

An Analysis of schemes under National Social Assistance Programme for the deprived society in India

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Abstract

India is that the second-largest populated country within the world. Of the total population, nearly 47.9% constitute a deprived society. The Indian Government is trying its best to uplift the deprived society. To help the person who falls below the poverty line, the Government has launched a scheme known as the National Social Assistance Programme. This scheme was introduced in the year 1995 with three schemes that are National Old Age Pension Scheme, National Family Benefit Scheme and National Maternity Benefit Scheme. At present, National Social Assistance Programme (NSAP) consists of 5 schemes that are Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna Scheme. Firstly, the life expectancy rate is increasing which increased the elderly population which covers about 8.5% of the total population; to help those IGNOAPS was introduced. Secondly, the IGNWPS was introduced to help the widows who constitute around 10% of the total population. Thirdly, IGNDPS was introduced which covers the disabled persons accounting for 2.21% of the total population. Fourthly, to help the family members who lost their breadwinner, NFBS was launched. Lastly, Annapurna Scheme was introduced to cover the elderly population who were eligible under IGNOAPS but are unable to get pension were given food grains free of cost. An attempt has been made in this paper to analyses all the five schemes under the NSAP and longing for the improvement, effective implementation mechanism and a unified and systematic approach helped by the direct bank transfer. The present study has been conceptually made to understand the acceptability of all the five schemes of NSAP and its contribution to increasing the socio-economic status of the beneficiaries.

Keywords: deprived society, life expectancy rate, disabled persons, unified and systematic approach

1. Introduction:

Article 41 and 42 of Directive Principles in the Indian Constitution states that the State shall try to provide the assistance in case of unemployment, old age, sickness, disablement and maternity

relief to the poor households living below the poverty line or the deprived society. Deprived Society are the societies which do not have the things that are necessary for pleasant life such as enough money, food or good living conditions or the things that the people consider to be essential in life. The central government has launched central scheme which has been divided into central sector schemes and centrally sponsored schemes in order to provide social security to the unprotected segment of its population. The main aims of all these schemes are to generate employment, to improve standard of living of the people, to reduce poverty and economic inequality and human deprivation as well as to create basic infrastructure and assets required for economic development of rural areas. The Indian Government launched NSAP in the year 1995 for helping the deprived society. It is centrally sponsored scheme while the implementation lies in the hands of the States or Union territories through Panchayats and Municipalities. The NSAP was established with the aim of providing minimum standard through monthly pensions in order to cope up with socio-economic conditions of the people. The sub-schemes of NSAP are funded by Ministry of Rural Development. The NSAP provides social assistance, unconditional cash transfers and unconditional in-kind transfers. The targeted groups are elderly people, widows, disabled persons and households living below the poverty line without a bread winner.

2. Review of literature

Sana Hashmi (2018) reveals about the Government policy and programme – Indira Gandhi National Old Age Pension Scheme, which is also known as ‘Vridhdha Pension’ for elderly people in India. The main aim of the researcher is to know the extent of implementation of this scheme in slum areas of Aligarh city and to study behavior of the people of the concerned department. The researcher is of the opinion that elderly women in the slum areas are the most deprived and vulnerable section of the society who are in need of social security most. But in reality, these section of people struggle more in order to receive the beneficial programs and finally obtain it. The researcher concludes that there is a need to change in the system of Government and as well as the society. **Samriddhi Vij (2017)** analyzed that National Social Assistance Program as the centre of many public policy advocated in India. The researcher criticizes the program and suggests for making some changes in exclusion criteria and pension amounts. It is of the opinion that the programme is largely underfunded. Therefore, it thinks that there is need to expand the financing scheme as well as to revise the guidelines in order to promote the programme. **Jayanta et.al. (2016)** in their examination clarified that the older individual (60+) speaks to 8.58 per cent of the all-out populace and a large portion of them are beneath the neediness line. Family and cultural help are two significant things for old people. At the mature age time frame, they need more consideration and care. Be that as it may, because of deficient consideration and the consideration they feel unreliable and intellectually upset. The discoveries of the examination are edify the current status of the older people, money related security of the old people, wellbeing security of the older people and impression of an old individual concerning cultural and family uphold. That necessity of the administration to detail approaches that concentrates on these issues. **Sonali Sarkar (2016)** in her investigation announced that the mature age benefits gave under the Indira Gandhi National Mature Age Pension Scheme (IGNOAPS) was not adequate to meet their basic prerequisites like food and clinical costs. Some need to live with different relations or non-connection; where there is no affirmation that their necessities will be met rather they face disregard and misuse. The old in rustic India is that of desolate neediness was

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stricken elderly people, ladies, more than men, with higher horribleness, inability and despondency, huge numbers of who are either living alone or with different family members or non-family members and are not being sufficiently thought about. Contrasted with the metropolitan there is likewise an absence of assets also, administrations in the provincial territories. **Bose (2006)** reveals the demographic trends among the elderly population, the level of growth of different age groups, their depending ratios and the gender dimensions. He has mainly compared India with the global scenario and has focused on the evolution of elderly population's national policy. The researcher concluded that the son's responsibilities to bear the expenditure towards their parents can be afforded. **Sarmah (2004)** analyze the ageing as a social problem under two conditions i.e. individual and social. The researcher conducted the research in Guwahati through the exploratory study from four different categories using both qualitative and quantitative data. She concludes that there is no significance difference between elderly populations among all the four categories and identified the problems like decreasing health conditions, loneliness, financial insecurity and insecurity of life and property with respect to elderly population.

3. Need for the study

The problems of the deprived society have become a hindrance to the economic development of a country. Therefore, the Indian Government is trying its best to uplift the deprived society through several schemes. Even though various schemes have been introduced but the monitoring and implementation are not done effectively. The State government can impose effective utilization of the scheme provided by the Central Government for the welfare of society. The present study will be carried out to understand the working system, implementation and effectiveness in India.

4. Objectives of the study

- 1) To evaluate the existing five schemes of National Social Assistance Programme.
- 2) To study the physical coverage and fund allocation towards the schemes of NSAP.
- 3) To understand implementation mechanism of the schemes.

5. Methodology

The present study has been conducted based on the secondary data which has been published in various research journals, leading magazines, websites and Government reports and other documents. The data on the different schemes have been collected from the annual reports of the ministry of rural development. Descriptive statistics and Correlation are used to understand fund allocation; fund released and fund expenditure of all the five schemes under the NSAP.

6. Discussion

National Social Assistance Programme is a welfare programme which is administered by the Ministry of Rural Development. It was brought within the umbrella of 'Core of Core' schemes of the Centrally Sponsored Schemes in 2016. This programme is being implemented in rural as well as in urban areas. The NSAP is implemented in the states or union territories in accordance with the general conditions applicable to all the components of the NSAP as well as specific condition applicable to each component. The NSAP schemes are mainly implemented by the Social Welfare

Departments in the States. NSAP is implemented by Rural Development Department in the States of Andhra Pradesh, Assam, Goa, Meghalaya and West Bengal; by the Department of Women and Child Development in Orissa and Puducherry; by the Revenue Department in Karnataka and Tamilnadu and by the Department of Labour Employment and Training in Jharkhand. For getting benefits under NSAP the applicant must belong to a Below Poverty Line (BPL) family according to the criteria prescribed by the Government of India.

6.1 Components of NSAP

The National Social Assistance Programme initially consisted of three sub-schemes:

- ♦ National Old Age Pension Scheme (NOAPS) - ₹75 per month per beneficiary.
- ♦ National Family Benefit Scheme (NFBS) - ₹ 10000 in case of death of the primary breadwinner to the bereaved household.
- ♦ National Maternity Benefit Scheme (NMBS) - ₹ 500 per pregnancy up to the first two live births.

At present, the National Social Assistance Programme consists of five sub-schemes:

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 Benefit Scheme (NFBS)
5. Annapurna Scheme

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

- ❖ A monthly pension of ₹ 200 is provided to all persons of 60 – 79 years from the Below Poverty Line families. For individuals above the age of 80 years, the pension amount is ₹ 500.

Indira Gandhi National Widow Pension Scheme (IGNWPS)

- ❖ BPL widows between the ages of 40 – 79 years have been entitled to monthly pension of ₹ 300, which is enhanced to ₹ 500 for widows above 80 years of age.

Indira Gandhi National Disability Pension Scheme (IGNDPS)

- ❖ the individuals with severe and multiple disabilities with about 80% and above disability from BPL individuals and the families in the age group of 18 – 79 years are provided with a monthly pension of ₹ 300, which is enhanced to ₹ 500 to the age group of 80 years and above.

National Family Benefit Scheme (NFBS)

- ❖ Households that have lost their bread-winner between the age group of 18 – 59 years of the family falling under the BPL are given a lump sum assistance of ₹ 20000.

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- ❖ A bread-winner can be defined as either a male or a female adult on whose income their family's subsistence is dependent on.
- ❖ The family benefit would be paid to the surviving members of the household of the deceased, who after a local inquiry, should be found to be the head of the household.

Annapurna Scheme

- ❖ 10 kgs of food grains, be it wheat or rice per month, are offered free of cost to those senior citizens who, though eligible, have remained uncovered under IGNOAPS.

Table 1: Table showing the number of beneficiaries under different schemes of NSAP

| Year | IGNOAPS | IGNWPS | IGNDPS | NFBS | ANNAPURNA |
|-------------|----------------|---------------|---------------|-------------|------------------|
| 2002 – 2003 | 6697509 | NA | NA | 85209 | 776173 |
| 2003 – 2004 | 6624000 | NA | NA | 209456 | 1057155 |
| 2004 – 2005 | 8079386 | NA | NA | 261981 | 820583 |
| 2005 – 2006 | 8002598 | NA | NA | 276737 | 851509 |
| 2006 – 2007 | 8708837 | NA | NA | 243972 | 871424 |
| 2007 – 2008 | 11514026 | NA | NA | 334153 | 1050885 |
| 2008 – 2009 | 15020640 | NA | NA | 423292 | 1011240 |
| 2009 – 2010 | 15695334 | 2303739 | 510354 | 125118 | 740417 |
| 2010 – 2011 | 17456979 | 3798209 | 766064 | 228071 | 954921 |
| 2011 – 2012 | 19696062 | 3610724 | 770399 | 234368 | 731522 |
| 2012 – 2013 | 22318295 | 4130876 | 743806 | 291010 | 824001 |
| 2013 – 2014 | 22331089 | 6197062 | 1579246 | 277537 | 780795 |
| 2014 – 2015 | 19097677 | 5592926 | 960291 | 164814 | 419811 |
| 2015 – 2016 | 15224455 | 3937861 | 553050 | 140232 | 388581 |
| 2016 – 2017 | 22912696 | 6008123 | 832760 | 283871 | 388764 |
| 2017 – 2018 | 17758979 | 4617328 | 719332 | 100268 | 233089 |

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

Interpretation of table 1: The above table shows the number of beneficiaries from the year 2002 to 2018 which covers all the five schemes of NSAP. IGNWPS and IGNDPS were included in the NSAP from the year 2009 therefore from 2002 to 2008 the number of beneficiaries is not available. It could be traced that all NSAP schemes became popular in the last decade. It can also be described that the first half there has been increasing trend, it decreased for three more years till 2015 – 2016, there after it tends to increase due to the political continuity in the second tenure of the union administration. The sanctioned funds were taken care properly by the existing administration with the proportionate increase in the allotment.

Table 2: Table showing fund allocation, fund released and total expenditure (in crore)

| Year | Fund Allocation | Fund Released | Total Expenditure | Balance | Percentage of utilization of available |
|-------------|------------------------|----------------------|--------------------------|----------------|---|
|-------------|------------------------|----------------------|--------------------------|----------------|---|

| | | | | | fund |
|-------------|---------|---------|---------|---------|-------------|
| 2002 – 2003 | 680 | 657.09 | 594.06 | 63.03 | 90.41 |
| 2003 – 2004 | 679.87 | 602.26 | 655.97 | -53.71 | 108.92 |
| 2004 – 2005 | 1189.87 | 1032.01 | 868.37 | 163.64 | 84.14 |
| 2005 – 2006 | 1190 | 1189.71 | 1033.89 | 155.82 | 86.90 |
| 2006 – 2007 | 2489.61 | 2489.61 | 1968.28 | 521.33 | 79.06 |
| 2007 – 2008 | 2891.48 | 2889.73 | 3123.08 | -233.35 | 108.08 |
| 2008 – 2009 | 4500 | 4500 | 3961.51 | 538.49 | 88.03 |
| 2009 – 2010 | 5200 | 5155.50 | 4914.88 | 240.62 | 95.33 |
| 2010 – 2011 | 5762 | 5162 | 5352.36 | -190.36 | 103.69 |
| 2011 – 2012 | 6596.47 | 6596.47 | 6188.67 | 407.8 | 93.82 |
| 2012 – 2013 | 8447.30 | 5859.50 | 4855.77 | 1003.73 | 82.87 |
| 2013 – 2014 | 9614.51 | 9112.46 | 5857.11 | 3255.35 | 64.28 |
| 2014 – 2015 | 10635 | 7241 | 7086.71 | 154.29 | 97.87 |
| 2015 – 2016 | 9082 | 6664.86 | 4772.03 | 1892.83 | 71.60 |
| 2016 – 2017 | 9500 | 8851.14 | 4185.79 | 4665.35 | 47.29 |
| 2017 – 2018 | 8744.57 | 6111.60 | 3329.69 | 2781.91 | 54.48 |

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

Interpretation of table 2: From the above table, we can identify that there is a gradual decrease from 97.87% to 54.48% from the year 2014 – 2015 and 2017 – 2018 which describes that sanctioned amount of funds is not properly been utilized in the planned manner.

Table 3: Descriptive Statistics

| | Mean | Std. Deviation | N |
|--|------|----------------|---|
|--|------|----------------|---|

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| | | | |
|-------------------|-----------|------------|----|
| Fund Allocation | 5450.1675 | 3588.40085 | 16 |
| Fund Released | 4632.1838 | 2845.06470 | 16 |
| Total Expenditure | 3671.7606 | 2110.40880 | 16 |

Interpretation of table 3: The above shows the mean and standard deviation of Fund Allocation, Fund Released and Total Expenditure of all the schemes under the NSAP for 16 years. From the table we can understand that the average amount of fund allocated and fund released by the Government is higher than the average amount of total expenditure i.e. the amount utilized by the concerned authority is lesser. By this we can conclude that the concerned authority has failed to utilize the funds released.

Table 4: Correlations

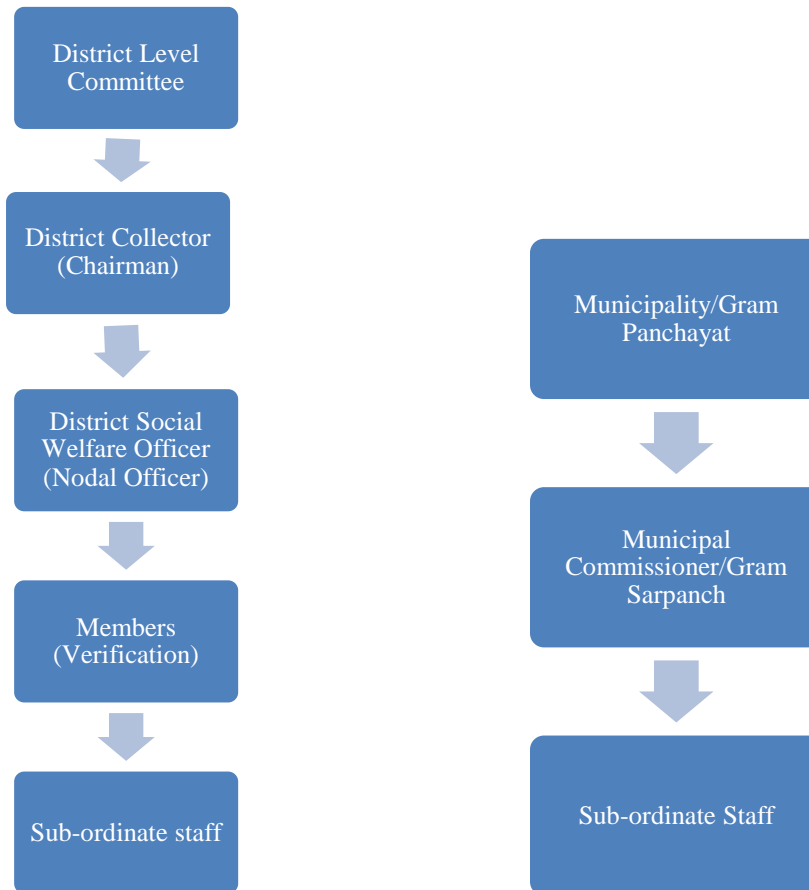
| | | Fund Allocation | Fund Released | Total Expenditure |
|-------------------|---------------------|-----------------|---------------|-------------------|
| Fund Allocation | Pearson Correlation | 1 | 0.957** | 0.852** |
| | Sig. (2-tailed) | --- | 0.000 | 0.000 |
| | N | 16 | 16 | 16 |
| Fund Released | Pearson Correlation | 0.957** | 1 | 0.873** |
| | Sig. (2-tailed) | 0.000 | --- | 0.000 |
| | N | 16 | 16 | 16 |
| Total Expenditure | Pearson Correlation | 0.852** | 0.873** | 1 |
| | Sig. (2-tailed) | 0.000 | 0.000 | --- |
| | N | 16 | 16 | 16 |

** . Correlation is significant at the 0.01 level (2-tailed).

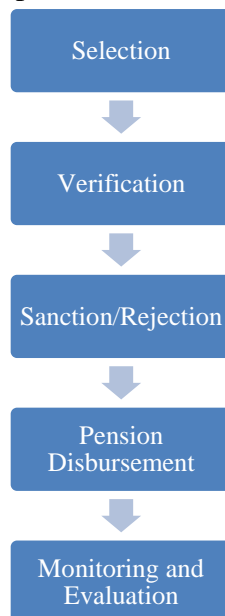
Interpretation of table 4: The above table depicts the correlation between the fund allocated, fund released and total expenditure. It has been inferred that there is high positive correlation between fund allocation and fund released (0.957). The correlation between fund allocation and total expenditure is 0.852 which states that there is also high positive correlation.

6.2 Implementation Mechanism

As we came to know that the NSAP is a centrally funded scheme, its implementation lies within hands of State Governments. The State Government follows the following programme administrative structure at the District and Municipality or Gram Panchayat level is as follows, which might vary from state to state.



6.3 The Workflow of Programme implementation is as follows



7. Conclusion

The present study reveals that the Central Government is trying its best to provide assistance for the deprived society. In order to implement the pension scheme, the Central Government is seeking assistance from the State Governments and Union Territories and also instructed to contribute top-up assistance for the pension. Through these, the socio-economic status of the deprived society is

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increasing and also resulting in the development of the economy. With respect to the fund allocation, release and expenditure the Central Government is releasing sufficient amount whereas the State Governments has failed in utilizing it effectively. Therefore, necessary precautions should be taken by the State Governments in order to utilize the fund efficiently. From the study, we can conclude that the Central Government is doing its part of the work very effectively whereas the State Government has failed in implementation and effective utilization of the fund and there is also lack of awareness about the schemes. Therefore, necessary steps should be taken by the State Government in order to make the schemes familiar among the deprived society and make effective utilization of the fund released.

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