

## **RE-EMPLOYMENT OF RETIRED ARMED FORCES PERSONNEL: AN IN-DEPTH STUDY**

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### **INTRODUCTION**

Retirement is a universal process of ending a service by an individual. Military service is not an exception. The only difference is, military personnel, due to its very different job requirements, retire at an early age when they still require livelihood to sustain the family needs. One should also acknowledge that Bangladesh is a developing country and, as such, the salary of its government servants is only sufficient to run the normal family expenses. Savings is hardly affordable during their service. The pension money received at the end of the service is also not enough to guarantee their sustenance for rest of their life.<sup>1</sup> As such, it becomes almost imperative for these retirees to look for a second job after their retirement.

There is another perspective of looking at the issue. One should not lose sight of other advantages of such reemployment. The personnel retiring from the army are not only relatively young enough to be reemployed but also in possession of rich experiences and wide range of skills gained during the process of their service. These may as well contribute enormously in the overall socio-economic development of the country.

Bangladesh Armed Forces have come a long way since its inception. In their chain of command serving soldiers can easily attract the notice of the authority on welfare matter. That is not the case with the retired force. They keep suffering, gradually become forgotten elements, and their sad stories remain untold in most of the cases. In this backdrop, it is important to study the existing reemployment system in depth to make it more dynamic and compatible to time. If done, may prove to be the best welfare to the retired soldiers that will, no doubt, boost the morale of the serving soldiers as well. In the process, it will benefit the society as a whole.

### **Aim**

The aim of this study is to examine the re-employment prospects of the retired armed forces personnel keeping in view their diverse experiences and skills gained through their service.

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1. 66 Infantry Division, "Settlement of Retired Army Officers", AHQ Project Study, 2003, Pp.4-5

## **Objectives**

The objectives of this study are two fold :

- a. To identify potential sectors and study the feasibility for such re-employment, and
- b. To examine the suitable methodology for reemployment and need for organizational reform in doing so.

## **Scope**

Though the term 'Armed Forces' encompasses army, navy and air force, the study will primarily focus on the reemployment of army personnel only. While examining the potential areas public sectors will be kept out of purview since these personnel have already retired from the government services. Existing policy guidelines and the welfare organs responsible for such employment will also be studied in-depth to suggest necessary modifications or new inclusion if deemed necessary. Military practices being universal, the system followed in other armies will also be studied. The study will put forward specific suggestions and make necessary recommendations.

## **INDIVIDUAL POTENTIALS FOR RE-EMPLOYMENT**

### **Is Re-employment a Necessity or Option?**

It is a pertinent question whether the re-employment of armed forces personnel is a necessity or just an option. The country is already overburdened with the unemployment problem. In this scenario, how strong is the case of reemployment of the personnel who have just been retired with full government pension benefits, needs justification.

It must be understood that the service conditions of armed forces personnel largely differ from their civil counterparts. They are trained to serve in inhospitable environment like Chittagong Hill Tracts or overseas military missions. In the event of external threat, they are to make supreme sacrifices for the motherland. In combating the natural calamities, they operate in harshest possible environment to save and comfort the affected people. The armed forces are to remain ever prepared for such unforeseen eventualities. As such, it needs to maintain a perpetual youthful profile and highest degree of combat efficiency



at all time. Hence, they retire at a much younger age compared to their civilian counterparts.

The standard retirement age for the government civil servants is 57 years<sup>2</sup> with exceptions to the teachers. In private sector, no such strict age bar is known to exist. In contrary, the retirement age of armed forces personnel varies with ranks. This is a wartime requirement and can no way be ignored in peacetime. For example, a Company Commander (Major) must be hundred percent physically fit to lead his company in any operations of war. He needs to withstand all sorts of physical and mental rigors of the battlefield. In that yardstick, the retirement age of a Major has been universally determined between 45 to 48 years. However, the same age limit is not applicable for a Brigade Commander or Division Commander since their nature of command does not require similar physical fitness of a Company Commander. This consideration is instrumental in deciding the age limits for retirement at various ranks as shown in Table-1.

**Table-1**

*Service and Age Criteria for Officer's Retirement (Which ever is Later)*

Ser No	Rank	Service Limit	Age Limit
1.	Major	23 Years	48 Years
2.	Lieutenant Colonel	25 Years	50 Years
3.	Colonel	27 Years	52 Years
4.	Brigadier General	28 Years	53 Years
5.	Major General	30 Years	55 Years

*Source: Army Regulations Volume-1 (Rules), Section-1, Rules 262.*

It clearly shows that officers of the rank of Major to Brigadier General can still serve another 4 to 9 years by standard retirement age in civil service. In private sectors where this age limit is more relaxed provide even longer opportunity. What is the rate of retirement in each rank in the armed forces? As per the statistics shown in Table 2, approximately 60% officers retire in the rank of Major and below, 17% in the rank of Lieutenant Colonel and only 23% in senior ranks. In other words, good about 77% officers of Bangladesh Army retire at the age between 48 to 50 years and the rest 23% at 52 to 55 years.

2. Bangladesh Public Servant (Retirement) Rule, 1974.

Though 26 years is the official marriageable age of the officers,<sup>3</sup> approximately 75% get married at the age of 28-29, and take their first child on 2nd or 3rd year of conjugal life.<sup>4</sup> In that count, an officer retiring as Major or Lieutenant Colonel has the family liability of two school going children of the age 12 to 18 years. Naturally, officers of this age are still not prepared to switch into retired life in real sense, because they still need to earn livelihood to run the family.

Table-2

*Statistics of Year wise Retirement of Officers (2000 - 2004)*

Year	Major & Bellow	Lieutenant Colonel	Colonel	Brigadier General	Major General	Lieutenant General	Total
2000	43	14	13	14	01	-	85
2001	72	16	06	20	06	-	120
2002	86	21	12	11	07	01	138
2003	83	21	12	11	07	-	134
2004	86	34	09	12	05	-	146
Total	370	106	52	68	26	01	623
%	59.39	17.01	08.35	10.92	4.17	0.16	100

*Source: Army Headquarters, Military Secretary's Branch.*

As regards to the soldiers, they retire on fulfillment of prescribed service for each rank and not by age bar. Rank wise retirement criteria for the soldiers are shown in Table-3. Maximum admissible age for recruiting a soldier is 19 years.<sup>5</sup> So, a soldier retiring in the rank between Sainik to Sergeant attends only 40 to 43 years of age. Now, more than 90% soldiers retire in these ranks who have yet another 14 to 17 years official serving age. Official marriageable age being 24 years,<sup>6</sup> soldiers retiring in those ranks are still quite young in age having a young family with one or two school going children between the age 13 to 17 years. The retirement benefit they get is not really adequate enough for his subsequent sustenance and rearing the children. As such, looking for a job or picking up some business is not a choice but almost a compulsion on his part.

3. Army Regulation Vol-1 (Rules), Section-13, Rule 602 (a).

4. A Survey Conducted at Mymensingh Cantonment, July 2005.

5. AHQ, AG's Branch (PA Directorate), Letter No. 3325/R/PA-2(B), 11 July 2005 (Amendment on AI(P) 50/59).

6. Army Regulations Volume-1 (Rules), Section-13, Rules 602 (b).



## What Re-employment Potentials do the Armed Forces Personnel Have?

**Table-3**

*Service Criteria for Soldier's Retirement (Service Length)*

Ser No	Rank	Service Length for Retirement	Approximate Age During Retirement
1.	Sainik	21 Years	40 Years
2.	Lance Corporal	22 Years	41 Years
3.	Corporal	23 Years	42 Years
4.	Sergeant	24 Years	43 Years
5.	Warrant Officer	27 Years	46 Years
6.	Senior Warrant Officer	29 Years	48 Years
7.	Master Warrant Officer	33 Years	52 Years

*Source: Army Instruction 2/88, 14 March 1988.*

The entry-level academic qualification of the army officers is HSC or equivalent.<sup>7</sup> Subsequently, they graduate from the military academy before they are commissioned. For the soldiers, though entry qualification is SSC,<sup>8</sup> a good percentage of them join even with higher qualifications. During their service, many of them, especially the officers, voluntarily pursue civil studies on their own. Beside that, higher military training institutions i.e. Defence Services Command and Staff College (DSCSC), and National Defence College (NDC) are affiliated with the National University from where the graduating officers receive Masters, and the scope of M Phil respectively.

Military training is the order of the day in the army. The day a soldier or an officer joins this organization his training starts and it ends on the day of his retirement. May not be all, but some of the disciplines of this training surely qualify them to seek certain kind of jobs after the retirement. Beside this, most of the officers and soldiers earn valuable experiences through overseas missions like serving in multi national environment, getting taste of active service, participation in disarmament and demobilization process, gaining skill on art of negotiation, assisting or arranging election, participation in nation building etc. These experiences may benefit the officers in particular in getting a job in the UN and also the Non-government Organizations (NGOs).

7. Bangladesh Army Order 221/86, 02 July 1986 (Based on AI(P)-147/59).

8. AHQ, AG's Branch (PA Directorate), Letter No. 3325/R/PA-2(B), 19 November 1995 (Amendment on AI(P) 50/59).

A good number of soldiers get some sort of vocational training known as 'Pre-release Training' prior to their retirement in collaboration with selected vocational and technical training institutions of the country.<sup>9</sup> This training is aimed at preparing the retirees for self-employment. This is no doubt quite useful but the vacancies are far too inadequate compared to the number of retirees per year. Statistics showing the number of personnel attended these courses is shown in Table-4.

**Table-4***Statistics of Personnel Attended Pre-release Training (2000 - 2004)*

Ser No	Year	JCO	OR	Total	Remarks
1	2000	42	420	462	Average pre-release training per year is approximately 384 persons.
2	2001	18	195	213	
3	2002	28	413	441	
4	2003	23	314	337	
5	2004	46	420	466	
Total		157	1762	1919	

*Source: AHQ, W&R Directorate Brief-2005 Prepared for the Chief of Army Staff.*

*Number of Retirees vis a vis Pre-release Training (2000 - 2004)*

Retirement per Year	Average Pre-release Training per Year	Percentage	Retirement of Unskilled Personnel per Year	Average Pre-release Training per Year	Percentage
3851	384	9.95%	2963	384	12.92%

*Note: Lower Table should be read in relation to Tables 4 and 6.*

Alongside the military and civil qualifications, armed forces personnel also develop other valuable intangible qualities. These are morale qualities gained through long regimented life in the army, physical and mental robustness, honesty, sincerity, personal discipline, punctuality etc. Though unfortunate but undeniably, these are the qualities painfully lack in the society. As such, these can be treated as additional qualifications in seeking jobs outside.

9. Special Bangladesh Army Order 01/88, 14 January 1988.



## POTENTIAL SECTORS FOR RE-EMPLOYMENT

### Broad Choice - Public or Private Sector

The first question that should be logically answered is which sector should be primarily focused upon for seeking a job? Is it public or private sector? Perhaps, this choice was not there in 80s or even in mid 90s when public sector was predominant. With the practice of market economy, the private sector has been gaining momentum since mid 90s and, at the moment, has proved to be a viable option over any public sector.

So far, whatever humble initiatives Armed Forces Division. (AFD) or Army Head Quarters (AHQ) had taken on re-employment issue were totally in public sectors. The result was simply hopeless. Table-5 shows the dismal statistics of how many officers applied to Civil Military Relations (CMR) Directorate of AFD (since its formation) and how many got the job. The statistics indicate a few aspects. One, the number of applicants per year was very less (approximately 11) because most of the retirees knew that there is hardly any prospect of entry into public offices. Two, in most cases, the Establishment Ministry did not take any action on the applications sent by the AFD. This is was because, the military personnel's reemployment in public offices has to be either 'lateral entry' or 'contract service' as per the government rule.<sup>10</sup> The civil service officers, quite rightly, dislike both because it upsets their future promotion prospect. Table - 5

**Table-5**  
*Statistics of Officers Applied to CMR Directorate and Employed (1987 - 2003)*

Ser No	Rank	Applied	Employed	Percentage	Remarks
1	Brigadier General and above	12	Nil	0%	The number of applications per year is only 11.
2	Colonel	12	02	16.67%	
3	Lieutenant	63	12	19.05%	
4	Major	97	24	24.74%	
5	Captain and Below	07	06	85.71%	
Total		191	44	23%	

*Source: AHQ Project Study on "Settlement of Retired Army Officers" by 66 Infantry Division.*

10. Bangladesh Public Servant (Retirement) Rule, 1974, Paragraph 5.

What about the private sectors? With the fast promotion of market economy, private entrepreneurship is gearing up in Bangladesh. Government policies are much more open and liberal than before. Foreign direct investment (FDI) is on the rise. Country's economy is gradually becoming vibrant. These private enterprises are in search of skilled and experience work force, executives and managers. As such, this is the sector that should be studied in-depth to identify the areas that should be focused and availed.

### **Proven Sectors**

Private security farms proved to be the most successful sector for the retired armed forces personnel. In fact, private 'security farm' is known to be introduced in this country by late Major Talebul Mowla Choudhury (retired) who opened first such farm name 'Atondro o Nishchit' in the year 1985. Since then about fifty five security farms came up throughout Bangladesh (mostly in Dhaka city) out of which more than two thirds are owned by the retired army officers.<sup>11</sup> Under prevailing security scenario of the country, this sector has tremendous future potentials throughout the country.

The officers and even the Junior Commissioned Officers (JCO) of the Army Education Corps (AEC) have very good prospects in private education sector. This is because, most of these officers gain rich teaching experiences through their service in notable educational institutions both within and outside the military organizations. These unique experiences automatically qualify them for a second job.<sup>12</sup>

One basic skill mastered by the military officers while in service is man management and human resource development (HRD). Pursuit of additional academic qualifications has also become very popular amongst the officers in recent days. This intellectual value addition makes them more credible for the managerial jobs in private farms. Study shows that a good number of retired officers are serving in managerial capacities in various well-reputed private enterprises.

With the growing experience in the United Nation (UN) peacekeeping operations, employability of Bangladesh armed forces officers is slowly getting pace in UN organizations. In recent years, a good number of retired army officers have got overseas jobs under various departments of the UN. Beside that, the Army is sending a good number of retired soldiers and civilian defence personnel to Kuwait under 'Skilled Technical Manpower to Kuwait' (STMK) project based on a joint memorandum of understanding (MOU) signed between the two

11. Interview, Ex Senior Intelligence Officer, Directorate General Forces Intelligence, Dhaka Detachment, 16 June 2005.

12. Interview, Colonel Afsar (retired), Principal, Darland International School, Dhaka, 15 June 2005.



governments on 15 December 1992. The MOU is still being renewed after each five years term. So far 3268 personnel have completed their tenure and 2126 are still in Kuwait, but still 200 personnel in average are rotated every year.<sup>13</sup>

### **Potential Sectors**

Army has many training institutions of its own. Each of these institutions produces their own instructors from the trainees. These instructors come on 'extra regimental employment' (ERE) for a period of 2-3 years and go back on completion of their tenure. This system has two visible demerits. One, once an officer is posted in such instructional appointments he takes sometimes to prepare himself for this new kind of assignment. By the time he is well oriented and comfortable, may be one year has passed, and by the time he becomes a skilled instructor his next posting knocks at the door. This hampers the continuity and the quality of training. Two, due to overall shortage of officers it becomes seldom possible to post authorized number of instructors in the training institutions. Employment of retired 'instructor grade officers and soldiers' in the training institutions may be a solution to both the demerits. Logically 50:50 mix of serving and retired officers and soldiers should be the balanced approach.

Defence officer's Housing Society (DOHS) are no doubt mini towns within the Dhaka City. The City Corporation, as usually, provides primary utility services to these DOHSs. But there are hardly any organized farms to provide subsequent maintenance services like electricity, plumbing, water, gas, laundry, cleaning, canteen etc. All these maintenance services can be outsourced to organized and credible farms owned by retired personnel to be handled in the way 'Military Engineering Services' (MES) handles in the cantonments.

As a matter of policy, AHQ may decide to employ the retired personnel in all the clubs, auditoriums, gymnasiums, swimming pools etc that belong to the Army. Army may think of employing retired military drivers for its non-combat vehicles like staff car, coaster, microbus etc. Even the transport support to big training institutions like School of Infantry and Tactics (SI&T), Bangladesh Military Academy (BMA), Defence Services Command and Staff College (DSCSC) etc. may also be outsourced to credible transport farm owned by the retired personnel. This will not only relieve the training institutions from the maintenance burden of its huge pool of vehicles with small workforce but also economize the whole matter.

### **Group Entrepreneurship**

Beside the present 'self employment' approach by the individuals, prospect of a different strategy of 'group entrepreneurship' may also be examined. The

13. Member's Lecture on "STMK" by Brigadier General Hamid-Al-Hasan in NDC 2005, 12 April 2005.



concept is 'to build or hire required infrastructure and run the business or service as group enterprises'. It would involve initial investment of quite a bit of money to start a project or business. Some selected sectors may really prove to be viable which are commensurate to their experiences.

Retired doctors of Army Medical Corps (AMC) could be the key players in the medical sector. AMC have qualified personnel in all disciplines of medicare service: specialist doctors, experienced nursing assistants, operation theatre assistants, skilled laboratory technicians, hospital management experts and so on. The nurses and technicians normally take jobs in private clinics, pathological laboratories etc, and the doctors continue private practice in their chosen places. These people can be organized as a team to offer their service in a better way to the society. For example, with the financial assistance of Sena Kalyan Sangstha (SKS) or Trust bank, setting up and running a good, efficient and service oriented hospital should not at all be a problem for these professionals. This will generate employment and add to the overall 'Medicare Service' of the country.

Bangladesh has plenty of ordinary educational institutions, in which most disturbing factors are the shortage of good principals to run the institutions and good teachers to teach the students. In all counts, AEC officers fulfill these requirements and, as such, are still highly demanding even after their retirement. But they can perhaps contribute more in the country's education system. For example, interested and creative officers, if granted financial assistance from the army (SKS or Trust Bank), can open new performance oriented institutions in the model of Cantonment Public Schools and College or Phultola Army Residential School. These will serve three specific purposes: the country will have a few more good educational institutes; will generate employment of AEC personnel; and the beneficiaries of armed forces personnel will be benefited in a more direct and greater way than what is being done at the moment by the SKS scholarship project.

HRD is another area that the country is trying to focus upon by opening as much quality technical and vocational training institutes as possible. But, unfortunately this has not yet boomed in the private sector as it was supposed to. Bangladesh Army can play an important role in this aspect. To be very specific, quality technical and vocational training institutions may very well be set up by SKS and run by retired forces as one of the self sustaining organs of SKS. The objective will be to produce quality skilled workforce where the retired armed forces personnel and their dependents will get priority. This will also increase the capacity of pre-release training for the armed forces personnel. Fouji Foundation of Pakistan Army has many such projects throughout Pakistan.<sup>14</sup>

14. "Fouji Foundation", Pakistan Army Green Book 2000, p. 318



Retired officers and soldiers of Electrical and Mechanical Engineering (EME) Corps are experienced and have the required know how to set up and run small and medium workshops on their own. In fact, this is what they do while in service. Group approach in such enterprises looks quite promising. In that, the army only needs to play the role of promoter and patron. Through these ventures, Army will also have the option to outsource certain repair and maintenance aspects to these workshops during peacetime and requisition their total service during wartime.

Among the essential utility services taxi cab is one that was supposed to boom in the country. Unfortunately it could not do so mainly because of two reasons: inefficient and inexperience management, and undisciplined drivers. Remedies to both the problems are perhaps available in employing retired drivers of the armed forces. More than 200 drivers from various arms and services retire every year. A group of Army Supply Corps (ASC) officers can easily organize these drivers to establish the much needed credible, efficient and disciplined taxi cab farms.

Agro farming is another sector that should ideally suit the retired personnel that belong to non-technical arms and services like Infantry, Artillery, Ordnance etc. Potential areas that may be ventured into are pure agriculture (following cooperative system), cattle fattening, dairy, poultry etc. This requires simple vocational training, which is available almost in all the district towns and the financial patronage can easily be arranged from the army owned bank.

All the potential sectors of re-employment discussed above are mostly suitable under group entrepreneurship. It is not that these are very new concepts and never thought over by anybody in the past. Why then it didn't flourish in spite its so much potential? First, the officers and soldiers retire as individuals and whatever job opportunity comes by, they first avail that as a principle of combating the harsh outside realities. At that point of time, it is very difficult on their part to identify and organize like-minded people together and initiate any group venture. Second, at that critical stage of life, none wants to risk the hard earned pension money in such ventures until their future livelihood is guaranteed by a settled job. Third, the government procedures that are involved in getting any such project approved is pathetically slow and corrupt. One probable solution to these problems may be to design credible and efficient organizations that can organize groups for such ventures and arrange financial assistance from its own welfare organs like SKS and the Trust bank Limited.



## APPROACH TO RE-EMPLOYMENT PROBLEM

### Present Approach to the Problem

There are dedicated offices in the armed forces both at AFD and Services Headquarters level to look into welfare aspects of retired personnel including their rehabilitation. But, unfortunately, these offices have neither a clear strategy nor well laid out policy guidelines on rehabilitation matter. As such, almost nothing remarkable could be achieved. The organizations that look after the welfare and rehabilitation of the armed forces demand a closer look.

At AFD, CMR Directorate deals with welfare matter of the retired armed forces personnel. This directorate has two sections: 'Protocol and Ceremony', and 'Civil Liaison'. Among these two, Civil Liaison Section deals with the welfare aspect. No clear policy is available in this directorate about the welfare of the retired personnel, so to say, about their re-employment. Its welfare activities are confined to basically two aspects. One, the officers who want a post-retirement job submit applications to CMR Directorate. Civil Liaison Section forwards these applications to the Ministry of Establishment for compliance, if possible. Record of last five years shows that the response from the Ministry is rather disheartening. In the years 2000 to 2005 only 10 applications were received and sent to the Ministry and they acknowledged only three.<sup>15</sup> Two, as regards to soldier's welfare, it accepts applications on specific humanitarian ground like disability, medical treatment, daughter's marriage etc, and in most of the cases, grants some monetary assistance to the applicants.

At AHQ level, Welfare and Rehabilitation (W&R) Directorate looks after the soldier's rehabilitation and not so much of officer's cases. It arranges pre-release training for the 'would be retirees' in 28 disciplines in 25 vocational institutes.<sup>16</sup> These courses are offered free and the cost is borne by the Army. In last 17 years, the Army has spent almost half a crore taka in this aspect with an average of approximately three lacs taka per year.<sup>17</sup> The idea of this pre-release training is to enable the individuals for self-employment. This directorate also endorses the individuals looking for job and on getting an offer (which is very rare) it informs the individuals who fulfill the job criteria. W&R Directorate could so far provide job to only 69 officers, 10 JCOs and 59 soldiers since 1988, which portrays another unhappy picture with an average of 17 persons per year.<sup>18</sup>

15. Discussion with GSO 2, Civil Liaison Section, CMR Directorate, AFD, 14 June 2005.

16. Brief (Annex R) Prepared by AHQ, W&R Directorate for the CAS, June 2005.

17. Based on Brief (Annex U) Prepared by AHQ, W&R Directorate for the CAS, June 2005.

18. Brief (Annex T) Prepared by AHQ, W&R Directorate for the CAS, June 2005.



SKS is an independent legal entity and a charitable trust meant for the welfare of ex-servicemen. Its objective is to generate and provide funds for the welfare of its beneficiaries and dependents. It has a well laid out policy for its welfare programme but, unfortunately, the reemployment aspect is not included in it. Its welfare activities have three broad categories: one, it grants educational stipend to the dependent of the ex-service personnel; two, provides financial support for special and extra ordinary treatment; three, provides monetary assistance to the distressed widows and elderly people. SKS spent in average Taka. 3.5 crore per year between period 1998 to 2002 i.e. approximately 10.75% of its average annual earning.<sup>19</sup> It also employed a total of 310 retired personnel in its offices and industries, which is about 27% of its total workforce.<sup>20</sup>

Bangladesh Arms and Services Board (BASB) is a tri-service organization under the Ministry of Defence (MOD). It is meant for the welfare of armed forces personnel both serving and retired. Though supposed to have in all the districts, at the moment, it has its offices, known as District Arms Services Board (DASB) in only 20 districts. It performs three broad tasks in practice. One, it carries out on the ground verification on police, legal and welfare related matters as per the request of various offices. At the moment, this is its major responsibility. Two, it assists serving and retired personnel in solving their administrative and legal matters in coordination with civil administration. Three, it provides limited monetary assistance to the distressed retired personnel. Though, rehabilitation is also one of its major responsibilities,<sup>21</sup> the organization is still not strong enough to undertake that at the moment. This is due to its organizational weaknesses by many counts: it has offices only in 20 out of 64 districts; only 4 to 5 of these 20 offices have an officer posted out of two, and out of total 140 manpower in 20 offices, only 76 are posted; most of the offices do not have required furniture and equipment.<sup>22</sup>

### **Analysis of the Present System**

Most encouraging of all in the existing system is the availability of infrastructures, whatever small or big they are, at all level of hierarchy. The single important job now is to reform the entire system to make it more modern by approach, dynamic in function and coordinated among its organs. Unfortunately, no significant steps have so far been taken to review and reform the system. The weaknesses revealed in the system during this study are discussed here.

19. Brief on SKS, Prepared by W&R Directorate, for the Chairman, Board of Trustee, November 2003.

20. Brief on SKS, Prepared by W&R Directorate, for the CAS, 27 August 2002.

21. Army Rules (Instruction) 711, Appendix G.

22. Brief on BASB, Prepared by the BASB for MOD, 2005.



Welfare organizations had so far been focusing on public sector employment with very insignificant success. With the market liberalization, private sector has opened a new window of hope and aspiration. This sector is competitive but certainly dynamic and productive. It has bright prospect because it is more open, less corrupt, and believes in maxim "survival for the fittest". To get into this booming job market rehabilitation organs have to be more dynamic and efficient, and the job seekers must also be skilled and smart enough to face the competition.

Surprisingly there is no clear vision and, as such, no future strategy has so far been drawn up on the rehabilitation issue and, so to say, on the welfare issue as a whole. Suffice to say, rehabilitation is a long term and ongoing process, which must be guided by dynamic long, mid and short term vision. In absence of such vision, as it is happening now, none of the welfare organs has a goal to achieve and there is no guideline to harmonize their efforts.

Since there is no clear strategy, there are no written policy guidelines on rehabilitation matters. As a result, whatever effort the welfare organs took had been compartmentalized, peace-meal and less productive. As such, formulation of a total policy must be seen as key instrument that will enable the welfare organs in working out their own modus operandi, defining work jurisdiction, and identifying coordination aspects among them.

Unfortunately each of the four organs that implement the welfare matters of the armed forces is following their own agenda without any coordination among them. As a result, their projects are narrow focused, duplicated and confined to monetary assistance in one form or the other. If the functions of these organs are harmonized, they have the combined capabilities to produce wonders. CMR Directorate has liaison links with the important government organs, W&R Directorate has capabilities of planning the requirements of respective services, BASB has the countrywide network upto district level, and the SKS has the financial support capability. This is no doubt a wonderful combination waiting to flourish.

Soldiers from the technical arms and services retire as skilled personnel. But that is not the case with the soldiers of general trade who constitutes bulk of the retirees. Table-6 shows that the ratio between skilled and unskilled manpower retiring every year is 23% and 77% respectively. Relating this with Table-4 shows that the number of persons availing pre-release training is approximately 9.95% of total retirees and 12.92% of only unskilled retirees per year. As such, skill development needs priority attention. Army may examine a viable option of establishing a full time 'Vocational Training Institute'



administered and run by SKS or the retired personnel. Fouji Foundation of Pakistan Army has sixty six vocational training centers throughout Pakistan for example.

**Table 6**  
*Arms and Service wise Retirement per Year (2000-2004)*

Skilled/ unskilled	Arms/ Services Corps	Year					Arms wise Total	Average Per year
		2000	2001	2002	2003	2004		
Unskilled	Artillery	403	547	601	466	301	2318	464
Skilled	Engineers	239	282	147	177	260	1107	221
Skilled	Signals	131	121	97	356	102	807	161
Unskilled	Army Services Corps	417	307	326	339	256	1645	329
Skilled	Army Medical Corps	125	150	184	171	196	826	165
Unskilled	Ordnance	118	36	68	07	65	294	59
Skilled	Electrical & Mechanical Engineering	391	309	399	191	160	1450	290
Unskilled	Corps of Military	47	23	01	02	03	76	15
Unskilled	Remount, Veterinary & Farm	01	-	-	04	01	06	01
Unskilled	Armoured	39	151	143	147	179	659	132
Unskilled	Infantry	1332	2527	2031	1981	1951	9822	1964
Skilled	Army Clerical Corps	25	84	73	35	32	249	50
Year wise Total		3268	4537	4072	3876	3506	19259	3851

*Source: Statistics of AHQ, PA Directorate.*

***Skilled and Unskilled Ratio***

Average Retirement per year	Average Number of Skilled Personnel	Percentage	Average Number of Unskilled Personnel	Percentage
3851	888	23%	2963	77%

*Note: Skilled means most of these personnel are skilled in some technical trade and unskilled means most of these personnel are unskilled.*

The study also discovered that more than 50% of the retired soldiers do not have clear idea about the functions of various welfare organs. These retirees normally contact Area or Station Headquarters in the nearby cantonments for any kind of assistance. This is nothing but information gap that should not happen. In fact, welfare organizations should be the second home of the retired soldiers. As such, they must have clear idea about the functions of all such organs. A standard booklet made for circulation will be even more ideal.

### **How Other Armies are Addressing This Issue?**

In Pakistan,<sup>23</sup> about 30,000 personnel retire every year from its half a million strong Army. The W&R aspects of these people are being looked after by the W&R Directorate of General Headquarters. Two other major organs that support the W&R Directorate are Army Welfare Trust (AWT) and Fouji Foundation (FF). AWT has two basic functions: generate money and provide employment to ex-servicemen in own industries. Though the basic aim of FF is also to generate fund for W&R matter but its massive service providing infrastructure itself provide direct W&R facilities to retired personnel. For example: its massive industries generate employment; it has job promoting agencies like 'Security Service', 'Overseas Employment Service' etc; it has training centers like 'Vocational' and 'Technical' training centers, 'Nursing Training School' etc; its service providing sector has hospitals, rehabilitation centers for disabled, day health care centers, mobile and static dispensaries etc. The Army mainly concentrates in training the 'would be retirees' in various vocational, technical and other training institutes to enable them for self-employment. They also provide financial incentive package from the banks. Besides this, Pakistan being a military dominated state system for many years, reemployment of its retired armed forces personnel has been easier compared to other countries in the region.

In Indian Army,<sup>24</sup> about 60,000 service personnel are retired/released every year. Organization wise, the Directorate General Resettlement (DGR) and Sainik Boards deal with the retired service personnel's employment. DGR is under the Ministry of Defence and looks after all matters connected with the resettlement and welfare of ex-servicemen and their dependants. Training for these people for their settlement is one of the major functions of DGR. The resettlement training for the officer range from short vocational courses to long degree/diploma courses on subjects like Information Technology (IT), Security

23. Pakistan Army Green Book 2000

24. Indian Army 'Resettlement and Welfare Scheme', Downloaded from [www.indianarmy.com](http://www.indianarmy.com).



Services, Entrepreneurship Development, Business Administration, Personnel Management, Hotel Management, Tourism and Human Resource Development. For the JCOs/ORs, there are three different training schemes: Vocational, On the Job Training (OJT) and Information Technology Institute (ITI) training. More than 350 training courses of varying duration up to one year are conducted under vocational scheme. Under ITI scheme, 4000 seats are reserved in 400 ITIs in different states. Under OJT retirees are trained in more than 60 workshops in nine different trades for a period of nine months. As a whole, DGR manages training of good about 7000 to 9000 retirees per year. As regards to Sainik Board, a Kendriyo Sainik Board under the chairmanship of Defence Minister lays down the general policies for the welfare of ex-servicemen and their dependants. It also coordinates the work of all Sainik Boards at state and district level. As far as the reemployment is concerned, the Central and State Governments provide a number of concessions to ex servicemen for their reemployment. 10% vacancies of Assistant Commandants in Para Military forces are also kept reserved for the ex-servicemen. The DGR always sponsors Security agencies for providing security guards to various public sector undertakings and industries in private sector. Beside these, the government has formulated several financial support schemes by way of loans to ex-servicemen entrepreneurs intending to set up Small and Medium Enterprises (SMEs).

In Royal Nepalese Army,<sup>25</sup> the armed forces welfare organizations normally do not take the responsibility of reemployment. The retired officers and soldiers prepare themselves and seek employment at their own effort. It is easier for the officers to get a job than the soldiers. These jobs are in private sector and mostly in the security agencies, which is a booming business in Nepal. These security farms are mostly comprised of the retired armed forces personnel and provide security to important public and private installations like banks, hotels, NGO offices, hospitals etc. The Nepalese Army has one unique system of reemployment that needs a special mention is that the army itself maintains a regiment of 'Garrison Duty Units' comprising 3 to 4 battalions completely composed of retired personnel. These units are uniformed and armed almost like the army and provide security to important military installations in peace time. During any emergency, these battalions also assist the army in the same way the reservists do.

25. Interview, Brigadier General Nepal Bhushan Chand, Royal Nepalese Army, NDC Course Member, 15 July 2005.



## **RECOMMENDATIONS**

There is no doubt that, under the present socio-economic realities, reemployment issue merits due priority in the overall welfare spectrum of the armed forces. That is to say, the retired personnel need jobs or additional earning sources, and there exist windows of opportunities. What not there is committed and dedicated facilitator between the retirees and the potential job market. Army as an organization can effectively play that role. Only it needs initiative and creativity. As explored in this study, instead of drastic reforms or radical changes what really required are: a clear vision and dynamic implementation strategy, a comprehensive total policy, essential reforms within the welfare organs and harmonization of their efforts, training the 'would be retirees' for future job while in service, and effective publicity. The paper endorses these as basic recommendations.

### **Define a Clear Vision and Workout Dynamic Strategy**

Rehabilitation is a long term, on going and laborious process. It has to go along with the time and opportunities which by itself keeps changing with the country's socio-economic realities. To cope with these phenomena pragmatic, realistic and adaptable short, mid and long-term visions are essential. It should clearly define the important parameters like objectives, priorities and functional jurisdictions of major stakeholders, strategy for exploring new opportunities, finance, reforms within the organs etc. A vision is virtually incomplete without a dynamic implementation strategy. The strategy should bring all the major organs like the MOD, AFD and Services Headquarters (Army, Navy and Air Force) to a common platform and set a common strategy to achieve one aim. The responsibility of formulating a vision and implementing strategy should go to either MOD or AFD or both. Keeping in view the present realities of the defence hierarchy, the AFD should take this responsibility in coordination with the MOD.

### **Prepare a Complete and Workable Policy**

As have been discussed in the paper, there are four welfare organs and a financial institution (The Trust bank Limited) who are the key players in reemployment issue. It needs no emphasis that the functions of these organs must be harmonized through a common policy. This will avoid duplication, ensure economy of effort, and make the system self-content and dynamic. The policy should focus to: spell out the status and functional parameters of the organs, lateral and vertical coordination mechanism, job creating and project implementation guidelines etcetera. Being in the apex, CMR Directorate of AFD should always be the common policy making organ.



## **Reform the Welfare Organs and Define Functional Parameters**

On the basis of the study on the welfare organs a few logical conclusions can be drawn. One, existing organs are sufficient to make the welfare activities more dynamic and objective oriented. No new organization is required at the moment. Two, each of these organs need reforms to reorient its functions to suit the new vision and policies that would be formulated. Three, their functional parameters should be clearly defined. Suggested reform measures within these organs and their future key functions are briefly discussed below:

- a. CMR Directorate, being in the AFD, should ideally act as the apex organ to direct all welfare matters of the armed forces including reemployment. In present set up, its 'Protocol and Ceremony Section' looks after the routine protocol and ceremony matters. In addition, it handles major ceremonial matters in some national days once or twice a year. The other one i.e. 'Civil Liaison Section' has very limited routine functions other than W&R. As such, 'Protocol and Ceremony Section' may be renamed as 'Protocol and Civil Liaison Section' and given both the functions related to protocol and ceremony as well as civil liaison. The 'Civil Liaison Section' may be renamed as 'Welfare and Rehabilitation Section' with the specific functions only. Perhaps no additional resources are required for this change and neither the shifting of responsibilities will burden the other section.<sup>26</sup> Its basic functions should be policy formulation, coordination and liaison. Direct welfare activities may not be the purview of this office.
- b. W&R Directorate should play the pivotal role in planning and implementing the W&R aspects of respective services. All plans and projects should emanate, be implemented and supervised from here. It should have own policy guidelines for its own services personnel within the overall framework of general policy of the CMR Directorate. In present set up, Army W&R Directorate has four sections looking after 'Welfare', 'Rehabilitation', 'SKS Project, and 'Accounts'. To play the pivotal role in rehabilitation matter, it needs to revitalize its 'Rehabilitation Section'. One suggested option might be to combine its 'Project Section' (now looking after SKS) and 'Rehabilitation Section' to form a new 'Rehabilitation Directorate'. Alternatively, 'Rehabilitation Section', itself can be reorganized into a small but separate 'Rehabilitation Directorate'. This new directorate may even be, rather should be, composed of some experienced retired personnel.

26. Interview, Brigadier General Imam, Ex GSO 1, CMR Directorate, AFD, 14 June 2005.



- c. DASB's main strength is its good network connecting the districts. Presently, it has its offices in 20 districts. A proposal of setting up offices in other 44 districts at a pace of five per year is waiting for the approval of Ministry of Finance.<sup>27</sup> This should be pursued and get approved at the earliest. If that happens, in another 10 to 12 years time, perhaps each district will have a DASB office. In the new provision, DASBs will be run by serving or retired Major or equivalent (previous provision was only serving Major or equivalent). The provision of will not only energize the offices but also generate employment of 64 retired officers. With this countrywide network, DASBs will be in a position to play key role in maintaining direct contact and up-to-date database of retired personnel in their respective districts. It may also counsel the job seekers, act as local verification authority and process employment requests to other rehabilitation organs.
- d. SKS's greatest strength is its strong financial base. This, along with its commitment to welfare, qualifies it to be a key support pillar of the reemployment issue. The very creation of this organization was with the idea of rehabilitation of demobilized armed forces personnel after the World War II.<sup>28</sup> It has, quite rightly, perceived that money speaks the language of welfare. As such, it promoted its commercial ventures to generate money. In the process, it deviated from its objective in a sense that it spends more effort and money in its business expansion than welfare itself. It spends close to only Taka. 3.5 crore for the welfare activities which is less than 11% of its average annual profit.<sup>29</sup> This was perhaps right when the financial capability of SKS was very limited. Ideally, SKS should now spend minimum 50% of its annual profit for this purpose. Now with its average profit over Taka 30 crore (average profit of FY 1998-2002) per annum it can very well promote its welfare strategy from narrow individual base to broad collective basis. For example, SKS can now develop infrastructure on primary service sectors like health and education. These may either be run by SKS or gradually handed over to interested and capable group of retired personnel. This will add to the reemployment and also to the overall socio-economy of the country.
- e. The Trust Bank Limited is a commercial enterprise and not a welfare organ of the armed forces. Yet this, being a bank owned by the Armed Forces, may

27. Interview, Director, BASB, 03 June 2005.

28. Brief on SKS, Prepared by W&R Directorate, For the Chairman, Board of Trustee, 27 August 2002.

29. Calculated on the basis of SKS's Annual Profit and Welfare Expenditure in FY 1998-2002.



be co-opted in the rehabilitation process as a vital project financing institution. If decided to do so, the bank can offer low interest incentive package to encourage the individual or group entrepreneurship projects approved by the W&R directorate.

### **Prepare the 'Would be Retirees' While in Service**

It is very important to prepare the soldiers for retirement. Preferably in last two years of service they should get enough scope to prepare. Most important of all is training for a job. Both India and Pakistan army attach adequate priority in this aspect. Existing pre-release training is a good system but inadequate both by number and quality. To improve the situation, a few other options may also be examined. One, army may open their own vocational and technical training centers either on commercial basis or exclusively for the armed forces personnel. Fouji Foundation of Pakistan Army has sixty six vocational and nine technical training centers for this purpose.<sup>30</sup> In Bangladesh, SKS can venture into such projects. It can also be a group entrepreneurship by the retirees themselves. Two, more OJT should be arranged in collaboration with the big workshops and factories of the country. DASBs suit this purpose for their presence all over the country. Indian Army arranges such OJT in more than 60 workshops covering all the states. At the end of nine month long OJT, candidates receive National Trade Certificate which is acceptable to all the employers in the country.<sup>31</sup> Three, soldiers may also be given the liberty of selecting a training course and institute all by themselves. Duration, expenses and other procedures for these courses can be worked out in the general policy. Besides the training, it is also important to mentally orient the retirees for the future. This may include provisions like: receiving a booklet that gives clear idea about the welfare organs and guidelines for the retired life; endorsement of personal data and the choice for job (backed by qualification) in local DASB and W&R Directorate; counseling session conducted by the unit and DASB etc.

### **Bring Change in Approach - 'Job' to 'Entrepreneurship'**

Beside the individual approach to job market, individual or group entrepreneurship should also be promoted. Group entrepreneurship will mean the setting up of viable projects by a group of people who has the specialization in setting up and running the projects like hospitals, educational and vocational institutes, agro farms and factories, automobile workshops etc. To give

30. "Fouji Foundation", Pakistan Army Green Book 2000, p.321

31. Resettlement and Welfare Scheme, op.cit, p.2



momentum to this concept, welfare organs should play the vital role as promoter and facilitator. They should facilitate various legal and administrative support arrangements with the concerned offices and organizations of the government where an individual does not have easy access. SKS and 'The Trust Bank Limited' also should offer special financial incentive packages.

### **Make Necessary Publicity**

Businessmen spend a lot of money for advertisements of their products because the market pays that money back. With the same concept, armed forces should also publicize the eligibility of its retired personnel in the job market as much as practically possible. This is because, most of the employers do not have clear knowledge on the youthful age, qualification, skill and other qualities of the retired personnel. Publicity strategy may include: distribution of booklets and brochures, routine visit by W&R Directorate and DASB representatives, periodical advertisement in electronic and print media, and liaison with other government offices wherefrom regular assistance is required.

### **CONCLUSION**

The issue of re-employment is gaining prominence with the changes in the overall socio-economic scenario of the country. Good about 3500 skilled people between the ages 40-50 are retiring every year. They sacrifice best part of their life in the army for the cause of the motherland. And they retire at a comparatively young age with many of their domestic responsibilities unfulfilled. It will be very unfortunate and unkind if the army deserts them at this crucial stage of their life. In this region, it is a massive challenge for the big armies like India and Pakistan where approximately 60,000 and 30,000 personnel respectively retire every year. Yet they are doing their best. This is a moral boosting factor for the retirees and a moral obligation for the army. As such, utmost effort is expected from the Bangladesh armed forces within the affordable limit.

In Bangladesh, the government is already over burdened with its high rate of unemployment. There is less scope to ask for any such assistance like quota or reservation for the retired personnel in the public sector as is done in India and Pakistan. So the choice is left to the armed forces to do something all by themselves from the resources within. Now the question may be - why should the armed forces alone address the issue? In most of the countries, this aspect is addressed within the broader policy and assistance provided by the government.



But in this study, parameters of government's direct involvement have not been discussed basically on a single premise i.e. whatever apparatus already in place with the armed forces to address this issue have, perhaps, not yet been utilized to its full potential. As such, a suggested reform or reorganization framework has been outlined in the paper. Once this is reviewed and implemented, the parameters of government's direct or indirect assistance would automatically emerge.

So, the focus should quite logically be on the revitalizing the existing apparatus. This necessitates some kind of priority attention to this matter. All the four organs that have been discussed in the paper are in the table of organization almost from the inception of the armed forces. Unfortunately, these are still almost in the same shape as it was except some bit of new initiatives here and there. In contrast, number of retired and ex-servicemen and their beneficiaries has increased many folds. The offices dealing with rehabilitation matter i.e. CMR and W&R Directorates still lack direction and agenda required meeting the need of the time. SKS has become financially formidable but its welfare parameters remained as narrow as before. DASBs could not be expanded and made viable for which they are meant for. It is time that the armed forces should address this issue to meet the need of the time.

Another aspect the study tried to focus on is to convince that the skill and experiences of this retired force can also contribute to the socio-economic environment of the country. As such, their reemployment should not be put to narrow perspective like job-hunting only. Directing their efforts to entrepreneurship in service sectors of the country as have been discussed is likely to bring more benefit. Many of these people are skilled and experienced in sectors like medicare, education, automobile workshop and other SMEs. More importantly, these people, unlike other business entrepreneurs, are ready to venture even in the rural areas. What lacks is the institution that would motivate, organize and patronize them both financially and administratively. This can very well be done by the existing rehabilitation apparatus of the armed forces, of course, after the suggested reforms.

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