

CHAPTER - II

SALIENT FEATURES OF SCHEMES OF NSAP

2.1 Key Principles

In this segment, the guiding principles of the NSAP have been highlighted. These are non-negotiable features, based on the Constitutional provisions. We must not lose sight of the fact that the persons eligible for pensions/assistance under this scheme belong to the most vulnerable category of society. Therefore, it becomes the moral duty of the implementing agency to ensure least burden on them, in the identification, sanction and verification processes. The key principles are enlisted below, and in the following chapters they have been discussed in detail.

a) Universal coverage of eligible persons and pro-active identification :

In this process it may be ensured that onus is not on the beneficiary to prove her/his eligibility. The implementing agency should also ensure coverage on special priority for the vulnerable groups like manual scavengers, persons affected by leprosy, AIDS, Cancer, TB and other serious ailments, bonded labourers, families affected due to natural or man-made disaster etc. Transgender, Dwarfs who fulfill the eligibility criteria must also be included.

b) Transparent and people friendly process for application, sanction, appeal and review:

This would include providing support to the eligible people in obtaining their documents to establish their eligibility. States may devise methods for certification by local governments, if documents are not available with the eligible persons.

c) Regular monthly disbursement of pensions and benefits preferably at the door-step of the beneficiaries - This should be achieved in the shortest possible period. As far as possible monthly disbursement should be ensured; if not done already it has to be achieved in the shortest possible time.

d) Electronic Transfer- The mode of disbursement may be decided on the basis of choice and convenience of the beneficiaries. However to ensure efficiency and regular transfer, payment into the bank account/ post office account or through electronic money order is preferred. A system of SMS alert and door step payment through BC or any other mode should be ensured.

e) Robust Social Audit and Annual Verification

f) Key role for local self-government institutions

g) IT based MIS - for sanction, disbursement and monitoring

h) Robust grievance redressal system - with provision for appeal and review

i) Automatic Convergence - with other schemes to provide maximum benefit as the beneficiaries under the NSAP are from BPL families which are the target group in most other Schemes.

Every beneficiary should be enrolled under Rashtriya Swasthya Bima Yojana (RSBY).

j) State Specific Guidelines-There are variations in the methods/processes adopted for implementation. It would not be possible to harmonize all the variations, since they are largely based on precedents and local situations. Therefore States may suggest variations needed while complying with the key principles and requirements of the Guidelines, and submit the same **within three months**, for a one time approval of the National Social Assistance Advisory Committee in the Ministry of Rural Development (See Chapter 6, para 6.1.1)

2.2 Components of NSAP

The NSAP at present includes five sub-schemes as its components :-

- a) Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
- b) Indira Gandhi National Widow Pension Scheme (IGNWPS)
- c) Indira Gandhi National Disability Pension Scheme (IGNDPS)
- d) National Family Benefit Scheme (NFBS)
- e) Annapurna Scheme

2.3 Eligibility Criteria and Scale of Assistance

The assistance under the sub-schemes of NSAP are applicable for persons belonging to Below Poverty Line (BPL) category. The other eligibility criteria and the scale of assistance under the sub-schemes of NSAP are as follows:-

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** The eligible age for IGNOAPS is 60 years. The pension is Rs. 200 p.m. for persons between 60 years and 79 years. For persons who are 80 years and above the pension is Rs. 500/- per month.
- **Indira Gandhi National Widow Pension Scheme (IGNWPS):** The eligible age is 40 years and the pension is Rs. 300 per month. After attaining the age of 80 years, the beneficiary will get Rs. 500/- per month.
- **Indira Gandhi National Disability Pension Scheme (IGNDPS):** The eligible age for the pensioner is 18 years and above and the disability level has to be 80%. The amount is Rs. 300 per month and after attaining the age of 80 years, the beneficiary will get Rs. 500/- per month. **Dwarfs will also be an eligible category for this pension.**
- **National Family Benefit Scheme(NFBS):** Rs. 20000/- will be given as a lumpsum assistance to the bereaved household in the event of death of the bread-winner. It is clarified that any event of death (natural or otherwise) would make the family eligible for assistance. A woman in the family, who is a home maker, 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" would include spouse, minor children, unmarried daughters and dependent parents. In case of death of an unmarried adult, the term household would include minor brothers/ sisters and dependent parents. The death of such a bread-winner should have occurred whilst he/she is more than 18 years of age and less than 60 years of age. **The assistance would be given to every case of death of breadwinner in a family.**

- **Annapurna Scheme:** 10 kgs of food grains (wheat or rice) is given per month per beneficiary. The scheme aims at providing food security to meet the requirements of those eligible old aged persons who have remained uncovered under the IGNOAPS.

2.4 Norms for Central Assistance

Central assistance to States / UTs under NSAP is determined on the basis of BPL population of the State. For calculating the estimated number of beneficiaries under each scheme for each State/UT, the population figures as per the census of 2001 and the poverty ratio determined by the Planning Commission have been taken into account. The estimated number of beneficiaries each year is determined on the reports of the previous year submitted by the State Governments. In view of the limitation of fund available, **if there are more deserving beneficiaries, the State has the option to give them pension from its own resources.**

2.4.1 States are strongly urged to provide an additional amount at least an equivalent amount to the assistance provided by the Central Government so that the beneficiaries can get a decent level of assistance.

2.4.2 Many State Governments have their own social pension schemes for vulnerable groups, some of which had been started even before the Central Government pension schemes. Naturally there is wide variance in guidelines, eligibility conditions and assistance norms across the country. This has created differences in the level of social assistance and eligibility criteria among different States / UTs.

2.4.3 Priority to particularly vulnerable individuals and families under all the sub-schemes of NSAP:

It is the responsibility of the implementing authorities to adhere to a policy of prioritising in favour of those applicants whose socio-economic and health condition is vulnerable. Thus, persons who are suffering from long-term/terminal ailments like leprosy, TB, AIDS, Cancer and such like ailments deserve special attention. Similarly, transgender, manual scavengers, bonded labourers, women victims of crime and harassment, deserted women also deserve to be addressed on priority. It is clarified that only BPL persons from the eligible categories would be considered under NSAP except widows suffering from AIDS who will be considered if they are not attracted by any of the exclusion criteria of having a job in government, owning five acres of land or more or owning a four wheeler for own use.

CHAPTER - III

IMPLEMENTATION

3.1 Selection of Beneficiaries

3.1.1 Awareness generation:

One of the main tasks for attaining the objective of the schemes of NSAP is awareness generation among the people about eligibility, scale of assistance and the procedure to be followed for obtaining benefits. District, Block/Intermediate and Village level panchayats and urban local government institutions should play a vital role in creating awareness among the people. Self-Help Groups (SHGs) of the poor also have a critical role to play. States should ensure wide and continuous publicity about the entitlements under the schemes of NSAP and the procedure for claiming them through posters, brochures, media and other means.

3.1.2 Confirmation of the existing beneficiaries :

There is a need for annual verification of the existing beneficiaries under NSAP. The States may constitute Special Verification Teams for the purpose under an authorized officer. The teams should include representatives of Non-Government Organisations of repute which are active in the locality. Details of members of the team and the process may be given wide publicity.

After the verification, lists of persons proposed to be confirmed or deleted should be published separately. **The list proposed for deletion should also give the reasons for deletion.** It may be indicated that any interested person may file claims and objections within 15 days to the head of the special Verification Team whose details would be clearly indicated.

If there is any second appeal, it should be made before the Revision Authority mentioned in Para 3.3.

3.1.3 Identification of new beneficiaries:

For the identification of new beneficiaries, Gram Panchayats / Municipalities should be given the central role. Elected heads and representatives should be sensitized on the criteria and processes of NSAP. Based on the available BPL list, the beneficiaries should be proactively identified by reaching out to their households. However if an eligible person's name does not figure in the BPL list, he/she should not be left out. Following the directions of the Hon'ble Supreme Court of India in W.P no. 196 of 2001, the deserving person's eligibility should be established and included in the select list.

Applications are needed for enrollment of a new beneficiary. A specimen form is given as **Annexe III**. The States may prepare a simple format in the local language and make the application forms available widely, free of cost. Also it should be downloadable from the website. While individuals can file applications, it is incumbent on the authorized officials to reach out to potential beneficiaries on an 'out today' approach and get the application forms filled up and provide assistance to get the relevant records. Field level workers / officials should be entrusted with the task of identifying beneficiaries and getting the

forms filled up. Also support should be provided to get the requisite certificates from the authorities concerned.

For **age**, the birth certificate or school certificate may be relied on. In their absence ration card and EPIC may be considered. If there is no valid document, any Medical Officer of any government hospital may be authorized to issue the age certificate.

In the case of **widows**, the State may designate a Revenue Authority to issue the certificate. States may also ensure that authorities issuing death certificates for married males, must ensure that name of the surviving wife (widow) is mentioned in the death certificate. It has been reported in several instances, that deserving women are unable to submit their claim for IGNWPS, because the death certificate of their husband does not have their name, to prove their eligibility.

In case of persons with **disability**, the State should mandatorily organize camps at convenient localities to which the potential beneficiaries are taken by vehicle free of cost. Disability Certificates should be issued on the spot.

3.1.4 Verification of applications

The States may designate a Verification Officer or Verification Team under an authorized officer to verify the applications with reference to facts related to eligibility. 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.

3.1.5 Discussion in the Gram Sabha / Ward Sabha / Area Sabha.

The list of applicants with the recommendations of the Verifying Authority should be discussed in the Gram Sabha in rural areas or Ward Sabha / Area Sabha as designated by the State Government in urban areas and thereafter in the Gram Panchayats and Municipalities. Suggestions of these fora should be considered and reported on by the Verification Officer. If the time limits are not adhered to by Gram Sabha / Ward Sabhas, Gram Panchayats / Municipalities the Verification Officers could submit his recommendations to the Sanctioning Authority under intimation to the Gram Panchayat / Municipality.

3.2 Sanction :

3.2.1 Every State shall designate "Sanctioning Authority" at the appropriate level - Municipality / Block level. After receipt of applications which are verified and recommended by the Gram Sabha / Ward Committee / Area Sabha, the Sanctioning Authority will convey approval to the applicant in the form of a Sanction Order with a copy to Gram Panchayat / Municipality concerned.

3.2.2 **The time for processing of application from the time of receipt till sanction or rejection should not exceed sixty days.**

3.2.3 The Sanctioning Authority will issue Sanction Order under his seal. The model format for sanction order is suggested in **Annexe -IV**.

3.2.4 Every beneficiary who has been sanctioned pension under schemes of NSAP shall be issued a

Pension Passbook. The Passbook shall contain details of the Sanction Order, particulars of the pensioner and disbursement details. Suggested format of Pensioner's Passbook is enclosed at **Annexe-V**.

3.3 Appeal and Review:

In case of rejection of the application, the ground for rejection has to be recorded and has to be intimated to the beneficiary with a copy to Gram Panchayat / Municipality. Such applicant may prefer first appeal to an Appellate Authority and the second appeal (review) to a Reviewing Authority. Both the Appellate and Reviewing Authorities shall be nominated by the State Governments, and their role should be publicized in such a manner that beneficiaries, public representatives, CSOs are aware.

3.4 Record of applications:

The list of beneficiaries to whom sanctions are issued should 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 shall be kept open and accessible for inspection at respective offices.

3.5 Timeline for different processes relating to schemes of NSAP:

Verification after submission of applications	15 days
Gram Sabha / Ward	20 days
Gram Panchayat / Municipality	15 days
Sanction of Pension	10 days
Time period for disposal of Appeals (if pension is not sanctioned)	15 days
Time period for disposal of second Appeal	15 days

The administrative arrangements should be given wide publicity and displayed on notice boards in the Gram Panchayats and Municipalities for public awareness.

3.6 Administrative Arrangements: At the district level the implementation of the scheme should be entrusted to Zilla Parishad or its equivalent. At the local level, the Gram Panchayat /Municipality would implement the programmes. If the Gram Panchayat is found to be small to implement the scheme, the State may entrust the task to the Intermediate Panchayat. In such cases, Gram Panchayats should be given clear roles in 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 :-

3.6.1 State / UT Level

- (i) Ensure timely disbursement of funds to districts/Municipality after ascertaining what amount is to be allocated to each sub scheme. The State Nodal Department should ensure collection and submission of quarterly reports of expenditure to the Ministry in the format at **Annexe- I**.


- (ii) Comply with any modifications that 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 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 Intermediate Panchayat / Municipality 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 (the format is at **Annexe-II**)
- (vii) Adopt and use NSAP-MIS. If the state has its own MIS software, it should enable it to port the required data to NSAP-MIS.

3.6.2 District Level

- (i) Efficient implementation of the NSAP in accordance with the guidelines and the procedures therein.
- (ii) Giving wide publicity to NSAP and generation of awareness.
- (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.

3.6.3 Gram / Intermediate Panchayat / Municipality Level

- (i) Disseminating information about NSAP regarding procedure for obtaining benefits. In this task, voluntary organizations, SHGs, Aasha workers, Aaganwadi workers etc. can be involved actively.
- (ii) Periodic reviews, discussions should be held in Gram Sabha/ Ward level meetings.
- (iii) Wherever SHGs of NULM or NRLM are in existence, they should be actively involved in identification of beneficiaries.
- (iv) The Gram Panchayats / Municipalities should play an active role in the identification of the beneficiaries under all the schemes of NSAP.
- (v) The identification could be 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 cases



the application form has to be filled up. However, due care should be taken, to ensure minimum load on beneficiary, considering their vulnerability.

- (vi) Monitoring and necessary follow-up in sanctions and disbursement.
- (vii) The Gram Panchayats /Municipalities shall report every case of death of pensioner to the designated Sanctioning Authority. Cases of mistaken / false identity should also be reported immediately for corrective action.
