

Life after Service: An Analysis of Retired Army Personnel in Mysuru District

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Abstract

This study examines the post-retirement well-being, career experiences, and socio-economic conditions of retired army personnel. The findings reveal that the majority of respondents are middle-aged, physically fit men who maintain strong health awareness and regular medical check-ups. While physical health outcomes are largely positive, emotional challenges such as occasional loneliness and stress persist among many retirees. Family relationships remain a key source of support, though peer-veteran networks are comparatively weak. Career reintegration presents significant challenges. Although half of the retirees secure full-time employment and many pursue self-employment or government jobs, limited job openings, age restrictions, and inadequate civilian qualifications hinder smooth transitions. Resettlement training is effective for some but inconsistent in quality and accessibility for others. Financially, retirees depend primarily on pension and work-related income, but irregular saving habits and insufficient emergency funds reflect limited long-term financial resilience. Overall, the study concludes that while retired army personnel demonstrate strong adaptability and maintain stable physical and social lives, gaps remain in mental health support, financial planning, and career opportunities. Strengthening targeted training programs, improving healthcare access, enhancing veteran networks, and promoting financial literacy can significantly improve their post-retirement quality of life.

Keywords: Army personnel, retirement, social life, quality of life, ex-servicemen

I. Introduction

The life of army personnel is marked by extraordinary discipline, courage, sacrifice, and a deep sense of patriotism. From the moment they join the armed forces, they are trained not just to protect their nation, but to embody values such as honor, integrity, and service. However, like all careers, a time comes when they must retire from active duty. Retirement from the military does not mean the end of service; rather, it signifies a transition into a new phase of life that is often filled with both challenges and opportunities.

The retirement phase for army personnel is unique. Unlike civilian professions where retirement often implies slowing down or withdrawing from active life, army personnel often look at this stage as a chance to continue contributing to society in different ways. Their military experiences equip them with leadership qualities, crisis management skills, physical endurance, and mental resilience — all of which remain useful even beyond their time in uniform. However, the transition from active military life to civilian life can be both rewarding and demanding. It brings with it changes in lifestyle, environment, responsibilities, and social roles, which retired personnel must learn to navigate.

II. Methodology

a. Problemformulation

The retirement of army personnel marks a major transition from a highly disciplined and structured lifestyle to the comparatively flexible and uncertain civilian world. Unlike many other professions, military service is not just an occupation but a way of life, which deeply influences personality, identity, and social interactions. After retirement, many personnel face difficulties in readjusting to civilian roles due to loss of professional identity, limited civilian job opportunities, financial adjustments, health issues, and psychological challenges such as stress, anxiety, or post-traumatic conditions. Although various welfare schemes and rehabilitation programs exist, research indicates that not all retired personnel are able to access or fully benefit from them. The problem thus lies in understanding how retired army personnel navigate these challenges, what coping mechanisms they adopt, and how effectively institutional and social support systems address their needs. This gap makes it

essential to explore the lived experiences of retired army personnel to identify the problems they encounter and propose measures for smoother reintegration into civilian life.

b. Need for the Study

This research explores the life of army personnel after retirement, focusing on various dimensions including to identify the challenges faced by retired army personnel in adjusting to society, analyze career opportunities pursued after retirement, understand the financial planning and stability of ex-servicemen, assess physical and mental health issues among retired soldiers, explore the role of family and social support in their post-retirement life.

c. Objectives of Study

- I. To identify the challenges faced by retired army personnel in adjusting to society.
- II. To analyze career opportunities pursued after retirement.
- III. To study the financial planning and stability of ex-servicemen.
- IV. To assess physical and mental health issues among retired soldiers.
- V. To explore the role of family and social support in their post-retirement life.

d. Research Design

This study on "Life of the Army after Retirement" will adopt a descriptive cum exploratory research design, the aim of the study is to systematically explore and describe the experiences, challenges, and opportunities faced by retired army personnel as they transition to civilian life. The research will use a mixed- method approach, combining both quantitative and qualitative methods.

Semi structured interview schedule is used to collect quantitative data on aspects like challenges faced by retired army personnel in adjusting to society, career opportunities pursued after retirement, financial planning and stability, physical and mental health issues among retired army personnel, family and social support in their post-retirement life

The study population will include retired army personnel from different ranks and regions to ensure a broad and representative understanding. A purposive sampling method will be used to select participants who have retired within the last 5-15 years to capture both immediate and long-term post- retirement experiences.

e. Sampling:

A purposive sampling method will be used to select participants for the study. The sample will include approximately 30 retired army personnel who have retired within the last 5 to 15 years. The sample will be selected from different regions (urban, semi-urban, and rural areas) to understand variations in post-retirement experiences.

f. Criteria for the study

i. Inclusion Criteria:

- Retired personnel who have completed regular service in the Indian Army and who have retired within the last 5 to 15 year were included in the study.
- Retired army personnel living in Mysuru urban, semi-urban, or rural areas were included in the study

ii. Exclusion criteria:

- Personnel who took voluntary retirement before completing the minimum service period and Retired personnel from other defense wings like Navy or Air Force were excluded from the study.
- Retired army personnel who are not residing in Mysuru during the study period and individuals who unwilling or unable to participate in the study were excluded from the study.

g. Data collection

For the purpose of the study primary data was collected using a **structured interview schedule**. The interview method was chosen because many retired army personnel possess rich experiences that are best captured through direct interaction. The interview schedule allowed for systematic collection of both quantitative and qualitative data. An interview schedule was chosen because it allows systematic and uniform data collection while also giving respondents the opportunity to share detailed personal experiences. Since retired army personnel often have diverse backgrounds and varied service histories, face-to-face interviews helped captures their feelings, perceptions, and realities more accurate.

III. Results and discussion

Table 1: Age, Gender, Height and weight of the Respondents

Sl. No	Age(inyear)	No. of respondents	%
1	40-50	20	66.66
2	51-60	8	26.66
3	61-70	1	3.33
4	71-80	1	3.33
	Total	30	100%
	Gender	Respondents	%
1	Female	0	0
2	Male	30	100
	Total	30	100%
	Height(FT)	Respondents	%
1	165-170	18	60
2	171-180	10	33.33
3	181-190	2	6.66
	Total	30	100%
	Weight(kg)	Respondents	%
1	61-70	19	63.33
2	71-80	7	23.33
3	81-90	4	13.33
	Total	30	100%

The demographic profile of the respondents shows that the majority of the retired army personnel are **middle-aged men**, with 66.66% falling in the 40–50 age groups. All respondents are **male**, which aligns with the traditional gender composition of the Indian Army during their period of service. Most of them fall within the **average military height range of 165–170 cm (60%)** and maintain a moderate body weight, with 63.33% weighing between **61–70 kg**. Overall, the data indicates that the sample consists predominantly of physically fit and relatively younger retired soldiers, reflecting the early retirement age common in the armed forces and the continued maintenance of health standards after service.



Table 2: Challenges faced by retired army personnel in adjusting to society

Challenges faced by retired army personnel in adjusting to society

- Majority (63.33%) feel lonely sometimes, though none feel lonely *very often*.
- About 36.66% rarely or never feel lonely, showing that loneliness is present but not extreme.
- 90% feel comfortable or somewhat comfortable with civilians.
- Only 10% feel discomfort, indicating strong community adaptability.
- 60% experience significant difficulty (very + somewhat difficult).
- Only 16.66% found it easy, signaling challenges in post-retirement employment.
- About 56.66% say their health needs are consistently or mostly met.
- However, 43.32% feel their needs are met sometimes or rarely, highlighting gaps in health support.

Factors	Frequency			
	Very often (0 %)	Sometimes (63.33 %)	Rarely (20 %)	Never (16.66 %)
Frequency of Loneliness or Isolation After Retirement	Very often (0 %)	Sometimes (63.33 %)	Rarely (20 %)	Never (16.66 %)
Comfort Level in Engaging with Civilian Communities	Very comfortable (40 %)	Somewhat comfortable (50%)	Uncomfortable (6.66%)	Very uncomfortable (3.33%)
Difficulty in Getting a Job After Retirement	Yes, very difficult (30%)	Somewhat difficult (30 %)	Slightly difficult (23.33 %)	No, it was easy (16.66%)
Satisfaction With Health Needs Being Met	Always (33.33%)	Most of the time (23.33%)	Sometimes (36.66%)	Rarely (6.66%)
Impact of Retirement on Family Relationships	Yes, a significant Effect (10%)	Somewhat (40%)	Very little (20%)	Not at all (30%)
Delays or Difficulties in Receiving Pensions or Benefits	Frequently (20%)	Occasionally (20%)	Rarely (16.66%)	Never (43.33%)

- Half the respondents (50%) report some negative effect (significant or somewhat).
- However, 50% report little or no impact, indicating mixed family experiences.
- 43.33% report no issues, showing a somewhat balanced experience.

Challenges identified

- Loneliness is moderate (mostly “sometimes”).
- Employment after retirement is a major challenge for many.
- Health needs are not fully met for a significant portion.
- Some negative impact on family relationships.
- 40% face pension-related delays.

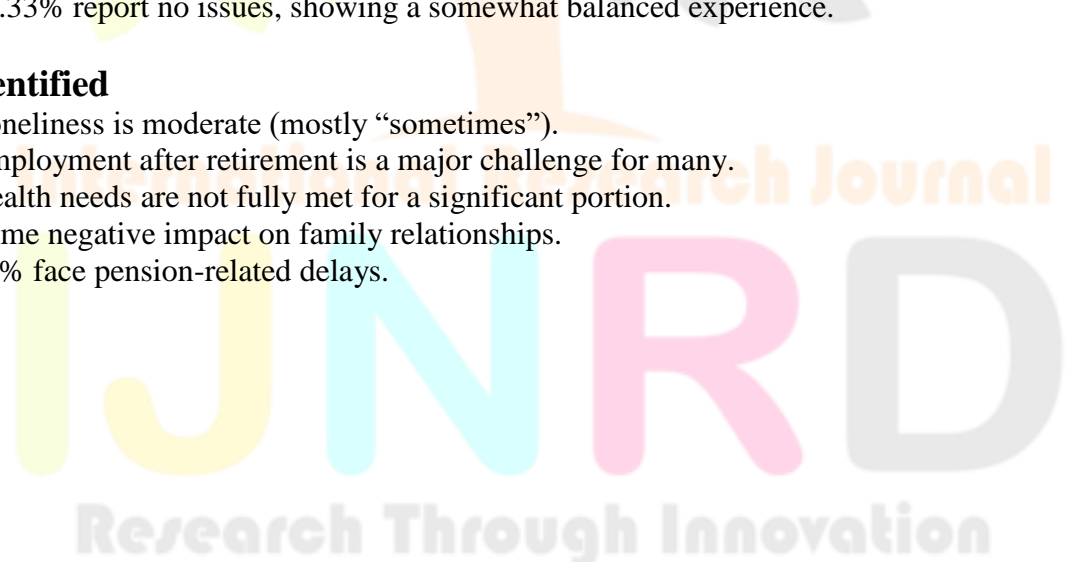


Table 3: Analyze career opportunities

The analysis of career opportunities among retired personnel reveals that the majority successfully reintegrate

Factors	Frequency			
	Employed full-time (50%)	Employed part-time (10%)	Self-employed (33.33%)	Unemployed (6.66%)
Employment Status of Respondents				
Sector-wise Distribution of Current or Planned Employment	Security Services (13.33%)	Government Services (40%)	Private sector (Corporate and IT) (16.66%)	Entrepreneurship and Own Business (30%)
What kind of work are you doing post-retirement	Managerial or Administrative (30%)	Technical\Skilled Labor (23.33%)	Consultancy\ Training (33.33%)	General support\ Unskilled (13.33%)
Did you receive any career counseling or resettlement training before retirement	Yes, and it was Helpful (46.66%)	Yes, but not Helpful (26.66%)	No, not offered (23.33%)	Not aware of such programs (3.33%)
Satisfied with your current earnings compared to your military salary	More satisfied (23.33%)	Equally Satisfied (50%)	Less satisfied (16.66%)	Not satisfied at All (10%)
Biggest challenge you faced while seeking Employment	Lack of required civilian qualifications (20%)	Age restrictions (26.66%)	Limited job openings (43.33%)	No experience Outside the military (10%)

into the workforce, with half securing full-time employment and over one-third opting for self-employment. This strong entrepreneurial inclination is further supported by the significant 30% who pursue their own business ventures, making entrepreneurship one of the major post-retirement pathways. Government services also attract a large proportion (40%), reflecting the comfort and familiarity retirees have with structured, disciplined work environments, while only a modest share transition into the private corporate or IT sector, suggesting potential challenges in adapting to or accessing these roles.

In terms of the nature of work undertaken, consultancy and training (33.33%) and managerial or administrative positions (30%) dominate, demonstrating that retirees continue to leverage their leadership, experience, and organizational skills even after service. Technical or skilled labor accounts for another 23.33%, though a small proportion (13.33%) enter general or unskilled roles, indicating that not all retirees find positions that match their capabilities. Resettlement training plays an important but uneven role in shaping career outcomes. While 46.66% benefited from such programs, a combined 50% found them unhelpful, unavailable, or were unaware of them. These points to inconsistencies in training quality, accessibility, and communication about available support, which may contribute to the employment challenges many face. Despite these barriers, income satisfaction levels remain relatively positive, with half reporting equal satisfaction and nearly a quarter reporting higher earnings compared to their military pay. However, more than quarters are less or not satisfied, reflecting difficulties in securing adequate civilian compensation.

When seeking employment, retirees face several obstacles, the most prominent being limited job openings (43.33%), followed by age-related restrictions (26.66%) and inadequate civilian qualifications (20%). These challenges highlight structural issues within the job market that limit the smooth integration of ex-servicemen. Only a small proportion (10%) cites lack of non-military experience, indicating that skill-transferability is not the primary barrier.

Overall, the findings suggest that while retired personnel exhibit strong adaptability and leadership potential, systemic barriers such as age norms, qualification requirements, and limited job opportunities constrain their career progression. Enhanced and better-targeted resettlement training, greater recognition of military experience in civilian sectors, and broader employment avenues could significantly improve their post-retirement career outcomes.

Table 4: Financial planning and stability

Factors	Frequency			
Primary source of income post- retirement	Pension (36.66%)	Job/Business income (33.33 %)	Rental/Investment income (20 %)	Financial support from family (10 %)
Savings and Investment Habits of Respondents	Monthly (23.33 %)	Occasionally (53.33 %)	Rarely (13.33 %)	Never (10 %)
Do you have an emergency fund to cover at least 3-6 Months of expenses	Yes (26.66 %)	Partially (43.33%)	No (23.33%)	Not sure (6.66%)
Frequency of Health Check-ups	Every 6 months (36.66%)	Once a year (40%)	Occasionally (16.66%)	Rarely\Never (6.66%)
Have you experienced any mental health challenges since Retirement	Frequently (10%)	Occasionally (40%)	Rarely (30%)	Never (20%)
Emotional connect with family members after retirement	Always (40 %)	Often (20%)	Sometimes (36.66%)	Rarely (3.33%)
Frequency of Open Communication with Family	Daily (63.33%)	Weekly (16.66%)	Occasionally (16.66%)	Very rarely (3.33%)
Social life since retirement (friends, community, veterans groups)	Very active (30%)	Somewhat active (40%)	Rarely social (23.33%)	Not social at all (6.66%)
Engaged in any community, religious, or social service groups	Yes, very actively (30%)	Occasionally (46.66%)	Rarely (13.33%)	Not involved (10%)
Stay in touch with fellow veterans or army friends for emotional or social support	Regularly (16.66%)	Occasionally (56.66%)	Rarely (16.66%)	Not at all (10%)
Self-Assessment of Current Physical Health among Retirees	Excellent (30%)	Good (63.33%)	Fair (6.66%)	Poor (0%)

Most retirees depending primarily on **pension (36.66%)**, **job/business income (33.33%)**, showing that financial independence continues into retirement. However, the high dependence on continued work suggests that some individuals may not be fully financially secure. Savings behavior is mostly inconsistent, with more than half saving **only occasionally (53.33%)**. Although a majority has **partial emergency funds (43.33%)**, only **26.66%** are fully prepared for 3–6 months of expenses, exposing many to financial risk during crises.

Overall Financial planning and stability

Retirees are *stable but not financially resilient*. Income sources exist, but savings culture and emergency preparedness are weak. Regular health check-ups are common, with **77%** visiting annually or every six months, indicating strong physical health awareness. However, mental health concerns persist: about **50%** face occasional or frequent emotional challenges after retirement. This suggests that transition into civilian life, reduced activity, or loss of routine may impact psychological well-being.

Overall Health

Physical health management is strong, but mental well-being requires more structured support. Family relationships appear strong. **40%** always feel emotionally connected and **63.33%** communicate daily. These high levels of interaction help buffer emotional stress and enhance quality of life. Yet, **36.66%** only “sometimes” feel connected, showing some emotional gaps.

Overall family and social support:

Family support is a key protective factor, though not uniformly strong across all individuals. Most retirees maintain an active or somewhat active social life (70%). Participation in community or religious groups is also moderate to strong, with **76.66%** involved at least occasionally. However, social connections with fellow

veterans—a crucial emotional support system—remain limited. Only **16.66%** stay in regular touch, while most connect just occasionally. Social life is active but lacks strong peer-based networks, especially with fellow veterans who understand their shared experiences. Retirees are functionally stable but emotionally and financially exposed.

Strengthening financial planning, mental health support, and peer-veteran networks can significantly enhance overall well-being. An overwhelming majority (93.33%) of retirees consider their physical health to be good or excellent. This aligns well with the earlier finding that 77% undergo regular health check-ups (every 6 months or yearly), suggesting that: Retirees are proactive about physical health. Consistent medical monitoring contributes to a positive self-perception of health. Very few report fair health and none report poor health, indicating no major perceived physical decline within the respondent group.

IV. Conclusion and Suggestion

The study shows that retired army personnel represent a physically fit, relatively young group transitioning into civilian life with mixed success. While most retirees maintain good physical health, strong family relationships, and active social involvement, many continue to face emotional, financial, and occupational challenges. Employment reintegration emerges as a major area of difficulty. Despite strong leadership skills and high adaptability, retirees often encounter limited job opportunities, age-related restrictions, and inadequate recognition of military experience in civilian sectors. Resettlement training, though beneficial for some, is inconsistent and insufficient for others, creating unequal career outcomes. Financially, retirees are moderately stable but not resilient. Many depend on ongoing work and show inconsistent saving habits, with inadequate emergency funds. While pension and job/business income support daily expenses, long-term financial security remains a concern. Socially and emotionally, most retirees participate actively in community life, but emotional distress and loneliness occur occasionally. Limited veteran peer connections contribute to psychological vulnerability despite strong family support.

Overall, the findings indicate that retired personnel are functioning reasonably well but remain exposed to emotional, financial, and occupational pressures. Strengthening support systems—especially in mental health, skill development, financial planning, and veteran networking—will significantly improve their post-retirement well-being.

Suggestions

i. Strengthening Employment and Career Support

➤ Enhance resettlement training with updated, market-relevant skills (IT, management, entrepreneurship, soft skills). Establish partnerships between government, private industries, and veteran organizations to create targeted job opportunities for ex-servicemen. Introduce policies recognizing military experience as equivalent to civilian qualifications where applicable.

ii. Improving Mental Health and Emotional Well-being

➤ Provide accessible counseling services, support groups, and wellness workshops tailored for veterans. Promote peer-veteran networks and regular meet-ups to reduce emotional isolation. Develop community-based mental health programs focusing on stress management, identity transition, and coping skills.

iii. Enhancing Financial Security

➤ Conduct financial literacy programs on savings, investments, pension management, and insurance planning. Encourage retirees to build emergency funds covering 3–6 months of expenses. Provide government-backed or subsidized financial planning services specifically for retired personnel. Expand awareness about financial schemes and benefits available to ex-servicemen.

iv. Expanding Social and Community Engagement

➤ Facilitate veteran clubs, associations, and social events to strengthen camaraderie and reduce loneliness. Promote participation in community service, sports clubs, and volunteer programs to maintain active lifestyles. Create online platforms for retired personnel to stay connected and share opportunities.

v. Strengthening Healthcare Support

➤ Improve accessibility and awareness of health services available to veterans, especially mental health services.
➤ Offer health education programs focusing on lifestyle management, early detection of chronic illnesses, and mental wellness.

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