

# SPWI JOURNAL FOR SOCIAL WELFARE

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### WELFARE MEASURES FOR RETIRED DEFENCE EMPLOYEES IN INDIA – A STUDY



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#### Introduction

The resettlement and welfare of Ex-Servicemen (ESM) are of utmost importance and have a direct impact on the serving personnel in view of their dedicated services to the nation under the most difficult and inhospitable environment and conditions. Most service personnel retire at an age when they have numerous unfinished responsibilities which necessitate their taking up a second occupation.

The Department of Ex-Servicemen Welfare (DESW) was set up in September 2004 within the Ministry of Defence and looks after the Welfare, Resettlement and Rehabilitation of Ex-Servicemen, War-Widows, and their dependents. The Department has two Divisions viz. Resettlement and Pension and 3 attached offices namely, Kendriya Sainik Board Secretariat (KSB Secretariat), Directorate General (Resettlement) (DGR) and Central Organization, Ex-Servicemen Contributory Health Scheme, (CO, ECHS).

KSB Secretariat is the apex body of the Government of India, responsible for implementing Central Government policies for the rehabilitation and welfare of the war widows/ disabled and retired service personnel and their dependents. The welfare schemes are implemented through 32 Rajya Sainik Boards (RSBs) located in State capitals and 392 Zila Sainik Boards (ZSBs) located at the district level. The RSB and ZSB are under the administrative control of respective State Governments/Union Territory Administrations. The establishment expenses of these RSBs/ZSBs are shared by the Central and State Governments in the ratio of 75:25 in respect of special category

States, namely, Arunachal Pradesh, Assam, Jammu and Kashmir, Meghalaya, Mizoram, Manipur, Nagaland, Sikkim, Tripura, Himachal Pradesh, and Uttarakhand; and 60:40 in the case of other States/UTs. The Central share provided to the States/UTs towards the establishment/maintenance of RSBs/ ZSBs is reimbursed from the Defence Services Estimate (DSE) budget allocated to KSB Secretariat for this purpose.

The office of the Directorate General of Resettlement implements various Policies/ Schemes/Programs for pre- and post-retirement training, re-employment, self-employment etc. of ESM. The DGR is assisted in its task by 5 Directorates of Resettlement Zones (DRZs) at each of the 5 Commands.

The Ex-servicemen Contributory Health Scheme (ECHS), launched on 1<sup>st</sup> April 2003, aims at providing quality Medicare to Ex-servicemen pensioners and their dependents through a network of ECHS Polyclinics, Armed Forces medical facilities and private empanelled/government hospitals spread across the country. It has been structured along the lines of the Central Government Health Scheme (CGHS) and endeavours to provide cashless treatment to its beneficiaries. At present, only allopathic treatment is provided under ECHS. The Scheme is financed by the Government through the budget under Defence Estimates. The Scheme is managed through the existing infrastructure of the Armed Forces to minimize administrative expenditure. This includes the Static Headquarters of the three Services, spare capacity of the Armed Force's medical facilities, central procurement agencies of the Services, Defence land and buildings etc. Station Commanders assisted by the affiliated Senior Executive Medical Officer (SEMO) exercise functional control over the ECHS Polyclinics.

Welfare And Rehabilitation Schemes for Ex-Servicemen

### ***Raksha Mantri's Discretionary Fund (RMDF) Scheme***

- (i) Penury Grant (65 Years): (Applicable to Non-Pensioners upto Havaldar Rank) 1,000/-pm
- (ii) Education Grant:(Applicable to wards of Pensioners/Non-Pensioners upto Havaldar Rank): 1,000/-pm: Boys/Girls upto Graduation, Widows- Post graduation
- (iii) Officer Cadet Grant: (for Cadets of NDA only): 1,000/-pm (Applicable to wards of Pensioner/Non-Pen upto Hav Rank)
- (iv) Disabled Children Grant: (Applicable to 100% disabled wards of Pensioner/ Non-pen upto Hav Rank) 1,000/-pm
- (v) House Repair Grant:(Applicable to Pensioner/Non-Pen upto Havaldar Rank for the repair of own house damaged in Natural Calamity. Gazette Notification from State Govt required.): 20,000/- However, the following categories may avail of the benefit even in case house damaged otherwise. (a)100% Disabled ESM (b) Orphan Daughter (of all ranks)

- (vi) Widow Re-Marriage /Daughter's Marriage Grant: (Applicable to widow/daughters of Pensioner/Non-Pen upto Havaldar Rank) (02 Daughters) - 50,000/- (w.e.f 1<sup>st</sup>April 2016)
- (vii) Funeral Grant: Applicable to the widow of Pensioner/Non-Pen upto Havaldar Rank - 5,000/
- (viii) Medical Grant:Applicable to Pensioner/Non-pensioner uptoHavaldarRank and his dependents/ dependents of Nepal) - 30,000/ (Maximum)
- (ix) Orphan Grant:Applicable to orphans of Pensioner/Non-pen All Ranks - 1,000/- pm (a) Daughters of ex-servicemen till she is married. (b) One Son of ex-servicemen upto 21 years of age.
- (x) Vocational Training Grant for Widows: 20,000/- (Applicable to widows of Pensioner/Non-Pen upto Havaldar Rank) (One Time)

### ***Prime Minister's Scholarship Scheme***

To support higher technical/professional education of dependent wards/widows of ex-servicemen and Ex-Indian Coast Guards, the scheme was introduced in the year 2006. 5500 scholarships are being awarded annually under this scheme to wards of Ex-servicemen/widows to be shared equally between boys and girls. The rates of Scholarship are as follows:-(a) Rs. 2,000/- per month for boys. (b) Rs. 2,250/- per month for girls.

### ***Reservation For ESM In Central Government***

#### **Central Government Ministries/Departments:**

- (i) 10% Direct recruitment posts up to the level of Asst Comdt. in Central Para Military Forces (CPMF).
- (ii) 10% Direct recruitment posts in Group 'C'.
- (iii) 20% Direct recruitment posts in Group 'D'.

#### **Central Public Sector Enterprises**

- i) 14.5% in Group 'C' Posts Including 4.5% for Disabled & Widows
- ii) 24.5% of Group 'D' Posts

#### **Nationalized Bank**

- i) 14.5% in Group 'C' Posts Including 4.5% for Disabled & Widows
- ii) 24.5% of Group 'D' Posts

### ***Resettlement Training***

An option to undergo resettlement courses in reputed institutes pan India is provided to Officers, Junior Commissioned Officers (JCOs) and retired personnel through

the office of DGR to enhance their educational qualifications and increase employment options post-retirement. An exemption of 100% of the course fees is given to JCOs/ORs and 60% to officers. The exempted amount against the course fees is paid by the office of DGR.

### ***Reservation in Allotment of Oil Product Agencies Under 8% Defence Quota***

The Ministry of Petroleum & Natural Gas has reserved an 8% quota for LPG Distributorship and Petrol/Diesel Retail Outlets for armed forces personnel, Central/State government employees, Central/State PSU employees and Central Armed Police Forces (CAPF). This reservation applies to widows/dependents of those members of the Armed Forces who died in war or harness due to attributable or aggravated causes to Military Service. The eligibility certificate for the above distributorship is issued by the office of DGR.

### ***Provision for Allotment of Class V Surplus Vehicle***

All retired personnel and widows have an option of applying for allotment of one Class V surplus vehicle of their own choice that is available at a subsidized rate as per Government of India MoD OM No.10(1)2006/D(O-II) dated 20<sup>th</sup> April 2006 & corrigendum dated 8<sup>th</sup> August 2008. The initial registration is done by DGR and the final allotment is made by the Master General of Ordnance (MGOs) Branch as per the waiting period of the said vehicle.

### ***Self-Employment Options***

#### **ESM Coal Loading & Transportation Scheme**

Based on an MoU signed between Coal India Limited (CIL) and DGR on 12 Dec 2013, this scheme involves the formation and running of a coal loading & transportation Company which is formed by ex-servicemen officers against the demand by Coal Subsidiaries. The said company is registered as a Private Limited Company and carries out loading and transportation work at a designated site. It initially commences operations with 01 pay loader and 10 tippers which subsequently increases to a maximum of 04 Pay loaders and 40 Tippers. All payloaders are owned by the ESM Company.

#### **Tipper Attachment Scheme**

This scheme is linked with the ESM Coal Loading and Transportation Scheme run under the aegis of DGR. Retired JCOs/OR/Widows/Dependents who have registered for the said scheme are required to attach a tipper truck with the above company. Ex-servicemen JCOs/OR pay the seed money to procure the tipper.

#### **Management of CNG Station**

DGR has tied up with Indraprastha Gas Limited (IGL) to operate Company Owned and Company Operated CNG stations of IGL in NCR and Delhi by ex-servicemen

officers. Retired defence officers who have registered for the said scheme are sponsored to IGL for an interview. On selection, the officer is contracted for the management of a CNG station on a yearly contractual basis for a maximum period of five years. The scheme is presently operational in Delhi/NCR and Pune.

### **Management of Company Owned Company Operated (COCO) Retail Outlets**

Retired defence officers who have registered for the said scheme are sponsored by the concerned oil company for an interview to manage the COCO retail outlet of the concerned oil company. On selection, the officer is contracted for management of the retail outlet on a contractual basis for a maximum period of three years. The scheme is operational in Pan India.

### **Management of Mother Dairy Booths/Safal Outlets**

Retired JCOs/NCOs who have registered for the said scheme are sponsored by Mother Dairy Corporation for an interview to manage their milk booths/Safal outlets in Delhi and the NCR area. Initial training for the selected candidates is provided by Mother Dairy.

### **Management of Gopaljee Dairy Booths**

Retd JCOs/ Non-commissioned Officers (NCOs) who have registered for the said scheme are sponsored by Gopaljee Dairy for an interview to manage their milk booths in Delhi and the NCR area.

### **Assistance for Jobs in the Private Sector**

A Memorandum of Understanding (MoU) was signed between DGR and the Confederation of Indian Industry (CII) to generate employment opportunities for ESM in the corporate sector in August 2014. To meet the above aim, five ESM job fairs have been organised pan India between Aug 14 till date. Many reputed corporate houses participated in the above fairs and provided job opportunities to ESM. These fairs provided a suitable platform for the ESM and Corporate employers for one-to-one meetings and spot interviews. In addition to the job fairs, several corporate houses like Uber, Ola, DLF Pramerica etc. have come out with exclusive schemes for ESM.

### **Training**

In compliance with the Government of India notification dated 8<sup>th</sup> August 2015 as amended, DGR has already implemented the National Skill Development Council (NSDC) protocol as part of the Skill India Mission in resettlement training of DGR. Last year approximately 29000 retiring/retired service personnel received training in 168 Training Institutes.

### **Children Education Concession**

Children's Educational Concession being given to the wards of Armed Forces Personnel killed/missing/permanently disabled in various operations.



## ***Travel Concessions***

### **Rail Concession**

Kirti and Shaurya Chakra Gallantry Awardees and their widows are provided with First Class/AC-II Tier Complimentary Card Pass along with one companion in all express/mail trains except Rajdhani and Shatabdi Express trains. Awardees and widows of posthumous awardees of Param Veer Chakra, Maha Vir Chakra, Vir Chakra, and Ashok Chakra are entitled to travel by Shatabadi and Rajdhani Express trains. War Widows and Widows of Defence personnel killed in action against terrorists and extremists are facilitated with 75% concession for travel in 2<sup>nd</sup> class Mail/Express trains.

### **Air Travel Concession**

Recipients of Level-I and Level-II Gallantry Awards, Pre-Independence Awards Level-I & Level-II, War disabled officers of 1962, 1965, 1971 war & Kargil war and war widows of Indian Armed Forces Personnel killed in action are eligible for 75% concession in normal economy class fare for travel in domestic flights by Air India.

### **Telephone Concession**

The Chakra Series Gallantry Award Winners, War Widows and Disabled Soldiers get exemption from registration charges and installation charges including full and 50% concession in rental charges. They are also given priority under the NON-OYT Special category for the release of the telephone connection.

## ***Other Welfare Schemes***

### **Financial Assistance for Serious Diseases**

Financial assistance up to 90% and 75% of total expenditure subject to a maximum of R 1.25 lakh (for heart ailments, joint replacement etc.) and R 0.75 lakh per year (for treatment of cancer and dialysis) is provided to non-pensioner Personnel Below Officer Rank (PBOR) and officers including their dependents, respectively. This scheme is also applicable for the Indian ESM residing in Nepal till ECHS becomes operational in that country.

### **Financial Assistance for Purchase of Modified Scooter**

Financial assistance of R 57,500/- is provided for the procurement of a modified scooter for the ESM (with 50% or more disability) who became disabled after retirement from service.

### **Grant to War Memorial Hostels (WMH)**

The WMHs grant of R 1350/- per month per child is provided to the wards of war widows/ war disabled.

### **Grant to Paraplegic Rehabilitation Centres (PRCs)**

In addition to R 30,000/- per annum per inmate, annual grant of R 20.00 lakh and Rs10.00 lakh is provided for the upkeep/ maintenance of PRCs at Kirkee and Mohali respectively, which are being run as autonomous organizations for the rehabilitation of paraplegic/ tetraplegic ESM.

### **Grant to St. Dunstan's AfterCare Organization**

St. Dunstan's After Care Organization at Dehradun for blinded soldiers, sailors and airmen provides psychological support to overcome the shock of blindness and facilitates vocational training to enable the blinded ESM to get rehabilitated in society, besides providing aftercare services. An annual grant of Rs14.00 lakh is provided every financial year to the organization.

### **Reservation of Seats in Medical/ Dental Colleges**

KSB Secretariat is allotted some MBBS & BDS seats by the Ministry of Health and Family Welfare as a Government of India Nominee forwards of ESM.

### **Redressal of Grievances of Ex-Servicemen**

The following efforts/arrangements are made for expeditious redressal of grievances of ex-servicemen:

#### **Armed Forces Tribunals (AFTs)**

AFTs have been set up to provide quicker and less expensive justice to the members of three services (Army, Navy and Air Force) Veterans It adjudicates in disputes and complaints concerning commission, appointments, enrolment and conditions of service of Services.

#### **CPGRAMS**

Online Centralized Public Grievance Redress and Monitoring System is maintained by the Department of Administrative Reforms and Public Grievances (DARPG) for effective and timely resolution of the public grievance. Joint Secretary (ESW) who is the nodal officer reviews the status on monthly basis.

#### **PG Cell**

There is a specific cell in D/o Ex-Servicemen Welfare (DESW) for handling grievances relating to pension. The grievances received electronically through CPGRAMS are disposed of electronically and the remaining grievances are disposed of manually. Grievances related to pension fixation, disbursal, rehabilitation, re-employment, financial assistance, grant of benefits to ESM/families by the State Governments such as land/houses/flats, compensation, ex-gratia, criminal complaints etc. The grievances

are forwarded by the Pension Grievance Cell and other sections in the DESW to the respective Government agencies/units in the Armed Forces, Controller General of Defence Accounts (CGDA) etc. for necessary action and disposal.

All three attached offices under the administrative control of DESW namely, Kendriya Sainik Board Sectt., Directorate General of Resettlement and Central Organization, ECHS have their grievance redressal mechanism in place.

A separate cell has been set up for the redressal of grievances of families of martyrs in the KSB Sectt.

There are Veterans Grievance Redressal Cells in all the 3 Services Head Quarters. These Veteran Cells look after the welfare measures for ESM and grievance redressal.

CGDA also has its grievance redressal mechanism.

ECHS toll-free Helpline has been made available to all ECHS members at 1800-114-115 for resolving queries on Membership, Treatment and Enrolment.

A dedicated free helpline 1800115250 is functional in Kendriya Sainik Board Secretariat for redressal of ESM grievances and answering their queries.

References/communications from MP/VIP, National Human Right Commission, DARPG, RTI cases as well as grievances/petitions having specific directions of higher authorities are followed up and monitored till final disposal.

### **Recommendations of the Committee on Defence**

The Standing Committee on Defence (2015-16) appointed a Sub Committee to examine and report on the subject of 'Resettlement of Ex Servicemen'. The Committee in its *Thirty-Third Report* presented to the Lok Sabha on 10<sup>th</sup> August 2017 has *inter-alia* recommended:

For granting statutory power to DGR to provide reservations on the lines of SC/ST/OBCs/PWD;

To introduce a reservation of 10% in Group 'B' (Non-gazetted) for direct recruitment posts and to provide a reservation of 20% in Group 'C' for Direct recruitment posts in Central Government jobs;

Enhancement of upper age limit for ESM for re-employment in Banks/PSUs/Financial Institutions;

Establishment of a mechanism to liaise with the Corporate/Private Sector to seek greater employment opportunities for ESM;

Need for recognition of certificates of DGR; and

Re-employment of ESM in Territorial Army.

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