

A Study on Recent Trends in Micro-Retirement –Perceptions & Experiences among Working Professionals in Chennai

Dr. Anuradha. B

Assistant Professor, Department of Commerce – Shift II Stella Maris College (Autonomous), Chennai

DOI: <https://doi.org/10.51244/IJRSI.2026.1306000385>

Received: 26 June 2026; Accepted: 01 July 2026; Published: 13 July 2026

ABSTRACT

Micro-Retirement/ Mini-retirement/ Career break is an intentional and planned period of time, where an individual chooses to stay away from formal employment. Earlier, in organizational setup, continuous pursuit of professional employment was preferred both by employers and employees. In recent times, career break was transitioned from *resume 'red-flags'* to a *'second career' hiring* programs initiated by corporate employers. Modern workforce – both male and female - increasingly prefer to take a strategic pause for multiple reasons such as personal reasons, recover from burnout, travel and explore a new project and so on.

This research work focuses on throwing light on the recent trends in micro-retirement and its general reasons theoretically. In addition, the study employs exploratory research design to understand the perception and experiences of employees regarding micro-retirement/career break. Samples of 630 responses were collected from employees at all levels working in private companies in Chennai city. Questionnaire method was employed to collect primary data from respondents. Correlation test was used to find the relationship between perception, experience and future intentions of working professionals regarding taking a career break. It was found that there is significant positive relationship between the variables of the study.

Key words: Career break, Career hiatus, Sabbatical, Micro-retirement, Mini-retirement

INTRODUCTION

Micro-retirement is a personal choice/ decision of an individual to temporarily stay away from formal employment for a specified period of time. It is also referred to as 'Career breaks'/ 'Mini-retirement' period. Typically, the period of micro-retirement varies from one month to two years, on an average. Historically, career breaks/ micro-retirements are coded exclusively for motherhood breaks. But, in recent years, the corporate narratives around these temporary retirements are shifting from single gendered to gender-neutral career pauses. Some of the reasons quoted for this micro-retirement are personal or family reasons or professional development. To summarize, the following are the key Characteristics of Micro-retirement/Mini-retirement/ Career-breaks,

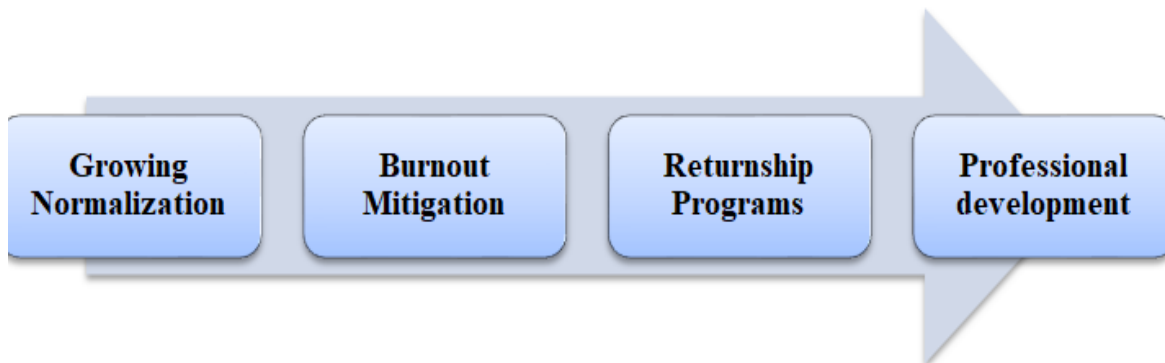
- **Resignation & Unpaid Leave:** Micro-retirement/Career break involves resigning from job roles completely and hence, it is an unpaid hiatus and is different from Sabbatical. While, the latter is an employer-approved leave of absence and ensures job-security.
- **Intentional Purpose:** Micro-retirements are growing workplace trend that intends to take temporary career pause throughout one's working life rather than waiting for the official retirement age. The purpose may be care-giving, health reasons, travel, learn new skills, to prevent burn-out or other personal reasons.

Reasons For Micro-Retirement/Career-Break



- **Maternity/Paternity leave** to raise the children or to act as a caregiver for aging parents/ sick family members could be the primary reason for taking a career break.
- **Prioritizing health** to recover from physical wounds or mental exhaustion like burnout pushes workforce to decide for temporary retirement.
- **Professional certifications** or to acquire technical skills for achieving new milestones, employees choose for mini-retirement, till they accomplish Upskilling target.
- **Travelling** allows individuals not only to explore the world, but also to develop cross-cultural perspectives and gain adaptability. And hence, taking a break to travel aids in both personal and professional development.
- Other reasons for micro-retirement include **relocation**, pursuing a hobby, handling major life transitions/milestone events like marriage and so on.

Recent Trends In Micro-Retirement



- There is a considerable rise in ‘micro-retirement’ and it has been normalized, as employees prefer to take **periodical career breaks for recharge (Burnout mitigation) and travel**, rather than waiting for traditional retirement.
- Major Companies are offering ‘**Returnship programs**’ to aid returning employees to take up their professional roles smoothly.
- Career breaks are no longer viewed as Inactive and Idle time. Candidates seem to actively use their time off for professional development and Upskilling.

Objectives Of The Study

The following are the main objectives developed to pursue the study -

- ★ To get an insight on reasons for taking career breaks and recent trends in Micro-retirement/Career break.
- ★ To understand the demographic profile, perceptions, experiences and future intentions of employees regarding Micro-retirement/Career-break.
- ★ To study the relationship between employees’ perception, experiences and future intentions regarding career break among selected employees in Chennai city.

- ★ To offer suggestions on best practices to be followed during micro-environment /career break for smooth career transition.

REVIEW OF LITERATURE

- **Kanika Mahajan and Nandhini.S (2024)**, in their work titled *“Restart : Women, career breaks and employer response”* studied the extent of discrimination faced by women returning back to work after a career break in the Indian private sector. Experiment design was employed, where fictitious female candidate profiles were added in job portals, both in finance and HR domain. It was found that women employees taken career break, due to perceived childcare or other personal reasons, are less likely to get callback from the employers, though they have undergone upskilling courses.
- **Bawa, Simmin and Hinduja, Juhi (2025)** in their research study suggests that micro-retirement offers a viable solution to the problems of the contemporary life. Aristotle’s concept of ‘*Eudaimonia*’ or ‘*Human flourishing*’ has been emphasized in this study, where practical implications of micro-retirement helps people to experience self-discovery and thereby, adds meaning to one’s life.

RESEARCH METHODOLOGY

This study used exploratory research design. Structured questionnaire method used to collect primary data from 630 employees at all levels of management working in private companies in Chennai city. Questionnaire was drafted via Google forms and was circulated. Convenient and Purposive Random sampling technique was employed to choose the respondents. The study also used secondary data. Online sources such as company reports, blogs of experts, websites, Research papers and magazines have been used.

Data Analysis & Interpretation

Questionnaire consisted of list of questions with 3 different sections,

PART – A- Personal Profile

PART – B- Career break details of the respondents

PART – C- Perceptions, Experiences and future intentions on micro-retirement/career break

The below table – “PART-A” explains the personal profile of the respondents, who participated in the study. It could be observed that most of the respondents belong to the age group between 26 years to 35 years. Both Male and female participated in the study in equal proportion. Most of them belong to IT Industry working at Mid-level of Management.

PART - A- PERSONAL PROFILE			
AGE	Below 25	72	11%
	26-35	321	51%
	35-55	215	34%
	Above 56	22	3%
	TOTAL	630	100%
GENDER	Male	308	49%
	Female	322	51%
	TOTAL	630	100%
INDUSTRY	IT	332	53%
	Education	142	23%
	Healthcare	24	4%
	Hospitality & Tourism	57	9%
	Banking & Insurance	62	10%

EMPLOYMENT STATUS	E-Commerce	13	2%
	TOTAL	630	100%
	Currently on a career break	82	13%
	Returned to work after a career break	353	56%
	Never taken a career break	195	31%
JOB LEVEL	TOTAL	630	100%
	Entry Level	221	35%
	Mid Level	354	56%
	Executive Level	55	9%
	TOTAL	630	100%

The below table – “PART-B” explains the Career break details of the respondents. Of the total participants, 62% have taken a career break/Micro-retirement. And majority quoted the reason for taking career break as Family caregiving, travel reasons and to prevent burnout. Most of them selected the duration of career break as 1-3 years.

PART – B - CAREER BREAK DETAILS OF THE RESPONDENTS		
CAREER BREAK DETAILS	YES	NO
Have you taken a formal Career Break in the past ?	62%	38%

CHART 1.1 - Reasons for Career Break

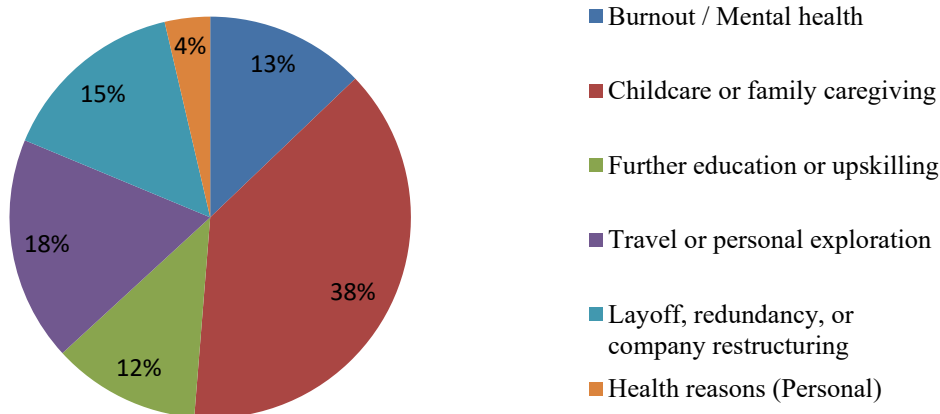
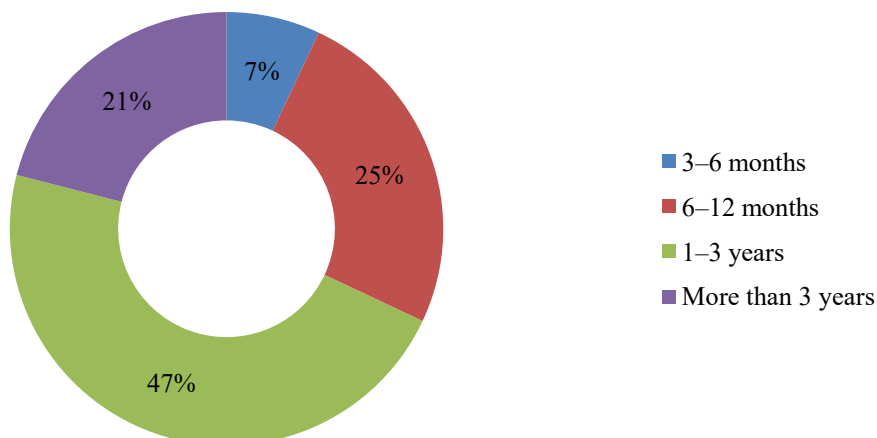
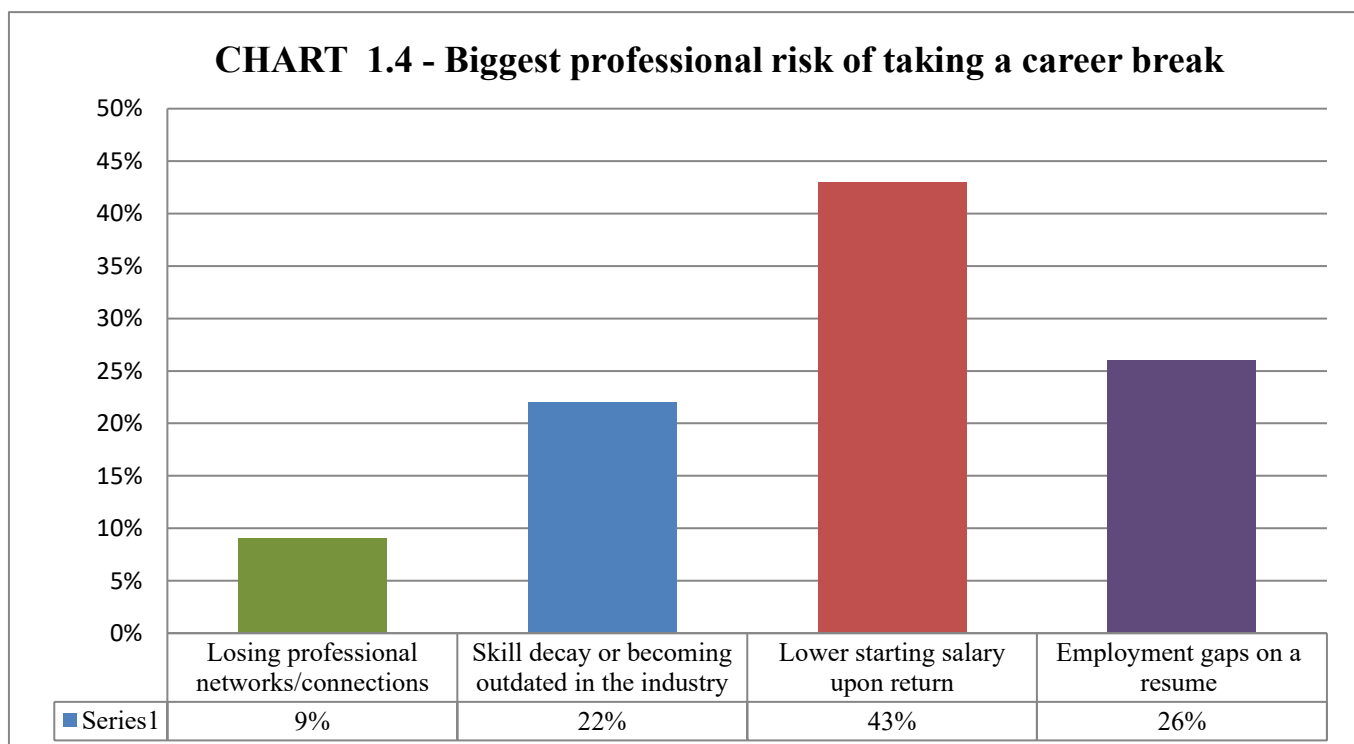


CHART 1.2 - Duration of Career Break



The below table – “PART-C” explains the perception, experiences and future intentions on planning for micro-retirement/career break.

PART – C – PERCEPTION & EXPERIENCES ON TAKING A CAREER-BREAK		
PERCEPTION ON CAREER BREAK	MEAN	SD
Taking a career break carries a negative stigma in my industry.	4.62	0.94
Career break impacts an individual's overall career Progression (1-Strongly Disagree, 2- Disagree, 3 - Neutral, 4 - Agree, 5 - Strongly Agree)	3.58	2.76
EXPERIENCE OF CAREER BREAK	MEAN	SD
Experience of re-entering the workforce after your break (1-Very difficult, 2- Difficult, 3 - Neutral, 4 - Easy, 5 – Very easy)	2.45	1.97
Career break affect the professional performance (1-Strongly Disagree, 2- Disagree, 3 - Neutral, 4 - Agree, 5 - Strongly Agree)	3.85	2.58
FUTURE INTENTIONS ABOUT TAKING A CAREER BREAK	MEAN	SD
Would you consider taking a planned career break in the future? (1-Definitely Not, 2- Probably not, 3 - Neutral, 4 - Probably, 5 – Definitely)	3.21	0.96
CORRELATION MATRIX OF STUDY VARIABLES (N= 630)		
Perceived Negative impact of career break on Career progression'	1	0.18
Future Intentions to take a Career Break	0.18	1



Findings Of The Study

- Based on the study, it was found that most of the employees (62% of the respondents) have taken a career break and majority quoted the reason as family reasons for career break. Since, major proportions of respondents comprise 51% of female, **child-care & family caregiving was quoted as the primary reason.**
- It is noteworthy that considerable respondents have taken a career break for exploring travelling plans and for burnout recovery.

- Mostly, Participants agreed to the fact that **career break has negative stigma** and impacts career progression. They also feel that taking a career break gives a difficult experience, when they return back to formal employment.
- According to the study, respondents feel that **financial security and passive income acts as an encouraging factor** to take career break. However, professional risk involved in taking career break will be lower starting salary.
- Correlation study results revealed that there is a **weak positive correlation** between negative perception of career break and future intentions of employees to take career break with correlation coefficient value as 0.18.

Suggestions

- Building *financial cushion* is the backbone for planning a successful career break.
- *Defining the purpose* of micro-retirement/career break (Upskilling, travelling, prevent burnout, etc.) and pro-actively scheduling for the activities to achieve the short-term needs, but without neglecting long-term goals.
- *Determining the balanced period of micro-retirement* for structuring the relaxation, along with productive tasks like creative projects, pursuing hobbies, professional certifications, skill-building courses, etc.
- *Maintaining professional network* by staying in touch with former colleagues to stay updated with the industry.
- *Exploring new income streams* like remote part-time work/ freelance opportunities to fund the short-term family and personal obligations.

CONCLUSION

This era of 21st Century is characterized by rapid and transformative changes in all fields and HRM is no exception to this. On one side, there is the “*great unretirement*” trend, where senior citizens are actively re-entering the professional space after their retirement, driven by social connections and rising living costs. On the other side, Young professionals prefer “*micro-retirement*” trend for having meaningful life experiences over singular career progression. This study is an attempt to explore the perceptions and experiences of the employees, who have taken a career break. It shall be concluded that Micro-retirement/career-break has its advantages and challenges. Hence, micro-retirement decision requires careful evaluation and long-term career re-entry strategy.

REFERENCES

1. Bawa, S., & Hinduja, J. (2025). Micro-retirement: A philosophical approach to pause with purpose as the pursuit of eudaemonia. *Edumania-An International Multidisciplinary Journal*, 3(3), 293–309. <https://doi.org/10.59231/edumania/9152>
2. Friel, M. (2024). Burned-out Workers Are Considering “micro-retirement.” Here’s What It Is and How to Do It Successfully. *Business Insider*. <http://www.businessinsider.com/what-is-micro-retirement-burn-out-work-sabbatical-2024-12>
3. Kanika Mahajan and Nandhini.S (2025). Restart: Career Breaks, Upskilling and Employer . Response. Available at SSRN: <https://ssrn.com/abstract=6846922>