

Family- Life Balance of retired Government servants with special reference to Kerala State

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Abstract:

Work-life balance is a situation in which employee/retiree can give sufficient time and effort for their professional and personal life. For a retired Government employee concerned no need to spend time for his professional life, but have to spend for personal life. So work-life balance we can take as family life balance. While in service they may undergo mutual dependencies and work pressure between both paid and non-paid activities may be for years till they retired from service. To improve the family life balance, the retiree may adopt/taken steps to make well with financial, mental, social and physical etc. This study gives a glimpse of retired Government employees in Kerala state.

Key words: Work-life balance, vacation, retirement schemes, job shift, work delegate etc

Review of Literature:

For the past few decades demographic trends give us conclusion that humans have longer life and less birth rates. This opens a way for a long term sustainability of social security programs which is giving more attention on understanding of drives for individual's retirement and decisions. In this latest generation world most of the employees are in a dilemma of work-life balance in his/her professional as well as personal life. After got retirement more importance is giving to personal life, hence work-life balance turning as family life balance. However due to financial constraints some of them bound to work even after retirement and professional life again coming to picture to them even though after retirement.

All the Government employees (central and state) normally retire between 56 to 60 years in Kerala. If VRS taking this age may come down. Ozbligin et al (2011) in their studies concluded that for the attainment of personal and professional goals there should be a good balance between work and life. Hyman & Summen (2004) in their study revealed that there is a deterioration in life for both home and community. According to Mann K (2005) work life balance (WLB) having negligible role conflicts with contentment and better functioning both at home and work place. Because of poor time management most of the people find difficulty to lead a healthy life in personal and professional too.

Bird (2010) in his study came to a conclusion that WLB differ in day today basis. Relaxation, go away from negative work related thoughts etc help to improve the recovery work life. As per Gidden (1998) privilege of receiving gratuity and pension is an arrangement to improvement/maintenance of financial condition of the retiree. Mackenzie et al (2006) in their studies revealed that there is a radical change in the relationship while working and life after retirement. Studies also came that workers who have more workload have stress are interested in redundancy (VRS) in their service.

Studies revealed that those having no healthy relation with their spouse, spending their time with their workmates, also establishing routines of separate space and time. If there is a gap between spouse exist, the living standard is reducing. Vickorstaff and Cox (2005) in their study come to a conclusion that one who retired enjoying pension stress free and their standard of living is better than those having left the service without any pensionary benefits etc.

Marmel (2017) in his study concluded that work life balance can be pass through five components covering work, family, personal needs and health, such as effectiveness and efficiency at work, work leads, personal and self-care being, family relationships and support, health and wellness. Khairunnaezam et al (2017) in their study come to conclusion that work life balance is reducing if the class of employees with administrative charges. Senthilkumar (2017) in his study revealed that work life balance is connected with parameters like job satisfaction, salary, motivation, supervision etc.

Thomas and Paul (2016) in their study concluded that work life balance is good if the employee is getting handsome salary/pension. Manikandan et al (2015) in their study come to a conclusion that majority of the workers experiencing stress in their life due to management and peers. Mohanty (2014) in his studies concluded that if they worked more hours than normal duty, affecting their domestic life and health.

Newangwa (2021) in his study established that family life balance is not achieving properly during online (pandemic time) due to low productivity and less time of working. Susilaningsih et al (2021) in his study concluded that if the psychology and confidence of the individuals weak if their work life balance is reduced. Surya Kumar and Suresh (2018) in their study revealed that number of dependent and size of the family have not much influence on work life balance. Muthulakshmi et al (2018) concluded that work intensification and emotional labour have negative impact on work life balance.

Surya kumar et al (2018) in his studies concluded that weekly work hours and marital status have negative impact on work life balance. Punia & Kamboj (2013) in their studies reveal that quality of work life balance varied with demographics, such as nature of job, time of working etc.

Research on retirement totally neglected dimensions of work family conflict. All the retirees financial situation/conditions are different. Some of them saved enough money while in service were as some of them bound to go for professional life even after retirement. As per the study conducted by Institute of economic affairs, retirement increases the chances of depression suffering by about 40 percentage. The study also revealed that all retirees are not happy in their family life balance. Everyone who conducting the study have the opinion that maintaining good health is the primary step for healthy family life balance / work life balance. It is evitable to nurture both personal and professional life to lead a healthy life. Donnot wait for retirement to start our hobbies etc which give tension/stress free life in our survival in earth. Through social networks stay connected with friends and family relatives etc. If you feed your relationships properly without stress, you will get a improved work life balance. One way we can tell absence of conflict between work and non work activities is a work life balance or we can say as a evaluation in older ages between work and leisure. Regma and Sweeney (2006) in their study revealed that employees who are easily managing their personal works like taking care of children, doctor visit, caring their elderly one etc are willing to continue their jobs were as some others feels that their job will interfere with their personal work. Lewis(2008) in his studied concluded that late fertility and longer life expectancy have placed more responsibility on middle age/older workers for supporting their own children and aged parents, which increases their strain on work life balance. Aging work force, Global competition, personal lives/family values making challenges which worsening the work/family life balance. Lowia(2008) in his studies concluded that employee experience a high levels of conflict between work and family based on work to family interface and high care giver strain.

Objectives:

The primary objective of this is to get an awareness of the work/family life balance of the retired employees (both State and Central Government) of Kerala state. Some of the other objectives are

- a) To understand the importance of family life balance of retirees
- b) To know how the retirees spending their time etc

Methodology :

The responses of the retired employees across the state(both central and state) are the base of the primary data. A simple statistical tool is used to analyze the data. Survey conducted among 200 retirees. Both ladies and gents were participated in the survey. Majority of the questionnaires are filled through over telephonic conversation.

Analysis of the data

1) Based on age of the retirees

Age group in years	No of participants	Percentage	Total cumulative
50--60	10	5	5
60-70	74	37	42
70-80	100	50	92
Above 80	16	8	100

87 percentage of the respondents are in between the age of 60-80

2)Based on gender

Gender	Number	Cumulative total
Male	118	59
Female	82	100

59% of the respondents were male and 41% were females taken part in the survey

3)Availability of spouse

Availability	No of respondent	cumulative
Yes	190	95
No	10	100

95 of the respondents have their spouse alive

4)Educational qualification of the retirees

Parameter	No of respondent	Cumulative
Up to class X	04	2
+2/PDC/Polytechnic/ITI etc	46	25
Degree	84	67
PG and Above	66	100

68% of the respondents were having qualification degree and above and none of them were below plus two as per the survey

5)About service of the retirees

Parameter	No of respondent	Cumulative
Up to 20 years	24	12
20-30 years	40	32
30-40 years	116	90
Above 40 years	20	100

48 % of the respondents having service experience between 30 to 40 years

6) Opinion about workaholic during service

workaholic	No of respondent	cumulative
Yes	50	25
No	150	100

Only 25 % of the respondents were workaholic as per the survey.

7) About re appointment after retirement:

Re appointment	No of respondent	cumulative
Yes	54	27
No	146	100

Only 27 percent of the retirees taken re employment after their retirement from services.

8) Opinion about personal life influence on professional life

Personal life affect on professional life	No of respondent	cumulative
Yes	90	45
No	110	100

45 percentage of the retirees have the opinion that personal life have influence on their professional life.

9) About effect of Blood pressure /sugar and cholesterol on retirees

Effect of BSC	No of respondent	cumulative
Yes	136	68
No	64	100

68% of the respondents have effected with any one or more diseases like Blood pressure ,Sugar and cholesterol

10) Opinion about food restriction to avoid diseases

Food control to avoid diseases	No of respondent	cumulative
Yes	74	37
No	126	100

63% of the retirees have no restriction in taking all kind of food.

11) Opinion about pensions fulfillment on maintain family and own health

Availability of income for health and family expenses	No of respondent	cumulative
Yes	186	93
No	14	100

93 percentage of the retirees are meeting all their needs from the pension they are getting.

12) Opinion about children's care in old age

Proper Children's care	No of respondent	cumulative
Yes	196	98
No	04	100

98 % of the respondents told that their children were taking care of them in their old age.

13) Opinion about travelling

Travelling for enjoyment and pilgrimage	No of respondent	cumulative
Yes	190	95
No	10	100

90 percentage of the retirees travelled outside the district as a pilgrim/tourist .

14) Legal issue involvement of the retirees

Legal issue involvement	No of respondent	cumulative
Yes	24	12
No	176	100

12 % of the retirees involved in legal issues .

15)opinion about leading stress free life

Leading of stress free life	No of respondent	cumulative
Yes	150	75
No	50	25

75 % of the retirees leading a stress free life in their age

16) Availability of health insurance for the retirees

Availability of health insurance	No of respondent	cumulative
Yes	124	62
No	76	100

62 percent of the respondents are covered with health insurance scheme individually or through their children.

17)Opinion about difficulty in living in the present scenario

Facing of difficulty at present	No of respondent	cumulative
Yes	14	7
No	186	93

7% of the respondents have the opinion that it is difficult to live in the present scenario

Findings:

- 80 percent ,who are participated in the survey belongs the age between 60 to 80 years.
- 75 percent of the retirees have academic qualification degree and post graduation
- 95 percent of the retirees spouses are alive .
- Majority (58%) of the retirees have served 30-40 years while in service.
- Only 25% of the retirees were workaholic while in service .
- Only 27 % of the retirees taken a fresh job after their retirement not because of financial crisis.
- 55% of the retirees have the opinion that personal life will not influence their professional life were as 45% supporting it.
- 68 % of the respondents is affected with blood pressure ,sugar or cholesterol .Out of this 95 % is sugar patients only.
- 37% of the retirees have food restriction may be due to disease or diet control.
- 93% of the retirees are satisfied with the income they are getting which is sufficient for there all needs.
- 98% of the retirees children taking care of their parents.
- 95% of the retirees gone out of the district as part of a pilgrim to holy place or tour to visit as a time pass.
- 75% of the retirees leading a stress free life.
- 62% of the retirees are covered with health insurances either independently or through their children.
- 93% of the retirees have not find any problem to live in the present situation but 7% is find it difficult.
- 45 % of the retirees are practically staying alone with their spouses.

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