

**BUSINESS CASE**

**PROJECT CAREPOL – WELFARE OF POLICE PERSONNEL**

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## 1. Introduction/Background

"A feeling of wellness brings people into a domain of self responsibility and self empowerment." (Paul M Whisenand and George E Rush in Supervising Police Personnel, Prentice Hall, 1993)

Policemen – a coinage that largely refers to the constabulary and certain other ranks up to the Sub Inspector, constitute the majority in the organization. They are the cutting edge of the police administration besides being the prime determinants of police image. **The welfare of such a vital majority can well mean the difference between the organizational effectiveness and organizational irrelevance.**

**Ability enables a person to perform. However, only motivation propels him to perform. It is in this area that Welfare measures become relevant as a tool for organizational development.**

Human resource is the most vital asset of any police organisation. This is apparent from the fact that about 90% of the budget of the Police is spent on the salary and allowances to the men alone. The size of the police force, which is about 1.4 million in all the States and about 0.5 million in Central Police Organisations and Central Paramilitary Organisations is another important indicator of the importance of Human Resource in Police. Whereas the police work continues to be more and more demanding day by day there is no , the possibility of manpower strength keeping pace with either the demands of the police job or the increase in population due to severe economic crunch and problems of demand and supply is limited. Hence the only viable option before the police leadership is to increase the productivity of its Human resource. While training is one way to achieve this objective as training addresses the core issues of knowledge, skills and attitudes required for a job, welfare schemes supplement the same objective by increasing the quality time available to a policeman for doing his assigned job. A policeman assured of proper hygiene factors, security of his future and future of his children, a good status in the society and high self esteem is more likely to **deliver** than a policeman preoccupied with these factors. Hence "Welfare of Police Personnel" must be viewed not as a benevolent act but more as a personnel management strategy.

Welfare of men i.e. good health, happiness and prosperity of men under one's command, is not a concept that is unique to only police organizations. It is a prominent part of the HRD strategy of most organisations. However the difference lies in the relationship between the employer and the employee in a disciplined and rigid culture with less scope for informal interaction and minimal forums for venting grievances. It therefore makes it all the more necessary to devise a sound HRD strategy for addressing the welfare needs of the personnel so as to maximize their performance to become more productive, proactive and people friendly – in other words – **the police that the society expects.**

For the **employer** who includes not only the immediate employer but all levels upto the Government which releases the finances, it implies the following: -

- Either pay them so much that they can look after their own welfare, or take care of their welfare for them
- Make it clear that these are the terms and conditions of service and these will be the perquisites available, no more and no less.
- Fulfil your side of their expectations and only then exercise the right to expect fulfilment of their side of your expectations.
- Let them be party to their welfare.

## **2. What is – the present**

Welfare is a misnomer as in the fact that all that is perceived today as welfare is actually something that should be an integral part of the system. Giving it the name of welfare makes it seem as though it is being given as an act of benevolence and as something which would not have been due had it not been for the magnanimity of the leader. Promotions, transfers, leave, accommodation, health facilities, education, etc. every scheme of so called welfare is actually a systemic necessity and in no way a luxury meant to be doled out as an exceptional act of benevolence. The Army has its own medical corps, engineering corps, supply corps, CSD, schools, institutes, fixed leave entitlements, CGHS, retirement benefits, etc. not because it came up as a point raised by an aggrieved personnel in a sammelan or an individual orderly room but because this is very much part of the systemic necessity without which the army cannot function effectively.

The police needs to fight for their resources and insist on them as an integral part of the “givens” of their job. This should not be left to the mercy of an individual leader or to the benevolence of an individual for a while only to be reversed at the first available opportunity. It must necessarily be fought for collectively. Unless it becomes an integral part of the system it will not sustain.

Police is the most important human resource involved in the security of the nation. If we hear that the Army jawan stands vigilant while the nation sleeps, we are looking at only a fraction of the border which is the LOC. The rest of the border and the entire country is manned by vigilant policemen because of whose hard work, India can still sleep peacefully at night. But we do not have the resources to project ourselves the way the army is able to project itself. As of now we do not have any bargaining power at all. It is therefore the time to assert ourselves for the betterment of the force and thereby positively impact the security and stability of the nation.

## **3. National Police Commission – Extract from Second Report**

### 13.1

In May-June, 1979, the country witnessed the spectacle of policemen’s unrest and agitation in some States in regard to their living and working conditions. Police leadership was surprised and jolted by the signs of defiance and violence manifest in the agitation in certain areas.....Among the many deficiencies that got exposed in this situation, one relates to the welfare measures for the families of police personnel.

## 13.2

Welfare in the police differs from any of the schemes for the welfare of other Government servants. The manner in which policemen live and serve, and their exceptional handicaps make welfare specially Important. Such measures have generally been accepted as normal by industry in the private and public sector, where they are almost completely supported by institutional funds but police welfare measures have suffered owing to inadequate appreciation of their importance and lack of enthusiastic involvement of the Government, police leadership and the police personnel themselves in organising such measures.

Governments have tended to accord low priority to the funding of police welfare measures. Police leadership does not appear to have realised its responsibility to take the initiative and organise such measures with a total and complete involvement of the personnel in maintaining them. The rank and file themselves have tended to view these measures as a responsibility of the Government, and have been inclined not to perform their own contributory role in full measures.

A study of the State budgets shows the relatively low quantum of funds set apart for police welfare measures. While a few States have shown their contribution to police welfare fund as a separate item, some States have not even shown any expenditure separately under the heading of 'police welfare' but have apparently lumped the expenditure under the general head of 'police administration'.

The pattern of expenditure on police welfare in general, and the contributions made to police welfare funds in particular, in different States may be seen in the Statement in **ANNEXURE**

### A1.

## **4. Some International Trends in Welfare Management of Policemen**

*(Extract from "International Trends in Police Welfare" – Shri SN Pradhan, IG Jharkhand in Compendium on Good Practices in Police (Welfare of Men), NPA)*

1. **Standardisation of welfare policy and planning** – These policies are declared by the Department itself and are also approved at the highest level of Government. This allows for seamless synchronisation between the government's policies and the

departmental implementation. A good example of such a declared plan document covering police welfare among other issues of police reform is “The National Policing Plan issued by the home Office UK.

2. **Adaptation of participative welfare administration** – With the deepening of democracy even the police organisation has been forced to recognise the need for the subordinate formations to be part of the decision making process. One of the most important areas where participative decision making can be a factor in the morale of the force, is the area of welfare administration. Since the consumer of the welfare measures are the policemen themselves, it has been found imperative that they take active part in the entire gamut of decision making that impact their professional and personal welfare. The Hongkong Police have a very comprehensive welfare plan which is a very good example of participative welfare management.
3. **Institutionalisation of the concept of Police Welfare Officer (PWO)** – In most developed countries especially in the Western world, the post of a Police welfare Officer is considered part and parcel of the police organisational set up. Such an officer is not only well trained in the technicalities of implementing welfare policies, but is also usually well versed in the art of counselling and stress management.
4. **Career assessment centres** – The physiological wellbeing of a policeman is only one aspect of his sense of job satisfaction and commitment to the organisation. It is also equally important that he is reasonably assured of his career progression and opportunities for professional development on the basis of his strengths and weaknesses. A Career assessment centre assesses the training needs and career aspirations to a policeman and accordingly guides and empowers him. This is an organisational avenue that helps the police officer attain his full potential as a professional.
5. **Occupational Health and safety schemes** – Given the occupational hazards of policing, it is essential that a set of schemes covering the gamut of physical and emotional needs of policemen facing or recovering from traumatic situations must be in place. This unit also addresses policemen’s safety concerns and offers them professional advice on these issues. In UK, most countries have now adapted the concept of Occupational Health, Safety and Welfare Service as part of the organisational facilities available to the policemen.
6. **Empowerment through educational and training opportunities** – underscoring the importance of self improvement through education and training as a form of welfare

for the policemen, many police forces around the world have started actively collaborating with universities and educational institutions to impart in-service training and professional degrees to policemen who are interested in upgrading their skills and knowledge.

7. **Leveraging technology as an instrument of delivering welfare** – it is now widely recognised that even police reforms can be catalysed with the use of appropriate technology. The UK Home Office recently went on record admitting that patrol officers were unnecessarily tied up most of the time with paper work and report writing and hence could not do justice to patrol work. The use of online computer technology selectively implemented in the area of personnel administration as well as providing access to departmental information online for the policemen serves as a testimony to departmental openness and attaches requisite value to the right to information of the subordinates.
8. **Streamlining organisational communication** – one of the greatest ills plaguing the police departments around the world has been the lack of effective communication channels between the superiors and subordinates. This is one area which has been receiving much attention of late. To ensure consistent communication between the policemen and the police leaders many departments have institutionalised certain systems. For example, regular general body meetings are now being supplemented by establishing other fora like declared schedules for meeting with welfare officers, organisation of open days in which subordinates may meet the top boss in the hierarchy, use of local area network to allow direct communication between subordinate policemen and superiors, standardising rules and procedures and publishing them in printed or electronic forms for ready access of subordinates, etc. One of the crucial factors in improved organisational communication is the speed with which a decision affecting the subordinates is immediately communicated to everyone concerned.
9. **Performance management** – as an important to mere performance appraisal. Participation by the subordinate in setting performance targets and the standardisation of performance criteria along with active participation by the superior who counsel and guides the subordinate in achieving these targets has a deep impact on the sense of wellbeing and dignity of the policeman.
10. **Welfare by community support** – this visualises the role of police leadership in ensuring community and civilian support for some of the routine policing tasks. Most

significantly, it also envisages many schemes for the welfare of the policemen and their families wherein the local community is involved. The premise is that just as the policeman involves himself in the day to day life of the community he deserves in the same way the community should also get involved to an extent in the life of the policeman.

## 5. Overview

Traditionally, welfare of men has been individual oriented i.e. listen to the men in orderly rooms or in sammelans and take care of them and their families. This traditional view caused firstly a Dependency Syndrome – a wish to have one’s need gratified by the sympathetic aid of a benevolent leader and secondly it precluded the welfare of men in a work situation wherein it should deal with his social dignity and self esteem needs in addition to his service conditions, organizational culture, etc.

### **There is a need for a paradigm shift in the approach to police welfare**

The traditional concept of welfare needs an urgent overhaul because of the following factors:-

- The police job itself has become more demanding – increased urbanization, proliferation of media, increased accountability, expanding nature of job with relative stagnation in manpower and resources have changed the very nature of the police job.
- The improved educational level of our men and their children make them more vocal and demanding. The *large hearted unidimensional benevolence* delivering very little is not likely to satisfy them.
- Because of media proliferation, education and urbanization, men are more aware of what the other men in other organization are getting. Their concept of welfare is not anymore different from the expectation of welfare in the private sector. Such felt needs are increasingly perceived as legitimate and deserved. The situation where an officer’s son becomes an officer and a constable’s son a constable is no longer acceptable to them.
- Traditionally we have believed that our men should be satisfied with fulfillment of their physical and physiological needs and only officers are entitled to higher level filial and self-esteem needs. With the narrowing salary gaps and perhaps also the narrowing educational and competency gaps, the situation may not be true anymore.
- The focus has shifted from quantity to quality – in delivery of police services as well as in expectations of our men in respect of welfare measures.

- The content, process and means of administering of welfare measures have to be necessarily based on participative decision making and not by imposition from above.

### **5.1. Project Title**

Project CAREPOL – Welfare of Police Personnel

### **5.2. Vision**

- The formulation of a structured, comprehensive, relevant and effective welfare policy for the Police for nationwide implementation.
- A motivated police force, ready and willing to channelise its energies and professional expertise towards maximizing performance and output.

### **5.3. Organisational Objective**

To ensure improved professional police performance.

This organisational objective can be achieved through this project because a policeman duly assured through a well thought out policy of police welfare and basic human rights will be able to concentrate wholly on his professional job.

## **6. The Business Case**

### **6.1. Purpose of the Business Case**

- To conduct a welfare need assessment of the police personnel so as to design a relevant and comprehensive welfare policy based on full participation of the personnel.
- To conduct a welfare audit of police forces and services across the country
- To study the various existing welfare schemes prevalent in state and central police forces and draw out replicable and sustainable schemes for implementation.
- To do an impact evaluation of the various schemes.
- To formalize a structure for the various schemes and suggest road maps for implementation.

### **6.2. Sponsor**

Ministry of Home Affairs, Respective State Governments.

## **7. Situational Assessment and Problem Statement**

**Problem –**

Abysmal state of well-being of Indian Police due to minimal regard for the human rights and welfare of police personnel.

The present experience of welfare schemes in most states is that they live and die with the posting in and posting out of a particular officer and are undone by the successor at the first available opportunity. The appreciation for good work and the effort of the officer initiating a welfare scheme is more often than not, a departmental enquiry and if he is let off lightly the pointed criticism of his peers as an unrealistic and impractical (and soft) officer, who wasted his time in extra curricular activities instead of "hard core policing".

While lauding the efforts of all such officers who despite all odds, chose to not allow what was not in their control to prevent them from doing what was in their control, it is also as important to ensure that their efforts do not go in vain. Unless individual efforts are structured into the system with a standard operating procedure and deliverance and implementation road map, the losers will continue to be the police personnel who, due to this predecessor-successor syndrome, are increasingly losing faith in the spate of welfare schemes doled out as largesse amidst great pomp and show.

**Benefit to the organisation as a result of implementation of the project –**

Improved police performance due to higher level of motivation and morale as a result of the successful implementation of a concerted welfare policy.

## **8. Critical Assumptions and Constraints**

### **Critical assumptions**

1. That the State regards the police and its welfare as an area of priority.
2. That the givens of service are ensured such as humane service conditions, timely promotions, leave, basic perquisites, transparent and systematised disbursement of pecuniary benefits, etc.
3. That due funding is received from the Centre as well as the State for police welfare.

**Constraints** – Police is traditionally a low priority sector as is evident when the following questions are answered.

**1. What percentage of the Budget is the Police Budget and what percentage of the Police Budget is Police Welfare.**

90% of the Police budget is spent on salaries alone. What is left for the buildings, infrastructure, maintenance, upgradation of technology, vehicles, logistics, equipment, consumables, petrol, stationary, etc and most importantly, welfare ? Not providing the basic necessities of a work environment and then doling out small concessions as magnanimous favours cannot be termed welfare.

The National Police Commission in its 2<sup>nd</sup> Report noted “ .. police welfare measures have suffered owing to inadequate appreciation of their importance and lack of enthusiastic involvement of the Government, the police leadership and the police personnel themselves in organizing such measures... the rank and file themselves have tended to view these measures as a responsibility of the Government”. The NPC substantiated its finding by analysis of Police budgets of 22 states from 1972-73 to 1976-77, wherein it was found that Government spent only 0.5 to 2% of the Police budget on welfare measures. The situation has only worsened since. (ANNEXURE A1)

2. Whether we need to readdress the housing satisfaction or lack of it so as to make it the most important service condition prerequisite from police constables to officers. Do barracks necessarily need to make up the bachelor accommodation of the police? Why do constables need to be herded around without a bed to sleep on, many times without a roof or if available a leaking roof, settle down in verandahs, spend their entire career in tents with the fields for their ablutions?
3. Whether we need to introspect and ensure that the budget for meeting daily expenditure of the police stations is duly provided to the police station officers so that they are not expected to spend on petrol, diesel, stationery, transport, housing, food for prisoners, disposal of dead bodies, entertainment and other governmental exigencies, from their own income. We cannot turn a blind eye to this reality and need to ensure that the government bears its own burden before expecting miracles from the police. Corruption for meeting government expenses seeks to sanction corruption for personal gain on the part of the police personnel.

4. Whether we need to make a paradigm shift from the traditional welfare measures that were dole-oriented and concentrated on addressing the financial needs of the constabulary – distribution of blankets and sewing machines. The salary and education gap has been bridged and therefore aspirations will also be similar. Welfare schemes need to address the needs of this new constable, become more egalitarian and get out of the feudal mindset.
5. Whether we are moving towards empowerment of our police personnel through our welfare schemes. Is the responsibility and the accountability that is expected from our police empowered and reinforced with authority to function without any interference?
6. Whether there is any logic in not posting a constable at his home district – would he not contribute more by way of intelligence collection and ability to handle law and order situations, understand crime, etc while being reassured with respect to the security of his family and also be spared the financial burden of having to support two establishments.
7. Whether the existing schemes across the police forces of the country serve the purpose they have been set up for and whether some of these schemes can form a part of the comprehensive national police welfare solution.
8. Whether we can really afford to ignore the human rights of our police personnel by taking them for granted and expecting the moon without being able to provide them basic uniforms, tentage, permanent accommodation, proper working hours, hygienic working conditions, reasonably good sanitation, leave, dignity of service, protection against various influences and interferences, assured career progression, functional independence, rewards related to performance and a work culture that rises above parochialism and casteism.
9. All other expectations from the police force such as reduction in corruption, attitudinal change, professional upgradation, etc. should only be voiced after their welfare concern is conclusively addressed.

Are we doing unto them as we would have others do unto us? Are our welfare concerns being addressed?

## 9. Implementation Strategy

### Qualitative changes – advisory policy formulation

1. Developing a new administrative culture, where **accessibility and transparency** is the norm in all matters including recruitment, transfers, postings, promotions, rewards and punishments.
2. Encouraging a **culture of humanitarian treatment of subordinates at workplace** where adequate and effective rest, leave, leisure, food, family responsibilities and entertainment are valued on equal footing with the official requirements of the job. Needless to say, leave is an important link between men's official and personal lives. Perceived insensitivity in this regards can wreak havoc, as has been witnessed in many CPMFs and States. (Annexure A2). Similarly proper rest and recreation could revitalize an otherwise stressed policeman.
3. **Post retirement/ post –death financial security** – this is one area that either causes a lot of anxiety in men or leads them to adopt unfair means and hence needs to be addressed.
4. **Education and career development of children** – schemes that address career counseling, scholarships, coaching for entrance to good institutions, hostel facilities at good academic centres for children of policemen, police schools with common syllabus and uniforms, etc.
5. **Career planning and counseling of subordinates** – aptitude spotting coupled with training interventions will not only benefit the individuals in getting promotions but the organization will also move towards specialization.
6. **Health care** – creation of special funds, empanelment with leading hospitals and specialized care centres, streamlined system of medical reimbursement, stress relief measures, etc.
7. **An efficient, transparent and prompt system of accountability and giving recognition would be another welfare practice.** Too often the negativity of police subculture makes one a reluctant appreciator of good work, a prompt punisher of mistakes and overzealous grabber of recognition. Unfortunately this

predictable behaviour of leadership is too obvious to remain hidden under the wraps and could cause immense damage to the morale of the force.

8. Spiritual upliftment through the time tested philosophy of **social service**. This serves both the self development need of the police personnel as well as strikes at the root of the divisive tendency of US versus THEY that exists between the police and society.
9. All **welfare measures have to be participative**. Creation of an atmosphere conducive to air one's grievances
10. Ensuring a **work environment befitting the human rights of the police personnel**.

### 9.1. Deliverables

#### Quantifiable changes – funding oriented

The deliverables for this project are being listed as follows

#### A. Government funded

##### GENERAL

1. **Increase percentage of Govt. Spending on Police to a ratio commensurate to the functions expected to be performed and the outcome expected.** If the Govt. pretends to spend on the police, the police will pretend to work.
2. **Increase percentage of Police budget on welfare – from the existing 0.2-2% across the country to at least 10%.**
3. **Increase percentage of police expenditure on infrastructure, upgradation, modernisation, recurring expenditure on petrol, stationary, etc. commensurate to requirement instead of expecting police stations to "manage" from within their own resources (which they now term as healthy public assistance) and not compromise on integrity, in the same breath. (ANNEXURE A2).**
4. **Increase percentage of govt. spending on police welfare vis-a-vis individual contributions of police personnel towards their own collective welfare. – at present 95% of police welfare comes from contributions from police personnel themselves.** It is supposed to

be voluntary but non-contribution becomes a disciplinary issue, liable to even dismissal as in the case of a constable in UP who was dismissed for refusing to contribute Rs.1 to the cinema fund.

## **SPECIFIC**

### **1. Housing**

**a) Change in personnel policy** – the restriction on personnel being posted to their home districts be lifted in all the states so as to make it convenient for the police personnel to be near their families and handle their familial commitments. Other than the welfare of the personnel this will also increase the efficiency and public involvement in policing work as is envisaged. The local constable will definitely have better access to information and intelligence to help in prevention, detection and investigation of crime. **Will also reduce the demand of housing as also the stress on not being able to meet the leave requirement.**

**b) HRA should be provided to persons living in barracks or not maintaining families due to lack of accommodation or education facilities for children.** The cost of maintaining two establishments cannot be met from within the existing salaries.

**c) The concept of barrack needs to be replaced with a hostel system.** Single rooms or at best, twin sharing would be ideal for areas of operational relevance where the personnel are without their families.

**d) Complete housing satisfaction be ensured irrespective of ranks over a time period of 10 years, increasing the percentage satisfaction by 10% each year.** The concept of group housing may be applied. The place to be decided for housing colonies could be left to the discretion of the state so as to ensure more housing in cities where educational facilities are available and where the personnel may like to station their families even while they themselves get transferred from place to place. The housing could be in the form of modern day housing colonies where other benefits such as water, electricity, phone connections, security, ambulance, health and hygiene gyms and salons, entertainment, shopping for basics, etc. are all available within the complex so as to make it self sufficient as well as secure for families without the personnel in station.

- e) **Concept of Type-I accommodation for the rank of constables to be abolished. Minimum Type-2 accommodation must be provided.**
- f) **Funds should be provided for regular maintenance of houses constructed above.** This has been mentioned as a separate point to highlight the fact that houses once made through grants from the Centre in modernisation, are never renovated and repaired let alone whitewashed due to lack of funding from state govt. for the same. To overcome this situation the Central Govt. May sanction 10 years of Annual Maintenance and Repair as an integral part of the original cost of construction to be utilised by the state after mandatory period of 5 years is completed.
- g) **OWN-YOUR-OWN-HOUSE** scheme of Karnataka Police can be adopted, the subsidised funding for the land may be taken up by the Central govt. **(Annexure B1 and B2)**
- h) Construction of **Police Townships** on the lines of a Police Cooperative Housing Society with common facilities at important cities may be taken up by Police Housing Corporation.
- i) **Govt. Subsidy on interest on housing loan** – 3% on interest charged on the admissible loan amount by Nationalised banks over the full period of the housing loan upto a maximum loan amount of 15 lakh. **(ANNEXURE B3)**
- j) Govt. Housing loan/ house building advance amount requires to be increased. There was no increase in the HBA amount in the sixth pay commission with the result as per Fifth PC rates an amount of 34 months of basic pay is the maximum permissible if the amount is less than 7.5 lakhs. The capping amount may be increased to 15 lakh and the proportion may be modified to 72 months of basic + grade pay.
- k) Group housing (**Separated Family Accommodation**) may be provided by the Govt. in places where educational facilities are good instead of providing a quota of residential and non-residential accommodation in every police station.
- l) Requirement based housing in locations conducive to keeping a family. The staff may be asked where they would like to retain their family and housing may be provided accordingly to save the staff the problem of maintaining two or sometimes three households.

## 2.Health

### **NPC Report , Volume 2, Chapter 1**

**“We further recommend that medical treatment in all hospitals should be extended to retired police personnel and their families. Police personnel in some states brought to our notice that there is considerable delay in the reimbursements of their medical claims. We would emphasise that the officer incharge of the police welfare in the State should deem it his special responsibility to monitor the position in this regard from time to time and effectively check the pendency of such reimbursement claims to eliminate delays in this matter.”**

**An amalgamation and modification of the Kutumb Arogya Yojana of Maharashtra, Arogya Bhadratha scheme of AP or Arogya Bhagya scheme, the Karnataka model may be implemented in toto with modifications incorporated (ANNEXURE C1, C2 and C3).** This entails a tie up with all leading private and govt. hospitals who will be listed as “approved” hospitals for the purpose of catering to the health requirements of the police on priority. This consists of a contribution from the personnel along with the grant for medical reimbursement contributed by the Govt. A health card for the policeman and for each of his family members and dependants is prepared and maintained at all these hospitals. Any health requirement will be met by the hospitals and reimbursed directly by the Arogya Bhadratha fund to the hospitals. No money changes hands and no delay is caused due to lack of funds for major health issues at the individual level.

The hospitals are bound to take up police health concerns on priority.

### **MAHARASHTRA POLICE KUTUMB AROGYA YOJANA (mpkay)**

Maharashtra Police Kutumb Arogya Yojana (MPKAY) was started on 01.02.2006. Till date, 53956 MPKAY members have utilized Rs.218.95 cr. Under this scheme. This is a special healthcare cashless scheme for police employees and their dependents. The scheme covers 27 acute and 5 major ailments and is being implemented across the state through 156 network hospitals. In the year 2011-12 Rs.73.93 cr. Grant was received from Maharashtra Govt. **Salient feature of this scheme is that it is fully funded by the**

**Maharashtra Govt. and the members do not have to contribute a single penny to get the benefits.**

**PROPOSED**

**a. "CAREPOL" – CASHLESS HEALTH SCHEME for police personnel**

1. 100% cashless medical health transactions.
2. Fully funded by Govt. from money allotted for medical reimbursement.
3. Listing of all leading hospitals within the state and super speciality referral hospitals across the country.
4. Listing of ailments covered under the scheme.
5. Inclusion of OPD treatment as well as In-Patient treatment.
6. Beneficiaries to include all serving as well as retired police personnel and their families and dependents.
7. Creation of a web enabled data base of beneficiaries so as to facilitate easy retrieval and maintenance of health records.
8. 24 Hour Helpline for medical assistance.
9. Medical Health Units on call for emergencies exclusive for police personnel.
10. SMS alerts and health tips on CUG.
11. Made available as an alternative for retired paramilitary personnel who do not have any CGHS listed hospitals in their place of residence post retirement.
12. The States may consider adoption of the above as a type of State Govt Health Scheme (SCHS) on the lines of CGHS for the police personnel employed in the state. This would, in the long run reduce the financial burden, bureaucratic delay and the paperwork on medical reimbursement. The cashless nature of the scheme would stand not only to benefit the employee concerned but also the STATE as actual would be charged.

## **b. ANNUAL MEDICAL CHECK UP**

Annual medical check up of all police personnel may be made mandatory and duly reimbursed by the Govt or provided free as a part of the services provided by CAREPOL.

## **3) Education**

- a) Kendriya Vidyalayas to be opened at all District Hqrs of the country and special quota be fixed for wards of police personnel, posted there or newly transferred. This will ensure continuity of education despite transfers. Delhi Public School or DAV schools, etc. may be encouraged to open more schools in cities providing for a quota for seats for police personnel where quality education for children can be ensured. Punjab Police has a tie up with DAV Public Schools (**ANNEXURE D1**). Haryana has the Shri Ram group running their police public school (**ANNEXURE D2**) and UP has handed over the management of the Police Modern Schools to a private consultancy (**ANNEXURE D3**). Accordingly states may consider their locally available options and outsource to professionals in the area of education instead of attempting to dabble in area which is not their expertise and for whom they are unable to allocate sufficient staff.
- b) Central Govt may fund the infrastructure and equipment for the police schools and hostels by adding the relevant head in non-plan housing/modernisation grant.
- c) **Pre-recruitment training for wards of police personnel** – every district should run pre-recruitment physical and academic training for wards of personnel so as to facilitate development of knowledge and skills to give them an edge in the police recruitment examinations.
- d) Institutes of higher technical education may provide pre-admission coaching so as to facilitate entry of wards of personnel.
- e) Hostels to be constructed and managed for facilitating the wards of police personnel not posted in the place of education.

- f) **2% Reservaton** for wards of police personnel in technical institutes.
- g) **Education allowance – free reimbursement of education of two children of every police personnel on the lines of Sixth Pay Commission as adopted and provided by Central Govt.**

**Ashwini Kumar Committee Report, NPC Recommendations, Vol II, Chapter 2**

**"we feel that reservations of seats in technical and professional colleges for the children of the members of the Force will be a great morale boosting factor. .... we would recommend the setting up of at least one residential school for every 20000 policemen with accommodation for 500 boarders."**

**i) Insurance**

- i) **Bhadratha scheme of AP** may be incorporated in toto instead of going in for various schemes of Insurance companies who benefit from the corpus collected from contributions from personnel and do not provide the requisite service. The money collected by the police for the same purpose would ensure quicker and less bureaucratic delivery from the interest accrued from contributions and still leave enough fund to help police personnel and even their families in case of death, accident or disability.

**Bhadratha – Andhra Pradesh**

A comprehensive social security scheme, called "Bhadratha" was introduced on March I, 1997 with the approval of the government vide Memo. No. 15-850/P0 I .A 1/97 -I dated 28- 2 -1997 of the Home Department to provide substantial financial relief to the families of the employees who die in harness. (ANNEXURE E1)

The association has been registered under the A P (Telangana Area) Public Societies Registration Act and the scheme is managed by a managing committee nominated by DG & IG who is its chairman. The scheme aims at and also provides financial relief to the employees who are permanently disabled or partially disabled due to accident or disease. All these benefits are

available out of corpus made by the board, irrespective of the age of the employee.

The nominee of the employee who dies while in service is paid Rs 1 lakh in case of Rs 100 and Rs 2 lakh in case of subscription of Rs. 200. An additional ex-gratia of Rs1,00,000 is also paid in case of unnatural death other than suicide. The entire subscription of the employee is also returned to the member on retirement/family members in event of his / her death. An ex - gratia of Rs 15,000 is also paid to a member who sustains total permanent disablement i.e. loss of two limbs either upper or lower, both eyes or total vision loss in both eyes. An ex-gratia of Rs 7,500 is payable in case the member sustains partial permanent disablement i.e. loss of one limb either lower or upper as a result of an accident or disease. The scheme also has a provision to sanction loans at an attractive rate of interest for purchase of a house site, ready built house/ flat, or construction of a house. The loans are also given for purchase of personal computers.

**This system could even be funded from the Govt.**

**Govt sponsored police insurance :-** Govt to pay the premium for accident insurance for all the police personnel instead of the personnel bearing the burden of his insurance. This may be adopted in all the states (Forerunner Andhra Pradesh) (**ANNEXURE E2**). *It reflects care and concern of the Govt. towards the personnel braving all odds and laying down their lives in the service of the nation.*

**5) Welfare of women police personnel – gender specific – over and above the regular points mentioned above –**

- a) **The Govt. of India has introduced a funding under the name of Gender Budgeting for the Central Police Organisations. This may be extended to the State.**
- b) **Creches** for the children of working women who are either in the police themselves or are police wives and working elsewhere.
- c) **Paradigm shift from barracks to single room or double room tenements for the women police with attached toilets.**

d) **Independence in transport – loans for vehicles – bicycles, motorcycles, cars as the case may be.** This is to ensure that women police personnel are not dependent on any pickup or drop to their homes which restricts their working hours to timings that are “safe” for them.

e) **Stability of tenure and provision of govt. accommodation at workplace, keeping in view the scope for working couples to be posted at the same station.**

f) **Personal grooming centres – gyms and health salons. This can be funded under gender budgeting scheme.**

6. **Service Benefits**

a. **Police Charter**

UP has introduced the concept of a Police Charter for transparent, time bound and corruption free delivery of service benefits to the police personnel (**ANNEXURE F1**)

It entails fixing mandatory time limits for processing and sanction of the following and a transparent grievance redressal mechanism for non compliance in addition to disciplinary repercussions for defaulters.

The service benefits covered are:-

GPF, Pension, TA/DA, Pay fixation issues, leave, medical reimbursement, quarter allotment, educational assistance to children, house building and other loans and advances, dues of deceased personnel, issue of last pay certificate, etc.

b. **Shift system** – 8 hours work and then rest for urban PS as has been successfully implemented in Kerala Police; work rotation for police as in Delhi Police – 5 years each in Armed police, Security, Traffic, Civil Police etc.

c. **Leave – CTO (Compensatory time off system)** – as in the UN. Personnel may accrue one day off for every 5 days of work. They will be permitted to avail of this leave

**j) Working Conditions**

- i) **Shift system** – 8 hours work and then rest for urban PS; work rotation for police as in Delhi Police – 5 years each in Armed police, Security, Traffic, Civil Police etc.

**k) Leave – CTO (Compensatory time off system)** – as in the UN. Personnel may accrue one day off for every 5 days of work. They will be permitted to avail of this leave in a combination convenient to them, by working on Sundays voluntarily to save up for the leave at a later date. Any personnel who do not go on leave may be advised to do so and non compliance may be viewed as detrimental to police efficiency.

## 7. Police Welfare Board

1. **Central Welfare fund** –
  - a. Jointly funded from Grants-in-aid from the Govt. – Centre/State and personal contributions from police personnel.
  - b. Formation of a Police Welfare Society registered with Societies registration Act and recognised under S. 12A and 80 G of Income Tax act with a view to get benefits such as exemption from Income tax for these funds.
  - c. Annual audit conducted to ensure transparency.
  - d. Delhi Police model coupled with Rajasthan Police model for operation as a Savings fund which means that the personnel can get their contributions refunded with interest at their retirement. Benefits accruing to personnel from the fund are from the interest received on the corpus (standing order format enclosed A1.
  - e. Benefits accruing – loans, advances and grants for marriage, death of self and dependents; house building, renovation, repair, higher education, etc.
2. **Police Welfare Centres** – continuing existing schemes as found useful by various states after running them through the Welfare audit prescribed in the Milestones.

## 9.2. Stakeholders

- Police personnel (policemen and policewomen) – Officers and all ranks of state police and central police
- Families of retired, dead, serving police personnel
- Citizens of India and visitors to India
- Health sector – private and government hospitals

- Education sector – Kendriya Vidyalaya Sanghatan, ITI, Universities
- Infrastructure sector – Housing Societies, Private and Public Construction Agencies

### **9.3. Related Projects**

Givens of service should be taken care of before attempting to approach the project of welfare. Welfare is a misnomer in police as it is seen more as a “dole out” of those amenities and benefits which should have been provided as a “given” in the service, in the first place. Therefore the following projects should be ensured before dealing with the topic of welfare.

1. Setting up of a Police Establishment Board to ensure a professional approach to Human Resource Development. In simple terms the police should be able to handle decisions relating to their own welfare.
2. Ensuring of basic human rights to police personnel in the form of proper service conditions, timely promotions based on seniority and merit, adequate leave, leave encashment, LTC, transparent system of disbursement of TA/DA and other pecuniary givens without any interference from middlemen.

## 9.4. Work Plan

- Welfare need assessment
- Collect, collate, analyse welfare schemes prevalent across the country in police and other uniformed establishments like the Defence forces, Customs, etc. conduct a welfare audit.
- Examine percentage budget spending on welfare in all the state and central police forces in India and abroad.
- Collect successful best practices from within and outside India and examine replicability.
- Examine the ground situation in all states with respect to housing, clothing, messing, transfers, postings, promotions, post retirement, work environment, hygiene, sanitation, service conditions, retirement benefits, etc. and suggest systemic improvements.
- Include within its scope all ranks of police personnel and officers, serving, retired and families of dead personnel, police men and women and address concerns relevant to them.
- Address the issues raised above and suggest solutions.
- Evolve a welfare policy for police personnel to be adopted by all state and central police organizations to be formulated and implemented within a time frame.

Welfare Audit - Tests to determine whether a Welfare Scheme is good

1. Is it fully oriented towards empowerment and not merely welfare?
2. Does it address the physical, physiological, filial and self actualization needs of the beneficiary?
3. Is it resource intensive either in terms of manpower or in terms of finances? (This may hamper its sustainability )
4. Is it based on participative decision making.
5. Is it egalitarian in approach – does it bridge the gap between officers and men.
6. Does it aim at delivering benefits that are substantive rather than symbolic.
7. Is it in sync with new trends in technology and social changes?

8. Is it sustainable and replicable?
9. Is it in keeping with the organizational objectives of increasing police motivation and morale thereby improving police performance and effectiveness?
10. Does it depend on the presence of an individual to ensure implementation or is it system based?

All the existing welfare schemes in the country will need to be put through these tests so as to render them fit for incorporation in the Welfare Policy for the country.

### **ACTION REQUIRED –**

### **APPROVAL AND SANCTION ON THE POINTS MENTIONED AS DELIVERABLES IN PARA 6.1 ABOVE.**

#### **Approvals for CAREPOL**

##### 1. HOUSING

- 100% housing satisfaction.
- Hostels and SO Messes instead of Barracks
- Own your own house – govt subsidised land, construction by Police Housing Corp. with combined facilities.
- Govt subsidy on Housing Loans
- Increase in amount of govt housing loan
- Separated family accommodation on Group Housing Pattern. Requirement based location.
- 10 years AMC to be incorporated into cost of construction.

##### 2. HEALTH\

- CAREPOL – a modified version of Kutumb Arogya yojana / Arogya Bhagya and Arogya Bhadratha.
- GOVT FUNDING FOR CORPUS
- SGHS – GOVT POLICY
- Free Annual Medical Check up for all police personnel.

### 3. INSURANCE

- Bhadratha scheme – police controlled
- **Central GOVT FUNDING FOR CORPUS**
- Govt sponsored accident insurance as in AP

### 4. EDUCATION

- Privatised management of police schools
- Infrastructure and equipment to be **funded by Central Govt. through modernisation.**
- **Reservation for wards of police personnel in technical institutes.**
- **Coaching for police children in technical institutes.**
- **Education allowance – fee reimbursement on the lines of Central Govt. for two wards.**

5. **CENTRAL GENDER BUDGETING FOR POLICE WOMEN WELFARE** in states on the lines of the Centre.

6. Introduction of **Police Charter** in all states and COPs for transparent and timely delivery of service benefits.

7. Setting up of a **Police Welfare Board.**

## **FINANCIAL IMPLICATIONS**

### **1. POLICY BASED**

- a) HRA to all personnel in non family areas whose family are not provided accommodation in separated family accommodation.
- b) By posting personnel to their home districts will reduce the burden on housing and HRA.
- c) Increasing the Govt housing amount from 34 months Basic + Grade Pay (upto a maximum of 7.5 lakhs) to at least 72 months to a maximum of 15 lakhs for non-gazetted ranks.

- d) Govt subsidy on housing loan interest – 3%.
  - e) Increased police spending by 10% and proportionately on welfare.
  - f) ‘CAREPOL’ in states will reduce burden on medical reimbursement.
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- 2. Subsidised land for Police Township (financial implication will vary as per area).
  - 3. Inclusion of land, building, infrastructure and equipment for schools in budgetary allocation @ 5 crores per school matching grant of same amount by state.
  - 4. Initial corpus of 5 crores for cashless health facilities for CAREPOL on the lines of Kutumb Arogya Yojana @Rs.500/- per month of the force (for 1 lakh force)
  - 5. Advance grant of medical reimbursement into the corpus of CAREPOL so as to facilitate the scheme.
  - 6. Initial corpus of 5 crores for Bhadratha @ Rs.500 per member of the force (for 1 lakh force)
  - 7. GOVT SPONSORED INSURANCE as in the case of AP
  - 8. Increase of ex-gratia amount to 25 lakhs in case of death at the hands of naxalite / terrorist and anti social elements and 20 lakhs for other accidental deaths while on duty.
  - 9. Annual medical check up for all personnel including Class IV. (1500 per person)
  - 10. Education allowance – fee reimbursement for two children of all police personnel as defined in sixth pay commission report and adopted by Central Govt.
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**LIST OF ANNEXURES IN THREE VOLUMES**

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A1	National Police Commission – Second Report on Police welfare
A2	NCRB Statistics on Police strength, infrastructure and expenditure
A3	NCRB Statistics on Police Casualties
	<b>B. HOUSING</b>
B1	Own your House scheme Tamilnadu Police
B2	Own-Your-Own-House scheme Karnataka Police
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<b>VOL. TWO</b>	<b>C. HEALTH</b>
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