
UNIT 13 NATIONAL RURAL SOCIAL ASSISTANCE AND WELFARE PROGRAMMES

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13.0 AIMS AND OBJECTIVES

This Unit aims to reveal the status of Social Assistance and Welfare Programme in Rural India. This Unit, enables you to:

- know about the various pension schemes (of old age, widow and person with disability pension) available for different sections of the society in rural India;
- understand the available family benefit scheme in rural India;
- shed light on the status of Annapurna scheme in rural India; and
- recognise the impact of Social Security and Assistance in rural India .

13.1 INTRODUCTION

The National Social Assistance Programme (NSAP) is a welfare programme administered by the Ministry of Rural Development. This programme is being implemented in rural areas as well as urban areas. NSAP represents a significant step towards the fulfillment 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. In particular, Article 41 of the Constitution of India directs the State to provide public assistance to its citizens in case of unemployment, old age, sickness, and disablement and in other cases of undeserved want within the limits of its economic capacity and development.

The NSAP was launched on August 15, 1985, primarily to ensure national minimum standards of social assistance for vulnerable groups and to be an addition to the benefits that States are currently providing or might provide in future. At inception, NSAP comprised the following schemes:

- i) National Old Age Pension Scheme (NOAPS);
- ii) National Maternity Benefit Scheme (NMBS); and
- iii) National Family Benefit Scheme (NFBS).

The Government of India on 15th August, 1995, included the National Social Assistance Programme in the Central Budget for 1995-96. The Prime Minister in his broadcast to the Nation on 28th July, 1995 announced that the programme will come into effect from 15th August, 1995. Accordingly, the Government of India launched NSAP as a Centrally Sponsored Scheme with effect from 15th August, 1995 towards the fulfillment of these principles.

The scheme, Annapurna was introduced on 1.4.2000 for providing 10 kgs. of free food grains to those not covered under NOAPS. The NMBS was transferred to the Ministry of Health and Family Welfare in 2001-02 and became part of Janani Suraksha Yojana.

The Scheme has introduced two new Pension Schemes, one each for the widow and the disabled in February, 2009. With this the NSAP emerged as one of the important social security programmes.

Currently, five different schemes are being implemented as part of the NSAP, which are given below:

- Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
- Indira Gandhi National Widow Pension Scheme (IGNWPS)
- Indira Gandhi National Disability Pension Scheme (IGNDPS)
- National Family Benefit Scheme (NFBS)
- Annapurna

13.2 SALIENT FEATURES OF THE PROGRAMME

NSAP is a social assistance programme for poor households and represents a significant step towards the fulfillment of the Directive Principles enshrined

in Articles 41 and 42 of the Constitution recognizing the concurrent responsibility of the Central and State Governments in the matter.

The NSAP is a Centrally Sponsored Programme under which 100 percent Central Assistance is extended to the States/UTs to provide the benefits in accordance with the norms, guidelines, and conditions laid down by the Central Government.

In providing social assistance benefits to poor households in the case of old age, death of the breadwinner and maternity, the NSAP aims at ensuring minimum national standards, in addition to the benefits that the States are currently providing or might provide in future. The intention in providing 100 percent Central assistance is to ensure that social protection to the beneficiaries everywhere in the country is uniformly available without interruption. Accordingly, it should be ensured that Central assistance does not displace States' own expenditure in this respect and that the States/UTs may expand their own coverage of social assistance independently, wherever they wish to do so.

The NSAP provides opportunities for linking the social assistance package to schemes for poverty alleviation and the provision of basic needs. Specifically, old age pensions are linked to medical care and other benefits for the old and the poor. Integrated Rural Development Programme (IRDP) assistance is provided in addition to family benefits for the families of poor households on the loss of breadwinner. Maternity assistance is linked to maternal and child care and the provision of a better diet to pregnant mothers.

The NSAP must be implemented by the Panchayats and Municipalities in the delivery of social assistance so as to make it responsive and cost-effective. In the process, the Panchayats and the Municipalities are strengthened and it made possible for them to mobilize local resources for supplementing benefits from the Government. Panchayats and Municipalities are encouraged to involve voluntary agencies to the extent possible in taking these benefits to the poor households for whom they are intended. The responsibility for the implementation of the scheme rests with the Panchayats and Municipalities, which includes:

- 1) Universal Coverage of eligible persons and proactive identification:
 - Onus is not on the beneficiary to prove her/his eligibility.
 - Special priority for the vulnerable groups like manual scavengers, persons affected by leprosy, AIDS, Cancer, TB, Transgender, Dwarfs.
- 2) Transparent and people-friendly process for application, sanction, appeal, and review:
 - Certification by local governments, if documents are not available with the eligible persons.

- 3) Regular monthly disbursement of pensions.
- 4) Electronic Transfer:
 - Payment into the bank account/post office account.
 - A system of SMS alert.
- 5) Social Audit and Annual Verification.
- 6) A key role for local self-government institutions.
- 7) IT-based MIS – for sanction, disbursement, and monitoring.
- 8) Grievance redressal system with provision for appeal and review.
- 9) State Specific Guidelines:
 - Variations in the methods / processes adopted for implementation.

13.3 INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME (IGNOAPS)

The Old-age pension scheme was introduced originally in 1995. All beneficiaries of NSAP must hold a BPL (Below Poverty Line) card. The eligibility criterion for these schemes was subsequently relaxed in 2009 to include more beneficiaries. This scheme is meant for old persons who are destitute. Any old person without any regular source of income, who is unable to work because of age and at the same time who may not have anyone else, son/daughter, or any relative to take care of them are eligible for this scheme. They are helpless and vulnerable in all respects—physically, financially, and socially. In order to sustain themselves, people belonging to this category of the poor require assistance on a continuous basis. The NOAPS has been designed to provide monthly old-age pension to such destitutes. The Government of India reserved the right to review these criteria and suggest appropriate revised criteria. All BPL persons of 60 years and above are having Rs.200/- per month 60-79 years and Rs.500/per month for 80 years and above. The benefit under NOAPS must be disbursed, in not less than two installments in a year and if possible the benefit may be disbursed in more installments as per directions of the State Government. Village Panchayats and relevant Municipalities must report every case of the death of a pensioner immediately after its occurrence to the appropriate sanctioning authority. The sanctioning authority ensures that payments are stopped thereafter. The sanctioning authorities have the right to stop/recover payments of any pension sanctioned on the basis of false or mistaken information about eligibility.

13.4 INDIRA GANDHI NATIONAL WIDOW PENSION SCHEME (IGNWPS)

Indira Gandhi National Widow Pension Scheme (IGNWPS) was launched by the Central Government in 1995 to improve the livelihood of the widows

residing in rural areas. It also ensures that widows living below the poverty line get financial allowances and benefits from the government. The contribution to this scheme is made by the Central Government, in association with the State Government. All beneficiaries of NSAP must hold a BPL (Below Poverty Line) card. The eligibility criteria for these schemes were subsequently relaxed in 2009 to include more beneficiaries. In this scheme, widows are provided financial assistance for BPL widows aged 40-59 years are entitled to a monthly pension of Rs. 300, which is enhanced to Rs. 500 for the widows above 80 years directly transferred to their accounts by the government of India.

13.5 INDIRA GANDHI NATIONAL DISABILITY PENSION SCHEME (IGNDPS)

The Disability pension scheme was introduced originally in 1995 to provide social benefits to poor households in the case of PWDs. All beneficiaries of NSAP must hold a BPL (Below Poverty Line) card. The eligibility criteria for these schemes were subsequently relaxed in 2009 to include more beneficiaries. People living Below the Poverty Line with the age group of 18-79 years and having 80% and above /multiple disabilities are eligible to get the pension. The people with severe and multiple disabilities (including dwarfs) with 80% and above disability from BPL families in the age group of 18-59 years are provided a monthly pension of Rs. 300, which is enhanced to Rs. 500 to the age group of 80 years and above.

13.6 NATIONAL FAMILY BENEFIT SCHEME (NFBS)

This is a centrally sponsored scheme under NSAP. In this scheme, Rs. 20,000/- is granted as one-time assistance to a household in the event of death (natural or otherwise) of the breadwinner (between 18 and 60 years of age). A woman in the family, who is a homemaker, is also considered as a 'bread-winner' for this purpose. The family benefit will be paid to such surviving member of the household of the deceased poor, who after local inquiry, is found to be the head of the household. For the purpose of the scheme, the term "household" includes spouse, minor children, unmarried daughter, and dependent parents. In the case of the death of an unmarried adult, the term "household" includes minor brothers/sisters and dependent parents. The assistance is given to every case of death of bread-winner in a family. Schemes are applicable for persons belonging to Below Poverty Line (BPL) category and for those persons who covered in Socio-Economic Caste Census 2011 (SECC).

13.7 ANNAPURNA

This Scheme is implemented by the Ministry of Rural Development. The scheme Annapurna was introduced on 1.4.2000 for those not covered under

NOAPS. Under the scheme, 10 kgs of food grains (wheat or rice) per month is provided free of cost to those senior citizens who, though eligible, have remained uncovered under IGNOAPS. The Scheme is targeted to cover, 20% (13.762 Lakh) of persons eligible to receive a pension under NOAPS. The Central assistance under the Annapurna Scheme is, thus, provided to the beneficiaries on fulfilling the following criteria:

- 1) The age of the applicant (male or female) should be 65 years or above.
- 2) The applicant must be destitute in the sense of having little or no regular means of substance from his/her own source of income or through financial support from family members or other sources. In order to determine destitution, the criteria, if any, in force in the States/UTs may also be followed.
- 3) The applicant should not be in receipt of a pension under the NOAPS or State Pension Scheme.

13.8 COMMON ASPECTS OF NSAP

13.8.1 Distribution of the Benefits from the NSAP

All benefit payments are preferably payable to the bank account of the beneficiary in the Post office, Savings Bank, or in a commercial bank, or through Postal Money Order. However, in the case of NOAP and NMBS cash disbursement is permitted provided the payment is made in public meetings preferably of Gram Sabha in the village and in neighborhood/mohalla committees. The time for processing the application is not more than sixty days. The beneficiary needs not to travel more than 3 km to access his/her pension account.

13.8.2 Linkages to Other Programmes

The NSAP offers a special opportunity in relating these schemes to other poverty alleviation programmes and the provision of basic needs. For example, the old-age pension can be related to medical care and other benefits for the old destitute. Similarly, poor households covered under the National Family Benefit Scheme can also be assisted through the schemes available under SGSY and JGSY respectively.

13.8.3 Allocation of Funds

As per the existing criteria funds are allocated between States / UTs based on the estimated number of beneficiaries under the different schemes of NSAP in each State / UT. If the States / UTs report a lower coverage of beneficiaries than the estimated number, the allocation of funds for such State / UT would be based on the reported number. Till the Socio-Economic Caste Census (SECC) is finalized, the allocation of funds among the States / UTs would be based on the existing BPL population. Once the SECC is finalized, the

allocation of funds to the States / UTs for the schemes of NSAP would be on the basis of the number of old aged, widowed and disabled people from among the eligible population arrived at using the SECC data for which criteria will be fixed by the Ministry of Rural Development. In case the number of eligible beneficiaries is more than the estimated number of beneficiaries in any State / UT, the expenditure on an excess number of beneficiaries can be met from the resources of the State/UT. Three percent of the funds allotted to a State/UT may be used for administrative expenses. The States / UTs shall intimate the distribution of the funds received between the sub-schemes of NSAP to the Ministry of Rural Development within a month after the allocation of State/UTs is conveyed to them.

13.8.4 Release of Funds

Funds for the schemes of the National Social Assistance Programme (NSAP) were released to the Consolidated Fund of the State Government. The annual allocation is released in two installments.

- a) First installment is equal to 50% of the annual allocation fixed. It is released automatically to all the States who have taken the second installment in the previous year after deducting the unspent balance temporarily, if any, from the first installment and made good at the time of the second installment if the dues to the beneficiaries of the previous financial year have been fully cleared and the amount spent by the State Government. Those States, who have not received the second installment in the previous financial year need to submit proposals for the first installment along with all requisite documents, which were required to be submitted for the release of the second installment of the previous financial year. States also need to submit documents with proof of fulfillment of conditionalities, if any, indicated during earlier releases.
- b) The Second installment is equal to the annual allocation minus the first installment, as per conditions. Release of the second installment to the State requires the utilisation of at least 60% of total available funds (including opening balance plus releases during the year and miscellaneous receipts). Administrative funds are also released after the utilization of 60% of the available Administrative funds and subject to fulfillment of conditions, if any, stipulated during the previous release. The second release also needs the fulfillment of conditionalities, if any, indicated during earlier releases. Other than these, for the release of the second installment states needs to submit the application in the prescribed proforma, a proposal submitted by 15th December every year, and a utilization certificate (for State as a whole) in the prescribed proforma which indicates scheme-wise utilization. Utilisation certificate must include the following:
 - 1) Utilization Certificate for the funds received during the current financial year in the prescribed proforma,

- 2) A certificate that the 3% administrative expenses have been incurred on permissible items within the approved ceiling,
- f) A certificate that the funds have been transferred to the beneficiaries as per the provisions of the guidelines,
- g) Non-diversion and non-embezzlement certificate, and
- h) The Audit report of the previous financial year has been received from all implementing agencies which have been examined and found to be in order.

13.8.5 Implementation of NSAP

For the proper implementation of NSAP, there are areas, which require immediate attention from the States. These areas are discussed below in detail:

- a) **Awareness Generation:** One of the areas which needs immediate attention of the States for attaining the objective of the schemes of NSAP is awareness generation among the people about eligibility, the scale of assistance and the procedure to be followed for getting the benefits. In this regard, District, Block/Intermediate, and Village level panchayats and urban local governments can play a vital role in creating awareness among the people. States need to ensure wide and continuous publicity about the entitlement under the schemes of NSAP and the procedure for claiming them through posters, brochures, media and other means.
- b) **Confirmation of the Existing Beneficiaries:** There is a need for annual verification of the existing beneficiaries under NSAP. For this States can constitute Special Verification Teams for the purpose under an authorized officer. The verification team must include representatives of Non-Government Organisations of repute that are active in the locality. Details of members of the team and the process can be given wide publicity. After the verification, lists of persons proposed to be confirmed or deleted must be published separately. The list proposed for deletion must also give the reasons for deletion. It must be indicated that any interested person can file claims and objections within 15 days to the head of the Verification Team. Those persons who are proposed to be deleted must be individually intimated giving reasons for the proposed deletion and must be given a chance to file an appeal to the head of the Verification Team who can take a decision within 15 days. If there is any second appeal, it must be made before the Revision Authority.
- c) **Identification of New Beneficiaries:** For the identification of new beneficiaries, Gram Panchayats / Municipalities must be given the central role. Elected heads and representatives must be sensitized to the criteria and processes of NSAP. The State Government must launch an awareness campaign on NSAP using media and through the Gram

Panchayats / Municipalities at the local level. Based on the available BPL list, the beneficiaries can be proactively identified by reaching out to their households. Applications are needed for the enrollment of a new beneficiary. The States must prepare a simple format in the local language and make the application forms available widely, free of cost. Also, it can be downloaded from the website. Field level workers/officials must be entrusted with the task of identifying beneficiaries and getting the forms filled up. Also, support must be provided to get the requisite certificates from the authorities concerned. For age, birth certificate or school certificate may be relied on. In their absence, ration cards and EPIC may be considered. If there is no valid document, any Medical Officer of any government hospital can be authorized to issue the age certificate. In the case of widows, the State may designate a Revenue Authority to issue the certificate. In the case of persons with disabilities, the State can mandatorily organize camps at convenient localities to which the potential beneficiaries are taken by vehicle free of cost. Disability Certificates must be issued on the spot.

- d) **Verification of Applications:** The States may designate a Verification Officer or Verification Team under an authorized officer to verify the applications. This should be completed within two weeks from the date of receipt of the application. The Verification Officer should make the necessary recommendation for sanction or rejection with reasons.
- e) **Discussion in the Gram Sabha / Ward Sabha / Area Sabha:** The list of applicants with the recommendations of the Verifying Authority must be discussed in the Gram Sabha in rural areas or Ward Sabha / Area Sabha or assemblies designated by the State Government in urban areas and thereafter in the Gram Panchayats and Municipalities and suggestions must be considered and reported by the Verification Officer. If the time limits are not adhered to by Gram Sabha / Ward Sabhas, Gram Panchayats/Municipalities the Verification Officers would submit his recommendations to the Scrutinizing Officer under intimation to the Gram Panchayat/Municipality.
- f) **Sanction:** Every State must designate “Sanctioning Authority” at the appropriate level – Municipality / Block level. After receipt of applications which are verified and recommended by the Gram Sabha / Mohalla Committee, the Sanctioning Authority will convey approval to the applicant in the form of a Sanction Order with a copy to Gram Panchayat / Municipality concerned. The time for processing of the application from the time of receipt till sanction or rejection should not exceed four weeks. The Sanctioning Authority will issue Sanction Order under his seal in the prescribed format. Every beneficiary who has been sanctioned pension under schemes of NSAP must be issued a Pensioner’s Passbook. The Passbook must contain details of the Sanction Order, particulars of the pensioner and disbursement details.

- g) **Appeal and Review:** In case of rejection of the application, the ground for rejection has to be recorded and intimated to the beneficiary with a copy to Gram Panchayat / Municipality. Such applicants may prefer the first appeal to the Sanctioning Authority, who has rejected the application and the second appeal to the authority above the Sanctioning Authority. It is suggested that the sub-divisional magistrate be designated as the authority to decide second appeals.
- h) **Record of applications:** The list of beneficiaries to whom sanctions are issued must be displayed at the Gram Panchayat / Ward / Municipal Office and updated every three months. A file containing photocopies of all applications, the register recording receipt of applications, and Sanction Orders and Rejections must be kept open and accessible for inspection at the gram Panchayat Office. The same procedure must be adopted in Municipalities.
- i) **Timeline:** The timeline for different processes relating to schemes of NSAP are:

Verification after Submission of Applications	10 Days
Gram Sabha / Ward Sabha	20 Days
Gram Panchayat / Municipality	15 Days
Sanction of Pension	10 Days
The time Period for Disposal of Appeals (if pension is not sanctioned)	15 Days
The Time Period for Disposal of the Second Appeal	15 Days

- j) **Administrative Arrangements:** At the district level, the implementation of the scheme is entrusted to Zilla Parishad or its equivalent. At the local level, the Gram Panchayat/Municipality are implementing the programmes. If the Gram Panchayat is found to be small to implement the scheme, then State may entrust the task to the intermediate level. In such cases, Gram Panchayats must be given clear roles in the selection of beneficiaries and in supervision and monitoring. The administrative functions at the State / UT level, District level, and Panchayat / Municipality level are as follows:

➤ **State / UT Level**

- i) Nodal Department at State level must ensure timely disbursement of funds to Districts/Municipality after ascertaining what amount is to be allocated to each sub-scheme. The State Nodal Department must ensure the collection and submission of quarterly reports of expenditure to the Ministry.
- ii) Comply with any modifications that the Ministry of Rural Development may make, based on review.

- iii) Intimate to the Ministry, the number of beneficiaries under each scheme of NSAP, through MPR in the prescribed format.
- iv) Constitute State level and District level Committees for implementation, review, and evaluation of NSAP. This would include Social Audit also.
- v) Identify/nominate, at least one Nodal Officer of suitable rank each at the district and block level with supporting staff for effective implementation of NSAP.
- vi) Furnish a certificate annually by 15th December of each year indicating the number of persons covered under the schemes of NSAP.

➤ **District Level**

- i) Efficient implementation of the NSAP in accordance with the guidelines and the procedures therein.
- ii) Giving wide publicity to NSAP-awareness generation.
- iii) Convening meetings of the District level Committee regularly.
- iv) Monitoring and compiling information about the implementation of the scheme and furnishing it to the State authorities on a quarterly basis, for onward transmission to the Ministry.

➤ **Panchayats / Municipality Level**

- i) Disseminating information about NSAP regarding the procedure for obtaining benefits. In this task, they involve voluntary organizations, SHGs, Aasha workers, Aaganwadi workers, etc.
- ii) Conduct periodic reviews discussions in Gram Sabhas/Ward level meetings.
- iii) Involve SHGs of NULM or NRLM in the identification of beneficiaries.
- iv) The Gram Panchayats / Municipalities play an active role in the identification of the beneficiaries under all the schemes of NSAP. An annual survey is conducted by the Gram Panchayats / Municipality, which is compared with the approved BPL list. This helps to enlist all eligible persons under the schemes of NSAP so that universal coverage is achieved.
- v) The identification of the beneficiary is based on (a) application by the candidate or (b) own volition of Gram Panchayat / Municipality or (c) report of any other competent authority. In all such cases, the application form has to be filled up and due care should be taken by Gram Panchayat / Municipality, to ensure the minimum load on the beneficiary, considering their vulnerability.
- vi) Monitor and follow up the process of sanctions and disbursement.

- vii) The Gram Panchayats / Municipalities are responsible for reporting every case of death of pensioners to the designated Sanctioning Authority. Mistakes noticed, if any, must be reported immediately for corrective action by the Gram Panchayat / Municipality.
- viii) Gram Panchayat / Municipality is responsible for the disbursement of Pension on a monthly basis as far as possible on a designated date which must be widely publicized

13.8.6 Monitoring and Evaluation

For the monitoring and evolution of NSAP scheme, several advisory committees are needed to be formed. These are:

- 1) **National Social Assistance Advisory Committee (NSAAC):** It can be established at the all-India level to assist the Ministry of Rural Development in the monitoring and evaluation of the NSAP and to advise on matters related to policy and its effective implementation. It also clears state-specific variations in guidelines within the overall framework of NSAP. The NSAAC members include representatives from the related Ministries or Departments of the Central Government viz., Ministry of Social Justice and Empowerment, Ministry of Disability Affairs, Ministry of Women and Child Development, Ministry of Health and Family Welfare, Ministry of Labour, upto five representatives from civil society organizations and academic institutions and five Secretaries from State Governments on rotation covering all regions of the country. The NSAAC may meet at least twice a year.
- 2) **State Level Committee:** It is headed by the Chief Secretary or Additional Chief Secretary nominated by the Chief Secretary and include:
 - a) Secretaries of Departments concerned such as Finance, Rural Development, Panchayati Raj, Municipal Affairs, Social Welfare, Health, Revenue, Women and Child Development, Minorities, SC, ST etc.,
 - b) Two Representatives of Banks/Post Office,
 - c) Four Chairpersons, 2 each of Zilla Parishad and Municipalities,
 - d) Collectors from three districts in rotation, and
 - e) Four independent experts and representatives of NGOs. This Committee will be responsible for implementation, monitoring, and evaluation of the programme and matters concerned therewith. State Committees should meet at least twice a year.

3) **District Level Committee:** It is headed by the Chairperson Zilla Parishad / Chief Executive Officer, Zilla Parishad / District Collector, and includes:

- a) District level officials of Departments concerned,
- b) Four representatives from among Chairpersons of Gram/ Intermediate Panchayats and Municipalities, and
- c) Four independent experts and representatives of NGOs working in this area. The District level Committee will be responsible for implementation, monitoring, and evaluating the programme within the district and for matters concerned therewith. They should submit their reports to the State nodal department on a monthly basis.

4) **State Nodal Department:** The States / UTs should as far as possible implement the Scheme through one department. If this is not feasible, a nodal department will be identified for coordinating with the different implementing departments for periodic review and submission of reports to the Government of India. The role and responsibilities of the state Nodal Department are discussed below in detail:

- **Monthly and Quarterly Progress Reports:** State Governments through the Nodal department will submit physical and financial progress under different schemes of NSAP to the Government of India. For this, Quarterly/Monthly Progress Reports have to be furnished online by the State Nodal Department by 15th of every month after obtaining reports from the district and field offices in a regular manner. The Quarterly/Monthly Progress Reports will be generated automatically once NSAP-MIS is fully operational.
- **Nodal Officers Meeting:** All the State Governments are required to designate an officer of appropriate rank, other than Secretary of the Nodal Department, as a State nodal officer for NSAP. The State nodal officer is responsible for the furnishing of Monthly Progress Reports and any other information required by the Ministry of Rural Development from time to time. The nodal officer is also required to attend the nodal officers meeting which is held every quarter by the Ministry of Rural Development. Ministry has to be kept informed about any change of nodal officer in the State.
- **Performance Review Committee (PRC):** The progress of all rural development programmes are reviewed by the Secretary, Ministry of Rural Development with the Secretaries of the State departments during PRC meetings held at the end of every quarter. The progress of NSAP is also included as one of the agenda items during the PRC meetings. In the PRC Meetings, States may raise issues relating to implementation and also share their experiences, and give suggestions for improvements.

- **Area Officers:** Area Officers are designated among officers of the Ministry of Rural Development, for field visits and interaction with beneficiaries and local public representatives. Area Officers report is shared with the State Government for improving the implementation of schemes.
- **National Level Monitors (NLMs):** National Level Monitors (third party monitors) are appointed by the Ministry of Rural Development to undertake field visits and report on the implementation of various rural development programmes. The NLMs are assigned to different States and are provided with questionnaires for the purpose of assessment of the implementation of schemes in the field. The NLMs review would also monitor schemes under NSAP and the State Nodal Department has to proactively assist NLMs and facilitate their visits. The reports of NLMs are shared with the State Government for follow-up action.
- **Vigilance and Monitoring Committees:** The VMCs at the State and District levels are also a forum for review of the implementation of the programme.
- **Grievance Redressal Mechanism:** The State should put in place a grievance redressal system at the Gram / Intermediate Panchayat / District / Municipality levels, and designate an officer of appropriate seniority to whom the grievances can be addressed. Timelines for dealing with grievances should be fixed. Complainant must be given receipt, indicating the timeline for redressal. The office of the designated officer must keep a record of complaints received, action taken, and the outcome. The complainant must be informed in writing about action taken.
- **Social Audit:** Social Audit is to be conducted by the Gram Sabha / Ward Committee. Social Audit under NSAP should be held at least once in every six months. Hence, one of the agenda items of at least two Gram Sabhas / Ward meetings convened by the Gram Panchayat/Municipality during the year needs to be “Conduct of Social Audit for schemes of NSAP”. The announcement of the Social Audit should be made by the District Officer at least 30 days in advance. For each Social Audit, the Gram Sabha / Ward will elect for itself a Social Audit Committee comprising at least two beneficiaries from each of the schemes under NSAP of which one shall be a woman in addition to its regular members (appointed for Social Audit of MGNREGA / IAY). It should be ensured beneficiaries from amongst SCs, STs and Minorities also are represented in the Social Audit Committee. The Gram Panchayat / Municipality / Block / District Officers shall ensure that all relevant information such as names and addresses of beneficiaries, mode of disbursement of pension, amount of pension disbursed, etc., are made available to the Social Audit Committee at least 15 days in advance. The Committee can verify the information if it desires to do so, by physically visiting the

beneficiaries. The Committee should also review action taken on complaints from the record of the officer designated for grievance redressal.

The Social Audit Committee will read out its findings publicly in the Gram Sabha/ Ward meetings on the scheduled date for Social Audit. The staff implementing the programme at Gram / Intermediate Panchayat / Municipality level shall also be present during the Social Audit. Participants shall be given an opportunity to seek and obtain information from the officials concerned and verify records. The Action Taken Report relating to the previous Social Audit shall be read out at the beginning of each Social Audit. The minutes of the Social Audit held shall be recorded by an officer authorized, signed by all the participants, and sent to the District Officer. The State nodal department should monitor reports of Social Audits conducted and send reports to the Ministry of Rural Development in NSAP-MIS.

13.9 LET US SUM UP

The National Social Assistance Programme (NSAP) is a welfare programme administered by the Ministry of Rural Development launched under States on August 15, 1985, with main objectives, to ensure minimum national standards of social assistance for vulnerable groups and to be an addition to the benefits that states are currently providing or might provide in future. This programme is being implemented in rural areas as well as urban areas. NSAP represents a significant step towards the fulfillment of the Directive Principles of State Policy enshrined in the Constitution of India which enjoin upon the State to undertake within its means several welfare measures. Currently, five different schemes are being implemented as a part of NSAP. These are Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna.

13.10 KEYWORDS

Social Security means to ensure national minimum standards of social assistance for vulnerable groups.

Directive Principles of State Policy are the ideals which state needs to kept in mind when formulates policies and enact laws. They are also an 'instrument of instructions' which are enumerated in the Government of India Act, 1935.

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