

Question 1: What does NSAP stand for and when was it launched?

Answer: NSAP stands for National Social Assistance Programme. NSAP was launched on 15th August, 1995.

Question 2: What is the justification for existence of NSAP?

Answer: The National Social Assistance Programme (NSAP) represents a significant step towards the fulfilment of the Directive Principles in Article 41 and 42 of the Constitution recognizing the concurrent responsibility of the Central and the State Governments in the matter. 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 limit of its economic capacity and development.

Question 3: What is the objective of NSAP?

Answer: 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. It also aims at ensuring that social protection to the beneficiaries everywhere in the country is uniformly available without interruption.

Question 4: What are the components of NSAP?

Answer: The NSAP at its inception in 1995 had three components namely (1) National Old Age Pension Scheme (NOAPS), (2) National Family Benefit Scheme (NFBS) and (3) National Maternity Benefit Scheme (NMBS). The National Maternity Benefit Scheme (NMBS) was subsequently transferred on 1st April, 2001 from the Ministry of Rural development to the Ministry of Health and Family Welfare.

On 1st April, 2000 a new Scheme known as Annapurna Scheme was launched. This scheme aimed at providing food security to meet the requirement of those senior citizens who, though eligible, have remained uncovered under the NOAPS.

In February 2009, two new Schemes known as Indira Gandhi National Widow Pension Scheme (IGNWPS) and Indira Gandhi National Disability Pension Scheme (IGNDPS) were introduced.

Presently NSAP comprises of five schemes, namely - (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) and (5) Annapurna.

Question 5: Who implements NSAP?

Answer: The NSAP is implemented in the States/UTs in accordance with the general conditions applicable to all 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. But NSAP is implemented by Rural Development Department in the States of Andhra Pradesh, Assam, Goa, Meghalaya and West Bengal; by the Department of Women & Child Development in Orissa and Puducherry; by the Revenue Department in Karnataka and Tamil Nadu and by the Department of Labour Employment & Training in Jharkhand. The NSAP extends to both the rural as well as urban areas

Question 6: What is the basic eligibility criterion under NSAP?

Answer: For getting benefits under NSAP the applicant **must** belong to a Below Poverty Line (BPL) family according to the criteria prescribed by the Govt. of India.

Question 7: How are the beneficiaries identified in rural areas?

Answer: As per the revised eligibility criteria new beneficiaries will be identified from BPL list prepared by the States/UTs as per guidelines issued by the Ministry of Rural Development (MORD) for the BPL Census 2002.

Question 8: How will the identification of the beneficiaries be done in the urban areas?

Answer: Identification of eligible beneficiaries will be carried out as per the BPL list required to be prepared in connection with poverty alleviation programme of the ministry of Urban Housing and Poverty Alleviation.

Question 9: What will be the position in respect of existing beneficiaries, whose names are not on the BPL list?

Answer: They will continue to get the pension as at present without any interruption notwithstanding the fact that their names are not borne on the BPL list, provided they were eligible as per the old criteria.

Question 10: When were NSAP and Annapurna transferred to State Plan? Why? What is the effect of this transfer?

Answer: In the National Development Council Meeting held in January 1997 to discuss the Draft Approach to the Ninth Plan, several Chief Ministers of States suggested for transfer of the Centrally Sponsored Schemes to States. As per the Approach Paper to the Ninth Five Year Plan, it was emphasized that in principle Centrally Sponsored Schemes should be confined to schemes of an inter-state character, matters impinging on national security, selected national priorities where central supervision is essential for effective implementation. As a result of the review of the Centrally Sponsored Schemes by the Planning Commission in consultation with the Mo RD, it was decided to transfer NSAP and Annapurna to the State Plans from the year 2002-2003. Funds for these schemes are released as Additional Central Assistance. The funds are allocated by the Planning Commission and allocated among the States by the Ministry of Rural Development and the Planning Commission and released by the Ministry of Finance on the recommendation of M/o Rural Development

Question 11: What is the funding pattern envisaged under NSAP?

Answer: Under NSAP 100 per cent 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.

Question 12: What are the main features of the schemes under NSAP?

Answer: Some of the important features of the schemes are as follows:

(a) **Selection :**

The Gram Panchayat/Municipalities are expected to play an active role in the identification of the beneficiaries under the three schemes.

(b) **Disbursement :**

Apart from the disbursal of benefits through the accounts of the beneficiaries in Banks or in Post Office Savings Banks or through Postal Money Order the assistance under the Old Age Pension Scheme, may also be disbursed in public meetings such as Gram Sabha meetings in rural areas and by neighbourhood/ mohalla committees in urban areas. Recently it has been decided by the Govt. of India to credit pension where feasible, into a post office or public sector bank account of the beneficiary.

(c) **Monitoring :**

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 construed 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 instalments cannot be released during the next financial year, even if a State Govt. reports progress subsequent to the cut-off dates fixed as above.

Question 13: What is the eligibility for getting pension under IGNOAPS?

Answer: The eligibility criteria under Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is:-

- The age of the applicant (male or female) should be 60 years or above.
- The applicant should belong to a household living below the poverty line according to the criteria prescribed by the Govt. of India

Question 14: How is IGNOAPS different from the earlier National Old Age Pension Scheme (NOAPS)?

Answer: Under NOAPS, old age pension were granted to a person who is 65 years old or higher and who is destitute in the sense of having little or no means of regular income. Pension under IGNOAPS is now granted to a person who is 60 years or above and belongs to a household below the poverty line instead of only to destitute.

Question 15: When did the IGNOAPS come into effect?

Answer: The National Old Age Pension Scheme has been renamed as Indira Gandhi National Old Age Pension Scheme (IGNOPS) and formally launched on 19th November, 2007.

Question 16: What is the pension amount under Indira Gandhi National Old Age Pension Scheme? Whether pension is restricted to only one person in a family?

Answer: The central contribution of pension under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is Rs. 200/- per month per beneficiary up to 79 years and Rs.500/- per month per beneficiary from 80 year onwards and the State Governments may contribute over and above to this amount. At present old age beneficiaries are getting anywhere between Rs. 200/- to Rs. 1000/- depending on the State Contribution.

No. All the persons who are 60 years of age in a BPL family are eligible to get old age pension.

Question 17: What is the eligibility for getting pension under IGWPS?

Answer: The eligibility criteria under Indira Gandhi National Widow Pension Scheme (IGNWPS) is:-

- The applicant must be a widow in the age group of 40-59 years.
- The applicant should belong to a household living below the poverty line according to the criteria prescribed by the Govt. of India

Question 18: What is the pension amount under Indira Gandhi National Widow Pension Scheme?

Answer: The central contribution of pension under the Indira Gandhi National Widow Pension Scheme (IGNWPS) is Rs. 200/- per month per beneficiary and the State Governments may contribute at least an equal amount so that a beneficiary gets at least Rs.400/- per month

Question 19: When did the IGWPS come into effect?

Answer: The Indira Gandhi National Widow Pension Scheme (IGNWPS) was formally launched in February 2009.

Question 20: What is the eligibility for getting pension under IGNDPS?

Answer: The eligibility criteria under Indira Gandhi National Disability Pension Scheme (IGNDPS) is:-

- The applicant must be in the age group of 18-59 years.
- The applicant should be a person with severe or multiple disabilities
- The applicant should belong to a household living below the poverty line according to the criteria prescribed by the Govt. of India

Question 21: What is the pension amount under Indira Gandhi National Disability Pension Scheme?

Answer: The central contribution of pension under the Indira Gandhi National Disability Pension Scheme (IGNDPS) is Rs. 200/- per month per and the State Governments may contribute over and above to this amount so that a beneficiary gets at least Rs.400/- per month

Question 22: When did the IGNDPS come into effect?

Answer: The Indira Gandhi National Disability Pension Scheme (IGNDPS) was formally launched in February 2009.

Question 23: What is the National Family Benefit Scheme?

Answer: National Family Benefit Scheme (NFBS) is a component of National Social Assistance Programme (NSAP). Under National Family Benefit Scheme, Central Assistance is given in the form of lump sum family benefit for households below the poverty line on the death of the primary breadwinner in the bereaved family.

Question 24: What is the eligibility criteria and amount of financial assistance payable under National Family Benefit Scheme?

Answer: A Central Assistance by way of a lump sum family benefit is provided under NFBS subject to the following conditions.

- (i) The primary bread winner is to be the member of the household (male and female) whose earnings contribute substantially to the total household income.
- (ii) The death of such a primary breadwinner should have occurred while he or she is more than 18 yrs. of age and less than 65 yrs. of age.
- (iii) The bereaved household qualifies as one below the poverty line according to the criteria prescribed by the Government of India.

The amount of central assistance under the above scheme is Rs. 10000/- in case of death of primary breadwinner due to natural or accidental causes. The family benefit is paid to such surviving member of the household of the deceased who, after local enquiry is determined to be the head of the household.

Question 25: When was Annapurna started? What is its objectives and the benefit available under it?

Answer: On 1st April, 2000 a new Scheme known as Annapurna Scheme was launched. This scheme aimed at providing food security to meet the requirement of those senior citizens who, though eligible, have remained uncovered under the NOAPS. Under the Annapurna Scheme 10 kgs of food grains per month are provided free of cost to the beneficiary.

Question 26: What will happen in case of Annapurna beneficiaries consequent upon the introduction of IGNOAPS? Whether they are to be covered under IGNOAPS or they will get the benefit under Annapurna?

Answer: In view of the Supreme Court order stating “that no scheme including Annapurna shall be discontinued or restricted in any way without prior approval of the Court, all the beneficiaries of Annapurna will for the present remain excluded from the preview of IGNOAPS and they will continue to get the benefit under Annapurna till the orders of the Court are modified.

Question 27: What are the pension schemes of the State Government?

Answer: Several States are having their own widow, disabled and old age pension schemes with varying eligibility criteria. These schemes are funded from their own resources.

Question 28: Whom do I contact for getting pension under the scheme?

Answer: The NSAP is implemented in the States/UTs in accordance with the general conditions applicable to all 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. But NSAP is implemented by Rural Development Department in the States of Andhra Pradesh, Assam, Goa, Meghalaya and West Bengal; by the Department of Women & Child Development in Orissa and Puducherry; by the Revenue Department in Karnataka and Tamil Nadu and by the Department of Labour Employment & Training in Jharkhand. The concerned department in the State may be approached for getting pension.

Question 29: How will the pension be disbursed to me?

Answer: As per the Govt. of India decision, pension has to be credit in bank account/post office account of the beneficiary wherever feasible. States are at present disbursing pension either through bank account/ post office saving account or in cash in Gram Sabha or through Money Order.

Question 30: What are the circumstances under which pension can be stopped?

Answer: Pension can be stopped in case of death of the beneficiary or if he/she does not withdraw amount for a reasonable time.

Question 31: On which date the pension is credited in the account/disbursed?

Answer: As far as possible pension has to be disbursed monthly. However, some of the States are disbursing pension quarterly or half yearly, in advance.

Question 32: Whether nomination facility is available in case of death of pensioner?

Answer: In case of death of pensioner, the pension is stopped and no nominee will receive it.

Question 33: Whether joint account in the bank/ post office can be opened for disbursal of pension?

Answer: Joint account with any member of the family is not permissible.

Question 34: Whether identification/sanction of pension is a continuous process?

Answer: Yes. Identification of eligible beneficiaries is a continuous process.

Question 35: Is there any cut off dates for determination of age and receiving the application?

Answer: There is no cut off date. As and when a person belonging to a BPL household as per BPL 2002 list becomes 18years old (for IGNDPS) or 40 years old (for IGWPS) or 60 years old (for IGNOAPS), he/she may approach the appropriate authority for grant of pension.

Question 36: Who do I turn to if I have any complaint on any of the schemes of the National Social Assistance Programme?

Answer: The Nodal Secretary dealing with NSAP in the State or the concerned District/block level Welfare Officer can be approached for redressal of any complaint regarding the schemes under NSAP.

Question 37: What is the monitoring mechanism at State and District Level?

Answer: The NSAP is included in the schemes to be reviewed by the Vigilance & Monitoring Committee (V&MC) constituted at the District Level, along with other Rural Development Schemes. MPs are represented in the V&MC in the District.

Question 38: Whether any study has been conducted on NSAP? If so, what are its findings?

Answer: The ORG Evaluation Study on NSAP summarized that the programme has reached the target segment and has been well accepted by the people. However, the programme should lay emphasis on improving awareness level through publicity and to ensure timely distribution of benefit.