

APCH PAPER & INSTRUCTIONS : YEAR OF NEXT OF KIN (YoNOK)

Reference. COAS directions on commemorating 2019 as the Year of Next of Kin.

Appendices: -

- A : Check list for correct documentation.
- B : Stepwise actions to be taken by the NoK of ExSM on demise of pensioner.
- C : Assistance being provided to NOKs of BC Fatal.
- D : Assistance being provided to NOKs of PC Fatal.
- E : Assistance being provided to ExSM or NOK by DESW.
- F : Assistance being provided to Disabled Soldier.
- G : Assistance being provided by Govt to pers with disabilities & spl children.

Background

1. Separation from the family due to call of military duty has been an essential part of soldier's life. Prolonged and frequent separations not only impact a soldier's life but also affect their family significantly. The rank and file of the army generally belongs to rural India where illiteracy and patriarchal society combined has a deep bearing on the role and status of women. Despite hardships, the mothers and wives of Army men stand steadfast allowing them to fulfil their duty with pride. These women are thus the foundation of the extended army family.

2. The Army commemorated the year 2018 as the '**Year of the Disabled in Line of Duty**' with a vision to reach out to maximum disabled soldiers and assist them in meeting their aspirations and resolving concerns. A large number of disabled soldiers were contacted through a concerted drive. The campaign was fairly successful. Follow on efforts to the cause are ongoing. While the focus in 2018 was on the disabled soldier, a large No of issues concerning the NOK came to fore. After the demise of the husband or son, most NOK are unaware of the financial and service benefits that they are entitled to. Incorrect and incomplete documentation is common, causing severe hardship to the NOK. With this as a backdrop, it was decided to dedicate the year 2019 as the '**Year of NOK**'.

Tgt Population

3. A soldier's life by profession is 'high risk' as compared to other professions. On an average, the army suffers approx 150 to 200 battle casualties and 1000 to 1200 physical casualties annually, manifesting into 1100 to 1400 NOK each year. The NOK, that is the wife in case of married and mother in case of unmarried soldier, are the first level of NOK.

4. Besides the NOK of soldiers who die during service, it is envisaged that NOK of retired soldiers, living as well as expired, also need a similar support. Further, NOK of ex-servicemen who on account of rising age become disabled, form a separate category wherein the NOK suffers additional stress. In view of this, in order to channelize the effort during the Year of the NOK, the target population is categorised as under:-

- (a) **Primary Target Population.**
 - (i) NOK of Soldiers died in harness.
 - (ii) NOK of Ex-servicemen.
 - (iii) NOK of Serving Soldiers.

- (b) **Special Target Population.**
 - (i) NOK of disabled ex-servicemen.
 - (ii) NOK of Special Children.

Analysis of Target Population

5. **NOK of Soldiers Died in Harness.**

(a) **Battle Casualty.** The army as a tradition honours the supreme sacrifice of the soldier. As a matter of pride, the units maintain regular contact with the NOK. In this process, entitled benefits are awarded timely and correct documentation gets addressed. Financially, the NOK of BC are fairly independent. Thus their welfare goes beyond the financial domain. **It would encompass ensuring best edn facilities to the children, which is financed by the Govt, and other Govt schemes that have long term benefits.**

(b) **Physical Casualty.** PC on the other hand is looked upon differently than the BC. PCs occurring while at units/ place of duty are taken as a retrograde occurrence. Soldiers dying while on leave/ away from unit are forgotten over time. Thereafter, the org contact with NOK is invariably lost. Though the initial compensation is a substantial amount, the subsequent sustenance with growing liabilities becomes difficult. **The organisation has a bigger role to play in case of PCs by ensuring correct documentation, counselling on future course of life and empowering the NOK in supplementing the income.**

6. **ESM and Their NOK.** An ExSM appears to be an outsider when viewed in context of the Year of NOK. However, it is prudent to reach out to the NOK during the lifetime of an ExSM for updating the docus. Incorrect docus leads to severe stress and complications after demise of the ExSM. Approx 50,000 army pers retire every year, 80% of whom are in the age group of 37 to 45 years. Thus after retirement the ExSM and NOK have a long residual life. Income getting reduced to half and most family liabilities remaining to be addressed is a reality faced after retirement. Owing to age, domestic liabilities and means of income, this population can further be divided as under:-

(a) **Retiree Post 2000.** The Kargil Conflict and mob for Parakram generated awareness about importance of personal service documentation. Post 2000, the army graduated to digitisation of records. Concurrently, socio-eco transformation in India came about during that period leading to raised awareness and aspirations amongst army pers. Thus **the documentation of post 2000 retirees would generally be in order.** However, majority would still be striving with finances to fulfil liabilities of educating children and their marriage.

(b) **Retirees Betn 1970-2000.** This group would generally be in the age bracket of 60 to 90 years. **Their dossiers would be available at respective records offices where the entries can be verified and corrected.** Their main concern would be med care, while some could also be suffering from disability, especially ophthalmic and orthopaedic.

(c) **Pre 1970 Retirees.** Pre 1970 retirees would generally be very old and dependent. This category would be declining in numbers. Having retired 50 years ago, their records would have been destroyed by the respective record offices. **In their case physical verification would be necessary.**

7. **NOK of Serving Soldiers.** NoK of Serving Soldiers are engaged as a community in numerous activities at unit and formation level with an aim to develop a bonhomie and a sense of belongingness. It must be ensured that NoK of serving soldiers are constructively engaged. A deliberate audit of aspirations of today's NoK must be carried out and strategy worked out accordingly. Documentation Cell of the units must endeavour to achieve zero error in publishing/ documenting casualties that have a connect to pension and entitlements post retirement.

8. **NOK of Disabled ESM.** NOK of disabled ExSM in addn to supporting the family has to take care of the ExSM as well. Psy counselling of the NOK to a large extent would ameliorate the stress and hardship.

9. **NOK with Spl Children.** This small section of the army fraternity needs specialised advice and counselling, especially at initial stage when disability in a child is discovered. Early intervention by special educators will be much more beneficial. ASHA schools in most mil stations meet only basic edn and day care needs. **There is a need to iden children who can be channelized into the main stream and regular schools.** Special children found suitable for employment must be supported to take up employment in civil/ Army ests.

Objectives

10. Following objectives are envisaged:-

(a) **Reach Out.** Reach out to max tgt population and map their needs and aspirations.

(b) **Verification and Updation of Docus.** Carryout verification and updating of docus that is essential for pensionary benefits and other entitlements, as applicable to each category. ***There are some mandatory and essential actions needed to be taken by the ExSM to ensure that the NoK does not face any problem in availing family pension and other entitlements. These actions have been elaborated as mandatory & essential actions at Appx A. A check list of stepwise actions to be taken by the NoK of ExSM on demise of pensioner is also attached as a ready reckoner at Appx B.***

(c) **Awareness Drive.** Spread awareness about govt and army welfare schemes. ***Summary of all the entitlements under Govt and Army Welfare Schemes is given at Appces C to E.***

(d) **Payment of Entitled Dues and Benefits.** Pursue cases with concerned agencies for dues and award of entitled benefits.

(e) **Counselling and Hand Holding of Spl Category.** Organise counselling to NOK of disabled ESM and NOK of Spl Children. Iden avenues, govt care and support sys available on case to case basis and assist in training and rehabilitation. ***Summary of relevant Govt and Army Welfare Schemes for disabled ExSM and spl children is attached at Appx F & G respectively.***

(f) **Empowering NOK.** Encourage NOK to choose a potential skill suitable of generating emp/ self emp and provide training at nearest ASTC/ NSDC centre. Provide emp / self emp to NOK in regimental ventures.

The Challenge

11. The Challenge is huge on account of the large tgt population spread pan India, mostly in rural areas. Reaching out in areas affected by insurgency and those where army presence is limited is a daunting task. Lack of awareness about entitlements and welfare schemes, further complicated by numerous policy provisions and its varied interpretations, non-digitised personal records raise the complexity manifold. Each category of the tgt population has different aspirations. Comprehending these aspirations and addressing them will need a fair amount of deliberation and involvement.

Conduct.

12. In order to achieve a worthwhile movement, the challenge calls for a concerted campaign to be launched simultaneously at multiple levels and by all concerned agencies. The effort will be driven by the Fmns as well as by the Regtl Centres. It will also seek involvement of the MoD, Record Office, Embassy of Nepal, Sainik Boards, CGDA and banks besides welfare agencies like ECHS, AGIF, AWES, AWPO etc. DIAV will act as the nodal agency.

13. **Role of Fmn HQs.**

(a) The Comd HQs will be the driving force of the entire campaign.

(b) Success of the campaign is contingent on the database of the tgt population. Fmns over time have build up the data in respective theatres. A surge in the effort is expected during the Yr of the NOK. Existing data can be supplemented from Record Offices and RSBs/ ZSBs. Branches of the banks disbursing pensions are another source of authentic data to incl pensioners, family pensioners and disabled pers. As accounts are linked to mobile phones, the details sought from banks will facilitate the reach out.

(c) Correctness and completion of entries in the documents related to pension, family pension and other entitled benefits is essential and applicable to each category of the tgt population. A minor typing error while submission of pension docus goes unnoticed until it impacts the transfer of pension to the NOK. Occurrences after retirement of soldiers that need to be conveyed to pension establishments get overlooked due to lack of awareness. **Checking correctness of the docus is one of the mainstays of the campaign.** It is suggested that concerned Regt Centres holding records of NE pers for 50 years post retirement may be incorporated by fmns in verification of docu.

(d) **Focus Areas.** The exercise is bound to be cumbersome and overwhelming. Certain amount of prioritising and focusing on higher impact issues is likely to yield better dividends. The following priority areas are suggested:

(i) **NOK of BC.** NOKs of BC must be motivated to seek best edn facilities for their children as the same is financed under Govt scheme.

(ii) **NOK of PC.** NOKs of PC should be motivated to acquire entrepreneurial/ self emp skill through ASTC /NSDC to supplement the family income.

(iii) **Disabled ESM/ NOK.** Assess disability condition of disabled ESM/ NOK and facilitate rehabilitation through Govt institutes and credible NGOs. Information about govt initiatives, institutes and NGOs undertaking such training and rehabilitation can be sought from Disabled War Veterans Association (DIWAVE), a recognised ex-servicemen association.

(iv) **NOK of Spl Children.** Ability of special children spreads along a scale from low functional to high functional. Many special children are capable of undergoing regular schooling. For others, there may be more suitable avenues than the ASHA Schools. On this, a conscious effort under Regional AWWA needs to be undertaken.

(e) Veterans Cells functioning at Area and Sub Area HQs may be co-opted to extend the reach in areas lacking army presence. They would serve as an effective interface between the fmns and the RSBs/ ZSBs as well as with NCC units and ECHS Polyclinics in such areas.

(f) The campaign will essentially run at the level of lower fmns and units. Thus the visibility will be low while the impact will be meaningful. Rallies if considered essential may be held at discretion of the HQs Comd. Holding of a Mega Rally, if any, will be communicated separately.

14. **Role of Regt Centres.**

(a) Regt Centres are repository of personal docus of ESM. Although digitisation of records commenced only few years ago, most Record Offices at the Regt Centres have digitised the records. A drive to cross check the correctness of the records at the Centres needs to be undertaken. OIC Records must ensure the exercise is carried out earnestly. Discrepancies observed may be rectified with similar zeal.

(b) Regt Centres/ OIC Records must share the details of NOK and ESM with respective fmn HQ in whose AOR the regimental recruit base belongs.

Role of Coord Agencies.

15. **DIAV.** At the IHQ of MoD (Army) DIAV will act as the nodal agency. It will issue out instrs and advisories from time to time and seek updates on the pog of the campaign.

16. **ADG PS.** Any clarification raised by the fmns related to terms and conditions of service, Pension Policy, Disability Element etc will be provided by the ADG PS, Advisory that may assist the fmns in their endeavour for 'Year of NOK' will be issued as considered necessary.

17. **ADG MP.** MP 5&6, MP-8 and MPRO will advise and assist the fmns in their capacity of records offices.

18. **ADG CW.** Office of Brig Welfare will promulgate various welfare schemes of the Govt and Army that are applicable to the tgt population. Advice on rehab of disabled ESM/ NOK will also be rendered by the office of Brig Welfare.

19. **ADGPI.** Although as a concept the 'Year of NOK' is aimed at achieving impact at grass root level, yet, certain measure of publicity would be essential. ADG PI will draw out a plan, spread over the calendar year, to incl the social media, TV and print media. Besides stories of human interest, reach out for attracting funds from CSR may be built in.

20. **Line Dtes.** Line Dtes will act as an important link between the fmns and Record office/ Regtl Centres. Authentication of records of NE pers at Record Offices must be carried out earnestly. Observations/ discrepancies noticed must be conveyed to respective Comd HQ/ Fmns HQ dply in area to which the indl belongs to, so that corrective action can be taken on ground. Sharing of geo-location and contact numbers of NE pers with fmns by Regtl Centres/ Records Offices will facilitate the outreach of the fmns.

21. Welfare agencies of the Army viz, AGIF, AWPO and AWES will render advice on matters referred to them. Central Org ECHS, their Regional Offices and Polyclinics will also provide active sp to the campaign.

Coord with Dept of MoD.

22. Dept of Ex-servicemen Welfare (DESW) of the MoD will be kept in loop by flagging the matters pertaining to welfare of the NOK. State Govts will be apch through DESW to energise their welfare schemes. Kendriya Sainik Board will be impressed upon to advise RSBs/ ZSBs to be more proactive and sympathetic in dealing with the NOK. Pension Sanctioning Authorities and Pension Disbursing Agencies will also be sensitised through CGDA to expedite cases of NOK.

Appraisal and Feedback

23. The 'Year of NOK' will essentially be driven by the HQs Comd and the fmns. Coord agencies at IHQ of MoD (Army) in sp role would provide every possible assistance as sought by the Comds.

24. DIAV as the nodal agency will interact and coord all related matters. Periodic feedback on activities and prog made will be fwd by the Comd Hqs to DIAV as under:-

- (a) **First Prog Report (upto 30 Jun)**. By 20 Jul 2019.
- (b) **Second Prog Report (upto 30 Oct)**. By 20 Nov 2019.
- (c) **Final Feedback Folder**. By 30 Jun 2020.

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