



Revisiting the Success Stories and unmet targets of National Social Assistance Programme

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Abstract

This paper is critical analysis of National Social Assistance Programme, a centrally sponsored social security scheme. The success stories and gaps of NSAP are highlighted in the context of data from the time period from 2014 till 2019 as NSAP has become a centrally sponsored scheme under the Ministry of Rural Development since 2014. This paper is only an exploratory work which is based on data collected and analysed from various secondary resources. This paper is an attempt to critically analyse the implementation status of National Social Assistance Programme all across India. This paper highlights the success stories related to National Social Assistance Programme in various states all across India. This paper also identifies the gaps in the implementation process of NSAP in various States. Eventually based on the gaps, few recommendations are suggested in the conclusion of the paper.

Key words: National Social Assistance Programme, Success Stories of NSAP, Gaps in NSAP

Introduction

Our country is essentially, a welfare state committed to the welfare and development of its people in general and vulnerable sections in particular. The Preamble, Directive Principle of State Policy, Fundamental Rights etc. stands testimony to the commitment of the State to its people. Welfare programme in the beginning were directed to provide basic curative and rehabilitative services. However, over the years the approach has changed from curative to welfare and currently they are oriented to providing social justice and empowerment to the disadvantaged and marginalised section of the society viz. the Scheduled Castes, Scheduled Tribes, Other Backward Classes, Minorities, disabled aged persons, street children etc. Thus, a package was evolved by the name of National Social Assistance Programme (NSAP) in order to provide coverage to this disadvantaged section of the society. It was launched on August 15, 1995. It is considered a significant step towards fulfilling the commitment made in the constitution through the enunciation of a national policy for social assistance benefits to poor households in case of old age, death of primary bread winner and maternity (Ninth Five Year Plan (1997-2002)).

The NSAP is a Centrally Sponsored Scheme under the Ministry of Rural Development. It came into effect from 15th August, 1995. This programme is being implemented in rural as well as in urban areas. NSAP represents a significant step towards the fulfilment of the Directive Principles of State Policy enshrined in the Constitution of India which enjoin upon the State to undertake within its means a number of welfare measures. The flagship scheme National Social Assistance Programme (NSAP) represents a significant step towards the fulfillment of the Directive Principles in Article 41 and 42 of the Constitution recognizing the concurrent responsibility of the Union and the State Governments in the matter.

Article 41 of the Constitution of India states, “the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want.” Social Security, invalid and old age pensions figure as Items 23 and 24 of the Seventh Schedule of the Constitution of India in the Concurrent List. Several State Governments started social pension schemes for vulnerable groups, long before the Central Government. It was only in the year 1995 that the National Social Assistance Programme (NSAP) was introduced as a Centrally Sponsored Scheme and this was converted into Additional Central Assistance (ACA) Scheme in the year 2002. When NSAP was introduced in 1995, it had three components:- National Old Age Pension Scheme (NOAPS) providing a monthly pension of Rs. 75 to destitute of 65 years or higher; National Family Benefit Scheme (NFBS) providing one time assistance of Rs. 5000 in the case of death due to natural causes and Rs. 10000 in the case of death due to accidental causes of primary breadwinner in the age group of 18-64 years in a below poverty line household; and National Maternity Benefit Scheme (NMBS) providing a lump sum cash assistance of Rs. 300 to pregnant women of 19 years and above for up to the first two live births in a below poverty line household. NMBS was later transferred to the Ministry of Health and Family Welfare from 2001-2002. On 1st April, 2000, a new scheme with the objective of providing food security to the destitute called Annapurna was introduced to benefit deserving beneficiaries who could not be given assistance under the National Old Age Pension Scheme. In 2007, NOAPS was renamed as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and made applicable to all aged persons belonging to families living below the poverty line, instead of restricting it to destitute aged persons. Further, in 2009, two more pension schemes for widows and the disabled were introduced. NSAP at present has the following components:

1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
2. Indira Gandhi National Widow Pension Scheme (IGNWPS)
3. Indira Gandhi National Disability Pension Scheme (IGNDPS)
4. National Family Benefits Scheme (NFBS)
5. Annapurna

State wise Good Practices in NSAP

For paving a way forward for any scheme, it becomes imperative to assess the present situation of the Scheme. There have been a number of initiatives that have been done in terms of NSAP dissemination by various States. Few of the Success Stories are enumerated below:

Beneficiary identification through data updation in Rajasthan

The CRM team in Rajasthan was informed that a number of beneficiaries are missing in SECC data. Therefore, data from a BPL survey conducted in 2002, updated through another survey conducted by the State Government to include those who were not included in the BPL survey, was used to identify the beneficiaries. The updated list of beneficiaries has been uploaded in the *gram samvad* app.

Source: https://rural.nic.in/sites/default/files/Third_CRM_Report1.pdf

Initiatives in changing eligibility Criterion in Sikkim

In Sikkim, the State government has also changed the eligibility criterion in case of several schemes. IGWPS is sanctioned only after a widow attains the age of 40 years. However, the State Government has slashed the eligibility age to 18 years since the marriage age eligibility is 18 years. Similarly, the persons with Disabilities (Equal Opportunity, Protection of Rights and full participation) Act, 1995 prescribes the degree of minimum disability as 40 percent. However, the IGNDPS is being provided to a person having disability to 80 percent and who have attained the age of 18 years.

Source: https://rural.nic.in/sites/default/files/Third_CRM_Report1.pdf

Saturation Approach rather than Ceiling Approach in Telangana

The pension Scheme (under the Social Policy programme) is the State's flagship Scheme. This is implemented under SERP (Society for Elimination of Poverty). Pensions Schemes are implemented with a saturation approach instead of a ceiling based approach.

Pension is disbursed once in a month within four days (as fixed for the Village) through postal /Bank accounts. In villages, where there is no Post Office, a POS machine is brought to the village which is AEPS. However, in case where the thumb impression of the beneficiary is not obtainable, an alternate identity is used to complete the process. It has been reported that the inclusion of eligible pensioners takes place on a monthly basis through Mandal Parishad Development Officer.

Source: https://rural.nic.in/sites/default/files/2nd_CRM_REPORT.pdf

Disbursement of Old Age, Disability and Widow Pensions through Bank Sakhi

Positioning of Bank Sakhi and institutionalization of Community Based Repayment Mechanism (CBRM) at Bank Branches Bank Sakhis act as a vital link between the SHGs and Bank branch. The services provided by bank Sakhi facilitates smooth linkage and transaction by SHG at bank branches. The role of the bank Sakhi are also being widely accepted and appreciated by bankers. Institutionalized Community Based Repayment Mechanism (CBRM) has proved to be critical in resolving issues at bank branches and ensuring timely repayment of loans by the SHGs. Resolution of technical issues, if and when faced by the Banks, in dealing with assistance being disbursed through them is an ongoing process. No Bank has raised any issue related to any specific training requirement for their human resources for handling the pension issues.

Government has adopted the Direct Benefit Transfer (DBT) Scheme for direct transfer of benefit into the bank/post office accounts of beneficiaries of schemes under National Social Assistance Programme (NSAP). Instructions have been issued to the States for getting the due consent for seeding the Aadhaar details. Instructions also mention that disbursement of pension of any beneficiary could not be affected due to non-availability of Aadhaar number. Further, NSAP guidelines provide that given their physical, social and economic vulnerability, States should ensure that an infirm/old beneficiary will not have to travel far distance to access his/her pension account. As far as possible, for people who cannot cover distance physically, the objective is to provide door step delivery.

Several Banks in many states are using the services of Bank Sakhi's coming from self help groups to provide cost effective solutions for delivery of pensions at home.

Source: <http://pib.nic.in>

The Scheme has been implemented in a number of States in the convergence approach and there have been a number of State led pension Schemes that can be replicated in other States.

Success story of Aasara Pension Scheme for Old Aged People in Telangana

Government of Telangana as a part of its social safety net strategy introduced the 'Aasara Pensions' with a view to ensure secure life with dignity for the poor. This scheme is meant to protect the most vulnerable sections of society in particular the old and infirm; people with HIV-AIDS, widows, incapacitated weavers and toddy tappers, who have lost their means of livelihood with growing age, in order to support their day to day minimum needs required to lead a life of dignity and social security.

It is observed that 9 out of the 31 districts have between 50 and 60 old age persons for every 1000 population who are beneficiaries of this scheme. The districts of Medchel- Malkajgiri and Hyderabad have the lowest Identity of old age persons with only 10-20 old age persons for every 1000 population who are beneficiaries of this scheme.

Source: *Economic Times*, 2014

Bhamashah Yojana by Rajasthan Government

The Rajasthan Government has started the Bhamashah Yojana from August 15, 2014 to provide the benefits of women empowerment and government schemes in a transparent and transparent manner. In the scheme, making the woman head of the family, the bank accounts of the family have been opened in their name. The government is giving all government cash benefits to the family directly in this account. Rajasthan is the first state in the country where it has happened. Direct account: At Bamashah, the full information of the family and all its members is added to Bamashah at the time of enrollment. All the government schemes that any member of the family is entitled to, their information (such as pension numbers, NREGA job card numbers etc.) is also attached to Bhamashah. Beneficiaries' bank account is also linked to Bhamashah, which benefits the government schemes (Pension, NREGA, Scholarship, Janani Suraksha etc.) on their due date on their bank accounts. (Government of Rajasthan, 2018). Rewards cards are also provided to the beneficiaries for removing this money. Beneficiary nearest Banking/ Business Correspondent (BC) of this rupee card they can easily withdraw these funds using the center. Hence, due to the limited number of banks and ATMs, 35,000 B.C have been installed (Government of Rajasthan, 2018). Provision of transaction information to the beneficiary: Every transaction related to payment of money in the beneficiary's account and withdrawing money, he gets the SMS on his mobile. In addition, social audit of benefits distributed by Bhamashah are done twice a year. Beneficiary can also get details of the benefits taken by themselves, through the Right to Information and Bhamashah mobile app. (Government of Rajasthan, 2018). Reduce of corruption and other problems: The benefits of government schemes such as pension, scholarship and NREGA etc., were not available to the beneficiaries due to non-availability of beneficiaries on time, not getting cash benefit beneficiaries, taking advantage of signing by another person etc., had to face the difficulties. The entire cash benefit of government schemes is being delayed without any delay and the bank accounts of direct beneficiaries are being carried out through Bhamashah Yojana. Along with this, non-cash benefits such as ration distribution are now being given directly to eligible individuals by biometric identification. In addition to the current plans of the government, future plans will also be linked to Bhamashah Yojana. So that the common man can get the benefits of those schemes directly and without any delay. Apart from this, a onetime lump sum of Rs 2000/- is deposited in the bank account of the women head of the selected families in all BPL, State BPL, Antyodaya and Annapurna. (Government of Rajasthan, 2018)

Source: <http://bhamashah.rajasthan.gov.in/content/raj/bhamashah/en/home.html>

Snehasparsham Scheme by Kerala Government

The percentage of abortion related hazards and death is high among teenage unwed mothers. Taking these facts into consideration the government has initiated a project named "Snehasparsham" which intends to protect and help unwed mothers. As a part of this project government is giving Rs1000/- per month to them. One curious fact that can be noted that, the women who are exploited never blame the person who caused their misery, largely due to their style of living. At a young age they long for love and care. Their husbands do not stay with them for long. They go in search of job and sometimes do not come back. Their place is

taken up by someone else whom these women believe in. Therefore their condition becomes pathetic and it becomes necessary to address their problems too. (Government of Kerala, 2018). Many efforts and rehabilitation programs have been carried out by various departments and agencies to improve their condition, but their condition remains unchanged. It is in such a situation that Social Security Mission had taken up such an initiative with Govt. to help these exploited women where money doesn't get diverted but instead reaches the eligible person through electronic money order. The Problems of unwed mothers are linked with various socio-economic and cultural variables. In Kerala, this problem is coupled with the ignorance and exploitation of the backward classes. It has been pointed out that there are many women in Wayanad and other districts of Kerala who are victims of social exploitation and atrocities and are often forced to become unmarried mothers. Unwed mothers have the special need for education, employment, health care especially reproductive and child health. Quite often they are neglected from the main stream of life. The percentage of abortion related hazards and death is high among teenage unwed mothers. (Government of Kerala, 2018).

Source: <https://welfarepension.lsgkerala.gov.in/SchemesEng.aspx>

The above mentioned good practices have led to matching and at times exceeding the Central Scheme contribution. Adoption of these practices by all States would extend critical assistance to these vulnerable groups.

Gaps in NSAP

State wise Gaps Identified

- In Third CRM Report (2018), few of the States like **Sikkim** highlighted on the fact that based on the proportion of share of the Centre and State in the pension contributions, it appears that this is more of a State Scheme. Enhancing the share of the contribution of the Centre to the Scheme shall lead to a broadening of the umbrella of the scheme to include all the potential beneficiaries.
- As observed in Third CRM Report (2018), in **Uttar Pradesh**, a new trend that is emanating is that in the case of widow pensions, the budget provision has increased from INR 637.05 crore in 2016 to INR 1129.78 crore in 2017-18. However, the number of beneficiaries had come down from 640829 to 437702. In the case of Old age pension too, the number of beneficiaries has come down to 35,89,184. Inclusion emerged as a major issue. Pensions were based on the BPL list of 2002 and the state used income certificates to handle inclusion. The beneficiaries of the Family Benefit Scheme almost halved from 103468 in 2015-16 to 50778 in 2017-18 whereas the Budget provision, however, increased from INR 420 to INR 500 crore.
- In **Uttar Pradesh**, Lack of awareness regarding entitlements and the periodicity of pension among beneficiaries creates considerable misunderstanding about the solution process itself. People were not aware of the reasons for delay or the periodicity. The online application process was also not considered beneficiary friendly by many who had to take the help of middlemen to complete their application. The reason for rejecting one application were never communicated to the applicant. The handicapped and very

old beneficiaries also had serious issues commuting to the Bank. They found it difficult to track when and where the pensions arrived and to go personally to get the pensions. There were bank *mitras* in some villages but district officials mentioned that they sometimes received complaints about beneficiaries being cheated by Bank *mitras*. Most bank *mitras* seemed to be more interested in opening accounts and in recoveries than in the disbursement of pensions at the HH levels (CRM,2018).

- In **Odisha**, since the quota for NSAP is fixed, eligible pensioners (as per the 2002 BPL list) are considered according to an age based priority list only if there is a vacancy due to the demise of a pensioner (CRM,2018). As mentioned earlier, GOI estimates the number of beneficiaries on the basis of the 2002 BPL Survey. Due to resource constraints, GOI sets state-wise ceilings on the number of beneficiaries it can assist. These caps have resulted in an understatement. This exclusion problem has been recognised by the Task force (2013) which recommends universal coverage.
- State officials also stated that MoRD still uses the target set by them in 2013-14 whereas the beneficiary list keeps expanding like for instance, in **Sikkim**, right now there are 18,048 beneficiaries in the Central list while the actual number is 23,013. For the new beneficiaries, the state has to pay the share of the Centre too.
- As pointed by the report of Pension Parishad (2016), there was an accountability yatra, *Sochna evam Rozgaar Abhiyan*, that was held in **Rajasthan** in 2016. There was a huge number of elderly people approaching for grievance redressal, complaining that their pensions were stopped. Upon the verification of 'Stopped Pensions List', most of the people marked dead were found to be alive. For example, in the Bhim Block, more than half of the 3000 pensioners had been struck off as dead, were found alive. Similarly in Bihar, 10 lakh pensioners who were earlier getting pensions, had their pensions cancelled without any reason being cited (Pension Parishad, 2016). In both these cases, digitisation and requirements of Aadhar seeding had led to mass exclusions. Enforced disbursement through banking has only added to people's woes first at the level of opening bank accounts and then for accessing pensions.
- Reports (CRM, 2018) state that most of the State officials pointed out that the NSAP portal does not work properly while undertaking updation work.
- In states like **West Bengal**, the eligibility criterion of disability of 80 percent or above has not been reduced in the case of Indira Gandhi National Disability Pension Schemes. It is felt that the centre and the state take the initiative to lower the criteria on the basis of the recommendation of the Mihir Shah and Sumit Bose Committees to make the Scheme more effective. Same stands true for the minimum age requirement of 40 years has not been lowered in respect of the Indira Gandhi National Widow Pension Scheme.
- States of **Gujarat, Assam, Meghalaya and Lakshadweep** are using 100% DBT for payment of benefit under the NSAP Schemes. In addition, State of Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh, Andhra Pradesh and Telangana have been reported to be following their own MIS for being DBT compliant. Other States may like to report the action plan for being DBT compliant in the near future. In addition, according to MPR, State of Odisha, Nagaland and Andhra Pradesh are following 100% disbursement through cash mode. As per the guidelines cash disbursement of pension is to be followed only in exceptional cases. All States/UTs endeavored to 100% DBT compliant at the earliest. States/UTs which are reporting

cash disbursement in varying proportion have to detail a roadmap for switching over to DBT strategy in a time bound manner.

- Some of the States are not following the guidelines of NSAP. States of **Maharashtra and Telangana** are providing old age pension under IGNOAPS to the beneficiaries of age of 65 years or higher, irrespective of the fact that guidelines does not provide flexibility to change the criteria of the scheme. Many of the States are providing various top-ups under the schemes of NSAP. Whereas, State of Manipur, Nagaland and Odisha are not making any top-ups.
- Further studies (CRM, 2018) have laid emphasis on the pension amount provided by MoRD is very low and inadequate. The amount needs to be revised as per the recommendations of a member of committees and linked to the CPI.

Conclusion:

Census 2001 and Poverty Ratio 2005 currently in use for identification of NSAP beneficiaries are long outdated. NSAP covers 3.09 Crore beneficiaries out of which Elderly beneficiaries 2.41 Crore, whereas the numbers of Elderly in need of assistance has increased substantially. There is a need for shifting to identification of beneficiaries on the basis of SECC 2011 has been emphasised by Sumit Bose Committee. Disability criteria of 80% and multiple disability under IGNDPS is in use presently is not in line with the provisions of Persons with Disability Act, 2016. Again, under the Disability Act rate of pension should be 1.25 times the other rate of general pension.

The Implementation framework as prescribed in NSAP guidelines is not being followed. The Process to follow central guidelines has been rolled out on pilot basis and this needs to be effectively followed by all the States. Further, Social Audit is happening in limited number of States and that too not as per CAG's advise. The need of the hour is documentation of best practices for redressal of regarding public grievance system and there need to be a system of Portability of benefits for intra-state and inter-state migrant beneficiaries. The compilation of best practices shall spread out an spectrum of documented models to be replicated by other states, henceforth creating a synergy in achieving maximum benefits out of NSAP.

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