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**IMPLEMENTATION OF NATIONAL SOCIAL ASSISTANCE PROGRAMME IN JORHAT DISTRICT OF ASSAM**

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**ABSTRACT**

*The Present paper tries to examine the efficacy of the implementing machinery of the National Social Assistance Programme, presently which comprises 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. The study is based on both primary and secondary data. The data collected in this study are mainly related with fund received & allocated by the implementing agency and method employed to execute the schemes etc. The Government of India has undertaken various schemes for social security, but due to many reasons like lack of fund, inadequacy of the implementing machinery and negligence of governing body etc some of these schemes are not working properly. Smooth functioning of the implementing agency is necessary for successful performance of the National Social Assistance Programme.*

**KEYWORDS**

Social Assistance, Poverty, Implementing Machinery, Efficacy, Zila Parishad.

**1. IMPORTANCE OF SOCIAL ASSISTANCE**

Social Assistance plays a vital role in reducing poverty. Social assistance refers to regular and predictable transfers provided as cash, in-kind (often food) or as vouchers to vulnerable individuals or households, and that are not based on prior contribution. Such transfers can be conditional—usually on the contribution of labour or on attendance at school or health facilities— or unconditional. They can also be universal, covering all citizens regardless of their financial status, or targeted, using a means test or other eligibility criteria including age or disability. (Barrientos and Lloyd-Sherlock 2002)

Growth with social justice has been accepted as main objective of planned economic development. In a balanced approach for the alleviation of poverty, the target group of population should be those who are deficient in the minimum requirement of decent human living or those who have not access to the basic needs of life. Realizing such needs Government has started various schemes for the poor sections of society. The present study is undertaken with a view to examine the efficacy of the implementing machinery of NSAP.

**2. INTRODUCTION TO THE NATIONAL SOCIAL ASSISTANCE PROGRAMME**

India as a welfare state is committed to the welfare & development of each people, the valuable action in particular. The constitutions of India direct the state to provide public assistance to each citizen in case of old age, unemployment, sickness and disablement within the limits of its economic capacity. In accordance with the directive principle of state policy, the government of India launched National Social Assistance Programme (NSAP) on 15 Aug, 1995 with the objective of supporting minimum needs of poor (BPL) households. The government of India initiated the direct assistance programme to provide social security to vulnerable sections of society particularly those living below the poverty line. Thus, a package was evolved by the name of NSAP in order to provide coverage to the disadvantaged section of the society. The Prime Minister, in his broadcast to the Nation on 28<sup>th</sup> July, 1995, has announced that the Programme will come into effect from 15<sup>th</sup> August, 1995. Currently this programme comprises of

- 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), and
- e) Annapurna.

Initially, the National Social Assistance Programme comprises three schemes as its components:

- National Old Age Pension Scheme (NOAPS)
- National Family Benefit Scheme (NFBS)
- National Maternity Benefit Scheme (NMBS).

These schemes were meant for providing social assistance benefit to the aged, the BPL household in the case of the death of the primary breadwinner and for maternity. Later, two other components viz National Widow Pension Scheme (NWPS) and National Disability Pension Scheme were also added to it. Annapurna was introduced on 1<sup>st</sup> April, 2000 for providing 10 kg of free food grains to those not covered under NOAPS.

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 can be linked to medical care and other benefits for the old and the poor. Maternity assistance can be linked to maternal and child care and provision of better diet to pregnant mothers.

The basic objectives of the programme are

- to ensure national minimum standards of social assistance for vulnerable groups
- to be an addition to the benefit that are currently providing or might provide in future.

The scale of benefit and eligibility of various schemes of NSAP:

**(a) National Old Age Pension Scheme (NOAPS):** Initially, Rs 75 per month was provided per beneficiary for destitute above 65 years under the scheme. The States were requested to contribute an equal amount from their own resources so that a beneficiary could get at least Rs 400 per month. From 2009, the age of the applicant should be 60 or above after the revised guidelines. According to the 2012 budget, the amount of old age pension is Rs. 200 per month for applicants aged 60-79. For applicants aged above 80 years, the amount has been revised in Rs. 500 a month. The ceiling on the number of old-age pensions for purposes of claiming central assistance will be specified for the states and UT/s from time to time. However, states are requested to contribute an equal share. The benefit under NOAPS should be disbursed in not less than two installments in a year and, if possible, the benefit may be disbursed in more installments as per direction of state government.

**(b) National Family Benefit Scheme (NFBS):** In the beginning, a grant of Rs 5000 in case of death due to natural causes and Rs 10,000 in case of accidental death of the "primary breadwinner" was provided to the bereaved household under this scheme. The primary breadwinner as specified in the scheme, whether male or female, had to be a member of the household whose earning contributed substantially to the total household income. The death of such a primary breadwinner occurring whilst he or she is in the age group of 18 to 64 years i.e., more than 18 years of age and less than 65 years of age, makes the family eligible to receive grants under the scheme. In 1998, the amount of benefit under NFBS was raised to Rs 10,000 in case of death due to natural causes as well as accidental causes. Recently, from 2012-13 fiscal the amount increased to Rs 20,000 irrespective to the cause of death.



**(c) National Maternity Benefit Scheme (NMBS):** Under the scheme, Rs 300 per pregnancy upto the first two live births is provided. The beneficiary should belong to a household Below the Poverty Line (BPL) according to the criteria prescribed by Government of India. The assistance under the National Maternity Benefit Scheme was increased to Rs. 500/- per pregnancy.

**(d) Annapurna Scheme:** This scheme aimed at providing food security to meet the requirement of those citizens who, though eligible, have remained uncovered under the NOAPS. So, the criteria for eligibility are same as National Old Age Pension Scheme. The applicant should not be in receipt of pension under the NOAPS or State Pension Scheme. The identification of the beneficiaries is a necessary first step. Under the Annapurna Scheme 10 kgs of food grains per month are provided free of cost to the beneficiary. The number of persons to be benefitted from the scheme is, in the first instance, 20% of the persons eligible to receive pension under NOAPS in States.

**(e) National Widow Pension Scheme:** The central assistance under NWPS was provided at the rate of Rs 200 per month per beneficiary. The age of the widow should be 40-64 years. The applicant must belong to a household below the poverty line according to the criteria prescribed by the Government of India. From the fiscal year 2012-13, the amount of pension increased to Rs 300 per month to widows below poverty line. The criterion of eligibility also revised from 40-64 to 40-79. Pradhan of Gram panchayat should review the list of widows and report in case of any re-marriage.

### 3. RATIONALE OF THE STUDY

The need for social security scheme is high in a country like India mainly because more than 26% of the people living below the poverty line. Further in Assam, the situation is far more grim. Social Security programmes play an important role in reducing poverty by helping the marginalized section of the society. The availability of social security programmes are very much essential for reducing poverty and also for the development of human capital.

There is evidence that social security programme can able to support the unprivileged section of the society to access the minimum needs of life. Availability of social security programmes are very much essential for socio economic development of the poor. It is also important to remember that only introduction of a programme can't improve the welfare of a society. To what extent a programme can improve the society's welfare depends on the working of the implementing machinery as well as the awareness of the beneficiaries. However, it is found that unlike other welfare schemes, no further study or research work is available on the performance of the National Social Assistance Programme.

Though government of India has undertaken various schemes for social security, but some of these schemes are not working properly due to many reasons like lack of fund, inadequacy of the implementing machinery and negligence of governing body etc. The present study has been proposed to focus on the efficacy of the implementing machinery of National Social Assistance Programme in Jorhat district of Assam. It is expected that the proposed study will bring to light certain new dimension in improving the performance of the schemes under NSAP.

### 4. OBJECTIVES AND METHODOLOGY

The present study addresses itself to examine the efficacy of the implementing machinery of NSAP in the Jorhat district.

The study methods used in this paper are both primary and secondary in nature.

### 5. IMPLEMENTATION OF NSAP IN JORHAT DISTRICT AND ITS ACHIEVEMENT

The data collected in this study are mainly related with fund received and allocated by Zila Parishad, Jorhat and method employed to execute the schemes. The study is carried out in two development block of Jorhat District namely Jorhat Development Block (Baghchung) and Titabar Development Block. Collection of primary data was done mainly on three schemes under NSAP:

1. Indira Gandhi National Old Age Pension Scheme
2. Indira Gandhi National Widow Pension Scheme
3. Annapurna Scheme

Total of 160 beneficiaries are interviewed under this study. In case of NOAPS and NWPS, it is found that the beneficiaries are selected through Gaon Panchayat and in case of Annapurna scheme, the beneficiaries are selected through Gaon Panchayat Samabay samitee. In the time of the survey, the benefit under Indira Gandhi National Old Age Pension Scheme was Rs 250/- per month; the benefit under Indira Gandhi National Widow Pension Scheme was Rs 200/- per month and the benefit under Annapurna Scheme was 10 kgs of rice per month. Recently, in the fiscal year 2012-13, the norms and amount of benefit under these schemes has changed.

#### 5.1. METHOD OF IMPLEMENTATION

The success of social security schemes depends exclusively on the process of preparation and implementation techniques. NSAP is a 100% centrally funded programme, though states are requested to contribute an equal share. Implementation of the scheme rests with state governments and union territories. The States / UTs have the flexibility to implement the schemes through any State Govt. Department. They have to however, designate a Nodal Secretary at the State level to report the progress of implementation by coordinating with different departments concerned with the implementation of the schemes. The progress of implementation of the schemes is to be reported through quarterly reports in a given monitoring format by the 15th of month of the following quarter. Non reporting of the physical and financial progress reports is considered as lack of progress and therefore, may result in the non-release of additional central assistance for the last quarter of the financial year. Since the ACA allocations for the schemes lapse at the end of the financial year, the installments cannot be released during the next financial year, even if a State Govt. reports progress subsequent to the cut-off dates fixed as above. The states Government have been given the requisite flexibility in the choice and implementation of the schemes. It is expected that the State Governments will streamline disbursements so that the payments are made timely, will also have a mechanism for a more transparent system of sanction especially in the event of death of beneficiaries under NOAPS/NWPS, adopt a system of annual verification and will also actively involve the Gram Panchayats.

Before 2010-2011, the implementation of schemes under NSAP in Jorhat District was done by various departments; District Social Welfare Office, Deputy Commissioner Office, Department of food and civil supplies. Recently, it is the responsibility of the Office of Zila Parishad to implement and monitor the schemes under NSAP. In reality, programme preparation is done by the Central Government but in case of implementation it will have to pass through different authorities. After preparation of the programmes, the Central Government discharges it to the State Government with necessary financial assistance and guidelines for execution. In its turn, the State government directs it to the Zila Parishad for execution through blocks and panchayats. The District Zila Parishad has to follow all necessary guidelines for implementation provide to them by the Central and State Government. The Gram Panchayats / municipalities play an active role in selection of beneficiaries and also disbursement of benefits. Disbursement of pension is done by the panchayats by A/C payee cheques. So, the beneficiaries should have a bank account or post office saving bank account. In case of Annapurna scheme, the disbursement procedure is done by Gaon Panchayat Samabay Samiti. Fund for these schemes are released to Zila Parishad in one or two installments. The disbursement of pension is taking place on two monthly installment basis by the Gram Panchayats through the bank account / post office saving account of the beneficiary. In a recent guideline, the Government has instructed to deposit the amount in beneficiaries account directly by the Zila Parishad excluding the Annapurna Scheme. In Jorhat District, this process of online account payment is done upto 40% of total beneficiaries. From the officials of Zila Parishad, we came to know that by 2014, June, the process of online payment will be fulfilled.

TABLE 1: THE PHYSICAL STATEMENT FOR THE YEAR 2012-13

Sl No.	Name of the Scheme	Unit	Total Target of the District	Target for Current Year
1	IGNOAP	43391	43391	a.41997(60-79) b.1394(80 years and above)
2	Annapurna	1097	1097	1097
3	IGNDPS	1381	1381	1381
4	IGNWPS	3617	3617	3617
5	NFBS	445	445	445

Source: Zila Parishad, Jorhat

TABLE 2: PHYSICAL STATEMENT OF IGNOAPS UNDER BLOCK WITH ZPC/MB/TC

Sl No	Name of Blocks with ZPC/JMP/JZP/MTC/Tababar TC/Teok TC	No. of beneficiaries under Block with ZPC/MB/TC		Total(A+B)
		A	B	
		Additional target 60 to 79 years	Against earlier 80 years & above beneficiaries	
1	Kaliapani Dev. Block	3930	33	3963
2	East Jorhat Dev. Block	3443	46	3489
3	Central Jorhat Dev. Block	4304	243	4547
4	North West Jorhat Dev. Block	6667	166	6833
5	Jorhat Dev. Block	9556	157	9713
6	Tababar Dev. Block	5688	91	5779
7	Majuli Dev. Block	4330	263	4593
8	Ujani Majuli Dev. Block	2890	319	3209
9	Jorhat Municipal Board	768	59	827
10	Mariani Town Committee	354	10	364
11	Tababar Town Committee	55	6	61
12	Teok Town Committee	12	1	13
	Total=	41997	1394	43391

Source: Jorhat Zila Parishad

From the above table of targeted beneficiary, it is found that, under National Social Assistance Programme, Indira Gandhi National Old Age Pension is a dominant one. The Annapurna scheme is actually complementary to Indira Gandhi National Old Age Pension Scheme as it covers the persons which though eligible left by the Old Age Pension scheme because of lack of capital or error in the identification process. The beneficiaries under Indira Gandhi National Disability Pension Scheme and National Family Benefit Scheme are too small compared to the National Old Age Pension Scheme. So, in this study, we concerned mainly with only Indira Gandhi National Old Age Pension Scheme, Indira Gandhi National Widow Pension Scheme and Annapurna as well. Further, the secondary data are available mainly on National Old Age Pension Scheme. The targeted beneficiaries under Old Age Pension Scheme show a quite increasing trend. Now it covers 43391 persons.

TABLE 3: IMPLEMENTATION OF THE SCHEME OF NATIONAL OLD AGE PENSION (NOAP) UNDER NSAP W.E.F. 1995-96 IN JORHAT DISTRICT

Year	Fund Allocation (in Rs. )	Targeted beneficiary	Fund utilized (in Rs. )	Achievement
1995-96	8,45,000	2268	-	
1996-97	-	2268	8,45,550	2191
1997-98	10,21,000	2268	10,25,675	2268
1998-99	31,83,000	2265	15,44,375	2265
1999-00	-	2855	17,49,094	2837
2000-01	81,20,000	9060	80,81,182	8754
2001-02	84,83,000	9060	82,36,951	8845
2002-03	-	9060	4,90,258	580
2003-04	-	-	1,36,125	169
2004-05	81,53,100	9059		
2005-06	83,16,158	9059		
2006-07	6,09,84,648	38118		
2007-08	12,38,73,600	38118		
2008-09	12,38,73,600	38118		
2009-10	10,88,10,150	38179		
2010-11	9,35,38,550	38179		
2011-12	6,10,86,400	38179		
2012-13	4,47,85,000	43391		

Source: District Social Welfare Office, Jorhat Zila Parishad

TABLE 4: STATUS OF NSAP IN JORHAT DISTRICT

Scheme	Year	Amount Received in Lakhs	Amount utilized in Lakhs	Target	Achieved	Remarks
IGNWPS	2010-11	31.62	31.14	3617	-	Balance Rs 48000/-
	2011-12	27.19	27.19	3617	2719	Fully utilised
	2012-13	28.71	28.71	3617	-	Under process
NFBS	2011-12	50.72	23.90	445		
	2012-13	12.00	-	445	-	Under process
NDPS	2010-11	17.16	17.16	1381	-	Fully utilised
	2011-12	10.53	10.53	1381	895	Fully utilised
	2012-13	10.96	10.96	1381	-	Under process
Annapurna	2011-12	13.53	5.75	1097		Fully utilised
	2012-13	3.83	-	1097	-	Under process

Source: Zila Parishad, Jorhat

## 5.2. EVALUATION OF THE EFFICACY OF THE IMPLEMENTING MACHINERY OF NSAP USING PRIMARY DATA

NSAP acts as a means to empower the poorer sections of the society and helps in creating a balanced equation within society and enhances the social acceptability of the beneficiaries along with financial security. To evaluate the efficiency of the implementing machinery of NSAP, it is very important to know the view of the beneficiaries regarding various aspects of the schemes under NSAP.

### 5.2.1. SATISFACTION WITH SELECTION AND DISBURSEMENT PROCEDURE

From the data obtained in the field survey, it is seen that, satisfaction levels with respect to selection procedure are very high (app. 98%). Only 3 respondent showed dissatisfaction which is negligible. The noticeable fact is that all three beneficiaries are fall under the Annapurna Scheme. In fact they preferred pension instead of the food grain. The dissatisfaction level is higher at Jorhat development block while Titabar development block shows 100% satisfaction level which is very commanding achievement of National Social Assistance Programme. Benefits from the schemes are received in time and beneficiaries have stated their satisfaction with the timely payment, again satisfaction levels are at appreciating level (100%). Pensions from IGNOAPS and IGNWPS are given half yearly. However, food grain under Annapurna scheme was given on monthly basis. Though the beneficiaries show high satisfaction level with the timely payment, it has seen that the period of disbursement of the benefit changes from time to time.

**TABLE 5: SATISFACTION WITH SELECTION PROCEDURE**

Name of the Blocks	Scheme						Total	
	NOAP		NWP		Annapurna			
	Yes	No	Yes	No	Yes	No	Yes	No
Jorhat	50 (100)	0 (0)	20 (100)	0 (0)	7 (70)	3 (30)	77 (96.25)	3 (3.75)
Titabar	50 (100)	0 (0)	20 (100)	0 (0)	10 (100)	0 (0)	80 (100)	0 (0)
	100 (100)	0 (0)	40 (100)	0 (0)	17 (85)	3 (15)	157 (98.125)	3 (1.875)

Source: Field Survey

Note: Parentheses indicate percentage.

**TABLE 6: RESPONDENTS OPINION REGARDING RECEIPT OF BENEFITS ON TIME**

Name of the Blocks	Scheme						Total	
	NOAP		NWP		Annapurna			
	Yes	No	Yes	No	Yes	No	Yes	No
Jorhat	50 (100)	0 (0)	20 (100)	0 (0)	10 (100)	0 (0)	80 (100)	0 (0)
Titabar	50 (100)	0 (0)	20 (100)	0 (0)	10 (100)	0 (0)	80 (100)	0 (0)
	100 (100)	0 (0)	40 (100)	0 (0)	20 (100)	0 (0)	160 (100)	0 (0)

Source: Field Survey

Note: Parentheses indicate percentage.

### 5.2.2. TIME LAG BETWEEN APPLICATION AND SANCTION OF APPLICATION

There exists considerable time between applying for the schemes and sanction of the benefit. It is observed that app. 50% of applicant got the benefit between 6 to 12 months. In more than 20 % cases , it took more than 1 year to get the benefit sanctioned. In Titabar Development Block, it took more time. This may happens because of the lack of awareness about the schemes under NSAP as the literacy rate is also lower in Titabar Development Block compared to Jorhat Development Block.

**TABLE 7: TIME REQUIRED FOR SANCTION OF THE APPLICATION**

	< 6 months	6-12	12-18	18-24	>24	Total
Jorhat	28(35)	43(53.75)	5(6.25)	4(5)	0(0)	80(100)
Titabar	18(22.5)	36(45)	15(18.75)	9(11.25)	2(2.5)	80(100)
Total	46(28.75)	79(49.375)	20(12.5)	13(8.125)	2(1.25)	160(100)

Source: Field Survey Note:

Note: Parentheses indicate percentage.

From the study we have seen that almost all beneficiaries of the Jorhat and Titabar Development Block were fully satisfied with the selection procedure in case of NOAPS and NWPS. But in case of Annapurna scheme there are few beneficiaries who are unsatisfied with the selection procedure.

## 6. SUMMARY AND CONCLUSION

In a developing country like India, the most important problem today is that of improving the socio-economic conditions of the large section of the people living below the poverty line. The socio-economic development of the poor section of the society is essential if the pace of overall economic development of the country is to be accelerated. Therefore the Central Government introduces various flagship programmes to improve the living standard of the people living below the poverty line. It is not possible to study the efficacy of the implementing machinery of all the programmes because of various constraints. So far in this, we tried to examine to what extent the implementing machinery of NSAP is efficient.

This study based on empirical investigation, it is hoped, will bring to light certain new dimensions in improving the performance of National Social Assistance Programme. The study basically based on primary data provides a brief description of the performance of NSAP in Jorhat District of Assam.

During the study period, lots of individual beneficiaries, officials from Jorhat Zila Parishad and Block Development Offices of Jorhat & Titabar Development Block were visited. The beneficiaries selected for this study are from most remote areas. The summary of the findings of the study are summarized below.

- Satisfaction levels with selection procedure are very high, and the benefits are received in time.
- Income as criteria for beneficiary selection is acceptable and favored by most beneficiaries.
- The role of Chief Executive Officers (CEO) of Zila Parishad is very important in successful implementation of all schemes executed by Zila Parishad. But from the time of formation of Zila Parishad i.e. from 29.08.2002 to the present time as many as 5 nos. of Chief Executive Officer's are transferred and posted in Jorhat Zila Parishad. This kind of frequent change at the top level causes a setback in smooth progressing of the schemes under NSAP.
- For successful implementation of the schemes, wide publicity of the schemes taken for execution is very essential. For this purpose foundation stone was laid for most of the schemes by ZP member/Social Worker etc. in the presence of local residents. This process also increased people's participation and awareness and also helps in reducing corruption.
- Generally, the State Government released funds to the Zila Parishad in time. But, it takes atleast 6 months to distribute these funds under different schemes to APs, MBs and TCs due to lack of sufficient working stuff.
- However, biasness was seen in distributing the funds to the different ZPC area under Jorhat Zila Parishad. The allocation was not equally distributed to all ZPCs. The more powerful political ZPC members were able to draw more funds to the ZPC from where they belonged.

- Earlier the schemes under NSAPs are implemented by various departments (District welfare Office, Deputy Commissioner Office and District supply Office) and from 2011 the state government gave the responsibility of implementation and execution to Zila Parishads. Change of implementing machinery from time to time hampers the progress of the schemes under NSAP.

## 7. RECOMMENDATIONS

To improve the efficacy of the implementing machinery of the National Social Assistance Programme, the following suggestions are offered :

- Attention should be given to develop awareness among people about the programme.
- People's participation at grass root level should be encouraged in the implementation of the programme.
- Special effort should be made to utilize fully the available fund under each programme.
- The benefits should be disbursed monthly, if not possible atleast made it quarterly.
- Efficient working staff should be available at the offices to make the disbursement procedure fast and easy.
- Changing of implementing agency from time to time has hampered the effective implementation of the programme. So, there must be a single body for implementing various schemes under NSAP.
- The time lag between application and sanction of application should be reduced.

## 8. LIMITATIONS OF THE STUDY

First of all, it is felt that it has been insufficient to draw a definite conclusion on Assam as a whole since the findings are related to only the Titabar and Jorhat (Baghchung) Development Blocks of Jorhat District of Assam. Secondly, Before 2010-2011, the schemes under National Social Assistance Programme were implemented by various departments of state. Now, Zila Parishad has the responsibility of implementation of all the schemes under NSAP. So, proper records are not available. Thirdly, the field survey was done between September and November, 2013. Due to the festival season, in some of the districts, the officials were not available for discussion. Lastly, though inextorable attempts were made to collect the necessary information through informal discussions with the respondents, yet there might have been some omissions.

It will be our endeavor to make further research on the subject in future removing atleast some of the limitations, for making the findings more representative and accurate.

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