5. National Social Assistance Programme - Economy

"Strengthening India's Social Security Framework through Inclusive Assistance". The National Social Assistance Programme (NSAP) is a fully funded Centrally Sponsored Scheme from 1995, run by the Ministry of Rural Development, providing social security to BPL individuals in both rural and urban areas. It comprises five sub-schemes offering pensions for the elderly, widows, and disabled, along with a lump-sum family benefit and a food security scheme.

National Social Assistance Programme (NSAP)

Core Purpose - The NSAP serves as a key pillar of India's social security system.

Mission - It is designed to provide essential support and a social safety net to citizens in need.

Core Features and Mandate

Launch Date - The programme was introduced on 15 August 1995.

Funding Model - It is a fully funded Centrally Sponsored Scheme, indicating that the central government bears the full cost.

Primary Beneficiaries - The scheme extends financial support specifically to individuals living below the poverty line (BPL).

Nodal Ministry - The Ministry of Rural Development is responsible for its implementation.

Operational Scope - The NSAP is comprehensive and operates across both rural and urban areas of the country.

Types of Support - The programme framework covers a range of needs, including old age pensions, widow pensions, disability pensions, a family benefit scheme, and food security.

The Five Sub-Schemes of NSAP

1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

Target Group - This scheme provides financial assistance to elderly citizens aged 60 years and above who are from BPL households.

Pension Amount (60-79 years) - Beneficiaries in this age bracket receive Rs. 200 per month from the central government.

Pension Amount (80+ years) - For beneficiaries aged 80 years and above, the assistance is increased to Rs. 500 per month.

2. Indira Gandhi National Widow Pension Scheme (IGNWPS)

Target Group - This scheme supports widows aged between 40 and 79 years belonging to BPL families.

Pension Amount (40-79 years) - Eligible widows receive a pension of Rs. 300 per month.

Pension Amount (80+ years) - Upon reaching the age of 80, the pension amount is increased to Rs. 500 per month (converging with the IGNOAPS higher rate).

3. Indira Gandhi National Disability Pension Scheme (IGNDPS)

Target Group - This scheme caters to individuals aged 18 to 79 years who have severe or multiple disabilities and belong to families living below the poverty line.

Pension Amount (18-79 years) - Beneficiaries are eligible for central assistance of Rs. 300 per month.

Pension Amount (80+ years) - Once a beneficiary turns 80, they receive an enhanced pension of Rs. 500 per month.

4. National Family Benefit Scheme (NFBS)

Trigger Event - This scheme provides support to a BPL household in the unfortunate event of the death of its primary breadwinner.

Breadwinner's Age - The deceased primary breadwinner must have been between 18 and 59 years of age.

Benefit Type - The family receives a one-time, lump sum financial assistance of Rs. 20,000.

Purpose - This support is intended to help the family cope with the immediate financial difficulties that arise from their loss.

5. Annapurna Scheme

Target Group - This scheme is specifically for those senior citizens who, despite being eligible for the IGNOAPS pension, are not currently receiving it.

Benefit Type - Instead of a cash pension, beneficiaries are provided 10kg of food grains per month, free of cost, to ensure their food security.

Implementation and Monitoring Mechanism

Beneficiary Identification - The process is decentralized to the local level. Gram Panchayats (in rural areas) and Municipalities (in urban areas) play an active and crucial role in identifying the eligible beneficiaries under the different NSAP schemes.

Disbursement of Benefits

Primary Method (94%) - The vast majority of benefits are provided through the Direct Benefit Transfer (DBT) mode.

Receiving Accounts - Funds are transferred directly into the beneficiary's bank or post office savings accounts, ensuring transparency and timely receipt.

Alternative Method - In areas or cases where DBT is not feasible, benefits are also disbursed via postal money orders.

State-Level Oversight

Flexibility - States and Union Territories (UTs) have the flexibility to implement the schemes through any State Government department they deem appropriate.

Mandatory Role - However, each State and UT is required to appoint a Nodal Secretary at the State level.

Role of Nodal Secretary - This officer is responsible for overseeing the complete implementation of the NSAP schemes and ensuring proper coordination with all relevant departments.

Conclusion - Impact and Strengthening of the Safety Net

Technological Integration - The effectiveness of NSAP has been significantly enhanced by integrating Aadhaar-based authentication and promoting Direct Benefit Transfers (DBT).

Key Outcomes of Integration - This technological push has led to -

Improved Transparency - Ensuring that the benefit reaches the intended person.

Reduced Fraud - Plugging leakages and eliminating ghost beneficiaries from the system.

Strengthened Delivery - Creating a more efficient and reliable welfare delivery mechanism for millions.

Overall Contribution - Collectively, these measures offer critical financial relief to the most vulnerable sections of society. The NSAP contributes significantly to building a more inclusive and equitable social safety net across the entire country.

Source - https - //www.pib.gov.in/PressReleasePage.aspx?PRID=2187327# - ~ - text=%E2%80%9CStrengthening%20India's%20Social%20Security%20Framework%20through%20Inclusive%20Assistance%E2%80%9D&text=Age%20Pension%20Scheme%20but%20not,on%20the%20number%20of%20beneficiaries.