



# WEDDED TO THE OLIVE GREENS

An ARTRAC Publication



*The Army Wife -  
Committed and Caring*



**Wedded To The Olive Greens**  
**AN ARTRAC Publication**

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& Mrs Rupali Chinchankar Walkade, wife of Colonel Abhijeet Walkade*





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Rupali



Aparna



*Growing together . . .*

**“** Only as high as I reach, can I grow  
Only as far as I seek, can I go  
Only as deep as I look, can I see  
Only as much as I dream, can I be **”**





## An Open Letter to the Newly Weds from President AWWA

Hello,

Please accept my Heartiest Congratulations on joining the Army family. You are in an organisation that will care for you, while you support and care for others.

It is indeed an honour for all of us to be associated with this proud profession of arms. By virtue of being an officer's wife, you will soon realise that you are looked upon for care, compassion, guidance and support. I am sure you will meet, splendidly, the expectations of those, who repose their trust and faith in you.

I would like to share a few of my thoughts, that tell you, what it is to be an Army wife, as also the role you play.

(1) Remember, you are your spouse's strength; you are the one, who is always supporting and helping him. So develop together, as a couple, and march ahead confidently, as a team.

(2) At the outset, you should be a willing member of the women's team. Be a pro-active component of this cohesive group, which is dedicated to the welfare of families, as also to the honour of the Regiment / Corps.

(3) It is essential to connect with the families of the Unit, irrespective of where they are staying. You should reach out and be approachable to anyone, who needs you, so that you are looked upon as a friend, in this support structure of the army.

(4) The Family Welfare Centre is a place, where all families of the unit interact with each other. This institution facilitates vocational training and self reliance. Welfare activities should be strictly aimed at the well-being of families. You should empower them to get educated through awareness programmes, so as to be able to tide over any kind of situation. In today's changing environment, the hopes and aspirations of our soldiers and their families are immense. Their children are doing extremely well, in all walks of life, and thus, we must encourage them in their various endeavours. We all need to actively participate in welfare activities, as it serves as a platform for sharing and discussing views, which help growth and development, as also promotes a better quality of life.

(5) It is also commendable that many of our working women, today, are doing extremely well in their respective professions. While being a successful career person, do remember that it is equally important to dedicate some time for welfare activities of our soldiers and their families.

I am confident that you will enjoy the Army way of life. In times to come, you will be the driving force and the strength of our fine Army. You represent an emerging India that is young, vibrant and dynamic. We welcome you to be a part of the 'Army Family' – a noble organisation.

*"One for all, and all for one"*

Wishing You Well | May God Bless You |

**Mrs Bubbles Singh**





"The Army wives and families are the unsung heroes of the Armed forces. They are like the hidden veins of water flowing underground, making the grass on top greener. I salute them for their dedication and commitment."

*- General Bikram Singh, PVSM, UYSM, AVSM, SM, VSM, ADC*

कार्त्तव्यं कर्तव्यं कर्तव्यं तद्  
ला फलदत्तु कर्त्तव्यं  
ला कार्त्तव्य-फल-हेतुर् भवतु  
ला तद् इच्छन् इत्थं अकार्त्तव्यं

*- Bhagwad Gita*

"You have a right to perform your prescribed duty, but you are not entitled to the fruits of action. Never consider yourself the cause of the results of your activities, and never be attached to not doing your duty"





The Indian Army



Inside An Army Unit



Organisations You Belong To



Etiquettes And Social Graces



Understanding Financial Issues



Food For Thought



Pay Heed



Later Years



Useful Information



# Contents





# You Are In The Army Now!

*Welcome to the Army. Oh ! Young bride,  
You've just joined the Nation's pride !  
Now that you have Wedded the Olive Green  
Life'll be great, as you'd have already seen.*

*If your dad is a 'fauji', you'd certainly know  
That life here is as different as sand is from snow.  
But if you are straight from civvy street,  
The change will be refreshing, actually, quite a treat !  
There's so much to learn, and so much to know,  
There is something new, wherever you go.*

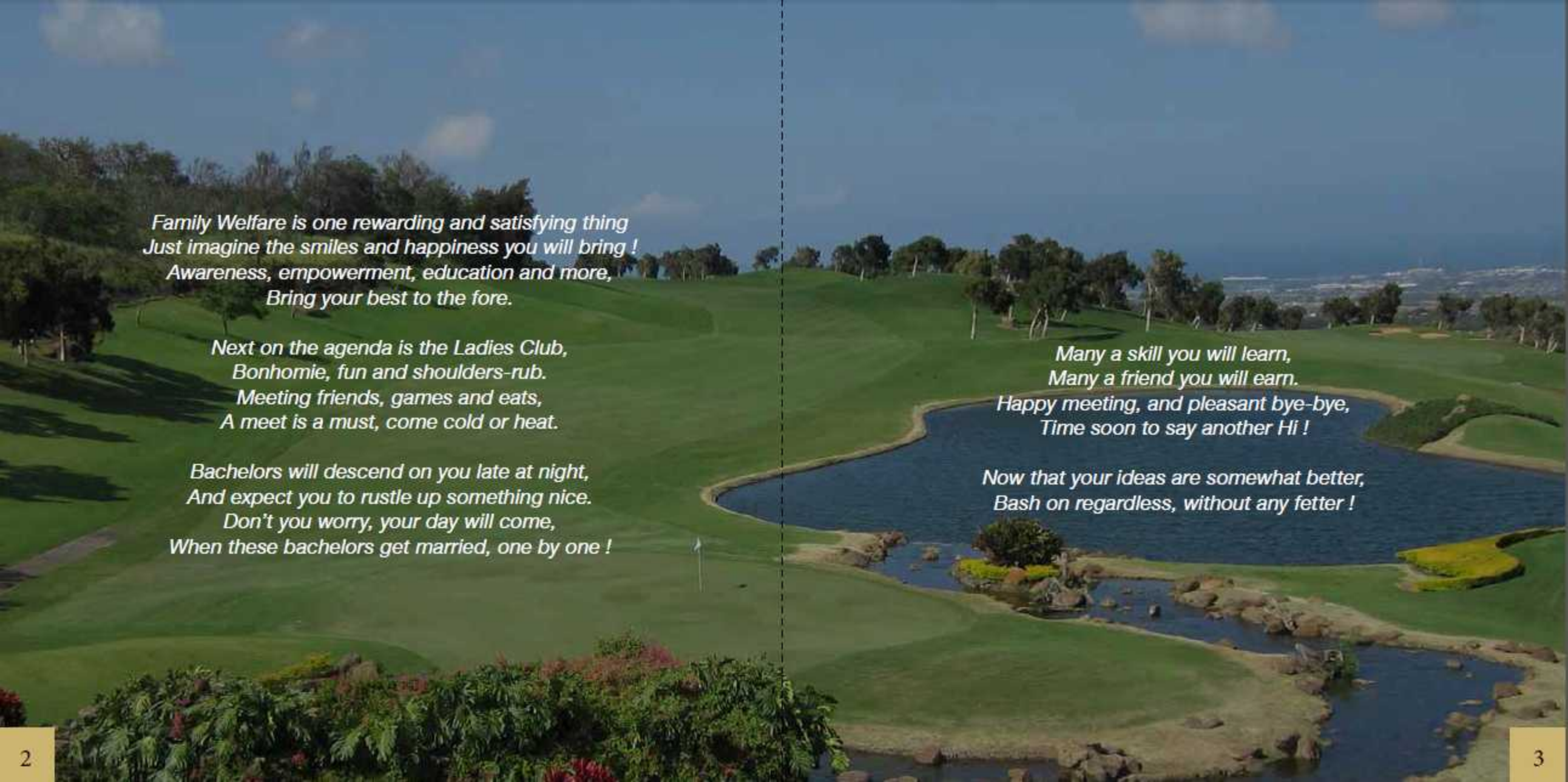
*So while this book will get you going,  
And help you in whatever you're doing.  
Be it working full-time or part-time,  
Earning thousands, or just a dime,  
A bit of 'Gyaan' dear young lady,  
An insight to get you ready.*

*The heart of the Army is 'Paltan' life.  
The place to initiate a fauji wife.  
Here's where you re-learn your ABC,  
From DR and MES, to Panditji !*

*Abbreviations, you'll see, are a part of the game,  
Which in the beginning, will all sound the same.  
BM, Adjt, QM and DQ,  
LO, AWWA, SM and AQ.  
Initially confounding; later fun.  
Once learnt, forever done.*

*Crazier still is the written mode,  
You'd think it was some special code !  
Auth, est, bn and coy,  
Kind of difficult, oh boy !  
Centre, group and sub-sub head,  
This is not only their butter, but also their bread !*





*Family Welfare is one rewarding and satisfying thing  
Just imagine the smiles and happiness you will bring !  
Awareness, empowerment, education and more,  
Bring your best to the fore.*

*Next on the agenda is the Ladies Club,  
Bonhomie, fun and shoulders-rub.  
Meeting friends, games and eats,  
A meet is a must, come cold or heat.*

*Bachelors will descend on you late at night,  
And expect you to rustle up something nice.  
Don't you worry, your day will come,  
When these bachelors get married, one by one !*

*Many a skill you will learn,  
Many a friend you will earn.  
Happy meeting, and pleasant bye-bye,  
Time soon to say another Hi !*

*Now that your ideas are somewhat better,  
Bash on regardless, without any fetter !*





# WELCOME

Welcome to the sisterhood of Army Wives. They support the soldiers, who keep the nation fighting fit, always and every time. You are very important to the Army, since our soldiers and their families are the Indian Army's greatest asset. This is a journey that will change your life in many good ways; the Army is a wonderful experience, as you will realise by and by.

As a young woman, you may feel overwhelmed, when initiated into this special world. The learning curve is steep as you learn the traditions, language and the overall culture of the Army. Through this book, we will try and help you learn your way around quickly, and will aid you in having a satisfying time as an Army Wife.

You will notice right away, that it is a community, although refreshingly different from your neighbourhood, back home. The difference is that the Army makes efforts, to make available a large number of resources and benefits, at every station. To make the best

of them, you need to find out as much as possible, about what is available at each new location you move to.

Most of us come from varying backgrounds, and sometimes different cultures and religions. But being families of soldiers, means, we share many things in common. One of these is that, from time to time, families learn to be self-reliant, especially when their husbands are on training, on temporary duty, in field areas or deployed overseas. Although there are not many separations nowadays, however, there is always the joy of reunion, at one time or the other. Add to this is the new confidence the family gains from its ability to work and grow together, while supporting the soldier.

Army life encourages us to support one another, and one of our most valuable assets, when adjusting to change, is the network of Army wives. Friends are easy to make, and an experienced family member, who was once new just like you, is always available to show the way. This kind of networking can greatly ease your

change from civilian life to the army way of life. And soon one day, you will be that 'more experienced family member' guiding others.

For the young woman married into the Army, this book will endeavour to help you live, thrive, laugh, and prosper. To others reading this book, we offer an honest picture of what it is like to be married into the Indian Army. We have our own culture and priorities, and we take immense pride in our organisation.

The Army Training Command (ARTRAC), located at Shimla, has put together this handbook, for the army wife. It consists of information that is vital to your military experience. Remember, it is only an initiation, and does not address everything that you will learn, as an Army spouse. But it does give you a great start. May you have every happiness and success in this journey . . . this is your new beginning !

Happy Marching ...



Chapter 1

# THE INDIAN ARMY



# THE INDIAN ARMY



## In this Chapter

- HISTORY : PROFESSION OF ARMS
- VALOUR, COURAGE & THE ARMY WAY OF LIFE
- THE MODERN INDIAN ARMY



## History :

*Profession of Arms*

The Indian Army is the third largest army in the world. It is a large conglomeration of values, experiences, regimentation, customs, traditions, ethos, culture and religions. When combined, it takes the shape of a multi-spectral kaleidoscope, covering many centuries of illustrious history. In spite of India's large size and diverse regional cultures, its Army is apolitical, and a shining example of unity in diversity, as also the strength of our Nation.

Our history is a saga of valour and sacrifice, with heroic figures, who became role models. Iconic warriors like Arjuna, Ashoka, Tipu Sultan, Chhattarapati Shivaji, Maharana Pratap, Tantia Tope, Rani of Jhansi, Ranjit Singh, Gulab Singh and Zorawar Singh, to name a few, have proved to be a source of great inspiration. This rich inheritance forms the bedrock of our regimental traditions, and many regimental customs, battle cries, crests, badges and so on, are based on such traditions, even today. That apart, it is also a fact that the Indian Army has fought the maximum variety of opponents worldwide;



be they Turks, Germans, Italians, Japanese, foreign mercenaries, armed tribals of the North West Frontier Province, Chinese, Portuguese, Pakistanis, Somalis, Hutu rebels in Rwanda, various factions in Sri Lanka, as also foreign trained and armed terrorists, in our states of Jammu and Kashmir and the North East.

The profession of arms has always been considered honourable and respectable. Although army organisations were known to have existed in India, as early as the Tenth Century BC, the modern Indian Army dates back to the early sixteenth century, when Europeans, like the French, Dutch, Portuguese and British, settled in India as traders. In 1600, the East India Company was formed to coordinate all British trading activities. The Mughal Empire, being at its zenith, did not consider these locally recruited and foreign military units to be any threat to its political, military and economic power. The same later became the Presidency Armies, which were amalgamated towards the end of the Nineteenth Century, to form the British Indian Army.

#### *Under the East India Company*

The Royal Charter of the East India Company was, ostensibly, to trade with India. Since, its trading interests needed to be protected, the Company raised local levies to protect their trading posts, along the coast.



Robert Clive

The first authentic record of the existence of a sort of regular battalion in Indian soil dates back to 1741. Seven years later, Major Stringer Lawrence, was appointed Commander-in-Chief of the East India Company's Field Forces in India, with its headquarters at Fort St David. In 1757, the reorganisation of the Indian troops into regular, organised battalions was entrusted by Major Lawrence to Robert Clive. That year was also famous for the Battle of Plassey, which led to an expansion of the Company's territories in India, and a corresponding increase in the number of troops.

Thus, came into being, the first regular Indian infantry battalions. Clive was the first British officer in India to have Indian troops fully equipped, at the expense of the East India Company, which was popularly known as 'Sarkar'. He even dressed them in British 'Red Coats'. Hence the term 'Lal Paltan' came into existence. Having established themselves well, the Europeans started increasing their influence with the princely States, and often resorted to war and intrigue. They took advantage of native rivalries, and played one against the other.



Sepoy, Lal Paltan

In 1803, Colonel James Skinner (of the Skinner's Horse) raised a regiment of Irregular Horse from Scindia's Army and pressed it into Company service. In 1815, three Gorkha battalions were raised as Bengal local battalions, of which only one survived. This became the 1st Gorkha Rifles. By 1850, the British had overcome all contenders to power, and had achieved a territorial definition of India, never achieved before.



James Skinner

#### *India Under the Crown*

On 1st November 1858, Queen Victoria assumed the governance of India. It was appreciated that the British could no longer function in India, purely as a military power. The East India Company's European regiments were transferred to the British Army.

The British Indian Army was a critical force for the primacy of the British Empire, both in India and across the world. Besides maintaining the internal security of the British Raj, the Army fought in many other theatres - Anglo-Burmese Wars, First and Second Anglo-Sikh Wars, First, Second and Third Anglo-Afghan Wars, First and Second Opium Wars in China, Abyssinia, and the Boxer Rebellion in China.



World War I



## The First World War

In the 20th century, the Indian Army was a crucial adjunct to the British forces, in both the World Wars. Close to 1.3 million Indian soldiers served the Allies, in World War I (1914–1918). Some of the important battles fought were :-

- Western Front : Battle of Neuve Chapelle.
- Battle of Gallipoli.
- Sinai and Palestine Campaign.
- Mesopotamian Campaign, Siege of Kut.
- East Africa, including the Battle of Tanga.



Victoria Cross



Lord Rawlinson

Participants from the Indian subcontinent won 13,000 medals, including 12 Victoria Crosses. By the end of the war, a total of 47,746 Indians had been reported dead or missing; and 65,126 were wounded.

World War I, however, had shown glaring deficiencies in the organisation and administration of the army. Efforts to set these right, now started in earnest. One of the greatest deficiencies had been in the system of recruit training and maintenance of reserves. This was sought to be set right by introducing a Regimental system. Therefore, in 1922, the large and unwieldy single-battalion groups were reorganised into various regiments, under Lord Rawlinson of Trent, the then Commander-in-Chief. The Regiments, thus, created seniority wise, were 1 Punjab, 2 Punjab, 3 Madras, 4 Grenadiers, 5 Maratha Light Infantry, 6 Rajputana Rifles, 7 Rajput, 8 Punjab, 9 Jat, 10 Baluch, 11 Sikh, 12 Frontier Force Regiment, 13 Frontier Force Rifles, 14 Punjab, 15 Punjab, 16 Punjab, 17 Dogra, 18 Garhwal, 19 Hyderabad, Assam, Gurkhas and so on. For instance, 3/2 Punjab represented the 3rd battalion of the 2nd senior most Regiment of Indian Army – 2nd Punjab.

The 'Indianisation' of the British Indian Army began with the formation of the Prince of Wales Royal Indian Military College [now the Rashtriya Indian Military College (RIMC)] at Dehradun in March 1912, with the purpose of providing education to the scions of aristocratic and well-to-do Indian families, and to prepare selected Indian boys for admission into the Royal Military College, Sandhurst. A school to train Indian cadets for grant of temporary commissions was inaugurated on 1st December 1919, and 33 cadets were granted permanent Kings Commissions on 17 July 1920. Field Marshal Cariappa was a member of the first batch of Indian Commissioned officers.



RIMC Crest

## Second World War

The Indian Army, at the start of World War-II (1939–45), had a strength of 1,94,373 personnel; just a little more than at the start of World War-I. This figure included State Force troops. With increasing demands placed on the latter, their organisation and training were brought at par with the regular Indian Army. Termed as Imperial Service Troops, in order to ensure a uniform standard, the Commander-in-Chief exercised a general supervision and control of these forces. Many famous and battle scarred State Force infantry battalions were retained in the Indian Army even after Independence. After being grouped with different Regiments, they were allotted new numbers although they were permitted to reflect their old titles as a suffix within brackets, i.e. 15 KUMAON (Indore).



World War II



Battle of Mandalay

The number of men that India finally provided to the Allied cause, i.e. 26,44,323 all ranks, at peak strength, by the middle of 1945, has never been equalled since. Particularly notable contributions of the Indian Army, during that conflict, were





Cavalry

in the following theaters :-

- Mediterranean, Middle East and Africa
- East African campaign
- North African campaign
- First Battle of El Alamein
- Second Battle of El Alamein
- Anglo-Iraqi War
- Syria-Lebanon campaign
- Anglo-Soviet invasion of Iran
- Italian Campaign
- Battle of Monte Cassino
- Battle of Hong Kong
- Battle of Malaya
- Battle of Singapore
- Burma Campaign
- Battle of Kohima
- Battle of Imphal



The 5th Gorkha Rifles

About 87,000 Indian soldiers died in this conflict. In addition, Indian soldiers won 30 Victoria Crosses, during the Second World War.

### Independence



Trenches, World War II

After World War-II, the Indian Army returned to its barracks. It was 1945, and the cry for independence from the British Raj was growing louder. At the stroke of midnight, on 15th August 1947, India became independent. Independence brought in its wake, unprecedented communal savagery. Independence also saw the division of the old Indian Army, between India and Pakistan. The active strength of the Army, along with countrywide

movable and immovable assets, was shared under a complicated scheme, supervised by a British presence, in the form of a Supreme Headquarters.

Instead of large scale celebrations, on the eve of independence, riots and mass killing, between Hindus and Muslims, in Punjab and Bengal, started. The level of violence reached civil war proportions, and had to be contained rapidly. The Army provided yeoman service in arresting further bloodshed, and ensuring smooth exchange of service personnel, opting for either India or Pakistan. The armies of both countries were spread thinly on the ground, and were hard put to contain the increasing levels of violence. This was to be the last time that the old Indian Army deployed jointly as one body. After six weeks of continuous violence, peace returned, but gradually.

Upon independence, and the subsequent Partition of India in 1947, four of the ten Gurkha regiments were transferred to the British Army. The rest of the British Indian Army was divided between the newly created nations of India and Pakistan.

### Post Independence

After Independence, the Indian Army has fought valiantly in the following battles and risen to tremendous operational challenges :-

- The Indo-Pak War, 1947-48
- The Indo-China War, 1962
- The Indo-Pak War, 1965
- The Indo-Pak War, 1971
- OP MEGHDOOT (Siachen), 1984
- OP PAWAN (Sri Lanka), 1987
- OP VIJAY (Kargil Operations), 1999

The courage of the soldiers of the Army has kept the national flag flying high. Their sacrifices will remain forever etched in gold, in the history of the Nation. It is a tribute to the Indian Army, that it has also successfully and effectively tackled the insurgencies in



*Where the mind is without fear,  
And the head is held high . . .*

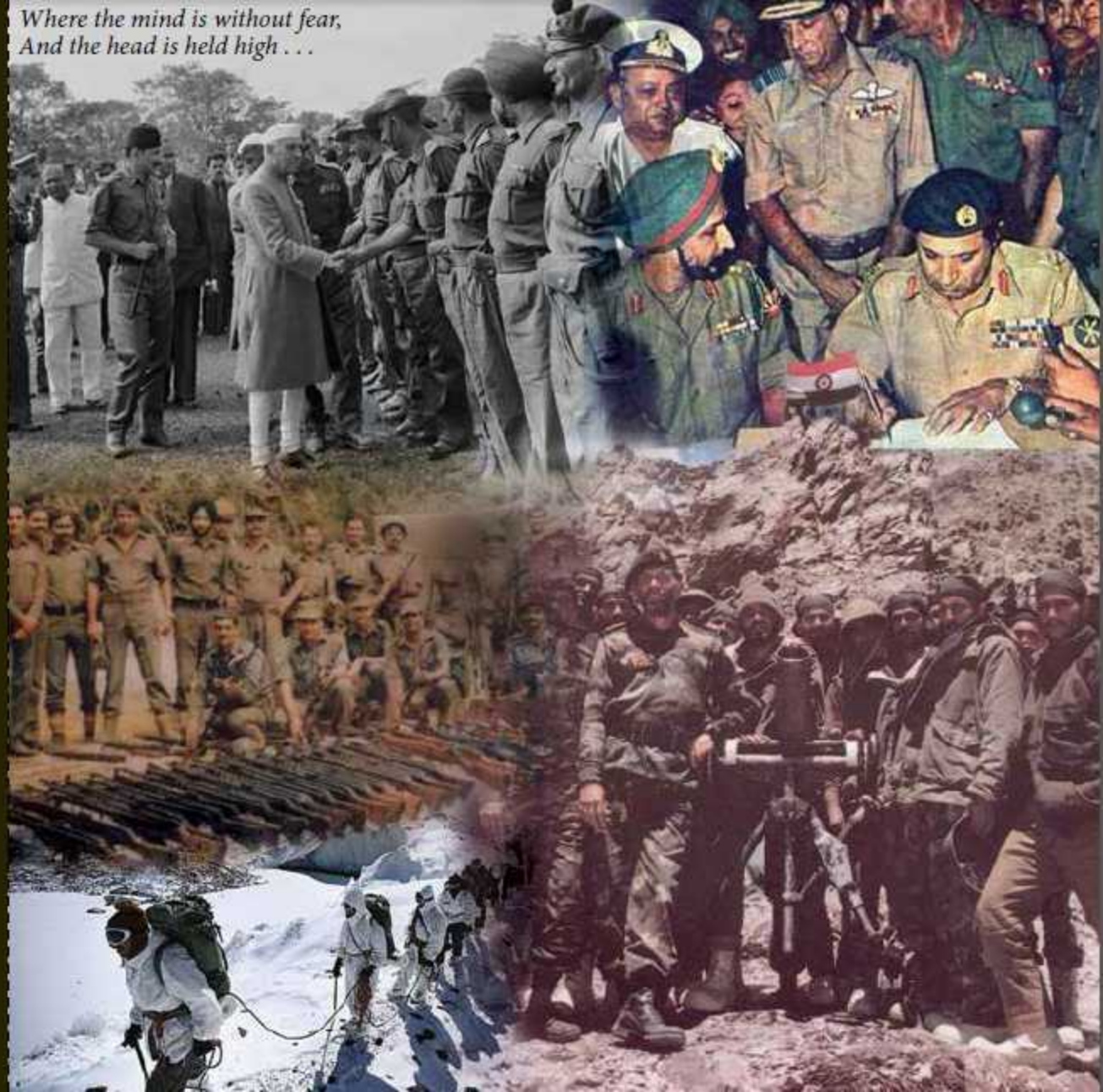
the North East, Punjab and Jammu and Kashmir. Although the level of violence has come down, yet the Indian Army is involved in fighting terrorists in J & K and the North East. It is a proud and well disciplined Army, zealously guarding its reputation and traditions.

It has also operated in different terrains, altitudes and weather conditions, such as the sub-zero mountainous and glaciated regions of Siachen, icy plateaus of North Sikkim, deserts of Rajasthan, salt marshes of Gujarat, riverine and dense jungle terrain of the North East, and the island territories of Andaman & Nicobar and the Lakshadweep Islands.

India has also been a champion of world peace, under the aegis of United Nations (UN) Peacekeeping. The Indian Army has participated, in an exemplary manner, in UN Peacekeeping operations, in many countries, spread across the globe, and has provided thousands of personnel till date.



*The United Nations Interim Force in Lebanon (UNIFIL)*







## Valour, Courage *and the Army way of life*

**B**ravery and valour distinguish Indian Army soldiers worldwide. During the two World Wars, next to the Royal British Army, Indian officers and soldiers earned the largest tally of Victoria Crosses; the highest award for valour and bravery in battle - totalling 42. All this could instill a sense of pride and awe, even amongst the staunchest of sceptics.

Post independence too, the Indian Army has risen to unsurmountable operational challenges. True to their traditions, the Indian Army's various regiments and 'Scholar Warriors' have risen to the clarion call on each operational occasion, with alacrity and firmness. Till date, twenty Indian Army personnel have been awarded the Param Vir Chakra (PVC), the highest gallantry award for most conspicuous bravery in the face of the enemy.

The adroit handling of such challenges, gives an insight into the raw guts, steel sinews and moral fibre of Indian Army personnel, irrespective of their regional ethnicity, religious biases or regimental affiliations. It is a proven fact that when operating collectively, as part of formations, they imbibe a common credence, based on National values and fervour.

Presently, with over 7,000 troops deployed in various mission areas abroad, India is ranked amongst the largest and most reliable troop contributing nations, towards the laudable UN cause. That apart, it also conducts joint military training, in various scenarios, with most armies of the world.

The Indian Army is not just about soldiering. It has made inroads into a plethora of diverse fields as well, such as creating a secure environment for its nationals, ecological development, nation building, border guarding, internal security, providing quality aid and succour to victims of floods, tsunamis, earthquakes, avalanches, landslides and other natural or man made disasters, as also endurance based feats. Its varied experiences have helped it to attain an all round excellence, and gain tremendous confidence in itself, its leaders and the system per se.

In the field of sports and adventure activities, too, it has made great inroads. If its mountaineers have conquered some of the highest mountains, time and again, often from difficult directions, its personnel have traversed the world in yachts, skied to the South Pole, conducted lengthy desert safaris, and established new records in para sailing, hang gliding, free fall, motorcycle expeditions and white water rafting.

In international sports, it has created history by winning medals in the Olympic Games, Commonwealth Games and Asiads. All these achievements have been the result of sound planning, based on a clear vision, sustained training, sheer guts, determination, camaraderie and esprit-de-corps.

Pandit Jawaharlal Nehru once said, "Success often comes to those who dare and act. It seldom goes to the timid". Based on this adage, the Indian Army dedicates itself



with renewed zest and vigour to attain greater heights, and to face new challenges, in diverse fields, in the years to come.

The Army is not just a noble profession; it is a way of life. The expertise of a military professional imposes upon him a special social responsibility. The skill of a soldier is management of violence, and his responsibility is the military security of the society. The discharge of this responsibility, thus, requires mastery of the skill; and mastery of the skill entails acceptance of the responsibility. Therefore, both responsibility & skill distinguish a military professional from all other contemporary professionals in the society. The military professional must possess intellectualised skill, the perfection of which requires intense study, since he continuously deals with people. His behaviour is governed by regulations, customs and traditions. His principal responsibility is to the country, unlike most other professions, where it is to clients. While a business man may command more income; a military professional commands more respect. He pursues a 'higher calling' in his service to the society.

*This nation will remain the land of the free,  
as long as it is the home of the brave*



# The Modern

*Indian Army*

The Indian Army is organised, equipped and trained to be self sufficient in all respects. To achieve this, there are various, 'arms' and 'services' within the organisation.

## Combat Arms

Combat arms are the basic components of any army, around which the rest of the organisation is built.

### Infantry (Inf)

Known as the "**Queen of the Battlefield**", it mainly consists of foot soldiers and forms the largest segment of the fighting force. Infantry Regiments of the Indian Army, recruit troops based on certain selection criteria, as region, ethnicity, etc, such as the Assam Regiment, Jat Regiment, Sikh Regiment etc.







### *Armoured Corps (Armd)*

The modern day armoured corps is a descendent of the chariots and horses of yesteryears. These regiments go into battle with their tanks, and provide tremendous shock effect and fire-power.



### *Mechanised Infantry (Mech Inf)*

It consists of Infantry soldiers mounted on Infantry Combat Vehicles (ICV). Mechanised Infantry combines the raw courage and spirit of the Infantry, with the mobility and fire power of armoured corps.

## **Combat Support Arms**



Combat support arms are those regiments, which support the combat arms intimately in battle.

### *Artillery (Arty)*

Commonly referred to as the 'Gunners', they provide long distance fire support in battle. Artillery has guns, mortars, rocket launchers, unmanned aerial vehicles, surveillance systems and missiles.



### *Army Air Defence (AAD)*

It provides the much needed protection, from enemy aircraft, to both static and mobile elements.



### *Army Aviation Corps (Avn)*

The Army aviators have different types of helicopters for varied roles. Their charter includes reconnaissance, observation, fire support & logistic duties like casualty evacuation, troop lifting and emergent air supply. In the immediate future, Attack Helicopters will be part of the Aviation Corps.



### *Engineers (Engrs)*

They provide engineering support to the combat arms. Builders as well as destroyers, they build bridges, roads, embankments, airfields, as also carry out demolitions to slow the enemy advance. They are commonly referred to as 'Sappers'.



### *Signals (Sigs)*

They provide the vital communication grid in battle. They also provide communication links to the army formations deployed along the length and breadth of the nation, during peacetime. Simply put, they provide the telephones, wireless radio sets and all other means of interaction and communication on the battle-field.



## **Services**

"The Army marches on its stomach" is a well-known quote. To ensure that the combat arms are logistically maintained, both in war and peace, is the responsibility of the Services.



### *Army Service Corps (ASC)*

It procures stores and supplies rations, fuel and petroleum products for the army, both in peace and war. ASC also provides mechanical and animal transport.



### *Army Ordnance Corps (AOC)*

It is responsible for procuring, stocking and sending forward all equipment and stores, required by the Army. Equipment includes clothing, general stores, vehicles, weapons, tanks, artillery guns and ammunition of all types.







### *Electronic and Mechanical Engineers (EME)*

EME is responsible for maintaining and repairing all equipment in the Army. In addition to their duties of repair and maintenance, EME personnel also manufacture artificial limbs for physically challenged personnel, and spare parts and prototypes of vehicles.



### *Intelligence Corps (Int)*

The Intelligence Corps provides the much needed information about the enemy during operations. They are also assigned the task of denying own information to the enemy.

### *Army Medical Corps (AMC)*



It includes medical and nursing services. They look after the health of all ranks and their families. Military hospitals and specialist medical care centres of the Army are run by them.

### *The Army Dental Corps (ADC)*



It looks after the dental health of all ranks and their families. This is ensured through periodic dental checkups.

### *Corps of Military Police (CMP)*



It is responsible for maintaining discipline as also to check infringements of law by Army personnel. In war, their duties involve maintaining of Prisoner of War camps, and regulating movement of refugees.

### *Judge Advocate General Corps (JAG)*

This is the law branch of the Army, and deals with all legal matters.

### *Army Education Corps (AEC)*

This Corps is responsible to ensure education of all ranks in the Army. It also undertakes training of military bands.

### *Remount and Veterinary Corps (RVC)*

The RVC breeds and trains horses and dogs for military duties.

### *Military Farms (MF)*

The Military Farms are responsible for provision of fresh dairy products to all military units and installations, as also fodder for service animals.

### *Army Physical Training Corps (APTC)*

They are responsible for physical training of all ranks in the Army. All physical training courses are run by the APTC. They also carry out coaching for games & sports.

### *Army Postal Service (APS)*

It is a branch of Post and Telegraph department, and all its personnel are from the P&T Department. It provides postal services to units and formations. Approval for posting of regular cadre officers to APS has now been granted.

### *Pioneer Corps*

The Pioneers are employed for manual labour duties during war.







### Defence Security Corps (DSC)

The DSC is a corps comprising of personnel, who have retired from the regular army service, and are now again remustered for static guard duties at army installations.



### Territorial Army (TA)

The Territorial Army's present role is to relieve the Regular Army from static duties and assist civil administration in dealing with natural calamities and maintenance of essential services.

*In both war and peace, each Arm and Service contributes towards the fulfilment of the task. Thus all are equally important towards the achievement of the ultimate goal.*

*The knowledge in your mind is immeasurably greater than all that you learnt, in all ways, since birth, as a child, at school, in life, in the world, and in your profession. This knowledge sometimes percolates into dream experiences; sometimes it comes as intuitive ideas, sometimes as creative feelings.*

## Formation And Structure

The army has a strength of about a million troops. Its headquarters are located at the Indian capital New Delhi, and it functions under the overall command of the Chief of the Army Staff (COAS), a four star General officer.

### Command

The army consists of six operational and one training command. Each command is headed by a General Officer Commanding-in-Chief (GOC-in-C) of the rank of Lieutenant General. These Commands are directly affiliated to the Army HQ, in New Delhi. The Commands are as follows :-

- Southern Command, headquartered at Pune, Maharashtra.
- Eastern Command, headquartered at Kolkata, West Bengal.
- Western Command, headquartered at Chandimandir, Haryana.
- Central Command, headquartered at Lucknow, Uttar Pradesh.
- Northern Command, headquartered at Udhampur, Jammu and Kashmir.
- South Western Command, headquartered at Jaipur, Rajasthan.
- Army Training Command (ARTRAC), headquartered at Shimla, Himachal Pradesh.

### Corps

Below a Command Headquarters is the Corps Headquarters. A Corps has several Divisions under it. These are called field formations. The basic field formations of the Indian Army are enumerated below.

### Division

Each Division is headed by a General Officer Commanding (GOC) of the rank of Major General. It usually consists of 15,000 combat troops and 8,000 support elements. Each Division comprises of several Brigades.



## Brigade

A Brigade generally consists of around 3,000 combat troops with supporting elements. An Infantry Brigade usually has three Infantry Battalions along with various supporting Arms & Services. It is headed by a Brigadier.

## Battalion / Regiment

A Battalion / Regiment is commanded by a Colonel and is the basic fighting unit of the Indian Army.

## Company / Squadron / Battery

Headed by a Major or Captain, a company comprises of about 120 soldiers.

## Platoon / Troop

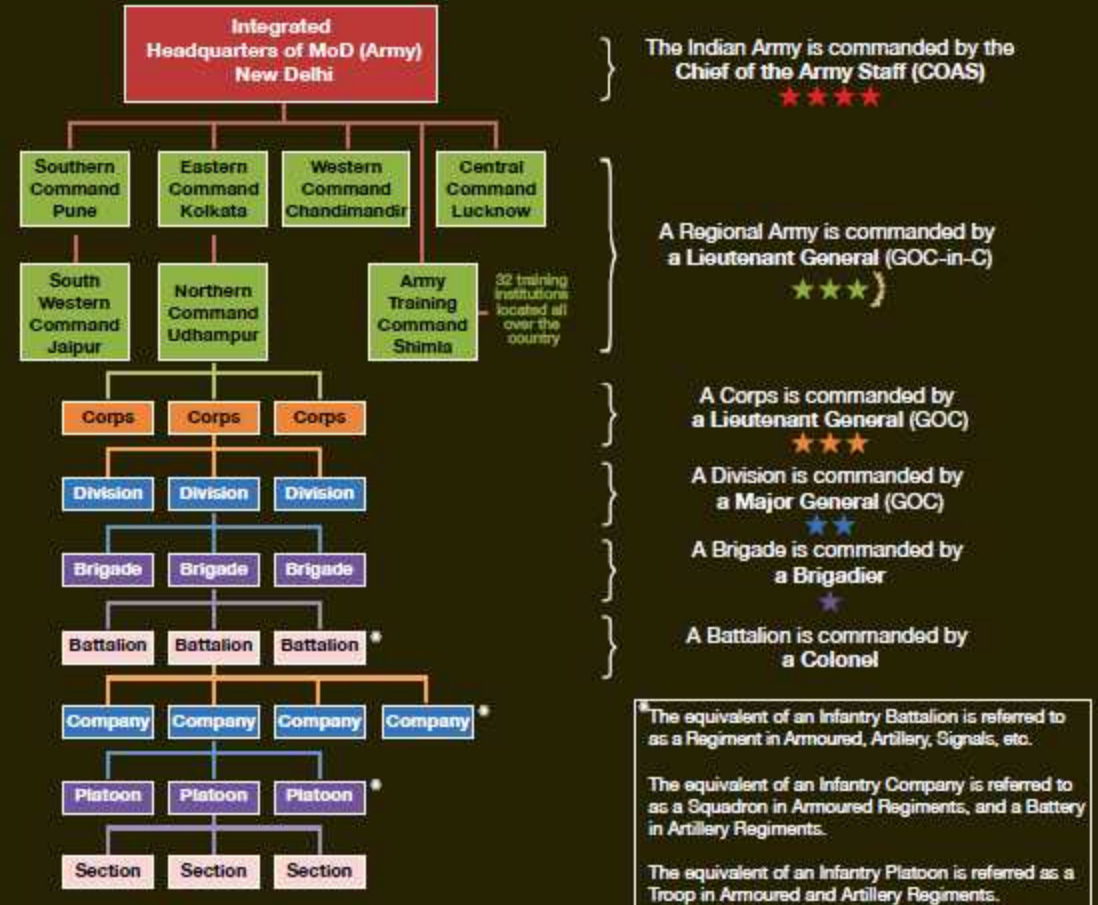
An intermediate between a company and section, a platoon is headed by a Captain or Lieutenant or a Junior Commissioned Officer (Subedar). It has a total strength of about 36 troops.

## Section

Smallest military outfit with a strength of 10 personnel, it is commanded by a Non-Commissioned Officer (NCO) of the rank of Havildar.

*In the Military, you have 'family' everywhere you go*

## The Family Tree





## Checking Out Different Ranks

The Army hierarchy consists of Officers, Junior Commissioned Officers (JCOs) and Other Ranks (OR). Amongst the officers, the General is the senior most and the Lieutenant, the junior most officer.

There are three ranks amongst the JCOs, and Other Ranks (OR) comprise Non-Commissioned Officers (NCOs) and jawans. Depending on their Arm or Corps, soldiers are called sepoy, riflemen, sowars, paratroopers, grenadiers, sappers or gunners. The chain of command starts from the COAS and goes down to the jawan.

### Officers

- General
- Lieutenant General
- Major General
- Brigadier
- Colonel
- Lieutenant Colonel
- Major
- Captain
- Lieutenant

### Junior Commissioned Officers (JCOs)

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

### Other Ranks (OR)

- Havildar / Daffadar
- Naik / Lance Daffadar
- Lance Naik / Acting Lance Daffadar
- Sepoy / Rifleman / Sapper / Gunner / Sowar / Paratrooper / Grenadier

## INDIAN ARMY RANKS



Lieutenant Captain Major Lieutenant Colonel Colonel



Brigadier Major General Lieutenant General General Field Marshal

### OFFICERS



### Gorget Patches for Shirts



### JUNIOR COMMISSIONED OFFICERS



### OTHER RANKS



# SELF ESTEEM & YOU

*Are we all not totally enamoured by the glamour of the uniform, the glint of the ranks, the discipline and the inbuilt value system of the Army. Would we have liked our lives to be different in any way? May be not!*

*The Army wife is an accomplished, talented, versatile, adaptable, creative, innovative, progressive, articulate, brave and courageous person. She is someone, whom everyone outside views with a great degree of awe and admiration. Do we realise it?*

*The life of an Army wife is like a multihued canvas, embroidered ornately by rich experience, happenings and thrilling events. The chance to travel, to savour different facets of life, to be able to reach out, to interact with friends and lovingly build on these relationships, to feel that one has been able to make a difference somewhere, someplace. Have you let yourself live it yet?*

*The main strength of the Army is our soldier or officer, who is highly motivated and professionally competent. He focuses his attention on his goals, takes pride in his organisation and delivers at all costs. He is aware of his duties, percipient of his self-respect, and conscious of how his colleagues, superiors and men view him. It is these officers and soldiers, who deliver – they have a highly developed sense of self-esteem. Their wives, too, need to understand the stresses and strains, under which their husbands work. They must learn to appreciate their compulsions and not make undue demands, which their husbands are not in a position to fulfill. Remember, the greater the man's self-esteem, the higher are his motivational levels, leading to greater professional achievements, and still greater self-esteem.*

*What is self-esteem? – Confidence in one's own worth or abilities. This depends on your individual position in society and the environment; the recognition that you receive from others (be it outside the Army circles or within), your understanding of the demands of your husband's profession, and most importantly, your own assessment of yourself.*

*People outside have a great degree of respect for the Army. The very sight of the man in uniform, inspires a tremendous amount of confidence in our society. A few years ago the Mode Opinion Poll placed the Army man at the top-most rung in terms of integrity, honesty, dependability and service to the Nation. There was a special news report in The Times of India which said that, 'Shahrukh and*

*Sachin may be the darlings of the Nation, but when it comes to plain old-fashioned izzat – the unknown soldier at Siachen and Kargil, wins hands down'. The TOI – 'Aditya Birla Opinion Poll', while commenting disparagingly on some professions, where money is made unethically, where credibility is at an all-time low and where contribution to society is non-existent, viewed the members of our Armed Forces as knights in shining armour, because of the role they play in safe-guarding the frontiers in war, as well as in peace time, and in maintaining a national spirit amidst so much diversity.*

*As Army wives are you aware of this? Should we not feel proud of belonging to this organisation? Should we constantly compare ourselves unfavourably with others? Is there any organisation, which has only plus and no negative points? Have we ever stopped to think of what we have, and what all we take for granted?*

*Do you not acknowledge that it is only the Army, which is the last instrument of the State, which delivers when all else has failed? We must consider ourselves fortunate to be a part of this disciplined and praiseworthy set up.*

*Our organisation is a great place to be in. We should take stock of all that cannot be quantified in monetary terms, for example, we should realise how it feels to have a nice house in each station, within a secure environment – an environment, which is pollution free and away from the humdrum, chaotic, noisy city areas. We know that no matter where we go, there is a school for our child. Our children are picked up by the school bus and dropped home. Our clubs, messes and sports facilities, which we sometimes accept as routine, are places where people would hanker to spend just a day. We have every conceivable sporting facility at our doorstep – play fields, basketball courts, swimming pools, squash, tennis and badminton courts, riding and golf clubs etc. Medical and Canteen facilities are enormous benefits, too. The advantages of belonging to a caring Army family, where people rally around you, in moments of joy and sorrow, can never be fully enumerated. We are blessed; we just need to realise it!*

*We could probably carry on and on, telling ourselves what we have ... basically it is a matter of perception. 'Attitude' is the vital issue. Our sense of fair play, approach to basic issues, and moral and social values, in terms of honesty, integrity, and concern for others, determines whether we value what we have. The important question to ask ourselves is – 'Do people you come in contact with, whether at home or in the market, or in the unit, Club or Mess, or elsewhere, look upon you and do they want to emulate your example?'*

*If others cannot look upon you, then you cannot respect yourself. Your living and your self-esteem is determined not so much by what life brings to you, as by the attitude you bring to life; not*



so much by what happens to you, but by the way your mind looks at what happens. A strong, positive self-image is the best possible preparation for success in life. There are bound to be situations, when you are overcome with feelings of helplessness, despair and exasperation. If you respond to each challenge with fervour, you will manage to restore and replenish your store of energy and self confidence.

One of the most tragic things of human nature is that we tend to put-off living. We are dreaming of some magical rose garden, over the horizon, instead of enjoying the roses that are blooming outside our windows, today. To improve your self-image, step out and do something for someone else; because real joy comes, not from ease or riches, or from praise of others, but from doing something worthwhile for those who need our help.

Savour each day of life as it comes. Learn to derive the maximum benefit from your surroundings, your associates, your friends and colleagues. Don't compare yourself with others. We, in the Army, are rich in thought and our hearts are overflowing with a wealth of experience, common only to those united by the special traditions of our unique military way of life.

Each one of us needs to fill our buckets of self-esteem so high, that the rest of the world can't poke enough holes to drain us dry.

My earnest advice to you is "Be proud of the Army, proud of this noble organisation, and all that it stands for". The foundation stones for a balanced life are honesty, character, integrity, faith, love, camaraderie and loyalty. If you have acquired these in some measure, your self-esteem will soar to its pinnacle.

#### Core Values : Indian Army

Integrity (Imaandari)

Loyalty (Wafadari)

Duty (Kartavya)

Respect (Samman)

Selfless Service (Niswarth Seva)

Courage (Himmat)

Honour (Izzat).

## Count Your Blessings

by Ralph Waldo Emerson

Welcome all the passing showers,  
Count your garden by its flowers.  
Count your days by joys not fears,  
Count the rainbows through your tears.

Count your world by friends, not strangers,  
Count your town by hearts made strong.  
Gratitude admits no dangers,  
Count your blessings with a song.

Count your night by stars, not blackness,  
Count your time by good deeds done.  
God's sweet promise knows no slackness,  
Count yourself his precious one.

To laugh often and much,  
To win the respect of intelligent people,  
To earn the appreciation of honest critics,  
And endure the betrayal of false friends,  
To appreciate beauty,  
To find the best in others.

To leave the world a bit better, – whether by a garden patch, a job well done,  
or a redeemed social condition,  
To know that even one life was made easier because you have lived.  
This means success in life.



*It is not how much we have,  
It is how much we make of it, that constitutes happiness . . .*





Chapter 2

# INSIDE AN ARMY UNIT





*The Manekshaw Centre, New Delhi*

## Chapter 2

# INSIDE AN ARMY UNIT

### In this Chapter

- LOOKING AROUND THE UNIT AREA
- CUSTOMS, TRADITIONS & THE MILITARY WAY
- INTERACTION WITH SOLDIERS
- WHAT TO EXPECT IN EVERYDAY LIFE

## Looking Around

*the unit area*

When you join the Army as a young bride, in all likelihood, you will join your husband, while he is serving in a unit, or on staff / instructional appointment. Let me tell you more about a unit, as it is the basic building block of the organisation of our Army. A unit is a large extended family, with the Commanding Officer and his wife as the elder members. Your husband's unit will either be located in a peace station or a field service area.

Unit life is the most interesting aspect of army life. The 'izzat' and the spirit in the rank and file are visible, which are not normally seen in other walks of life. As you progress through life, you become part and parcel of the happiness, sorrow, success and failure, if any, of the unit. Therefore, unit life is unique in many ways. The various institutions, in a unit, have their own special significance. Some important ones are given below.

### ***Dharamsthal or Place of Worship***

The religion of the troops in the unit, is your husband's religion, and thus your's too. Depending on the religion being followed by the troops of your unit, you may find a Mandir, a Gurudwara, a Church, or a Masjid, within the unit lines. Don't be surprised if you find a Gurudwara and a Mandir being housed in the same building, as ours is a secular army. This will happen, when your unit has troops from both faiths. Most Army





cantonments have 'Sarva Dharamsthals' where all religions are represented. Every unit follows a drill called Mandir / Gurudwara Parade, wherein everyone from the unit gets together at a given hour, on a given day, for prayers to the Almighty. You should follow the dress code and cover your head, whenever you attend the said event. Avoid wearing jeans or trousers, as this is a formal place of worship, and the families of soldiers, too, will be present.

### **Quarter Guard (QG)**

This is the most important institute in the unit lines. The 'Colour' is housed in the QG. All the weapons of the unit are kept in 'kotes' or armouries inside or adjoining the Quarter Guard, as also a guard is always posted here. The state of discipline and standard of a unit can be assessed from its Quarter Guard.

### **Recreation Room**

A special room is reserved for recreational facilities for the JCOs and OR, within the unit lines. It contains books, periodicals and newspapers, some indoor games, as also electronic gadgets like TV, music system, DVD player etc.

### **Unit School**

Here classes are run for the jawans, with respect to their promotions and higher education (like various levels of Map Reading, Hindi and English).

### **Unit Canteen**

Generally, there are two types of canteens - the CSD canteen, which caters for most general stores, sold at concessional rates, and a 'Wet' canteen run by a local contractor, often called the 'baniya'. This canteen provides tea and snacks, at approved rates to the unit personnel, as also stocks non-CSD items. Purchases are made from the CSD, through your husband's Smart Card.





## Officers' Mess

The purpose of an Officers' Mess is to promote cordiality, comradeship and esprit-de-corps. It is a home to all the officers of a unit or establishment, particularly the 'living-in' officers (called the dining-in officers), that is, those who eat their meals in the Mess. As an institution, it has a great influence on an officer's life, more so, in the case of young officers. Strict codes of conduct are laid and practised here. Dress codes are followed fastidiously. The silver trophies and battle honours are proudly displayed alongwith the portraits of martyrs. The customs and etiquettes, which are observed, are essential for fostering pride in the Service. You are expected to be at your coolest, but best behaviour in the Mess. Although, you may initially find it strange and overbearing, but soon the customs and traditions will become very dear to you, as they are to the officers and ladies of the unit. Children should not be allowed to run around in the Mess unattended, and during formal get-togethers, units normally organise a crèche for small children.

*Simple joys make the greatest of memories.*





*Panache & Elan  
At a Passing Out Parade*





# Customs, Traditions

*and the military way*

Our men in olive greens, look back at their achievements, with a deep sense of pride and satisfaction. These can be attributed to a glorious military history and "core values" of high significance. During the span of its rich history, thousands of soldiers have fought hundreds of battles, worldwide, many of epic dimensions. Recourse to arms was only taken when peace was threatened. In fact, the word 'peace' forms the very core of Indian philosophy. Indian soldiers hail from all regions, where tradition and chivalry play a vital role in society.

The code of honour the Army follows, is fostered through various customs and traditions, which are legally and morally binding, on every officer and soldier of the Army. Basically, a custom is an established usage of universally accepted positive actions. Some of these customs have been handed down from the distant past, while others are of recent origin. These include respect for seniors and juniors, both on and off duty, courtesy to all women, regardless of their status, total truthfulness, dauntless moral and physical courage at all times, and many others.

Customs are an integral part of the noble profession of arms, and their observance facilitates admission into the clan, where gallantry, chivalry and comradeship in arms, count above everything



else. These are unwritten codes, which complement procedures of military courtesy. Many have laid down their lives in order to safeguard customs and their observance, through the ages. The maintenance of traditions is a tremendously unifying and driving force, and has a compelling power, which can overcome individual feelings. While, to a newcomer it may, at times, all appear irrelevant, do not forget that it is an integral part of the Services. With time, it will become easier for you to understand the driving force behind customs and traditions.

## Saluting

In medieval times, with the advent of armour, the knight disarmed himself by lifting his open hand to his head to throw back his visor, and thereby reveal his features. He, thus, indicated his recognition to the other as a friend. In those days, the

warrior demonstrated his freedom by looking the other directly in his eyes, while serfs were obliged to cast their eyes to the ground on the approach of a free man. The outcome of those ceremonies

is the present day hand salute, and the regulation that the person being saluted is looked directly in his eyes. There is no tradition more integral to military life, than the salute. To this day, rendering a salute is representative of honour, trust, and respect. A salute must always be reciprocated.

## Customs Concerning the Officers' Mess

An Officers' Mess is where a young officer learns basic customs as also starts practising and observing the traditions in the Army. Gentlemanly behaviour is fostered in the Mess, and it is customary not to discuss politics, money and religion.

Dinner Nights and Guest Nights are held in the Mess on special occasions. It is important that you attend these, to understand customs, traditions and etiquettes.



### • **Toasts**

It is believed, that in olden days, it was a custom to put a piece of toast into the wine goblet, before drinking, in the belief that it gave the wine a better flavour. Toasts are normally drunk to the 'health' of a person. These are generally observed during Regimental Guest Nights or Dinner Nights. In the Army, toasts are had while standing.

### • **Dress**

Dress codes are strictly observed in all Messes. In some Messes, belts are left outside with the caps and batons and not carried inside the Mess. Children are generally not allowed into the Mess ante-room, dining room and bar. Children should only use specially designated areas in the Mess.

### • **Trophies**

It is customary to display captured enemy weapons, such as swords and rifles in the Officers' Mess. This practice is also



extended to those weapons which were in use in the by-gone years. Captured weapons of the enemy are displayed with the sword-points and muzzles pointing downwards.

### • **Silver**

Your Mess could have lots of silver or white metal trophies pertaining to professional and sporting competitions. Some of these could have been presented by serving

or retired officers. These are regarded with respect, and as a rule, not touched. The Property Member, is responsible for the upkeep of mess silver. Many women take pride in knowing the details of the mess silver, so that they can escort ladies from outside the unit, around the Officers' Mess.

### • **Mess Committee**

A Mess Committee is elected, and functions under the President, Mess Committee (PMC), who is generally the Second-in-Command (2IC) of the Unit. The Mess Committee manages the affairs

of the Mess, and comprises of Food Member, Wine Member, Property Member, Garden Member etc.

### **The Traditional Reverence of 'Colour'**

A Colour is symbolic of the spirit of a regiment or battalion. It is called '*Nishan*' in Hindi. It is an epitome of the regiment's history and commemorates some of the gallant actions accomplished by the regiment. The sight of the Colour evokes a sense of pride in soldiers. The origin of the Colour goes back to the early battles, when they depicted the position of the commander on the battlefield, thus, serving as a rallying point in battle. Major victories and honours are recorded on the Colour. This association of the Colour, with the heroic deeds of the Regiment, emblazoned on them, has led to the custom of regarding the Colour with veneration, in units.

Standards and Guidons evolved from the banners of the Knights of the Middle Ages. The Standard is a symbol and is carried by the regiments of the



Armoured Corps. The Infantry battalions, with the exception of Rifle Regiments, carry Colours. The Artillery units do not carry a Colour, since the guns are considered as the Colours of these units.

### **Beating the Retreat**

"Beating the Retreat" is an ancient military custom, dating back to the days when troops disengaged from battle at sunset, or soon

after. As soon as the bugles sounded "Retreat", troops ceased fighting, sheathed their arms and withdrew from the battlefield. This is the origin of the custom of standing still during the sounding of 'Retreat'. Colours are cased and flags lowered at the Retreat. Drum beats are a relic of the days, when troops billeted in towns and cities were called to arms or to their quarters in the evening. The combination of these traditions has resulted in the ceremony known as "Beating the Retreat", which is practised, till today.



### • *First Post and Last Post*

In medieval days, when law and order was not as we know it today, a body of men went out to patrol the streets, at a specified hour; a little after darkness had fallen, to collect those soldiers, who were unable to return to the barracks, on their own accord; possibly as a result of some overindulgence. The "Last Post" was sounded by the beat of drums, to signify that the patrol had set out on its quest for the wayward. The "First Post" was sounded when the patrol returned.

### • *Reveille and Retreat*

Reveille is just before sunrise, and is announced with a bugle call marking the raising of the flag and the beginning of the work day. Retreat is usually sounded at sunset, when the flag is lowered to mark the official end of the work day. When the bugle is sounded, stand quietly, facing the flag or bugle call. Children should also stop playing and observe the custom of the ceremony.



### *The Military Way of Life*

Apart from formal customs and traditions, there are some 'done' things that Army officers practice. These are a part and parcel of the military way of life.

### *On Being a Gentleman*

From the very beginning of organised armies, an officer has been regarded as a gentleman. It is a fine reputation, which the nation and the Service to which he has the honour to belong, require and expect him to live up to. Every officer, therefore, must be a gentleman and what is more important, he must live like one. It is said "A gentleman is known by the knot of his tie, and the shine of his shoe". An officer is always regarded as a gentleman, and his wife, a lady.

### *Core Values*

The Indian Army work culture hinges on professional ethos and our cherished core values :-

- Integrity (*Imaandari*).
- Loyalty (*Wafadari*).
- Duty (*Kartavya*).
- Respect (*Samman*).

- Selfless Service (*Niswarth Seva*).
- Courage (*Himmat*).
- Honour (*Izzat*).

### *Integrity (Imaandari)*

Integrity is the personal capacity to 'Do what is right - legally and morally'. A soldier expects his leader not only to be skilled in the technical aspects of the profession of arms, but also to be a man of integrity. It is the inner voice of self control; a quality that is developed by adhering to the moral principles and not by doing what might 'work at the moment'. People of integrity do the right thing, not because it is convenient or because they have no choice, but because their character permits no less. Since integrity is essential for mutual trust, as one's integrity grows, so does the trust that others place in him.

A person of integrity will have :-

- **Courage of Conviction.** Act according to what is right, even at personal cost.
- **Honesty.** Being truthful, fair and straight forward.



- **Responsibility.** Acknowledge ones duties and act accordingly.

- **Accountability.** Not try to shift blame to others.

- **Openness.** Not be afraid to allow others to examine how he carries out his duties.

- **Self Respect.** Not bring discredit upon self or the organisation.

- **Justice.** Award, reward and give punishments commensurate to the act.

### *Loyalty (Wafadari)*

In a wider perspective, the loyalty of an Indian soldier would encompass allegiance to the Indian Constitution, the army and his unit. In the profession of arms, traditional loyalty of a soldier is his faithfulness to the salt (*namak*), i.e. his devotion to the profession. In more personal terms, his loyalty would manifest for his 'saathis', that is, his subordinates, peers and superiors. Loyalty is a two-way transaction. A leader should not expect loyalty without being prepared to give it as well. The loyalty of subordinates



is achieved only when it is completely deserved; when a leader trains them well, treats them fairly, and lives by the morals and ideals that he propagates.

### **Duty (Kartavya)**

The essence of duty is fulfilling one's obligations; acting in the absence of orders or direction from others, based on an inner sense of what is morally and professionally right. Duty not only means carrying out your assigned tasks, but also being able to accomplish tasks as part of a team. Some of the core guidelines / traits of persons who demonstrate devotion to duty are :-

- Meeting professional standards - doing each task to the best of one's ability.
- Taking initiative, rather than waiting to be told what to do.
- Taking responsibility for one's own actions and decisions; and those of one's subordinates.
- Never shading the truth in a false sense of loyalty to an individual or the organisation.



- Pursuing excellence - resisting the temptation to taking 'shortcuts' that might undermine the integrity of the final product.
- Complying with policies and guidelines.

### **Respect (Samman)**

The fundamental spirit of respect is in 'treating people as they should be treated'. A leader who feels and gives the respect, which is due to others, always inspires in them, regard for himself. Respect means recognising and appreciating the inherent dignity and worth of all people. It is what allows a leader to appreciate the best in other people — in trusting that all persons have done their jobs and fulfilled their duty.

Some traits of leaders who demonstrate respect for others are :-

- Create a climate of fairness and equal opportunity.
- Are discreet and tactful when correcting or questioning others.
- Show concern for, and make an effort

to check on the safety and well being of others.

- Are courteous.
- Do not take advantage of position of authority.

### **Selfless Service (Niswarth Seva)**

Selfless service is aptly summed up in our Credo - putting the 'welfare of the nation, the army, and your subordinates before your own', ie, putting one's responsibilities above one's interests. Selfless Service leads to organisational teamwork and encompasses discipline, self-control and faith in the system. Selfless Service means that leaders do not make decisions or take actions that help their own image or career; they give up self-interest for the good of the whole.

The basic building block of Selfless Service is the commitment of each team member to go a little further, endure a little longer, and look a little closer to see how he or she can add to the cumulative effort. Effective leaders can demonstrate Selfless Service and lift their team's morale, by sharing the burden of their subordinates



and giving credit of success to others, while accepting responsibility for failures.

### **Courage (Himmat)**

Courage is a primary quality in a soldier. There are two kinds of courage - physical and moral. Although, good leaders demonstrate both physical and moral courage, the latter is more applicable to them

at all levels, especially officers.

- **Physical Courage.** Physical courage is not the absence of fear; rather, it is the ability to put fear aside and do what is necessary. Physical courage means overcoming fears of bodily harm and doing your duty. It is the bravery that allows a soldier to take risks in combat, in spite of the fear of wounds or death. Physical courage is equally applicable to all ranks. While, such courage makes a soldier intrepid in the face of danger; however, it must be remembered that courage does not mean unbalanced rashness.



• **Moral Courage.** Moral courage is the willingness to stand firm on your values, principles, and convictions, even when threatened. It enables leaders to stand up for what they believe is right, regardless of the consequences. Leaders, who take responsibility for their decisions and actions, even when things go wrong, display moral courage. Courageous leaders are willing to look critically inside themselves, consider new ideas, and change what needs changing. Unquestioning obedience to morally and legally correct orders remains the basis of military discipline, even when there may be personal disagreements.



duty, loyalty, selfless service, integrity and personal courage in everything you do. It is demonstrating the understanding of what is right, and taking pride in that reputation. Leaders, who demonstrate honourable behaviour and live up to the army values, do not lie, cheat or deceive; nor do they tolerate these actions from others.

Honour must be consciously built up into collective pride in a sub unit, unit, the army and the country as a whole. Honour manifests in many ways in a soldier's daily life. It is reflected in personal deportment and discipline, pride in the uniform, as also in the attitude and behaviour towards the old and the infirm; women and children; and with prisoners of war.

There are so many customs and traditions, that it is not possible to pen them all down. Each regiment or corps has its own codes of conduct and behaviour. Customs and traditions are the driving force behind every army. Soldiers cherish these practices and zealously guard them.

Learn to respect these customs and soon you will be accepted into the clan.

*The ultimate credo for an officer or a soldier is, living up to the 'Naam', 'Namak', 'Nishan' of the Unit.*

### **The Military Band / Pipes and Drums**

Martial music or military music is a specific genre of music intended for use in military settings. Much of military music has been composed to announce military events, as with bugle calls and fanfares, or accompany marching formations with drum cadences, or mark special occasions as by military bands. Music has been employed in battle for centuries, sometimes to intimidate the enemy, and other times to encourage combatants, or to assist in organisation and timing of actions in warfare. Depending on the culture, a variety of percussion and musical instruments have been used, such as drums, bugles, trumpets or other horns, bagpipes, triangles, cymbals, etc.



*Music - the wine that fills the cup of silence*





### THE ARMY CREDO

"THE SAFETY, HONOUR AND WELFARE OF YOUR COUNTRY COME FIRST, ALWAYS AND EVERY TIME.  
THE HONOUR, WELFARE AND COMFORT OF THE MEN YOU COMMAND COME NEXT.  
YOUR OWN EASE, COMFORT AND SAFETY COME LAST, ALWAYS AND EVERY TIME"



*The 'Military Seat' : Adjutant, Indian Military Academy*





# Interaction

*with soldiers*

**A**rmy is a way of life, with its own cherished customs and traditions, in which ladies are held in high esteem. To be an integral part of this culture, it is imperative that the lady understand the customs and traditions of the Services, as also imbibe the delicate intricacies required, while interacting with the soldiers in Olive Greens.

When you walk through the portals of marriage and into Army life, you are in a world of treasured customs and traditions. You will come in contact with a cross section of rank and appointments. They are your husband's colleagues, and it is very important that you understand how to conduct yourself.

Ladies in the army are given utmost respect at every occasion and looked after by the organisation, even in the remotest areas. You should be worthy of the respect and love shown to you. Some do's and don'ts to guide you through are given below.

## **At Home**

The first and most important person you would meet is the soldier, who looks after your husband's accoutrements and dresses. Always remember 'respect' as the core value. Learn to respect him as also address him by his name suffixed by 'Ji'. Your children

should also address him in the same manner. Remember he is the soldier, who would be fighting alongside your husband, when bullets are flying. It is preferable that he addresses you as Ma'am and not 'Memsahib'.

## ***In the Unit***

You may meet some important appointments in the battalion, like the Subedar Major (SM) or the Subedar Adjutant (SA). Always call them by their appointment with "*Sahib*" as a suffix. A JCO should always be addressed as "*Sahib*". When addressing JCOs, use their rank and name or appointment. In a unit there is administrative staff like drivers, washermen, chefs, and barbers. Never address them by their trade, but by rank and name.

## ***In the Mess***

Here you would meet the Mess Havildar, steward, chef and barman. In most units they are an institution in themselves. They have the right to turn away improperly dressed officers, or even to refuse a drink if one has had one too many. As mentioned earlier, call them by their rank and name. Never address the Mess staff directly; deal with them through the Mess Havildar or Mess Committee.

A lady gains respect in the unit by her behaviour, conduct and inter-personal skills; try to observe correct social norms and respect soldiers, irrespective of their rank and position.

**Leadership**  
Regard your soldiers as your children  
and they will follow you into the  
deepest valleys; look upon them  
as your beloved sons, and they will  
stand by you even unto death  
- Sun Tzu, Art of War





## What to Expect in everyday life

As the years go by, the basic nuances of unit life will be easier for you to follow. But then the Army is more than just unit life. The few years that you get to spend in the Unit or Regiment or Paltan would be treasured and remembered fondly. Most of us army wives remember our first 'separation' very vividly, to the details of the train that took us back home to our parents or in-laws, or the friends, who were with us during that time. Field or non-family postings are the *de rigueur* of Forces life. You will be well advised to take this in a positive way. Remember, tough times do not last forever. Keep yourself occupied with a job, or a routine, which will keep anxieties at bay.

As a thumb rule, Army postings alternate between peace and field tenures (postings). A rough idea of what the daily routine in a peace station is :-

### For your Husband

On working days, the schedule is normally as follows :-

- Early morning : PT (Physical Training)
- Forenoon to Afternoon : Training / Office hours
- Evening : Games (with the troops like basketball, football, volleyball, hockey, etc).
- Prior to sunset : Roll Call.



### For You

In addition to a job that you may be doing, either outside, or from home, you may expect to attend some or all of these activities, in the course of one or two months :-



- Family Welfare Meet
- Visit to Family Lines
- Interacting with families
- Anniversary parties / birthdays
- Ladies Meets



Or, you may even, sometimes, end up not involved in any unit activities for days or weeks. During those times, you could be at home, chatting with your neighbours or friends, reading . . . and wondering where in the world is your husband! Also, being a 'Home Maker' is a full time job too.



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### ***Where the Heck is He?***

Really !? Where is he ? What am I supposed to do ? Well, take a deep breath and relax. Your husband's work could sometimes keep him busy 24x7. Sometimes...!!

Now to the question at hand . . . where the heck is he ? In light humour, well, right now he is probably doing five or ten (maybe all) of the following activities; practicing cross country with his soldiers, writing a book-review on Kautilya's Arthashastra, training the band platoon, sorting out the accounts of the battalion, doing a Board of Officers, organising a shopping trip for the children from Jammu & Kashmir visiting town, preparing a strategic review of US policies in the Middle East, getting the unit lines laid out for inspection, making an inventory of the new property purchased for the Officers' Mess, firing or cleaning his weapon, or running some errands for you.

Here is what you can do : call up a friend to chat, pour yourself a cup of tea, watch TV, read, tell your college friends about the awesome time you are having, or pursue a hobby. Better still, pick up a job. Or do stuff you always wanted to, but never had the time for ! Give your husband some time. Remember, gradually he will learn to strike a sensible work-life-balance, or should I say, work-life integration.

You could also bring up these things with the CO's wife (yes, she does listen), if the guy you have just married seems perpetually busy. She, being the most experienced of the lot will be able to help you.

### ***Courses and More***

There will be many a study 'Course' your 'scholar-warrior' husband will attend during the time you both spend in the Army. Often, you will be able to accompany him. While on the Course, remember, no course in the Army is unimportant, and each and every one of them contributes immensely to your husband's career. While your husband is responsible for the education of his troops, you could encourage him to work hard on Courses. But don't forget to have fun, as these will be those times, when you will meet up

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with his course-mates and their wives; these are also times to catch up, and live it up!

### ***Promotion and Competitive Exams***

During your husband's initial career, he would be required to pass certain basic promotion exams, like Part B and Part D. It is best that he pass these promotion exams, at the earliest, in his service; preferably in one go. He will then have more time for you, in subsequent years. Later in service, he should appear in Competitive Exams like the Defence Services Staff College (DSSC) entrance exam, for better prospects. You must encourage and support him in these endeavours.

### ***Staff and Instructional Postings***

There is more to the Army than just the Unit, or peace and field tenures. Your husband will get to move out of the Unit on various outings, like a staff posting or an instructional tenure at one of the various prestigious training institutions. Such postings will help both of you to widen your horizons. Make the most of such times and take up new activities; it could well be horse riding or sailing or trekking.

Life is as you make it. It is up to you to help your husband to give the best to his job, and the responsibilities that go with it; alongwith living a rich, rewarding and fulfilling life.







A soldier doesn't fight because he *hates* what is in front of him.  
He fights because he *loves* what he left behind.





Chapter 3

# ORGANISATIONS YOU BELONG TO



## Chapter 3

# ORGANISATIONS YOU BELONG TO



*President AWWA, and the Secretariat*

### In this Chapter

- ARMY WIVES WELFARE ASSOCIATION (AWWA)
- FAMILY WELFARE ORGANISATION (FWO)
- LADIES CLUB



Army Wives Welfare  
Association (AWWA)



The day you marry and join the larger Army family, you become a member of AWWA. It is an NGO that looks after the welfare and well being of Army wives and families. Though it started as a yeoman effort, today AWWA is one of the strong pillars of the Indian Army. As an Indian Army Officer's wife, you must contribute to the organisation to the best of your abilities. Some areas where AWWA is active are :-

- Financial assistance
- Educational scholarships
- Looking after differently-abled children
- Nari shiksha and counselling families, on as required basis
- Vocational training
- Hostel accommodation for children
- ASHA Schools for the differently-abled children
- Patients welfare and crèche
- Sajni (AWWA run shops)
- Old age homes / Aaramghars
- Legal assistance
- Processing human rights violations against our soldiers with the National Human Rights Organisations.



AWWA works shoulder to shoulder with the men in uniform, to make the quality of life in the Army more meaningful. The tasks that can be undertaken by the AWWA are endless and the younger generation joining the Army family should endeavour to strengthen the organisation. No matter what her commitments, an army wife's responsibility towards the association needs to be whole-hearted. An army wife is a friend, mentor, guide, counselor, financial advisor and emotional support for the families of soldiers, who are under the command of her husband.

The AWWA publishes an yearly journal called the 'AWWA Journal'. In this, you will find articles and information of interest to you.



*Behind every strong soldier, there is an even stronger braveheart - who is the Army wife*



Regional President, ARTRAC AWWA with families, at the Army Air Defence College, Gopalpur, post Cyclone Phailin

## Family Welfare Organisation (FWO)

Army is a way of life and not just a job. As a young bride joining the Army you will soon realize that you have suddenly joined an extended family, where there are hardly any secrets; moments of joy and sorrow alike are shared. In such an environment, the welfare of the families – be it families of Officers, Junior Commissioned Officers or Other Ranks, is a prime concern of the Unit. The Commanding Officer (CO) and his wife work as a team and they are the 'KARTA' in this extended family.

### **Welfare and its Scope**

Welfare in the context of the Indian Army includes care for families of serving personnel, families of the injured and disabled while in service, and most importantly, the VEER NARIS. The main aim is to empower families, as also build awareness amongst them. Broadly speaking, this falls into the categories given below.



## ***Empowerment***

The FWO aims at empowering and educating women and children of army personnel, by increasing their awareness levels, so as to improve their quality of life. FWO also seeks to assist young ladies, who are eager to get an opportunity to develop their personality and sharpen latent skills.

## ***Awareness***

A major focus area of FWO is spreading awareness amongst ladies by educating them about their rights, avenues open to them, and teaching them to be self-reliant and independent.

## ***Living Arrangements (Accommodation)***

While most of our families, including those of our jawans, are highly educated, they are unable to make full use of the facilities provided. It is your duty, aided by other ladies of the unit, to interact with the wives of the soldiers, find out their problems and bring them to the notice of the CO's wife, or your own husband, or even the CO. Common issues range from water and electricity supply, sanitation, garbage disposal facilities and play areas for children.

## ***Health Care***

There is a need to educate our families on health care, including that of their children. Ensure timely immunization of children and pre-natal check-up of pregnant ladies. All infants and children who show signs of any abnormalities are speedily referred to concerned medical authorities for necessary action. Yearly medical checkup of families (including officer's families) must be done regularly.

## ***Education***

This covers many aspects from schooling and tuition for senior students, special

education for differently-abled, classes for adult illiterates, vocational training centres, and talks on relevant subjects like AIDS, cancer, family planning, as well as civic sense and their duties as citizens.

## ***Rehabilitation - Next of Kin (Veer Nari)***

It is well within the army's power to ensure that the "dependent becomes independent" and is able to live a life of dignity. It is the duty of the Unit to look after the Veer Nari's interests with utmost care. Such cases have to be followed up regularly and a lifelong contact must be maintained. The Commanding Officer's wife as also the unit officers' wives should endeavour to maintain personal contact with the Veer Nari.

## ***Improving Quality of Life***

FWO aims at a wholesome improvement in the quality of life of our soldiers and families, by way of education, exposure and provision of facilities.

## ***Attention to Family Support***

The unit and the family will always compete for the soldier's time, energy, and emotional commitment. The Army, therefore, supports a culture and an environment, where its expectation of the soldier are consistent with the expectations of the family. FWO provides assistance to the families of soldiers, whether they are living with their husbands, or in Separated Family accommodation. The FWO, by means of their 'family support network' are able to give confidence to the family that they can manage independently, freeing the soldier to concentrate on the mission.

## ***Recreational Activities***

Recreational activities spearheaded by the FWO, aim at education, self reliance, awareness and pure fun. There are numerous competitions and activities in each station, that both families and their children can participate in, which have immense learning value.





## Ladies Club

Ladies clubs were conceived as institutions to help foster a community spirit, and to facilitate social support amongst members. Today, we are looking at an egalitarian forum, wherein, there is minimum hierarchy amongst the ladies. Nevertheless it always shows good upbringing to give respect to age and experience.

As a young bride, the ladies club is an invaluable conduit for social bonding, to bridge the gap between rank structures, and a forum for meeting people. Interaction on a common plane will help

you build congeniality, friendship and also help familiarise with customs and traditions of the Services. It helps break down barriers, and improves communication channels.

It is the best way to get to know more people and be known as an entity. It will also help you discover your own talents of public speaking, organisational skills, time and space management – through volunteering on such occasions.



The elders on the other hand have to help young brides and working ladies by organizing the events in such a manner so as to facilitate their participation and presence. Ladies clubs should not be a forum for gossip, but to inculcate the right values. An endeavour has to be made to amalgamate everyone in the group. The conduct of any ladies meet is a team effort; the Unit needs to put its best foot forward to make it a success.

We, in the Army, live in an ever-changing world; this provides us the opportunity to make friends and to extend our knowledge through meeting people. We owe it, not only to the organisation, but to ourselves to keep alive the good things in life.





## *Every Woman Should . . .*

*Choose her own life,  
And live on her own terms.*

*Have the right to her own visions.  
Discover her own talents and worth.*

*Have unlimited desires and ambitions,  
But keep her feet firmly on the ground.*

*Learn to love herself, and her existence,  
Never ignore while, sacrificing for others.*

*Have enough of health, beauty, wealth.  
A heart filled with love, gratitude, generosity, emotions;  
And still be hard within, with feminine instinct.*

*Take the lead, and always feel proud,  
in being a woman.*

## Dedicated To 'The Military Wife'



Statues erected at HQ ARTRAC and HQ 11 Corps

### *Inscription at the Base of the Statue*

A selfless force behind the 'Indian Army Soldier'.  
In recognition of her multi-tasking abilities, dauntless spirit, resilience,  
courage and spirit of sacrifice . . .

She keeps his home happy and contented, enabling him do his duty  
with sincerity and dedication; for the honour of his Comrades, Unit,  
Regiment and Country come first, always and every time

यह समर्पित है, सभी वीरोंगनाओ को जो हर 'भारतीय सैनानी' के साथ निस्वार्थ भाव से जुड़ी है और शक्ति का रूप है।

भारतीय सेना की नारी गुणवान, निडर, समझदार और बलिदान का प्रतीक है।

भारतीय सेना की नारी अपने परिवार को सुख - शांति और सम्पन्नता देती है, ताकि वीर भारतीय सैनानी अपनी ज्यूटी पूरी लगान के साथ कर  
सके और साथ ही अपने साथियों, यूनिट, रेजिमेंट तथा देश का नाम ऊँचा कर सकें।





*The Pipping Ceremony : Mrs Minna Madhok  
& Colonel Arun Prakash Agarwal, CO 14 RAJPUT*



*Lt Priya Semwal with her  
daughter Khwahish*



*A proud moment for the  
Indian Army*

*Lt Priya Semwal (wife of Late Nk Amit Sharma), a Veer Nari,  
who was commissioned as an officer at OTA Chennai in March 2014,  
due to the efforts of the Unit FWO, as also her own grit and determination*



Chapter 4

ETIQUETTES  
& SOCIAL  
GRACES



## Chapter 4

# ETIQUETTES & SOCIAL GRACES



### In this Chapter

- ABOUT . . .
- MEETING PEOPLE
- TAKE TIPS



## About . . .

Why do the words etiquette and protocol spell challenge in the minds of some Army wives, and send them running to their etiquette books. A military spouse should learn the traditions and courtesies of military life, as early as possible.

For most of us, it is a combination of military traditions, etiquette and common sense. Knowing these guidelines will help you feel more comfortable, in any given situation. When in doubt, take a cue from your husband or the next lady.

Please use the following as outline information; not formal guidelines. Good manners are the rules in the "Game of Life". They make people feel at ease with you, with themselves, and with the situation. You will therefore need a clear working knowledge of military traditions and current social customs. There are many references available concerning military traditions and social customs for Army wives, who want to refresh





*The Adyar Officers' Mess, OTA Chennai*

their knowledge on this subject. You may sometimes be called upon to make personal decisions that are based on this information. If you are uncertain, do not hesitate to find out, what is correct. Above all, you should try to set an example, so that other ladies, too, can learn from you. Etiquette and protocol are basic good manners and common courtesies.

### *Etiquette*

Etiquette is defined as the form required by good breeding, social conventions, or prescribed by authority, to be observed in social or official settings; the rules of decorum and graciousness. Etiquette means good manners in our daily life. In our case, it means knowing the appropriate attire to wear to various events, how to send invitations, and what to bring for your host and hostess; an accepted set of rules which help you to feel

more comfortable in almost any occasion, and enable your guests to feel at ease, when visiting your home. More importantly, good etiquette is simply to treat people the way you would want to be treated. It means, giving someone respect and courtesy, no matter what their rank or standing in life. Military Etiquettes include everyday good manners, along with the customs, courtesies, and traditions of the different Services.

### *Protocol*

Protocol is the strict form of etiquette and diplomatic correctness, customs of service (system of accepted social patterns and traditions accepted by the military) and common courtesies (the traits of kindness, friendliness, thoughtfulness and consideration of others) to create order. They let us know what to expect in a given situation.





## Meeting People

One operative constant in the armed forces is change, and with change comes the opportunity and need to meet people. Whether it is old friends, chance acquaintances or new faces, our attitude shows through our socializing. Greetings and good-byes are the most important aspect of social interaction, and the fine art of social grace is perhaps best reflected in how we begin and end our social encounters.

### Greetings

To be considered as part of the furniture is the most excruciating experience and yet, it's just this that we inflict on people, when we do not extend a greeting or a salutation, or refuse to acknowledge their presence. Some do it habitually and call it an inadvertent oversight; some seem to believe that greeting people they do not know would diminish them. Nothing can justify such rudeness. Everyone appreciates a pleasant and affable demeanour, which takes a person beyond the realm of good manners into graciousness.

There is no doubt that a certain amount of difference surrounds greetings and good-byes in the Services, unlike social behaviour in other social milieu. People shake hands or not, according to their preference but to ignore a proffered hand is bad manners. 'Hello' is the more popular of the many informal spoken greetings. Mentioning the time of day, 'Good Morning' or 'Good Evening' is more formal, but completely acceptable.

Unspoken gestures too convey greetings, such as a wave of the hand, or a smile. There are also distinctions between the sexes. Men should remove their gloves, while shaking hands and should stand up, while being introduced. A gentleman must wish a lady first and not wait for her to wish him.

### Introductions

We should not pre-suppose that everyone knows everybody, and that there is no need for such formalities. This attitude can be embarrassing and you could be lost in a sea of unfamiliar faces. It is very important to introduce strangers to each other and make everyone feel comfortable, by breaking the ice. The general etiquette is:-

- A man is introduced to a lady.
- A junior person to the senior, if of the same sex.
- If a member of the family is introduced, the relationship should be mentioned.
- If you introduce yourself, you normally state your full name, without a prefix or suffix. This can sometimes lead to awkwardness as, in the Army, it is important to get to know the rank of the other person.
- It is gracious to introduce yourself to a senior officer or his spouse.
- One should never be reluctant to speak to a senior person, but never monopolize the senior guest.
- Likewise, never be reluctant to talk with a junior person; rather make him or her feel welcome.
- If you are nervous about introducing someone, ie, if you have forgotten names, politely ask for the person(s) to repeat their name. This is certainly not a reason to avoid conversation.
- A man always stands up when introduced, even if it is to another man.
- Young women under the age of 21 should stand to meet anyone at all.
- If you stand up, when you don't necessarily need to – as in meeting a person your age or professional level, you will certainly gain by being noted for your extra politeness.
- Normally ladies, who are seated do not rise, when gentlemen enter the room, but exchange acknowledging gestures nevertheless. It is of-course polite to



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rise, when being introduced or spoken to, especially by officers senior to your husband.

### ***The Manner of the Spoken Word***

Most of us have faced an interview at some stage in life – to enable others to size us up. Is it any wonder then, that the moment we speak, we reveal more of ourselves than any other action?

An unaffected natural style of talking reflects an easy, confident and spontaneous personality, while artificiality gives a negative impression. The tone of voice or manner of speaking can stress what is being said, or drive home a particular point. The essence of verbal communication is clear diction, and affected accents are avoidable.

Good manners in conversing follow some timeless guidelines. Deliberately giving offence is unacceptable; pay attention to and allow a fair say to other speakers; while talking to a person, direct eye contact is courteous. Topics that were taboo yesterday continue to be unacceptable in the Armed Forces – religion, women, wealth and politics. The weather and enquiring of one's state of health are still the best opening lines. Being able to put people at ease is especially important, since many of us tend to be shy or reserved. Indicating a liking for the person to whom you are talking is one way, or you could show interest in their views, plans or anecdotes.

Good talkers respond to an appreciative audience but a monologue is rarely enjoyable – people who have been paying attention want some of the air-time too. The long-winded, the pretentious, the pompous, and the show-off are seldom popular as conversationalists. And though most people enjoy a good argument, they enjoy it only if it remains good-humoured. Talking shop can be gripping for members of the same organisation or profession but quite the opposite for the rest. It is important not to let your company feel excluded and if you must talk shop, do put a check on the duration of the topic. Also note that mean and malicious gossip, cruel, ugly and unfounded rumours of the absent or defenceless, earns one a poor reputation as a talker and vitiates the atmosphere.

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Tactlessness hurts deeply, raises hackles and is a classic loser of goodwill. Despite this most of us commit these errors, perhaps inadvertently; but what can be done to make amends? In most circumstances, publicly apologising for a *gaffe* may not be the right thing to do and may make matters worse. Instead, expressing regret in private may be appropriate. Making a *faux pas* is embarrassing enough but drawing attention to the mistakes of others is absolutely the pits, and even more discourteous. It would be more considerate either to divert the conversation or even ignore the remark. They say, "small minds discuss people, big minds discuss events and great minds discuss ideas".

Then there are those for whom making social conversation is an ordeal; those who dread having to talk to people they do not know well and are unhappily aware of themselves as being dull and uninteresting. The reason they have too little to say is often because they know too little and have too little interest in anything and anyone. They have allowed themselves to become dull and uninteresting because they have not used and developed their minds. So, if you have too little to talk about, you should ask yourself, whether you are living your life to the fullest. Read more, learn more, listen more; instead of switching off as soon as the talk goes beyond mere social small-talk.

### ***Tips on Conversational Techniques***

- Ask questions that show your interest. You are an informed person about current affairs, curious about life, attitudes, countries, science and culture.
- Appear approachable, warm and interesting. Your body language should be open and friendly.
- Begin a conversation with an approachable person. Smile, introduce yourself and ask a simple question like, "Have you known the host for long?" or "Where were you posted before this?"
- You can always find something nice to say about a person; "I like your dress; green is my favourite colour". But be truthful.
- Some topics are highly sensitive and should never be mentioned socially – height and weight; religion and religious jokes. Politics too is a potentially controversial subject.



- Be tactful and discreet. If you see a dispute developing, avoid taking sides. Do not discuss people in absentia – it shows that your life is dull and that you are an unhappy person, who targets everyone without compunction.
- Be a good listener, and pay due attention. Make eye contact and avoid glancing at other people.
- The most boring conversationalist is one who constantly talks about himself.

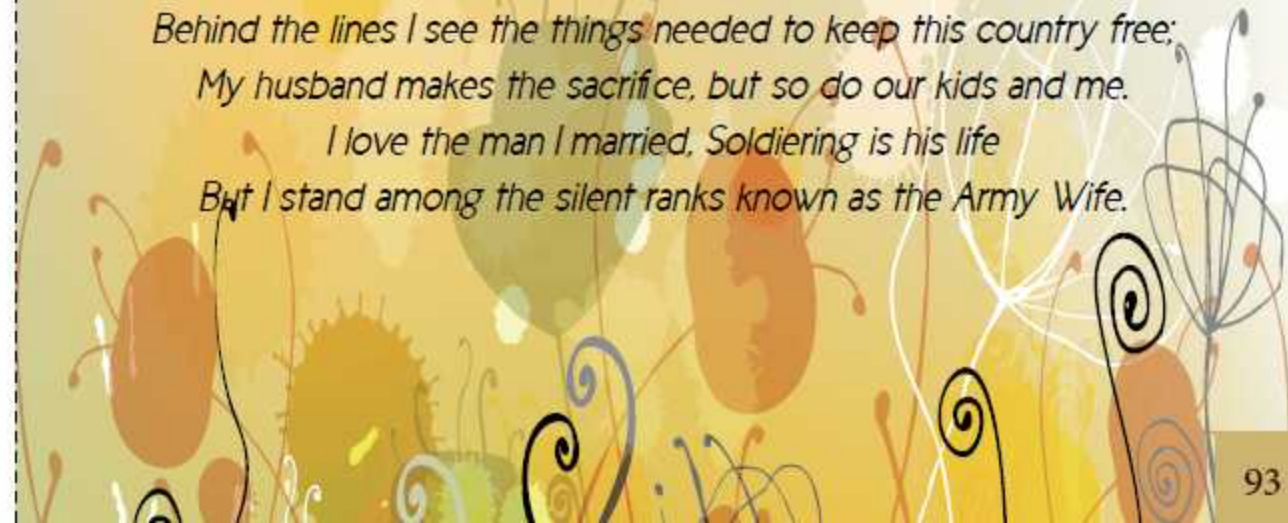
Farewells should be short, without being abrupt. When you come to the end of a social encounter or a conversation, be direct and pleasant: "It's been so nice chatting with you", "We must meet again soon", or "I'm sorry I've to go now". Parting expressions include "Good Day", "Good-bye" or "Bye", as well as a whole range of colloquialisms such as "See you" "Take care" or more hopefully "Au Revoir" – till we meet again.

Officers greet each other at the beginning or end of a formal interaction or meeting, by saying 'Jai Hind'. Socially, other forms are also acceptable.

*Family isn't always blood. It's the people in your life who want you in theirs; the ones who accept you for who you are. The ones who would do anything to see you smile, and who love you, no matter what*

## The Silent Ranks

*I wear no uniforms, no blues or army greens,  
But I am in the army in the ranks rarely seen.  
I have no rank upon my shoulders – salutes I do not give,  
But the military world is the place where I live.  
I'm not in the chain of command, orders I do not get;  
But my husband is the one who does, this I cannot forget.  
I'm not the one who fires the weapon, who puts my life on the line,  
But my job is just as tough; I'm the one that's left behind.  
My husband is a patriot, a brave and prideful man;  
And the call to serve his country, not all can understand.  
Behind the lines I see the things needed to keep this country free;  
My husband makes the sacrifice, but so do our kids and me.  
I love the man I married, Soldiering is his life  
But I stand among the silent ranks known as the Army Wife.*







# Take Tips

Inculcating the right etiquettes and social graces, is the key to being comfortable in any formal or social setting. Listed below are some issues on which you can take tips from your elders and peers.

- Entertaining Guests
- Invites for Home Events
- Table Setting
- Being 'House Proud'
- Dressing suitably for different occasions





Chapter 5

# UNDERSTANDING FINANCIAL ISSUES AND BENEFITS



# UNDERSTANDING FINANCIAL ISSUES AND BENEFITS



## In this Chapter

- PAY AND ALLOWANCES
- FINANCIAL ISSUES AND MANAGEMENT
- EDUCATIONAL FACILITIES
- MEDICAL BENEFITS

## Pay

*and Allowances*

Officers, JCOs and soldiers receive a fairly handsome package of pay and allowances and perks. They and their families are looked after, if they are wounded or sick. In cases where service personnel lay down their lives, in the line of duty, their families receive family pension as also monetary and other benefits.

Pay and allowances of officers are managed by the Controller of Defence Accounts (Officers) [(CDA(O))], located at Pune. Each officer is allotted an account number and the CDA (O) forwards the officer's statement of account each month, through post. The statement can also be viewed online. The statement consists of the credits and debits, forecast of income tax for the year and tax deducted so far, as also the running provident fund balance. The pay is credited on the last day of the month, in the officer's bank account.

The CDA (O) is automated and available on the internet at [www.podaopune.gov.in](http://www.podaopune.gov.in). The office can be approached at any time, with the service and account number of your husband, by emailing queries or grievances. The replies can, thus, be obtained directly on your e-mail ID. As a young wife, you should make a note of his service number, which is also commonly known as IC No (Indian Commission Number) and account number allotted by CDA (O). You must ensure that your husband changes the nomination of Next of Kin (NOK) in your name, as early as possible and opens a joint account with you in the bank, where his pay is credited. This will help you draw the money, when he is away. An ATM Card could also be an alternative for the purpose.



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The pay of an officer is based on his basic pay, grade pay and rank pay, put together. The basic pay is the basic emoluments laid down for each passing year of service of that rank. The rank pay is in addition. The pay also includes some of the under mentioned allowances : -

- Dearness Allowance
- Kit Maintenance Allowance
- City or Hill Compensatory Allowance, as applicable
- Flying Pay
- Qualification Pay
- Technical Pay
- Parachute Pay
- Commando Pay
- High Altitude Uncongenial Allowance
- Counter Insurgency Allowance/Compensatory Field Area Allowance/Highly Active Field Area Allowance
- Deputation Allowance
- Non-Practising Allowance for doctors
- Specialist Pay

Recoveries include rent and allied charges, electricity and water bills and income tax. In addition, an amount, specified by the officer, is deducted from the pay and credited to his provident fund. Sit down with your husband on a lazy afternoon and ask him to explain all the nuances of pay and allowances to you.

While your husband is posted in field areas, he will be earning much more pay as a result of additional field allowances. Postings abroad with the Unit or under the United Nations Charter are extremely well paying, besides being a great professional experience.

A loan can be taken for purchase or construction of a house or flat, car, scooter or a computer, from the Army Group Insurance Fund (AGIF). In addition a small loan is also given by the Adjutant Generals Br (AG's Br) called House Building Advance (HBA). You

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and your husband must invest in a house, either from the AWHO or from some private builder, early in life.

AGIF provides insurance cover to all ranks. The insurance cover is also extended after retirement to cover the expenditure for medical treatment. It is a very well-managed fund and provides many allied facilities to all ranks.

Army Welfare Housing Organisation (AWHO) caters to the need of a house, for all ranks. The aim of AWHO is to provide housing at a low, affordable and no-profit cost.

A host of travel concessions are authorised to all officers. These include air or railway tickets annually to your hometown, and once in a block of two years, to anywhere in the country. Ask your husband to explain this aspect to you.

An officer is also authorised rations free of cost, as also rations on cash payment. Ration cards for both entitled rations and payment rations should be made, whenever you move to a new station. Free rations are entitled only for your husband and not for the whole family. If your husband is away on Temporary Duty or leave, then rations are provided to him, where he is present on duty.

An officer is entitled to government accommodation, once he is married and is above 25 years of age. There are three pools of accommodation – Captains and below, Majors to Brigadiers, and Generals. In addition, if your husband is posted to a field area, the family is authorised family accommodation at any selected place. As the Army is not holding its complete requirement of accommodation, therefore, on reaching a station, you may not get a house straightaway. However, to ensure that officers keep their families with them, a pool of temporary accommodation exists in most stations. A seniority list is maintained in all Station Headquarters and houses are allotted as per laid down rules and regulations. Provisions also exist for rent reimbursement of houses hired by officers.

In addition to being well paid, our quality of life, perks and privileges are immense. Do spend on yourselves and your children, and live life to the fullest.





## Financial Issues *and management*

**M**arriages are made in heaven and should ideally remain within the heavenly confines, but generally it does not happen. Most marital discords arise due to unsound financial well-being of a family. Prudent financial management from the beginning of married life can ensure a comfortable life style for you and your family. Certain guidelines on 'how to invest, when and where', for a secure financial future and some basic facts about available investment opportunities are discussed in the succeeding paragraphs.

At the outset, it may be worthwhile highlighting that if managed well, the emoluments paid to a service officer are adequate to meet his basic needs of "Roti, Kapda aur Makaan", besides leaving aside a little for entertainment and miscellaneous expenses. However, if prudent financial management is not resorted to and the couple decides to go in for extravagant, reckless and lavish expenditure, then not only will the appercat be upset but in the long run it may also land the service officer in debt, mental tension, ignominy and trouble due to bounced cheques and in extreme cases make him succumb to wrong influences affecting his integrity or national security, with all its attendant consequences. Unplanned demands which need expenditure beyond available resources involve borrowing, which entails payment of interest, thereby leading to reduced net income in hand in future.

Why do couples need to save? Having met all the expenses, it may be a good idea to set aside or invest something for a rainy day. This is the first step towards a secure financial future. Unarguably, need for savings would be different for different households, yet most couples would need to save money to meet one or more of the following:-

- Acquiring a house or flat.
- Education of children.
- Marriage of children.
- Acquiring a car or other items requiring a large capital outlay.
- Expenses to meet unforeseen medical expenses for aged parents and the like.

The next step is to decide, how these savings should be actually invested. Two questions, which the marriage partners periodically need to ask themselves are, 'are we saving wisely today?', and 'are we on the road to a secure financial future?' In the event of these conditions not getting fulfilled, the couple needs to change their investment strategy.

### *The Power of Compounding*

Whenever identifying an investment, try and have a look at the final value to be received at the end of investment period. At times, a slightly lower percentage of compound interest gives better returns than a higher percentage of simple interest. For quick appreciation of investment options, one may resort to applying the 'thumb rule of 72; an amount approximately doubles if percentage rate of compound interest X number of years of investment equals 72'.

Whatever investment options the couple decide to choose, these must fulfil three fundamentals of sound investment: safety of capital – implying low risk, easy liquidity and an effective real rate of return, strictly in that order.



Some of the investment opportunities in descending order of safety are given in the table below.

<b>Saving Options</b>	<b>Safety</b>	<b>Liquidity</b>	<b>Return</b>
Saving Bank Account	High	High	Low
Post Office Saving Certificates	High	Low	Moderate
Defence Services Officers Provident Fund (DSOP)/Public Provident Fund (PPF)	High	Moderate	High
FDs With Banks	High	Moderate/High	Moderate
LIC	High	Low	Low
FI Bonds	High	Moderate	Moderate
Govt/PSU Bonds National Savings Certificate	High	Moderate	Moderate
Real Estate and Flats	High	Low	High
Gold, Silver and Jewellery	High	High	Low
Company Deposits and Debentures	Moderate	Low	High
Units of Mutual Funds and UTI	Moderate	High	Moderate
Equity Shares	Low	High	Low-High (Fluctuating)
Chit Funds	Low	N/A	High
Plantation Schemes	Low	Nil	Low

Every investor must understand that there is a direct relationship between reward on his investments and the risk of losing it. Higher the returns, greater the risk.

Defence Services Officers' Provident Fund (DSOP) and Public Provident Fund (PPF) are saving instruments which yield tax free returns and tax benefits and are, therefore, an excellent investment. It makes sound financial sense to contribute maximum to these instruments, because they provide highest safety because of guarantees by the Government of India. For continued tax benefits even after retirement, without

having to additionally save anything from one's pension emoluments, it is advisable to contribute maximum towards PPF in the last six years of one's service; to that extent DSOP subscriptions may be reduced during this period.

National Saving Certificates, Post Office Savings Accounts and Deposits, Indira Vikas Patras and Kisan Vikas Patras are all safe Government guaranteed instruments, offering attractive tax incentives and, therefore, should be considered for investment by persons desiring safety and moderate returns. Remember, an ideal spouse would do well to :-

- Desist from making unreasonable demands; instead pitch them at a moderate level, so as to be able to 'cut the coat according to the cloth'.
- Understand that sound investment is not about making a choice between living poor and dying rich. It is an attempt to lead an orderly and evenly planned life style, devoid of unpleasant and embarrassing surprises.
- Be circumspect about glib talk by various financial touts or agents (whose role in most cases ends the moment they have pocketed their share of the commission!) and do not get carried away by fanciful promises of high returns; instead, dissuade your partner to go in for high risk investments.
- Assist your partner in working out an effective expenditure and savings plan.
- Know the details of all the investments made by the couple, so as to be able to utilise them effectively in the hour of need.
- Remember that there is no harm in seeking counsel from knowledgeable senior colleagues, when in need of help with respect to investment matters.

This by no means is all the advice a young couple is looking for. Seek advice from an elderly member of the Unit, who has invested wisely. Plan your future, keep all that is required for your basic needs (approximately two months' household expenditure money), and do splurge once in a while. However, do not keep saving only; improve your quality of life too; and that would require expenditure.



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# Education Facilities

*provided by the Army*

The Army has always been working to provide the best facilities to all its personnel and their families. One area of major concern has been the educational prospects of our children because of the nature of the job. In order to obviate this problem, the Army has set up some of the best schools as well as professional institutes for the education of our children.

## *Schooling*

Army Schools have been opened across the country in military cantonments, so that even if a child has to change schools in mid-session, his or her education is not affected. In addition, a few residential schools, known as Army Public Schools, at Delhi Cantonment, NOIDA (UP), Beas (Punjab), Pithoragarh (Uttaranchal), Lucknow (UP), Udampur (J&K) and Dagshai (Himachal Pradesh), have also been set up. Sainik Schools in every state, five Military Schools located at Ajmer (Rajasthan), Bangalore, Chail (Shimla), Belgaum and Dholpur, and Rashtriya Indian Military College (RIMC) at Dehradun at the national level, are famous for quality education.

## *Hostel Accommodation*

- **War Widows Hostels.** Army has established a wide network of hostels for the wards of serving, retired or deceased army personnel. These hostels are located at almost every 'Regimental Centre' and at important military stations.
- **AWWA Hostels.** A number of hostels with excellent facilities have been started under the aegis of AWWA separately for boys and girls undertaking professional education at some stations. The details are as follows :-
  - New Delhi (APS Campus for boys and at Rao Tula Ram Marg for girls)
  - Pune (for boys and girls)

- Mumbai (for boys and girls)
- Chennai (Palm Grove Hostel for girls)
- Bangalore (for girls)
- Kolkata (for boys and girls)
- Ahmedabad (for boys)
- Kota (for boys and girls)

## *Asha Schools*

The Army has never been found wanting in compassion and concern for the differently-abled children. Consequently, as many as 36 Schools, commonly known as 'Asha Schools', are run at various stations across the length and breadth of the country, where service persons can have their wards enrolled. Parents of differently-abled children are also considered for compassionate postings, where possible, on merits of the case. The facilities provided at these 'Asha Schools' are as follows :-

- Education to differently-abled children.
- Physiotherapy to differently-abled children.
- Vocational Training.
- Games, Sports and Excursions.

## *Opportunity for Trained Teachers*

The Army Schools offer an opportunity to Army wives and daughters to seek employment. A very fair, transparent and judicious system has been established for selection of teachers. All details are available with each Army School. Remuneration is as per CBSE rules.

## *Education Scholarship Scheme for Army (ESSA)*

This scheme was introduced in 1978 and covers the children of serving personnel between ages of 5 and 25 years, from class 1 to PG level education. Under this scheme, approx 11,000 scholarships are awarded each year, to wards of army personnel, who perform well.



## Professional Education

Army Welfare Education Society (AWES) is running a number of professional institutes for children of army personnel. The details are as follows :-

Ser No	Name of Institution	Address & Details
1	Army Institute of Technology (AIT)	Army Institute of Technology (AIT), Pune - 411015, Estd in 1994, Tele : 020 27157612, 27157634, Mil - 3296, Fax No.: 020 27157634, E-mail : ait@aitpune.com, Website : www.aitpune.com
2	Army Institute of Management, Kolkata (AIMK)	Army Institute of Management, Kolkata (AIMK), Judges Court Road, Opp Alipore Telephone Exchange, Alipore, Kolkata - 700027, Estd in 1997, Tele : 033 24398335/37/38, 24794495, Mil : 6463, Fax : 033 24794929, E-mail : aim_kol@rediffmail.com, Website : www.aim.ac.in
3	Army Institute of Management and Technology (AIMT)	Army Institute of Management and Technology (AIMT), Plot No M-1, Pocket P-5, Greater NOIDA, Gautam Budh Nagar (UP) PIN-201306, Estd in 2004, Tele : 0120-2329512, 2329513, 2329516, E-Mail : director@aimt.ac.in, Website : www.aimt.ac.in
4	Army Centre of Education (ACE)	Army Centre of Education (ACE), C/o AEC Training College & Centre, Pachmarhi (MP) - 461881, Estd in 2000, STD Code : 07578 Army Exchange : 252206, 252239, Fax : 07578-252036 E-Mail : ace_pach@rediffmail.com, Web Site : www.acepachmarhi.ac.in
5	Army Institute of Education (AIE)	Army Institute of Education (AIE), Plot No M-1, Pocket P-5, Greater NOIDA, Gautam Budh Nagar (UP), PIN-201306, Estd in 2003, Tele : 011 2343741, Fax : 011 2344742 E-Mail : aiedelhi@gmail.com, Website : www.aie.ac.in
6	Army College of Medical Sciences (ACMS)	Army College of Medical Sciences (ACMS), Near Base Hospital, Delhi Cantt- 110 010, Estd in 2008, Tele : 011-256877642, 25687643, 25687644, 25687645, Fax : 011-25687644, Mil : 37388, E-Mail : theacms@live.in, Website : www.theacms.in

7	Army College of Dental Sciences (ACDS)	Army College of Dental Sciences (ACDS), ACDS Nagar, (Chennapur GRFP Road), Jai Jawahar Nagar Post, Secunderabad - 800 087 (AP), Estd in 2001, Tele : 040-20081759, 20080243, Fax : 040-27795517, E-mail : army_c@rediffmail.com, Website : www.acds.co.in
8	Army College of Nursing (ACN)	Army College of Nursing (ACN), c/o Military Hospital Jalandhar Cantt, Estd in 2005, Tele Civil : 0181-2266167, Mil : 6876, E-mail : acn_mh@yahoo.com, Website : www.acn.co.in
9	Army Institute of Nursing (AIN)	Army Institute of Nursing (AIN), Guwahati, c/o 151 Base Hospital, C/O 99 APO, Estd in 2006, Tele : 0361-2304613, 2307101, Mil : 6504, Fax : 0361-2305697 E-mail : ainguwahati@yahoo.co.in, Website : www.ainguwahati.org
10	Army Institute of Hotel Management and Catering Technology (AIHM&CT)	Army Institute of Hotel Management and Catering Technology (AIHM&CT), Nagreshwara Nagenahalli, Kothanur PO, Bengaluru (Karnataka) - 560077 Est in 1996, Tele/Fax : 080-64546807, 64525865, 64543206, 64543207 E-mail : principal@aihmc Bangalore.com
11	Army Institute of Law (AIL)	Army Institute of Law (AIL), Sector 68, Mohali - 160062 (Punjab), Estd in 1999, Tele : 0172 5095336-37, 5063033, Fax No : 0172-5039280, E-mail : info@armyinstituteoflaw.com
12	Army Institute of Fashion Design (AIFD)	Army Institute of Fashion Design (AIFD), Nagreshwara Nagenahalli, Kothanpur-PO, Bengaluru (Karnataka) - 560077, Estd in 2004, Tele : 080-60669001, 60669002, E-mail : aifdonline@gmail.com, Website : www.aifdonline.in

In addition to the above institutions, Symbiosis Institute of Management Studies (SIMS) for defence personnel of all three Services and their children is another premier institute at Pune.





## Medical Benefits

The Armed Forces provide comprehensive medical facilities to all ranks and their dependents through a vast network of medical units, which vary from station to station. Ensuring sound health and provision of medical cover are the responsibilities of the armed forces, towards all service personnel and their families.

### General Rules

- **Unit.** Major units are authorised one or more Regimental Medical Officers in the unit dispensary, called the Medical Inspection (MI) room. In a majority of army formations or stations, a central MI room functions, for routine and emergent medical requirements. This is done to economize on resources.
- **Army Formations.** Military hospitals (MH) of various bed strengths are located in direct proportion to the garrison strength of an army station.
- **Specialist Services.** Most service hospitals have basic specialists, ie, Medical, Surgical and Anaesthetist. Specialist services increase proportionate to bed strength of hospitals, and include Pathology, Cardiology, Ophthalmology, ENT, Gynaecology, Paediatrics, Dermatology, Psychiatry, Orthopaedics and super specialities like Gastro-enterology, Neurosurgery, Nephrology and so on.

Super specialists are available at the Research & Referral (RR) Hospital, New Delhi, all Command Hospitals (Kolkata, Chandimandir, Udhampur, Lucknow, Jaipur and Pune) and some large hospitals.

### Specialised Centres

- Assisted Reproduction Technology (ART) Cases – R & R Hospital, Delhi and Command Hospital, Pune

- Gamma Knife (Neuro Cancer) Cases – R & R Hospital, Delhi
- Retina Cases – R & R Hospital, Delhi
- Orthopaedic Cases – R & R Hospital, Delhi and Command Hospitals
- Paraplegic Cases – MH, Khadki
- Chest Diseases – Cardio-Thoracic Centre (CTC), Pune
- Tuberculosis Cases – MH, Namkum and CTC, Pune
- Artificial Limbs – Artificial Limb Centre (ALC), Pune
- Malignant Diseases – R & R Hospital, Delhi and Malignant Diseases Treatment Centre (MDTC), Pune
- AIDS Cases – Base Hospital, Delhi Gantt and Command Hospital, Pune

### Treatment from Civil Hospitals

Medical help can be availed at Civil Hospitals, under the following conditions :-

- If no service hospital exists in the area.
- Specialist facilities required for the person are not available in local service hospitals.
- It is impractical to transfer the patient to the nearest Service hospital.

In such cases, any expenditure incurred on purchase of medicines, which are not available from Service sources or from local civil hospital, is reimbursed, subject to production of receipts and certificates from the authorised medical attendant. These facilities can be availed, irrespective of the fact, whether the head of the family is posted there or not. However, you must go to military hospitals, as the attention you will get there will be more prompt and forthcoming. Also, prior to going to a Civil Hospital, due to conditions mentioned above, do check the local rules, lest you face problems during reimbursement of your bills.

### Mothers of Unwell Children

Mothers may be admitted with their sick children as 'sick attendants', provided the child is breast-fed or cannot otherwise be left unattended. Mothers are required to assist the nurses by attending to their children.

### Children of Unwell Mothers

Where a mother is sick and is admitted to a service hospital, her children up to five years of age, who cannot be left unattended in the house, may be admitted to the hospital as 'sick dependants'.



Chapter 6

# FOOD FOR THOUGHT



# FOOD FOR THOUGHT



## In this Chapter

- THE WORKING WOMAN
- EXPERIENCE DOES MATTER
- WHEN THE UNIT MOVES TO A FIELD AREA
- THE FIVE GEMS
- COMFORT ZONE

## The Working Woman

Unlike your husband, you did not join the Army. This fact may leave you feeling unsettled; your husband has plenty of things going on, but you may be unsure as to how you fit in, especially, when you are a working woman. However, military wives are an important part of the army community, and the sections that follow explain, how to get connected and involved.

### *Getting Involved . . . or Not*

A working woman is free to pick and choose the activities she wants to participate in. Some of you, as working women, may not have the time to take part in all activities. Don't worry! As and when you get time – do your bit. For all you know, your ideas, because of your wide horizon, may have a big impact on welfare activities.

No one can give better support and advice to you, and identify more with your situation, than other army wives. Although, your involvement in activities is voluntary, I would suggest that you participate whole-heartedly. You may also be asked to take charge of some events or sub-groups of the Family Welfare Centre.

Remember, the Army is very supportive of working wives; however, you do have a role to play, being part of the organisation. Try not to view this as an invasion of your privacy, or as a mandate. Be flattered that you were asked, and view your involvement as an opportunity to contribute effectively, as and when you can make the difference.



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## Experience Does Matter

**M**ilitary wives are friends first, anything else later. There is no hierarchy amongst them. While military spouses carry no rank, common courtesies, such as the following, do prevail, and should be followed :-

- Respect is accorded to the elders, as also the more experienced spouses.
- Do not call a senior officer's wife by her first name, until she says so. Also, do not address senior officers and their wives as "Sir" or "Ma'am"; remember you do not wear the uniform. Call her Mrs XYZ, and the officer by his rank and name.
- As your husband advances in rank, you're also expected to rise to the occasion and help or mentor those, who are younger to you.
- After you've been around a while, you may find young friends, who look up to you as a role model, to provide insight and guidance, on how to navigate the military lifestyle. By all means, help.
- Be Social . . . Introduce yourself clearly with your name and surname; you can also add, who your husband is, and the unit you belong to. It is a good practice to say, "We belong to THIRTEEN SIKH"! Introduce yourself by giving your full name, without a prefix or a suffix. You can say "Hello, I'm Seema Singh"; never "Mrs Seema Singh" or "Mrs Singh".

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## When The Unit Moves To A Field Area

**A**ll Army wives of the past and present have experienced challenges that stretch their physical, emotional, and spiritual resources. While it is an honour to support her soldier, as he defends the Nation, it is not without sacrifice. They receive no medals from their country, but receive a reward greater than any medal. They reap the benefits of personal character and leadership development, adventure, and opportunities for expanding their horizons. They maintain life in their relationships.

You may feel anxious when your spouse is moved to a field area. In today's army there are not many non-family stations. At most places, you can be with your husband, even in field service areas. The only issues that could keep you away from him could be the education of your children (later in life), or your job commitments or requirements / responsibilities back home. If you experience any of these worrying emotions, you can :-

- Talk to your spouse about your feelings
- Work to create opportunities for lasting memories during the separation
- Talk with other people from your army community, who are going through the same experience
- Involve your entire family in getting ready for the deployment

If you have trouble adjusting to the absence of your husband, you can try to find things to look forward to :-

- Join yoga or aerobics classes.
- Take up a job.



- Start a project you've always wanted to do.
- Get a new hobby.
- Set some personal goals for yourself, during the period and be open to new experiences.
- Reach out to others, who are in the same situation. Remember that you are not alone.
- Plan an event with other families, who are coping with the same situation.
- Don't try to hide your feelings; it's normal. Talk about how you feel with people whom you trust.
- Do something special for yourself and your family. Watch a movie or cook a meal. Plan fun outings with children during your free time. Read a book, you've wanted to read, or visit a friend.

Try to concentrate on things you can control. It's normal to worry about your spouse's safety during such a time or about when he will come home; but this is something that you can't control. Try to focus on things that you can control, like spending time with family and friends or signing up for a class or a volunteer opportunity.

When your husband moves to a field area, you can choose to locate at any place in the country, as there is separated family accomodation at most stations. There are systems in place to assist separated families under the aegis of the Station Headquarters.

Take care of yourself. Get enough sleep, exercise, and eat healthy.

### *The Family*

*A strange little band of characters; trudging through life, sharing diseases and toothpaste, coveting one another's desserts, hiding shampoo, borrowing money, locking each other out of their rooms, inflicting pain, and kissing to heal it in the same instant, loving, laughing, defending, and trying to figure out the common thread that binds them all together.*

## *Superwomen*

*We learn when our husbands are gone  
that we can make it.*

*We can manage the house, the money,  
the car, the children, a job, friends, family back home.*

*Feels like power.*

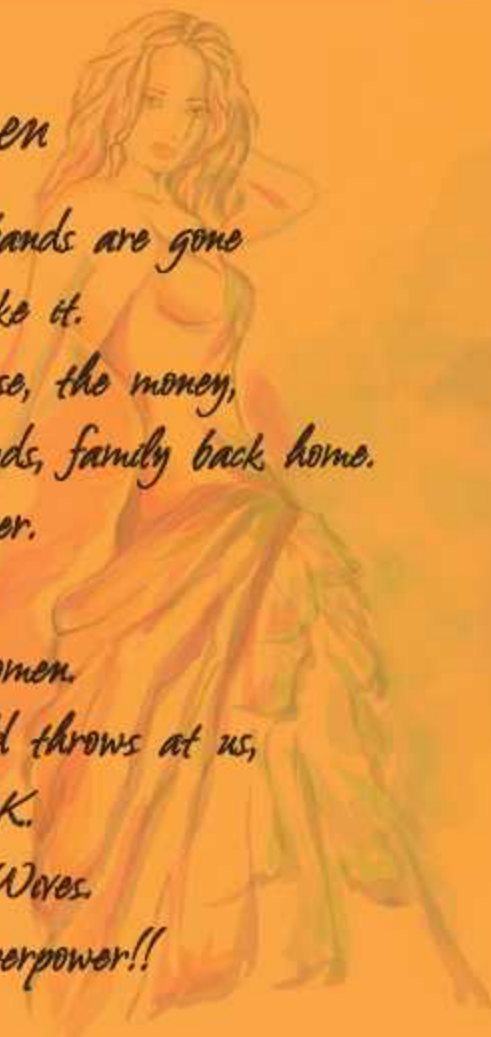
*Feels good.*

*We are superwomen.*

*No matter what the world throws at us,  
we can be OK.*

*We are Army Wives.*

*What's your ... Superpower!!*







## The Five Gems

Most of us marry into the Army without really knowing what an exciting life we are getting into. It is an organisation where you are looked after, and where you care for others. Over a period of time you tend to develop five common characteristics :-

- Being happy
- Sense of humour
- Ability to face challenges
- Strong family ties
- Sense of adventure

Humour is on top of the list; you learn to look at life in a light hearted way, and to cope with the challenges that come with this incredible lifestyle. Many learn to laugh at themselves and rise above the circumstances around them. Any military family that you see around you is bound to be adventurous; they are ready to follow the leader of the pack, whenever need be.

This combination of humour, adventure, courage and strong family ties could well make a Bollywood Blockbuster. In many ways Army Families are truly champions. They are the real heroes back home.

Finding happiness is in your own hands. The only formula for happiness is to manage problems, rather than forget about them. Problems are created not by humans, but by nature. Because according to nature, problems are nothing but challenges. And nature always wears the colours of your spirit. When you call a problem a problem, it seems to be an evil, but when you call it a challenge, it becomes a useful part of life; something that spurs your intellectual development. Remember, a problem creates a challenge, the challenge leads to a response and the response results in success. Nobody can give you happiness - you alone can do it. Also, keeping the mind happy makes work effortless. This is the *mantra* for productivity.

When Army Officers know that their wives can hold things together at home, and when they have the confidence that their spouse believes in what they do for a living, they are better equipped to do their duty.

A perfect work-life balance is what both the husband and the wife need to work towards. Husbands should be able to find time to assist at home, whenever possible. Wives, on the other hand, should extend a helping hand in any way possible, to their husbands, by providing them wholesome support in every manner.

*Having a place to go — is a home.  
Having someone to love — is a family.  
Having both — is a blessing.*

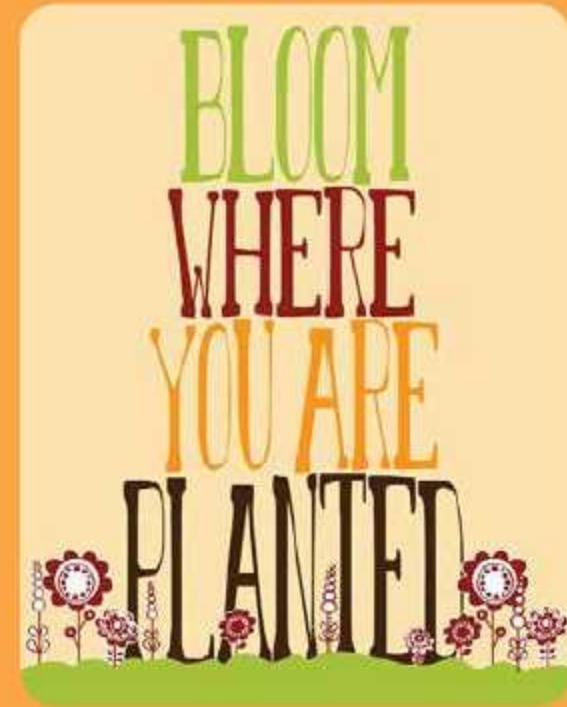


## Comfort Zone

**A**rrmy is a great equalizer. When everyone wears similar uniforms, shops at the same stores, belongs to the same clubs, sends their kids to the same schools, and shows up at the same hospital, keeping up with the Joneses tends to be a non-issue.

Better still, not only are you all doing the same things, but at get-togethers, you know everyone, and if you don't, everyone wears name-tags! Imagine, no more pregnant pauses or awkward silences, because you can't remember the name of the guy, who's walking towards you, with an expectant look on his face. One quick glance at the name-tag and you're back in business. What could be better ?!

And it gets simpler; how about the colour of the lanyard that makes it easy to identify the other people in your unit? It doesn't even matter if you do not know them initially; that kinship of being in the same unit is an automatic icebreaker. No more wondering about a person's name and no more hunting for something in common with someone. The Army boosts your social quotient, and subconsciously, you and your children develop many qualities that help later in life.





Chapter 7

# PAY HEED



# PAY HEED

We reap  
what we sow...  
choose what  
you nourish,  
carefully

In this Chapter

- COMMUNICATING FOR BETTER RELATIONSHIPS
- RESPECTING THE UNIFORM
- SECURITY



## Communicating

*for better relationships*

Communication is a phenomenon on which rests the entire fabric of society and all the activities within the society. From the time a child is born and announces its arrival into the world with that first cry, to the time an individual departs from the world, people are communicating. When two persons exchange books, hold hands or whisper sweet nothings to each other, they are communicating. Skillful dancers, through various 'mudras' and body movements also convey a variety of messages.

The variety and list of these communicational situations would be endless. In fact, there is hardly a facet of human endeavour where communications, in one form or another, do not play their part. Better communications skills, therefore, ensure better standing in society and improved inter-personal relationships.

Brevity and clarity are the basic ingredients or hallmarks of effective communications; besides, accuracy of facts is essential, as it gives credence to the communicator. On the other hand, verbosity leads to more chances of a 'faux pas' and creates disinterest in any listener. An ideal person would do well to:-

- Remember that, 'respect begets respect, many times over, and courtesy costs nothing'. A cheerful face with a smile can put the other individual at ease. Follow the dictum, 'If you see someone without a smile, give him one of yours', wherever and whenever possible.



- Avoid hypocrisy. Do not project a false image of yourself; reduce gap between, 'being' and 'seeming' (or practise what you preach).
- Have a positive, accepting attitude and regard towards others.
- Empathise not sympathise. See every situation from the other's point of view, to become aware of the other's needs, feelings and concerns. This will assist in arriving at a healthy, workable solution.
- Learn the art of small talk. In the Services, more often than not, a lot of interaction with officers and their wives is on a social plane, rather than on a professional level. Therefore, one can gain better acceptability by discussing topics, which are of interest and source of enrichment to others, than discussing day-to-day hassles.

'See, hear, observe more, and speak less' is one of the golden rules in establishing meaningful communications. Seek first to understand, and then to be understood. Remember, a good listener also contributes to effective communications in a big way. A warm handshake, an affectionate hello or a smile with a cheerful face, can work wonders in breaking down barriers and in enhancing effectiveness of communications.

Shun rumour-mongering; don't believe in hearsay. These can leave one's mind poisoned and bring about acrimony, even between the best of friends. In case of a communication breakdown, be open and discuss issues frankly and in a polite manner.

Avoid becoming too intimate or transgressing socially accepted group behavioural norms with others, till a deep mutual understanding develops; lest one is misunderstood.

Remember to communicate in such a way that the recipient can correctly perceive what you intend to convey. Since feedback enhances effectiveness of communications, when in doubt, whether the other person has understood or not, be explicit and ask for a feedback. All of us live in a society, where effective communications, be they with children, husband, relatives or friends, are important. In order to get the best from the society, we need to imbibe and practise the art of establishing good communications.



## Respecting *the Uniform*

There are rules that service members have to follow, when they are in uniform. For example, you are supposed to walk on your husband's left side when he's in uniform, so that he can salute. You don't want him to knock off your Sunday Hat with his sprightly right hand salute; being on his left is safer ! Officers in uniforms do not eat, while they are walking. You will notice a universal abhorrence to street-food displayed by men in uniform.

What you should appreciate is that your husband's uniform isn't just the clothes he wears to work. When he puts on that uniform, everything changes, and you have to be the one to understand that. Part of that means, presenting yourself well. If you are dressed shabbily, while he's in uniform, it reflects poorly on him. Everything about you now is a reflection upon him, at least when it comes to in-station activities, and when you're with him in uniform, that's doubly true. So carry yourself well, just like he does.

In the Army you will be required, on occasions, to dress formally and informally. Your cue is the 'dress code' specified for your husband. 'Formals' usually means sarees, smart Indian suits, or carefully chosen western attire.



# Security

## **Military Security**

Due to the organisation we belong to, security assumes paramount importance. While your husband will ensure security in all respects, you as his wife will need to take care of security issues within your domain. Your husband is permitted on social media as per orders on the subject, but he knows the limitations that come with that permission. In short, you both cannot disclose the army identity.

## **Personal Security**

Always ensure that your house is safe and do not leave doors open, even though you live in a secure military area. Be aware of your children's whereabouts, while they are at play.

## **Security over Means of Communication**

What you talk over the telephone or mobile may be intercepted. Conversation about official movements, location of units and formations, exercise plans and other details, if you are in knowledge, should be avoided, as it could give away information unintentionally. Avoid loose talk.

## **Social Media**

Facebook, WhatsApp, MySpace, Blogs, Twitter, Photo/Video Sharing Sites, Discussion Boards, Chat Rooms, Skype etc are Social media platforms that have made it easier to connect with our loved ones, away in field areas, or with family members and friends across the country and even abroad. Often they have become our primary means of communication. There is an old saying "Loose lips sink ships!" We have to be concerned with information that we are broadcasting about ourselves and our loved ones. Once out - it could go viral, and then there would be no control.

There are inimical intelligence agencies collecting data of critical information about ongoing operations to include location, movements and personnel numbers. This information can be useful to our adversaries, both foreign and domestic. They can analyse the information, piecing together intelligence that will assist their cause. Think about it as pieces of a puzzle, that when put together, creates a whole picture.

Do not post personal information about yourself anywhere on the internet. Don't list your addresses, phone numbers, place of work etc. Many of us have become complacent, with respect to the social media. We discuss, when we are going on vacation, going shopping, or even going to the hair dresser. We believe that only our 'friends' see this information. That isn't always the case.

Here are some basic common sense guidelines for interactions online :-

- Don't chat or "talk" with someone unless you know them in real-life. Anyone can make up an alias online, and a pretty convincing one at that.
- Don't add people you don't know or everyone that sends you a request as a 'friend'. If you don't socialize with them in real-life, you don't have to online. One way to politely decline invites is to inform them that you use social media to keep in contact with family members only. Don't feel guilty about declining requests !
- Set preferences to private, but also remember that there are always individuals out there who know how to get around privacy settings.
- Don't post confidential information like date of birth, bank information, or credit card numbers.
- Watch what you say online. Ensure that what you say or write is representative of who you are, and assess how it will be perceived. Anything you type can be cut, pasted, copied and forwarded.



- Remember that comments and pictures of your friends can also be perceived to be your own. On most media sites, anything you post becomes the intellectual property of the site.
- Always log out.

If staying separated from your husband, it is likely that the internet would become an essential means of communication. It is preferable to use email for a direct one-to-one communication, rather than communicate through groups such as Facebook, etc. Also ensure that no official information is conveyed. Your husband would be aware of the existing security instructions - clarify this aspect with him in advance.

Most importantly, when posting information on social media sites such as Facebook, post no information regarding your husband; official photographs that are geo-tagged can reveal location and other details.





Chapter 8

. . . LATER  
YEARS



# ... LATER YEARS



## In this Chapter

- WHEN YOU ARE THE CO'S WIFE
- INTERFERENCE VS SUPPORT
- DEALING WITH NON-EMPANELMENT
- PENSION

## When You Are The Commanding Officer's Wife

From the day that a young officer gets commissioned he has a dream. No, he does not dream of becoming a General or the Chief of Army Staff, but he lives for the day, when he will become the Commanding Officer (CO) of his Unit! For his wife too, being the wife of the CO is the culmination of all her hopes – it is a moment to be sentimental about, a moment to cherish and be proud.

When my husband used to write to congratulate an officer on taking over Command of a Battalion he always ended by saying that, "Command is like a heady wine, if you sip it slowly you will relish and savour it, but if you gulp it down, it will go to your head and you will fall flat on your face". This is equally applicable to the CO's wife.

The wife of the CO has the most important role to play. I think that, just as the Unit is the nucleus of the Army – the hub of all activity, so too, the wife's role in the Unit, while being a supportive part, continues to be a pivotal one. It is she, who can ensure that all members of the family interact together like well-meshed gears. Her action or inaction can lead to waves of happiness or discontent, which can disturb or cause ripples in the placid existence of the people there.



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The CO has a great role to play – a role involving a tremendous amount of responsibility; operational tasks, and administrative duties, which are to be performed. He has to be tough, he has to be a strict disciplinarian and, yet, he has to feel the pulse of the Unit. His wife has to be the balancing factor in his life. She has to understand the overwhelming pressures under which he is working. She has to be cheerful and has to help in shouldering the responsibility, which her husband, now carries. She can be a tremendous support to him by maintaining healthy and cordial relations with all families in the unit and station. Her conduct must be above board and she should be a source of inspiration for everyone. Everything that she does must be worthy of emulation.

In the Unit – she has to be the mother figure or be the elder sister or friend, whom every one can look up to. Her presence itself should inspire confidence and a feeling of faith and dependability.

The CO's wife must inspire love, affection and respect. She has to be friendly and easily approachable. Respect cannot be demanded, it has to be earned by her. In fact she has to be a role model for others. She has to knit her team together, and has to motivate, educate and guide the young girls. She has to shower the young ones with genuine affection. Don't forget that for any new entrant into our Army circle – the first impression that she forms is after meeting the CO's wife and other ladies. This is an extremely impressionable age, and a first impression lasts a long time, indeed.

CO's wives must be appreciative of all the efforts that the young girls put in. A kind word of thanks will always be remembered. "Praise, like champagne must be served, while it is bubbling". She has to share joys as well as moments of grief and sorrow in everyone's life. She must knit her team together, share creative activities with them and provide outlets for their talents. Besides this, her other responsibilities are manifold. I will again emphasise at this stage, that there is no rank structure amongst ladies. We must all meet as friends and equals. "If you do not wish to be lonely, build bridges and not walls around yourself".

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In a unit, she should assist her husband in looking after the welfare of the families. She has to see that the living arrangements (the family lines) are adequate and good, and that cleanliness is maintained in the area. She must be concerned about health care – Are the ladies being looked after, are their problems being attended to, are their children being cared for? Are all the children being immunized regularly? Are there cases of sterility? Are people going-in for small family norms? Are there families with differently-abled or disadvantaged children? Have these children been referred to the Special Asha Schools? Looking up families, admitted in the hospitals, should be a part of her responsibilities. I know of Units where baskets of fruit are given to Unit ladies admitted in the hospitals, and little gift packets are given to a lady delivering a baby. She should also know, if there are some problem cases – cases of domestic violence, cases of marital disharmony, cases of physical and sexual abuse, cases of financial distress, or cases of ill health. She should be completely accessible, so that people in distress can come to her, and she can listen to them, with compassion. She should evolve a system of being able to meet the wives informally; these meetings should be in a form where healthy interaction is encouraged and confidentially, too, is maintained. One must learn to have fun together, and benefit from such interactions.

Classes for adult illiterates, vocational training classes, talks on AIDS, cancer detection, family planning, health and hygiene, financial management etc, can be organised – the scope of such topics is endless. In case of a tragedy in the Unit, concern for the wife or Next of Kin is of prime importance. It is for the CO's wife to look after the lady, and then maintain regular contact with her, to ensure that she is getting her pension and other dues, as also look into the education of her children. It is necessary to meet her regularly, correspond with her and closely monitor the progress being made. It is her duty to maintain personal contact, no matter what her personal commitments are. These are, in brief, some of the responsibilities of the CO's wife. These must be attended to whether she is a working wife or otherwise.

The role of the CO's wife is overwhelming. She can, by combined tact, charm, graciousness and gentle persuasion, move mountains. With her moral support, the unit members can thrive and live as a happy family. She can make her husband's task easier



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in every way. A happy, well integrated team can perform superbly, under the most trying conditions.

Let us hope that maturity and the gift of humility will help all CO's wives to find their true strength. All the beautiful sentiments in the world weigh less than a single lovely action – Let her actions speak for her.

Before I end, I would like to emphasise once again, that for any lady, the period when she has been the CO's wife, should be one for her to cherish and remember. For all other ladies, a good rapport with their CO's wife should be strengthened by mutual cooperation and working together, towards a common goal. Good-will generated at this stage will last a life time, and will certainly raise the morale of all men in uniform. An Army wife must learn to be the strength that her husband needs at critical junctures, in his professional career.

I wish you all humility and compassion. The strength of our Army are its Battalions, commanded by able officers, suitably supported by their fine ladies.

- Dr Ranjana Malik, wife of Gen VP Malik, PVSM, AVSM, VSM  
Former COAS of the Indian Army

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## Interference Vs Support

The army is a heterogeneous society with its own ethos and culture. In case you are professionally qualified, it is natural for you to seek a career. In order to achieve a good balance in the lives of both husband and wife, it is vital that each one supports the other, in their respective careers; where there is likely to be a clash of responsibilities or duties, a little bit of give and take by both can help resolve matters.

In cases where wives are not working or have given up their careers, there is a feeling that they must be active participants in their husband's careers and not sit by idly. This can often be misconstrued or misinterpreted, and the fine line between contributing to a career and interfering in it may be crossed.

As a guideline, each spouse should always remember that he or she is a support system for the other. This is both at the mental and emotional levels. Non-participation or non-cooperation within the unit is a passive form of interference, as it belies the high expectations the unit or organisation has of you.



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Some of the indicators of being supportive or interfering are given below :-

#### *Interference*

- Provoking your husband to make rash decisions.
- Interference in unit administration.
- Voicing opinions on professional matters.
- Misusing facilities provided by the organisation.
- Non-participation in unit activities.

#### *Support*

- Whole hearted participation in unit activities.
- Maintaining contact with ladies within and outside the unit, and with the families of the troops.
- Helping your husband become a better officer and gentleman - keeping his morale and spirits up.
- Utilising your talent for the good of the unit.
- Avoiding rumour mongering, and discouraging others from doing so, as well.
- Bearing periods of separation cheerfully.

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## Dealing With Non-Empanelment

*“To laugh often and much, to win the respect and affection of intelligent people, to earn the appreciation of honest critics and endure the betrayal of false friends, to appreciate beauty, to find the best in others; to leave the world a bit better, whether by a garden patch, a job well done or a redeemed social condition, to know that even one life was made easier because you have lived. This means success in life”.*

*—Ralph Waldo Emerson*

The concept of success is not absolute; it is relative and multi-dimensional. It is never only this and nothing else. Life is all about a full family life, healthy and happy children, true friends, a satisfying job, a place in society and a lot of other things. To succeed in just one facet, does not guarantee happiness, neither does relatively less success mean despair. As one moves along in life, one goes through a variety of experiences, both positive and negative. The failure which seems to break the heart today, may not seem as traumatic, a few years down the lane.

Life in the Army is such that it encompasses both official and social aspects and is inter-linked, where both the officer and his spouse have an important and productive role to play. But as we progress through life, we also realise that duties, responsibilities, as also perks get linked with rank and appointment. The organisational structure of the Army



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is a steep pyramid, and officers have to go through a rigorous performance assessment procedure for each promotion board. Therefore, at some stage or the other, an individual may get left behind. Although the current system has stood the test of time, all procedures are constantly reviewed for optimum and satisfactory results.

When one is non-empanelled, the sense of loss is deep, because an individual's identity is closely linked to his profession. The trauma is even more, when the officer has been groomed from the tender age of sixteen, to be the best in his profession, and after putting in nearly sixteen years or more of his life in his chosen profession, he finds himself unable to clear the first major evaluation of his performance. Even though the assessment is relative and does not indicate an individual's failure, it is perceived to be so, when one is not empanelled.

The Army has always taught an officer to be a gentleman first and anything else later. Values and traditions ensure respect for age and seniority in service, if not in rank. While this is true, some of us stray away and in our aggressiveness, ambitiousness and hurry to reach our goals, we become self-centred and roughshod our way, with scant regard for our non-empanelled elders; the edifice on which a strong Army is built. In the profession of arms, while authority gives you the right to command, a true leader is one, who gets his dues without asking for it. Supersession is inevitable sometime or the other in life, and we need to appreciate this aspect, especially since our organisation has a pyramidal structure. Therefore, as career soldiers and spouses, we should not allow a senior's position to be affected because his day has gone.

This is, however, not true in all cases. Whenever the officer has earned the respect, loyalty and admiration of his subordinates, colleagues and seniors, by setting personal high standards of honesty, sincerity, hard work and above all compassion, besides exemplary personal behaviour, he would continue to command respect, despite not making it to the next rank. One should always keep in mind that it is a two-way street and all of us should realise that there are chances that one day we will also get non-empanelled. It is in no way an indication of one's ability; it is comparative, and vacancy based.

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Emotionally, the individual goes through several stages of reaction. The first is usually denial, interspersed with feelings of shock and disbelief. This may be followed by anger and frustration. Then a feeling of inadequacy may set in, before a person finally accepts reality. The shock of being non-empanelled can be offset to a large extent if an individual plans ahead for such an eventuality and develops alternative plans for the future. An officer in the Army is given adequate opportunities to acquire additional educational qualifications by availing study leave and various other means. In addition, there are re-employment facilities provided to all ranks of the Army. In the West, there is a large demand for soldiers in fields other than defence. However, in our country we are slow in making use of these highly qualified and disciplined individuals. The officer can bid adieu to the organisation, with substantial financial savings and if he has planned, go ahead and have an alternate career.

While, all this is true, many officers who are non-empanelled do not leave, despite receiving attractive alternate offers. Many join the Army at a tender age, and by the time they realise that the road ahead has foreclosed, it is too late for another career. Soldiering is addictive and therefore, many find it difficult to pursue another avenue. If this is so, let us benefit from the old timers; they can always teach us a lesson or two and conversely, those amongst us left behind, including our spouses, at various milestones, be pillars in this exclusive club.

Success !! The magic word which spurs us on to achieve greater heights ! But what exactly is success; is it only to be materially successful, or is it the climb up the social ladder or to be the top boss ? We have to decide for ourselves. As Ralph Waldo Emerson says - "A combination of small bits of life well lived".



# Pension

Every officer, after he retires, gets a monthly pension from the Government in recognition of his valuable Service to the country. This continues even after the passing-away of the serviceman, and is given to his or her surviving spouse.

- Ordinary Family Pension
- Special Family Pension
- Liberalised Family Pension
- Pension on Remarriage
- Pension to Differently-abled Children

## *Ordinary Family Pension*

Every Army Officer or his widow or children or dependent parents are entitled to Ordinary Family Pension after he retires.

## *Special Family Pension*

If a serviceman dies in service and the cause of death is accepted by the competent authority as either attributable to or aggravated by military service, the Next of Kin (NOK) are entitled to special family pension.

## *Liberalised Family Pension*

In case of fatality occurring during action in war, war-like operations, border skirmishes or in action against terrorists, Liberalised Family Pension is admissible.

## *Pension on Re-marriage*

In case the NOK (wife), who is in receipt of special family pension or liberalised family pension, gets married, the pension will continue to be paid, provided that certain conditions are met.

## *Pension to Differently-abled Children*

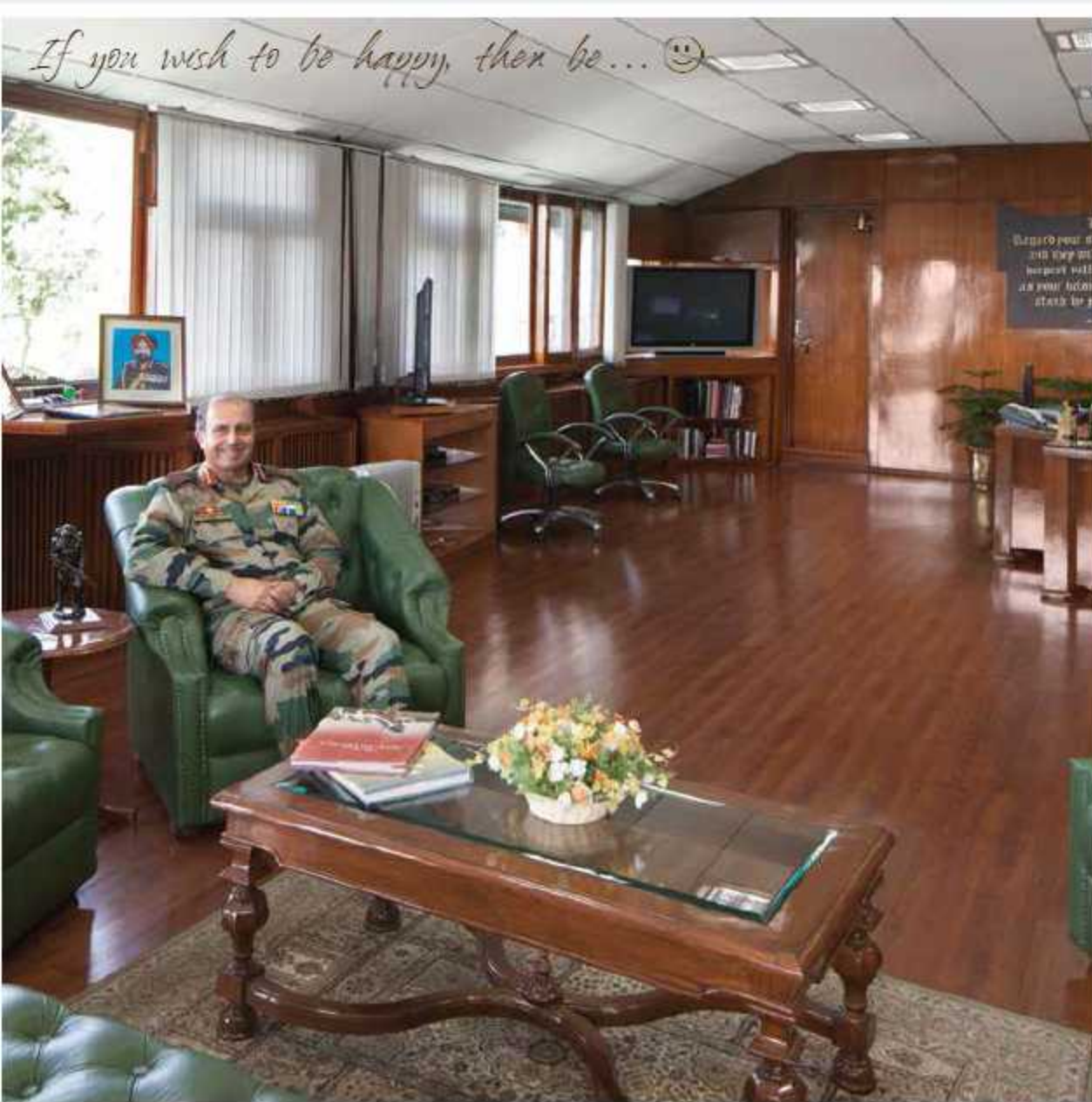
Differently-abled children are entitled to family pension for life, after the death of the parents.

## *Ex-Servicemen Contributory Health Scheme (ECHS)*

It is a tri-services project, effective from 01 Apr 2003 onwards, to cater for the medicare of all ex-servicemen (ESM) pensioners or their NOKs in receipt of pension, disability pension or family pension, with a one time contribution to ECHS, which is automatically deducted by the pension authorities as per the rates of pension. The scheme also covers wife / husband, legitimate children and wholly dependent widowed / divorced daughters and parents, who can approach the nearest polyclinic, to the place of residence. Under this scheme, hundreds of Polyclinics have been established in the country, at both military and non-military stations. The ECHS treatment policy is to provide 'Out patient treatment' by polyclinics and 'In-patient treatment' by Military Hospitals, or by empanelled civil / private hospitals, in a station. It is a comprehensive medical care scheme covering all diseases including cardiac, renal, joint replacement, cancer and many others. Several additional polyclinics have also been accepted as part of the ECHS Expansion Plan.

*You don't choose your family.  
They are God's gift to you, as you are to them.*







Chapter 9

# USEFUL INFORMATION



# USEFUL INFORMATION

In this Chapter

- IMPORTANT WEBSITES
- FURTHER READING
- ARMY WIVES
- CANTONMENT KIDS



## Important Websites

The Official Website of the Indian Army	<a href="http://www.indianarmy.nic.in">http://www.indianarmy.nic.in</a>
Principal Controller of Defence Accounts (Officers)	<a href="https://pcdaopune.gov.in">https://pcdaopune.gov.in</a>
Ex-Servicemen Contributory Health Scheme (ECHS)	<a href="http://echs.gov.in">http://echs.gov.in</a>
Army Welfare Placement Organisation (AWPO)	<a href="http://www.exarmynaukri.com">http://www.exarmynaukri.com</a>
Indian Armed Forces Pictorial Fortnightly	<a href="http://sainiksamachar.nic.in">http://sainiksamachar.nic.in</a>
Army Welfare Housing Organisation (AWHO)	<a href="http://www.awhosena.in">http://www.awhosena.in</a>
Canteen Stores Department	<a href="http://csdindia.gov.in">http://csdindia.gov.in</a>
The Directorate General of Resettlement (DGR)	<a href="http://www.dgrindia.com">http://www.dgrindia.com</a>
Principal Controller of Defence Accounts (Pensions)	<a href="http://www.pcdapension.nic.in">http://www.pcdapension.nic.in</a>
Tales of Valour and Courage of the Indian Army	<a href="http://www.bharat-rakshak.com">http://www.bharat-rakshak.com</a>

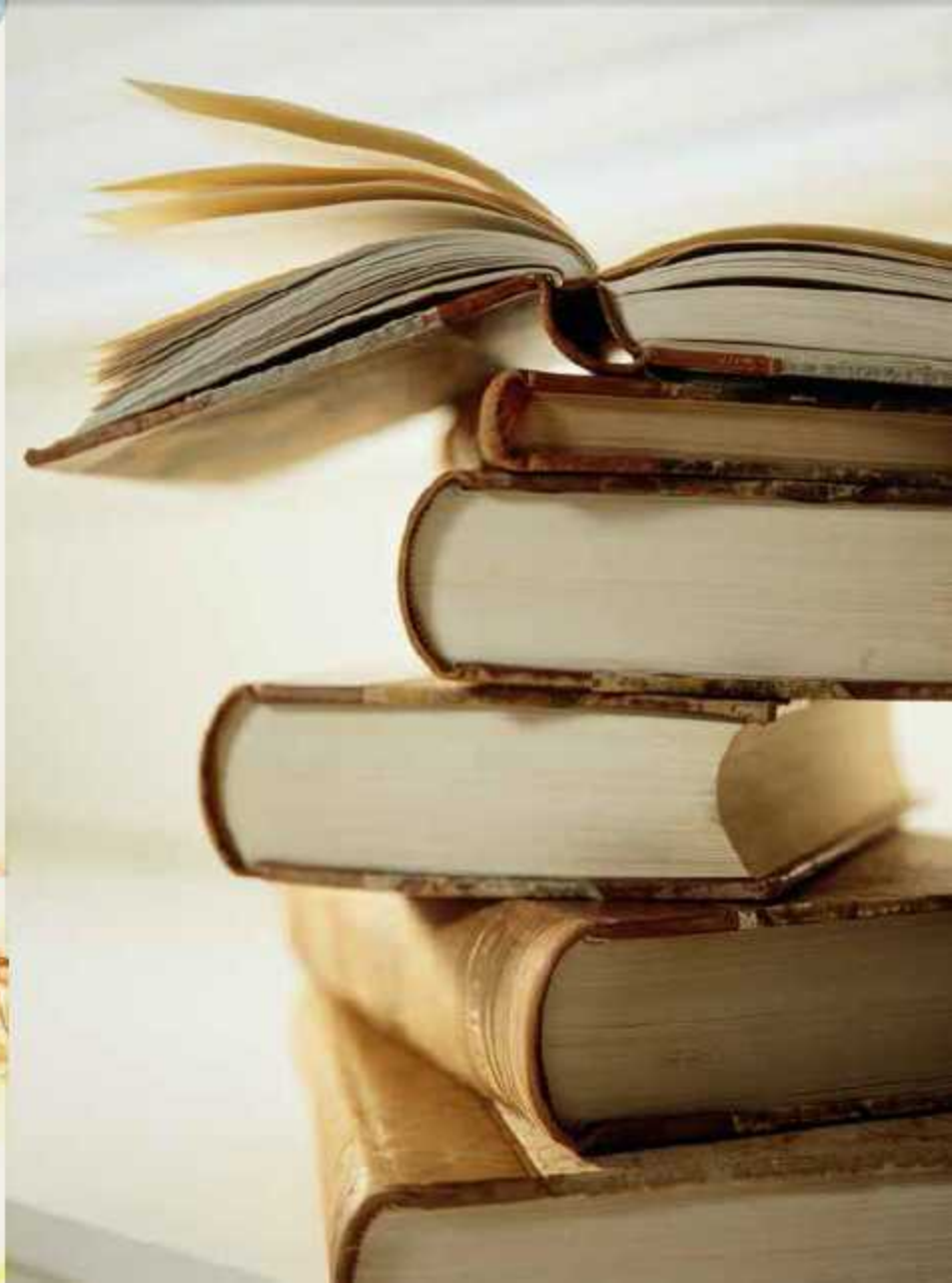




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## Further Reading

- Regimental or Battalion History of your husband's unit.
- The Coffee Table Books of your husband's unit and regiment.
- The Coffee Table Books of higher formations, in which your husband's unit is located.
- 'I Married the Army' by Doe Nair.
- 'Soldier & Spice' by Aditi Mathur Kumar.
- 'Military Quotations and Humour In Uniform' published by ADGPI, MI Directorate, IHQ of MoD (Army).
- 'A Family's Guide to the Military for Dummies'.
- 'Love & War' by Zorawar Singh.
- 'Boots, Belts, Berets' by Tanushree Podder.
- 'Army Wives' by Tanya Biank.
- 'Customs and Etiquette in the Services' by Maj Gen RK Arora and Col HR Roach.
- 'Military Crazy - The Lighter Side of Life in the Indian Army' by Brig Anil Sengar.
- 'The Victoria Cross : A Love Story' by Ashali Verma.
- 'Forever Forty - Colonel Vasanth, AC' by Subhashini Vasanth & Veena Prasad.
- The Ultimate Army Cookbook : A Memsahib Cooks' by Kikky Sihota.





## Army Wives

The Army wife of today is a multi-faceted personality, who manages her career alongside attending to the requirements of Service life. We hear of our ladies doing well in all walks of life; management, academics, glamour, et al.



**Latika Sahni**  
Dean, Asia Business  
School



**Keran Bahadur**  
Principal, Colonel's Academy, and recipient  
of the President's Award for Education



**Nafisa Ali**  
National level swimmer,  
Ex - Miss India & Actor



**Laxmi Rana**  
International Model  
& TV Artist



**Pooja Kapur**  
Artist, Entrepreneur, Corporate &  
Fashion Media Advisor



**Neeta Chait**  
Real Estate Marketing &  
Business Development



**Minna Madhok**  
Programme Associate, 3ie,  
International Initiative for Impact  
Evaluation & Global  
Development Network



**Aditi Mathur Kumar**  
Advertising Professional  
& Writer



**Neeharika Naidu**  
Singer, Artist, Sports person  
& Editor



**Varsha Malhotra**  
Chocolatier & Owner of  
'Not Just Chocolates'



**Deepa Malik**  
Arjuna Award Winner and  
International Para-Athlete



**Kamal Rekhi**  
Vice President,  
IREO



**Shalini Puri**  
Educationist  
& Philanthropist



**Kikky Sihota**  
Author



**Kiran Rai**  
Educationist & Social  
Worker





**Masooma Rizvi**  
 Entrepreneur, Author & Interior Designer - Rashtrapati Bhavan, South Block, Manekshaw Centre



**Savreet Brar**  
 Author & Reiki Grandmaster



**Dr Manisha Raihi**  
 Professor of Ophthalmology, PGIMS. Author, International Speaker & Sky Diver



**Devangini Mahapatra Chauhan**  
 Author & Entrepreneur, Online Branding, Media and Publishing



**Shailja Kapur**  
 Hospitality Manager, ATRAC



**Sayona Philip**  
 Senior Engineering Executive, Tata Consulting Engineers



**Shilpi Sharma**  
 Inflight Executive, Jet Airways



**Subhashini Vasanth**  
 International Danseuse & Author



**Sunanda Surendranath**  
 Director, Outdoor School of Education



**Geetika Malik**  
 Founding Director, Train India Education



**Vijaya Tupurani**  
 Zumba Fitness Trainer for Corporates



**Neelu Panag Khanna**  
 Counsellor, Army College Of Medical Sciences, & Long Distance Runner



**Teesta Verma**  
 Founder & MD, Journey Sutra

And many more . . .



## Cantonment Kids

It is a well known fact that kids from Army backgrounds bag the best of jobs in all professions. This is largely due to your children getting an unequalled exposure to life in general, and the vibrant Services atmosphere in particular. Which job would let your child have access to unlimited sporting facilities in each station? Which organisation, as a rule, conducts quizzes and other knowledge tournaments; fine-arts competitions; singing; dancing and other social events; adventure trips and summer camps to exotic locales; the list is endless !

Add to that, the experience of moving places, going on vacations, travelling all over your country and the world; all these will provide your children the most wholesome learning experience.



**Siddharth Patankar**  
Car & Bike Show, CNBC



**Tashi and Nungshi Malik**  
First Twin sisters to Climb Mt Everest



**Nifin Gokhale**  
Security & Strategic Affairs Editor, NDTV



**Anushka Sharma**  
Actor



**Karan Thapar**  
Television Commentator, CNN-IBN



**JJ Valaya**  
Designer



**Preity Zinta**  
Actor



**Jeev Milkha Singh**  
Golfer



**Nirupama Rao**  
Former Foreign Secretary  
& Indian Ambassador to the US



**Lord Karan Faridoon Bilimoria**  
Indian-origin British Entrepreneur and founder  
Chairman of Cobra Beer



**Shefali Sharma**  
Director Sales, Oriflame



**Chitrangada Singh**  
Actor



**Cyrus Sahukar**  
Actor & TV Personality



**Tiffany Brar**  
Project Coordinator Jyothir Gamaya  
Mobile Blind School



**Sabeer Bhatia**  
Founder - Hotmail



**Gul Panag**  
Actor & Adventurist





**Arnab Goswami**  
TV Anchor & Editor, Times Now



**Rupa Kumathe**  
Instructor & Soft Skills  
Trainer, NCC



**Jyoti Randhawa**  
Gaffer



**Pooja Batra**  
Actor



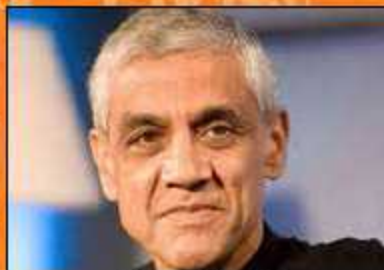
**Sister Nirmala Joshi**  
Successor of Mother Teresa,  
Missions of Charity



**Karen Tewari**  
Wildlife Photographer, Adventurist & Author



**Jyoti Pathania**  
Film & TV Actor,  
Soft Skills Trainer



**Vinod Khosla**  
American Venture Capitalist, Silicon Valley



**Sonia Chauhan**  
Advocate, Supreme Court



**Mayanti Langer**  
TV Sports Journalist, ESPN



**Priyanka Chopra**  
Actor



**Nikita Anand**  
Miss India 2003



**Rajeev Khandelwal**  
Actor & TV Personality



**Celina Jetley**  
Actor



**Ranvijay Singh**  
Actor & TV Personality



**Ajay Banga**  
Chief Executive Officer,  
MasterCard



**Gauri Khan**  
Co-Founder  
Red Chillies Entertainment



**Akshay Kumar**  
Actor





**Anantdeep Grewal Dahri**  
Art Historian and Journalist



**Dhyan Subbaiah**  
AVP, Citi Financials, Australia.  
Heading the Australian markets



**Shubhangi Gokhale**  
Professional Singer & Model



**Tavleen Rekhi**  
Represented India twice at  
'The Great Moonbuggy Race' at NASA



**Prahlad Kakkar**  
Founder Director,  
Genesis Film Productions

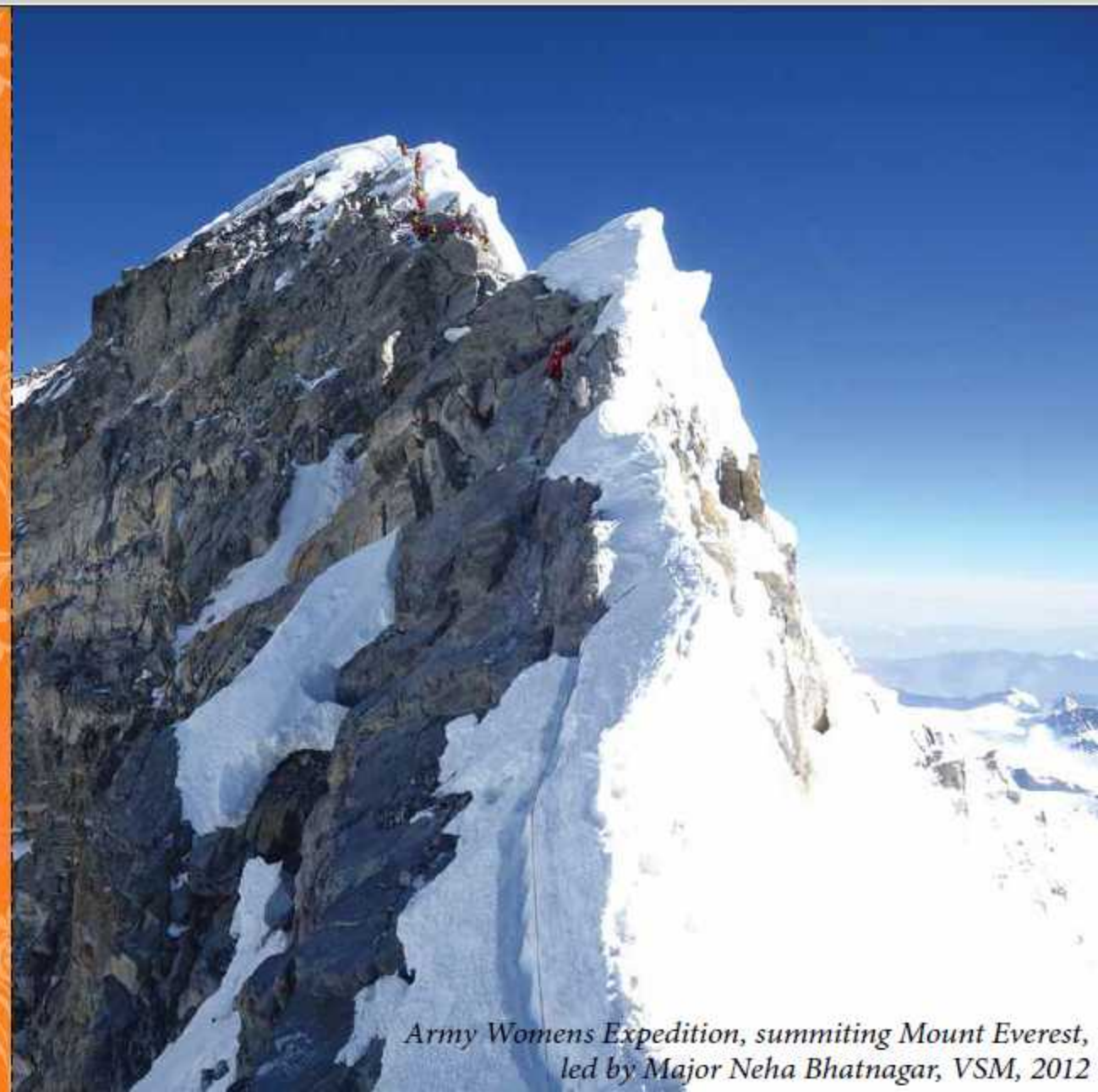


**Kirron Kher**  
Theatre, Film and Television Actor



**Amrita Singh**  
Actor

And lots more . . .



*Army Womens Expedition, summiting Mount Everest,  
led by Major Neha Bhatnagar, VSM, 2012*



# IF

*If you can keep your head when all about you  
Are losing theirs and blaming it on you;  
If you can trust yourself when all men doubt you,  
But make allowance for their doubting too;  
If you can wait and not be tired by waiting,  
Or, being lied about, don't deal in lies,  
Or being hated don't give way to hating,  
And yet don't look too good, nor talk too wise;*

*If you can dream - and not make dreams your master;  
If you can think - and not make thoughts your aim,  
If you can meet with Triumph and Disaster  
And treat those two impostors just the same::  
If you can bear to hear the truth you've spoken  
Twisted by knaves to make a trap for fools,  
Or watch the things you gave your life to, broken,  
And stoop and build'em up with worn-out tools;*

*If you can make one heap of all your winnings  
And risk it on one turn of pitch-and-toss,  
And lose, and start again at your beginnings,  
And never breathe a word about your loss;  
If you can force your heart and nerve and sinew  
To serve your turn long after they are gone,  
And so hold on when there is nothing in you  
Except the Will which says to them: "Hold on!"*

*If you can talk with crowds and keep your virtue,  
Or walk with Kings - nor lose the common touch,  
If neither foes nor loving friends can hurt you,  
If all men count with you, but none too much:  
If you can fill the unforgiving minute  
With sixty seconds' worth of distance run,  
Yours is the Earth and everything that's in it,  
And - which is more - you'll be a Man, my son!*

*- Rudyard Kipling*





## The Last Word

Exciting fun, exhilarating and rewarding times, lifelong friendships, and delightful challenges lie ahead of you, as you and your family live and grow with the Army.

Together, as a team, you can make the most of your life by taking advantage of the myriad resources and opportunities that your stimulating military life has to offer. There are a tremendous number of things out there that the Army has put together for you.

After all, the Army is committed to its most valuable assets . . . the human capital . . . he, the Officer & the Gentlemen, and you, his gracious Military Wife.



*Be true, for there are those who trust you  
Be pure, for there are those who care  
Be strong, for there is so much to do  
Be brave, for there is so much to dare*





## Speaking in Code -

### *Learning the Military Language*

**F**or the uninitiated, the Army's colloquialisms and acronyms are actually baffling. You will come across a lot of army terms in your day to day life. Your husband would help you along, but you may be in a fix, when he is not around. Our advice, in such cases, is to admit ignorance and seek clarifications. We have put together a list of some common army lingo. Though, it is in no way exhaustive, our hope is that it will help and guide you in your journey in the Army. Forewarned is forearmed, as they say – so read on.

**All Ranks** - All officers, Junior Commissioned Officers (JCOs) and Other Ranks (OR) form part of All Ranks.

**AWWA** - Army Wives Welfare Association; an NGO and a voluntary organisation, that aims at the holistic development and well being of army wives and children, as well as the rehabilitation of war widows (Veer Naris) and the differently-abled. AWWA supplements the official welfare efforts of the Indian Army.

**Adjt** - Adjutant; an officer, who works under the Commanding Officer (CO), and is responsible for the discipline and everyday functioning of the unit.

**AQ and DQ** - Staff officers at headquarters, who look after the administration. They are similar to a Quarter Master (QM) at the battalion level. AQ is of the rank of Lt Col, while DQ is a Major.

**Basha** - This is a type of accommodation, which an army wife experiences, sometime or the other. It is a make-shift accommodation made available, in the absence of married accommodation in a station.

**Barakhana** - A form of get-together, wherein Officers and Soldiers of a unit / subunit break bread together. Usually accompanied by some light entertainment.

**Courses (of Instruction)** - These are part of professional Military Education in the Army, which your husband will attend, from time to time. The duration of these courses may vary from a few weeks to a few months. Common courses are Young Officers' Course (YO's), Junior Command Course (JC), Weapons Course, Defence Services Staff College (DSSC), technical courses etc. Most of the courses have a civilian equivalent from a recognised university.

**Colonel of the Regiment** - A selected senior officer of the Corps / Regiment, who is a 'father figure'. He is entrusted with the responsibility of ensuring the balanced growth of the Regiment. Depending on the Arm / Service, the regiment could include a few units or large number like in the Infantry (Jat Regiment, Gorkha Regiment, Brigade of The Guards, and so on).

**Commander** - An officer of the rank of brigadier, who commands a brigade.

**CO** - Commanding Officer of the unit, also known as the 'Tiger' or 'The Old Man'.

**CHM** - Company Havildar Major; he is a Non Commissioned Officer (NCO) of the rank of Havildar, responsible for the discipline and day-to-day functioning of the company.

**CQMH** - Company Quarter Master Havildar; Similarly, he is a Non Commissioned Officer (NCO) of the rank of Havildar, responsible for the administration of a company.



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**Category** - Pronounced "Kata Geri" by soldiers; a medical terminology for a person, with a medical condition, and who is not fit for certain type of duties / tasks.

**Dharamsthal** - This is the place of worship, according to the religious denomination of the troops of the unit. In many mixed troops units, this may house the mandir, gurudwara, masjid and church together, under one roof.

**Exercise** - The term is a shortened form for Tactical Exercise, wherein the army trains for war, with troops and equipment.

**FWO** - Family Welfare Organisation is a sub-unit of AWWA at the lower levels. At the Army, Command and Corps Headquarters, it is referred to as AWWA, while at Division and below levels, it is called FWO. The AWWA and FWO are similar organisations, with a common aim - to look after the welfare of families of all ranks, Veer Naris and the differently-abled.

**GOC-in-C** - The General Officer Commanding-in-Chief; he is the officer in charge of a Regional Army / Command Headquarters. He is commonly referred to as the Army Commander.

**GOC** - The General Officer Commanding, an Area, Division or Corps. Depending on the formation, he is either a Major General or a Lieutenant General.

**Havildar** - A Non Commissioned Officer (NCO) and the senior most rank amongst soldiers. A Naik becomes a Havildar, if he clears all the required qualifications.

**High Altitude ('High Alti' in Local Parlance)** - Someone may bowl you this googly by saying that so-and-so is posted to 'high-alti'. It stands for High Altitude, and refers to locations above 9000 feet (like Leh, parts of Sikkim, Siachen Glacier etc).

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**JCO** - Junior Commissioned Officer; these are ranks below officers ranks, and above the soldiers ranks (Non Commissioned Officers and Sepoys). They perform the duties of Platoon Commanders in the unit.

**LTC** - Leave Travel Concession are privileged rules that apply, when you, your husband and children proceed on leave.

**LRC** - Not to be confused with LTC; LRC stands for Last Ration Certificate. This is required to be issued by the last unit and submitted to the new unit, to allow issue of rations to your husband, at the new duty station or place of temporary duty.

**Lance Naik** - After serving for a couple of initial years as a soldier, the next rank to which a soldier is promoted, provided he has qualified in his basic exams, is that of a Lance Naik. This is his first step as a Non Commissioned Officer (NCO).

**Mess Committee** - A committee formed of officers in the Officers' Mess to oversee the functioning of this institution. It is headed by the Mess Secretary. Similarly, there is a Mess Committee in the JCOs Mess. Mess Meetings are a regular function of all such institutions.

**Mess Hav** - The Mess Havildar; usually a selected NCO, who looks after the Officers' Mess. He undertakes responsibility of the Officers' Mess, as also all related functions. He is the person to be contacted in case of any requirements in the Mess.

**MES** - Military Engineering Service; this is an organisation that is responsible for allotting and maintaining your accommodation and other buildings.

**Mob Scheme** - Mobilisation, in army parlance; it means the conduct of rehearsals and drills, which will be followed, when a unit moves out of the cantonments / military station for operations or other deployments.



**MI Room** - The Medical Inspection Room; it is the place where you will find the doctor and the nursing assistant, alongwith requisite medicines.

**QM** - The Quarter Master; the officer responsible for rations, clothing, supplies, fuel and other daily needs of all ranks in the unit.

**SHAPE-1** - A medical categorisation for all ranks denoting medical status. SHAPE-1 basically means, medically fit in all respects.

**SF Accomodation** - Separated Family accomodation; Officers posted to Field Service Areas are entitled to keep their families in SF accomodation, at a place of their choice. As of today, there are 86 government approved stations with SF accomodation, and eight more military stations are under active consideration.

**SPR** - Selected Place of Residence comes into play when your husband is posted to a non-family station. It may be your parent's or in-law's place or, for that matter, any other station that you & your husband choose. This will then entitle you to travel to and from that place at government expense, and also transfer your belongings, as per rules on the subject.

**Sub Maj (SM)** - The Subedar Major of the battalion is the senior most JCO in the Unit. He is revered as an institution of the Unit. The SM and the CO, together, alongwith a team, run the affairs of the unit.

**SA / Woordie Major** - Subedar Adjutant; he is the JCO responsible to the Adjutant of the Unit for the discipline and everyday functioning of the Unit. In armoured regiments, this selected JCO is called the Woordie Major (pronounced as Wardi Major).

**Sepoy / Rifleman / Sapper / Gunner / Sowar** - Other Ranks (OR) who get recruited into the Army, join as sepoy, riflemen, sappers, gunners, sowars etc, as per the regiment. Commonly they are referred to as soldiers or jawans or troops.

**Tiger, Lamb, Lion, Peacock etc.** - Any Commander, eg. the Division Commander, Brigade Commander, Commanding Officer or Company Commander, in army parlance, is referred to as the Tiger. The Lamb is the Second-in-Command or 2IC, while the Lion is the Adjutant, and so on; the rest is for you to decipher, as time goes by.

**Unit / Battalion / Paltan / Regiment** - A Battalion is the smallest unit of the Indian Army, which could move into operations independently, but generally does so as part of a brigade, division etc. It is also referred to as Unit, Paltan or Regiment.

**Veer Nari** - The wife of an officer, JCO or Jawan, who has made the supreme sacrifice of his life, during military operations. A Veer Nari is, thus, the spouse of a martyr.

**Warrant** - This is a railway form issued by your husband's unit, which allows the concerned person to travel from one place to another on leave, temporary duty, permanent posting etc, as per rules on the subject.

*The day you married an Army officer is the day  
you too joined the military*













What is it about ?

The book is about all that an army wife needs to know, when she becomes a part of the Army family



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