**Concept Paper on Civil Service Welfare**

***About:***

**Name of the Initiative**: Civil Service Welfare Program

**Agency**: Royal Civil Service Commission

***The Initiative***Civil Service Welfare is one of the five work-streams the Royal Civil Service Commission is undertaking to fulfill its responsibility of promoting the welfare of the civil servants. Such an initiative is also felt essential to continue to attract the best and the brightest into the civil service. This will be an increasing challenge given the more lucrative opportunities opening up in the corporate and private sector as well as ex-country opportunities. Therefore, to recognize and reward those who choose to join the civil service because they hold high the public service ideal and are responding to its calling requires that we find other ways to reward their contributions. The Civil Service Welfare initiative represents a first step in that direction.

***Characteristic features of the Program***

**Aims**: Civil service welfare, through its different programs, aims to complement the existing civil service benefits so that we can: a) attract the best and the brightest into the civil service b) retain a highly motivated and committed force and c) take care of them when they superannuate and retire.

**Scope**: The scope of the project extends to cover civil servants in two distinct phases of their life. The first phase is their active duty tenure (from entry till exit) and the other phase is after retirement (from superannuation till death).

**Programs/Activities**: The three activities of the program viz. a) Exit Management System, b) Civil Service Support Desk and c) Civil Servants’ Welfare Scheme are, at the moment, favouring the retiring and the retired civil servants with major emphasis laid on exit management and care of civil servants after superannuation. The bias is by design as the felt need, in terms of civil servants welfare, is really when you need it the most i.e. post retirement. In that direction, the logical first and least costly step is to institutionalize a graceful exit system for superannuating civil servants who have given a lifetime of service to the Tsa-Wa-Sum. The next step is to try and take care of these groups post retirement so that they can live the rest of their lives fully and find meaning in what they have done and what they can still continue to do as long as they are able. The third step is to plan welfare for the civil servants in active service. This can be taken up with increasing emphasis and focus once the program is launched. To start off therewill only be the Civil Servants’ Welfare Scheme that will provide ‘semso’ grants to the civil servants and their direct dependents in the instance of death. But as the corpus of the scheme grows, it can be extended to cover other areas of concern for civil servants viz. permanent disability, terminal illness, ‘lochoe’ allowance, natural disaster and has the potential to even evolve into a “civil service credit union”, etc.

**Membership**: Membership is automatic upon entry into civil service and membership will continue even after superannuation till death. There will be conditions to be fulfilled to keep membership alive, with respect to CSWS. Resignation or other forms of separation from civil service before reaching age of superannuation will automatically disqualify the member and sever his/her membership from the scheme.

**Coverage**: The coverage of welfare program will be limited only to regular civil servants under the RCSC and their direct dependents. Non-Bhutanese and contract employees are excluded.

The main strategy is to bring about a successful Civil Service Welfare program are:

**Concept of Self Help**: Civil Service fraternity can take advantage of its large number. By initiating the Civil Servants’ Welfare Scheme, wherein monthly contribution is solicited for a lump-sum payout in instances of death to civil servants and their direct dependents, we can help each other in difficult time. If successful, this can evolve to benefit the Civil Service greatly in many ways.

**ICT**: The use of IT to facilitate Exit Management System services upon retirement cannot be down played. The processing of retirement benefits and tracking of the claims/payouts will require online verification and documentation. Membership authentication, claim verification, data/number crunching, process stabilization, etc. all require grounded knowledge of IT and IT user capability. Furthermore, it will be used to enhance transparency of the CSWS whereby all accounts and operations of the scheme will be kept online so that any member can view what is happening on a daily basis.

**HR Officer**: The role of the HROs is significantly magnified from that of a coordinating/processing sector to an initiator/facilitator of programs. The HROs in the Agencies are expected to discuss the details of the Program further in their respective Agencies and confirm their position to the RCSC prior to roll out across the entire civil service. Their ability to take ownership of the program will determine the fate of the program. Therefore, this initiative depends on the prowess and dynamism of the HRO in the Agencies.

***Challenges***

Even as the motivation for the Civil Service Welfare Program is unquestionable, a possibility of encountering situations where civil servants question the authority of the RCSC to take such initiatives cannot be ruled out. Other challenges are the administration of the scheme in respect of civil servants who are residing in remote corners of the country where communication facilities are poor. There is risk of the payments not reaching in time pointing to failure on our part to live by our commitment to provide services within timeline. The other challenge can be in the verification process to confirm dependents or to rule out double claim in situations where/when internet connectivity is not available. ‘Semso’ grant payouts could become delayed for want of minimal documentation/proof due to absence of internet connectivity or a good postal system.

***Sustainability***

The sustainability of the scheme rests on the timely monthly contributions from members. Mechanisms have been put in place to ensure that there is no default on the contributions at any point of time. In the even ‘semso’ payouts exceed the monthly contribution posing a risk on sustainability, monthly contributions can be increased or conversely the payouts can be reduced. Furthermore, in the unlikely event of a requirement to wind up the scheme for whatever reasons; the scheme can be wound-up with relative ease by refunding the accumulated amount on pro rata basis, to all members *alive irrespective of whether claim/claims have been made or not*or in the case where there is outstanding liability, by pro-rated contributions. It is important to underscore the fact that the scheme is a welfare scheme and not an investment plan and thus, as long as all members agree to the terms and conditions of participation, no issues should arise on account of the scheme that cannot be resolved internally.

***Way forward***

Wider consultations not only with the beneficiaries of the program but also with different stakeholders are necessary to ensure that all aspects of the scheme is addressed to ensure smooth launch and operations, and most importantly, meet unmet needs of civil servants in a satisfactory manner. Possible legalissues of the programs must also be thrashed out in all respects.

As part of the consultations, the HROs in all organizations will be mandated to hold extensive discussions on these schemes. Details of every activity in the program must be shared with all civil servants so that everyone is on board and can take ownership of the program with all its merits and demerits. The HRC(s) of the Agencies will subsequently send their final position to the Commission after which it will be acted upon.

Legal and financial advice will be sought from appropriate Agencies prior to roll out of the program so that the execution and operation is smooth. Since these discussions are underway it may not be possible to take-off immediately as planned. Therefore, the initial proposal for its launch on 11th November 2014 is now rescheduled for 17th December 2014. The CSWS will be dedicated to the 60th Birthday Celebrations of His Majesty the Fourth Druk Gyalpo.

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