencing Second Career Choices

Variables	**AVE**	**Financial Needs**	**Personal Needs**	**Social Needs**
Financial Needs	0.716			
Personal Needs	0.662	0.860		
Social Needs	0.692	0.743	0.838	

4.4.4 Reliability of Measures

The reliability of the construct items is the final step in determining construct validity. The magnitude to which an instrument generates consistent effects over time, or the degree to which a series of indications is internally consistent, is known as reliability. Reliability is important but not sufficient; even measurements of high reliability cannot be valid in calculating significance of construct (Hair et al., 2006). The same construct can be measured by all reliable metrics. A composite alpha value is an indicator of internal consistency or composite reliability. This attribute was used to evaluate the constructs' reliability. Construct reliability coefficients should be greater than 0.70. (Hair et al., 1998; Rossiter, 2002). Smart PLS was used to calculate the composite reliability and Cronbach's Alpha values for the construct, which ranged from 0.883 to 0.932 and 0.883 to 0.931, respectively (see Table 4.2).

Hence, all of the variables used in this construct are reliable, as shown by the Composite Reliability and Cronbach's Alpha values, which are greater than 0.7. This indicates strong reliability.

4.4.5 Multicollinearity

Multicollinearity occurs when two or more independent variables are strongly co-related, implying that one or more independent variables may be estimated linearly by one or more other independent variables. The Variance Inflation Factor (VIF) is a statistical test for detecting multicollinearity in numbers. To prevent the collinearity issue, we need a VIF of 5 or lower as a rule of thumb (Hair et al., 2011). Also, according to other research papers, "VIF values higher than 3.3 can be considered as indicative of collinearity" (Knock & Lynn, 2012). Table 4.4 list out Multicollinearity (Variance Inflation Factor (VIF)) value of Needs Influencing Second Career Choices.

Table 4.4 Multicollinearity of Needs Influencing Second Career Choices

Item	Factors	VIF
N1	Financial necessity for children education/ marriage.	2.630
N2	Financial liability like home loan etc.	2.390
N3	Financial choice (supplemental income).	2.447
N4	Availability of working age.	2.601
N5	Remain healthy	3.003
N6	Motivation to work	3.297
N7	Remain productive or useful.	3.249
N8	Stay mentally active.	3.288
N9	Do something fun or enjoyable	2.197
N11	Want to help.	1.934
N12	Desire to belong to a place or society/requirement of a particular location.	2.286
N14	Social interaction/social contact.	2.189
N15	Maintain quality of life.	3.255
N16	Maintain status quo.	3.096

As observed, VIF value for all items is less than 3.3, indicating low collinearity between items. Hence, we can conclude that items have low collinearity.

4.4.6 Outer Loading

In reflective measuring models, outer loading refers to the estimated relationships (i.e., arrows from the latent variable to its indicators). They evaluate an item's absolute contribution to the construct to which it is related. Outer loading of 0.7 or higher are treated as highly satisfactory (Henseler et al., 2015). A value above 0.5 is taken as acceptable and for factors with value < 0.5 needs to be discarded (Chin, 1998). Table 4.5 list out outer loading values of Needs Influencing Second Career Choices.

Table 4.5: Outer loading values of Needs Influencing Second Career Choices.

Item	Financial Needs	Personal Needs	Social Needs
N1	0.873		
N2	0.815		
N3	0.849		
N4		0.834	
N5		0.817	
N6		0.829	
N7		0.826	
N8		0.886	
N9		0.755	
N10		0.657	
N11			0.836
N12			0.797
N13			0.550
N14			0.839
N15			0.836
N16			0.797

The outer loading values of N10 (Not like being retired) and N13 (Family pressure) is 0.657 and 0.550 respectively and less than 0.7, these items are considered non-contributory and hence dropped for further analysis.

As seen from the above that outer loading value for all other items is above 0.7 or higher, hence each item is considered highly satisfactory and is retained for further analysis. This can also be confirmed with the help of bootstrapping by observing the p value with level of significance of 5%. Table 4.6 list out p value of Needs Influencing Second Career Choices. Since, P-Value < 0.05, for all item that are retained, each item is significant and fits the data well.

Table 4.6: Path Coefficient of Research Hypothesis 1

DV	IV	β	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Adjusted R2
Temporary work	Financial Needs	0.057	0.056	0.049	1.163	**0.246**	**0.059**
	Personal Needs	0.214	0.213	0.056	3.859	**0.000***	
	Social Needs	-0.039	-0.039	0.047	0.839	**0.402**	
Part-time Employment	Financial Needs	0.097	0.099	0.048	2.040	**0.042***	**0.046**
	Personal Needs	0.129	0.126	0.058	2.213	**0.027***	
	Social Needs	-0.002	-0.001	0.048	0.051	**0.959**	
Full-time employment	Financial Needs	0.120	0.119	0.048	2.517	**0.012***	**0.212**
	Personal Needs	0.226	0.231	0.057	3.950	**0.000***	
	Social Needs	0.144	0.141	0.048	3.011	**0.003***	
Full-time Government job	Financial Needs	0.190	0.192	0.046	4.142	**0.000***	**0.224**
	Personal Needs	0.144	0.146	0.058	2.490	**0.013***	
	Social Needs	0.175	0.170	0.049	3.603	**0.000***	
Self-employment	Financial Needs	0.087	0.088	0.046	1.907	**0.057**	**0.170**
	Personal Needs	0.193	0.194	0.056	3.430	**0.001***	
	Social Needs	0.159	0.158	0.050	3.205	**0.001***	
Volunteer Work	Financial Needs	0.034	0.035	0.046	0.735	**0.462**	**0.139**
	Personal Needs	0.285	0.286	0.056	5.123	**0.000***	
	Social Needs	0.060	0.058	0.050	1.203	**0.230**	
Volunteer Work (Unpaid)	Financial Needs	0.001	0.001	0.045	0.015	**0.988**	**0.080**
	Personal Needs	0.274	0.273	0.055	4.942	**0.000***	
	Social Needs	-0.002	-0.001	0.048	0.031	**0.975**	

**Confidence level 95 per cent*

4.5 ASSESSMENT OF INNER MODEL (STRUCTURAL MODEL)

The structural model presented for evaluation in Figure 4.3, **Financial needs**, **Personal needs** and **Social needs** are the variables to measure needs influencing second career choices as exogenous variables, and temporary work, part-time employment, full-time employment, full-time government job, self-employment including farming, business etc, volunteer work (in addition to a paid job) and volunteer work (strictly volunteer and will not take paid employment income) are the variables for measuring second career choice as endogenous variable. The analysis involved in this evaluation was testing of the coefficient of determination (R2) and structural model path coefficients.

4.5.1 Influence of needs on post-retirement career choice of PBOR

The examination was carried out to study the influence of different needs on post retirement career choices of PBOR.

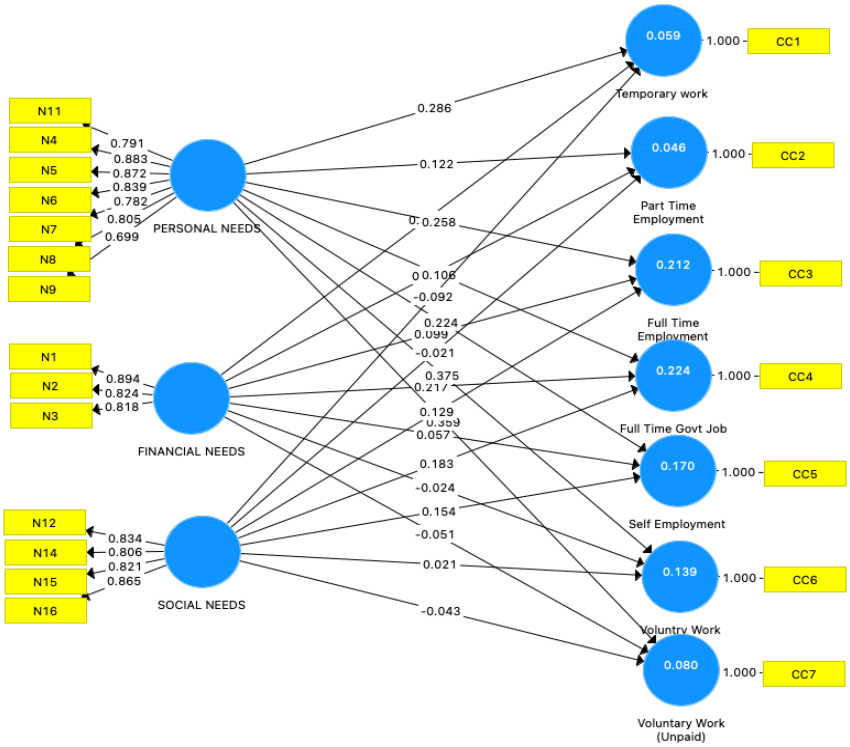

Fig. 4.3: Structural Model: Needs impacting post-retirement career choice of PBOR.

The value of adjusted R square for post-retirement career choices for temporary work is 0.059 (See Table 5.6, Figure 4.3), which means decision for choosing a temporary work has 5.9 per cent explained variations due to different needs impacting career choices. Similarly, adjusted R square value for second career choice as part-time employment, full time government job, self-employment, volunteer work (in addition to a paid job) and volunteer work (without paid employment income) has 21.2 per cent, 22.4 per cent, 17.0 per cent, 13.9 per cent and 8.0 per cent respectively explained variations due to different needs impacting career choices.

4.5.2 Hypothesis Testing

Objective 1, hypothesis was tested by running a bootstrapping procedure with a re-sample of 10000, as suggested by Hair et al. (2014).

Personal needs (β 0.214, t 3.859, p< 0.05) is found to have a positive significant influence on second career choices of temporary work. Financial Needs (β 0.097, t 2.040, p< 0.05) and Personal Needs (β 0.129, t 2.213, p< 0.05) are observed to have positive significant influence on part-time employment. All the three needs i.e., financial needs (β 0.120, t 2.517, p< 0.05), personal needs (β 0.226, t 3.950, p< 0.05), and social needs (β 0.144, t 3.011, p< 0.05) are found to have significant influence on full-time employment. Similarly, all the three needs i.e., financial needs (β 0.190, t 4.142, p< 0.05), personal needs (β 0.144, t 2.490, p< 0.05), and social needs (β 0.175, t 3.603, p< 0.05) are found to have significant influence on full-time government job. Whereas, personal needs (β 0.194, t 3.430, p< 0.05), and social needs (β 0.159, t 3.205, p< 0.05) is found to have significant influence on self-employment. Only personal needs (β 0.285, t 5.123, p< 0.05) and (β 0.274, t 4.942, p< 0.05 is found to have significant influence on volunteer work (in addition to a paid job) and on volunteer work (without paid employment income).

The results of hypothesis testing highlight that there exists a significant relationship between needs and post-retirement career choice of PBOR (H1 (1)). Therefore, null hypothesis rejected (H0 (1)).

4.5.3 Hypothesis Testing: Effect of financial needs on post-retirement career choice of PBOR

Table 4.5 show path coefficients of needs with level of significance. Financial needs are found to have positive significant influence on part-time employment (β 0.097, t 2.040, p< 0.05), full-time employment (β 0.120, t 2.517, p< 0.05) and full-time government job (β 0.190, t 4.142, p< 0.05), for all other type of second career choices effect of financial needs is insignificant. The results of hypothesis testing highlighted the fact that financial needs have varied influence on post-retirement career choices (H0 (1a)).

4.5.4 Hypothesis Testing: Effect of personal needs on post-retirement career choice of PBOR

Personal need is found to have positive significant influence on all the post retirement career choices. It has positive significant influence on temporary employment (β 0.057, t 1.163, p< 0.05), part-time employment (β 0.097, t 2.040, p< 0.05), full-time employment (β 0.226, t 3.950, p< 0.05), full-time government job (β 0.144, t 2.490, p< 0.05), self-employment (β 0.193, t 3.430, p< 0.05), volunteer work (in addition to a paid job) (β 0.285, t 5.123, p< 0.05) and volunteer work (without paid employment income) (β 0.274, t 4.942, p< 0.05). The results of hypothesis testing highlighted that there is significant effect of personal needs on post-retirement career choice of PBOR (H0 (1b)). Therefore, null hypothesis rejected (H0 (1b)).

4.5.5 Hypothesis Testing: Effect of social needs on post-retirement career choice of PBOR

Social need is found to have positive significant influence on full-time employment (β 0.144, t 3.011, p< 0.05), full-time government job (β 0.175, t 3.603, p< 0.05) and self-employment (β 0.153, t 3.205, p< 0.05), for all other type of second career choices effect of social needs is insignificant. The results of hypothesis testing highlighted the fact that social needs have varied influence on post-retirement career choices (H0 (1c)).

4.5.6 Discussion

Results pertaining to the needs impacting post-retirement carer choices of PBOR imitate certain prior research findings while adding new information primarily through analysis of relationships. Results regarding needs and post-retirement career choice of PBOR and sub hypothesis regarding financial needs and post-retirement career choice of PBOR, personal needs and post-retirement career choice of PBOR and social needs and post-retirement career choice of PBOR are supported.

Although the findings are supported by earlier research, there are some variations. For example, in the literature of post-retirement career choices, the majority of research focus on people over the age of 65 (Ogums, 2012; Gonzales & Nowell, 2017; Fasbender et al., 2017); however, the individuals in this study are all comparatively younger. When contrasted to the civilian workforce, PBOR have a younger retirement age; they can retire between the ages of 35 and 45, either on completion of colour service or through PMR.

The current work gives an analysis as well as a number of findings related to the needs of ex-servicemen after retirement and the influence of these needs on post-retirement career choices. The leading factors which emerged as the main needs after retirement are; personal needs, financial needs (urgent satisfaction), and then social needs like need for belonging to a society/group/place. The findings back up Gallagher (2006) and Neal's (2015) assertion that organisational and individual variables play a role in the retirement process.

Results highlighted that there is significant effect of needs on post-retirement career choice of PBOR. These findings are in line with Wang and Shultz (2010), who claim that these and other variables influence the decision to pursue a second career retirement and with Maestas (2010) which highlighted that decision can be attributed to financial issues, uncertainty, inactivity in life, boredom and drop in social status.

It was found that different needs have low to a moderate relationship with post-retirement career choices of PBOR. Moreover, personal needs have been observed as the most positive significant influencer in case of selection of post-retirement career

choices, wherein factors like availability of working age, desire to remain healthy and productive, motivation to work have a significant influence. These findings are supported by findings of Seyfarth (2009) and study conducted by Retiree Resources (2002), who found that a desire to remain productive and to earn additional spending money are major impact on post-retirement career choices. However, tthese results are divergent to the findings of Sterns and Kaplan (2003) as they believe that a primary reason influencing post-retirement employment is due to financial pressure. The study however, also acknowledged post-retirement needs like earn more money, to have health insurance, and for intrinsic benefits such as productive use of time, to maintain social interactions, to attain new skills, and to maintain their sense of self. Perera MHSB (2017) also concluded that fulfilment of personal and children's expectations is one of the key goals after retirement. Furthermore, they seek to meet family and social standards while expecting to conquer economic challenges, as their pension income does not sufficiently assist them in doing so. As a result, they expect a second career to meet their post-military career goals and provide financial stability. However, the findings are in line with a survey conducted in 2000 by Reynolds, Ridley, and Van Horn (2005), where in only 13% of the individuals felt they would choose second career for financial reasons alone, the balance who would like to choose employment based out of interest and/or enjoyment.

The findings of this research show that there is significant effect of personal needs on post-retirement career choice of PBOR. This is also substantiated by the existing literature post retirement career choices after retirement is motivated not only because of economic considerations (McNeil & Giffen, 1967) but also by some social and personal needs (Spiegel & Shultz, 2003).

Financial needs were the second most vital influencer for post-retirement career choice of PBOR. According to Gallagher (2006), respondents in his study reported a range of reasons for pursuing a second profession, including financial concerns and social motivations. During their active working years, several participants did not plan for retirement. Their spending habits prohibited them from putting aside enough money for their retirement years. Alternatively, they may have earned just enough money to cover the expenses of family members, but they were unable to accumulate

sufficient money in the long run. During the study carried out by Bartee and Dooley (2019), veterans expressed their concerns about employment because of their desire to take care of their families financially. These findings are similarly significant, according to Maslow (1943). He said that humans have physiological demands that must be met as soon as possible, such as food, water, shelter, and so on. Another stage, such as human safety needs, can then be identified or considered. Ex-servicemen with strong financial needs are likely to opt for full-time government job or full-time employment or part-time employment in case of coupled social needs. Since the ex-servicemen are in receipt of pension, much of their financial need is taken care of and that is the reason that personal needs are the foremost factor moulding the post-retirement career choice of PBOR.

Results of hypothesis testing highlighted the fact that social needs have varied influence on post-retirement career choices. Human necessities, once again, compelled them to seek job after retirement. Following the satisfaction of physiological requirements, social wants such as a desire to belong to a place or society/requirement of a particular location, social interaction/social contact and desire to maintain quality of life become then next influencer. Safety, self-esteem, love, and self-actualization follow in Human Motivation Theory (Maslow, 1943). These finding finds support from the results of Brig RK Sharma (2015) and (Maharajan and Krishnaveni, 2017), fulfilling family liabilities viz old parents, children's education, and need to settle at their hometown influence their choice for second career.

Venneberg (2005) said that his research had also shown social findings. Feeling more compelled to contribute, having a working spouse, missing work socially, having an identity attached to still working, and a desire to keep active and start something different are all important results in his study that influence post-retirement employment choices. These results are also highlighted by Platts et al. (2017). These findings are in line with the research outcome since desire to belong to a place or society/requirement of a particular location, social interaction/social contact and desire to maintain quality of life become the next influencer. Ex-servicemen who have stronger social needs are likely to opt for self-employment, full-time

government job or full-time employment. These findings are as expected as ex-servicemen who desire to belong to a place would choose self-employment option as it lets them remain at their village/home and with family. These finding are consistent with findings of Vikram Taneja (2016), where in 79.7 percent of PBOR respondents prefer a job in their home district while 97.3 percent respondents indicated that they aspire for a job in their home state. Ex-servicemen with social needs to maintain interaction/social contact and desire to maintain quality of life are likely to choose full-time government job or full-time employment.

The results also highlight that full-time government job and full-time employment second career choice are the only choices upon which financial, personal & social needs have positive significant influence. Also, as per the findings of Vikram Taneja (2016), 85.9 percent respondents indicated a preference for government jobs, followed by 11 percent for self-employed opportunities, followed by 3 percent for the private sector. This figure when compared with the DGR's slow success in getting government jobs indicates a mismatch between the aspirations of ESM and the delivery of the system

In addition to the above, the following important aspects emerge from the result that can be utilised by policy makers and DGR to formulate informed policy and programs concerning resettlement and second career choices of PBOR: -

i) PBOR who are financially satisfied but with social needs like desire to belong to a place, sustain quality of living and social interaction and personal needs like availability of working age, requirement to stay physically and mentally active, remain productive etc are likely to choose self-employment. Kerr and Armstrong-Stassen (2011), also stated that "working retirees who sought independence and personal fulfilment were more likely to be self-employed, whereas those who wished to fulfil generative needs, desired physical and mental activity, or wanted new experiences tended to choose full-time employment with organizations". Hence, such personnel should be mentored and supported towards small business/ rural entrepreneurship/farming opportunities.

ii) PBOR who have high financial necessity for children education/ marriage or home loan and coupled with social and personal needs are likely to choose full-time government jobs. Hence, such personnel should be provided mentorship in clearing competitive examinations, qualifications to meet central and state government quota and programs directed towards securing government jobs.

iii) PBOR who have high personal needs like availability of working age, requirement to stay physically and mentally active, remain productive etc coupled with social and personal needs are likely to choose full-time employment. The government jobs are limited and efforts have not proved successful for corporate sector to provide necessary opportunities to ESM.

iv) PBOR who have high personal needs but no or limited financial and social needs are likely to opt for temporary and volunteer work. People who felt work fulfilled their social (e.g., work gives a feeling of identity and social interaction) and personal needs were far more likely to seek paid post-retirement employment, according to Fasbender, Wang, Voltmer, and Deller (2016). Volunteer work was more common among those who saw employment as fulfilling generative needs like opportunity to share knowledge and give back to society. The overall summary of needs impacting post-retirement career choice of PBOR based on significance is depicted in Figure 4.4.

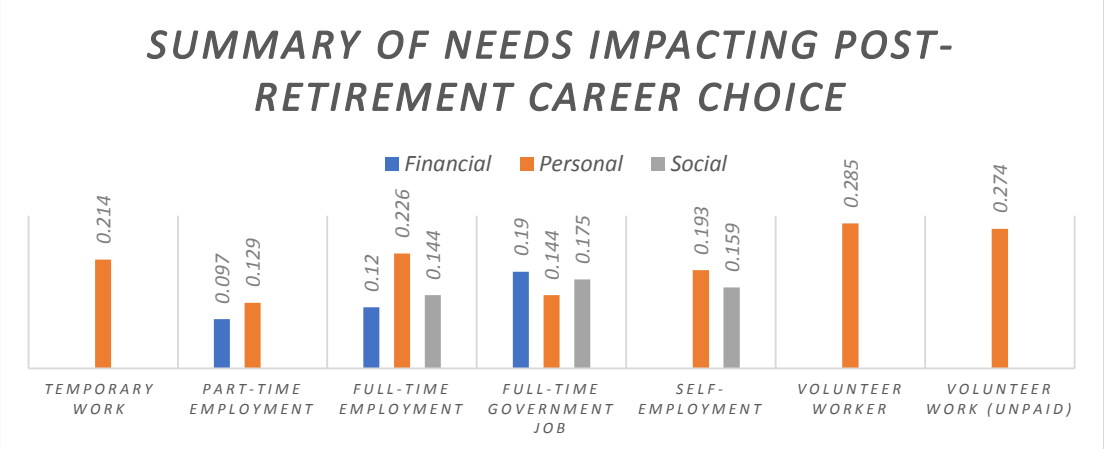

Figure 4.4: Summary of Needs impacting Post-Retirement Career Choice of PBOR

4.6 ANALYSIS OF NEEDS IMPACTING POST-RETIREMENT CAREER CHOICE OF PBOR RETIRING AFTER COLOUR SERVICE AND PREMATURE RETIREMENT

This section will attempt to highlight and bring out if there are any differences in needs impacting post-retirement career choice of PBOR retiring after colour service and premature retirement.

4.6.1 Instrument Validity and Reliability

Reliability and validity of the latent variables is must for complete and final analysis of structural model. Table 4.7 gives out the result summary of latent variables of retirement based on colour service and PMR.

Table 4.7: Result Summary for Validity and Reliability

Factors	Retirement based on Colour Service			Premature Retirement		
	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Financial Factor	0.881	0.884	0.711	0.884	0.885	0.721
Personal factors	0.941	0.942	0.699	0.916	0.917	0.614
Social Factors	0.898	0.899	0.688	0.901	0.904	0.696

The factor loadings for needs influencing second career choices for retirement based on colour service and PMR exhibited that the three constructs had convergent validity as values exceeded benchmark values in all the three parameters. For the first parameter i.e., factor loadings, all loadings exceeded 0.50, with the majority reaching 0.70. Since, Cronbach's Alpha values are > than 0.6, indicating high internal consistency of the three latent variables for retirement based on colour service as well as PMR. AVE values are also > 0.5, establishing convergent validity.

4.6.2 Discriminant Validity

Table 4.8 lists out HTMT values of needs influencing second career choices for retirement based on colour service and PMR and HTMT values are less than 0.85, establishing discriminate validity. To summarise, both convergent and discriminant validity of the measures were established.

Table 4.8: Discriminant Validity for Needs Influencing Second Career Choices

Factors	**Retirement based on Colour Service**			**Premature Retirement**		
Variables	Financial	Personal	Social	Financial	Personal	Social
Financial Needs						
Personal Needs	0.856			0.872		
Social Needs	0.761	0.870		0.710	0.791	

4.6.3 Reliability of Measures

Smart PLS was used to calculated the Cronbach's Alpha and composite reliability for the construct retirement based on colour service and PMR, which ranged from 0.881 to 0.941 and 0.884 to 0.916, respectively (see Table 4.7).

Hence, all of the variables used in this construct are reliable, with values greater than 0.7 indicating strong reliability.

4.6.4 Multicollinearity

Table 4.9 list out Multicollinearity (Variance Inflation Factor (VIF)) value of needs influencing second career choices for retirement based on colour service and PMR.

Table 4.9: Multicollinearity of Needs Influencing Second Career Choices

Item	Factors	VIF (Retirement based on Colour Service)	VIF (PMR)
N1	Financial necessity for children education/ marriage.	2.565	2.764
N2	Financial liability like home loan etc.	2.514	2.227
N3	Financial choice (supplemental income).	2.300	2.704
N4	Availability of working age.	2.867	2.421
N5	Remain healthy.	3.768	2.454
N6	Motivation to work.	3.904	2.895
N7	Remain productive or useful.	3.703	2.797
N8	Stay mentally active.	3.377	3.305
N9	Do something fun or enjoyable	2.304	2.206
N11	Want to help.	2.202	1.743
N12	Desire to belong to a place or society/Requirement of a particular location.	2.286	2.296
N14	Social interaction/social contact.	2.162	2.218
N15	Maintain quality of life.	3.258	3.299
N16	Maintain status quo.	3.053	3.218

As observed, VIF value for all items is less than 5, indicating low collinearity between items. Majority of the VIF values are below threshold level of 3.3, however for item N5, N6 and N7, the valve is slightly higher than 3.3 indicating moderate collinearity. Since, there is a lot of disagreement in various works regarding ideal VIF value as a collinearity threshold (Cenfetelli & Bassellier, 2009; Kline, 1998; Petter et al., 2007). The most often proposed values are 10, 5, and 3.3, which indicate that a VIF equal to or greater than the threshold value shows that the variables are collinear. Hence, we can conclude that items have low collinearity.

4.6.5 Outer Loading

Table 4.10 lists out outer loading values of needs influencing second career choices.

Table 4.10: Outer loading values of Needs Influencing Second Career Choices

	Retirement based on Colour Service			**Premature Retirement**		
Item	Financial Needs	Personal Needs	Social Needs	Financial Needs	Personal Needs	Social Needs
N1	0.859			0.891		
N2	0.830			0.793		
N3	0.840			0.860		
N4		0.844			0.830	
N5		0.855			0.765	
N6		0.866			0.783	
N7		0.839			0.803	
N8		0.893			0.869	
N9		0.776			0.718	
N10		0.657				
N11		0.770			0.705	
N12			0.830			0.847
N13			0.550			
N14			0.796			0.794
N15			0.844			0.869
N16			0.847			0.824

The outer loading values of N10 (not like being retired) and N13 (family pressure) is less than 0.7, these items are considered non-contributory and hence dropped for further analysis.

As seen from the above that outer loading **value for all other items is above** 0.7 or higher, hence each item is considered highly satisfactory and is retained for further analysis.

4.6.6 Assessment of variation in needs for retirement based on colour service and PMR

Table 4.11 show path coefficients of needs with their level of significance for retirement based on colour service and PMR.

Table 4.11: Path coefficients of respective Needs for Retirement based on Colour Service and PMR

DV	IV	Retirement based on Colour Service			Premature Retirement		
		β	T Statistics	P Values	B	T Statistics	P Values
Temporary work	Financial Needs	0.127*	2.106	0.036	-0.022	0.271	0.786
	Personal Needs	0.109	1.459	0.145	0.309*	3.534	0.000
	Social Needs	0.038	0.580	0.562	-0.100	1.522	0.129
Part-time employment	Financial Needs	0.203*	3.232	0.001	-0.038	0.501	0.617
	Personal Needs	0.003	0.037	0.971	0.266*	3.162	0.002
	Social Needs	0.050	0.737	0.461	-0.043	0.668	0.505
Full-time employment	Financial Needs	0.026	0.439	0.661	0.239*	3.259	0.001
	Personal Needs	0.383*	5.114	0.000	0.054	0.658	0.511
	Social Needs	0.095	1.519	0.129	0.171*	2.558	0.011
Full-time government job	Financial Needs	0.089	1.535	0.125	0.315*	4.934	0.000
	Personal Needs	0.278*	3.406	0.001	0.003	0.037	0.971
	Social Needs	0.145*	2.112	0.035	0.176*	2.587	0.010
Self-employment	Financial Needs	-0.004	0.063	0.950	0.224*	3.169	0.002
	Personal Needs	0.319*	4.112	0.000	0.028	0.351	0.726

DV	IV	Retirement based on Colour Service			Premature Retirement		
		β	T Statistics	P Values	B	T Statistics	P Values
	Social Needs	0.130	1.937	0.053	0.180*	2.649	0.008
Volunteer work	Financial Needs	-0.043	0.750	0.454	0.145*	1.993	0.047
	Personal Needs	0.349*	4.410	0.000	0.185*	2.062	0.040
	Social Needs	0.059	0.870	0.384	0.081	1.276	0.203
Volunteer Work (Unpaid)	Financial Needs	0.008	0.128	0.898	0.036	0.462	0.645
	Personal Needs	0.231*	2.973	0.003	0.245*	2.548	0.011
	Social Needs	0.113	1.734	0.084	-0.083	1.290	0.198

**Confidence level 95 per cent*

For personnel retiring based on colour service, financial needs are found to have insignificant influence on post-retirement career choices other than temporary work (β 0.127, t 2.106, p< 0.05) and part-time employment (β 0.203, t 3.232, p< 0.05). However, for personnel who have taken PMR, financial needs are found to have positive significant influence on full-time employment (β 0.266, t 3.162, p< 0.05), full-time government job (β 0.315, t 4.934, p< 0.05), self-employment (β 0.224, t 3.169, p< 0.05) and temporary work (β 0.145, t 1.993, p< 0.05).

As regards personal needs, for personnel retiring based on colour service, personal needs are found to have positive significant influence on full-time employment (β 0.383, t 5.114, p< 0.05), full-time government job (β 0.278, t 3.406, p< 0.05), self-employment (β 0.319, t 4.112, p< 0.05), voluntary work (β 0.349, t 4.410, p< 0.05) and voluntary work (without paid employment income) (β 0.231, t 2.973, p< 0.05). However, for personnel with PMR, personal needs are found to have positive significant influence on temporary work (β 0.145, t 3.534, p< 0.05), part-time

employment (β 0.266, t 3.162, p< 0.05), voluntary work (β 0.185, t 2.062, p< 0.05) and voluntary work (without paid employment income) (β 0.245, t 2.548, p< 0.05).

Likewise, personnel retiring based on colour service, social needs are found to have insignificant influence on post-retirement career choices except full-time government job (β 0.145, t 2.112, p< 0.05). However, for personnel who have taken PMR, social needs are found to have positive significant influence on full-time employment (β 0.171, t 2.558, p< 0.05), full-time government job (β 0.176, t 2.587, p< 0.05) and self-employment (β 0.180, t 2.649, p< 0.05).

4.6.7 Discussion

The results of this section have highlighted that there is difference in needs impacting post-retirement career choice of PBOR retiring after colour service and premature retirement.

For category of personnel who have retired based on colour service, personal needs have been observed as the greatest positive significant influencer in case of selection of post-retirement career choices. These personal needs include desire to remain healthy and productive, motivation to work and do something fun or enjoyable have a significant influence. These findings are in line with a survey conducted in 2000 by Reynolds, Ridley, and Van Horn (2005), wherein only 13% of the individuals felt they would choose second career for financial reasons alone, the balance who would like to choose employment based out of interest and/or enjoyment. Also, the results are in expected lines as personnel who retire based on colour service would have served minimum for 22 years and by this time would have built their home, likely to have grown up children in working age and would have received good amount of gratuity & commutation.

However, for category of personnel who have taken PMR, financial needs have been observed as the most positive significant influencer in case of selection of post-retirement career choices, wherein factors like financial choice (supplemental income), financial liability like home loan and financial necessity for children education/ marriage etc have a significant influence. These results support the

findings of Sterns and Kaplan (2003) as they believe that a primary reason influencing post-retirement employment is due to financial pressure. The result also appears logical as personnel who have taken PMR are younger in age, would have served around 15 years and hence are bound to have financial requirements for their growing children who would be school going and financial liability in terms of house loan etc.

It is also observed that for category of personnel who have taken PMR, social needs have more positive significant influence on post-retirement career choices as against of personnel who have retired based on colour service. Social needs such as desire to belong to a place or society/requirement of a particular location, social interaction/social contact and desire to maintain quality of life have stronger influence for personnel who have taken PMR. Personnel generally opt for PMR due to family issues warranting their presence at home, lack of promotion avenues, difficult work, availability of support system at home etc. Hence, social needs are bound to take eminence in their post-retirement career choices, which are also highlighted by the results obtained.

Table 4.12: Summary of Influence of factors on Second Career Choice based on Colour Service and PMR

Category	**Variables**	**Retirement based on Colour Service**						
		TW	**PTE**	**FTE**	**FTGJ**	**SE**	**VW**	**VW (unpaid)**
Colour Service	Financial Needs	+*	+*	-	-	-	-	-
PMR		-	-	+*	+*	+*	+*	-
Colour Service	Personal Needs	-	-	+*	+*	-	+*	+*
PMR		+*	+*	-	-	-	+*	+*
Colour Service	Social Needs	-	-	-	+*	-	-	-
PMR		-	-	+*	+*	+*	-	-

**Confidence level 95 per cent*

TW- Temporary work PTE- Part-time Employment

FTE-Full-time employment FTGJ- Full-time Government job

SE- Self-employment including farming, business etc

VW- Volunteer worker (in addition to a paid job)

VW (Unpaid)- Volunteer work (you will strictly volunteer and will not take paid employment income)

4.7 FACTORS IMPACTING POST-RETIREMENT CAREER CHOICE OF PBOR

According to the qualitative study and available literature on the subject there are 21 factors influencing career choices [F1, F2, F3, F4, F5, F6, F7, F8, F9, F10…., F 21]. The scale used to measure the factors has items similar to scales used by Seyfarth, 2009, Sims et al. (2017) and Ozgen et al., (2020) in their studies. These factors were divided into six major groups:

i) Financial Factors. These are the factors that are related to salary, financial security and compensation/benefits a second career would offer.

ii) Physical Factors. It relates to requirement of physical activity associated with a job.

iii) Personal Factors. Relates to personal requirements at work place like recognition, accomplishment, maintain balance work and personal/family life and factors related to exploitation of individual skills and experience.

iv) Social Factors. Includes respect, status and position in the job and desire to belong to a place or society/geographic location of job.

v) Nature of Job. Relates to timing of work, availabilities of opportunities to grow, reputation of company and organisational climate.

vi) Availability of Support. Brings out impact on choices for second career in case an individual has some background or support in terms of relatives/friends in job/business, Availability of land for farming/family business or a working spouse.

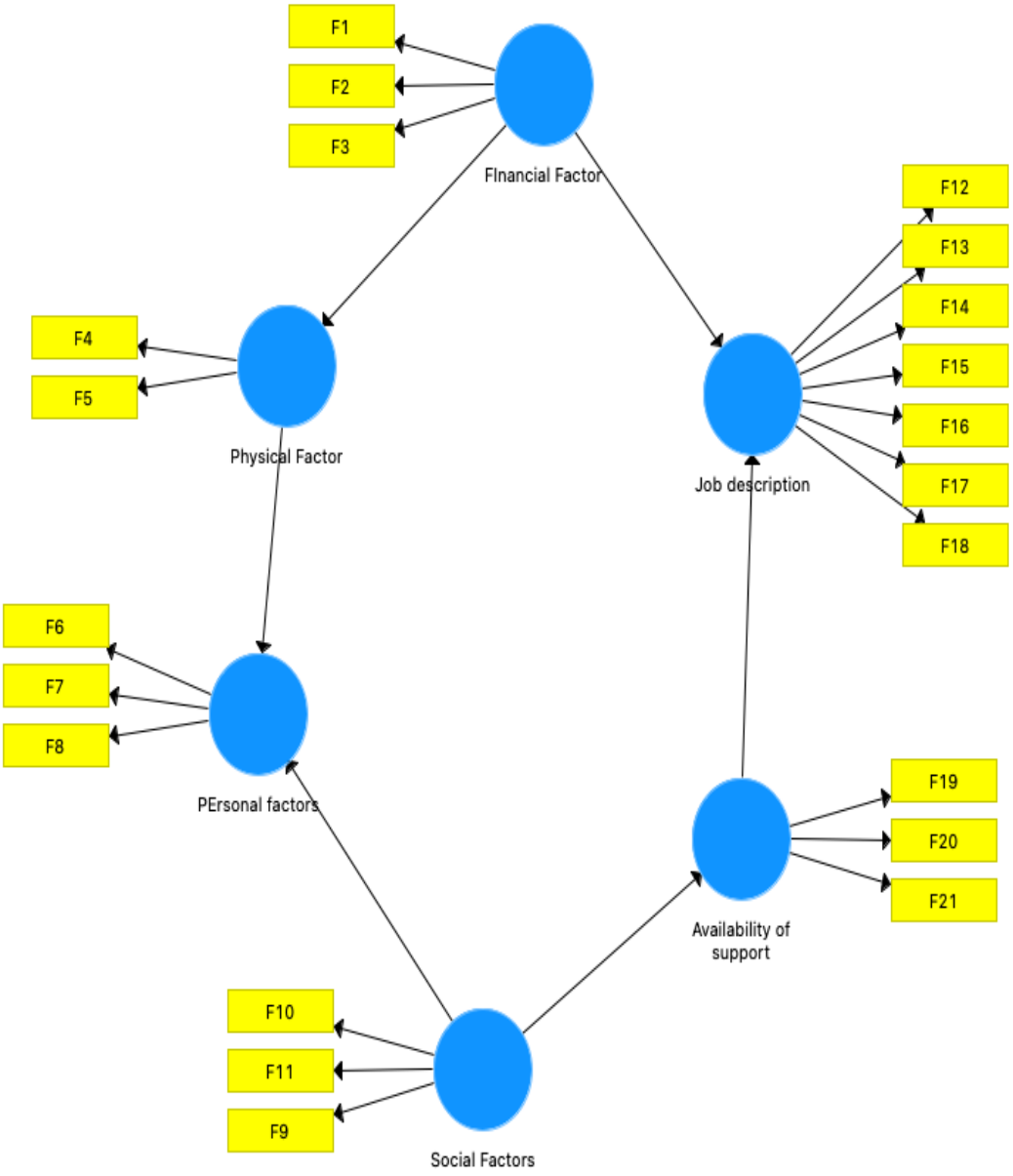

Figure 4.5: Linking all the factors with each other

4.7.1 Instrument validity and reliability

The scale items' convergent and discriminate validity were calculated, and then reliability of the scale items was measured.

4.7.2 Convergent validity

The factor loadings for factors influencing second career choices in this analysis showed that the six constructs had convergent validity as values exceeded benchmark values in all the three parameters i.e., factor loading, composite reliability and derived AVE. For the first parameter i.e., factor loadings, all loadings exceeded 0.50, with the majority reaching 0.70. The factor loadings were between 0.69 to 0.78. Factors having values less than 0.70 can also be taken as significant, but error accounts for most of the disparity in the calculation (Hair et al., 2006). Because of the strong factor loadings, the measures seem to have convergent validity. Composite reliability for each construct ranged between 0.844 and 0.951 and was greater than 0.70. Derived AVE for every construct was greater than the limit of 0.50. (Refer to Table 4.13)

Table 4.13: Summary of PLS Quality (AVE, R Square, Composite Reliability and Cronbach's Alpha) for Factors Influencing Second Career Choices

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Financial Factor	0.906	0.906	0.762
Personal factors	0.914	0.914	0.78
Physical Factor	0.844	0.844	0.731
Social Factors	0.878	0.878	0.706
Nature of Job	0.951	0.951	0.736
Availability of support	0.870	0.872	0.695

4.7.3 Discriminant Validity

Table 4.14 list out HTMT values of factors influencing second career choices and HTMT values are < 0.85 (Voorhees et al., 2016), demonstrating that discriminate validity is valid.

Table 4.14: Discriminant Validity for Factors Influencing Second Career Choices

Variables	Financial Factor	Personal factors	Physical Factor	Social Factors	Nature of Job	Availability of support
Financial Factor						0.729
Personal factors	0.693				0.66	0.61
Physical Factor	0.768	0.736			0.74	0.739
Social Factors	0.858	0.814	0.798		0.849	0.807
Nature of Job	0.791					0.837
Availability of support						

4.7.4 Reliability of Measures

Composite reliability and Cronbach's Alpha values for the construct were between 0.844 to 0.951 and 0.87 to 0.951, respectively (see Table 4.13).

All of the variables used in this construct are reliable, as shown by the Composite Reliability and Cronbach's Alpha values, which are > 0.7 (Hair et al., 2014), indicating strong reliability.

4.7.5 Multicollinearity

Table 4.15 list out Multicollinearity (Variance Inflation Factor (VIF)) value of factors influencing second career choices.

Table 4.15: Multicollinearity of factors Influencing Second Career Choices

Item	Factors	VIF
F1	Salary	3.217
F2	Financial security	2.919
F3	Compensation / benefits	2.757
F4	Physical demand of job i.e., sedentary, light, medium, heavy work	2.143
F5	Physical activity of job	2.143
F6	Personal recognition	3.178
F7	Sense of accomplishment	3.204
F8	Maintain balance work and personal/family life	3.089
F9	Related to your skill and experience	2.078
F10	Desire to belong to a place or society/geographic location of job	2.693
F11	Respect/status/position at work	2.744
F12	Nature of work	3.924
F13	Timings of Work	3.839
F14	Education/training opportunities	3.866
F15	Open communication at work	3.944
F16	Immediate manager	3.508
F17	Reputation of the company	3.697
F18	Value placed on workforce diversity	3.227
F19	Relatives/friends in job/business	2.501
F20	Availability of land for farming/family business	2.7
F21	Working spouse	1.988

As observed, VIF value for all items is less than 5, indicating low collinearity between items (Hair et al., 2019). Most of the VIF values are below threshold level of 3.3, however for item F12, F13, F14, F15, F16 & F 17, the value is slightly higher

than 3.3 indicating moderate collinearity (Frost, 2017). Hence, we can conclude that items have low collinearity.

4.7.6 Outer Loading

Table 4.16 list out outer loading values of factors influencing second career choices.

Table 4.16: Outer loading values of factors Influencing Second Career Choices

Item	Availability of support	Financial Factor	Job description	Personal factors	Physical Factors	Social Factors
F1		0.877*				
F2		0.837*				
F3		0.903*				
F4					0.865*	
F5					0.844*	
F6				0.922*		
F7				0.857*		
F8				0.869*		
F9						0.862*
F10						0.829*
F11						0.828*
F12			0.867*			
F13			0.874*			
F14			0.837*			
F15			0.856*			
F16			0.854*			
F17			0.836*			
F18			0.882*			
F19	0.852*					
F20	0.889*					
F21	0.754*					

**Confidence level 95 per cent*

As seen from the above that outer loading **value for each item is above** 0.7 or higher, hence each item is considered highly satisfactory and is retained for further analysis. This can also be confirmed with the help of bootstrapping by observing the p value with level of significance of 5%. Table 4.17 list out p value of factors influencing second career choices. Since the p value is lower than the significance level (usually 0.05) for every item, each item is significant and fits the data well.

4.8 ASSESSMENT OF INNER MODEL (STRUCTURAL MODEL)

The structural model created for evaluation in Figure 4.6, **financial factors**, **physical factors**, **personal factors**, **social factors, nature of job and availability of support** are the variables to measure factors influencing second career choices as exogenous variables, and temporary work, part-time employment, full-time employment, full-time government job, self-employment including farming, business etc, volunteer work (in addition to a paid job) and volunteer work (strictly volunteer and will not take paid employment income) are the variables for measuring second career choice as endogenous variable. The analysis involved in this evaluation was testing of the coefficient of determination (R2) and structural model path coefficients.

4.8.1 Factors impacting post-retirement career choice of PBOR

The analysis was undertaken to study the influence of different factors on post retirement career choices of PBOR.

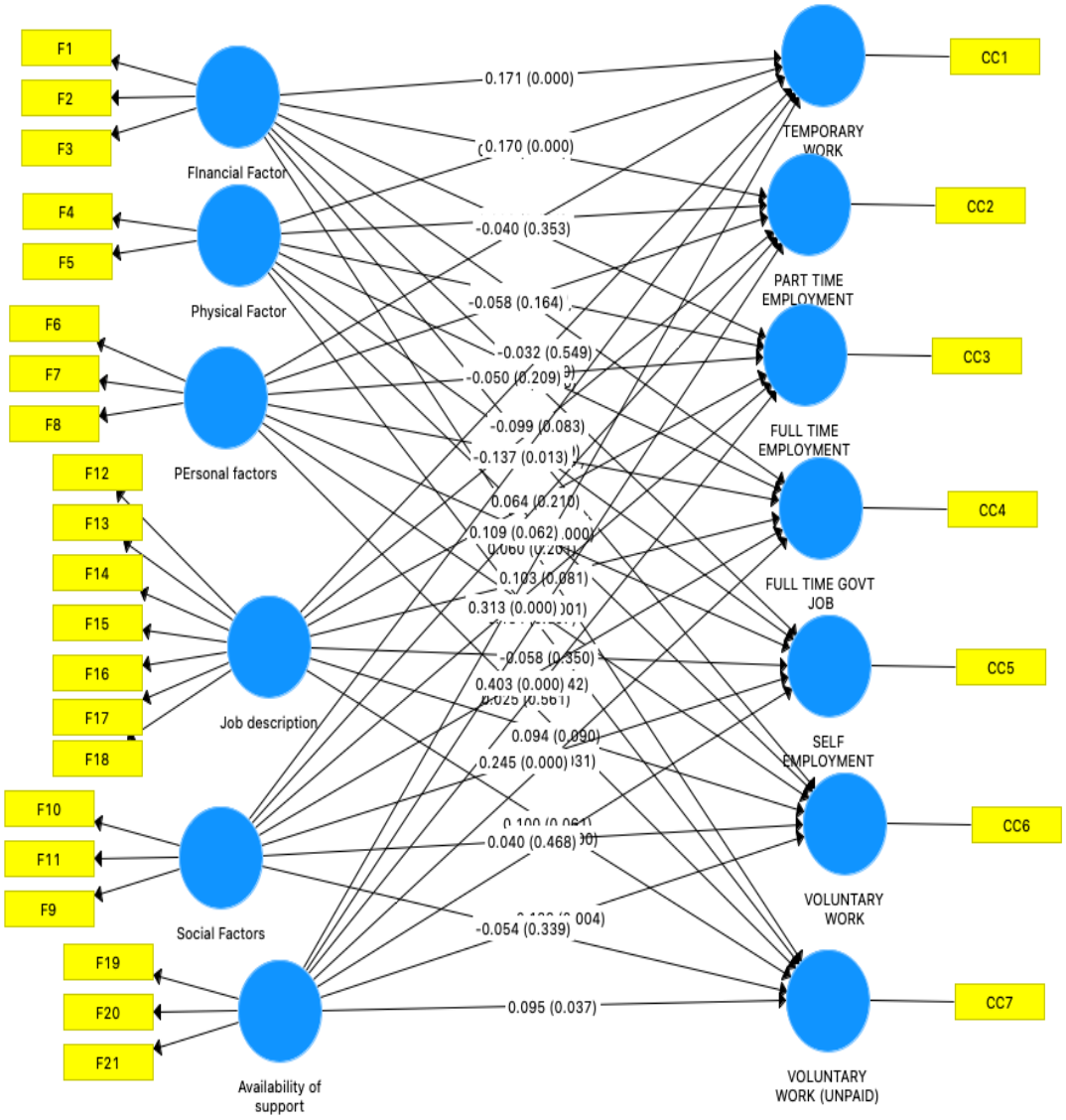

Fig. 4.6: Structural Model: Influence of Various Factors on Post-Retirement Career Choice of PBOR

Table 4.17 reveals decision for choosing a temporary work, part-time employment, full-time work, full-time government job, self-employment, volunteer work (in addition to a paid job) and volunteer work (without paid employment income) has 8.8 %, 6.6 %, 21.5 %, 25.0 %, 16.7 %, 11.8 % and 9.4 % respectively explained variations due to different factors impacting career choices.

Table 4.17: Path Coefficients of the Inner Model - Factors impacting Post-Retirement Career Choice of PBOR

DV	IV	B	T Statistics	P Value	Adjusted R2
Temporary work	Financial Factors	0.185	3.685*	0.000	0.088
	Physical Factors	0.17	3.708*	0.000	
	Personal Factors	-0.04	0.929	0.353	
	Social Factors	-0.137	2.504*	0.013	
	Nature of Job	-0.032	0.616	0.549	
	Availability of Support	0.179	3.861*	0.000	
Part-time Employment	Financial Factors	0.093	1.861	0.062	0.066
	Physical Factors	0.086	1.809	0.068	
	Personal Factors	-0.058	1.376	0.164	
	Social Factors	0.109	1.892	0.062	
	Nature of Job	-0.099	1.779	0.083	
	Availability of Support	0.149	3.137*	0.001	

DV	IV	B	T Statistics	P Value	Adjusted R2
Full-time employment	Financial Factors	0.197	4.003*	0.000	0.215
	Physical Factors	0	0	1.000	
	Personal Factors	-0.05	1.255	0.209	
	Social Factors	0.313	5.742*	0.000	
	Nature of Job	0.064	1.24	0.210	
	Availability of Support	-0.043	0.943	0.342	
Full-time Government job	Financial Factors	0.185	3.752*	0.000	0.250
	Physical Factors	-0.036	0.818	0.420	
	Personal Factors	-0.06	1.482	0.134	
	Social Factors	0.403	6.906*	0.000	
	Nature of Job	0.103	1.712	0.081	
	Availability of Support	-0.103	2.179*	0.031	
Self-employment including farming, business etc,	Financial Factors	0.095	1.996*	0.046	0.167
	Physical Factors	-0.073	1.608	0.109	
	Personal Factors	-0.009	0.196	0.841	
	Social Factors	0.245	4.398*	0.000	
	Nature of Job	-0.058	0.913	0.350	
	Availability of Support	0.233	4.687*	0.000	

DV	IV	B	T Statistics	P Value	Adjusted R2
Volunteer work (in addition to a paid job)	Financial Factors	0.069	1.376	0.177	0.118
	Physical Factors	0.018	0.356	0.728	
	Personal Factors	0.045	1.034	0.310	
	Social Factors	0.04	0.726	0.468	
	Nature of Job	0.094	1.707	0.090	
	Availability of Support	0.136	2.898*	0.004	
Volunteer work (Without paid employment income)	Financial Factors	0.06	1.286	0.201	0.094
	Physical Factors	0.134	2.758*	0.007	
	Personal Factors	0.025	0.585	0.561	
	Social Factors	-0.054	0.968	0.339	
	Nature of Job	0.1	1.911	0.061	
	Availability of Support	0.095	2*	0.037	

**Confidence level 95 per cent*

4.8.2 Hypothesis Testing

Financial factors and availability of support (p-value <0.05) are observed as the positive significant influence on second career choices of temporary work and social factors have negative significant influence. Availability of support is the only factor that is found to have positive significant influence on part-time employment (β 0.149, t 3.137, p< 0.05). Social factors (β 0.313, t 5.742, p< 0.05), and financial factors (β =0.197, t 4.003, p< 0.05), are found to have significant influence on full-time employment all other factors being insignificant. Similarly, social factors (β 0.403, t 6.906, p< 0.05) and financial factors (β =0.185, t 3.752, p< 0.05) are found to have significant influence on full-time government job and availability of support (β -0.103, t =2.179, p<0.05) has negative influence on decision for full-time government job as second career choice. Availability of support (β 0.233, t 4.687, p< 0.05), social factors (β =0.245, t 4.398, p< 0.05) and financial factors (β =0.095, t 1.996, p< 0.05) and found to have significant influence on self-employment. Availability of support is found to have significant influence on volunteer work (in addition to a paid job) (β 0.136, t 2.898, p< 0.05). Physical factors (β 0.134, t 2.757, p< 0.05) and availability of support (β 0.095, t 2.000, p< 0.05) is found to have significant influence on volunteer work (without paid employment income).

The hypothesis's findings highlight that there are factors affecting post-retirement career choice of PBOR (H1 (2)). Therefore, null hypothesis rejected (H_0 (2)).

4.8.3 Hypothesis Testing: Effect of financial factor on post-retirement career choice of PBOR

Table 4.17 show path coefficients of particular factors with their level of significance. Financial factor is found to have positive significant influence on part-time employment (β 0.149, t 3.137, p< 0.05), full-time employment (β 0.197, t 3.956, p< 0.05), full-time government job (β 0.185, t 3.719, p< 0.05) and self-employment (β 0.095, t 1.995, p< 0.05) for all other type of second career choices effect of financial factor is insignificant. The results of hypothesis testing highlighted that financial factor has varied influence on post-retirement career choices (H_0 (2a)).

4.8.4 Hypothesis Testing: Effect of physical factor on post-retirement career choice of PBOR

Table 4.17 show path coefficients of particular factors with their level of significance. Physical factor is found to have positive significant influence on temporary employment (β 0.170, t 3.760, p< 0.05 and volunteer work (without paid employment income) (β 0.134, t 2.693, p< 0.05) and for all other type of second career choices effect of physical factor is insignificant. The results of hypothesis testing highlighted that physical factor has varied influence on post-retirement career choice (H_0 (2b)).

4.8.5 Hypothesis Testing: Effect of personal factor on post-retirement career choice of PBOR

Table 4.17 show path coefficients of individual factors with their level of significance. Personal factor is found to have no significant influence on any type of second career choices. The results of hypothesis testing highlighted that there is no significant effect of physical factor on post-retirement career choice of PBOR (H_0 (2c)). Therefore, null hypothesis accepted (H_0 (2c)).

4.8.6 Hypothesis Testing: Effect of social factor on post-retirement career choice of PBOR

Table 4.17 show path coefficients of individual factors with their level of significance. Social factor is found to have strong positive significant influence on full-time employment (β 0.313, t 5.718, p< 0.05), full-time government job (β 0.403, t 6.826, p< 0.05), self-employment (β 0.245, t 4.286, p< 0.05), whereas it has significant negative effect on temporary work (β -0.137, t 2.493, p< 0.05). Social factors had statistically insignificant positive effect on part-time employment and voluntary work and insignificant negative effect has been found on volunteer work (without paid employment income) (β =-0.054, t =0.957, p > 0.05). Overall, the impact of social factors is found as statistically significant positive on post-retirement career choice Therefore, null hypothesis rejected (H_0 (2d)).

4.8.7 Hypothesis Testing: Effect of nature of job on post-retirement career choice of PBOR

Table 4.17 show path coefficients of individual factors with their level of significance. Nature of job is found to have no significant influence on any type of second career choices. The results of hypothesis testing highlighted that there exists no significant effect of nature of job on post-retirement career choice of PBOR (H0 (2e)). Therefore, null hypothesis accepted (H_0 (2e)).

4.8.8 Hypothesis Testing: Effect of availability of support on post-retirement career choice of PBOR

Availability of support is found to have positive significant influence on part-time employment (β 0.149, t 3.186, p< 0.05), self-employment (β 0.233, t 4.732, p< 0.05), temporary work (β 0.179, t 3.876, p< 0.05), voluntary work (β 0.136, t 2.908, p< 0.05) and volunteer work (without paid employment income) (β =0.095, t =2.086, p > 0.05). Availability of support has significant negative effect on full-time government job (β -0.103, t 2.160, p< 0.05) and insignificant negative effect on full-time employment (β =-0.043, t =0.950, p > 0.05). Overall, the impact of availability of support is found as statistically significant positive influence on post-retirement career choice. Therefore, null hypothesis rejected (H_0 (2f)).

4.8.9 Discussion

Results pertaining to the needs impacting post-retirement career choices of PBOR imitate certain prior research findings while adding new information primarily through analysis of relationships. Results regarding factors and post-retirement career choice of PBOR and sub hypothesis regarding financial factors and post-retirement career choice of PBOR, personal factors and post-retirement career choice of PBOR, social factors and post-retirement career choice of PBOR, nature of job and availability of support and post-retirement career choice of PBOR are supported.

The leading factors that emerged as influence on post retirement career choices of PBOR are; social factors, availability of support, financial factors, physical factors and then nature of job. The findings back up the concept of Nath (2018) who also

remarked that veterans want jobs near home and are hesitant to travel for work that requires them to be separated from their families. Vikram Taneja, (2017) found that 79.7 percent of PBOR respondents prefer a job in their home district while 97.3 percent respondents indicated that they aspire for a job in their home state. Ghadge (2018) also observed the same trend wherein 84% respondents wanted to settle down in their home town and aspiring for second career at or near their home town. However, the finding is divergent from the findings of Seyfarth (2009), wherein the top two factors for this study were, "need the money" and "desire to remain productive or useful", whereas the result of present study indicate that the top two factors are social factors i.e., desire to belong to a place & respect/status/position at work followed by availability of support i.e., relatives/friends in job/business, availability of land for farming/family business & working spouse. However, Seyfarth (2009), study and survey are based on US veterans who have culturally and socially different settings.

Various variables were discovered to be having low to a reasonable relationship with post-retirement career choices of PBOR. Moreover, social factors have been observed as the most positive significant influencer in case of selection of post-retirement career choices, wherein factors like desire to belong to a place & respect/status/position at work have a significant influence. Ex-servicemen who have stronger social factor are likely to opt for self-employment, full-time government job or full-time employment. These findings are as expected as ex-servicemen who desire to belong to a place would choose self-employment option as it lets them remain at their village/home and with family. These finding are consistent with findings of Vikram Taneja (2016), where in 79.7 percent of PBOR respondents prefer a job in their home district while 97.3 percent respondents indicated that they aspire for a job in their home state. Brig RK Sharma (2015) also echoes the same conclusion that post retirement, ex-servicemen look for stability nearer home and organisations must take this into consideration. Ex-servicemen with social factors like maintain interaction/social contact and desire to maintain quality of life are likely to choose full-time government job or full-time employment. These results are divergent to the findings of Sterns and Kaplan (2003) as they believe that a primary

reason influencing post-retirement employment is due to financial pressure. The study however, also acknowledged post-retirement needs like earning more money, to have health insurance, and for intrinsic benefits such as productive use of time, to maintain social interactions, to attain new skills, and to maintain their sense of self.

Availability of support was the second most important influencer for post-retirement career choice of PBOR. These findings are consistent with those of Venneberg (2005), who reported social findings from his research. Feeling more compelled to contribute, having a working spouse, missing work socially, having an identity attached to still working, and a desire to keep active and try something new are all important results in his study that influence post-retirement employment choices. These findings echo the findings of Vikram Taneja (2016), as financial security which is embedded in the qualification of the wife is a deciding factor in the choice of place for the next career. Availability of support in terms of working spouse, availability of land for farming or relatives/friends in job/business provides an opening to the PBOR to obtain job as well as stay near to their loved ones. Ex-servicemen having support are likely to choose self-employment, part-time employment, temporary job and voluntary work.

Physical factor like physical demand of job i.e., sedentary, light, medium, heavy work is found to have positive significant influence on temporary employment and volunteer work. Indicating that PBOR who are physically active and do not mind undertaking physical work are likely to undertake temporary employment and volunteer work.

Personal factor is found to have no significant influence on any type of second career choices. Factors like those related to your skill and experience, personal recognition, maintain balance work and personal/family life have no influence in selection. This implies that, ex-servicemen are open to any kind of job irrespective whether it is related to their domain or skill and experience. The result supports observation of Sharma (2020), who identified non-recognition of military training and education as an impediment for second career employment, Davis (2017) who highlights there remains unawareness regarding capabilities and skillsets of veterans, hindering

effective engagement, Onkar (2005), the ex-servicemen have a hard time relating their military experience to the needs of middle and senior level positions. However, they are divergent from the report of Retiree Resources (2002), which indicate desire to remain productive as the main reason for choosing a second career and to make a gradual transition into full-time retirement. The views are divergent as the study surveyed 40 New York state agencies as regard hiring retirees back into state agencies, where the retires are well off and taken care by the state agencies. Also, the environment and terms of engagement between civil state staff and ex-servicemen is quite different.

DGR Project Report No 07, "DGR Sponsored Training Course for Armed Forces: Retiring/Retired Personnel" also echoes these findings that the vocational and technical skills and proficiency of ESM which they acquire during their career is not properly endorsed in their course reports or retirement documents which does not adequately get conveyed to the civil sector, which reduces the prospect to get a suitable job.

Likewise, nature of job is found to have no significant influence on any type of second career choices. Factors like physical demand of job i.e., reputation of the company, timings of work, open communication at work, immediate manager etc have no influence in selection. This implies that, ex-servicemen are ready to undertake work in any kind of company irrespective of its reputation, are adjusting to timings of work and their decision for selection is based on only social factors, financial factors, and availability of support factors.

The results also highlight that full-time government job and full-time employment second career choice are the only choices upon which financial & social factors have positive significant. Indicating that a preference for government jobs and full-time employment.

In addition to the above, the following important aspects emerge from the result that can be utilised by policy makers and DGR to formulate informed policy and programs concerning resettlement and second career choices of PBOR: -

i. PBOR who are financially satisfied and have availability of support in terms of working spouse, availability of land for farming or relatives/friends in job/business are likely to choose part-time employment or voluntary work. Hence, such personnel should be mentored and supported towards small business/ rural entrepreneurship/farming opportunities.

i) PBOR having strong social and financial factors will select full-time government job, full-time employment and self-employment in the order of priority. PBOR having negative social but strong financial factors will select temporary employment.

ii) PBOR with physical factors are likely to opt for temporary employment and volunteer work.

The overall summary of factors impacting post-retirement career choice of PBOR based on significance is depicted in Figure 4.7

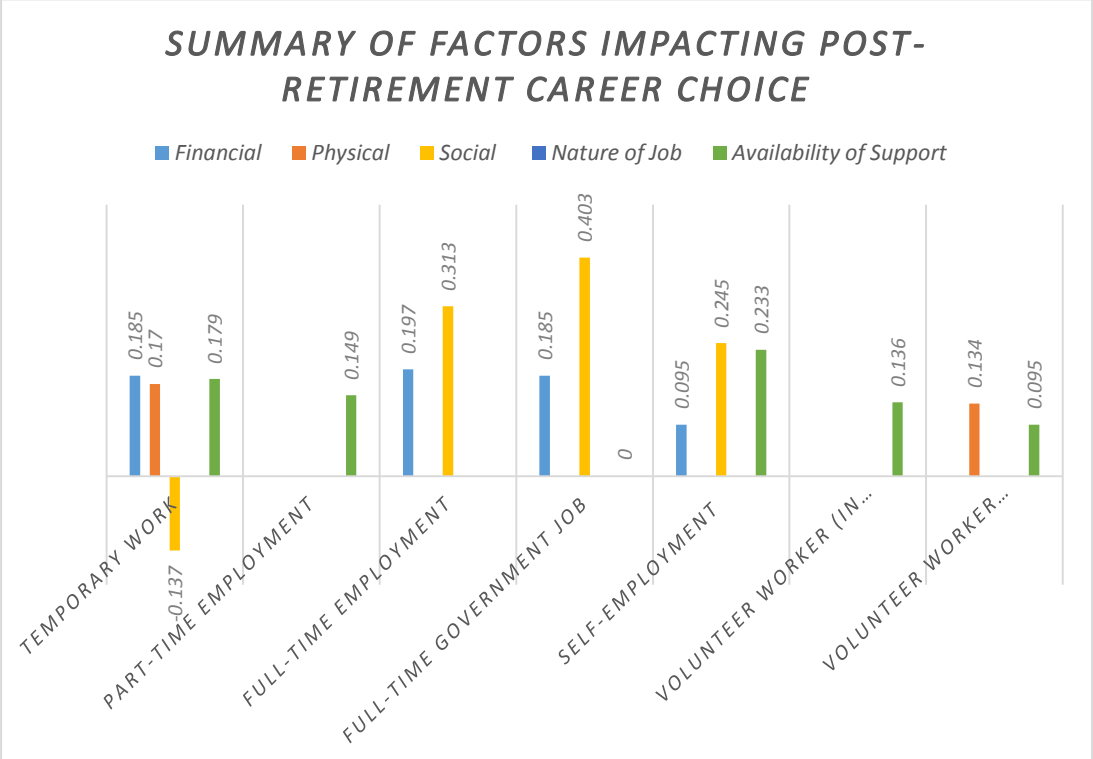

Figure 4.7: Summary of Factors impacting Post-Retirement Career Choice of PBOR

4.9 ANALYSIS OF FACTORS IMPACTING POST-RETIREMENT CAREER CHOICE OF PBOR RETIRING AFTER COLOUR SERVICE AND PREMATURE RETIREMENT

This section will attempt to highlight and bring out if there are any differences in factors impacting post-retirement career choice of PBOR retiring after colour service and premature retirement.

4.9.1 Instrument Validity and Reliability

Table 4.18 gives out the result summary of latent variables of retirement based on colour service and PMR.

Table 4.18: Result Summary for Validity and Reliability

Factors	Retirement based on Colour Service			Premature Retirement		
	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Availability of support	0.906	0.909	0.765	0.841	0.844	0.644
Financial factor	0.891	0.892	0.735	0.910	0.911	0.772
Job description	0.954	0.954	0.747	0.948	0.947	0.720
Personal factor	0.919	0.921	0.791	0.909	0.910	0.769
Physical factor	0.878	0.880	0.782	0.813	0.814	0.686
Social factor	0.867	0.865	0.682	0.883	0.886	0.716

The factor loadings for factors influencing second career choices for retirement based on colour service and PMR show that the six constructs had convergent validity as values exceeded benchmark values in all the three parameters. For the first parameter i.e., factor loadings, all loadings exceeded 0.50, with the majority reaching 0.70. Cronbach's Alpha values are > than 0.6, indicating high internal consistency of the six latent variables for retirement based on colour service as well as PMR. AVE values are also > 0.5, establishing convergent validity.

4.9.2 Discriminant Validity

Table 4.19 list out HTMT values of factors influencing second career choices for retirement based on colour service and PMR and HTMT values are less than 0.85, establishing discriminative validity. To summarise, both convergent and discriminant validity of the measures were established.

4.9.3 Reliability of Measures

Smart PLS was used to calculated the composite reliability and Cronbach's Alpha values for the construct retirement based on colour service and PMR, which was between 0.867 to 0.919 and 0.813 to 0.948, respectively (see Table 4.18).

Hence, all of the variables used in this construct are reliable, values being > 0.7, indicating strong reliability.

Table 4.19: Discriminant Validity for Needs Influencing Second Career Choices

	Retirement based on Colour Service							**Premature Retirement**						
Variables	AVE	Financial Factor	Personal factors	Physical Factor	Social Factors	Nature of Job	Availability of support	AVE	Financial Factor	Personal factors	Physical Factor	Social Factors	Nature of Job	Availability of support
Financial Factor	0.735						0.749	0.772						0.705
Personal Factors	0.791	0.745				0.701	0.691	0.716	0.672				0.643	0.559
Physical Factors	0.782	0.745	0.783			0.735	0.772	0.686	0.777	0.714			0.735	0.703
Social Factors	0.682	0.853	0.836	0.790		0.828	0.838	0.769	0.852	0.810	0.798		0.857	0.783
Nature of Job	0.747	0.784					0.821	0.720	0.784					0.842
Availability of Support	0.765							0.644						

4.9.4 Multicollinearity

Table 4.20 list out Multicollinearity (Variance Inflation Factor (VIF)) value of factors influencing second career choices for retirement based on colour service and PMR.

Table 4.20: Multicollinearity of Factors Influencing Second Career Choices based on Type of Retirement

Item	Factors	VIF (Retirement based on Colour Service)	VIF (PMR)
F1	Salary	2.880	3.423
F2	Financial security	2.376	3.362
F3	Compensation / benefits	2.756	2.662
F4	Physical demand of job i.e., sedentary, light, medium, heavy work	2.577	1.886
F5	Physical activity of Job	2.577	1.886
F6	Personal recognition	3.356	3.134
F7	Sense of accomplishment	4.030	2.763
F8	Maintain balance work and personal/family life	2.958	3.241
F9	Related to your skill and experience	1.841	2.275
F10	Desire to belong to a place or society/geographic location of job	2.716	2.658
F11	Respect/status/position at work	2.851	2.631
F12	Nature of work	3.797	3.907
F13	Timings of Work	3.979	3.734
F14	Education/training opportunities	3.840	3.849
F15	Open communication at work	3.687	4.113
F16	Immediate manager	4.087	3.256
F17	Reputation of the company	3.491	3.829
F18	Value placed on workforce diversity	4.262	2.748
F19	Relatives/friends in job/business	3.013	2.223
F20	Availability of land for farming/family business	3.683	2.285
F21	Working spouse	2.608	1.728

As observed, VIF value for all items is less than 5, indicating low collinearity between items. Most of the VIF values are below threshold level of 3.3; however, for item F2, F7, F12, F13, F14, F15, F16, F17, F18 & F20, the value is slightly higher than 3.3 indicating moderate collinearity. We can conclude that items have low collinearity.

4.9.5 Outer Loading

Table 4.21 list out outer loading values of needs influencing second career choices. As seen from the table that outer loading **value for all other items is above** 0.7 or higher, hence each item is considered highly satisfactory and is retained for further analysis.

Table 4.21: Outer loading values of Needs Influencing Second Career Choices Based on Type of Retirement

	Retirement based on Colour Service						**Premature Retirement**					
Item	Availability of support	Financial Factor	Job description	Personal factors	Physical Factor	Social Factors	Availability of support	Financial Factor	Job description	Personal factors	Physical Factor	Social Factors
F1		0.880						0.868				
F2		0.779						0.872				
F3		0.908						0.894				
F4					0.885						0.849	
F5					0.884						0.808	
F6				0.939						0.911		
F7				0.881						0.835		
F8				0.846						0.884		
F9						0.878						0.849
F10						0.784						0.857
F11						0.813						0.833
F12			0.871						0.859			
F13			0.912						0.843			
F14			0.834						0.835			
F15			0.854						0.852			
F16			0.852						0.850			
F17			0.824						0.839			
F18			0.899						0.862			
F19	0.911						0.810					
F20	0.904						0.871					
F21	0.805						0.720					

4.9.6 Assessment of Variation in Factors for Retirement based on Colour Service and PMR

Table 4.23 shows path coefficients of particular factors with their level of significance for retirement based on colour service and PMR.

For personnel retiring based on colour service, availability of support is found to have insignificant influence on post-retirement career choices. However, for personnel who have taken PMR, availability of support is found to have positive significant influence on self-employment (β 0.274, t 4.802, $p < 0.05$), temporary work (β 0.196, t 3.239, $p < 0.05$), part-time employment (β 0.162, t 2.697, $p < 0.05$) and voluntary work (β 0.144, t 2.432, $p < 0.05$).

For both categories, i.e., personnel retiring based on colour service and PMR, financial factor is found to have positive significant influence on full-time employment, full-time government job, and temporary work. However, for personnel retiring based on colour service, financial factor is also found to have positive significant influence on voluntary work (without paid employment income) (β 0.195, t 2.942, $p < 0.05$).

For personnel retiring based on colour service, nature of job is found to have insignificant influence on post-retirement career choices. However, for personnel who have taken PMR, nature of job is found to have positive significant influence on voluntary work (without paid employment income) (β 0.181, t 2.48, $p < 0.05$) and negative significant influence on part-time employment (β -0.187, t 2.289, $p < 0.05$).

Personal factors have insignificant influence on post-retirement career choices for both the categories i.e., personnel retiring based on colour service and PMR.

For both categories, i.e., personnel retiring based on colour service and PMR, physical factor is found to have positive significant influence on temporary work and voluntary work (without paid employment income). However, for personnel with PMR, physical factor is also found to have negative significant influence on self-employment (β -0.127, t 2.445, $p < 0.05$).

For both categories, i.e., personnel retiring based on colour service and PMR, social factor is found to have positive significant influence on full-time employment, and full-time government job. However, for personnel with PMR, social factor is also found to have positive significant influence on part-time employment (β 0.2, t 2.45, $p < 0.05$) and self-employment (β 0.231, t 3.019, $p < 0.05$).

4.9.7 Discussion

The results of this section have highlighted that there is difference in factors impacting post-retirement career choice of PBOR retiring after colour service and premature retirement.

For personnel retiring based on colour service, availability of support has no influence in selection of post-retirement career choices. Whereas, for personnel who have taken PMR, availability of support is likely to influence their choice towards self-employment, temporary work, part-time employment and voluntary work. Since most of the personnel who have taken PMR have some social compulsion at home like working spouse, need to take care of family land or business, and hence has some support or reason for leaving a full-time government job. Hence the findings are in line with the reasons as to why PBOR take PMR.

For both categories, personal factors have been observed to have no significant influence in case of selection of post-retirement career choices. Factors like job related to your skill and experience, personal recognition, maintain balance work and personal/family life have no influence in selection. This implies that, ex-servicemen are open to any kind of job irrespective whether it is associated to their skill and experience, mostly because their skill and experience is not recognised nor is aligned to corporate requirements.

However, for category of personnel who have taken PMR, social factors have been observed as the most positive significant influencer in case of selection of post-retirement career choices, wherein for personnel retiring based on colour service, financial factors have a significant influence. Social factors such as desire to belong to a place or society/requirement of a particular location and respect/status/position at

work have stronger influence for personnel who have taken PMR. Personnel generally opt for PMR due to family issues warranting their presence at home, lack of promotion avenues, difficult work, availability of support system at home etc. Hence, social needs are bound to take eminence in their post-retirement career choices, which are also highlighted by the results obtained.

For personnel retiring based on colour service, nature of job is found to have insignificant influence on post-retirement career choices, whereas for personnel who have taken PMR, nature of job is found to have positive significant influence on voluntary work and negative significant influence on part-time employment.

Table 4.22: Summary of Influence of factors on Second Career Choice based on Colour Service and PMR

Category	**Variables**	**Type of Second Career**						
		TW	PTE	FTE	FTGJ	SE	VW	VW (unpaid)
Colour Service	Financial Factor	+*	+*	+*	+*	-	-	+*
PMR		+*	-	+*	+*	-	-	-
Colour Service	Physical Factor	+*	-	-	-	-	-	+*
PMR		+*	-	-	-	-*	-	+*
Colour Service	Personal Factors	-	-	-	-	-	-	-
PMR		-	-	-	-	-	-	-
Colour Service	Social Factors	-	-	+*	+*	+*	-	-
PMR		-	+*	+*	+*	+*	-	-
Colour Service	Nature of Job	-	-	-	-	-	-	-
PMR		-	-*	-	-	-	-	+*
Colour Service	Availability of Support	-	-	-	-	-	-	-
PMR		+*	+*	-	-	+*	+*	-

**Confidence level 95 per cent*

TW - Temporary work PTE- Part-time Employment

FTE - Full-time employment FTGJ- Full-time Government job

SE - Self-employment including farming, business etc

VW - Volunteer work (in addition to a paid job)

VW (Unpaid) - Volunteer work (you will strictly volunteer and will not take paid employment income)

Table 4.23: Path coefficients of respective factors for Retirement based on Colour Service and PMR

		Retirement based on Colour Service			Premature Retirement		
		β	T Statistics	P Values	β	T Statistics	P Values
Temporary Work	Financial Factors	0.237	3.903	0*	0.135	2.089	0.037*
	Physical Factors	0.229	3.067	0.002*	0.13	2.218	0.027*
	Personal Factors	-0.068	0.86	0.39	-0.046	0.83	0.406
	Social Factors	-0.122	1.515	0.13	-0.129	1.661	0.097
	Nature of Job	-0.01	0.149	0.882	-0.044	0.563	0.574
	Availability of Support	0.132	1.774	0.076	0.196	3.239	0.001*
Part Time Employment	Financial Factors	0.191	2.588	0.01*	0.027	0.402	0.688
	Physical Factors	0.088	1.135	0.256	0.089	1.476	0.14
	Personal Factors	-0.084	1.142	0.254	-0.068	1.299	0.194
	Social Factors	0.024	0.29	0.772	0.2	2.45	0.014*
	Nature of Job	0.009	0.111	0.912	-0.187	2.289	0.022*
	Availability of Support	0.137	1.656	0.098	0.162	2.697	0.007*

		Retirement based on Colour Service			Premature Retirement		
		β	T Statistics	P Values	β	T Statistics	P Values
Full Time Employment	Financial Factors	0.193	2.37	0.018*	0.189	3.047	0.002*
	Physical Factors	0.015	0.194	0.847	-0.002	0.035	0.972
	Personal Factors	-0.041	0.6	0.548	-0.051	0.965	0.334
	Social Factors	0.329	3.982	0*	0.307	4.252	0*
	Nature of Job	0.035	0.42	0.675	0.093	1.393	0.164
	Availability of Support	-0.088	1.223	0.221	-0.028	0.484	0.629
Full Time Govt Job	Financial Factors	0.195	2.405	0.016*	0.17	2.756	0.006*
	Physical Factors	0.035	0.447	0.655	-0.074	1.474	0.141
	Personal Factors	-0.019	0.273	0.785	-0.08	1.451	0.147
	Social Factors	0.335	4.06	0*	0.451	5.68	0*
	Nature of Job	0.067	0.668	0.504	0.122	1.727	0.084
	Availability of Support	-0.121	1.663	0.096	-0.099	1.647	0.1
Self-Employment	Financial Factors	0.1	1.325	0.185	0.088	1.418	0.156
	Physical Factors	0.021	0.253	0.8	-0.127	2.445	0.015*
	Personal Factors	-0.047	0.614	0.539	0.036	0.642	0.521
	Social Factors	0.251	2.975	0.003*	0.231	3.019	0.003*
	Nature of Job	-0.073	0.657	0.512	-0.04	0.582	0.561
	Availability of Support	0.149	1.706	0.088	0.274	4.802	0*

		Retirement based on Colour Service			Premature Retirement		
		β	T Statistics	P Values	β	T Statistics	P Values
Voluntary Work	Financial Factors	0.108	1.532	0.126	0.032	0.472	0.637
	Physical Factors	0.046	0.541	0.588	0.011	0.166	0.868
	Personal Factors	0.098	1.235	0.217	0.012	0.209	0.834
	Social Factors	-0.064	0.82	0.412	0.122	1.486	0.137
	Nature of Job	0.11	1.453	0.146	0.066	0.872	0.383
	Availability of Support	0.141	1.8	0.072	0.144	2.432	0.015*
Voluntary Work (Unpaid)	Financial Factors	0.195	2.942	0.003*	-0.031	0.5	0.617
	Physical Factors	0.179	2.146	0.032*	0.123	1.979	0.048*
	Personal Factors	0.006	0.075	0.94	0.022	0.415	0.678
	Social Factors	-0.101	1.161	0.246	-0.04	0.515	0.607
	Nature of Job	0.015	0.202	0.84	0.181	2.48	0.013*
	Availability of Support	0.089	1.11	0.267	0.095	1.648	0.099

OBJECTIVE 2: TO IDENTIFY AND EXAMINE THE IMPACT OF ASPIRATIONS FOR SECOND CAREER ON THE RESETTLEMENT COURSE TAKEN BY PBOR

4.10 IMPACT OF ASPIRATIONS FOR SECOND CAREER ON THE RESETTLEMENT COURSE TAKEN BY PBOR

In this section, an attempt had been made to identify and examine the impact of aspirations for second career on the resettlement course taken by PBOR. Four types of aspirations namely financial, physical, nature of job & social aspirations from second career are taken into consideration as an independent variable, whereas, resettlement courses are considered as dependent variable. Regression analysis was employed to achieve this objective of measuring the influence.

Based on the qualitative study and available literature on the topic, 20 items were used to gauge the aspirations of PBOR [A1, A2, A3, A4, A5, A6, A7, A8, A9, A10…., A 20]. The scale used to measure the aspirations has certain items similar to scales used by Seyfarth (2009), Saxena (2010), Wohrmann et al. (2014) and Sofat (2016) in their studies. These aspirations were divided into four major groups:

i) Financial Aspirations. These are the factors that are related to salary, financial security and want for government job that a PBOR would aspire to have in a second career.

ii) Physical Aspirations. It relates to physical activity, whether they want static or touring job, and job that is free from physical or mental strain.

iii) Nature of Job. Relates to their aspirations to undertake work that is related to own trade/skill & experience, timing of work, availabilities of opportunities to grow, reputation of company and organisational climate.

iv) Social Aspirations. Includes respect, status and position in the job and desire to belong to a place or society/geographic location of job.

4.10.1 Assessment of Inner Model (Structural Model)

The structural model generated for evaluation in Figure 4.8, financial, physical, nature of job & social aspirations are the variables to measure aspirations of PBOR from second career as exogenous variables, and Management Course, Supervisory Course, Technical Course and Self-Employment Course are the variables for measuring resettlement courses as endogenous variable. The analysis involved in this evaluation was testing of the coefficient of determination (R2) and structural model path coefficients.

4.10.2 Impact of aspirations for second career on the resettlement course taken by PBOR

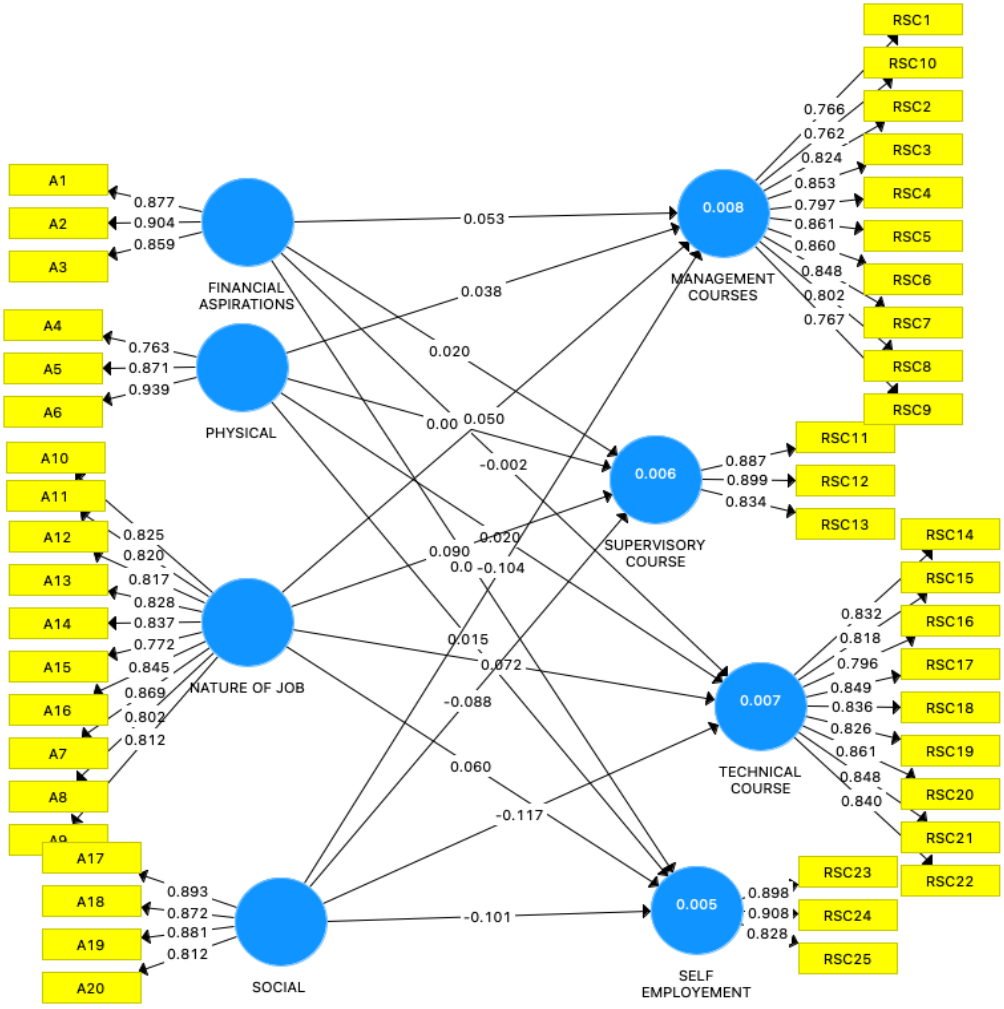

Fig. 4.8: Structural Model: Impact of aspirations form second career on the resettlement course taken by PBOR

The value of Adjusted R square for management resettlement course is 0.008 (see Table 4.24, Figure 4.8), which means decision for choosing a management resettlement course has 0.8 per cent explained variations due to different aspirations from second career. Similarly, Adjusted R square value for Supervisory Course, Technical Course and Self-Employment Course has 0.6 per cent, 0.7 per cent and 0.5 per cent respectively explained variations due to different aspirations from second career**.**

Table 4.24: Path Coefficients of the Inner Model - Impact of aspirations for second career on the resettlement course taken by PBOR

DV	IV	β	T Statistics	P Value	Adjusted R2
Management Course	Financial Aspirations	0.053	1.057	0.291	0.008
	Physical Aspirations	0.038	0.622	0.534	
	Nature of Job	0.050	0.621	0.535	
	Social Aspirations	-0.104	1.865	0.063	
Supervisory Course	Financial Aspirations	0.020	1.861	0.062	0.006
	Physical Aspirations	0.001	0.021	0.983	
	Nature of Job	0.090	0.950	0.343	
	Social Aspirations	-0.088	1.542	0.124	
Technical Course	Financial Aspirations	-0.002	0.038	0.970	0.007
	Physical Aspirations	0.020	0.305	0.760	
	Nature of Job	0.072	0.834	0.405	
	Social Aspirations	-0.117*	2.115	0.035*	
Self-Employment Course	Financial Aspirations	0.025	0.501	0.617	0.005
	Physical Aspirations	0.015	0.222	0.824	
	Nature of Job	0.060	0.709	0.479	
	Social Aspirations	-0.101	1.726	0.085	

**Confidence level 95 per cent*

4.10.3 Hypothesis Testing

Financial aspirations, physical aspirations, nature of job (p-value >0.05) are observed as the positive insignificant influence on Management Courses and social aspirations have negative insignificant influence. Also, financial aspirations, physical aspirations, nature of job (p-value >0.05) are observed as the positive insignificant influence on Supervisory Course and social aspirations have negative insignificant influence. Thereafter, financial aspirations, physical aspirations, nature of job (p-value >0.05) are observed as the positive insignificant influence on technical course and social aspirations (β -0.117, t 2.115, p< 0.05) have negative significant influence. Lastly, financial aspirations, physical aspirations, nature of job (p-value >0.05) are observed as the positive insignificant influence on self-employment course and social aspirations have negative insignificant influence.

The results of hypothesis testing highlight that there is no significant impact of aspirations on the resettlement course taken by PBOR (H0 (3)). Therefore, null hypothesis is accepted (H_0 (3)).

4.10.4 Hypothesis Testing: effect of financial aspirations for second career on the resettlement course taken by PBOR

Table 4.24 shows path coefficients of particular factors with their level of significance. Financial aspirations are found to have positive insignificant influence on management course (β 0.053, t 1.057, p> 0.05), supervisory course (β 0.0020, t 1.861, p> 0.05), and self-employment course (β 0.025, t 0.501, p> 0.05) and negative insignificant influence on technical course (β -0.002, t 0.038, p> 0.05). The results of hypothesis testing highlighted that there is no significant effect of financial aspirations for second career on the resettlement course taken by PBOR (H0 (2a)). Therefore, null hypothesis accepted (H_0 (2a)).

4.10.5 Hypothesis Testing: Effect of physical aspirations for second career on the resettlement course taken by PBOR

Table 4.24 shows path coefficients of particular factors with their level of significance. Physical aspirations have positive insignificant effect on management

course (β 0.038, t 0.622, p> 0.05), supervisory course (β 0.001, t 0.021, p> 0.05), technical course (β 0.020, t 0.305, p> 0.05) and self-employment course (β 0.015, t 0.222, p> 0.05). The results of hypothesis testing highlighted that there is no significant effect of physical aspirations for second career on the resettlement course taken by PBOR (H0 (2b)). Therefore, null hypothesis accepted (H_0 (2b)).

4.10.6 Hypothesis Testing: Effect of nature of job for second career on the resettlement course taken by PBOR

Table 4.24 depict path coefficients of particular factors with their level of significance. Nature of Job have positive insignificant effect on management course (β 0.050, t 0.621, p> 0.05), supervisory course (β 0.090, t 0.950, p> 0.05), technical course (β 0.072, t 0.834, p> 0.05) and self-employment course (β 0.060, t 0.709, p> 0.05). The results of hypothesis testing highlighted; no significant effect of Nature of job for second career on the resettlement course taken by PBOR (H_0 (2c)). Therefore, null hypothesis accepted (H_0 (2c)).

4.10.7 Hypothesis Testing: Effect of social aspirations for second career on the resettlement course taken by PBOR

Table 4.24 depict path coefficients of particular factors with their level of significance. social aspirations have negative insignificant effect on management course (β -0.104, t 1.865, p> 0.05), supervisory course (β -0.088, t 1.542, p> 0.05) and self-employment course (β -0.101, t 1.726, p> 0.05). However, social aspirations have negative significant influence on technical course (β -0.117, t 2.115, p< 0.05). The results of hypothesis testing highlighted; no significant effect of social aspirations for second career on the resettlement course taken by PBOR (H_0 (2d)). Therefore, null hypothesis accepted (H_0 (2d)).

4.10.8 Discussion

Results relating to the impact of aspirations for second career on the resettlement course taken by PBOR replicate some previous research results. Results regarding aspirations for second career on the resettlement course and sub hypothesis regarding financial aspirations for second career on the resettlement course, physical

aspirations for second career on the resettlement course, Nature of job on the resettlement course and social aspirations for second career on the resettlement course are supported.

Present work highlights that there is no significant impact of aspirations on the resettlement course taken by PBOR, clearly indicating that the resettlement courses are not able to meet the aspirations of the PBOR. These findings are consistent with findings of Vikram Taneja (2016), where 82.1 percent of the population surveyed agrees that DGR is an "ineffective organisation" and 75.5 percent of the population surveyed indicates that existing DGR courses are not adequate to get them a desired second career and meet their aspirations. Also, 62.7 percent of the entire population measured agree that new courses need to be added to the DGR curriculum.

The results are also supported by the findings of Kapoor (2021), where "86% respondents felt that despite number of resettlement courses & job opportunities on offer by DGR, AWPO & KSB, these fall short of meeting aspirations (for second career) of soldiers exiting young". Similar findings were also reported by Gadge (2017), that there is a disconnect between the aspirations of the armed forces personnel, the career options available and the resettlement courses offered.

Sharma (2020) discovered that 51% of the ESM only could do resettlement courses due to non-availability of vacancies. Moreover, 58% of the personnel surveyed agreed that resettlement courses didn't help get jobs indicating that the courses offered are not in demand in the job market.

Walia & Verma (2020) conducted a study on aspirations of ESM, and found that 76.1 per cent disagreed that army resettlement upskilling will easily get them a job. The PBOR perceived to aspire to retire to his village or town and lead a happy life, have jobs and placements at managerial levels. In reality, he is trapped between his inability to find work and his belief that his time in the army was wasted.

During the qualitative analysis, 66% respondent selected a resettlement course so that they are away from unit routine and during this time can relax and plan for retirement. 55% respondent selected a resettlement course which was near to their

home town so that they could stay with their family and relatives. The results clearly highlight that not only resettlement courses are not meeting the aspirations of PBOR for second career but also that PBOR are not serious while selecting resettlement course. The results are supported by findings of Walia & Verma (2020) and Sofat (2017), as they discovered that most resettlement courses chosen by persons are used as a "Leave Before Retirement."

The overall summary of impact of aspirations for second career on the resettlement course taken by PBOR based on significance is depicted in Figure 4.9

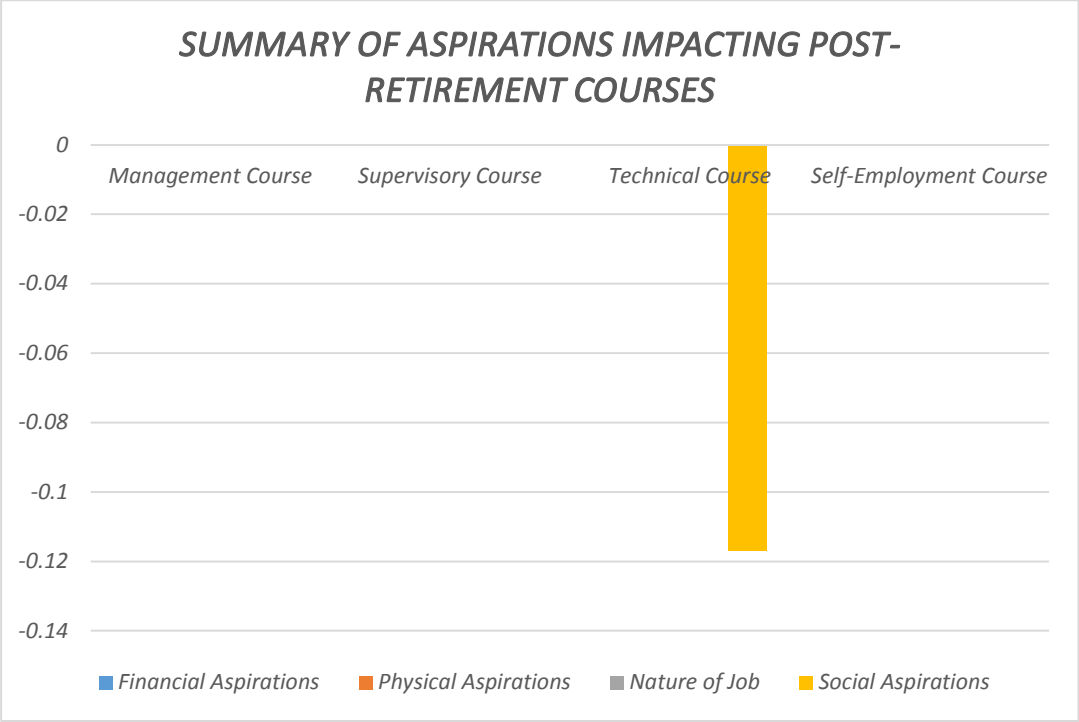

Figure 4.9: Summary of Impact of aspirations for second career on the resettlement course taken by PBOR

4.10.9 Analysis of impact of aspirations for second career on the resettlement course taken by PBOR retiring after colour service and Premature Retirement

This section will attempt to highlight and bring out if there are any difference in impact of aspirations for second career on the resettlement course taken by PBOR retiring after colour service and premature retirement.

Table 4.26 show path coefficients of particular factors with their level of significance for retirement based on colour service and PMR.

For both categories i.e., personnel retiring based on colour service and PMR, financial aspirations are found to have positive insignificant influence on management courses, supervisory course and self-employment course. However, for personnel retiring based on coloured service, financial aspirations are also found to have positive insignificant influence (β 0.055, t 0.699, p> 0.05) and negative insignificant influence (β -0.058, t 0.600, p> 0.05) on technical course.

Also, for both categories, physical aspirations are found to have positive insignificant influence on management courses, supervisory course and technical course. For personnel retiring based on colour service, physical aspirations are also found to have negative insignificant influence (β -0.012, t 0.142, p> 0.05) and positive insignificant influence (β -0.058, t 0.600, p> 0.05) on self-employment course.

However, for personnel retiring based on colour service, nature of job is found to have negative insignificant influence on management courses, supervisory course and technical course and positive insignificant influence on self-employment course. For personnel retiring based on PMR, nature of job is found to have positive insignificant influence on management courses, supervisory course and technical course and positive insignificant influence on self-employment course and negative insignificant influence (β -0.009, t 0.083, p> 0.05) on self-employment course.

Lastly, for both categories i.e., personnel retiring based on colour service and PMR, social aspirations are found to have negative insignificant influence on management courses, supervisory course, technical course and self-employment course.

Table 4.25: Summary of Influence of factors on Second Career Choice based on Colour Service and PMR

Category	Variables	Retirement based on Colour Service			
		MC	SC	TC	SEC
Colour Service	Financial Aspirations	-	-	-	-
PMR		-	-	-	-
Colour Service	Physical Aspirations	-	-	-	-
PMR		-	-	-	-
Colour Service	Nature of Job	-	-	-	-
PMR		-	-	-	-
Colour Service	Social Aspirations	-	-	-	-
PMR		-	-	-	-

**Confidence level 95 per cent*

MC- Management Course SC- Supervisory Course

TC- Technical Course SEC- Self-Employment Course

Table 4.26 Path coefficients of respective factors for Retirement based on Coloured Service and PMR

DV	IV	Retirement based on Colour Service			Premature Retirement		
		β	T Statistics	P Values	β	T Statistics	P Values
Management Course	Financial Aspirations	0.020	0.239	0.811	0.132	1.433	0.153
	Physical Aspirations	0.125	1.403	0.161	-0.022	0.253	0.800
	Nature of Job	-0.045	0.406	0.685	0.039	0.335	0.738
	Social Aspirations	-0.095	1.554	0.121	-0.077	0.698	0.486

DV	IV	Retirement based on Colour Service			Premature Retirement		
		β	T Statistics	P Values	β	T Statistics	P Values
Supervisory Course	Financial Aspirations	0.032	0.398	0.691	0.043	0.488	0.626
	Physical Aspirations	0.056	0.635	0.525	-0.012	0.146	0.884
	Nature of Job	-0.060	0.483	0.629	0.128	1.087	0.277
	Social Aspirations	-0.062	0.867	0.387	-0.086	0.922	0.357
Technical Course	Financial Aspirations	0.055	0.699	0.485	-0.058	0.600	0.549
	Physical Aspirations	0.024	0.284	0.776	0.042	0.419	0.675
	Nature of Job	-0.047	0.425	0.671	0.148	1.289	0.198
	Social Aspirations	-0.079	1.253	0.211	-0.144	1.380	0.168
Self-Employment Course	Financial Aspirations	0.029	0.395	0.693	0.088	1.000	0.318
	Physical Aspirations	-0.012	0.142	0.887	0.092	0.885	0.376
	Nature of Job	0.015	0.141	0.888	-0.009	0.083	0.934
	Social Aspirations	-0.086	1.229	0.220	-0.116	1.111	0.267

4.10.10 Discussion

The results of this section have highlighted that there is no difference in impact of aspirations for second career on the resettlement course taken by PBOR retiring after colour service and premature retirement.

For both categories i.e., personnel who have retired based on colour service and taken PMR, there was no significant relationship between the aspirations and resettlement courses undertaken, indicating that resettlement courses are not able to

meet the aspirations of the PBOR and there is disconnect between the aspirations of the armed forces personnel and the resettlement courses offered. The said aspect has also been discussed by Nath (2018) as pre-release courses run by DGR are generic in nature. Less than 10% of retiring soldiers opt for DGR courses. Walia & Verma (2020) also brought out the lack of fulfilment of personal aspirations is the most prevalent cause for serving individuals to quit the army and retire early. These courses need to be better aligned with the industry and have international accreditation for them to be relevant and meet aspirations of veterans.

OBJECTIVE 3: TO EXAMINE THE EFFECTIVENESS OF PRE-RETIREMENT RESETTLEMENT COURSES ON POST-RETIREMENT SECOND CAREER CHOICE AND POST RETIREMENT EMPLOYMENT

4.11 EFFECTIVENESS OF PRE-RETIREMENT RESETTLEMENT COURSES ON POST-RETIREMENT SECOND CAREER CHOICE AND POST RETIREMENT EMPLOYMENT.

This section, examines the effectiveness of pre-retirement resettlement courses on post-retirement second career choice and post-retirement employment. Resettlement courses namely management course, supervisory course, technical course and self-employment course are taken into consideration as an independent variable, whereas, second career choices for serving PBOR and post-retirement employment for ex-servicemen are considered as dependent variable. Regression analysis was used to achieve this objective of measuring the influence.

4.11.1 Assessment of Inner Model (Structural Model)

The structural model generated for evaluation in Figure 4.10, management course, supervisory course, technical course and self-employment course are the variables respecting resettlement courses as exogenous variables, and temporary work, part-time work, full-time employment, full-time government job, self-employment including farming, business etc, volunteer work (in addition to a paid job) and volunteer work (strictly volunteer and will not take paid employment income) are the

variables for measuring second career choice as endogenous variable. The analysis involved in this evaluation was testing of the coefficient of determination (R2) and structural model path coefficients.

4.11.2 Structural Model: Effectiveness of preretirement resettlement courses on post-retirement second career choice by PBOR

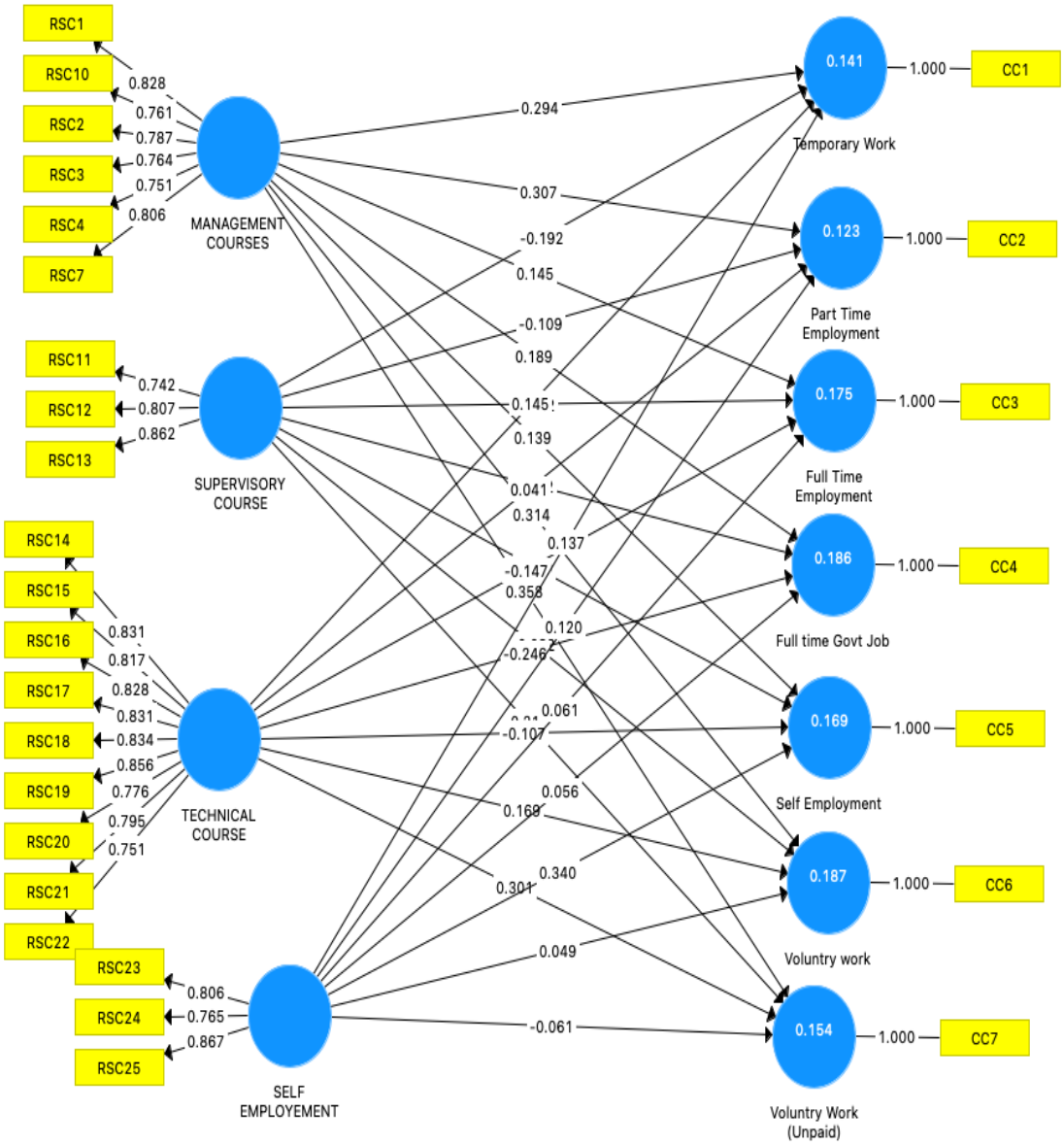

Fig. 4.10: Structural Model: Effectiveness of preretirement resettlement courses on post-retirement second career Choice by PBOR

The value of Adjusted R square for temporary work is 0.141 (see table 4.27, figure 4.10), which means decision for choosing a temporary work has 14.1 per cent explained variations due to different resettlement courses undertaken by PBOR. Similarly, Adjusted R square value for part-time employment, full-time work, full-time government job, self-employment including farming, business etc, volunteer work (in addition to a paid job) and volunteer work (strictly volunteer and will not take paid employment income) has 12.3%, 17.5 %, 18.6 &, 16.9 %, 18.7 % and 15.4 % respectively explained variations due to different resettlement courses undertaken by PBOR.

Table 4.27: Path Coefficients of the Inner Model - Effectiveness of pre-retirement resettlement courses on post-retirement second career Choice by PBOR

DV	IV	β	T Statistics	P Value	Adjusted R2
Temporary work	Management Course	0.189*	3.394*	0.001	0.141
	Supervisory Course	-0.042	0.815	0.415	
	Technical Course	0.138*	2.622*	0.009	
	Self-Employment Course	0.106*	2.321*	0.021	
Part-time Employment	Management Course	0.210*	3.718*	0.000	0.123
	Supervisory Course	-0.003	0.051	0.959	
	Technical Course	0.062	1.076	0.282	
	Self-Employment Course	0.098	1.954	0.051	
Full-time employment	Management Course	0.186*	3.337*	0.001	0.175
	Supervisory Course	0.208*	4.039*	0.000	
	Technical Course	-0.043	0.744	0.457	
	Self-Employment Course	0.075	1.511	0.131	
Full-time Government job	Management Course	0.223*	4.317*	0.000	0.186
	Supervisory Course	0.236*	4.383*	0.000	
	Technical Course	-0.115*	1.974*	0.049	
	Self-Employment Course	0.075	1.648	**0.100**	

DV	IV	β	T Statistics	P Value	Adjusted R2
Self-employment including farming, business etc	Management Course	0.149*	2.690*	0.007	0.169
	Supervisory Course	0.064	1.231	0.219	
	Technical Course	-0.019	0.369	0.713	
	Self-Employment Course	0.230*	4.834*	0.000	
Volunteer work (in addition to a paid job)	Management Course	0.218*	3.969*	0.000	0.187
	Supervisory Course	0.014	0.291	0.772	
	Technical Course	0.165*	3.116*	0.002	
	Self-Employment Course	0.062	1.275	0.203	
Volunteer work (Without paid employment income)	Management Course	0.209*	3.662*	0.000	0.154
	Supervisory Course	-0.051	0.950	0.343	
	Technical Course	0.242*	4.650*	0.000	
	Self-Employment Course	-0.010	0.197	0.844	

**Confidence level 95 per cent*

4.11.3 Hypothesis Testing

Management course (β 0.189, t 3.394, p< 0.05), technical course (β 0.138, t 2.622, p< 0.05), and self-employment course (β 0.106, t 2.321, p< 0.05) are observed as the positive significant influence on second career choices of temporary work and supervisory course have negative insignificant influence.

Management course (β 0.210, t 3.3718, p< 0.05) is the only course that is observed as the positive significant influence on second career choices of part-time employment, while technical course and self-employment course are observed as the positive insignificant influence. Supervisory course has negative insignificant influence on second career choices of part-time employment.

For second career choice of full-time employment, management course (β 0.186, t 3.337, p< 0.05) and supervisory course (β 0.208, t 4.039, p< 0.05) are observed as the

positive significant influence whereas self-employment course has a negative insignificant influence. Technical course is also observed as the positive insignificant influence on second career choices of full-time employment.

Likewise, management course (β 0.223, t 4.317, p< 0.05) and supervisory course (β 0.236, t 4.383, p< 0.05) are observed as the positive significant influence and technical course (β -0.115, t 1.974, p< 0.05), negative significant influence on second career choices of full-time government job. self-employment course (β 0.075, t 1.648, p> 0.05) is observed as positive insignificant influence on second career choices of full-time government job.

Management course (β 0.149, t 2.690, p< 0.05) and self-employment course (β 0.230, t 4.834, p< 0.05) are observed as the positive significant influence on second career choices of self-employment and technical course (β -0.019, t 0.369, p> 0.05), is observed as having negative insignificant influence. supervisory course also has positive insignificant influence on second career choices of self-employment.

As regards volunteer work (in addition to a paid job), management course (β 0.218, t 3.969, p< 0.05) and technical course (β 0.165, t 3.116, p< 0.05) are observed as the positive significant influence and supervisory course and self-employment course have positive insignificant influence on second career choices of volunteer work (in addition to a paid job).

Lastly, volunteer work (without paid employment income), management course (β 0.209, t 3.662, p< 0.05) and technical course (β 0.242, t 4.650, p<0.05) are observed as the positive significant influence. Supervisory course (β -0.051, t 0.950, p> 0.05) and self-employment course (β -0.010, t 0.197, p> 0.05) have negative insignificant influence on second career choices of volunteer work (without paid employment income).

The results of hypothesis testing highlight that there is a significant effect of re-settlement courses on post-retirement second career choice for PBOR (H1 (4)). Therefore, null hypothesis rejected (H_0 (4)).

4.11.4 Discussion

Results pertain to examining the effectiveness of pre-retirement resettlement courses on post-retirement second career. The results provide novel insight, as no study till date has been carried out which relates resettlement courses undertaken by PBOR with the second career choices. The results and findings are unique and therefore, a novelty of the research.

The current work gives an analysis as well as a number of findings related to selection of resettlement courses based on second career choices of PBOR.

Management course is observed to have positive significant influence on all second career choices, highlighting that management courses are being undertaken by PBOR who want to maintain a wider choice for second career. PBOR who are opting for management courses are likely to choose in order of seniority, full-time government job, paid voluntary work and full-time employment. The findings compliment Walia & Verma (2020), where the study highlighted that ESM aspire to take jobs and assignments at managerial levels.

Supervisory course is observed to have positive significant influence on full-time government job and full-time employment, indicating that PBOR who aspire for full-time government job and full-time employment as second career choice, are the ones who undertake supervisory course. The result is as expected, as supervisory course refines supervisory capabilities, from the three supervisor basic competencies to employee interactions, this course help PBOR enhance their supervisory skills making them ready for employment with industry or government agencies.

Technical course is observed to have negative significant influence on full-time government job, indicating that PBOR who undertake technical course are not inclined for government job. This may be seen in the light that there are minimal technical government jobs available to ex-servicemen, as most to the government jobs are available in management or supervisory role. One could have argued that PBOR are undertaking technical courses like multi-media developer, repair /maintenance of radio, TV, DVD, home appliances, National Institute of Electronics & Information Technology (NIELIT) ‘O’ Level etc to develop skills for self-employment. Nevertheless, the results indicate positive insignificant influence of technical courses on self-employment second career choice. However, technical

course is observed to have positive significant influence on temporary work, voluntary work & volunteer work (unpaid employment). Such a trend indicates that PBOR will undertake technical course as interest, hobby, for enhancement of his knowledge to be utilised for society or will utilise this knowledge for a part time work. There appears a clear disconnect between the technical courses and second career option as ideally the technical courses should lend itself to full-time or at least part time-employment. This disconnect is possibly due to the type and quality of technical courses being offered or due to non-transferability of technical skill of army to corporate requirements. These findings are echoed by Dhaka et al., (2020), wherein HR Managers, through open ended questions regarding training programs, suggested training for ex- servicemen on technical skills.

The results also highlight that self-employment course has a positive significant impact on self-employment second career choice. The result is as expected, as PBOR who are aspiring for self-employment as second career will undertake self-employment course of their domain enabling them with requisite knowledge and tools for small business/ rural entrepreneurship.

The overall summary of effectiveness of pre-retirement resettlement courses on post-retirement second career choice by PBOR based on significance is depicted in Figure 4.11

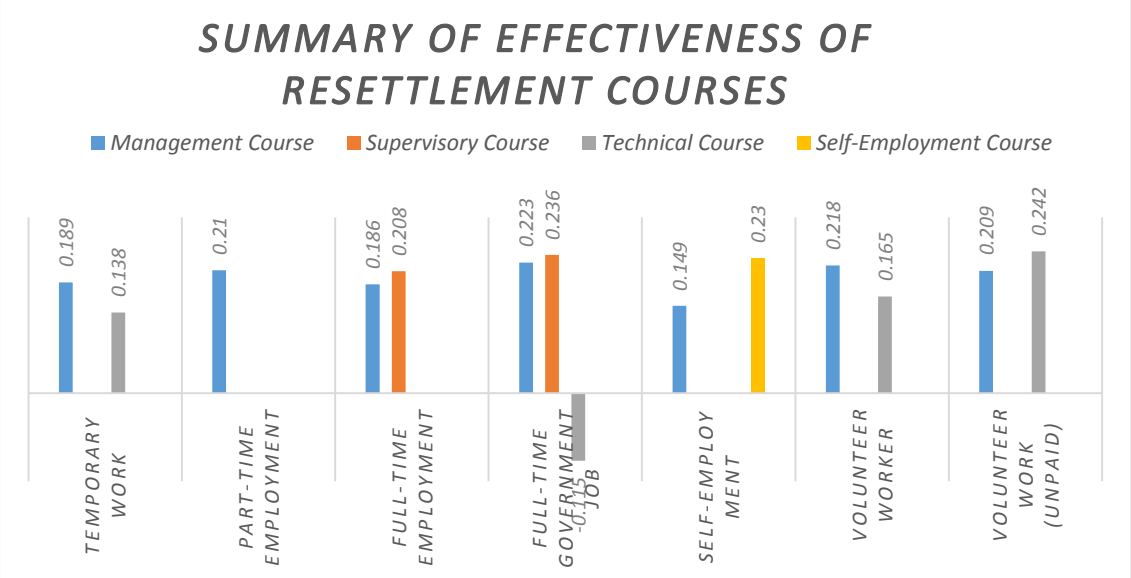

Figure 4.11: Summary of effectiveness of pre-retirement resettlement courses on post-retirement second career choice by PBOR based on significance

4.11.5 Analysis effectiveness of pre-retirement resettlement courses on post-retirement second career choice by PBOR retiring after colour service and premature retirement

This section will attempt to highlight and bring out if there are any difference in effectiveness of pre-retirement resettlement courses on post-retirement second career choice by PBOR retiring after colour service and premature retirement.

Table 4.29 depict path coefficients of particular factors with their level of significance for retirement based on colour service and PMR.

For both categories i.e., personnel retiring based on colour service and PMR, management courses are found to have positive significant influence on temporary work. Besides this for PMR category, variable technical course (β 0.060, t 2.290, p< 0.05) have positive significant influence on temporary work. Supervisory course and self-employment course have positive insignificant influence on temporary work for both categories.

Also, for both categories, only management courses are found to have positive significant influence on part-time employment and other courses have insignificant influence.

Also, for both categories i.e., personnel retiring based on colour service and PMR, management courses and supervisory courses are found to have positive significant influence on part-time employment. Besides this for PMR category, variable technical course (β -0.199, t 2.114, p< 0.05) has negative significant influence whereas for category retirement based on colour service, technical course has positive insignificant influence on part-time employment.

Similarly, for both categories i.e., personnel retiring based on colour service and PMR, management courses and supervisory courses are found to have positive significant influence on part-time employment. Besides this for PMR category, variable technical course (β -0.255, t 2.800, p< 0.05) has negative significant influence whereas for category retirement based on colour service, technical course has positive insignificant influence on part-time government job.

For both categories i.e., personnel retiring based on colour service and PMR, only self-employment course is found to have positive significant influence on self-employment second career choice. In addition, for PMR category, variable management course (β 0.200, t 2.275, p< 0.05) has positive significant influence on self-employment second career choice.

However, for personnel retiring based on colour service, only management course (β 0.323, t 4.413, p< 0.05) is found to have positive significant influence on volunteer work (in addition to a paid job) and all other courses have insignificant influence. For personnel retiring based on PMR, only technical course (β 0.225, t 2.576, p< 0.05) is found to have positive significant influence on volunteer work (in addition to a paid job) and all other courses have insignificant influence

Lastly, for both categories i.e., personnel retiring based on colour service and PMR, management course and technical course are found to have positive significant influence on volunteer work (without paid employment income), with insignificant influence of other courses.

4.11.6 Discussion

The results of this section have highlighted that there is no major difference in effectiveness of pre-retirement resettlement courses on post-retirement second career choice by PBOR retiring after colour service and premature retirement.

For both categories i.e., personnel retiring based on colour service and PMR, management courses are found to have positive significant influence on all the second career choices except for career choice of self-employment for personnel retiring based on colour service.

Also, for both categories, supervisory courses and self-employment courses have no major difference in measure of effectiveness of pre-retirement resettlement courses on post-retirement second career choice by PBOR retiring after colour service and premature retirement. This highlights the fact that supervisory courses and self-employment courses are equally relevant to both the categories.

However, for personnel retiring based on colour service, technical courses have positive significant influence on temporary work and voluntary work (unpaid). Whereas for personnel taking PMR, technical courses have negative significant influence on full-time employment and full-time government job. The results highlight that personnel retiring based on colour service are undertaking technical courses as own interest, hobby, for enhancement of his knowledge to be utilised for society or will utilise this knowledge for a temporary work. Whereas, for PMR category, only those personnel are undertaking technical courses who are not wanting to take full-time employment or government job.

The results have highlighted that technical course is not effective in impacting post-retirement second career choice by PBOR. The findings are in line with findings of Vikram Taneja (2016), where the study concluded that the current resettlement system should aim to improve ESM's job-related abilities, specifically domain skills that are sector relevant. Hence, there is a requirement to select and improve the quality of technical resettlement courses.

Table 4.28: Summary of Influence of Resettlement Courses on Second Career Choice based on Colour Service and PMR

Category	**Variables**	**Second Career Choice**						
		TW	PTE	FTE	FTGJ	SE	VW	VW Unpaid
Colour Service	Management Course	+*	+*	+*	+*	-	+*	+*
PMR		+*	+*	+*	+*	+*	-	+*
Colour Service	Supervisory Course	-	-	+*	+*	-	-	-
PMR		-	-	+*	+*	-	-	-
Colour Service	Technical Course	+*	-	-	-	-	-	+*
PMR		-	-	-*	-*	-	+*	+*
Colour Service	Self-Employment Course	-	-	-	-	+*	-	-
PMR		-	-	-	-	+*	-	-

**Confidence level 95 per cent*

TW- Temporary work PTE- Part-time Employment

FTE-Full-time employment FTGJ- Full-time Government job

SE- Self-employment including farming, business etc

VW- Volunteer work (in addition to a paid job)

VW (Unpaid)- Volunteer work (Without paid employment income)

Table 4.29: Path coefficients of respective factors for Retirement based on Colour Service and PMR

DV	**IV**	**Retirement based on Colour Service**			**Premature Retirement**		
		β	T Statistics	P Values	β	T Statistics	P Values
Temporary work	Management Course	0.138*	2.003*	0.046	0.253*	2.953*	0.003
	Supervisory Course	0.001	0.012	0.990	-0.083	1.076	0.282
	Technical Course	0.160*	2.290*	0.022	0.082	0.960	0.337
	Self-Employment Course	0.082	1.398	0.163	0.157	1.872	0.062
Part-time Employment	Management Course	0.215*	2.886*	0.004	0.199*	2.203*	0.028
	Supervisory Course	0.005	0.064	0.949	-0.006	0.078	0.938
	Technical Course	0.057	0.740	0.460	0.065	0.746	0.456
	Self-Employment Course	0.100	1.549	0.122	0.095	1.206	0.228
Full-time employment	Management Course	0.153*	2.199*	0.028	0.233*	2.552*	0.011
	Supervisory Course	0.174*	2.370*	0.018	0.254*	3.249*	0.001
	Technical Course	0.077	1.148	0.252	-0.199*	2.114*	0.035
	Self-Employment Course	0.061	1.015	0.311	0.087	1.256	0.210

DV	IV	Retirement based on Colour Service			Premature Retirement		
		β	T Statistics	P Values	β	T Statistics	P Values
Full-time Government job	Management Course	0.185*	2.772*	0.006	0.283*	3.411*	0.001
	Supervisory Course	0.174*	2.361*	0.019	0.323*	4.204*	0.000
	Technical Course	0.002	0.030	0.976	-0.255*	2.800*	0.005
	Self-Employment Course	0.100	1.655	0.098	0.013	0.180	0.857
Self-employment including farming, business etc	Management Course	0.114	1.511	0.131	0.200*	2.275*	0.023
	Supervisory Course	0.041	0.569	0.570	0.106	1.384	0.167
	Technical Course	0.041	0.602	0.548	-0.107	1.530	0.127
	Self-Employment Course	0.238*	3.759*	0.000	0.213*	2.931*	0.004
Volunteer work (in addition to a paid job)	Management Course	0.323*	4.413*	0.000	0.084	0.966	0.335
	Supervisory Course	-0.048	0.669	0.504	0.112	1.512	0.131
	Technical Course	0.112	1.717	0.087	0.225*	2.576*	0.010
	Self-Employment Course	0.058	0.939	0.348	0.062	0.806	0.421
Volunteer work (Without paid employment income)	Management Course	0.215*	3.120*	0.002	0.193*	2.153*	0.032
	Supervisory Course	0.036	0.470	0.638	-0.122	1.580	0.115
	Technical Course	0.155*	2.172*	0.030	0.314*	3.741*	0.000
	Self-Employment Course	0.010	0.172	0.864	-0.013	0.161	0.872

**Confidence level 95 per cent*

4.12 EFFECTIVENESS OF PRE-RETIREMENT RESETTLEMENT COURSES ON POST-RETIREMENT EMPLOYMENT.

This section, examines the effectiveness of pre-retirement resettlement courses undertaken by ESM on post retirement employment. In order to find the

effectiveness, ESM who have undertaken resettlement courses were asked about their post-retirement employment.

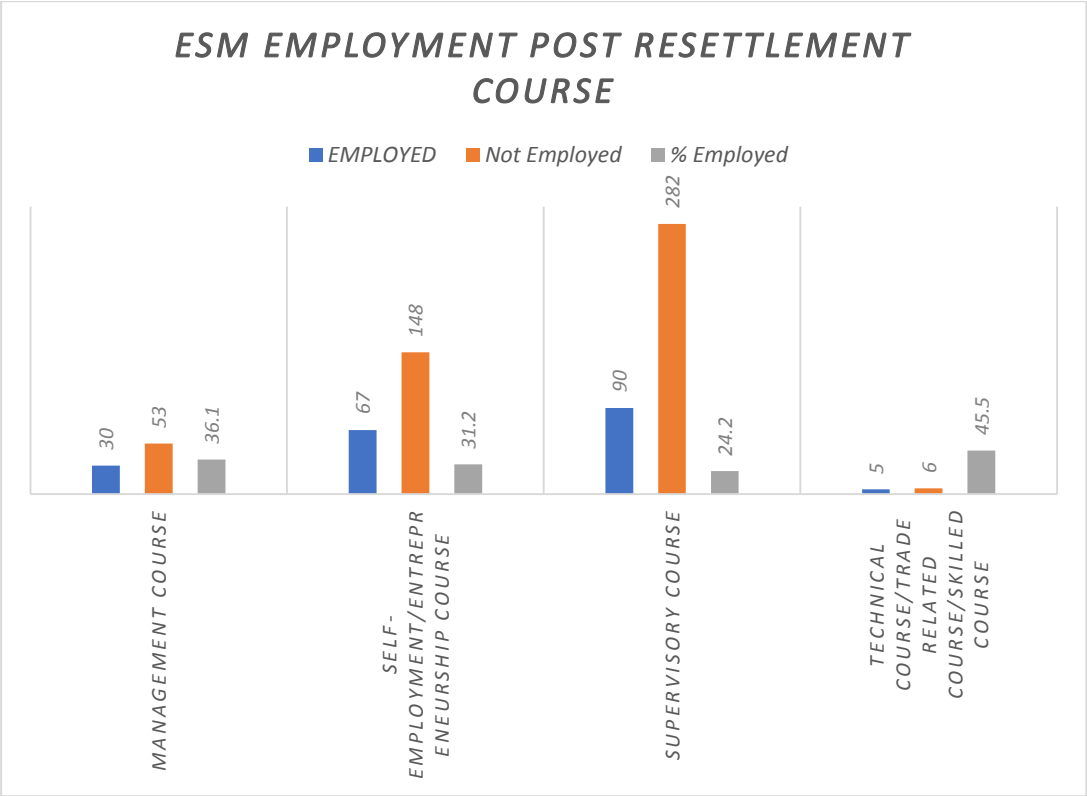

Figure 4.12: ESM Employed with percentage after undertaking Various Resettlement Courses

As seen from Figure 4.12, maximum personnel undertake supervisory course, followed by self-employment/ small business/ rural entrepreneurship resettlement course and management courses. Technical course/ trade related courses/ skilled courses are the least subscribed by PBOR.

Out of those PBOR who had undertaken management course, 36.1 per cent were employed. Similarly, those who had undertaken self-employment/ entrepreneurship course, 31.2 per cent were employed. Likewise, PBOR who had undertaken supervisory course, only 24.2 per cent were employed. Since in the sample data, only eleven individuals had undertaken technical course/ trade related course/ skilled course and only five were employed, percentage employment would not give a correct estimate for the particular case.

In order to further study effectiveness of resettlement courses, data was analysed in terms of what kind and type of employment PBOR has taken having undertaken a particular type of resettlement course. Figure 4.13 to Figure 4.18, give out the distribution of type of employment undertaken by PBOR after resettlement course.

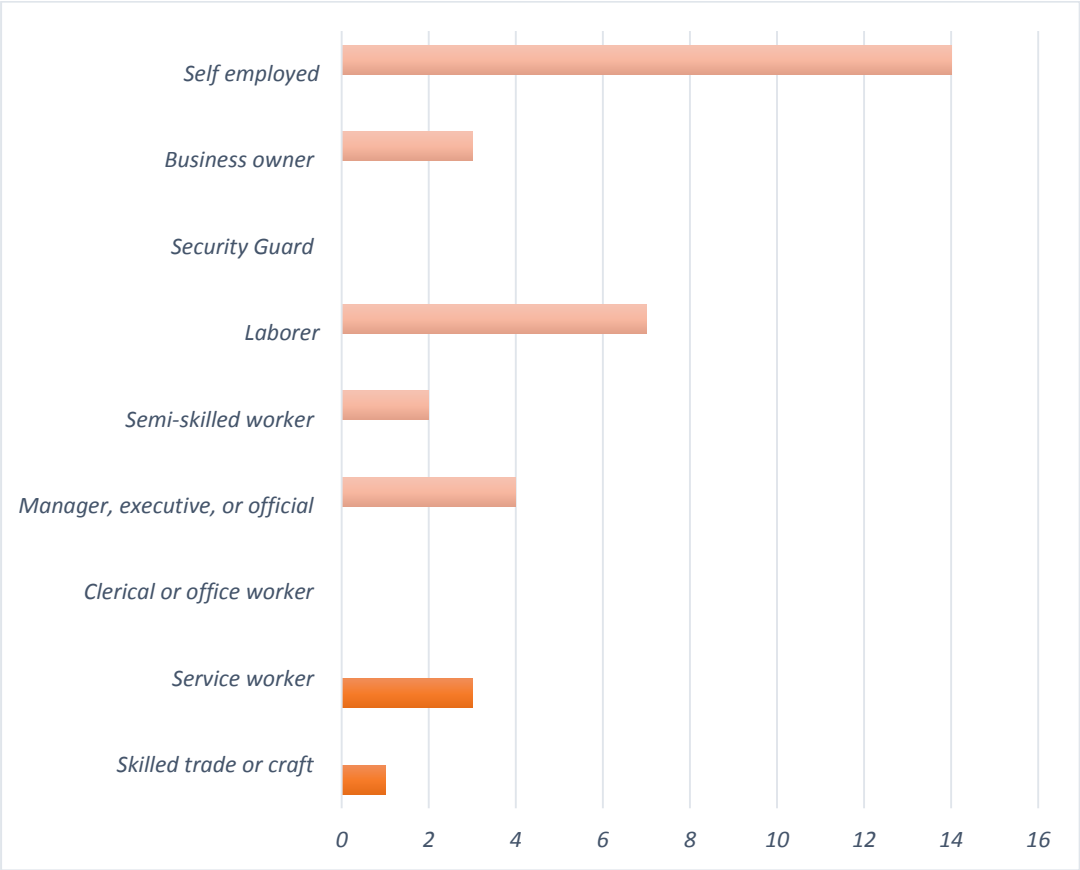

Figure 4.13: Type of employment undertaken by PBOR after Management Resettlement Course

As seen in Figure 4.13, 14 PBOR after undertaking management course are self-employed and Three PBOR have opened their own business. These employments are not in line with the type of resettlement course undertaken. Also, only Six PBOR have been employed as managers or semi-skilled worker, which is the terminal objective of management course. As such only 36.1 per cent of PBOR who had undertaken management course are employed and even out of these 56.6 per cent have been employed outside the sphere of management course, indicating ineffectiveness of management course on post-retirement employment.

Figure 4.14: Type of employment undertaken by PBOR after Self-employment/ Entrepreneurship Course

As seen in Figure 4.14, 40 PBOR after undertaking self-employment/ entrepreneurship course are self-employed, business owners or laborers. 27 PBOR have been employed as managers, office workers, skilled and semi-skilled workers, employments which are not in line with the type of resettlement course undertaken. As such only 31.2 per cent of PBOR who had undertaken self-employment course are employed and even out of these only 40.2 per cent have been employed outside the area of self-employment/ entrepreneurship course, indicating ineffectiveness of self-employment course on post-retirement employment.

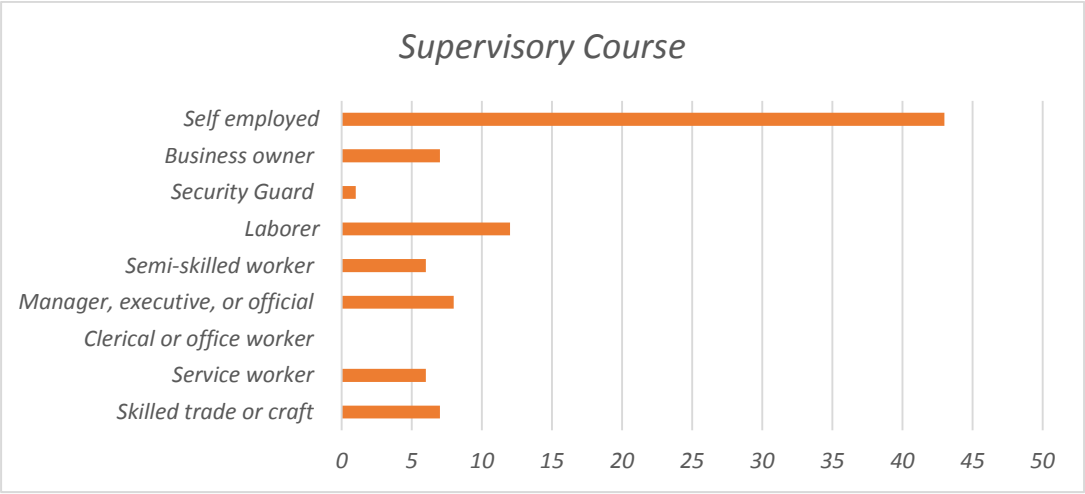

Figure 4.15: Type of employment undertaken by PBOR after Supervisory Course

As can be seen in Figure 4.15, 62 PBOR after undertaking self-employment/ entrepreneurship course are self-employed, business owners or labourers. 14 PBOR have been employed as guard, skilled and semi-skilled workers, employments which are not in line with the type of resettlement course undertaken. Only 14 PBOR are employed as managers, executives or service workers, which would be desired outcome after having undertaken supervisory course. As such only 24.2 per cent of PBOR who had undertaken supervisory course are employed and even out of these only 84.4 per cent have been employed outside the domain of supervisory course, indicating ineffectiveness of supervisory course on post-retirement employment.

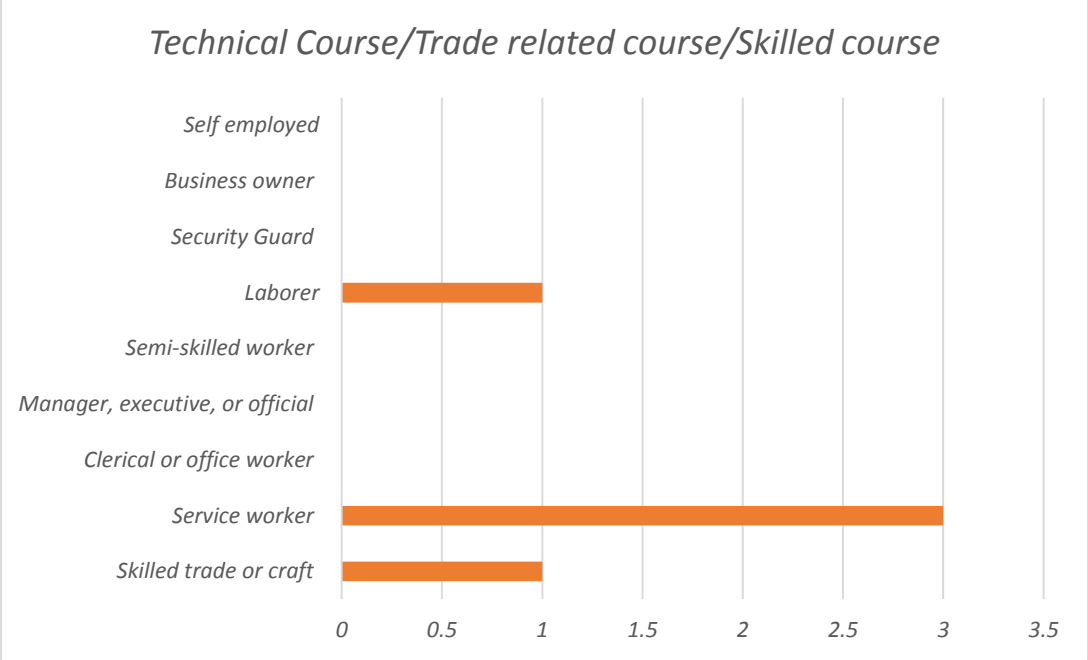

Figure 4.16: Type of employment undertaken by PBOR after Technical Course/Trade related course/Skilled course

As can be seen in Figure 4.15, Four PBOR after undertaking technical course/ trade related course/ skilled course are employed as service worker labourers, which are not in line with the type of resettlement course undertaken. Only One PBOR is employed in skilled trade or craft. As such only 11 PBOR had undertaken technical course/ trade related course/ skilled course indicating highly unsubscribed or utilised course. Technical course/ trade related course/ skilled course is highly ineffective for post-retirement employment.

4.12.1 Discussion

The results of this section have highlighted ineffectiveness of pre-retirement resettlement courses undertaken by ESM on post-retirement employment. On an average 34.25 per cent of PBOR were employed having undertaken resettlement courses. The findings reinforce results of Vikram Taneja (2016), wherein he observed that 75.5 percent of the population surveyed point to the fact that current DGR courses are not adequate to get them a desired second career. 62.7 percent of the total population surveyed agree that new courses need to be added to the DGR curriculum. Sharma (2020) revealed that, 58% of the personnel surveyed agreed that resettlement courses didn't help get jobs indicating that the courses offered are not in demand in the market.

Maximum personnel undertake supervisory course, followed by self-employment/ small business/ rural entrepreneurship resettlement course and management courses. Technical course/ trade related course/ skilled course is the least subscribed by PBOR. This result supports the earlier finding that there is a clear disconnect between the technical courses and second career option. This disconnect is possibly due to the type and quality of technical courses being offered or due to non-transferability of technical skill of army to corporate requirement. These findings are echoed by Dhaka et al., (2020), wherein HR managers, through open ended questions regarding training programs, suggested training for ex-servicemen on technical skills.

The most effective course appears to be self-employment/ entrepreneurship course, wherein at least 60% of those employed have taken up self-employment or opened small shop/ business and the least effective course is supervisory course, as out of those who are employed, 84.4 per cent have been employed outside the domain of supervisory course.

Besides the above, as pointed out by Ghadge (2017), majority of the retiring armed forces personnel wish to select their second career and the resettlement course at or near their home place. They are likely to attend any resettlement course since it is free and they get opportunity to stay away from rigorous unit routine. The same sentiments were also echoed during the qualitative analysis and one of the

explanations for ineffectiveness of resettlement course can also be due to poor selection of courses by PBOR, as there would be selecting resettlement course based on their locations and duration rather than their utility for second career. The said reason is supported by the findings of Ghadge (2018) where it was observed that 25% respondents will opt for the course to stay away from the unit and 55% will choose a resettlement course based on location rather than the type of course.

OBJECTIVE 4: TO CARRY OUT TRADE WISE JOB OPPORTUNITY MAPPING WITH SKILLS DEVELOPED DURING SERVICE

4.13 TRADE WISE JOB OPPORTUNITY MAPPING WITH SKILLS DEVELOPED DURING SERVICE

The purpose of this objective is to provide a comparative information about the job profile of the service personnel during their engagement in the army vis-à-vis civilian jobs. A questionnaire was forwarded to 30 prominent industries/ companies which hire ex-servicemen. Besides skill job mapping of the trades, certain valuable inputs were obtained from the companies related to resettlement of ESM, in order to comprehend the needs and perceptions of civil sector from today's ESM.

4.13.1 Inputs from companies on resettlement and resettlement courses

79% of the firms who hire ESM do so as a policy matter, however the ESM % of your total work force for all was less than 15%.

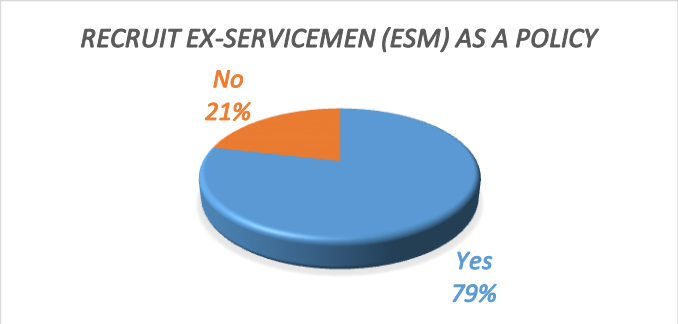

Fig: 4.17: Percentage of Companies Hiring ESM as Policy

The ESM are mostly being employed in managerial role, followed by operational roles in the company.

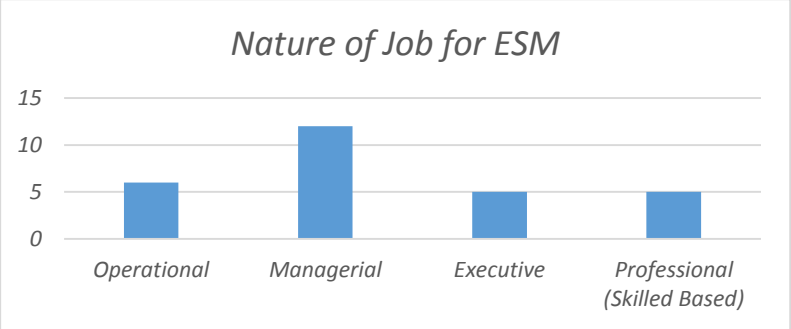

Fig: 4.18: Nature of Job for which ESM are Employed

None of the companies have any measure to convert the skill/ experience/ length of experience of ESM tangibly at par with civilian counterparts while considering their employment. They are hiring ESM based on qualifications and judgement of conversion of skills.

In order to assess the corporate viewpoint on the relevance of training levels of ESM so that they can be observed in the industry, six questions were asked which revealed the following results.

- **Training Adequacy.** The pie chart of the responses shows that approximately 68% of the respondents disagree or are neutral that present levels of training are adequate to absorb ESM in industry/ corporate sector in the desired job profiles.

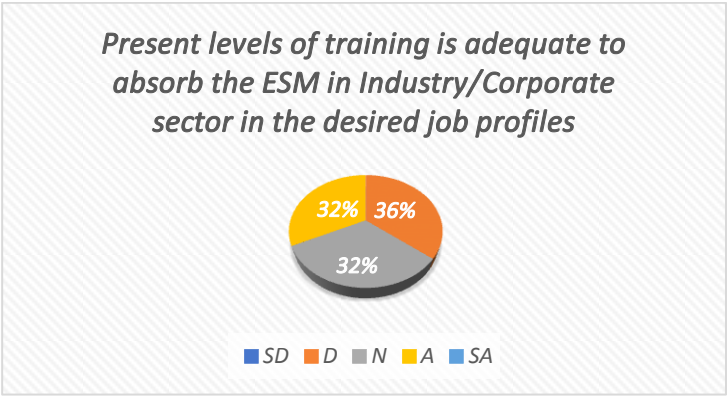

Fig: 4.19: Pie chart for Training adequacy of ESM

- **Skill enhancement through resettlement course.** The pie chart of the responses shows that approximately 61% of the respondents disagree that PBOR resettlement course done by ESM are useful in providing them skills necessary for jobs in corporate sector.

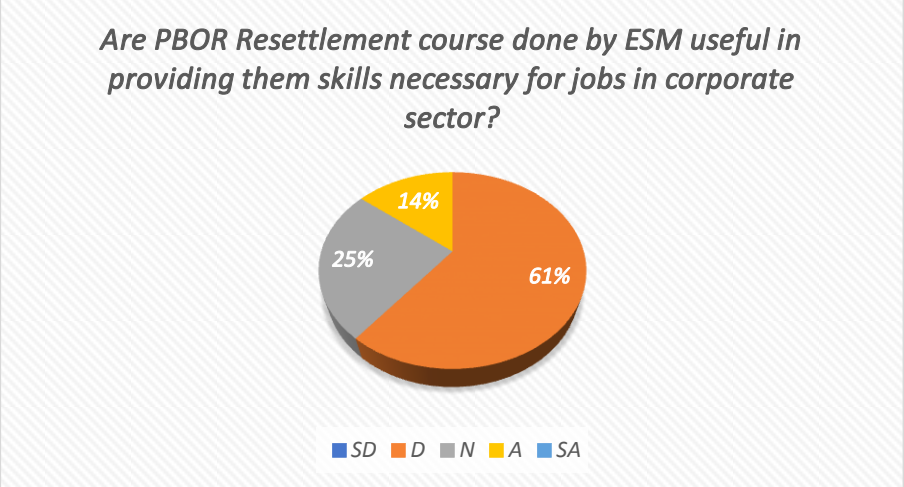

Fig: 4.20: Pie chart for Usefulness of Resettlement Courses in Skilling

- **Credit of resettlement course.** The pie chart of the responses shows that approximately 75% of the respondents disagree or are neutral about giving extra credit for selection of a particular job to ESM who has done resettlement course.

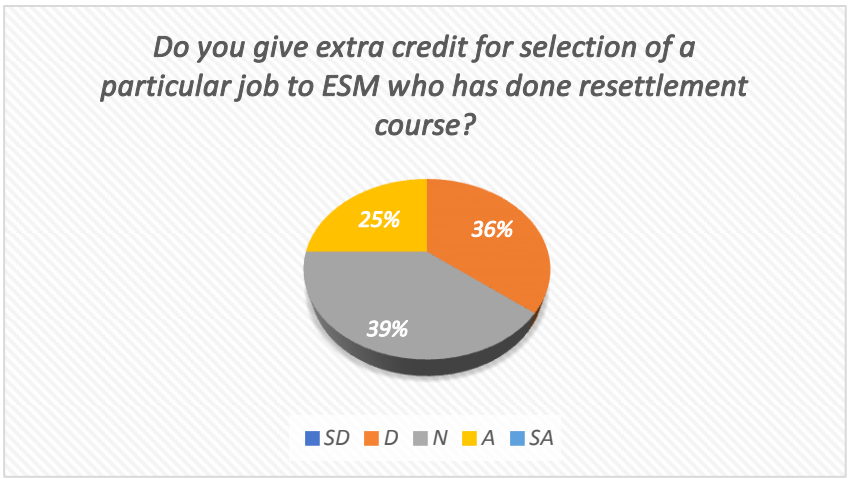

Fig: 4.21: Pie chart depicting percentage of companies giving extra credit for Resettlement Courses

- **Corporate Requirement.** The pie chart of the responses shows that approximately 82% of the respondents disagree or are neutral that resettlement courses done by ESM are in line with what the corporate sector requires.

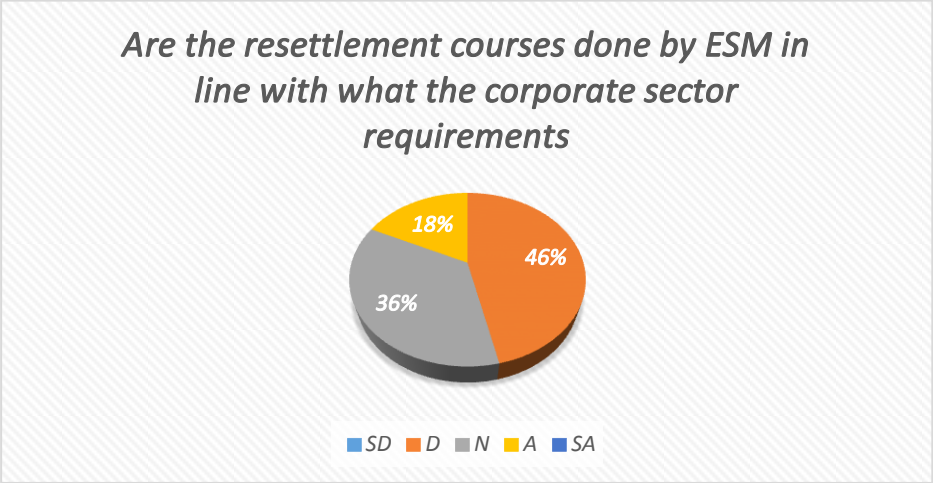

Fig: 4.22: Pie chart depicting response to resettlement courses done by ESM are in line with what the corporate sector requires

- **Increased opportunity through resettlement courses**. The pie chart of the responses shows that approximately 50% of the respondents are not sure and 21 % disagree that present resettlement courses done by ESM enhance chances of re-employment.

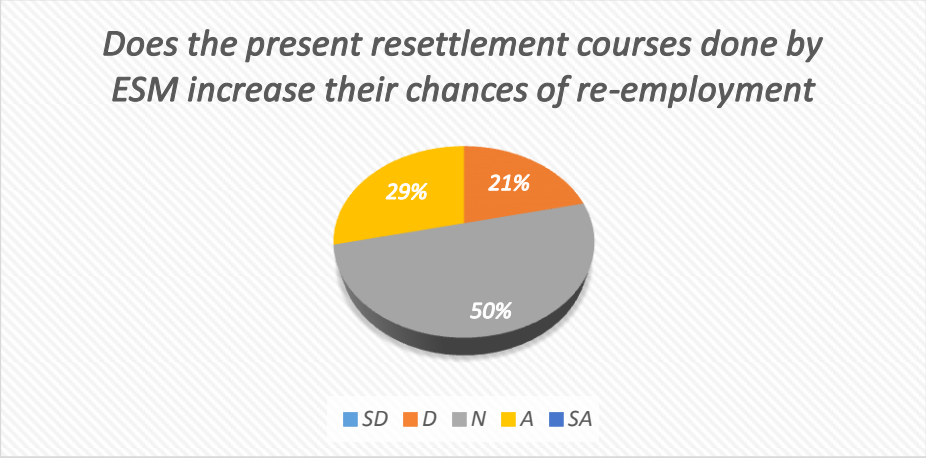

Fig: 4.23: Pie chart depicting response to resettlement courses done by ESM enhance chances of re-employment

- **Need for Corporate run resettlement courses.** The pie chart of the responses shows that approximately 43% of the respondents agree that corporate sector conduct resettlement courses and, on its termination, offer suitable jobs.

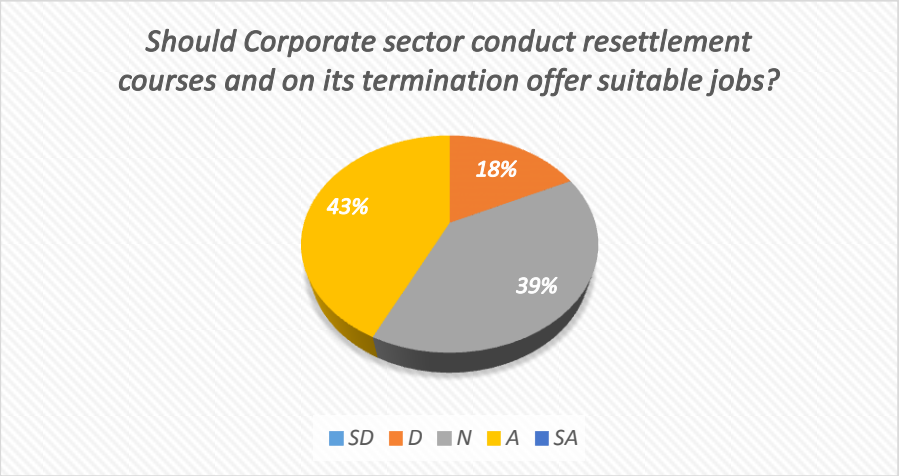

Fig: 4.24: Pie chart depicting response to conduct of resettlement course with job offer by Civil sector

4.13.2 Trade wise job opportunity mapping

Ex-servicemen are a source of talent for civilian employers as they bring distinctive capabilities and valuable skills developed through real-world and high-pressure experience. However, neither the ex-servicemen are aware about what kind of jobs he can apply for based on his trade and skills nor the corporate world is able to effectively evaluate and integrate veterans' military experiences, skills, and capabilities in the civilian employment sector (Davis and Minnis, 2017).

Mogbekeloluwa and Sanya (2021), during their study on Nigerian Armed Forces Resettlement Centre (NAFRC), Lagos observed that there is a need to evolve skills mapping of both its trainers and trainees. Vivekanand and Sant (2021), Dexter (2020) and Harrell and Berglass (2014), reported that skills transferability of army veterans, in terms of equating military skills and experiences with civilian job qualifications is one of the most significant employment-related challenges. Tutlys et al. (2018), found out that even competencies acquired in military service that align closely with those required in civilian jobs do not necessarily translate because of different

contexts and different value systems. Whybrow and Milligan (2021) also observed that ability to transfer job skills to civilian employment is advantageous but not always possible. However, Mottershead and Alonaizi (2021), has stated that that military life equips individuals with valuable skills that are transferrable to successful post-military employment, known as Positive Transferable Adaptability for Employability (PTAE). It appears that what the author eludes that there are some military skills which are transferrable and these skills are preferred for post-retirement employment.

Efforts were made to associate civil equivalents of 10 selected trades taking into consideration the following factors: -

i) Competencies mapped by army for each trade.
ii) Type and duration of training received.
iii) Educational qualification and practical experience.
iv) Appropriateness for exact civil occupation.
v) Inputs received from 30 prominent industries/ companies in the form of survey.

DGR has undertaken a major project as part of directive vide letter number 0014/DGR/TRG/RTC dated 01 Nov 2019, to address the problem of resettlement of retiring personnel. Part of the project is to carry out trade-wise and rank-wise National Skill Qualification Framework (NSQF) level competency mapping of all tradesmen of IA/ IN/ IAF. The competency mapping was undertaken by College of Defence Management, Secunderabad based on input Qualification Requirement (QR) at the time of recruitment, ab-initio and in-service training, On the Job Training (OJT), and skill attained by tradesmen. Based on the competencies identified and survey from 30 prominent industries/ companies, the section identifies comparable civil jobs/ appointments available for that particular trade in civil sector. Details of the competency job mapping of the trades is as per Table 4.30.

An acceptable civil recognition for the professional skills possessed by our ESM is the need of the hour to ensure most appropriate civil sector employment for them. Measurement of their competencies and aligning the same with civil job/ appointment is the ideal step towards increasing the prospects for second career in the current scenario.

Table 4.30: Trade wise skill Job Mapping

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
1.	Driver Mechanical Transport	Subedar Major/ Subedar / Naib Subedar	(a) Manage transport fleet. (b) Maintain record of documents including accounting. (c) Supervise and lead team of a section. (d) Driver of heavy truck with capacity 5 Ton on city and hill roads. (e) Drive towed, trailers and lorries with attached trailers and undertow. (f) Have working knowledge of commercial engines and their transmission. (g) Undertake daily maintenance and can generate and monitor paperwork related to accidents.	Diploma	Automotive	Driving, Maintenance, Supervisor, Coordinator, Management, Service, Leadership	Automotive Logistics	Area Service Manager, Trainer, Workshop Manager, Warehouse Quality Checker, Transport Coordinator, Painting Supervisor, Service Advisor, Spare Parts Operations Executive, Land Transportation – Associate, Driver, Ambulance Driver, Bus Driver, Truck Driver, Fire Brigade Vehicle Driver

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			(h) Conversant with Motor vehicles Acts.					
		Havildar /Naik/ Sepoy	(a) Driver of heavy truck with capacity 5 Ton on city and hill roads. (b) Drive towed, trailers and lorries with attached trailers and undertow. (c) Have working knowledge of commercial engines and their transmission. (d) Undertake daily maintenance and can generate and monitor paperwork related to accidents. (e) Conversant with Motor vehicles Acts. (f) Maintain record of documents including accounting.	10+2	Driving and Maintenance	Maintenance, Supervise, coordinator, Controller	Automotive Logistics	Chauffeur, Bus/Truck/ Ambulance driver, Driver Trainer, Warehouse Quality Checker, Warehouse Supervisor, Transport Coordinator, Painting Supervisor, Warehouse Executive

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
2	Auto Technician (B Vehicle)	Subedar Major/ Subedar / Naib Subedar	(a) Oversee and coordinate activities of workshop. (b) Coordinate with various agencies for maintenance of vehicles. (c) Demand, maintain and account spares and tools. (d) Repairs, overhauls and services of motor vehicle. (e) Defect diagnosis with capability to identify and locate snags by testing vehicle or by using diagnostic analyser. (f) Undertake replacement and rectification of transmission system, gear box, axle etc. (g) Undertake routine servicing and maintenance.	Diploma	Automobile Engineering	Automotive, Construction, Logistics, Management and Entrepreneurship & Professional.	Management and Entrepreneurship & Professional	Manager Maintenance Mechanical & Electrical, Regional Service Marketing Manager, Service Supervisor, Tool Room Operator/ Technician, Workshop Manager, Regional Parts Manager, Automotive Sales Lead (Retail), Body Shop In-Charge, Customer Relationship Manager, Manager-Stores Operation, Spare Parts Operations In-charge, Junior Store Keeper – Construction, Transport Manager, Master Trainer, Mechanic (Automobile Engine) Mechanic Diesel

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
		Havildar /Naik/ Sepoy	(a) Demand, maintain and account spares and tools. (b) Defect diagnosis with capability to identify and locate snags by testing vehicle or by using diagnostic analyser. (c) Undertake replacement and rectification of transmission system, gear box, axle etc. (d) Undertake routine servicing and maintenance.	10+2	Automobile Engineering	Automotive, Logistics, Management and Professional.	Automotive Logistics	Manager Maintenance, Tool Room Operator/ Technician, Workshop Manager, Automotive Sales Lead (Retail), Body Shop In-Charge, Customer Relationship Manager, Spare Parts Operations In-charge, Junior Store Keeper – Construction, Transport Manager, Master Trainer, Mechanic (Auto Engine) Mechanic Diesel
3	Store Holder (GD)	PBOR	Receives and opens stores and containers. Organize stores, weighing, binning and marking. Knows load capacities of rail and road transport. Does simple store accounting.	10+2	Tech Store management	Automotive, Construction, Food Processing, Logistics Management and Entrepreneurshi	Automotive Transportation, Logistics	Courier Delivery Executive, Mail Handler, Daftri, Packer hand, Stock Verifier, Shop Assistant, Process server

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			Has knowledge of documents required for accounting and audit. Account for and maintain attendance and work sheets for laborer's involved in loading, unloading and shifting of stores.			p & Professional.		
4	Technician (Communication	Subedar Major/ Subedar / Naib Subedar	(a) Specialist of communication equipment. Can supervise repairs, replacement and buildup of radio and line instruments. (b) Undertake checks, inspection, maintenance and storage of communication equipment (c) Conduct periodic testing and fine tuning of equipment (d) Fault diagnosis, fault tracing of electric	Diploma	Repair & Maintenance of Electronics & Radio equipment, Logistics, Management and Entrepreneurship & Professional, Computer Management.	Electronics & Radio Equipment	Repair & Maintenance of Telecommunication Equipment	Quality Engineer, Sales Executive-Telecommunication, Service Engineer, CCTV Supervisor, Warehouse Supervisor, Training Centre Manager, Data Entry Supervisor, Supervisor and Foreman, Electrical & Electronic Equipment

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			systems. Ability to use test equipment and repairs and replacement faulty components.					
		Havildar /Naik/ Sepoy	(a) Can oversee repairs, replacement and buildup of radio and line instruments. (b) Undertake checks, inspection, maintenance and storage of communication equipment (c) Conduct periodic testing and fine tuning of equipment (d) Fault diagnosis, fault tracing of electric systems. Ability to use test equipment and repairs and replacement faulty components.	10+2	Repair & Maintenance of Electronics & Radio equipment, Logistics, Management and Entrepreneurship & Professional, Computer Management.	Electronics & Radio Equipment	Repair & Maintenance of Telecommunication Equipment	CCTV Supervisor, Warehouse Supervisor, Data Entry Supervisor, Radio Technician & Mechanic
5	Auto Technician (A Vehicle)	Subedar Major/ Subedar	(a) Undertake overhaul, dismantle and remove components,	Diploma	Automobile Engineering	Automotive, Construction, Logistics,	Automotive Logistics	Manager Maintenance Mechanical & Electrical, Regional

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
		/ Naib Subedar	repair and replacement of faulty assemblies of armoured fighting vehicle, heavy vehicle and engineer plant. (b) Undertake fault diagnoses by inspection, testing and use of test equipment. (c) Oversee and coordinate activities of workshop. (d) Coordinate with various agencies for maintenance of vehicles. (e) Demand, maintain and account spares and tools.			Management and Entrepreneurship & Professional.		Service Marketing Manager, Service Supervisor, Tool Room Operator/ Technician, Workshop Manager, Regional Parts Manager, Automotive Sales Lead (Retail), Body Shop In-Charge, Customer Relationship Manager, Manager-Stores Operation, Spare Parts Operations In-charge, Junior Store Keeper – Construction, Transport Manager, Master Trainer, Mechanic (Automobile Engine) Mechanic Diesel
		Havildar /Naik/ Sepoy	(a) Demand, maintain and account spares and tools.	10+2	Automobile Engineering	Automotive, Logistics, Management and	Automotive Logistics	Manager Maintenance, Tool Room Operator/ Technician,

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			(b) Repairs, overhauls and services of motor vehicle. (c) Defect diagnosis with capability to identify and locate snags by testing vehicle or by using diagnostic analyser. (d) Undertake replacement and rectification of transmission system, gear box, axle etc. (e) Undertake routine servicing and preservation.			Professional.		Workshop Manager, Automotive Sales Lead (Retail), Body Shop In-Charge, Customer Relationship Manager, Spare Parts Operations In-charge, Junior Store Keeper – Construction, Transport Manager, Master Trainer, Mechanic (Automobile Engine) Mechanic Diesel
6	Clerk (SD)	Subedar Major/ Subedar / Naib Subedar	Supervise office staff and distribution of task table wise. Accounting and maintenance of office files, drafting replies, segregation of correspondence, routine planner and oversee functioning of office	Diploma	Office management	Documentation, Logistics Management and Entrepreneurship & Professional.	Documentation	Finance Clerk, Legal advisor to Officer, Management of information, Head Clerk, Courier Delivery Executive, Mail Handler, Assignment Manager, Clerk General,

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			work. Produce letters with typing speed of 150 words in a duration of 10 minutes with acceptable 2% errors; use of office equipment photocopier, duplicator, lamination and server. Proficient in accounting, filing and receipt and dispatch of letters.					Stenographer and typist
		Havildar /Naik/ Sepoy	Supervise office staff and distribution of task table wise. Accounting and maintenance of office files, drafting replies, segregation of correspondence, routine planner and oversee functioning of office work. Produce letters with typing speed of 150 words in a duration of 10 minutes with acceptable 2% errors; use of office equipment photocopier, duplicator,	10+2	Office management	Documentation, Logistics Management and Entrepreneurship & Professional.	Documentation	Finance Clerk, Mail Handler, Assignment Manager, Clerk General, Stenographer and typist

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			lamination and server. Proficient in accounting, filing and receipt and dispatch of letters.					
7.	Store Keeper Technical (SKT)	PBOR	Holds and account for stores. Packaging and preservation tasks. Store identification and binning of stores using bin cards. Dispatch and receipt of stores including preparation of consignee notes and labels. Marking and labeling for easy identification. Use of automated software for accounting and issue. Undertake stock taking and segregate stores for condemnation. Identify technical stores and have knowledge for preservation for storage.	10+2/ Intermediate from any stream	Technical Store management	Automotive, Construction, Food Processing, Logistics Management and Entrepreneurship & Professional.	Automotive Logistics	Area Parts Manager, Automotive Sales Lead (Retail), Commercial Manager (Zonal/ Regional), Manager-Stores Operation, Material Coordination Manager, Spare Parts Operations In-charge, Storekeeper/ Shop Assistant, Store Distributor, Store Diarist, Stock Verifier, Record Clerk, Shop Assistant
8.	Technician (Small Arms)	PBOR	(a) Inspection and maintenance of small	10+2	Gun & weapon Technology	Construction, Iron & Steel,	Management and Entrepreneurship	Design-for-Test Engineer, Calibration

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			arms. (b) Defect diagnosis, replacement and repair of parts and assemblies and knowledge of declaring small arms Beyond Economic Repair (BER). (c) Certifies small arms fit for firing after inspection. Proficient in use of gauges and conducting inspections of weapon. (d) Adjust small arms to user requirement for maintaining accuracy during firing. Undertake in-situ repairs and quick fix during firing.			Electronics & Hardware, Management and Entrepreneurship & Professional, Logistics	& Professional	Engineer, Armourer, Gun smith, Fitter Arms
9	Auto Electrician (B Vehicle)	Subedar Major/ Subedar / Naib Subedar	(a) Oversee and coordinate activities of workshop. (b) Coordinate with various agencies for	Diploma	Automobile Engineering	Automotive, Construction, Logistics, Management and Entrepreneurshi	Management and Entrepreneurship & Professional	Manager Maintenance Mechanical & Electrical, Regional Service Marketing Manager, Service Supervisor, Tool

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			maintenance of vehicles. (c) Demand, maintain and account spares and tools. (d) Fault tracing of electric circuit, read circuit diagrams and trace faults, functional test of electric components of vehicle. (e) Repair and replacement of electric components of vehicle, assembly and disassembly including replacement of electric loom. (f) Documentation of repair, accounting of spares utilised, upkeep of servicing records. (g) Plan and schedule training of staff and undertake their assessment.			p & Professional.		Room Operator/ Technician, Workshop Manager, Regional Parts Manager, Automotive Sales Lead (Retail), Body Shop In-Charge, Customer Relationship Manager, Manager-Stores Operation, Spare Parts Operations In-charge, Junior Store Keeper – Construction, Transport Manager, Master Trainer, Supervisor and Foreman, Electrical & Electronic Equipment

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			(h) Undertake periodic maintenance and servicing tasks.					
		Havildar /Naik/ Sepoy	(a) Demand, maintain and account spares and tools. (b) Fault tracing of electric circuit, read circuit diagrams and trace faults, functional test of electric components. (c) Repair and replacement of electric components of vehicle, assembly and disassembly including replacement of electric loom. (d) Documentation of repair, accounting of spares utilised, upkeep of servicing records. (e) Plan and schedule training of staff and	10+2	Automobile Engineering	Automotive, Logistics, Management and Professional.	Automotive Logistics	Manager Maintenance, Tool Room Operator/ Technician, Workshop Manager, Automotive Sales Lead (Retail), Body Shop In-Charge, Customer Relationship Manager, Spare Parts Operations In-charge, Junior Store Keeper – Construction, Transport Manager, Master Trainer, Electrician Automobile, Electrician General

S/N	Trade	Rank	Service Trade/Group/ Branch	Qualification Civil/Service	Core Competency	Associated Competency	Sector	Civil Trade Equivalent
			undertake their assessment. (f) Undertake periodic maintenance and servicing tasks.					
10	Welder	PBOR	(a) Proficient in metal work, cut and mold, joining and repair of structures and equipment using gas or electric arc. Hot and cold ancillary jobs. Can fabricate small structures by fusing, welding or cutting metal. (b) Knowledge of different types of welds, repair of vehicle requiring filling or patch work. Repair broken parts, reinforce weak structures and restore form and shape.	10+2	Capital Goods & Manufacturing	Supervisor, Management-Office, Security, HR, Training	Automotive Capital Goods	Welding and Quality Technician, Welding Machine Setter /Master Welder, Workshop Manager, CNC Operator - Grinding Machine Centre, Operator - Plate Bending Machine, Quality Inspector-Forged, Cast or Machined Components, Resistance Spot Welding Machine Operator, Sheet Metal Worker - Hand Tools and Manually Operated Machines, Supervisor Assignment Manager

ADDITIONAL OBJECTIVE: REASONS FOR NOT GETTING SECOND CAREER EMPLOYMENT

4.14 REASONS FOR NOT GETTING SECOND CAREER EMPLOYMENT

There exists a systemic problem causing sub-optimal utilisation of ESM and non-fulfilment of aspirations when they retire at a productive age and despite several agencies at central govt, state govt and within services engaged in resettlement of ESM along with numerous policies in place, there is a large amount of dissatisfaction amongst the ESM with respect to transition to second career. This section will highlight the reasons due to which ESM are not able to get their desired second career employment.

Based on the qualitative study and available literature on the subject there are Nine reasons attributed towards ESM not getting second career employment [R1, R2, R3, R4, R5, R6, R7, R8, & R9]. The scale has items from qualitative analysis and similar to scales used by Ozgen (2020) in their study. These reasons were divided into four major groups:

i) Physical reasons. It relates to reasons like age and health.

ii) Financial reasons. These are the factors that are related to compensation/ benefits a second career would offer.

iii) Lack of educational qualification and skill reasons. Relates to educational qualification, non-alignment with civil requirements and inability to clear competitive examinations.

iv) Social reasons. Includes respect, status and position in the job and desire to belong to a place or society/ geographic location of job.

Respondents were asked to select the reasons which they feel or have faced for not getting second career employment. Data in Table 4.31 reveals that 18.89 % strongly agree and 33.19 % agree that being over-age in an impediment in getting second

career employment. 34.7 per cent however strongly disagree or disagree that age is a reason for meager job opportunities, majority of whom have taken PMR and are younger in age. Chandler (1996), has flagged issues like age discrimination and has argued that individuals should be hired only on merit. The results are in line with findings of Vikram Taneja, 2016, wherein 83.3 percent of the potential employers are not against hiring employees between the age group of 30 to 40 years at the supervisory levels. However, 83.3 percent are against hiring employees between 40 to 50 years of age. According to Sharma (2020) data review, 61.4 percent of ESM in the 30–35 year and 64% in the 35–40-year age group found work; after that, the likelihood of finding work dwindled dramatically. It was discovered that ESM in the 30–40 year age group had a better probability of landing a job; hence, the young age factor emerged as a significant enabler. The results are also corroborated by findings of Walia & Verma (2020) wherein one of the primary issues that ESM have is a higher age profile on retirement for obtaining a second employment.

As regards to reason of frequently being unwell as am impediment for being hired, it obtained a mixed response. 39.8 per cent strongly agree to this aspect and 41.2 per cent strongly disagree or disagree. Hence, no logical inference can be drawn from this parameter and hence "frequently gets unwell", is not considered as a reason for not getting desired second career employment.

However, 19.86 per cent strongly agree and 41.84 per cent agree that inadequate salary package is one of the reasons for not getting second career employment. The result is supported by Seyfarth (2009), which highlighted that salary and reimbursements are part of the reason retirees in this study sought while selecting post-retirement employment and Vikram Taneja (2017), who concluded that regrettably, salary expectations of ESM are not matched by their educational qualifications and skills, hence, jobs are hard to come by.

Similarly, 20.83 per cent strongly agree and 36.36 per cent agree that lack of requisite educational qualifications is one of the reasons for not getting second career employment. These findings are echoed by Kishore (1991), that ESM lack capabilities and qualifications to secure a job, Saxena (2010), that project Gyandeep

to give service members degrees based on their duration of service and promotion exams has not been able to meet the civil recruiting qualification requirements, Vikram Taneja (2017), who found that educational qualifications held by the population surveyed are low, with 89.5 percent having a qualification of HSC and below. Skill sets held by different trades are limited to maximum in the security sector followed by store-keeping and driving skills. Nath (2018), also determined that many ESM are not suitably placed in civil due to restricted professional expertise and educational qualifications, as well as tough competition. In his study Sharma (2020), identified insufficient educational qualifications and non-recognition of military education and training as an impediment for getting second career job.

23.21 per cent strongly agree and 36.36 per cent agree that non-alignment of skills acquired while in service with commercial requirement is a reason for not getting second career employment. These findings are resonated in almost all research and literature including study of Sharma (2020), who identified lack of educational qualification and non-recognition of military education and training as an impediment for getting second career job, Din & Hasan (2018), identify requirement of upskilling for better prospects, and Davis (2017), in his study brings out that, there remains unawareness regarding the capabilities and experiences of veterans, limiting effective engagement. The results are also corroborated by findings of Walia & Verma (2020) wherein insufficient civil knowledge and experience of rules and regulations for corporate jobs were among the major issues identified by ESM, as were a disparity between ESM's existing skill sets and the needs of the civil industry sectors, and an absence of suitable accreditation of skill sets, academic credentials and competencies acquired during the service.

A large per cent, i.e., 15.45 per cent strongly agree and 37.16 per cent agree that ESM are not able to clear competitive examinations resulting in not getting second career employment. The issue of inadequate exposure to competitive examinations was also highlighted by respondents during qualitative analysis.

Greater per cent of respondents, i.e., 26.83 per cent strongly agree and 40.69 per cent agree that ESM want to work near their home after retirement restricting their

employment options. Nath (2018) has also remarked that veterans want jobs near home and are hesitant to travel for work that requires them to be separated from their families. Vikram Taneja, (2017) found that 79.7 percent of PBOR respondents prefer a job in their home district while 97.3 percent respondents indicated that they aspire for a job in their home state. Ghadge (2018) also observed the same trend wherein 84% respondents wanted to settle down in their home town and aspiring for second career at or near their home town. The results are also supported by findings of Walia & Verma (2020) wherein one of the major reasons for not getting second career job is that, the majority of army ESM are unwilling to work away from home and prefer to seek jobs in their own area, where possibilities are few.

18.45 per cent strongly agree and 33.98 per cent agree that reason for not getting second career employment is inability to adjust to civil culture. These findings are reverberated by Nath (2018) wherein it is brought out that it is difficult to find jobs for veterans due to the perception of skill mismatches, prejudice, inability to adapt to different work cultures etc. (Kishore, 1991) said that most ex-servicemen face struggle to shift to civilian life owing to the characteristics of military service. The results are also reinforced by findings of Walia & Verma (2020), which reported that ESM are uncomfortable with civil working environments and have apprehensions about starting a new business.

Lastly, 20.74 per cent strongly agree and 37.33 per cent agree that inability to get same status that they enjoyed while in service is also a reason for not getting second career employment along with inability to adjust to civil culture. These findings support Seyfarth (2009), wherein ESM desire to retain a certain economic or social status, rendering it a strategic retirement strategy. Ghadge (2018) found low social status and the pay package major reasons for low employment amongst ESM. Singh (1985) at that time had also brought out that veterans often compare their current situation with colleagues in other sectors, according to research. As a result, veterans in today's socio-economic environment feel bereft of authority and status.

Table 4.31: Frequency Distribution of Reasons for not Getting Second Career Employment

	Reasons	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree	Mean
R1	They are over-age	179	218	149	376	214	3.20
		15.80	18.98	13.15	33.19	18.88	
R2	They frequently get unwell	135	335	215	342	109	2.96
		11.92	29.30	18.98	30.19	9.62	
R3	Inadequate salary package	101	159	177	474	225	3.50
		8.91	13.77	15.62	41.84	19.86	
R4	Lack educational qualifications	107	208	173	412	236	3.41
		9.44	18.09	15.27	36.36	20.83	
R5	Skills acquired while in service are not aligned	114	183	164	412	263	3.47
		10.06	15.89	14.47	36.36	23.21	
R6	Not able to clear competitive exams	127	207	206	421	175	3.28
		11.21	18.01	18.18	37.16	15.45	
R7	Want to work near home restricting employment options	78	156	137	461	304	3.67
		6.88	13.50	12.09	40.69	26.83	
R8	Unable to adjust to civil work culture	124	239	179	385	209	3.28
		10.94	20.83	15.80	33.98	18.45	
R9	Unable to get same status	111	195	172	423	235	3.42
		9.80	16.95	15.18	37.33	20.74	

4.14.1 Impact of various reasons restricting employment options

Further, data was analysed to identify the reasons which have the most contributing factor in not getting desired second career employment. Figure 4.31 shows that most highlighted reason for not getting desired second career job is the desire of ESM to work near their home restricting their options ($\bar{x}$ =3.67). Likewise, inadequate salary package ($\bar{x}$ =3.50), non-alignment of skill acquired in service with corporate requirement ($\bar{x}$ =3.47), inability to get same status ($\bar{x}$ =3.42), lack of educational qualifications ($\bar{x}$ =3.41), inability to clear competitive exam and inability to adjust to civil work culture ($\bar{x}$ =3.28) and being over-age ($\bar{x}$ =3.20), are the next subsequent reasons. ESM frequently get unwell was found to be the least highlighted ($\bar{x}$ =2.96), and is not considered as a reason for not getting desired second career employment.

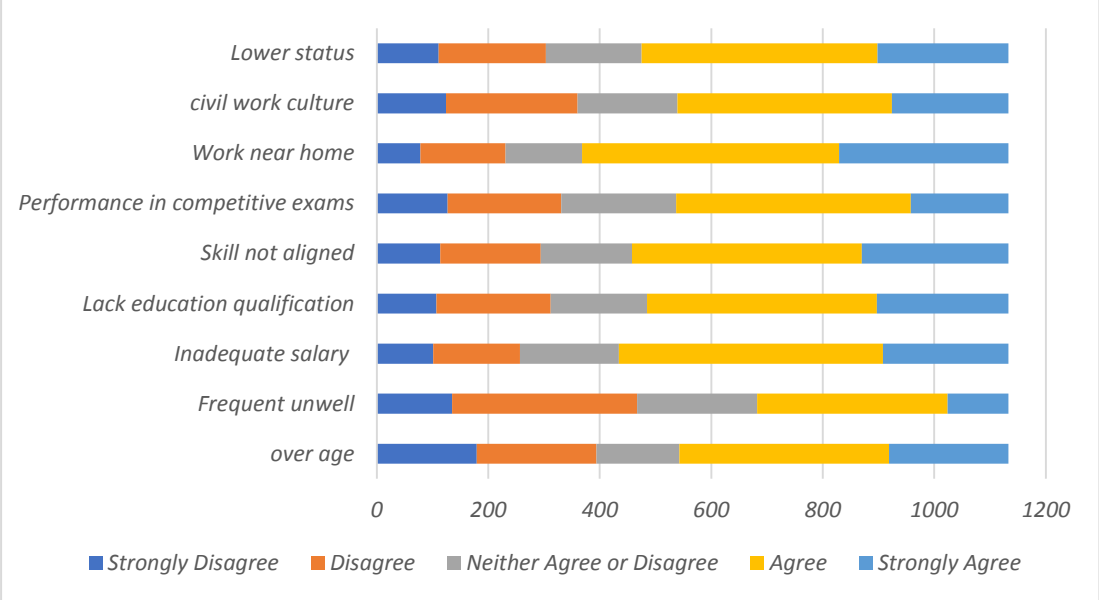

Fig. 4.25: Reasons Restricting Employment

Chapter – 5

FINDINGS, LIMITATIONS, FUTURE SCOPE & CONCLUSION

5.1 FINDINGS

A majority of the ex-servicemen take with them vast reservoirs of experience and knowledge, their contribution to society can continue long after they retire and is not limited to 'productive years' determined by a number. Since ex-servicemen retire early, they have enormous obligations to their families on a personal front (Maharajan and Krishnaveni, 2017). Inclusive management of ex-servicemen in India: Satisfaction of air force veterans from resettlement facilities with special reference to Tamil Nadu. IIMB Management Review, 29(1), 5-17. As most soldiers get married after they join army, their children are still in school or college, by the time they retire. Ex-servicemen's privileges and benefits formerly enjoyed while serving in uniform have been largely revoked. Ex-servicemen are having a difficult time making ends meet because their main source of income is a meagre pension. As a result, while they still have to shoulder many responsibilities after retirement, they have extremely limited means to do so.

Following their retirement, ESM quickly realise that they are neither qualified nor talented enough to compete on an equal footing with their civilian equivalents. They discover that they also lack the necessary qualifications in terms of civil degrees. Also, during their service, they have been away from home, performing duties day and night in difficult & inhospitable areas and are looking for a second career which is not only fulfil his financial requirements but also social needs. Majority of the jobs that are offered to ex-servicemen are either away from their hometown/ villages, or laborious with long hours which they don't want to take at this critical juncture of life. Hence, most of the ex-servicemen settle for farming, small self-help shops etc at their hometown or remain unsatisfied with the jobs since these don't fulfil their social

& physical needs. These needs are required to be identified, established and addressed. Ex-servicemen, besides the needs, have certain aspirations when they transition to civil life. These aspirations range from respect and dignity in society to an assured second career option. This study identifies the needs and factors of ex-servicemen towards selection of a job and their aspirations from second career.

A number of resettlement courses has been started by DGR which are presently aligned with Skill India Initiative. The study also gauges the effectiveness of these courses in meeting the second career aspirations of armed forces personnel. The major findings of the study are mentioned in subsequent paras.

5.1.1 Needs impacting post-retirement career choice of PBOR

- The leading factors emerged as the main needs after retirement are; personal needs, financial needs (urgent satisfaction), and then social needs like need for belonging to a society/ group/ place. Ex-servicemen opt for second career to fulfil these needs. The type of need has influence in post-retirement career choice of PBOR.

- Personal needs are the most positive significant influencer in case of selection of post-retirement career choices, wherein factors like availability of working age, desire to remain healthy and productive, motivation to work have a significant influence.

- Financial needs were the second most important influencer for post-retirement career choice of PBOR. Since the ex-servicemen are in receipt of pension, much of their financial needs are taken care of and that is the reason that personal needs are the foremost factor moulding the post-retirement career choice of PBOR.

- Social needs have varied influence on post-retirement career choices. After satisfying personal and financial needs, social needs like desire to belong to a place or society/ requirement of a particular location, social interaction/ social contact and desire to maintain quality of life become then next influencer.

- Ex-servicemen with strong financial needs are likely to opt for full-time government jobs or full-time employment or part-time employment in case of coupled social needs.

- Ex-servicemen who have stronger social needs are likely to opt for self-employment, full-time government job or full-time employment.

- PBOR who are financially satisfied but with social needs like desire to belong to a place, maintain quality of life and social interaction and personal needs like availability of working age, requirement to stay physically and mentally active, remain productive etc are likely to choose self-employment.

- PBOR who have high personal needs like availability of working age, requirement to stay physically and mentally active, remain productive etc coupled with social and personal needs are likely to choose full-time employment.

- PBOR who have high personal needs but no or limited financial and social needs are likely to opt for temporary and volunteer work.

5.1.2 Needs impacting post-retirement career choice of PBOR retiring after colour service and Premature Retirement

- There is difference in needs impacting post-retirement career choices of PBOR retiring after colour service and premature retirement.

- For category of personnel who have retired based on colour service, personal needs like desire to remain healthy and productive, motivation to work and do something fun or enjoyable have been observed as the most positive significant influencers in case of selection of post-retirement career choices. However, for category of personnel who have taken PMR, financial needs have been observed as the most positive significant influencer.

- Personnel who have taken PMR, social needs such as desire to belong to a place or society/ requirement of a particular location, social interaction/ social

contact and desire to maintain quality of life, have more positive significant influence on post-retirement career choices as against personnel who have retired based on colour service.

5.1.3 Factors impacting post-retirement career choice of PBOR

- The leading factors that emerged as influence to post retirement career choices of PBOR are; social factors, availability of support, financial factors, physical factors and then nature of job.
- Social factors like desire to belong to a place & respect/ status/ position have been observed as the most positive significant influencer in case of selection of post-retirement career choices.
- Availability of support was the second most important influencer for post-retirement career choice of PBOR. Availability of support in terms of working spouse, availability of land for farming or relatives/ friends in job/ business provides an opening to the PBOR to obtain job as well as stay near to their loved ones.
- Physical factor like physical demand of job i.e., sedentary, light, medium, heavy work is found to have positive significant influence on temporary employment and volunteer work.
- Personal factor has no influence on any type of second career choices. Factors like those related to skill and experience, personal recognition, desire to maintain balance between work and personal/ family life have no influence in selection of second career options. This implies that, ex-servicemen are open to any kind of job irrespective of whether it is related to their domain or skill and experience.
- Nature of job like reputation of the company, timings of work, open communication at work, immediate manager etc has no significant influence on any type of second career choices. This implies that, ex-servicemen are ready to undertake work in any kind of company irrespective of its reputation, are adjusting to timings of work and their decision for selection is based on only social factors, financial factors, and availability of support factors.

- Ex-servicemen who have stronger social factor are likely to opt for self-employment, full-time government job or full-time employment.
- Ex-servicemen having support are likely to choose self-employment, part-time employment, temporary job and voluntary work.
- PBOR who are financially content and have availability of support in terms of working spouse, availability of land for farming or relatives/ friends in job/ business are likely to choose part-time employment or voluntary work.
- PBOR having strong social and financial factors will select full time government job, full-time employment and self-employment in the order of seniority. PBOR having negative social but strong financial factors will select temporary employment.
- PBOR with physical factor are likely to opt for temporary employment and volunteer work.

5.1.4 Factors impacting post-retirement career choice of PBOR retiring after colour service and Premature Retirement

- There is difference in factors impacting post-retirement career choice of PBOR retiring after colour service and premature retirement.
- For personnel retiring based on colour service, availability of support has no influence in selection of post-retirement career choices, whereas, for personnel who have taken PMR, it is likely to influence their choice towards self-employment, temporary work, part-time employment and voluntary work.
- For personnel who have taken PMR, social factors such as desire to belong to a place or society/ requirement of a particular location and respect/ status/ position at work have the most positive significant influence in case of selection of post-retirement career choices, whereas for personnel retiring based on colour service, financial factors have a significant influence.

- For personnel retiring based on colour service, nature of job is found to have insignificant influence on post-retirement career choices, whereas for personnel who have taken PMR, nature of job is found to have positive significant influence on voluntary work and negative significant influence on part-time employment.

5.1.5 Impact of aspirations for second career on the resettlement course taken by PBOR

- There is no significant impact of aspirations on the resettlement course taken by PBOR. This clearly indicates that the resettlement courses are not able to meet the aspirations of the PBOR.

- For both the categories i.e., personnel who have retired based on colour service and who have taken PMR, there was no significant relationship between the aspirations and resettlement courses undertaken, indicating that resettlement courses are not able to meet the aspirations of the PBOR and there is disconnect between the aspirations of the armed forces personnel and the resettlement courses offered.

- Majority (51%) of the ESM only could do resettlement courses due to non-availability of vacancies.

- PBOR are not serious while selecting resettlement course and use it as a means to be away from unit or to be located near to their families.

- Though there are a large number of resettlement courses being conducted, these fall well short of meeting the aspirations of the PBOR.

5.1.6 Effectiveness of pre-retirement resettlement courses on post-retirement second career choice

- There is a significant effect of re-settlement courses on post-retirement second career choice for PBOR.

- Management course is observed to have positive significant influence on all second career choices, highlighting that management courses are being undertaken by PBOR who want to maintain a wider choice for second career employment options.
- PBOR who are opting for the management courses are likely to choose in order of seniority, full-time government job, paid voluntary work and full-time employment.
- PBOR who aspire for full-time government job and full-time employment as second career choice, are the ones who undertake supervisory course.
- Technical course is observed to have negative significant influence on full-time government job, indicating that PBOR who undertake technical course are not inclined for government job.
- There appears a clear disconnect between the technical courses and second career options as ideally the technical courses should translate into full-time or at least part-time employment. This disconnect is possibly due to the type and quality of technical courses being offered or due to non-transferability of technical skill of army to corporate requirements.
- PBOR undertaking self-employment courses are likely to choose self-employment second career choice.

5.1.7 Effectiveness of pre-retirement resettlement courses on post-retirement second career choice by PBOR Retiring after Colour Service and Premature Retirement

- There is no major difference in effectiveness of pre-retirement resettlement courses on post-retirement second career choice by PBOR retiring after colour service and premature retirement.
- For personnel retiring based on colour service, technical courses have positive significant influence on temporary work and voluntary work (unpaid). Whereas

for personnel taking PMR, technical courses have negative significant influence on full-time employment and full-time government job.

- Technical courses are not effective in impacting post-retirement second career options for PBOR.

5.1.8 Effectiveness of pre-retirement resettlement courses on post-retirement employment

- Pre-retirement resettlement courses undertaken by ESM are ineffective in providing post-retirement employment.
- Maximum personnel undertake supervisory courses, followed by self-employment/ small business/ rural entrepreneurship resettlement courses and management courses. Technical courses/ trade related courses/ skilled courses are least subscribed by PBOR.
- Most effective course appears to be self-employment/ entrepreneurship course.

5.1.9 Reasons for not getting second career employment

- Most highlighted reason for not getting desired second career job is the desire of ESM to work near their home restricting their options, followed by inadequate salary, non-alignment of skill acquired in service with corporate requirements, inability to get same status, lack of educational qualifications, inability to clear competitive examination, inability to adjust to civil work culture and being over-age.
- Majority of the respondents agreed that over-age in an impediment in getting second career employment.
- Frequently being unwell as an impediment for being hired obtained a mixed response and can't be considered as a reason for not getting second career employment.
- Lack of educational qualifications and non-recognition of military education and training act as an impediment for getting second career jobs.

5.2 IMPLICATIONS

This study had examined needs and factors which impact post-retirement career choice of PBOR, impact of aspirations for second career on the resettlement course taken by PBOR and examined the effectiveness of pre-retirement resettlement courses on post-retirement second career choice and employment.

The findings of the study may be utilised to improve the present polices, programmes and resettlement structures so that the present disconnect between aspirations of PBOR, second career employment and resettlement courses can be eliminated. The study has established the fact that there is exceptionally low effectiveness of resettlement courses & resettlement agencies and are not aligned to meet the second career aspirations of prospective retirees. These agencies have an essential task of moulding the destiny of soldiers who retire at a young age.

5.2.1 Theoretical Implications

A considerable proportion of current research, such as the decade-old retirement history study, is based on obsolete data (RHS). Much of the existing research on retirement is speculative and forecasting of what individuals expect to do when presented with the issue of seeking post-retirement employment. However, current study, which focusses on those who are about to retire and had retired and worked in post-retirement jobs, adds to the existing knowledge base. This research establishes the ground-work for measuring real and expected behaviour. The relevance of knowing needs, factors and aspirations associated with the decision on second career employment becomes more vital to understand as the ESM population continues to increase day by day.

Majority of studies on the subject have focussed on army resettlement apparatus, army-industry interface, skill development and resettlement problems. However, ex-servicemen's needs and factors influencing second career choices in Indian context have never been studied and very minimal literature is available. Also, aspirations from second career and effectiveness of resettlement courses have never been

attempted and is therefore, a novelty of the study. Results will add on to the literature of needs, aspirations and reasons for not getting job for veterans.

Gaining a greater understanding of veterans' experiences in general should assist companies in supporting veterans as they transition into civilian work. Understanding the needs of veterans in terms of career transition should serve as a guiding principle for formulation of policy, as well as assist hiring managers in conducting more successful military veteran hiring assessments. The goals of transition programmes have to be focused on translating the talents and skills of veterans to enhance employment openings, as well as to help military veterans transition smoothly into civil life.

Ex-servicemen, once they retire, have certain needs due to which they decide for second careers. They also weigh certain factors before choosing a particular type of second career. Any policy or programme that is formulated for resettlement of ESM can only be successful if it meets the need and aspirations of ESM. The present study will fill the gap in literature in terms of identifying different needs of ESM after retirement in Indian context, and what factors influence post-retirement career choices of PBOR. The study can act as a knowledge base, upon which targeted resettlement programs can be designed. The results of the study are unique, and have contributed to the literature by identifying those personal needs that are the most pre-dominant, followed by financial needs (urgent satisfaction), and then social needs like need for belonging to a society/ group/ place. The leading factors that emerged as influence to post-retirement career choices of PBOR are; social factors, availability of support, financial factors, physical factors and then nature of job. Social factors like desire to belong to a place & respect/ status/ position have been observed as the most positive significant influencers in case of selection of post-retirement career choices.

The study also adds a unique dimension to the literature, wherein it analyses and brings out variations in needs, factors and aspirations between PBOR retiring after colour service and premature retirement. These findings clearly highlight that these two categories are different and hence any interpretation or policy decision or

programme has to be specifically made for each category. For category of personnel who have retired based on colour service, personal needs are pre-dominant, whereas for category of PMR, financial needs have been observed as the most positive significant influencer. Likewise, social needs such as desire to belong to a place or society/ requirement of a particular location, social interaction/ social contact and desire to maintain quality of life, have more positive significant influence on post-retirement career choices of personnel who opted for PMR as against of personnel who have retired based on colour service.

The study augments the existing literature regarding effectiveness of resettlement course. The results highlight and support the existing literature that there is no significant impact of aspirations on the resettlement course taken by PBOR, clearly indicating that resettlement courses are not able to meet the aspirations of PBOR. Both the categories i.e., personnel who have retired based on colour service and personnel who have taken PMR echo the same sentiment and there is a distinct disconnect between the aspirations of the armed forces personnel and the resettlement courses offered.

However, the study provides original literature regarding the effect of re-settlement courses on post-retirement second career choice for PBOR. The results relate resettlement courses undertaken by PBOR with second career choices indicating which kind of resettlement course PBOR should undertake for a particular second career choice. This data can act as a guide not only for PBOR but also for DGR which conducts resettlement courses to ensure that PBOR are detailed for those resettlement courses that are based on their second career choice.

The study also augments the existing literature regarding reasons for not getting second career employment and bring out additional important factors like inability to clear competitive examinations, inability to find same status in civil life and inability to adjust to civil life. These results will help in eliminating the aforementioned anomalies and mismatches, thereby increasing prospects for second career.

5.2.2 Practical Implications

Both practitioners and scholars are becoming increasingly interested in the issue of post-retirement employment. The information is not only relevant and informative, but it also empowers both the existing and future veterans. The results from this study on needs and factors influencing second career choices of PBOR have following practical implications which can be translated into workable recommendations:

i) Transition training of prospective retirees should be planned on the basis of their needs and aspirations. Every individual has different needs and hence different aspirations and requirements. Each individual needs to be seen as a separate entity and mentored individually.

ii) PBOR who are financially satisfied but with social needs like desire to belong to a place, maintain quality of life and social interaction and personal needs like availability of working age, requirement to stay physically and mentally active, remain productive etc are likely to choose self-employment. Such individuals should be provided resettlement training in small business/ rural entrepreneurship and a greater number of self-employment schemes be framed in line with management of Mother Dairy booths/ Safal outlets, management of Gopaljee Dairy booths, etc. Reservations in allotment of franchises for opening retail shops and super markets, subsidy in operations of poultry farms and interest free loans for start-ups are few additional recommendations.

iii) PBOR who have high financial necessity for children education/ marriage or home loan and coupled with social and personal needs are likely to choose full-time government jobs. Hence, such personnel should be provided mentorship in clearing competitive examinations, qualifications to meet central and state government quotas and programmes directed towards securing government jobs. DGR should eensure monitoring and utilisation of ESM quota in government agencies, central & state PSUs and take up case for increase in ESM quota with DPSUs, CSD, NCC etc.

iv) PBOR who have high personal needs like availability of working age, requirement to stay physically and mentally active, remain productive etc coupled with social and personal needs are likely to choose full-time employment. With the "Make in India" initiative taking off in a widespread manner, the private sector's defence production has got a major boost. The Ministry of Defence should explore working with defence-related manufacturing and service industries to create work possibilities for veterans. Companies that hire at least 25% of their personnel from the Indian military retirees may be provided with tax benefits, preferential treatment in tenders and other benefits to encourage them further as well as other companies.

v) PBOR who have high personal needs but no or limited financial and social needs are likely to opt for temporary and volunteer work. Such individuals should be identified and engaged in social work, supervision of specific welfare schemes at block levels and can be temporarily employed on the payroll of NDRF and such agencies and activated during disaster or time of crisis like COVID pandemic, cyclone, earthquake relief etc.

vi) For category of personnel who have retired based on colour service, personal needs have been observed as the most positive significant influencer in case of selection of post-retirement career choices, whereas, for category of personnel who have taken PMR, financial and social needs have been observed as the most positive significant influencers. Hence, the two categories need to be considered separately and there is a requirement of having different polices and result oriented allotment of resettlement courses.

vii) Social factors have been observed as the most positive significant influencer in case of selection of post-retirement career choices. After retirement, the majority of ESM live in rural regions with limited work opportunities, making it impossible for them to get corporate positions. DGR needs to undertake active marketing efforts to entice them to metropolitan centres where corporate employment is available. At the same time efforts need to be made to encourage local agencies and state government offices to absorb ESM in employment opportunities closer to their home.

viii) Career counseling of every PBOR should be carried out and his requirements in terms of social, financial, physical factors and availability of support must be assessed. Based on the assessment, the following table can be used to counsel ESM in what they should choose as second career and the type of resettlement course they should undertake:

Table 5.1: Co-relation between Requirement, Second Career Option & Resettlement Courses

Factors (High Requirement)	Low Requirement	Recommended Second career option	Recommended Resettlement Course
Social & Financial Factors	Availability of support	Full-time government job Full-time employment Self-Employment	Management Course Supervisory Course Self-Employment Course
Availability of Support	Financial Factor	Part-Time employment Voluntary work	Self-Employment Course
Availability of Support & Social Factors	Financial Factor	Self-Employment	Self-Employment Course Small Business/ Rural Entrepreneurship
Physical, Financial Factors & Availability of Support	Social Factors	Temporary Work	Self-Employment Course Technical Course/ Trade related course/ Skilled course

Present work highlights that there is no significant impact of aspirations on the resettlement courses taken by PBOR and also points out ineffectiveness of resettlement courses undertaken by ESM on post-retirement employment. On an average only 34.25 per cent of PBOR who undertook resettlement courses were

employed, clearly indicating that resettlement courses are not able to meet the aspirations as well as get the desired employment for them. Therefore, following recommendations are offered to make resettlement courses meaningful:

i) Maximum personnel undertake supervisory course and technical courses/ trade related courses/ skilled courses are least subscribed by PBOR. Therefore, there is a need to identify only those technical courses which are in demand in industry. Also, DGR needs to find institutes that can impart skill to non-technical PBOR in various job-oriented industries that are in high demand and have a higher possibility of absorption like hospitality—housekeepers/ wardens; supervisors/ record keepers etc.

ii) Since supervisory courses and self-employment/ small business/ rural entrepreneurship resettlement courses are in demand, the type and number of vacancies must be increased in order to enable maximum PBOR to undertake these courses.

iii) The content of resettlement courses should be matched with the skills required by the local industry in order for ex-servicemen to be easily absorbed in second career options of their choice.

iv) The DGR may work closely with industry to develop appropriate certifications and courses, and time these courses to coincide with the employment cycle in the industry.

v) Such training should be overseen by industry professionals, who will have time to assess veteran applicants. These courses need to be packed to meet certain job profiles on offer, with the possibility of a job guarantee from a group of industrial partners.

vi) PBOR should ideally be allowed to undertake these courses during final year of military service.

vii) Partnerships with government agencies and programmes on a strategic level, such as "Make in India" and "Skill India," would go a long way in assuring veteran skill development and encouraging entrepreneurship.

viii) To promote the talents and competencies of veterans in the civil sector and assist their recruitment, aggressive marketing and publicity is required. We need to promote their technical, leadership, and organisational abilities, as well as their entrepreneurial aspects and tenacious work ethic.

ix) Vacancies on courses must be assigned based on demand forecasts and the individual's preferences, as well as gaps in his skills/ expertise that are directly related to placements.

x) Pre-release courses should be converted into a service responsibility.

xi) Collaboration with reputed coaching institutes for preparation of ex-servicemen/ PBOR retiring in the near future to enable them to clear competitive exams must be institutionalised.

The study also provided a comparative information about the job performance of service personnel during their engagement in the army vis-à-vis civilian jobs. The findings are recommended to be utilised as follows:

i) Measurement of competencies and corresponding civil job/ appointment to be shared with all resettlement agencies and companies desirous of hiring ESM besides PBOR who are retiring.

ii) Increase footprint of resettlement agencies as there is inadequate knowledge in the corporate world about the capabilities of retired officers, JCOs and OR, hence greater interaction is required with them by armed forces retirement agencies.

iii) Wide publicity should be given to second career options available to retiring personnel so that they are made aware of available choices which would enable them to take an informed decision as to the choice of the course most suitable for ensuring second career employment.

iv) The result of the study to be converted as military skill convertor and same should be made available on the website not only of DGR but also with civil industry. The same is already implemented in the US and screenshot (Military skill translator on Lockheed Martin website, n.d.) of the same displayed in Figure 5.1.

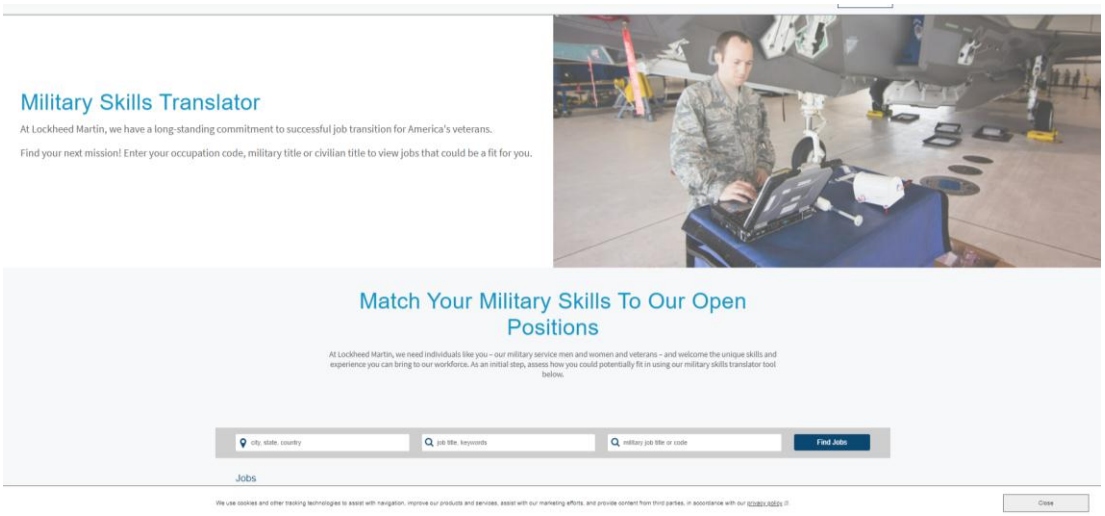

Fig. 5.1: Military Skill Translator in use by Lockheed Martin

This study identified reasons due to which ESM are not able to get their desired second career employment. Following are the implications and recommendations form the inferred results: -

i) As a way of connecting with potential employers, a determined effort must be undertaken to link service skills and certifications obtained while in service, with similar civil skills. In 2012, DGR had published "manual on the equivalence of military and civil trades". It appears that the Manual was written to aid Employment Officers. The manual is generic in nature, and it does not provide civil equivalence for military qualifications earned while serving.

ii) To promote the talents and competencies of veterans in the civil sector and assist their recruitment, aggressive marketing and publicity is required. We need to promote their technical, leadership, and organisational abilities, as well as their entrepreneurial aspects and tenacious work ethic. A media or PR cell dedicated for the same can be created.

iii) The Ministry of Defence should explore working with defence-related manufacturing and service industries to create work possibilities for veterans under the larger umbrella of the "Make in India" initiative.

iv) Number of retired personnel have achieved great success in the business sector. These "military to corporate" role models' knowledge and influence might be

used to encourage retiring personnel. A semi-formal grouping of these veterans might operate as a "pull factor" and enablers in locating career opportunities.

v) Government jobs are scarce, and efforts to persuade ESM to choose private-sector positions, which account just a small fraction of their choices, have failed. As a result, DGR must engage in intensive perception management in order to recruit ESM to corporate sector positions in metropolitan areas.

vi) 'Private Employment Agencies' should be encouraged and given access to availability of ESM along with details of their qualifications/ skill sets.

vii) National effort needs to be made to encourage local agencies and state government offices to absorb ESM closer to their homes.

viii) Proactive liaison with Ministry of Skill Development should be carried out to ensure skilling of retiring personnel in order to make them industry ready for second career employment.

ix) DGR may work out a mechanism which ensures fair pay package and respectable job content is offered by the civil industries to ex-servicemen.

x) DGR needs to monitor employment in government jobs reserved for the ESM.

xi) In order to enhance second career prospects, it is recommended that ESM be prepared for the transition to corporate in following three stages i.e., the 'active' period, 'conversion period' and 're-attire period'.

- During active period, besides the military training for individual trade, IT awareness, personnel management, issues related to government and private sector administrative procedures, general awareness, and basic financial management, as well as other job-related skills such as data management skills, planning skills, and negotiating and influencing skills, should all be prioritised for improving overall educational qualifications and skill levels by means of conducting certified courses. Such knowledge gained over the course of a service career will aid in the development of a self-assured and informed personality that will pay off highly both in service and after retirement.

- During conversion period, PBOR should undergo counselling, that should focus on matching his objectives to his potential and competencies, making it easier to choose a good second job. The outcomes of such interactions should eventually result in identification of desirable areas of resettlement training/ most suitable resettlement courses as well as achieving the logical end state of securing second career employment facilitated by resettlement training.

- During re-attire period, resettlement agencies support the ESM by acting as a bridge between job seekers and employers, allowing PBOR to get second jobs in the corporate sector.

5.3 LIMITATIONS

The primary data for the study was based on the veterans' self-reporting. Several of the questions centred on the respondents' impressions and opinions. Previous research has demonstrated, however, that self-reporting of service use is accurate enough (Golding et al. 1988).

This study is one of the few in the field of resettlement of ex-servicemen in India and it is perhaps the first of its kind which focusses on needs, aspirations and effectiveness of resettlement courses on second career employment options of Indian Army veterans. In terms of outlook and other attributes, IAF and Indian Navy veterans were thought to be dissimilar from their army counterparts. Since, the divide has steadily faded and diminished, the findings of this study may be applied to ex-servicemen from all three branches of the military.

Where personal interviews with experts were not possible due to COVID-19 pandemic, online platforms like Google Meet or Zoom were used.

Since the study was targeted at PBOR category of military personnel, data was collected only from PBOR. For officers, the results and reasons might be different.

5.4 DIRECTIONS FOR FUTURE RESEARCH

The study is significant in view of the paucity of research on veteran resettlement in India. Specific study on Indian Airforce and Indian Navy veterans is planned to give a comparative perspective. Even if army veterans' credentials, attitudes, and lives differ to some extent from those of their air force and navy counterparts, resettlement facilities are similar.

Researchers might look at the state-specific methods for understanding and executing the Government of India's policy on ex-servicemen resettlement. Surveys on the re-integration of Airforce troops, Navy sailors, and commissioned officers of the armed forces may also be conducted.

The author hopes that this study will serve as a platform for future resettlement research that will focus on each of the deciding factors. Future academics might focus on policies and institutions in resettlement, such DGR, KSB, and ECHS.

There haven't been any studies done yet on the effects of actors/ retirees on the process. Take, for example, the role of change agent, which might be useful in determining how retirees may affect the process. It is advised that retirees' social networks be examined in order to determine which links have led to their post-retirement employment. In order to determine the dimensions of their social capital, they will need to examine their social network. Other intriguing study issues could include the transition phase, during which longitudinal studies might be used to assess individuals' pre-retirement and post-retirement experiences.

In order to holistically address the problem of resettlement of ESM and to close the loop there is a requirement to undertake comprehensive study on civil sector occupational suitability and identify skill gap and correctly designing resettlement courses to bridge the skill gap. The study is the first initiative towards this end and identifies comparable civil jobs/ appointments available for the top 10 selected trades in civil sector. Similar exercise and research need to be conducted for balance trades of the Indian Army, India Airforce and Indian Navy.

5.5 CONCLUSION

The aspect of providing a second career to ESM is a matter of national concern and needs to be emphasised at the apex level. At the culmination of the study and formulation of the detailed recommendations all aspects of needs, aspirations from second career, effectiveness of resettlement courses and reasons for not getting second career employment has been reflected in detail. Therefore, the need of the hour for all stakeholders today is to help increase the awareness for 'self-development' and this should become the 'training philosophy' resulting in a better 'transition philosophy'.

The instruments used and the data gathering techniques are just as important as the capacity to discover a solution to a research challenge. The questionnaire has strong validity since it was explicitly designed and tuned for this study using input from a pilot study and expert opinion. Post analysis of needs and factors, personal need has been observed as the most positive significant influencer in case of selection of post-retirement career choices, wherein factors like availability of working age, desire to remain healthy and productive, motivation to work have a significant influence. These results are divergent to the belief that a primary reason influencing post-retirement employment is due to financial pressure. The study has highlighted that the two categories i.e., personnel who have retired based on colour service and those who have taken PMR, need to be considered separately and there is a requirement of having different polices and result oriented allotment of resettlement courses.

The resettlement courses are not able to meet the aspirations as well as get the desired employment for PBOR. The course content and type of courses needs to be developed in line with industry requirements and DGR may work closely with industry to develop appropriate certifications and courses, and time these courses to coincide with the employment cycle in the industry.

Due to uncertainty in the resettlement process, many ESM are not able to make informed decisions about where they will live, work, and educate their children. In addition, when ex-servicemen in India seek a second career in the civil sector, they encounter an unusual predicament. ESM, though highly skilled for entry-level posts,

are unable to grab opportunities at mid-level posts. To increase responsiveness and acceptability by stakeholders, social marketing should be implemented to highlight the diverse experiences of ex-servicemen. Since majority of the ESM desire second career employment at or near their home, there is a need to encourage qualified veterans to start their own businesses which will turn job seekers into employment generators especially in rural areas.

To convert veterans into collaborative and competitive human resources, resettlement training must include counselling and mentorship. In terms of educational/ technical credentials, diverse abilities, discipline, teamwork, experience, and aspirations, the members of today's defence forces have a lot of potential. Correct alignment of needs, aspirations, skill of veterans with the requirement of industry is likely to result in a win-win situation for private industry/ corporate entities/ Public Sector Undertakings (PSUs), the society and the veterans.

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Appendix 'A'

SUMMARY OF MAJOR STUDIES REVIEWED

S. No.	Theme	Author	Title
1	Historical Perspective	Kishore, 1991	Re-settlement of Ex-servicemen in India: Problems, Patterns, and Prospects
		Mrs MK Singh, 1985	Resettlement problems of retired army officers
		Uppal, B. S., 2011	Guide Book on Ex Servicemen Privileges
		Maharajan, K. & Subramani, B. (2014)	A Study on the Quality of Resettlement Life of Air Force Veterans in India
2	Retirement Theory	Lytle, M. C. (2015)	Introduction to special section: The retirement career phase across cultures
3	Theory of Human Motivation	Maslow, A.H. (1943)	A theory of human motivation
		Latham, G. P., & Pinder, C. C. (2005).	Work motivation theory and research at the dawn of the twenty-first century.
		Ogums, R. U. (2010)	Attitudes and beliefs toward post-retirement employment: A grounded theory study.
		Venneberg, D. L. (2005)	Experiences of retirees and their decision to return to the workforce: implications for organizations
		Seyfarth, M. L. (2009)	An exploratory study on factors of post-retirement employment
		Yeung, D. Y., & Zhou, X. (2017)	Planning for retirement: Longitudinal effect on retirement resources and post-retirement well-being

S. No.	Theme	Author	Title
4	Social Cognitive Career Theory	Bandura, A. (1986)	Human agency in social cognitive theory.
		Lent, R. W., Brown, S. D., & Hackett, G. (1994).	Toward a unifying social cognitive theory of career and academic interest, choice, and performance
		Wohrmann, A.M., Fasbender, U., Deller, J. (2016)	Using Work Values to Predict Post-Retirement Work Intentions. Career Development
5	Attribution Theory	Jones, E. E. (1972)	How do people perceive the causes of behavior? Experiments based on attribution theory offer some insights into how actors and observers differ in viewing the causal structure of their social world.
		Weiner, B. (1974).	Attribution theory. The Motivation Handbook
6	Theory of Work Adjustment (TWA)	Dawis, R. V. (1996).	The theory of work adjustment and person-environment-correspondence counselling
		Harper, M. C., & Shoffner, M. F. (2004)	Counseling for continued career development after retirement: An application of the theory of work adjustment.
7	The Disengagement Theory of Aging	Cumming, E., & Henry, W. (1961).	Postulates of Disengagement Theory of Aging. Growing old, the process of disengagement
		Achenbaum, W. A., & Bengtson, V. L. (1994)	Re-engaging the disengagement theory of aging:
		(Moody & Sasser, 2020)	Aging: Concepts and controversies.
		Maddox, G. L. (1963)	Disengagement Theory-A Critical-Evaluation

S. No.	Theme	Author	Title
8	Activity Theory of Aging	Cavan, R. S., Burgess, E. W., Havighurst, R. J., & Goldhamer, H. (1949)	Personal adjustment in old age
		Diggs, J. (2008)	The continuity theory of aging
9	Continuity Theory of Aging	Atchley, R. C. (1989)	A continuity theory of normal aging
		Bonsdorff, M. V. (2009)	Intentions of early retirement and continuing to work among middle-aged and older employees
		Kim, S., & Feldman, D. C. (2000)	Working in retirement: The antecedents of bridge employment and its consequences for quality of life in retirement
10	Role Attachment Theory	Mead, G.H. (1913)	The social self.
		Linton, R. (1936)	The study of man: An introduction
		Neal, S. G. (2015)	Factors that Influence Retired Executives in Higher Education to Reenter the Workforce
		Maestas, N. (2010)	Back to Work: Expectations and Realizations of Work after Retirement
11	Social Relevance of Resettlement	Koontz, H., Weihrich, H. (2010)	Essentials of management: An international perspective
		Dineshchandra Balooni, (1990)	Garhwal Mandal ke Sevanivratt Sainikonka Samajik Samayojan
		Soeters, A.W. & Winslow, D. (2003),	Military culture in Handbook of the sociology of the military
		Dandeker, C., Wessely, S., Iversen, A., & Ross, J. (2006).	What's in a Name? Defining and caring for “Veterans”
		Sharma, R. K. (2015)	Resettling soldiers: A nation’s social responsibility

S. No.	Theme	Author	Title
		Maharajan, K. & Subramani, B. (2014)	A critical study on the resettlement problems of air force ex-servicemen in India
		Maharajan, K., & Krishnaveni, R. (2016).	Managing the Migration from Military to Civil Society" Motivation Model for Socioeconomic Needs in Resettlement of Veterans in India.
		Verma, R. (2016)	Undeclared social bracketing of ex-soldiers: A potential bottleneck for their successful transition
		Bartee, R. L., & Dooley, L. (2019)	African American veterans career transition using the transition Goals, Plans, Success (GPS) Program as a Model for Success
		Alonso, N. A., Porter, C. M., & Cullen-Lester, K. (2021)	Building effective networks for the transition from the military to the civilian workforce: Who, what, when, and how
12	Ex-Servicemen (ESM) as a Resource for Nation Building	Skirbekk, V. (2004)	Age and individual productivity: A literature survey
		Taneja, V. (2016)	Empirical Research on Second Career Options for Ex-Service Personnel in 'India Incorporated'
		Sofat, P. (2016)	HR Management in Armed Forces: Transition to second career
		Sudha, A.K. (2016)	Ex-service Resource Management in India
		Sudha, A.K. (2018)	Man Power Management of Ex-Servicemen in India
		Maharajan, K., & Krishnaveni, R. (2017)	Inclusive Management of Ex-servicemen in India: Satisfaction of Air Force Veterans from Resettlement Facilities with Special Reference to Tamil Nadu

S. No.	Theme	Author	Title
13	Need for Second Career / Work after Retirement	Maestas, N. (2010)	Back to Work: Expectations and Realizations of Work after Retirement
		Gonzales, G. E. (2013)	An examination on un-retirement: Retirees returning to work
		Gallagher, K. F. (2006)	Preretirement process and its effect on the workplace
		Wang, M., & Shultz, K. S. (2010)	Employee retirement: A review and recommendations for future investigation
		Reynolds, S., Ridley, N., & Van Horn, C. E. (2005)	A work-filled retirement: Worker's changing views on employment and leisure
		Sharma, R. K. (2015)	Resettling soldiers: A nation's social responsibility
		Platts, G.L. et al. (2017)	Returns to Work after Retirement: A prospective Study of Unretirement in the UK
		Gargiulo, M. and Benassi, M. (2000)	Trapped in Your Own Net? Network Cohesion, Structural Holes, and the Adaptations of Social Capital
		Keeling, M., Kintzle, S., & Castro, C. A. (2018)	Exploring US veterans' post-service employment experiences
		Ozgen, M., Tuzlukaya, S. E., & Çigdemoglu, C. (2020)	A phenomenological study of military retirees: Reasons for retirement and post-retirement employment in Turkish military staff
14	Post-Retirement Employment Choices	Wohrmann, A.M., Fasbender, U., Deller, J. (2016)	Using Work Values to Predict Post-Retirement Work Intentions
		Oleksiyenko, O., & Życzyńska-Ciołek, D. (2018)	Structural Determinants of Workforce Participation after Retirement in Poland

S. No.	Theme	Author	Title
		Sterns, H. & Kaplan, J. (2003)	Self-management of career and retirement
		Seyfarth, M. L. (2009)	An exploratory study on factors of post-retirement employment
		Venneberg, D. L. (2005)	Experiences of retirees and their decision to return to the workforce: implications for organizations
15	Aspirations from Second Career	Retiree Resources. (2002)	Report of the retiree resources workgroup
		McDermott, J. (2007)	Old soldiers never die: they adapt their military skills and become successful civilians. What factors contribute to the successful transition of army veterans to civilian life and work?
		Timothy, G. B. & Papile, C. (2010)	Making it on civvy street: An online survey of Canadian veterans in transition
		Sam, A. M. & Poduval, T. (2016)	Exploration of problems faced by ex-servicemen of the Indian armed forces in adjusting to civilian life post-retirement
		Perera, M.H.S.B., Premarathna, W.M.A.G.H.A., & Welamedage, L. (2017)	Entrepreneurial Aspirations and Expectations of Sri Lanka Military Veterans
		Dexter, J. C. (2020)	Human resources challenges of military to civilian employment transitions
		Walia, S.S., & Verma, R (2020)	Individual Aspirations - A Barrier for Second Career of Veterans
16	Ex-servicemen (ESM) Obligation of special Management & Needs	Parmar, L. (Ed.). (1999)	Resettlement of Ex-Servicemen in India: Problems of Army Socialization and Adjustment
		Mahajan, R.N. (2001)	A career in India's armed forces – How to make it more attractive

S. No.	Theme	Author	Title
		Flint, K. J. (2013).	Learning to be you: transitional identity of British soldiers leaving the armed service
		Brunger, H., Serrato, J., & Ogden, J. (2013)	"No man's land": the transition to civilian life.
		Maharajan, K. & Subramani, B. (2014a)	A critical study on the resettlement problems of air force ex-servicemen in India: Evolving management strategies
		Williams, R., Allen-Collinson, J., Hockey, J., & Evans, A. (2018)	'You're just chopped off at the end': Retired servicemen's identity work struggles in the military to civilian transition
		Tūtlys, V., Winterton, J., & Liesionienė, O. (2018)	Integrating retired military officers into the civilian labour market
		Cox, K., Grand-Clement, S., Galai, K., Flint, R., & Hall, A. (2018)	Understanding resilience as it affects the transition from the UK Armed Forces to civilian life
17	Resettlement training/ Transition programme	Wolpert, D. S. (2000)	Military retirement and the transition to civilian life
		Simpson, A., & Armstrong, S. (2009)	From the military to the civilian workforce: addressing veteran career development concerns
		Kamarck, K. N. (2017)	Military transition assistance program (TAP): an overview
		U.S. Department of Veterans Affairs. (2018)	Yellow ribbon program
		Robertson, H. C. (2013)	Income and support during transition from a military to civilian career

S. No.	Theme	Author	Title
18	Efficacy of resettlement courses & training	Ebo, A.E. (1995)	The Effect of the Armed Forces Re-Settlement Training on the Post-service Occupations of Ex-Servicemen
		Burton, P. (1992)	Military resettlement: An appraisal of the opportunities and practicalities involved
		Maharajan, K. & Subramani, B. (2014c)	A Distinctive Analysis on the Avenues of Resettlement for Air Force Ex-Servicemen in India
		Collins, B., Dilger, R. J., Dortch, C., Kapp, L., Lowry, S., & Perl, L. (2014)	Employment for veterans: Trends and programs
		Sharma, M. R., & Jain, D. (2020)	Resettlement Problems of Ex-Servicemen in India: A Critical Study
		Sofat, P. (2015)	Enabling Transition of a Soldier to Second Career through Skilling
		Din, A.B.M., & Hasan, A.B. (2018)	Training's concept required by future ex-servicemen towards second carrier
		Ministry of Defence. (2019)	Annual Report 2018-1
		Dindial, D. K. (2020)	Preparing for Life after the Military: An Evaluation of the Effectiveness of the Resettlement Training Programme (RTP) in the Trinidad and Tobago Defence Force (TTDF)
19	Ex-servicemen (ESM) resettlement policies & infrastructure	Kishore, S. (1991)	Resettlement of Ex-servicemen in India: Problems patterns and prospects
		Datta, R. (1992)	Ex-Servicemen, Security and development in the border districts of Punjab

S. No.	Theme	Author	Title
		Kunju. N. (1998)	Free India's Army problems at 50
		Kapoor, S.B.L. (2002)	Human resource management in the army: Planning for the future
		Bisht, D.S. (2008)	Welfare of Armed Forces personnel
		Saxena, B.K. (2010)	A study on the career development of personnel below officer's rank (PBOR's) in army
		Girisha V.J, & Jadha A.K (2015)	Utilization of Entrepreneurship Scheme by Ex-servicemen: A Gloomy Future
		Davis, V. E., & Minnis, S. E. (2017)	Military Veterans' Transferrable Skills
		Hart, F. (2018)	Transitioning enlisted military veterans seeking civilian employment
		Lok Sabha Secretariat. (2018)	Standing Committee on Defence (2017-2018) Report on resettlement of ex-servicemen, presented to Lok Sabha
		Roy, D., Ross, J., & Armour, C. (2020)	Making the transition: How finding a good job is a risky business for military Veterans in Northern Ireland
20	Problems and Prospects in Resettlement	Rawat, P.S. (1992)	The Problem of Early Retirement: A Case Study of Retired Military Personnel in Rural Society of Garhwal Himalaya
		Phadatare, R.G. (2003)	A study of resettlement of ex-servicemen in Satara district
		Dandeker, C., Wessely, S., Iversen, A., & Ross, J. (2006)	What's in a Name? Defining and caring for "Veterans" The United Kingdom in International Perspective
		Bergman, B. P., Burdett, H. J., & Greenberg, N. (2014)	Service Life and Beyond – Institution or Culture?

S. No.	Theme	Author	Title
		Wilkinson, S. (2015)	Army and Nation: The Military and Indian Democracy since Independence, Harvard University Press
		Keeling, M., Kintzle, S., & Castro, C. A. (2018)	Exploring US veterans' post-service employment experiences
21	Skill Mapping: Skills and Experience Transferability	Prudential Financial. (2012)	Veterans' employment challenges: Perceptions and experiences of transitioning from military to civilian life
		Harrell, M. C., & Berglass, N. (2014)	Employing America's Veterans
		Davis, V. E., & Minnis, S. E. (2017)	Military Veterans' Transferrable Skills
		Tūtlys, V., Winterton, J., & Liesionienė, O. (2018)	Integrating retired military officers into the civilian labour market
		Bahtic, M., Prikshat, V., Burgess, J., & Nankervis, A. (2020)	Go back to the beginning: career development and the challenges of transitioning from the military to civilian employment.
		Mogbekeloluwa, F. O., & Sanya, O. (2021)	Interrogating Military Entrepreneurship: A Study of the Nigerian Armed Forces Resettlement Centre
		Vivekanand, J., & Sant, S (2021)	A Study on Indian Veteran's Career Transition–National Building Resource
		Mottershead, R., & Alonaizi, N. (2021)	A narrative inquiry into the resettlement of armed forces personnel in the Arabian Gulf: a model for successful transition and positive mental well-being

S. No.	Theme	Author	Title
		Whybrow, D., & Milligan, C. (2021)	Military personnel and the transition into civilian employment: A systematic narrative review
		Sharma, M. R., & Jain, D. (2021)	Transitioning from Military to Civilian Society: Trials and Tribulations of Integration Process
		Project No-07, 2018	DGR Sponsored Training Courses for Armed Forces: Retiring/Retired Personnel

Appendix 'B'

QUALITATIVE ANALYSIS REPORT

1. METHODOLOGY

This part of research takes a qualitative approach and employs an interpretive technique. Descriptive research attempts to characterise a population, condition, or phenomenon in a systematic and reliable manner. The aim of descriptive research was to define features, frequencies, trends, and categories so that themes and factors could be developed from which a questionnaire could be developed for more quantitative analysis of the issue.

1.1 PARTICIPANTS

Since the study offers to reveal Needs of Armed forces veterans for opting for second career, factors affecting post-retirement career choice and to assess the perception of the retiring/retired Armed Forces Personnel about the effectiveness of the existing resettlement course structure they were carefully chosen based on a purposive sampling technique. Based on the following four criteria, participants were selected;

i) Veterans who have retired after completing their contract term or coloured service.

ii) Veterans who have retired taking premature retirement.

iii) Serving personals about to retire after completing their contract term or coloured service within next one year.

iv) Serving personals about to prematurely retire within next one year.

Semi-structured interview of 14 serving participant who are about to retire and 14 veterans were conducted. All participants were a volunteer. The army functions based on hierarchical structure; there are officers (O), Junior commissioned officer (JCO), non-commissioned officer (NCO), and other ranks (OR). All personals below the category of officers are called as Personal Below Officer Ranks (PBOR). Officers

command the troops and take decisions, conduct training and manage the affairs if the unit. Their minimum education levels are equal to graduate. Junior commissioned officers and NCOs are generally at the middle- level managerial status. Other Ranks (ORs) are the ground level work force and based on their trade have a minimum qualification of Xth or XIIth pass. They can continue their study and expand their expertise while serving in the military, regardless of their educational level. Table 1 and Table 2 provide some demographic information about the participants.

Table 1: Demographic Detail of Serving Personnel Participants

Code	**Age**	**Total Service**	**Premature**	**Colour Service**	**Trade**	**No of Children**
D1	48	26	No	Yes	Auto Tech Elect	1
D2	51	26 Yrs	No	Yes	Communication	2
D3	45	21	No	Yes	Auto tech B veh	1
D4	50	26	No	Yes	Driver MT	2
D5	47	26 yrs	No	Yes	Master Tech Networking	1
D6	50	28 Yrs	No	Yes	Master Tech Elect B Veh	2
D7	36	15 Yrs 6 months	Yes	No	Communication	2
D9	37	17 Yrs	Yes	No	Tech Communication	2
D10	37	16	Yes	No	SKT	2
D11	49	25 Yrs	No	Yes	Mess Waiter	2
D12	39	17 Yrs	No	Yes	DVR MT	2
D13	49	30 Yrs	No	Yes	DVR MT	2
D14	52	29 Yrs	No	Yes	Tele Communication	2
D15	34	15 Yrs 7 months	Yes	No	Communication	1

Table 2: Demographic Details of Ex-Servicemen/Veterans Participants

Code	Age	Total Service	Premature	Colour Service	Resettlement Course	Trade	No of Children
D17	40	19	Yes	No	Yes	Store Keeper Tech	2
D18	36	15 years 4 months	Yes	No	No	Auto Tech	2
D19	37	17 years 6 months	Yes	No	Yes	Driver MT	1
D20	41	21 years	Yes	No	No	Driver MT	2
D21	36	16 years	Yes	No	No	Driver MT	2
D22	39	16	Yes	No	Yes	Welder	2
D23	39	16 Yrs 06 months	Yes	No	No	Avn Inp (Avn Instrument ALH)	1
D24	53	31 Yrs	No	Yes	No	Avn (Avionics ALH)	2
D25	40	17	No	Yes	Yes	Amb Asst	2
D26	52	32 years 04 months	No	Yes	Yes	Avn AF	1
D27	54	32 Yrs	No	Yes	Yes	Avn AF (Armt)	2
D28	52	30 Yrs	No	Yes	Yes	Computers	2
D29	51	30 Yrs	No	Yes	Yes	Clerk	2
D30	40	19 years	No	Yes	Yes	Amb Assistant	2

The researchers were unknown to the majority of the participants in this sample. Both serving members, on the other hand, were chosen from units in Secunderabad and Hyderabad that were about to retire in the next year. The researcher explained the intent of the study and told potential participants about the content and anonymity during the first phone call. They were asked if they wanted to participate in the project or not.

1.2 DATA COLLECTION, INTERVIEWS

Participants who agreed to share their perspectives were interviewed. The date and time of the interviews is decided upon by both parties. Ex-servicemen interviews were conducted over the internet, with the COVID pandemic in mind. They were performed in a semi-structured setup, each session lasting around fifteen-thirty minutes. Using probe questions during interviews enabled to fully understand the reasons for retirement, need to return to work and perceptions and aspirations from resettlement courses. The interview questions were created based on the study's goal, the researchers' knowledge, and relevant literature. For face and content validity, two experts Captain (India Navy) VMD Jagannath, Head of Department, Academic and University Affairs, College of Defence Management and Dr Debelona Dutta, Indian Institute of Management, Bangalore scrutinized the interview questions. And, as a result of the feedback, the questions have been updated. Following common questions were asked to all the participants: -

i) Q1 What are/were your plans after retirement?

ii) Q2 What is/was your most preferred career option after retirement?

iii) Q 3 What is your needs after retirement?

iv) Q 4 While selecting the second carrier option, what all factors will/did dictate selection of a particular job?

v) Q 5 What motivated you to take a second carrier option?

vi) Q6 Will/did enroll in resettlement course offered by DGR?

All of the interview sessions were taped. Participants were prompted to provide further reasons for their responses, as well as to explain their responses to clear up any uncertainty. To avoid missing or escaping any vital information, native language was used for conversation. The interview was first transcribed and verbatim translated into English so that it could be analysed and processed using ALTAS ti ver 9.

1.3 DATA ANALYSIS

The interview was first verbatim translated in English and transcribed so that it can be analyzed and processed using ALTAS.ti ver 9 latest version. The researchers utilised a descriptive content analysis methodology for the interview transcriptions and applied qualitative data analysis. (Fraenkel, Wallen, & Hyun, 2011). Participants' responses were categorized based on the coding of investigated concepts. During the initial round of coding, 31 codes were generated as per Figure I.

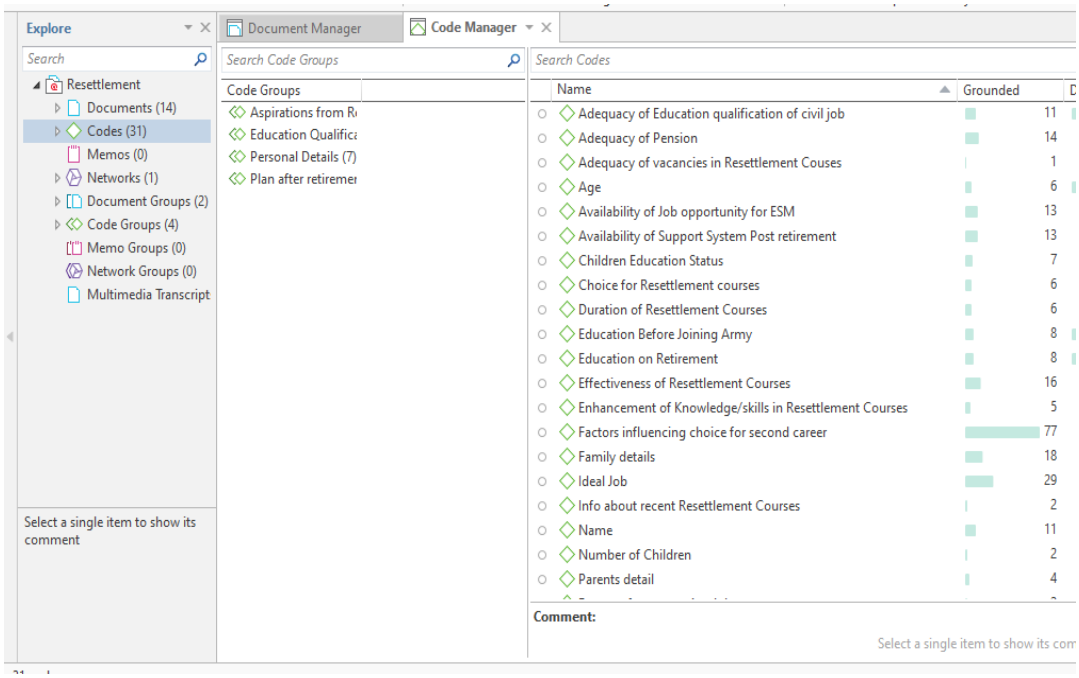

Figure I. Initial output of Coding

However, after three iterations and checking, a total of 54 codes were identified and recorded as per Figure II.

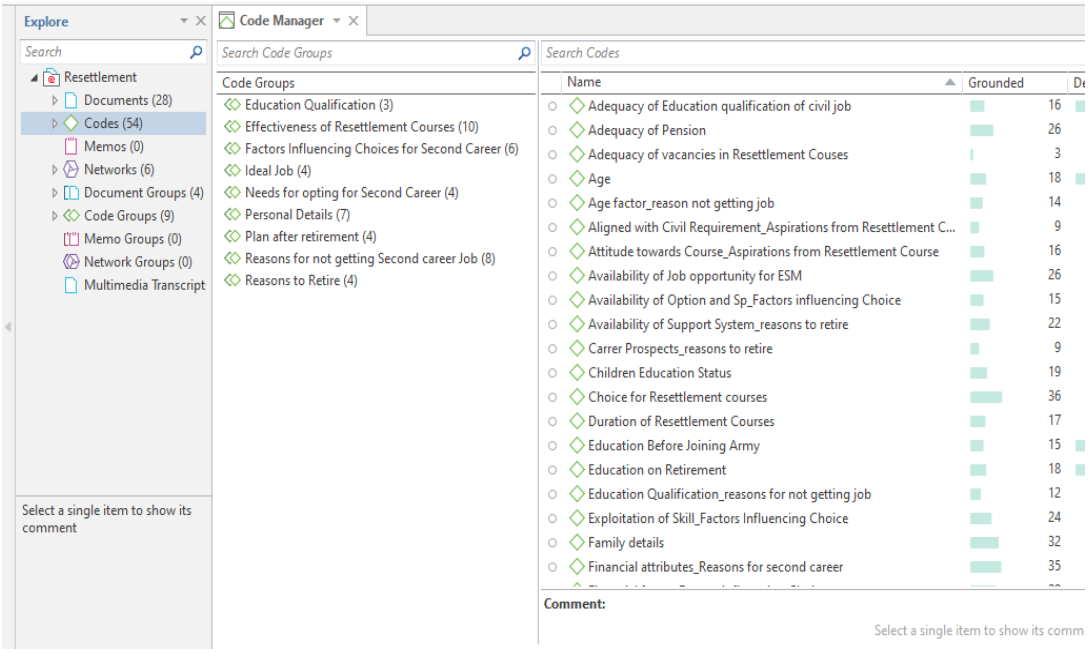

Figure II. Final output of Coding

In order to create themes and meaningful findings from the 54 empirical codes, a four step procedure was followed. First step involved Identifying the initial categories based on what emerged by reading the transcripts number of times. Second step involved coding the transcripts and keep record with the help of ALTAS.ti ver 9 software. Third step involved, revisiting and revising list of codes, deleting or adding new codes, improving the list of categories and clubbing similar codes into or within each category. The final steps involve identifying themes and findings emerging from each category.

Many themes emerged from the replies, which were organised into primary groups depending on the study questions. These themes were categorized as follows: -

i) Reasons to retire.
ii) Plans after retirement.
iii) Needs for opting for second career.
iv) Idea Job after retirement.
v) Factors influencing choices for second career.
vi) Reasons for not getting second career job
vii) Effectiveness of resettlement courses.

While forming findings, first-order interpretations were provided as excerpt and second-order interpretations were given as what the pure data implies for researchers (themes and categories).

1.4 RELIABILITY

To maintain a confidential atmosphere between researchers and participants, interviews were conducted primarily as a shared discussion. The interview questions were asked in order, but some of them were skipped because they were irrelevant to the individual or based on a previous answer. Where ever necessary, some probe questions were asked for extracting more details from the participants. To establish reliability of coding, the coded transcript was checked and analyzed by Captain (India Navy) VMD Jagannath independently. All discrepancies noticed were rectified and then reach consensus. Since the research is on a senior rank, the participants were made comfortable and relaxed before start of the interview, so that they can open up and give out their views without any prejudice. Besides the above, confidentiality of the study was explained to participants so that they could provide details of their experiences, thought process, journey of life, and even share their private life. As a result, the researcher was able to learn more about them. Their responses are presumed to be honest and correct. The researcher was able to go into specifics when necessary because he is a military guy with some common experiences. The consistency of word translations from native language to English is also evaluated by a researcher and typist.

2. FINDINGS

The findings are organized based on the following categories concerning the study;

i) Reasons to retire.

ii) Needs for opting for second career.

iii) Factors influence post-retirement employment choice

iv) Reasons for not getting second career job

v) Effectiveness of resettlement courses.

The findings have been explored based on each category, the related themes are provided.

2.1 REASONS TO RETIRE

Reasons for retiring from Armed forces vary and are based on number of variety of factors. Most of the personals retire after attaining colored service or attaining the age based on their rank. Even though duty in the military forces is pensionable after 15 years, the length of colour service is currently 17 years. In terms of our study, some of the participants had retired as they had attained retirement age, and some had taken voluntarily retirement due to their personal reasons. Table 3 indicates the common reasons for retiring.

Table 3: Reasons to Retire

Category	Themes									
	Retirement Age	Low Medical Category (Medical Reasons)	Lack of Promotion	Self Employment	Look after farm land	Working Spouse	Family/Friend Business	Share more time with family	Taking Care of Parents/Family	Long working hours
Participant	D1, D2, D3, D4, D5, D6, D11, D13, D14, D24, D25, D26, D27, D28, D 29, D30	D12	D1, D12, D15, D18	D9	D5, D7, D12, D13, D14, D20, D22	D2, D15, D19, D21	D1, D9	D9, D15, D18, D22	D7, D10, D19, D20, D23, D25	D18
Frequency of Participant	16	01	04	01	07	04	02	04	06	01

2.2 NEED FOR OPTING FOR SECOND CAREER

Table 4 indicates the major themes that have emerged as needs due to which ex-servicemen want second career. As seen, three major issues; financial, personal and social reasons are deriving the need for ex-servicemen to take up second career. Reason to remain active, fit and healthy has emerged as the most important factor. In the social front, desire to uplift social status, having a good lifestyle and maintain standard of living has been a major contributory factor. However, one finding was different; the desire to be productive/ learn new things was mentioned by one JCO as the individual wanted to do something for his village in terms of construction of road and basic amenities.

Table 4: Need for opting for Second Career

Category	Themes									
	Financial Reasons				Personal Reasons			Social Reasons		
	For Children Education/Marriage	Home loans/Build House	Generate Regular Income	Have Better Salary	Availability of Working Age	Maintaining Daily Routine	Remain Fit/Active/ Healthy	Desire to belong to a place or society	Wish to be productive/ learn new things	Increase social status/ standard of living/ better life
Participant	D 1, D10, D24, D13, D17, D21	D1, D18, D21	D17,D20, D23,D24, D25, D30	D17	D3, D10, D19, D20, D21	D5, D19, D22, D23, D24, D30	D5, D28, D13, D15, D18, D19, D20, D21, D22, D23, D24, D26, D27, D30	D19, D 20	D1, D23, D26, D18	D1, D13, D15, D18, D19, D20, D25, D26
Frequency of Participant	06	03	06	01	05	06	14	02	04	08

2.3 FACTORS INFLUENCE POST-RETIREMENT EMPLOYMENT CHOICE

Table 5 indicates the major themes that have emerged as what factors influence post retirement employment choice of ex-servicemen. Three are six major reasons; financial, personal, social, physical, exploitation of acquired skill/experience and Availability of Support in terms of land, relatives or friends which influence post retirement employment choice. Desire to belong to a place/Near to home/Village/Family & choice of work place are most vital factor along with need of a good salary. In fact, number of participants had placed location as the most important factor even if the salary in a particular job is less. Also, respect in the job, status and position has emerged as an important factor, as most of the participants wanted status and respect as was enjoyed by them in their previous career i.e., Armed forces.

Table 5: Factors influence post-retirement employment choice

Category	Themes												
Factors influence post-retirement employment choice	Financial Factors		Physical Factors		Personal Reasons		Exploitation of own Skills	Availability of Support			Social Factors		
	Good Salary	Government job/Financial security	Physical demanding Job	Static/Desk Job	Independence at work/ Working Hours	Close to Cantonment	Job related to own trade/skill & experience	Relatives/Friends in Job/Business	Availability of Land for Farming/Family Business	Working Spouse	Desire to belong to a place/Near Home/ Village/Family	Respect/Status/Position at Work	Lifestyle/Good City
Participant	D4, D5, D10, D13,	D5, D6, D9, D15, D18	D3, D 23	D29, D1, D6, D10, D13, D20,	D1, D3, D10, D15, D20, D22	D13, D26, D28	D3, D5, D9, D10, D11, D17, D18, D23,	D1, D 9	D2, D12, D14, D19, D20, D22,	D19, D30	D1, D2, D4, D5, D6, D10,	D3, D10, D18, D1	D3, D4, D13, D18

	D17, D18, D20, D21, D22, D26, D28, D29, D30			D21, D23			D24, D25, D26, D28, D29, D30		D27		D11, D13, D15, D18, D19, D20, D22, D23, D24, D25, D26, D27, D29, D30	9, D20, D22, D23, D24, D25, D26, D28, D30	
Frequency	13	05	02	08	06	03	14	02	07	02	20	12	04

2.4 REASONS FOR NOT GETTING SECOND CAREER JOB

Table 6 indicates the major themes that have emerged as what are the reasons for not getting second career job. This theme identifies why ex-servicemen are not able to get their desired job and intern will give indications that incase these reasons are properly addressed will enhance the prospects of ex-servicemen in getting their desired second career job. Three are four major reasons; financial, physical, Lack of Qualification/Skills and social reasons due to which people are not getting their second career choice. It has clearly emerged that for personnel's who have retired after completing their service term and above 45 years age, have limited job opportunities outside and are also not eligible for government jobs. The major factors besides age are lack of education qualification and non transferability of skills earned during military service. Also, for personnel's who have age with them and aspire for government or banking job are not able to clear the initial competitive exam even if they have basic qualification with them. Besides the above, since Armed forces personnel's want to settle at home town and with family, any job available away from their home town is undesirable and is not considered by them.

Table 6: Reasons for not getting second career job

Category	Themes								
Reasons for not getting second career job	Physical Factor		Financial Factor	Lack of Qualification/Skills			Social Reasons		
	Over Age	Ill-Health	Inadequate Salary	Inadequate Education Qualification	Poor Performance in Competitive Exam	Non transferability of Army Skills to civil requirement	Undesirable Work culture	Requirement of specific location/Near Home	Status in Job
Participant	D1, D4, D13, D14, D18, D24, D26, D27, D28, D29	D12, D13, D24	D24	D4, D5, D6, D13, D15, D19, D23	D1, D3, D10, D15, D26, D29	D15, D19, D22, D23, D27	D1, 15	D3, D19, D21, D24	D1, D19, D24
Frequency	10	03	01	07	06	05	02	04	03

2.5 EFFECTIVENESS OF RESETTLEMENT COURSES

Table 7 indicates the major themes which aim to find out the effectiveness of the resettlement courses. It will attempt to find out the type of courses, publicity to the beneficiary, duration of courses, the standard of training and its utility as perceived by the retiring Armed Forces Personnel. This will in effect try to assess the organisational factor contributing in meeting second career aspirations of Armed Forces Personnel. The effectiveness of the resettlement courses is being judged based on whether courses enhance knowledge/skill level, increase in job prospects, how the courses are conducted for imparting training. Most of the participants have brought out that the courses enhance knowledge and increase job prospects if they are conducted seriously. Also, the participants rated the duration of courses as inadequate

and suggested that the minimum duration of course to be meaningful should be of 6 months.

Table 7: Effectiveness of resettlement courses

Category	Themes										
Effectiveness of resettlement courses	Knowledge/ Skill Enhancement		Increase in Job opportunities			Conduct of Course			Reasons for selection of course		
	Courses aligned with civil requirement	Increase knowledge/skill level	Increase job prospects	Value of certificate in civil	Lack of wide publicity about the course	Adequacy of vacancies	Inadequate Duration of course	Poor Attitude of participants towards learning	Near home/family	To Relax/ be Away from Unit	Related to second career
Participant	D10, D17, D19, D22, D25, D30	D3, D4, D5, D7, D10, D14, D15, D22, D23, D25, D28, D30	D2, D3, D4, D5, D11, D12, D15, D17, D18, D19, D22, D27, D30	D5, D13, D17, D27	D7, D15, D19	D1, D6, D22, D25	D1, D5, D11, D13, D17, D19, D25, D26, D28, D29	D11, D20, D21, D23, D24, D26, D30	D2, D20, D21, D22, D24	D2, D18, D23, D26, D20, D29	D17, D18
Frequency	06	12	13	04	03	04	10	07	05	06	02

3 DISCUSSION AND CONCLUSION

3.1 EVALUATION OF FINDINGS AND THEORETICAL IMPLICATIONS

Present work provides an overall look and a number of findings related to the reasons to retire, needs for opting for second career, Factors influencing choices for second career,

Reasons for not getting second career job and Effectiveness of resettlement courses for military veterans.

Although 16 participants had retired after completing their term of contract i.e., coloured service. For participants, who had taken Premature retirement, following are the major reasons for Premature retirement that have emerged: -

i) Look after farm land.

ii) Taking Care of Parents/Family.

iii) Share more time with family.

iv) Lack of Promotion (Progression).

As can be seen that besides the reason of taking care of farm, the other reason for Premature Retirement is due to poor HR Management and incase the skilled manpower is required to be retained then promotion and posting profile needs to be suitably adjusted to meet the social aspirations of soldiers.

The leading themes emerged as the main reasons for opting for second career are; financial needs (urgent satisfaction), Personal Needs and need for belonging to a society/group/place.

According to the participants, personal reasons like desire to remain active, mentally fit and healthy is the most significant reason to opt for work after retirement. Financial considerations are the second most significant motivators for military retirees searching for a second career. Financial problems and some social motivators, according to Gallagher (2006), were among the reasons why participants in his study returned to work or faced obstacles to retirement. Since soldiers maintain an active and mentally agile lifestyle while in service, they want to continue doing the same. Also, during their active career years, some participants did not plan for retirement. Their spending habits stopped them from putting aside enough money for their retirement years. Alternatively, they may have earned only enough money to cover the expenses of family dependents, but they were unable to save enough money for the future. In his report, Ogums (2010) also indicated that spending patterns that prevent saving during the accumulation years are a problem. As a result, they work longer hours to make up for a lack of savings for their future and family needs. These

results are also important, according to Maslow (1943). He believed that humans have physiological needs that must be fulfilled as soon as possible, such as food, water, shelter, and so on. After that, another step, such as human safety standards, may be recognized or considered.

Another topic raised by participants in the social motivators was the importance of social status and better living standard for self and family. Human needs, once again, compelled them to seek jobs after retirement. Following the satisfaction of physiological needs, social needs emerge. In Human Motivation Theory, safety, self-esteem, affection, and self-actualization come first (Maslow, 1943).

Returning to work is driven by social motives for those who did not mention financial factors. Venneberg (2005) said that his research had also revealed social findings. Feeling more compelled to participate, having a working partner, missing work socially, having an identity linked to still working, and a willingness to remain involved and try something different are all major findings in his research that play major roles in post-retirement jobs. These observations are consistent with our studies, such as the ability to learn new knowledge, socioeconomic expectations from society, and passing on insights to others. Meanwhile, participants in this research reported that a number of reasons inspired them to return to work like in Indian household men work, one getting's into local politics if not engaged and is free.

In addition, certain participants illustrate a role for consistency for opting for second career. For retired persons to retain psychological well-being, they must maintain a sense of stability. Furthermore, retirement can be seen as a new way of life, equivalent to other life periods, rather than a source of tension (Wang, 2007). The continuity hypothesis is based on the assumption that as middle-aged and older adults make decisions about themselves and their world, they prefer to maintain their internal and external roles (in this case, the parent role or community role). They tend to use their previous life experiences to mound themselves and their social environment. These results support earlier research.

Social factors are also discussed; the conclusions on social factors influencing the decision for second career differ by participant. Although one cites a desire to be helpful to society as a social cause, the other cites desire to raise his social status and other to maintain social

network as a factor in his decision to take up second career. The most common explanations, though, are linked to the desire for a new social network or community. For them, belonging to society is a significant and powerful motivator in their post-retirement work. One of the basic antecedents of post-retirement work, according to literature, is being useful to society (Lockenhoff et al., 2009). Additional factors like working spouse and upbringing are contributing towards decision for second career. As a result, working spouses can encourage an individual's social network to expand, potentially increasing referral opportunities (Gonzales & Nowell, 2016). The social factors offered by participants in this study are linked to Maslow (1943) and Atchley (1945). (1989). When one's basic human needs are fulfilled, another, particularly social, arises. Participants represent a continuity function in society regardless of their roles or professions by reshaping past encounters.

The leading themes emerged as the main reasons for factors influence second career choices are; financial, Physical, Personal, Exploitation of skills, Availability of Support and Social factors. Following are the major factors influencing second career choice: -

i) Desire to belong to a place/Near Home/ Village/Family/Choice. As PBORs remain away from their family, village and loved ones, they prefer to take second career at or near their home town.

ii) Job related to own trade/skill & experience. They prefer to exploit the skills and experience they have gained while in service rather than start fresh and learn new skill sets.

iii) Good Salary. Most of the respondents had placed salary after their social prefer like being near family and is inconsistent with reasons to retire and need for second career. However, good salary is still one of the important factors in deciding the choice of second career.

iv) Respect/Status/Position at Work. Respect and status at work is the next significant factor. As per the respondent although they acknowledge that the respect and status which they had while in service is difficult in civil sector, but they would not like to take up a career where their status is below with which they had retired. The factor is also in line with the ethos of military where in for honor and respect, soldiers can do and achieve anything.

Although number of initiatives have been taken by DGR and government to increase the prospects for second career for ex-servicemen including quota and reservations in government job, but these quota seats are either not subscribed or the servicemen are able to meet the criteria. As seen from DGR data, large number of ESM are not able to get their desired second career. The leading themes emerged as the main reasons for ESM not getting their desired second career are; Physical factors like being over age, Financial, Lack of Qualification/Skills and Social factors like their requirement to work near their home town and stay with family. Following are the major factors which have emerged as to why ESM are not able to get their desired career: -

i) Over Age. Since the soldiers retire at an age between 36 to 45 years, once they have to start a fresh second innings, they have to compete with younger people who are already there in the industry and growing in their respective field. An employer would like to hire a young employee if the skill sets are same and comparable.

ii) Inadequate Education Qualification. All though soldiers continuously upgrade their skills by undertaking army courses at regular intervals, but these courses and their certificates are not recognized in civil.

iii) Poor Performance in Competitive Exam. There is no exposure or training to ESM to prepare for competitive exams which are the basic requirements for government jobs. Since they are not able to clear these exams there are not able to utilized the various schemes and reservations set by Central and State government.

iv) Non transferability of Army Skills to civil requirement. The skill sets learned in the service are non-transferable or not recognized in the civil, which results in ESM starting afresh and at the most get employed in security sector.

v) Requirement of specific location/Near Home. Since the individual has been out form his home and away from his family, they desire to start a second career at or near their home town restricting their employment prospects.

Figure 1 summarizes all findings and their match with the theoretical framework used in this study. To summaries, participants' motivations for retiring are not as diverse as the literature suggests, and human capital is more powerful than social capital in their post-retirement phase. Human motivation philosophy is prominent in the responses of participants as to their

motivations for retiring and starting a new career. This obviously illustrates those human needs and happiness are infinite. People are driven by simple/basic needs such as seeking food, never stop searching for new desires and aspirations, and as immediate physiological needs are met, new needs emerge, and the person moves on to the next level (Maslow, 1943).

Figure 1: Summary of Needs and Reasons for not Getting Second Career

Respondent	Reason for Retirement	Factor	Type of Retirement	Need for opting for Second Career	Factor	Capital	Based on Theory	Reasons for not Getting Job
D1	Retirement Age Lack of Promotion Family/Friend Business	HR HR S	CTS	For Children Education/Marriage Home loans/Build House Wish to be productive/ learn new things Increase social status/ standard of living/ better life	F F S S	SC HC SC	HMT HMT AT CT AT	Over Age Poor Performance in Competitive Exam Undesirable Work culture Status in Job
D2	Retirement Age Working Spouse	HR S	CTS					
D3	Retirement Age	S	CTS	Availability of Working Age	P	HC	CT	Poor Performance in Competitive Exam Requirement of specific location/Near Home
D4	Retirement Age	HR	CTS					Over age Inadequate education Qualification
D5	Retirement Age Looking after Farm Land	HR P	CTS	Maintaining Daily Routine Remain Fit/Active/ Healthy	P P	HC	CT HMT CT	Inadequate education Qualification

Respondent	Reason for Retirement	Factor	Type of Retirement	Need for opting for Second Career	Factor	Capital	Based on Theory	Reasons for not Getting Job
D6	Retirement Age	HR	CTS					Inadequate education Qualification
D7	Retirement Age Looking after Farm Land Taking care of family/Parents	HR P S	PM					
D9	Family/Friend Business Share more time with family	S S	PM					
D10	Retirement Age Taking care of family/Parents	HR S	PM	For Children Education/Marriage Availability of Working Age	F P	SC HC	HMT CT	Poor Performance in Competitive Exam
D11	Retirement Age	HR	CTS					
D12	Low Medical Category Lack of Promotion	HR HR	CTS					Ill-Health

Respondent	Reason for Retirement	Factor	Type of Retirement	Need for opting for Second Career	Factor	Capital	Based on Theory	Reasons for not Getting Job
D13	Retirement Age Looking after Farm Land	HR P	CTS	For Children Education/Marriage Remain Fit/Active/ Healthy Increase social status/ standard of living/ better life	F P S	SC	HMT CT AT	Over Age Ill Health Inadequate Education Qualification
D14	Retirement Age Looking after Farm Land	HR	CTS					Over Age
D15	Lack of Promotion Share more time with family Working Spouse	HR S	PM	Remain Fit/Active/ Healthy Increase social status/ standard of living/ better life	P S	SC	CT AT	Inadequate Education Qualification Poor Performance in Competitive Exam Non transferability of Army Skills to civil requirement Undesirable Work culture
D17	Retirement Age	HR	PM	For Children Education/Marriage Generate Regular Income Have Better Salary	F F F	SC HC	HMT HMT AT	

Respondent	Reason for Retirement	Factor	Type of Retirement	Need for opting for Second Career	Factor	Capital	Based on Theory	Reasons for not Getting Job
D18	Lack of Promotion Share more time with family Long Working Hours	HR S HR	PM	Home loans/Build House Remain Fit/Active/ Healthy Wish to be productive/ learn new things Increase social status/ standard of living/ better life	F P S S	HC SC	HMT CT CT AT	Over Age
D19	Working Spouse Taking care of family/Parents	S S	PM	Availability of Working Age Maintaining Daily Routine Remain Fit/Active/ Healthy Desire to belong to a place or society Increase social status/ standard of living/ better life	P P P S S	HC SC	CT CT CT HMT/ CT AT	Inadequate Education Qualification Non transferability of Army Skills to civil requirement Requirement of specific location/Near Home Status in Job
D20	Look after Farm Land Taking care of family/Parents	P S	PM	Generate Regular Income Availability of Working Age Remain Fit/Active/	F P P S	HC SC	HMT CT CT HMT/CT	

Respondent	Reason for Retirement	Factor	Type of Retirement	Need for opting for Second Career	Factor	Capital	Based on Theory	Reasons for not Getting Job
				Healthy Desire to belong to a place or society Increase social status/ standard of living/ better life	S		AT	
D21	Working Spouse	S	PM	For Children Education/Marriage Home loans/Build House Availability of Working Age Remain Fit/Active/ Healthy	F F P P	SC HC	HMT HMT CT CT	
D22	Look after Farm Land Share more time with family	P S	PM	Maintaining Daily Routine Remain Fit/Active/ Healthy	P P		CT CT	Non transferability of Army Skills to civil requirement
D23	Share more time with family	S	PM	Generate Regular Income Maintaining Daily Routine Remain Fit/Active/ Healthy Wish to be productive/ learn new things	F P P S	HC	HMT/AT CT CT CT	Inadequate Education Qualification Non transferability of Army Skills to civil requirement

Respondent	Reason for Retirement	Factor	Type of Retirement	Need for opting for Second Career	Factor	Capital	Based on Theory	Reasons for not Getting Job
D24	Retirement Age	HR	CTS	Generate Regular Income Remain Fit/Active/ Healthy	F P	HC	HMT/AT CT	Over Age, Inadequate Salary Requirement of specific location/Near Home Status in Job
D25	Retirement Age Taking care of family/Parents	HR S	CTS	Generate Regular Income Increase social status/ standard of living/ better life	F S	HC SC	HMT/AT AT	
D26	Retirement Age	HR	CTS	Remain Fit/Active/ Healthy Wish to be productive/ learn new things Increase social status/ standard of living/ better life	P S S	HC SC	CT CT AT	Over Age Poor Performance in Competitive Exam
D27	Retirement Age	HR	CTS	Remain Fit/Active/ Healthy	P	HC	CT	Over Age Non transferability of Army Skills to civil requirement

Respondent	Reason for Retirement	Factor	Type of Retirement	Need for opting for Second Career	Factor	Capital	Based on Theory	Reasons for not Getting Job
D28	Retirement Age	HR	CTS					Over Age
D29	Retirement Age	HR	CTS	Maintaining Daily Routine	P	HC	CT	Over Age Poor Performance in Competitive Exam
D30	Retirement Age	HR	CTS	Generate Regular Income Remain Fit/Active/ Healthy	F P	HC	HMT/AT CT	

Completion of Terms of Service - CTS Attribution Theory - AT

Premature Retirement - PM Human Motivation Theory - HMT

Human Resource related factor - HR Continuity Theory - CT

Personal Reason - P Human Capital - HC

Social Reason - S Social Capital - SC

Financial Reason - F

Appendix 'C'

QUESTIONNAIRE

RESETTLEMENT OF EX-SERVICEMEN IN INDIA: NEEDS, ASPIRATIONS & PROSPECTS

Dear Sir,

It gives me immense pleasure to introduce myself to you as a serving Colonel in the Indian Army with 20 years of service. Presently, I am pursuing my Ph. D. with Lovely professional University. I am in the pursuit of conducting a Survey in order to collect data for the research work on the "RESETTLEMENT OF EX-SERVICEMEN IN INDIA: NEEDS, ASPIRATIONS & PROSPECTS ".

Your kind cooperation is required in the form of your valuable responses to find out solutions for the research problems. I would like to request you to be candid in giving your responses thus, encourage me in this sincere and meaningful effort. I assure you that the data collected will be kept in strict confidence and intended only for academic purpose.

[For the abbreviations and expansions, you may refer the last page].

Thank you and kind regards, Col Sarabjit Singh Walia

Ph. D. Research Scholar, Lovely professional University

E-mail: sarabjitwalia@yahoo.com Mobile: 07085318901

Questionnaire for Ex-Servicemen

Part A: Profiling of an ESM

1. Please specify your Age?
   a. 30 to 35 years ☐
   b. 36 to 40 years ☐
   c. 41 to 45 years ☐
   d. 46 to 50 years ☐
   e. > 50 years
2. How many members are there in your family?
   a. < 2 members ☐
   b. 3 to 5 members ☐
   c. 6 to 8 members ☐
   d. > 8 members ☐
3. How many earning members are there in your family including you?
   a. 1 member ☐
   b. 2 members ☐
   c. 3 members ☐
   d. > 3 members ☐
4. You retired based on
   a. Coloured service/age ☐
   b. Premature Retirement ☐
   c. Medical Grounds ☐

5. Please specify your arm/service.

   a. Combat arm ☐

   b. Supporting arm ☐

   c. Services ☐

6. Kindly specify your rank

   a. Junior Commissioned Officer (JCO) ☐

   b. Other ranks (OR) ☐

7. Please specify your educational qualification at the time of joining the armed forces.

   a. Non-metric ☐

   b. Matric ☐

   c. Higher secondary ☐

   d. Graduate Degree/Diploma ☐

   e. Post-Graduation ☐

   f. Any other …… (please specify)

8. Please specify your current educational qualification.

   a. Non-metric ☐

   b. Matric ☐

   c. Higher secondary ☐

   d. Graduate Degree/Diploma ☐

   e. Post-Graduation ☐

   f. Any other …… (please specify)

<u>Part B</u>: Factors affecting post-retirement career choice of ex-serviceman

(a) Please indicate the level of agreement on each of following reasons (needs) because of which you looked for second career after you retired:

S/N	Factors	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
Financial Reasons						
1.	Financial necessity for children education/ marriage.					
2.	Financial liability like home loan etc.					
3.	Financial choice (supplemental income).					
Personal Reasons						
4.	Availability of working age.					
5.	Remain healthy					
6.	Motivation to work					
7.	Remain productive or useful.					
8.	Stay mentally active.					
9.	Do something fun or enjoyable					
10.	Not like being retired.					
11.	Want to help.					
Social Reasons						
12.	Desire to belong to a place or society/ Requirement of a particular location.					

S/N	Factors	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
13.	Family pressure.					
14.	Social interaction/social contact.					
15.	Maintain quality of life.					
16.	Maintain status quo.					

(b) **Please indicate how important each of the following factors is in your decision to choose type of second career:**

	Not Important	Slightly Important	Fairly Important	Important	Very Important
Financial Factors					
Salary					
Financial Security					
Compensation / Benefits					
Physical Factors					
Physical demand of job i.e., sedentary, light, Medium, Heavy work					
Physical Activity of Job					
Personal Factors					
Personal recognition					
Sense of accomplishment					

	Not Important	Slightly Important	Fairly Important	Important	Very Important
Maintain balance work and personal/family life					
Related to your skill and experience					
Social Factors					
Desire to belong to a place or society/ Geographic location of job					
Respect/Status/Position at work					
Nature of Job					
Nature of work					
Timings of Work					
Education/Training opportunities					
Open communication at work					
Immediate manager					
Reputation of the company					
Value placed on workforce diversity					
Availability of Support					
Relatives/ Friends in Job/Business					

	Not Important	Slightly Important	Fairly Important	Important	Very Important
Availability of Land for Farming/Family Business					
Working Spouse					

(c) Please indicate how desirable each of the following career choices option for you

	Very Undesirable	Undesirable	Neutral	Desirable	Very desirable
Temporary work (temporary job service, contract work, project-based work, etc.…)					
Part-time Employment (Work only 3-4 hours per day)					
Full-time employment					
Full-time Government job					
Self-employment including farming, business etc.					
Volunteer worker (in addition to a paid job)					
Volunteer worker (Strictly volunteer and will not take paid employment income)					

<u>Part C</u>: Impact of aspirations for second career on the resettlement courses taken by PBOR.

(a) Please indicate how important each of the following items is towards your aspirations from the second career:

Aspirations	Not Important	Slightly Important	Fairly Important	Important	Very Important
Financial Aspirations					
Additional Income					
Government job					
Financial security					
Physical Aspirations					
Static/ desk job					
Keeps you Physically active					
Keeps you mentally active					
Nature of Job					
Job related to own trade/skill & experience					
Learn new skills					
Makes me feel useful					
Working for a company that lets older employees remain employed for as long as they wish to work.					

Aspirations	Not Important	Slightly Important	Fairly Important	Important	Very Important
Working in an environment where employee opinions are valued.	11				
Being able to work from home	12				
Flexible timing of work	13				
Being able to take time off to care for relatives/family.	14				
Stress fee work culture	15				
Is fun and enjoyable	16				
Social Aspirations					
Desire to belong to a place/Near Home/ Village/Family/Location of work place	17				
Respect/Status/Position at Work	18				
Let's me interact with other people	19				
Enables me to support myself and my family	20				

(b) Kindly indicate your preference, if you had undertaken Resettlement Courses sponsored by Directorate General of Resettlement:

S/N	Type of resettlement Course	Definitely will not	Probably will not	Might or might not	Probably will	Definitely will
	Management Course					
1	Disaster & Safety Management					
2	Industrial Cooperative Management					
3	Tourism & Travel Agency Management					
4	Electrical/Electronic Technician					
5	Retail Management					
6	Sales Management					
7	Export and Import Management					
8	Catering management					
9	Supply Chain Management					
2.	**Supervisory Course**					
10	Junior level Supervisor Course					
11	Sub Fire Officer					
12	Team leader Supervisor					

S/N	Type of resettlement Course	Definitely will not	Probably will not	Might or might not	Probably will	Definitely will
3.	**Technical Course**					
13	Computer Applications and Accounting Management					
14	Multimedia Developer					
15	Book Keeping & ACCT using Tally					
16	Storekeeper					
17	Repair /Maintenance of Radio, TV, DVD, Home appliances					
18	Cyber Security					
19	Fire & Industrial Safety Engineering					
20	National Institute of Electronics & Information Technology (NIELIT) 'O' Level					
21	National Institute of Electronics & Information Technology (NIELIT), CHM 'O' Level					
4.	**Self-Employment Course**					
22	Yoga Instructor					

S/N	Type of resettlement Course	Definitely will not	Probably will not	Might or might not	Probably will	Definitely will
23	Fitness Trainer					
24	Dairy Farm Supervisor					
25	Small Business/ Rural Entrepreneurship					

Part D: Reasons for not getting second career employment

Most ex-servicemen are not able to get their desired second career employment. Do you strongly disagree, disagree, neither agree or disagree, agree or strongly agree with the following statement: -

S.No.	Reasons	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
Physical Reasons						
1.	They are over age					
2.	They frequently get unwell					
Financial Reason						
3.	Inadequate salary package					
Lack of education Qualification and skill Reasons						
4.	Lack education qualification					
5.	Skill acquired while in service are not aligned with civil requirements					

S.No.	Reasons	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
6.	Not able to clear competitive exams					
Social reasons						
7.	Want to work near home restricting employment options					
8.	Unable to adjust to civil work culture					
9.	Unable to get same status at work as enjoyed during service.					

Part E: Effectiveness of pre-retirement resettlement courses

(a) Have you undergone Resettlement course sponsored by Directorate General of Resettlement (DGR)?

a. Yes (Proceed ahead else Thank you for completing the survey)

b. No (Thank you for your valuable inputs)

(b) Kindly tick category of re-settlement course undertaken by you: -

S.No.	Type of resettlement Course	Kindly Tick the correct choice
1.	Management Course	
2.	Supervisory Course incl Sub Fire Officer Course	
3.	Technical Course/Trade related course/Skilled course	

S.No.	Type of resettlement Course	Kindly Tick the correct choice
4.	Accounting/Store Keeper Course	
5.	Self-Employment Course	
6.	Small Business/ Rural Entrepreneurship	
7.	Others	

(c) If you are currently employed, kindly tick the kind of work you do?

	Kindly Tick the correct choice
Skilled trade or craft - electrician, machinist, plumber, carpenter, mechanic, printer, baker, tailor, etc.	
Service worker - who performs service, such as waiter/waitress, hairstylist, police officer, firefighter, housekeeper, janitor, day care worker, teacher's aide, nurse's aide, parking attendant, etc.	
Clerical or office worker - typist, word processor, secretary, administrative assistant, receptionist, data entry, postal clerk, bank teller, etc.	
Manager, executive, or official - store manager, sales manager, office manager, business executive, association executive, government official, etc.	
Semi-skilled worker - store clerk, telemarketing, etc.	
Laborer - construction worker, plumber's assistant, warehouse worker, dock worker, garbage man, or other physical work.	

	Kindly Tick the correct choice
Security Guard or related work	
Business owner (with two or more employees) such as a store, restaurant or factory owner, building contractor, plumbing contractor, etc.	
Self employed like farming, shop owner etc.	
Other	

Appendix 'D'

OFFICIAL CORRESPONDENCE FOR OBTAINING DATA OF ESM

Tele Mil: 6776

Faculty of Aeronautical Engg
Military College of Electronic
And Mechanical Engineering
Pin – 900453
c/o 56 APO

23201/FAE

30 Aug 2020

EME Depot Bn
PIN-900453
C/o 56 APO

AOC Records
PIN-900453
C/o 56 APO

REQUIREMENT OF DATA ON RETIREMENT: PHD

1. Kindly ref tele conversation between CO, Depot Bn and undersigned on 20 Aug 2020.

2. It is submitted that the undersigned is perusing Phd in HRM from Lovely Professional Unive with topic "**Resettlement of ESM in India**: Needs, Aspiration & Prospects".

3. Since you are the controlling agency from where the soldier finally retires, your assistanc the research would be invaluable. In order to carry out meaningful data analysis, may I request kind office to pl provide the following data:-

(a) **Data on Numbers of Retires Trade Wise.** For all trades held in your corps.

S/N	Trade	Str in Indian Army	PMR					Retirement			
			2020 (Till date)	2019	2018	2017	2016	2020	2019	2018	2017
(a)	Auto Tech (B Veh)	2000	25	30	20	20	30	30	40	60	70
(b)											
(c)											

(a) **Data of Indls Retired**. Last 5 Yr.

Ser No	Name	Trade	Age	Yr of Retirement	Ph No	E Mail ID	Remar

4. In view of the above, it is kindly requested to provide a/m details for the research work pl. confidentially and ethics for data collection would be maint.

5. Data soliadted by 30 Aug 20 pl.

(SS Walia)
Col
Dean FAE

Tele : 7135

EME Depot Bn
PIN : 900453
c/o 56 APO

24501/RC

04 Sep 2020

Faculty of Aeronautical Engineering
MCEME
PIN : 900453
c/o 56 APO

REQUIREMENT OF DATA ON RETIREMENT : PHD

1. Ref Faculty of Aeronautical Engineering letter No 23201/FAE dt 20 Aug 2020.

2. Data asked vide your letter under ref is fwd herewith in Hardcopy and Softcopy for your info please.

(Parveen Joon)
Maj
Adjt
for CO

Encls : (As above)