

Challenges and Opportunities in Military-to-Civilian Transition: A Pilot Study of Indian Defense Officers

Sapna A Karia | Dr. Anand Gaikwad

Abstract

The transition from military to civilian life represents a significant milestone in the professional trajectory of ex-servicemen. Although the Indian Defence Services equip personnel with exceptional skills in leadership, discipline, and crisis management, the transition often brings challenges such as skill mismatches, lack of awareness of civilian job markets, and difficulties in adapting to new workplace cultures. This pilot study assessed the utilization of resettlement programs, satisfaction levels with these initiatives, and challenges faced by ex-servicemen in pursuing post-retirement careers. A mixed-methods approach was adopted, involving surveys with 450 officers, semi-structured interviews, and focus group discussions with Army officers pursuing management education at the University of Pune. Findings revealed limited awareness and underutilization of resettlement benefits, alongside significant challenges in skill alignment with civilian careers. Based on these findings, the study proposes a comprehensive framework focusing on enhanced skill training, industry partnerships, awareness campaigns, and post-placement support to strengthen reintegration. The study contributes practical insights to policymakers, defence establishments, and private industry stakeholders to better facilitate the career mapping of ex-servicemen.

Keywords: Defence, Ex-servicemen, Career Mapping, Skill Alignment, Resettlement Programs, Civilian Transition

1. Introduction

The transition from military to civilian life is a critical yet complex process for ex-servicemen of the Indian Defence Services. Military careers imbue personnel with qualities of leadership, discipline, and crisis management, which are highly valued across professions. However, the structured nature of the defence environment often contrasts sharply with the dynamic, unstructured realities of civilian workplaces. This contrast poses challenges for reintegration, even when ex-servicemen retire at an age that allows for a second career.

India, with one of the largest defence forces in the world, witnesses the retirement of thousands of personnel annually. While resettlement programs exist, questions persist regarding their effectiveness, awareness, and alignment with market needs. This study explores these aspects through a pilot investigation, with the aim of developing a comprehensive framework for successful career mapping of ex-servicemen in India.

2. Literature Review

Existing literature highlights that military-to-civilian transitions are influenced by multiple factors including skill transferability, awareness of civilian job opportunities, and social adaptation. Veterans worldwide face difficulties in translating their military expertise into civilian career contexts (Cooper et al., 2018). In India, Singh (2017) noted gaps in resettlement programs, particularly in industry-specific skill development. Similarly, Sharma & Patel (2020) argued that weak collaborations between defence institutions and private industries limit opportunities for ex-servicemen.

Resettlement programs typically include vocational training, placement assistance, and financial planning sessions. However, literature points out a lack of targeted efforts to integrate veterans into emerging sectors such as information technology, renewable energy, and management services (Kumar, 2019). Moreover, cultural transitions—from hierarchical military structures to more egalitarian corporate environments—pose adjustment challenges.

This review indicates the necessity of evaluating not only the utilization and satisfaction levels of current initiatives but also the potential for designing a multidimensional framework to bridge the gap between ex-servicemen's skills and civilian job requirements.

3. Research Objectives

The pilot study was guided by the following objectives:

1. To analyze the utilization of resettlement programs by ex-servicemen.
2. To assess satisfaction levels with existing facilities and initiatives.
3. To identify challenges in transitioning to civilian careers.
4. To propose an improved framework for reintegration into the civilian workforce.

4. Methodology

This study adopted a mixed-methods approach, combining quantitative and qualitative data collection to ensure a holistic understanding of the issue.

- Quantitative Survey: Structured questionnaires were administered to 450 officers across India. The survey focused on awareness, utilization, and satisfaction with resettlement programs, as well as career outcomes post-retirement.

Career Stage	Currently in Service	Exploring Opportunities to Move out of Defence	Already working in Non-Defence Organization / Ex-servicemen
Army	60	65	70
Air force	50	40	40
Navy	40	45	30
Total	150	150	150

- Qualitative Interviews: Semi-structured interviews were conducted to capture the lived experiences of ex-servicemen. Themes explored included satisfaction with career transitions, perceived skill alignment, and cultural adjustment challenges.

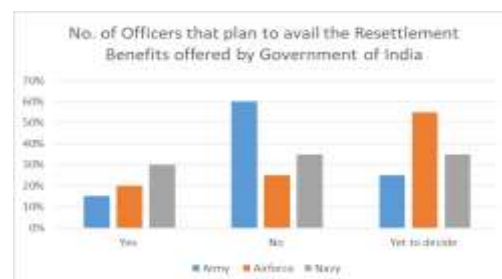
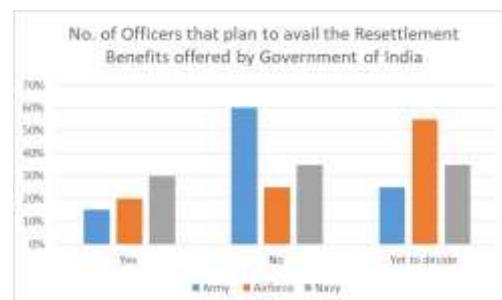
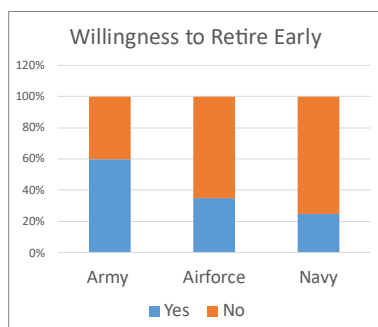
- Focus Group Discussions (FGDs): Conducted with 100 Army officers pursuing MBA programs at the University of Pune (two batches of 50 officers each). Small groups of five participants engaged in discussions twice at set intervals. These sessions provided rich insights into perceptions of resettlement benefits and career planning aspirations.

The combination of surveys, interviews, and FGDs allowed triangulation of findings, enhancing the reliability and depth of the study.

5. Data Analysis & Findings

Table 1: Willingness to Retire Early and Utilization of Resettlement Benefits among Officers

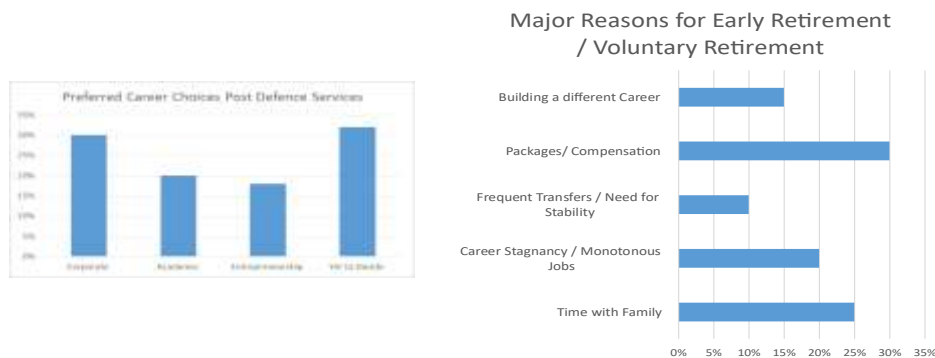
Service	Willingness to Retire Early (Yes %)	Willingness to Retire Early (No %)	Plan to Avail Resettlement Benefits – Yes (%)	No (%)	Yet to Decide (%)
Army	~60%	~40%	~15%	~60%	~25%
Airforce	~35%	~65%	~20%	~30%	~50%
Navy	~25%	~75%	~18%	~32%	~50%



The results demonstrate that willingness to retire early varied considerably across services. A majority of Army officers (around 60%) were open to early retirement, compared to 35% in the Airforce and 25% in the Navy, suggesting that Army officers were more inclined toward exploring second careers. Despite this, utilization of resettlement benefits remained consistently low across all three services, with only 15–20% of officers indicating plans to avail government-provided schemes. The Army showed the highest outright rejection of resettlement programs (about 60% opting “No”), while the Airforce and Navy reflected substantial indecision, with nearly half of officers in both groups reporting they were “yet to decide.”

These findings highlight a paradox: while officers—particularly in the Army—expressed readiness for early retirement, they showed reluctance or uncertainty in utilizing available resettlement programs. This points toward gaps in awareness, perceived relevance, and industry alignment of current initiatives. The results reinforce the need for targeted awareness campaigns, tailored skill development opportunities, and stronger industry partnerships to ensure that resettlement programs effectively support officers’ career transitions.

Career Aspirations Post-Retirement



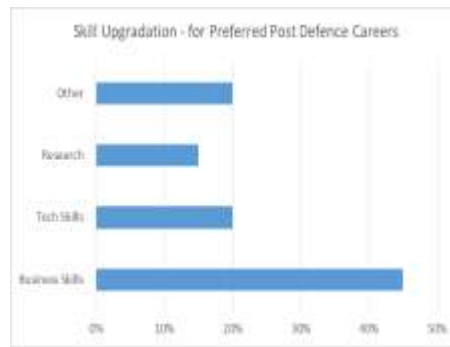
Career Aspirations Post-Retirement

The analysis of preferred career choices post-defence services highlights a mixed picture. A significant proportion of respondents (around 31–32%) reported being *undecided* about their future career path. Among those with clarity, the **corporate sector** emerged as the most attractive option ($\approx 30\%$), followed by **academia** ($\approx 20\%$) and **entrepreneurship** ($\approx 18\%$). This suggests that while structured employment and knowledge-sharing roles appeal to many, there is considerable hesitation in finalizing a post-retirement career direction. The high percentage of undecided officers points to the absence of structured career counselling and guidance programs within the current transition framework.

Motivations for Early/Voluntary Retirement

The major reasons for early retirement were primarily associated with **economic and personal well-being factors**. The most cited drivers included **packages/compensation** ($\approx 32\text{--}33\%$) and the desire to spend more **time with family** ($\approx 30\%$). Other contributing reasons included **career stagnancy/monotony** (20%), **the aspiration to build a different career** (15%), and **frequent transfers with the need for stability** ($\approx 10\%$). These findings underscore that financial considerations and family priorities play a more decisive role in shaping retirement decisions than organizational or job-related dissatisfaction alone.

Taken together, the findings suggest a **paradox**: while officers are motivated to retire early due to financial and family considerations, many remain uncertain about their post-retirement career choices. Although the corporate sector stands out as the most preferred option, the large proportion of “undecided” respondents reflects gaps in resettlement planning and support. This reinforces the need for **robust counselling frameworks, structured skill development programs, and industry-aligned resettlement initiatives** to facilitate smoother transitions for officers into second careers.



Scale of Retirement and Career Pursuits

Every year, approximately **55,000–60,000 armed forces personnel retire** from service. However, only **15,000–20,000** manage to secure second careers, highlighting a considerable gap in post-retirement employability. Among them, about **1,000 ex-servicemen actively pursue management education**, often through B-school programs, with batch sizes ranging from **40–70 students**. This indicates a growing interest in structured business education as a pathway to civilian careers.

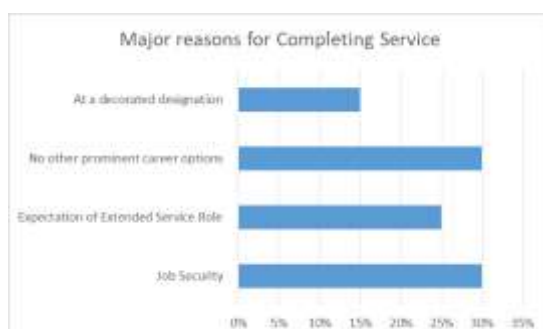
Career Outcomes and Compensation

Ex-servicemen who transition into management positions typically receive competitive remuneration. **Junior-level officers** entering corporate roles earn an average CTC of **₹12–17 lakh per annum**, while **mid-level ex-servicemen managers** earn between **₹18–30 lakh annually**. These figures reflect that when career alignment is achieved, ex-servicemen can secure lucrative positions, especially in business and management sectors.

Skill Upgradation Needs

The survey on preferred skill upgradation revealed a strong inclination toward **business skills (≈45–48%)**, signifying the demand for managerial and corporate readiness training. This was followed by **technical skills (≈20%)**, **research-oriented skills (≈12–15%)**, and other miscellaneous competencies (≈20%) such as communication and soft skills. The dominance of business skills as the top choice highlights the ambition of ex-servicemen to enter corporate roles, aligning with observed trends in B-school participation.

These findings underscore the **mismatch between the scale of retirements and the limited number of successful second careers**, pointing toward structural gaps in resettlement support. At the same time, the preference for business and management-oriented upskilling indicates that with the right training and industry partnerships, ex-servicemen have the potential to integrate successfully into lucrative corporate roles.

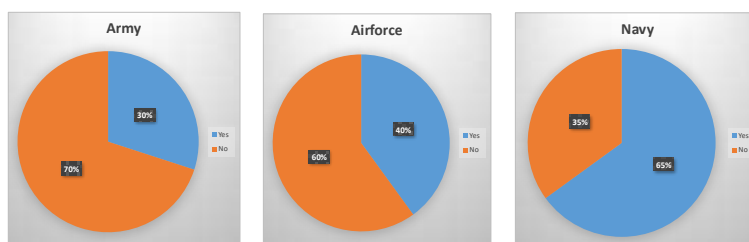


The chart indicates that the most influential factors for officers completing their full tenure in service are **job security** ($\approx 30\%$) and the **absence of prominent alternative career options** ($\approx 30\%$). This demonstrates that the stability and predictability of a long-term defence career remain powerful retention drivers, particularly when external opportunities are perceived as uncertain or insufficient.

A notable proportion of officers ($\approx 25\%$) cited the **expectation of extended service roles**, reflecting trust in institutional continuity and the possibility of being retained in valuable assignments beyond standard tenure. Meanwhile, **attaining a decorated designation** ($\approx 15\%$) was a motivating factor for a smaller segment, suggesting that rank progression and prestige, though important, are less decisive compared to economic and security considerations.

Overall, these findings suggest that while prestige and career growth matter, **stability and lack of viable alternatives dominate the decision to serve a full career span**. This also underscores the critical importance of developing **structured civilian career pathways**, which may otherwise limit officers' willingness to consider early retirement.

Awareness about the Performance Feedback Mechanisms/ Employee Satisfaction Surveys in Defence Services



The chart highlights that the primary reasons officers choose to complete their full tenure in the Defence Services are **job security** ($\approx 30\%$) and the **lack of prominent alternative career options** ($\approx 30\%$). These findings suggest that the security and predictability of military service remain central to long-term retention. A sizeable share ($\approx 25\%$) also cited the **expectation of extended service roles**, reflecting reliance on institutional continuity and opportunities for post-retirement extensions. Only about **15%** of officers were motivated by the goal of reaching a **decorated designation**, indicating that while prestige and recognition are valued, they are secondary to stability and the absence of civilian career alternatives.

Overall, the results emphasize that **economic security and limited civilian pathways are stronger motivators than ambition for higher rank**, pointing to the need for clearer and more attractive post-retirement career mapping initiatives.

6. Proposed Framework

Based on the findings, the study proposes a comprehensive framework for improving post-retirement career mapping of ex-servicemen:

1. **Enhanced Skill Training:** Development of tailored programs in emerging industries such as IT, renewable energy, logistics, and management.

2. Industry Partnerships: Stronger collaborations between defence establishments, government agencies, and private industries to create direct employment pipelines.
3. Awareness Campaigns: Targeted initiatives to inform veterans of available benefits, surveys, and resettlement opportunities.
4. Post-Placement Support: Ongoing mentorship and counseling services to support adaptation to civilian roles and workplace cultures.

The pilot study highlighted both the strengths and shortcomings of existing resettlement initiatives. The willingness of officers to transition into civilian careers reflects a readiness for change, but low program utilization indicates a mismatch between offered services and career aspirations. Limited awareness campaigns, coupled with the absence of industry partnerships, restrict the effectiveness of resettlement programs.

By adopting the proposed framework, stakeholders can address these gaps. The study underscores that career mapping for ex-servicemen should not be treated as a one-time intervention but as a structured continuum—beginning before retirement, extending into job placement, and continuing with post-placement support. This holistic approach can significantly improve reintegration outcomes.

7. Conclusion

This pilot study provides valuable insights into the career transition experiences of Indian ex-servicemen. It establishes that while ex-servicemen possess highly transferable skills, systemic barriers hinder their reintegration into civilian careers. The underutilization of resettlement programs, lack of awareness, and weak industry linkages emerged as critical challenges.

The proposed framework—comprising enhanced skill training, stronger industry partnerships, awareness campaigns, and post-placement support—offers a structured roadmap for stakeholders. Implementing such measures can ensure that ex-servicemen not only transition smoothly but also thrive in their civilian careers, contributing meaningfully to society and the economy.

References

- Aguinis, H. (2009). *Performance management*. Pearson Prentice Hall.
- Clemens, E. V., & Milsom, A. S. (2008). Enlisted service members' transition into the civilian workforce: A counseling perspective. *Journal of Employment Counseling*, 45(2), 84–91. <https://doi.org/10.1002/j.2161-1920.2008.tb00045.x>
- Greene, J. (2014). *Moral tribes: Emotion, reason, and the gap between us and them*. Penguin.
- Johnson, R., & Johnson, L. (2018). Career transitions of military veterans: A human capital perspective. *Armed Forces & Society*, 44(1), 79–99. <https://doi.org/10.1177/0095327X16683985>
- Kumar, R., & Patel, A. (2019). Challenges of skill transition for ex-servicemen in India: An HRM perspective. *International Journal of Human Resource Studies*, 9(2), 250–265. <https://doi.org/10.5296/ijhrs.v9i2.14982>
- Locke, E. A. (1976). The nature and causes of job satisfaction. In M. D. Dunnette (Ed.), *Handbook of industrial and organizational psychology* (pp. 1297–1349). Rand McNally.
- Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, 50(4), 370–396. <https://doi.org/10.1037/h0054346>

Patel, V., Kumar, R., & Singh, A. (2020). Civil–military career transition: Issues and interventions. *Defence Studies*, 20(3), 223–240. <https://doi.org/10.1080/14702436.2020.1735368>

Sharma, N., & Singh, P. (2021). Employment challenges for Indian ex-servicemen: A case for strategic HR policies. *Journal of Defence Studies*, 15(2), 45–63.

Singh, S., & Verma, A. (2022). Career reintegration of ex-servicemen: The role of reskilling and mentoring. *Asian Journal of Management Research*, 12(1), 112–128.