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ADITYA BIRLA CENTRE FOR ENRICHING LIVES



**An Exploratory Study
to Understand the
Military-to-Civilian Transition Journey of
Indian Armed Forces Veterans**

Welcome Note

It is my privilege to present this research report, "***Exploratory Study to Understand the Military-to-Civilian Transition Journey of Indian Armed Forces Veterans.***"

Veterans bring with them capabilities that are both distinctive and deeply relevant to civilian institutions—leadership under pressure, accountability, resilience and a strong sense of purpose shaped through service. Translating these strengths into civilian contexts, however, is not automatic.

At ABCEL, our work focuses on understanding life transitions that have a lasting impact on how individuals live, work, and contribute over time. The military-to-civilian transition is one such defining phase—particularly in the Indian context, where many veterans exit service in their prime working years.

By centering veterans lived experiences, the report seeks to illuminate transition not as a single career event, but as a multidimensional life change that touches identity, family, finances, and readiness for civilian systems.

The value of this report lies not only in what it reveals about transition, but in how it can be used. For employers, educators, enablers and practitioners, it offers insight into how veterans' capabilities can be better understood, supported, and integrated—benefiting both individuals and the organisations they join.

We offer this work in the spirit of contribution and learning, with the hope that it informs more thoughtful, evidence-based approaches to engaging veterans as they build life beyond the uniform.

Warm regards,

***Nupur Joshi
Head – ABCEL***



Overview

This report intends to understand a transition that affects tens of thousands of people each year, yet remains poorly documented: **how Indian Armed Forces Veterans move from military service to civilian life.**

A large but understudied population

India is home to over two million veterans. Approximately 60,000 personnel retire from active service annually, including over 5,000 officers. Many of these individuals leave service in their 30s and 40s, particularly Short Service Commissioned (SSC) officers and those who are Prematurely Released (PMR), still in their prime working years with decades of productive life ahead.

Despite these numbers, empirical research on their psychosocial challenges and career adaptations remains limited. We know little about what veterans experience during this shift, what they need, or what gaps exist in current support systems.

Understanding Concerns, Aspirations, Stress, and Hopes

We conducted semi-structured interviews with **23 officers** who had recently left the forces. Our approach was straightforward: listen to their experiences and understand their Concerns, Aspirations, Stress, and Hopes, what we call the **CASH framework**.

Using inductive thematic analysis, five main themes emerged as the main findings of this study:

Psychological makeup during and after transition.

Career reboot.

Family and relationship dynamics.

Financial well-being.

Upskilling and corporate readiness.



Veterans experience inadequate guidance, mentorship, financial literacy resources, and role clarity during their transition to civilian life.

The findings point to a clear problem: veterans are navigating this major life change with limited handholding.

While peer mentorship from transitioned veterans exists, veterans seek mentors from civilian corporate backgrounds who understand corporate environments and can guide them effectively. Financial literacy resources are insufficient for managing civilian financial lives. Role clarity about what their next chapter could look like is often absent.

Veterans consistently called for structured transition programs that could address these gaps comprehensively.



Implications for action

This research reveals the need for systemic interventions. Government, corporations, and civil society organizations must build support systems that actually work. This includes corporate mentorship models that connect veterans with professionals who can guide them, tailored training programs that prepare them for civilian work environments, and comprehensive transition programs that address psychological, financial, and career needs simultaneously.

These aren't abstract recommendations. They're pathways to helping veterans build meaningful, sustainable lives after service.

Who Are India's Veterans?

One of the world's largest veteran populations

India's armed forces rank among the largest globally. Over 1.4 million personnel currently serve on active duty, while more than two million veterans have already completed their service and returned to civilian life (Ministry of Defence, 2022). The scale of this transition is substantial: each year, approximately 60,000 personnel retire from active service, including over 5,000 officers.

The timing of these exits varies considerably. Some veterans leave at superannuation after full careers. But a significant proportion depart much earlier. Short Service Commissioned (SSC) officers and Prematurely Released (PMR) officers often transition out in their 30s and 40s, still in their prime working years with decades of productive life remaining.

A unique demographic facing complex challenges

These individuals, referred to throughout this report as Armed Forces Veterans (AFVs), possess distinctive characteristics. They are disciplined, shaped by years of military structure and expectations. They are resilient, having navigated high-pressure situations and demanding environments. They are trained for high-stakes decision-making where consequences matter deeply.

Yet despite these strengths, re-entry into civilian life presents formidable challenges. The difficulties are psychological, as veterans grapple with who they are without the uniform. They are social, as established networks and community structures dissolve. They are financial, as compensation models and security frameworks shift fundamentally. And they are professional, as military expertise doesn't always map neatly onto civilian job markets.

The transition is not merely a change of employment but a profound reconfiguration of identity, belonging, and life trajectory.



Why This Transition Matters

What global research reveals

Globally, military-to-civilian transition has been studied as a complex psychosocial process. International scholarship identifies recurring themes: loss of identity when military roles end, difficulties adapting to less-structured civilian workplaces, mismatches between military skills and civilian employability, and the invisible toll on families who also navigate this change (Demers, 2011; Adler et al., 2018).

Veterans' experiences often intersect with financial instability, disrupted family dynamics, and challenges in building new professional networks (Cooper et al., 2017). The transition affects multiple dimensions of life simultaneously, creating compound stress that extends beyond the individual veteran.

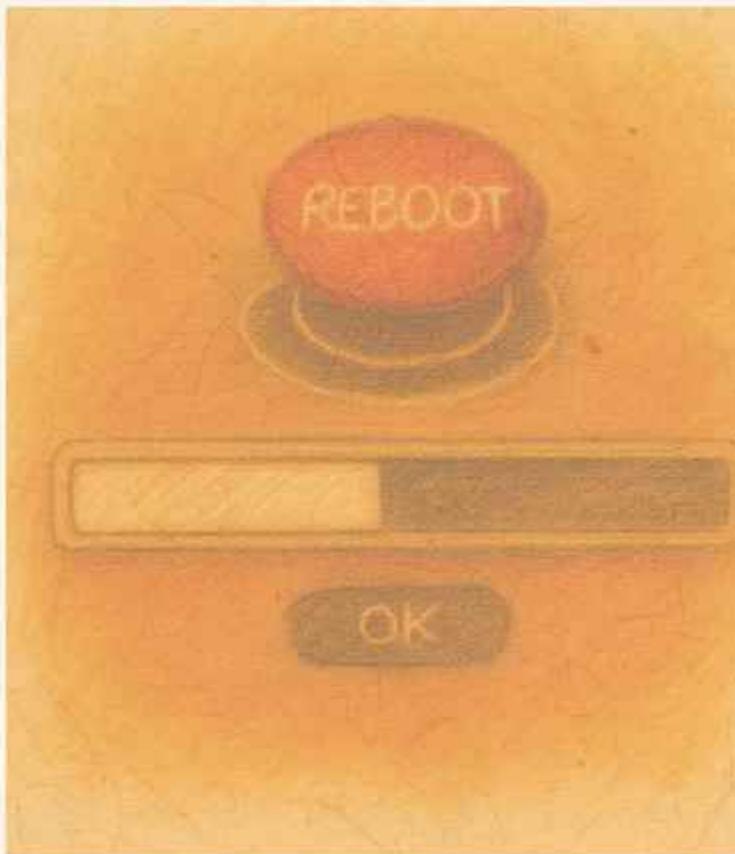
While the Indian veteran community is vast and varied, it remains under-researched and under-represented in research studies.

A critical gap in the Indian context

In India, however, academic scholarship on veterans' transition remains sparse. The limited existing discourse often emphasizes pension entitlements, resettlement courses, or state policy provisions. These administrative and policy aspects matter, but they don't capture the fuller picture.

What's missing is attention to the lived experiences of veterans navigating new career landscapes, family adjustments, or psychosocial resilience. How do Indian veterans actually experience this transition? What challenges do they face in building second careers? How do their families adapt? What internal resources help them cope, and where do those resources fall short?

This study addresses that gap.



What We Set Out to Understand

This study addresses the research gap by exploring the military-to-civilian transition journeys of Indian AFVs through a specific lens: **their Concerns, Aspirations, Stress, and Hopes, what we call the CASH framework.**

By capturing first-hand narratives from recently transitioned officers, we aimed to accomplish four objectives:

- Illuminate the multidimensional nature of transition (psychological, familial, financial, and professional).
- Identify systemic and structural gaps in existing support mechanisms (such as Pre Release Courses).
- Highlight veterans' own aspirations, perceived skill gaps, and strategies for adaptation.
- Generate evidence that can inform the design of structured interventions, such as transition programs, mentorship models, and family-inclusive initiatives.

The goal is not simply to document challenges. It's to provide evidence that can inform the design of structured interventions that actually work.

Who This Serves

This study creates value at multiple levels, each important for different reasons.

For veterans themselves, it validates experiences that often go unacknowledged. When challenges are documented and analyzed, they become visible. Unmet needs surface clearly, creating a foundation for targeted support.

For policymakers, it provides empirical insights grounded in actual veteran experiences rather than assumptions. The findings can inform the design of welfare schemes, transition programs, and support mechanisms that address real needs.

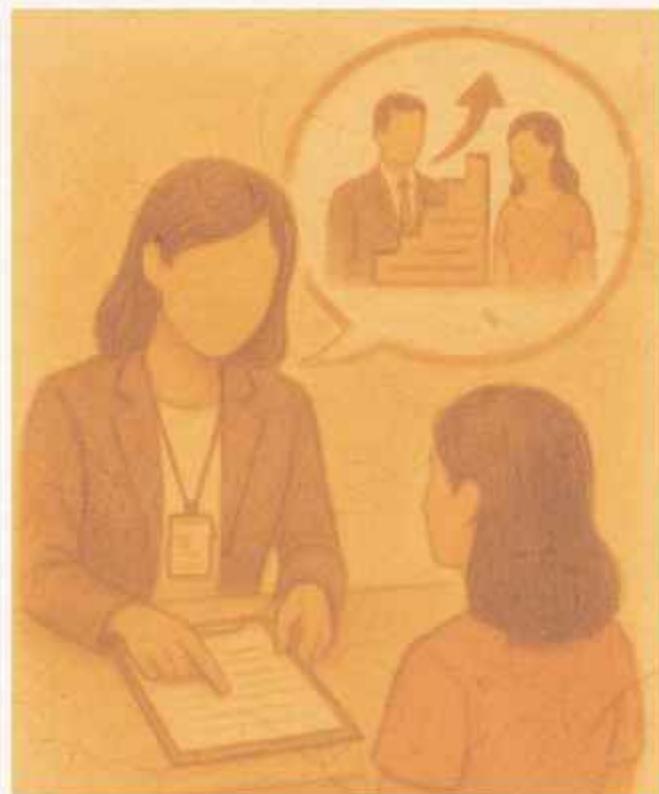
For corporations, it clarifies how veterans can be better integrated into civilian workplaces. Understanding the psychological, skill-based, and cultural adjustments veterans face enables companies to create effective onboarding, mentorship, and career development pathways.

For academia and researchers, it expands the limited body of knowledge on Indian veterans. By connecting Indian experiences to global transition research, it opens pathways for comparative studies and deeper investigation into this under-researched population.

For the broader ecosystem, including NGOs, service providers, and civil society organizations, it highlights opportunities for intervention and collaboration. These stakeholders can design targeted programs, build support networks, and create resources that address specific gaps identified in veteran transitions.

When we understand the transition clearly, we can build systems that actually support it.

The significance extends beyond documentation. It's about creating change: better programs for service providers to implement, clearer hiring strategies for corporates to adopt, evidence-based policies for government to enact, and a research foundation for scholars to build upon.



What We Know About Veteran Transitions

2.a Global Perspectives on Military-to-Civilian Transition

A disruptive life event

International scholarship consistently characterizes military-to-civilian transition as a disruptive life event, not simply a career change. Schlossberg's Transition Theory (1981) provides a useful framework: transition outcomes depend on individual resources and contextual supports. Veterans often struggle with what Schlossberg called the "4 S's" of transition: situation, self, supports, and strategies.

Research from the United States, the United Kingdom, and Australia reveals recurring challenges that cut across contexts:

- **Identity reconstruction:** Loss of military role and uniform often translates into diminished self-concept (Demers, 2011).
- **Career misalignment:** Military skills, though robust, are not always readily translatable to civilian roles (Cooper et al., 2017).
- **Psychological health:** Rates of depression, anxiety, and post-traumatic stress are often elevated in transition populations (Adler et al., 2018).
- **Family adjustment:** Families, especially spouses, face parallel transitions in relocation, employment, and cultural adaptation (Kirchner et al., 2022).
- **Financial readiness:** Civilian compensation models, unlike military pay structures, demand new forms of financial literacy (Crawford et al., 2014).

Research also identifies protective factors: resilience, peer support, structured transition programs, and mentorship opportunities.

What helps veterans succeed

The challenges are real, but research also points to what works. Resilience matters, both inherent and built through experience. Peer support from others who have made the transition successfully provides practical guidance and emotional validation. Structured transition programs that address multiple dimensions simultaneously show better outcomes than fragmented approaches.

And mentorship opportunities that connect veterans with those further along in civilian careers create pathways that would otherwise remain invisible (Van Hoof, 2016).



2.b Indian Context: Limited Scholarly Attention

A demographic with distinctive features

Indian veterans represent a demographic with characteristics that set them apart from their Western counterparts. Most Indian officers exit service during mid-career, not after decades of service. They leave with dependent families relying on them for support, financial liabilities that need managing, and relatively few civilian professional networks to tap into for guidance or opportunities.

The lack of structured, evidence-based transition programs means Indian veterans rely heavily on informal peer networks or self-navigation.

A noticeable paucity of research

Despite these distinctive challenges, there is a noticeable paucity of research on Indian veterans' transitions. Existing literature focuses primarily on policy provisions: resettlement courses run by the Directorate General of Resettlement (DGR) or state-level employment reservations (Saini, 2019).

These policy frameworks matter. But research that stops at policy misses what veterans actually experience: how they navigate job searches in unfamiliar sectors, what emotional adjustments they make, how their families cope with uncertainty.

Uneven outcomes without structured support

Without structured, evidence-based transition programs, Indian veterans rely heavily on informal peer networks or self-navigation. Some veterans have connections who can offer guidance. Others possess the financial cushion to explore options. But many don't.

This leads to uneven adaptation. Some thrive, finding fulfilling second careers. Others struggle with unemployment, unable to translate military experience into civilian opportunities. Many experience underemployment, working below their capabilities. And some face disorientation, unsure how to move forward without the structure that defined their adult lives.



2.c Psychological Dimensions of Transition

A fundamental rupture

Research across contexts highlights the psychological rupture veterans experience during transition. The shift is jarring: service life is regimented, hierarchical, and built on collective identity. Civilian life operates on different principles, ambiguous, individualistic, and competitive. Veterans often report feeling "out of place" in this new environment (Demers, 2011).

In India, this challenge intensifies due to the few visible role models who have successfully bridged the two worlds.

Veterans interviewed for pilot studies captured this experience vividly. Theories of resilience and adaptation point to what's needed: identity renegotiation and meaning-making are central to successful adjustment (Masten, 2001). Yet without structured psychosocial support, many Indian veterans navigate this terrain alone.

2.d Career Reboot and Employability

Skills that don't translate easily

The military cultivates valuable capabilities: leadership, crisis management, and decision-making skills honed in high-pressure environments. Yet these do not always align with civilian job roles. The mismatch isn't about capability but about translation.

Western models address this through career counselling, mapping of transferable skills, and internship programs that bridge military and civilian work (Cooper et al., 2017). These structured approaches help veterans identify where their skills fit and gain relevant experience.

Veterans' service profiles often clash with corporate recruitment practices that prioritize narrow specializations.

Limited support in the Indian context

In India, however, support remains limited. DGR courses are generalist in nature, with limited industry exposure or placement pipelines (Saini, 2019). Veterans complete these programs without clear pathways into specific sectors or roles.

2.e Family and Relational Dynamics

A shared transition

Transition affects entire families, not just veterans. Studies in the US and UK document strain on spousal relationships, shifting parenting roles, and relocation stress as families adapt to new environments (Kirchner et al., 2022). Working spouses frequently become cultural bridges, helping veterans navigate civilian norms and expectations.

In India, where families are deeply interwoven into career decisions, family and relational dynamics during transition are particularly salient.

An understudied dimension

In India, family involvement in career decisions amplifies this dynamic. Family expectations influence which opportunities veterans pursue. Spouse support shapes how veterans cope psychologically. Children face their own adjustments moving from military to civilian schooling systems.

Yet research on these family dimensions remains sparse. The role of spouses during transition and the challenges military children face in civilian schools have received little scholarly attention.

2.f Financial Wellbeing

A profound shift in compensation structures

The financial shift from military to civilian pay structures is profound. Military compensation operates on clear principles: time-bound increments and promotion-based advancement. Civilian salaries work differently, emphasizing negotiation skills, performance metrics, and market alignment. Veterans accustomed to predictable, structured pay find themselves in unfamiliar territory.

Western studies show that inadequate financial literacy predicts poorer transition outcomes (Crawford et al., 2014). Understanding how to negotiate salaries, evaluate benefits packages, and plan for variable income becomes critical.

Early financial planning is seldom emphasized, making the financial transition abrupt and stressful.

Additional complexity in the Indian context

Indian veterans confront additional layers of complexity. Pension entitlements vary: PMR officers may receive pensions, while SSC officers typically do not.

Many veterans have limited awareness of compensation structures in corporate jobs, what's negotiable, what's standard, how benefits compare across sectors.

Early financial planning is seldom emphasized during service or in transition programs. Veterans leave without clear understanding of their financial runway, how long savings will last, or what income they need to maintain their standard of living. The result is an abrupt and stressful financial transition.

2.g Upskilling and Corporate Readiness

Growing importance of digital fluency

Technology and digital fluency have become central to employability across sectors. Western transition models emphasize upskilling in areas such as IT, project management, and collaborative tools that dominate corporate environments.

Indian veterans often have limited exposure beyond military-specific software and basic office tools. The technologies, platforms, and digital workflows that civilian workplaces take for granted may be unfamiliar.

The gap between military competencies and corporate expectations underscores the need for structured reskilling pathways.

Beyond technical skills

Theories of lifelong learning argue that adaptive upskilling involves more than technical proficiency (Illeris, 2003).

Veterans also need cultural acclimatisation: understanding corporate norms, decoding workplace jargon, and grasping performance metrics that differ fundamentally from military evaluation systems.



Theories That Guide Understanding

Several theoretical models inform this area of inquiry:

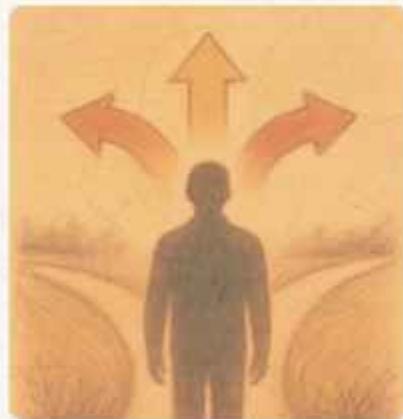


Schlossberg's Transition Theory (1981):

Transition is a function of individual resources and external supports.

Career Adaptability Theory (Savickas & Porfeli, 2012):

Focuses on concern, control, curiosity, and confidence as adaptability dimensions.



Ecological Models of Transition (Bronfenbrenner, 1979):

Highlight the interplay between individual, family, community, and systemic layers.

For Indian veterans, these frameworks can be adapted to account for cultural collectivism, family involvement, and the duality of SSC vs PMR trajectories.

What's Missing

Global research offers rich understanding of transition dynamics. However, its applicability to the Indian context is limited by structural, cultural, and policy differences.

This study centers Indian veterans' voices and employs an exploratory, inductive approach to capture the nuances of their lived realities.



Our Approach

3.a Research Design

This study adopted an **exploratory qualitative design**, appropriate for contexts where limited prior research exists (Creswell, 2013). The intent was not to test hypotheses but to generate grounded insights into how Indian Armed Forces Veterans (AFVs) experience and interpret their transition from military to civilian life.

Given the novelty of this research in the Indian setting, an **inductive thematic analysis** approach was chosen. This allowed participant narratives to shape emergent themes rather than imposing predetermined categories.

The study was framed around the CASH framework: Concerns, Aspirations, Stress, and Hopes.

The CASH framework provided both a conceptual guide for data collection and a lens through which to analyze the multidimensional nature of transition. It ensured conversations covered the full spectrum of veterans' experiences while remaining open to unexpected insights.

3.b Participants

A total of **23 veterans** participated in the study. Inclusion criteria were:

- **Officers in the age bracket of 33 - 47 years.**
- **Retired within the last 2 months to 5 years.**
- **SSC (Short Service Commissioned) or PMR (Premature Release) officers.**
- **Excluded:** Superannuated officers, as their transition dynamics are qualitatively different.

The participants comprised 13 SSC officers and 10 PMR officers. The SSC officers had served between 5-14 years and were not entitled to pensions. The PMR officers, by contrast, were permanent commissioned officers who retired prior to superannuation, typically after 20 years, and were entitled to pensions.



Recruitment Process:

- 17 veterans were nominated by the veteran community.
- 6 veterans were recruited through the personal contacts of the researcher.

Demographic Spread:

- **Gender:** Predominantly male (reflecting the current gender ratio in Indian armed forces officers).
- **Geography:** Participants were spread across urban and semi-urban centers, with a concentration in Delhi-NCR, Pune, Bangalore, and Hyderabad.
- **Occupational Status:** At the time of the interview, participants were employed in varied roles including corporate middle management, entrepreneurship, consulting, and higher education. A subset was unemployed or exploring freelancing.

3.c Procedure

Semi-structured interviews were conducted between September 30 and October 30, 2024. Interviews were carried out both virtually (via secure video conferencing) and in-person, depending on logistical feasibility. The **interview duration** ranged from 45–75 minutes.

The interview protocol drew from the **CASH framework**, with open-ended prompts across five domains:

Psychological/Emotional Readiness:

narratives of identity, belonging, preparedness, and emotional well-being.

Career Pathways:

exploration of professional aspirations, skills, and support systems.

Family Dynamics:

the role of spouses, children, and extended family in transition.

Upskilling and Training:

evaluation of pre-release courses and reskilling needs.

Financial Preparedness:

perceptions of financial planning, compensation structures, and liabilities.

Example questions included:

- "Could you share about your emotional readiness before and during the transition?"
- "What kind of support was extended by your family and the veteran community?"
- "Which service-related skills have been most helpful in civilian roles?"
- "What additional training or support do you think veterans need to succeed?"

3.d. Data Analysis

Interviews were audio-recorded (with consent) and transcribed verbatim. The data were coded inductively to allow themes to emerge naturally. The steps included:

1. Familiarization with transcripts.
2. Generating initial codes.
3. Searching for candidate themes.
4. Reviewing themes.
5. Defining and naming themes.
6. Producing the final thematic narrative.

3. e. Ethical Considerations

The study adhered to ethical standards for qualitative research. Participation was voluntary, with informed consent obtained prior to interviews. Anonymity was preserved by omitting identifying details from all data and reporting.

Emotional sensitivity was exercised, given the potential vulnerabilities associated with discussing transition stress.

Gratitude was extended to all participants for sharing their experiences. In recognition of their contribution, small tokens (hampers) were provided in in-person interviews.



What Emerged

Theme 1: Psychological Makeup During and After Transition

For most participants, transition represented a profound psychological rupture. The military had been their formative environment, shaping identity, values, and worldviews. Civilian life, by contrast, was experienced as uncertain and disorienting.

"Transition feels like jumping out of a boat without a life jacket." – Army Veteran

Key Insights:

- **Fear of the unknown:** Veterans reported high anxiety in the pre-release phase, particularly due to uncertainty about employability and civilian roles. What kind of work would they do? Would their skills translate? How would they support their families?
- **Operational mindset challenges:** Veterans were accustomed to seeing life in operational terms. Profit and loss equated to life and death. Men were resources to be safeguarded. Translating this mindset to corporate settings, where the stakes are fundamentally different, proved challenging.
- **Pre-release confusion:** Over 90% of participants described their experience of the Pre-Release Course (PRC) as not fully sufficient. The course exists, but it wasn't providing what veterans needed.

Gaps Identified:

Veterans identified two critical gaps:

- no guidance available on what to learn or unlearn as they prepare for civilian life,
- and a lack of role models who had successfully transitioned and could offer practical insights.

Expressed Needs ("Ask"):

- Awareness sessions led by corporate leaders who can explain civilian workplace culture.
- Structured pre-transition orientation that prepares officers for the psychological and cultural shifts they'll experience.

Theme 2: Career Reboot and Navigation

The transition to civilian careers was fraught with uncertainty. Participants often expressed a mismatch between military experience and civilian role expectations.

"I would like a freelancing role, but no one helped me understand." – IAF Veteran

Key Insights:

- **Feeling lost without advance planning:** Veterans felt "lost" if they had not planned transitions well in advance. Those who began preparing years before retirement fared better. Those who didn't found themselves scrambling.
- **Reliance on peer networks:** Reliance on peer networks was common, though peers weren't fully equipped to advise on civilian careers always. Fellow veterans could offer emotional support but lacked concrete knowledge about navigating corporate job markets.
- **Limited practical value from DGR courses:** Directorate General of Resettlement (DGR) courses provided conceptual exposure but little practical corporate immersion. Veterans left these courses with general ideas but without actionable pathways mostly.

Gaps Identified:

Veterans identified three critical gaps:

- lack of navigational maps for post-service careers,
- absence of placement cells or structured networking platforms, and
- limited understanding of civilian job markets.

Expressed Needs ("Ask"):

- Standardized assessment tools to evaluate interests, skills, and knowledge.
- Guidance to explore alternative roles beyond traditional options.
- Mentors who understand both worlds.
- A structured Veteran Internship Scheme that provides hands-on experience in civilian workplaces.

Theme 3: Family and Relationship Dynamics

Transition was consistently described as a **family-wide process** rather than an individual event.

"Transition happens for a family as a unit."
– IAF Veteran

Key Insights:

- **Families often adjust faster:** Families often adjusted faster than veterans themselves, particularly spouses. While veterans grappled with identity shifts and career uncertainty, spouses frequently adapted more quickly to civilian life.
- **Working spouses:** In households where spouses were employed, it was perceived as a stabilizing factor, providing both financial security during uncertain periods and bridging cultural gaps between military and civilian life. They often served as the family's connection to civilian norms and workplaces.
- **Family considerations drive decisions:** Children's education and spouse career considerations strongly influenced relocation decisions. Where families moved, what opportunities veterans pursued, and how quickly they needed employment all depended on family needs and circumstances.

Gaps Identified:

Veterans identified two critical gaps:

- lack of mentorship or guidance for spouses navigating their own career transitions, and
- limited job opportunities for spouses during the final years of service when relocation might be imminent.

Expressed Needs ("Ask"):

- Career support and re-entry guidance specifically for spouses who may have paused careers or need to rebuild professional networks.
- Family-inclusive transition workshops that prepare entire families for the cultural, financial, and practical adjustments ahead.

Theme 4: Financial Well-Being

Financial wellbeing was a recurring theme; money and financial readiness often shaped decisions while leaving service.

"Leaving forces is also shaped by financial liabilities." – Army Veteran, PMR Officer

Key Insights:

- **Limited financial literacy:** Veterans acknowledged they were "not money wise" compared to civilians. The military environment hadn't required them to develop financial skills that civilian life demands.
- **Compensation structure disconnect:** Military compensation was predictable and structured around promotion timelines, with clear understanding of monetary and non-monetary benefits. Civilian compensation models differ fundamentally: they're negotiable, performance-based, and include complex CTC (Cost-to-Company) structures that bundle salary with benefits in ways unfamiliar to veterans. This left veterans unable to evaluate offers effectively or understand the full value of compensation packages.

Gaps Identified:

Veterans identified two critical gaps:

- lack of sensitization toward financial planning during service, and
- minimal awareness of insurance, investment, and retirement planning in civilian contexts.

Expressed Needs ("Ask"):

- Financial management programs as part of pre-release orientation that cover civilian compensation structures, negotiation strategies, and long-term planning.
- Early interventions specifically for SSC officers who lack pension entitlements and face greater financial uncertainty.

Theme 5: Upskilling and Corporate Readiness

Participants consistently described a gap between their competencies and corporate demands.

"First job is not a problem, but the right job is important." – IAF Veteran

Key Insights:

- **Reliance on inadequate peer information:** Veterans relied heavily on peers for information, often inadequate or outdated. Without structured guidance, they turned to fellow veterans who themselves lacked deep knowledge of civilian corporate requirements.
- **Limited technology exposure:** Technology use in service was limited to internal communication platforms. Veterans had little exposure to the collaborative tools, software, and digital platforms that civilian workplaces take for granted.
- **Unfamiliarity with corporate norms:** Lack of familiarity with corporate terminology, collaborative tools, and emerging technologies like AI, apps, and digital platforms left veterans feeling unprepared for modern work environments.

Gaps Identified:

Veterans identified three critical gaps:

- collaborative education programs are absent.
- PRC degrees did not consistently translate into employability outcomes.
- individual learning remains ad hoc, based purely on personal initiative rather than structured support.

Expressed Needs ("Ask"):

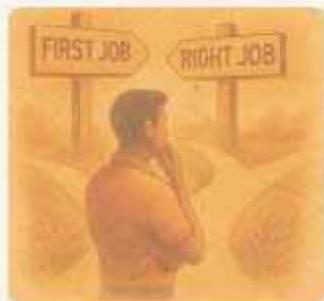
- Interest-aptitude mapping for reskilling that helps identify where their strengths align with civilian opportunities.
- Holistic programs integrating academic, technological, and behavioural training rather than piecemeal approaches.
- Corporate culture acclimatization modules that prepare them for the unwritten rules and norms of civilian workplaces.

Common Threads

Several insights cut across multiple themes, revealing broader patterns in how veterans experience transition.

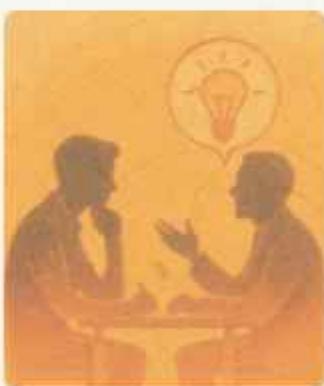
First job versus right job:

Veterans perceived the first civilian job as achievable. Finding some employment wasn't the primary concern. But securing the "right" job, one aligned with skills and aspirations, remained elusive.



Strong need for mentorship:

There was a strong expressed need for mentorship programs, both peer-led and civilian-led. Veterans wanted guidance from those who had successfully navigated transition, whether fellow veterans further along or civilian professionals who understood corporate environments.



Differences by commission type:

Differences emerged based on commission type. SSC officers tended to anticipate transition earlier, knowing from the start that service would be time-bound. PMR officers grappled with uncertainties around release approvals, often facing abrupt transitions with less preparation time.



Families as under-recognized stabilizers:

Families played a pivotal but under-recognized role in smoothing transitions. They provided emotional support, financial stability, and practical help navigating civilian life. Yet existing support systems rarely acknowledge or address family needs directly.



What This Means

5.a Revisiting the Research Purpose

This exploratory study sought to understand the lived experiences of Indian Armed Forces Veterans (AFVs) during their transition from military to civilian life. Guided by the CASH framework (Concerns, Aspirations, Stress, and Hopes), the inquiry illuminated psychological, professional, financial, familial, and educational dimensions of transition.

Transition is not merely an occupational shift but a complex, multidimensional transformation affecting identity, relationships, and socio-economic stability.

The findings confirm what veterans themselves experience: this is not simply about changing jobs. It's about reconstructing who they are, how they relate to family and society, and how they establish financial security in an entirely different system. Each dimension interconnects with and influences the others, creating compound challenges that require comprehensive support rather than fragmented interventions.

5.b Psychological Transitions: Identity and Readiness

The study revealed that veterans often perceive transition as a sudden rupture, captured in one veteran's words: "jumping out of a boat without a life jacket." This resonates with global literature emphasizing the loss of identity during military exits (Demers, 2011; Kirchner et al., 2022).

Veterans described themselves as having an "operational mindset," interpreting decisions in terms of mission outcomes and human lives.

This cognitive framework did not easily align with profit-driven corporate logics. What felt natural and obvious in military contexts, prioritizing mission success and safeguarding personnel, didn't translate directly to environments where decisions center on revenue, market share, and competitive positioning.

Absence of structured support in India

In Western contexts, structured programs often provide anticipatory guidance and identity rebuilding workshops (Adler et al., 2018). In India, however, such scaffolding is absent. Veterans navigate this psychological rupture largely on their own.

The misalignment experienced during Pre-Release Courses underscores the gap. Rather than providing practical, context-specific modules, PRC curricula offer generalized awareness that leaves veterans unprepared for the actual challenges they'll face. This points to the need for curriculum reform that addresses identity reconstruction alongside practical skill-building.

5.c Career Reboot: Generalist vs Specialist Dilemma

Veterans often struggled to match their broad-based military skill sets with the specialized roles that civilian employers seek. The challenge mirrors what Cooper et al. (2017) documented: leadership and crisis management capabilities, while valuable, clash with corporate hiring practices that prioritize narrow expertise in specific functions.

SSC officers, who anticipate transition from the start of service, often approach civilian careers with greater clarity. PMR officers face uncertainty because release dates depend on approvals.

This structural difference points to a clear need: transition interventions must be tailored. SSC officers benefit from early orientation that begins well before separation. PMR officers need expedited preparation once approvals are confirmed, given their compressed timelines.

There is an evident gap in support infrastructure.

The absence of placement cells and structured career guidance emerged as a glaring gap. Veterans want internship models that provide hands-on civilian work experience.

They want civilian mentors who understand corporate environments. These structures have been long established in countries such as the U.S. (Van Hoof, 2016). In India, they remain scarcely present.

5.d Family Dynamics: Parallel Transition

Transition affects entire families, not just individuals. Spouses frequently stepped into roles as cultural mediators, helping veterans understand corporate norms while providing financial stability. This mirrors international research showing that military spouses experience career disruptions yet function as critical assets during transition (Kirchner et al., 2022).

In the Indian context, where collectivism and joint decision-making are cultural norms, the neglect of spouses in transition programs is a concern.

Family involvement shapes major decisions in Indian households. Yet transition programs focus solely on veterans, overlooking spouses who manage their own career challenges, relocations, and the work of holding families together during change.

Veterans called for spousal mentorship and employment guidance. This points to the need for family-inclusive modules within transition interventions, treating families as co-stakeholders rather than bystanders.

5.e Financial Wellbeing: The Invisible Strain

Veterans acknowledged being lower on investment mindset and less familiarity with personal finance tools reflecting years of reliance on institutional structures for financial security. Military officers don't negotiate pay or manage compensation components the way corporate employees do. This left them unprepared for civilian financial realities.

Civilian CTC packages felt opaque and confusing. Veterans struggled to decode what components mattered, what was negotiable, and how to evaluate offers.

Research shows that inadequate financial literacy predicts poorer adjustment outcomes (Crawford et al., 2014).

The situation for Indian veterans grows more complex when considering that SSC officers lack pensions entirely. They exit service without the safety net that PMR officers receive, making financial planning even more critical.

Yet early financial planning, ideally introduced during service, was absent from participants' accounts. No one prepared them for managing finances in civilian contexts. Thus, financial literacy emerges as a ***critical but under-addressed dimension*** of transition.

5.f Upskilling: Beyond Technical Training

Participants described corporate readiness as more than acquiring new technical skills. Cultural acclimatization mattered equally. Veterans needed to understand unwritten workplace norms, communication styles, and organizational expectations.

While most were proficient in tools like Microsoft Excel and PowerPoint, they lacked exposure to collaborative platforms, digital communication channels, and industry-specific software.

This gap mirrors Illeris' (2003) theory of lifelong learning, where successful adaptation requires both cognitive skills and socio-cultural understanding. Veterans' emphasis on "the right job" underscores this point. They weren't simply seeking employment. They wanted roles aligned with their skills, values, and aspirations, which requires understanding what options exist and how to position themselves effectively.

System-Wide Challenges

Integrating across themes, several systemic issues emerge that cut across all dimensions of transition.

Lack of role models.

Veterans struggled to identify successful peers they could emulate. Without visible examples of officers who transitioned well, they had no roadmap to follow.

Timing mismatch.

Transition preparation begins too late in the service lifecycle, leaving officers scrambling to prepare once separation becomes imminent.

Generalist-specialist gap.

Veterans' broad-based profiles don't map neatly onto corporate job descriptions that demand specialized expertise in narrow functions.

Family invisibility.

Families experience transition alongside veterans but aren't recognized as parallel stakeholders in support systems or programs.

Absence of structured mentoring.

Veterans rely on informal peer networks rather than formalized mentoring systems that could provide consistent, knowledgeable guidance.

Why India Needs Its Own Approach

Global veteran transition studies highlight similar themes: identity shifts, career alignment challenges, financial adjustment pressures. However, the Indian context differs in three fundamental ways.

- **Timing of transition.** Many Indian officers exit in their 30s and 40s, much earlier than Western counterparts who typically retire in their 50s and 60s. This means Indian veterans face transition with more years of working life ahead and often with young families still dependent on them.
- **Family centrality.** Indian cultural collectivism means family decisions heavily shape transitions. Career choices, relocation decisions, and financial planning all involve multiple family members, not just the individual veteran.
- **Policy gaps.** Western nations have established veteran transition agencies and structured reintegration programs with dedicated resources. India relies largely on DGR courses and state employment reservations, both limited in scope and reach.

While findings resonate with global scholarship, the Indian veteran's journey is distinct and demands context-specific solutions.

Direct application of Western models won't work. Indian veterans need interventions designed for earlier career exits, family-inclusive approaches, and systems built from the ground up rather than adapted from elsewhere.



Key Takeaways

This exploratory study demonstrates that military-to-civilian transition for Indian Armed Forces Veterans is a multifaceted, high-stakes life event. The findings, structured around the CASH framework, reveal that veterans' journeys are shaped by more than professional concerns. Emotional ruptures, family dynamics, financial pressures, and skill gaps all intersect to create compound challenges.

Key conclusions

- **Transition destabilizes without structured support.** Veterans experience psychological rupture when military identity and structure disappear. Without support systems, this destabilization becomes a barrier to successful adjustment.
- **Career alignment remains elusive.** The generalist-specialist mismatch, combined with absence of structured guidance, leaves veterans struggling to find roles that match their capabilities and aspirations.
- **Families are active but under-recognized stakeholders.** Spouses and children navigate their own transitions alongside veterans. Yet they receive little acknowledgment or support from existing programs.
- **Financial wellbeing needs attention.** Financial preparedness gaps are widespread. SSC officers face particular vulnerability due to absence of pensions.
- **Upskilling must be holistic.** Technical skills alone aren't enough. Veterans need cultural acclimatization and behavioral adaptation to succeed in civilian workplaces.

By centering the voices of 23 veterans, this study validates their struggles, surfaces systemic gaps, and highlights opportunities for targeted interventions.

Recommendations

The following recommendations are derived from veterans' lived experiences captured in this exploratory study, interpreted alongside global research on military-to-civilian transition. They are offered as evidence-informed directions to support policymakers, employers, educational institutions, and ecosystem partners in strengthening transition outcomes. These recommendations are not intended to prescribe ownership or implementation responsibility, but to inform dialogue, design, and collaborative action.

1. Case for a structured Military to Civilian Transition Framework (MCTF)

A multi-stage transition framework that supports veterans across a longer time horizon – beginning well before exit from service and extending into the early years of civilian integration. Such a framework could include:

- **Early Awareness & Orientation (3 years - 6 months' pre-retirement):** Unpacking the unknown, self-assessment tools, sector exposure, resume writing.
- **Post Transition Capability (6 months - 5 years' post-transition):** Domain-specific training with industry experts, mentorship, networking opportunities.
- **Financial wellbeing needs attention.** Financial preparedness gaps are widespread. SSC officers face particular vulnerability due to absence of pensions.
- **Cultural Acclimatization:** Workshops on corporate language, workplace behaviours, and soft skills.

2. Strengthen Mentorship Pathways

Potential approach include:

- Pairing veterans with **civilian mentors** from relevant industries.
- Establishing peer mentorship platforms to connect transitioning veterans with those already integrated into civilian careers.
- **Employer facilitated mentoring arrangement that focus on career navigation and organisational integration.**

3. Recognizing Families as Transition Stakeholder

Spouses, and families often play a critical, though under recognize role in stabilising and enabling transition. Future transition efforts may benefit from:

- Family-inclusive workshops addressing relocation, schooling, and relational adjustments.
- Career guidance, employment counselling and re-entry support for spouses where relevant
- Greater acknowledgement of family considerations in transition planning and support mechanisms

4. Embedding Financial Preparedness within Transition Ecosystems

Limited familiarity with civilian financial systems emerged as significant source of stress, particularly for officers without pension entitlements.

Relevant actions forward include:

- Introducing structured financial planning modules during service
- Tailor financial preparedness interventions for different veteran sub-groups, especially SSC officers who lack pensions.
- Access to guidance on civilian compensation structures, insurance and long term financial planning.

5. Role of Career Mapping and Assessment Tools

Standardised career mapping and assessment tools could support better alignment between veterans' skills, interests, and civilian role requirements.

Such tools may help:

- Identify transferable capabilities beyond job titles.
- Clarify career options across corporate, entrepreneurial and hybrid pathways.
- Reduce reliance on informal peer networks as the primary source of career guidance.

6. Opportunities to strengthen Existing Transition Infrastructure

Areas for potential enhancements include:

- Greater alignment between course content of DGR courses and contemporary civilian workplace realities.
- Increased exposure to industry practices, corporate environments and emerging skills requirement.
- Exploration of placement support, internships or structured industry engagement as complements to existing programs.

7. Expand Research and Evidence based dialogues

Given the exploratory nature of this study and the limited body of India-specific research, there is a strong case for continued research and informed dialogue on veteran transitions.

Future directions include:

- Large-scale, multi-cohort studies encompassing diverse veteran profiles.
- Longitudinal research tracking transition outcomes over time.
- Engagement with policymakers, employers, educators, and civil society to translate evidence into informed ecosystem responses.

The Way Forward

This study is exploratory and limited by its small, officer-only sample. Future research should expand in several directions to build a more comprehensive understanding.

Include diverse sub-cohorts.

This study focused on SSC and PMR officers. Research should include superannuated officers, personnel below officer rank, and veterans from different service branches to capture the full spectrum of transition experiences.

Employ mixed-methods designs.

There was a strong expressed need for mentorship programs, both peer-led and civilian-led. Veterans wanted guidance from those who had successfully navigated transition, whether fellow veterans further along or civilian professionals who understood corporate environments.

Examine long-term trajectories.

Track veterans over 10-15 years post-service to understand how transitions evolve over time. Do early struggles resolve? Do new challenges emerge years later? Longitudinal data would answer these questions.

Investigate intersectional factors.

Examine how gender, rural-urban divides, and service branch variations shape transition experiences. Women veterans, rural veterans, and those from different branches may face distinct challenges requiring tailored support.

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