

An Entrepreneurship Development Initiative - A Project Designed, Developed and Executed for Indian Army Personnel.

Dr. Rajesh N. Pahurkar,

Assistant Professor,
Department of Management Sciences,
Savitribai Phule Pune University,
Pune

Dr.(Capt.) C.M. Chitale:

Professor(Retd.),
Department of Management Sciences,
Savitribai Phule Pune University,
Pune

Dr. Surbhi Jain,

Professor,
Department of Management Sciences,
Savitribai Phule Pune University,
Pune

Abstract

The present study is a case of Social Entrepreneurship. This study was conducted in three phases spanning for almost one year time. The first phase was to understand the extent of entrepreneurial skills and abilities possessed by the differently-abled soldiers and the about to retire soldiers of the Indian Army and also to understand the areas in which the soldiers would like to start their enterprise. An extensive survey to understand the same was done. It was found through the research that the soldiers possessed several characteristics of an entrepreneur. They showed a keen interest in Entrepreneurship. Hence in the second phase of the research the researchers developed an Entrepreneurship Development (ED) capsule taking into view the interests of the soldiers. The course was conducted for two batches of retiring soldiers and one program was conducted for the differently-abled soldiers who are inmates of the paraphegic house and those who were doing various courses at Queen Mary's Technical Institute at Khadki, Pune during their study leave. In the third phase (Impact evaluation of ED training) the researchers tried to understand the practical applicability of the program by reverting back to the soldiers who had attended the programme. After interacting with the participants (Soldiers) it was found out that out of 67 retired soldiers whom the researchers were able to contact, 26 had engaged themselves in some entrepreneurial activity and for many the programme was an eye opener and kindled the spark of entrepreneurship in them

Keywords –Entrepreneurship Development, Training, Impact.

Introduction

Rehabilitation of soldiers of Indian Army is a challenge as they retire very early in life. Most of them retire by the time they are of 44 years. Through this project the researchers have identified that with their Army background there is a good potential amongst the soldiers for entrepreneurship, if they get the right exposure at the right time.

The Present study is a case of Social Entrepreneurship which is a process of bringing about meaningful changes in the society by identifying specific challenges and working out solutions to resolve the same (Martin & Osberg , 2007).

Queen Mary's Technical Institute,(QMTI) Khadki ,Pune, in 2008. QMTI is an NGO working towards rehabilitation of disabled soldiers since 1917. The researchers while working with the disabled soldiers of the Indian Army realized that the soldiers have keen interest towards

Entrepreneurship and there was a tremendous scope for further training them.

Around 50,000 soldiers hang up their uniforms every year (Shukla, 2015). 85 per cent soldiers compulsorily retire between 35 and 37 years of age (Som, 2015). Another 12-13 per cent soldiers retire between 40 and 54 years. The retirement age is deliberately kept early to maintain the physical fitness of the forces.

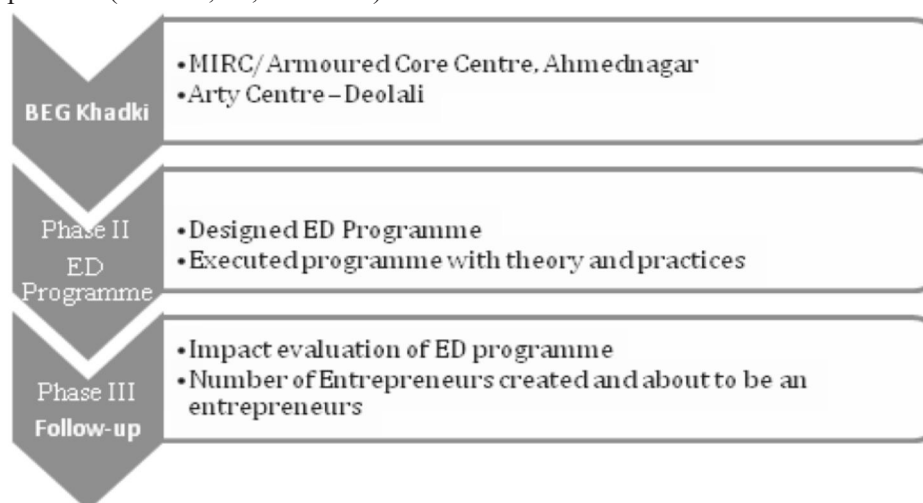
As veterans begin their second innings, entrepreneurship is increasingly becoming an appealing option. Military veterans make good leaders they value team work and have great respect for procedures. Veterans are goal-focused, have strategic clarity and high risk appetite; they plan and execute well to achieve tangible results (Kumar, 2014).

Army instills focus, brings in discipline, fosters leadership traits much required for entrepreneurship (Taj, 2009). Training Military Veterans in area of Entrepreneurship has been very successful in the US also (Moran, 2012).

The literature review suggests that Army personnel have many traits of Entrepreneurs (Thomas, M., et.al.1987). Most

of the case studies on entrepreneurship of Army veterans were from the officers rank. The researchers found out that not much work has been done on the soldiers for whom planning the second career is much more difficult as they retire much early and come from rural areas. Their education qualification would be only up to matriculation. The spouse of these soldiers are even less educated. Even if financial assistance is given to them, for their rehabilitation, the effective utilization of that money still remains a big question. It is observed that soldiers face lot of problems during their rehabilitation as compared to commissioned officers.

Keeping these facts in view the Army Commander, Head Quarter, Southern Command and authorities of Southern Command assigned a Training Consultancy project to the researchers. The project was to develop and execute an Entrepreneurship Development(ED) capsule for Disabled Soldiers and about to retire Army soldier. This study was conducted in three phases spanning for almost one year time. The project executed in three phases as shown below-



Identifying the Areas of Entrepreneurship (Training Need Analysis) - Phase -1 -

After knowing that the soldiers were interested in entrepreneurship it was decided by the General Officer Commanding-In-Chief (GOC-in- C), Southern Command and PUMBA that the area needs further probing as Entrepreneurship is a good way for such soldiers to support themselves and their families to achieve the above objective, a detailed survey was planned by the team of researchers.

Objectives of the Survey:

1. To find out the entrepreneurial potential among about to retire army soldiers (Junior Commissioned Officer and Other Ranks (JCOs/OR). (<http://www.dsalert.org/insignia/indian-army>).(Annexure-I)

2. To find out whether such soldiers are inclined towards entrepreneurship.
3. To do training need analysis to plan the programme.
4. To identify the businesses the soldiers are interested in starting.

Design of Data Collection Tool:

The Psychometric test was designed by referring the national and international tools used to measure the entrepreneurial knowledge and qualities (Abilities/Attitudes/Personality Traits).

Objectives of the test:

- This test is useful to assess the suitability/adaptability of respondent to start his own venture after retirement.

- This test also provides the inputs to design the training programme to develop more knowledge and skills to become an entrepreneur.

Sampling Plan:

A survey was conducted at three centers of Maharashtra

States, India. Interacted with almost 500 soldiers who were about to retire at the centers-Bombay Engineering Group (BEG) Khadki, Pune, Arty Centre –Deolali, MIRC/Armoured Core Centre, Ahmednagar. Questionnaire was administered to 286 soldiers.

S.No	Centre	No
01.	BEG Khadki, Pune	127
02.	MIRC/Armoured Core Centre, Ahmednagar	97
03.	Arty Centre –Deolali, Nashik	62
TOTAL		286

Findings: Phase I

The analysis of data shown that almost (58.74%) responded

would like to start their own business related activity after retirement.

S.No	Place	Job	Business	Undecided	Total
1.	Pune	44 (34.64%)	73 (57.48%)	10 (7.87%)	127
2.	Ahmednagar	15 (15.46%)	66 (68.04%)	16 (16.49%)	97
3.	Nasik	30 (48.38%)	29 (46.77%)	3 (4.83%)	62
4	Total Score	89(31.11%)	168 (58.74%)	29(10.13)	286

The researchers categorized the entrepreneurial traits /quality into 5 sections based on literature review for the purpose of designing entrepreneurial analysis test. The strength of each trait may vary from persons to person but having its presence as part of personality would be useful to become an entrepreneur (Pahurkar, 2011)

- 1) Need for Achievement
- 2) Need for Autonomy/Independence
- 3) Creativity/ Creative ability
- 4) Moderate or Calculated Risks Taking
- 5) Drive and Determination

All the above mentioned traits were studied through subtraits/qualities. The trait wise findings are presented below:

Section-I Need for Achievement (Result = 3.25/4 = Excellent)

1. Responsibility taking ability – The average score related to this quality is found very well (almost 100%). All the respondents possess this quality of being responsible about whatever work they undertook.
2. Convincing power –An entrepreneur should have convincing power to make his idea and product well

accepted by dealers/distributors or customer and to get the help and support to accomplish his/her work. The score for this quality found is very good.

3. Consistency – Once the work (venture related activities) undertaken should be carried out until it finishes successfully. The work should not be left in-between because of various hurdles, failures or just because of fear of risk/failure. the analysis shows that respondents are having this quality of giving consistent performance.
4. Nonbiased – in a venture creation and running that as successful business one need to have very good people management skill. The team of people having required skill sets to perform or execute regular business operations successfully is important. Forming this kind of teams of people, having varied background and no personal bias-based (personal) liking irrespective of required qualities in very important. Respondents have scored well for this quality.

Section – II Need for Autonomy/Independence (Result = 3.25/4 = Excellent)

1. Focused Approach/Self motivation – This quality tells about the concentration of full efforts on a particular activity without deviation. While undertaking any

business activity one should not get disturbed or discouraged because of de-motivating factors. The average score for this quality is very nice and it shows the presence of self motivation which is very important to keep on trying in entrepreneurship.

2. Leadership – When working in a group, it is the quality by which one can come forward and take control. Being an entrepreneur one has to take the control of business affairs without letting others take control. Here the score shows scope to improve on this quality and come forward voluntarily to lead the group.
3. Self confidence – Self Confidence is the ability to complete successfully, the work assigned. An entrepreneur should be self confident about his business model to offset the risk involved into it. The score shows the presence of this quality with very high scale.
4. Believe in working Hard – Being successful in work greatly depend upon hard work instead of merely luck. The score indicates that majority believe in hard work but still small proportion have belief in luck.

Section – III Creativity/ Creative ability (Result = 2.75/4 = Good)

1. Resourcefulness – The available facilities and resources around have to be used for business purpose to get the maximum leverage. The outcome score signifies the presence of this quality with great proportion.
2. Analytical mind/skill – To understand the market dynamics and complex business scenario an entrepreneur must have very good analytical skill to solve complex problem and score show high level of presence of this quality.
3. Imagination power – With this quality an entrepreneur can foresee the future business related problems/issues and likely changes affecting business. Here the score is encouraging and needs to be improved by developing this quality.
4. Flexibility/Resistance for change – Generally people have tendency of carrying out routine activities and any changes in routine disturbs them. An entrepreneur must not be afraid of any change happening around which have direct and indirect influence on the business. Here the score is not favorable and demanding them to be more flexible to accept change.

Section – IV Moderate or Calculated Risks Taking (Result = 2.25/4 = Average)

1. Risk taking ability – Business is a risk taking activity. Having good business idea and converting it into a viable business needs money, no matter from whose pocket it is coming. If a business needs money to start then an entrepreneurs should not hesitate to rise if from

different sources and take a risk involved. The score shows the presence of this quality.

2. Owns Decision Making Ability – In a very dynamic business environment an entrepreneur must be able to take instant decision without wasting much time. It's very important to grab the right opportunity without spending time to take decision on it. The score shows respondents need to develop this quality
3. Facing Uncertainty/Response to Ambiguity – Business operates in continuously changing environments. Hence an entrepreneur should have adaptability to get adjusted with all unknown business situation. The score is not very substantial to indicate the presence of this quality among the respondents.
4. Fear of Failure – if an entrepreneur starts venture, but when realize the chances of failure in it then suddenly should not leave it in between. The score shows fairly good quality to deal with the failure.

Section – V Drive and Determination (Result = 3/4 = Very Good)

1. Passionate – Success comes after continuous and consistent efforts. An entrepreneur should be passionate about his business to get success in it. Score is indicating of having this quality.
2. Stress Taker – There are many activities and associated complexities involved in operating a business venture. An entrepreneur must have an enough stress taking ability to deal various business situations. The score is enough to show the presence of this quality
3. Self Development and Training Need for success – Training helps self development and knowledge level to perform better. All respondents have shown interest in undergoing a training programme to develop business skills.
4. Tolerance level – An entrepreneur does not have fixed hours of working. There are limitless (physical and mental) efforts needed in business operations. The score indicates the need to develop a reasonable level of tolerance to stand tiredness in business.

The overall score – All three locations have shown that, almost all respondents have required/ necessary qualities to become an entrepreneur (73.00% average in ED Self test).

Recommendations – Phase-i

After analysis of the above findings the following recommendations were made to the Headquarter Southern Command.

1. The analysis shows that the above mentioned entrepreneurial qualities are substantially present in majority of respondents.

2. The soldiers were found to be scoring high on responsibility taking traits, self confidence, consistency of performance, rational thinking power, self motivation, There team management skills were also high. They are hard working. The analytical and problem solving skills were also found to be high.
3. Risk taking ability and drive and determination was found to be moderately present.
4. The soldiers can be trained on areas which need more attention. The areas were identified as are Leadership, Imagination power, resistance to change, decision making ability. In some cases the mental stress bearing capacity was found to be low. Hence the programme initiated could also address this area.
5. It is strongly recommended that if the Indian soldiers are exposed to professional training on entrepreneurship development there is tremendous scope to develop them as successful entrepreneurs as evident from the survey.

DESIGNING AND EXECUTING THE PROGRAM - Phase-II

The findings of the survey and the presentation thereof to the Army Authorities revealed that the retiring soldiers have keen interest in initiating self supporting/entrepreneurial ventures. The Army Commander Southern Command and authorities of Southern Command assigned a Training Consultancy project to the researchers under the Department of Management Sciences.

The project was to develop and execute an Entrepreneurship Development capsule for Disabled Soldiers and about to retire Army soldiers.

EDP Objectives: Entrepreneurship Development Programme will help the disabled Ex-Servicemen to become financially self reliant, by helping them to commence the suitable Income generating activities and managing them successfully.

The objective was further subdivided as below -

- To orient soldiers towards entrepreneurship and self-employment.

- To equip the participants with requisite skills and knowledge on various aspects of business decision making process. It also aimed to bring about necessary behavioral changes in them for initiating, planning and implementing entrepreneurial activities.

Through this project 3 programs were conducted:

- 1) At QMTI for differently abled soldiers -20th Jan 2014 to 1st Feb 2014. There were 43 participants. They were awarded participation certificates after completion of the program.
- 2) At BEG for soldiers from Arty Center, Deolali; MIRC, Armd Corps; and BEG -11th Feb to 19th Feb 2014. There were 44 participants. They were awarded participation certificates after completion of the program.
- 3) At BEG for soldiers from Arty Center, Deolali; MIRC, Armd Corps; and BEG -10th March to 18th March 2014. There were 44 participants. They were awarded participation certificates after completion of the program.

Reports of the 3 programs along with participants feedback have been sent to HQ SQ.

Assessing the Impact-phase-iii

This is follow-up phase through which telephonic interviews were taken to find out the post ED training impact on all participants.

Objectives:

- To find out the extent to which the ED programs were successful in igniting the spark of entrepreneurship in differently abled and about to retire soldiers of Indian Army.
- To find out the areas where soldiers start their enterprise.

After personal interaction with 76 soldiers who had participated in the program, it was found that following activities are started by the participants –

S.No	Entrepreneurial Activity
1	Started Dairy and Poultry
2	Purchased a land for provisional store.
3	Applied for LPG connection
4	Starting Dairy Business-Planning stage
5	Started Tuition Centre. Dairy under planning.
6	Planning to take franchisee of Burger Point in Manesar
7	Selling wood in retail market. Planning to start car servicing center.
8	Purchased 6 buffaloes. Planning to take loan from Pradhan Mantri Awas Yojana.

9	Applied for A.P Govt Scheme -MEESEVA.Service through Computer Net.Investment of about 1 Lakh
10	Learnt finanacial planning from course. He is going to invest 18 lakh in Monthly Income scheme
11	Started Dairy with 2Lakh investment
12	Started Gift Shop with 5Lakh investment also planning to start another shop of readymade garments
13	Doing Agri Business Planning for Goat Keeping
14	Doing Agri Business
15	Started Retail Shop
16	Planing/In process to start Tea vending m/c shop.
17	Attended Advanced training on Goat Farming at Satara Maharashtra after getting inspiration to start the same in the ED Programme.
18	Attended Advanced training on Goat Farming at Satara Maharashtra after getting inspiration to start the same in the EDProgramme.
19	Started Coaching classes at Hamirpur in Uttarpradesh and Tikamgarh In Madhya Pradesh. Planning to start 1 branch in Maharashtra.
20	Made major improvements in irrigation of his farm. After that getting 3 crops and also selling water to nearby areas.
21	Started sand ('Reti') Business .Purchased 2 tractors.
22	Is doing market analysis. Plans to start his own businesss.
23	Has started Poultry Farm.
24	Has started Goat Farming .and Lift Irrigation.
25	Has started the business of buying and selling used cars.
26	Planning to start the business of Bio-coal.

Maximum participants were interested in starting Goat Farm, followed by, Poly house Farming Poultry, Dairy, Computer Sales, Service, Education, Cyber Café, Computer maintenance, Fishing Firm, Pig Keeping.

Few other areas where participants showed interest are Floor Tiles Business, Water Harvesting, Hardware Shop, Education/Tutor Class Brick Manufacturing, Departmental Store, Hotel/ Canteen, Vegetable Supply, Event Management, Supari Plate Manufacturing, Mobile Grocery Shop, Soyabean Plant, Tourism and Traveling, Health Club, Ice Cream Manufacturing.

Further research and analysis done by the team to assess the impact of the program -

To understand if the program was successful in providing the 'Stimulus' to the participants for Entrepreneurship; the team conducted further research.

1. The participants of all the 3 programs were contacted telephonically by the researchers and information on whether they have started some enterprise or if they have undertaken some entrepreneurial activity was collected.
2. It was overwhelming to find out that 26 participants out of those contacted had either started their businesses or were in the different stages of establishing their businesses. The participants felt that the course has increased their awareness and has motivated them to become entrepreneurs. They have also learnt the importance of Human Resource Management, Marketing Management, Financial Management for small businesses. Interaction with successful entrepreneurs broadened their mindset.
3. The faculties who had taken sessions in the training programs were of the opinion that the retiring soldiers could serve as a good reservoir of generating entrepreneurs as they possess several skill sets required for becoming entrepreneurs. They are self motivated, risk takers, disciplined, have high confidence levels and most of them have sufficient resources to start on their second careers.
4. The findings indicate that the Retired Soldiers from the Army are sufficiently inclined towards entrepreneurship; any exposure on the same will definitely benefit our soldiers.

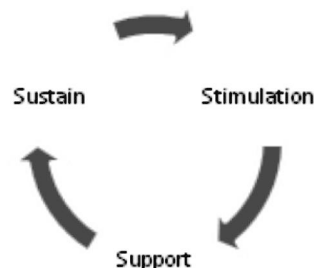
5. It is revealed during the survey that the soldiers who opt for premature retirement are more inclined towards government services through competitive examination whereas the soldiers who have not taken premature retirement have started their own businesses or are planning to start their own businesses.
6. The first EDP was conducted at QMTI for differently abled soldiers, they have also shown a spark of entrepreneurship and some are in the process of establishing their own businesses.
7. It is revealed through the interaction that some ex-servicemen get jobs in banks, corporate sector etc. Training on Entrepreneurship may lead to Managerial Entrepreneurship. Hence it is necessary that Entrepreneurship Development Program should give some focus on Intrapreneurship also.

Recommendation From The Project -

1. Persons Below Officers' Rank (PBOR) in military join the military at a very early age of 15-16 years and retire at the young age of 40-45 years. Life after retirement becomes a struggle for such soldiers as many of them are not well educated and their financial condition is not very strong.
2. Training in military develops self discipline, time management skills, endurance, physical stamina, risk taking from military perspective. Taking advantage of the skills that the soldiers possess they can be further trained for Entrepreneurship as they already possess several traits required for entrepreneurship.
3. Exposure on investment of money would also serve beneficial to such soldiers so that they do not fall prey to dubious practices followed by fake investment groups.
4. It is also recommended that because the soldiers were also inclined towards social service and social development, some component on Social Entrepreneurship should also be given.
5. Entrepreneurship development is a 3 stage process:
 - I Stage-Stimulus
 - II Stage-Support.
 - III Stage-Sustain.

This program is a good method to provide the stimulus required for entrepreneurship. For supporting and sustaining the enterprises that have been started by soldiers, the Department proposes to set up an Entrepreneur Development Cell. The cell will provide training specifically designed keeping in mind the skill set of such soldiers. The cell would also focus on business areas indicated by the soldiers. Such areas can be agriculture and

food processing, dairy business, mobile repair, computer hardware, security agency, transport business, school. Training in entrepreneurship assumes more importance in today's time as finding employment in industry is getting very difficult.



6. The ED Cell will provide guidance and will motivate the soldiers to become entrepreneurs. Entrepreneurship is important for disabled soldiers also as when they have their own business they get the much needed flexibility as well as meaningful employment as companies are hesitant to employ differently abled people.

Conclusions -

Experience of the researchers after conducting the three Entrepreneurship Development Programs for the soldiers and follow up thereafter indicates that this group has tremendous potential for starting small businesses. The soldiers possess the much needed traits like risk taking ability, confidence, adaptability to environment, team building and they know how to be in the one up position and know how to manage the environment very well. Armed Forces personnel, having acquired certain competencies during their service career, need to re-orient their skills and attitude for becoming entrepreneurs. The researchers are of the opinion that financial assistance alone is not sufficient some training on business management also is important for developing successful entrepreneurs. There is a requirement to design and deliver need based Entrepreneurship Development programs to such groups. Such programs will provide the required stimulus for entrepreneurship. For further support and growth of the business initiated by the retired soldiers, Entrepreneurship Cells can be formed at the District Level.

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Annexure –I

- Field marshal
- General
- Lieutenant general
- Major general
- Brigadier
- Colonel
- Lieutenant Colonel
- Major
- Captain
- Lieutenant
- Second lieutenant

Junior Commissioned Officers

- Subedar Major / Risaldar Major.
- Subedar / Risaldar.
- Naib Subedar / Naib Risaldar.

Non Commissioned Officers

- Battalion Havildar Major / Regimental Daffadar Major
- Battalion Quarter Master Havildar / Regimental Quarter Master Daffadar
- Company Havildar Major / Squadron Daffadar Major
- Company Quarter Master Havildar / Squadron Quarter Master Daffadar
- Havildar / Daffadar
- Naik / Lance Daffadar
- Lance Naik / Acting Lance Daffadar
- Sepoy / Sowar

Annexure –II**Feedback of the Program:**

BEG -11th Feb to 19th Feb 2014.

Feedback on Various Aspects of The Programme: After completion of the programme, the participants were asked to fill a detailed feedback form.

The findings of which have been shown below:

S.No	Item	Score(on a scale of 1 -4, 4 being the highest)
1.	Usefulness	3.97
2.	Content	3.95
3.	Faculty	3.88
Overall rating of the course		3.93

20th Jan 2014 to 1st Feb 2014

The findings of which have been shown below:

S.No	Item	Rating on a scale of 1-5 5 being the highest	
		QMTI	Paraplegic inmates
1.	Usefulness	4.8	4.4
2.	Content	4.2	4.3
3.	Faculty	4.7	4.0
4.	Programme Schedule	4.4	4.5
5.	Daily Timings	4.2	4.8
Overall rating of the course		4.46	4.40

BEG -10th March to 18th March 2014
The findings of which have been shown below:

S.No	Item	Score(on a scale of 1 -4, 4 being the highest)
1.	Usefulness	4
2.	Content	3.97
3.	Faculty	4
Overall rating of the course		3.99