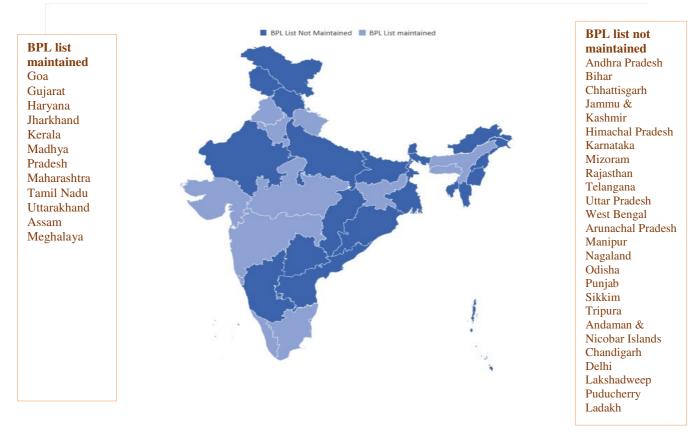# Chapter-4: Planning

Robust planning is a *sine qua non* for success of any scheme. In respect of NSAP, this involves identification of universe of potential beneficiaries, awareness generation, development of mechanism to bring potential beneficiaries in the ambit of the scheme along with mechanism to weed out ineligible/fraudulent applicants, assessment of fund requirement in sync with the potential beneficiaries etc. The audit objective in respect of planning was to determine whether the scheme was planned efficiently to cover all the eligible beneficiaries and to exclude those ineligibles, involving aspects such as identification, targeting and authentication of beneficiaries, awareness generation, mechanism for inclusion/exclusion of eligible/ineligible beneficiaries etc. Audit observations in respect of planning are discussed below:

4.1   Absence of/outdated data of poverty/vulnerable groups

According to NSAP guidelines, the States/UTs were required to maintain a database of eligible beneficiaries and upload it in the public domain. The beneficiary data should include all the details of the beneficiary including his/her photograph. The States should take efforts to achieve universal coverage of eligible beneficiaries by proactive identification of beneficiaries from the BPL lists by reaching out to their households.

Though the beneficiaries were to be identified from the BPL lists, in many States/UTs, BPL lists were not maintained by implementing departments as depicted in **Map 4.1**.

Map 4.1: Status of maintenance BPL list by implementing departments

BPL List Not Maintained   BPL List maintained

BPL list maintained
Goa
Gujarat
Haryana
Jharkhand
Kerala
Madhya Pradesh
Maharashtra
Tamil Nadu
Uttarakhand
Assam
Meghalaya

BPL list not maintained
Andhra Pradesh
Bihar
Chhattisgarh
Jammu & Kashmir
Himachal Pradesh
Karnataka
Mizoram
Rajasthan
Telangana
Uttar Pradesh
West Bengal
Arunachal Pradesh
Manipur
Nagaland
Odisha
Punjab
Sikkim
Tripura
Andaman & Nicobar Islands
Chandigarh
Delhi
Lakshadweep
Puducherry
Ladakh

Further, most of the States were not preparing database of eligible beneficiaries as envisaged.

❖ Only in two States *viz*. **Haryana** and **Kerala**, BPL lists and database of eligible beneficiaries were maintained. Rest of the States/UTs did not maintain database of eligible beneficiaries.

❖ Though in nine States[2] BPL lists were maintained by implementing departments, yet database of eligible beneficiaries was not maintained.

❖ **Implementing departments in 24 States/UTs did not maintain even the BPL lists which was a necessary condition for determining the eligibility of a beneficiary under NSAP.**

Though NSAP guidelines envisaged proactive identification of beneficiaries by reaching out to their households, in view of non-availability of BPL beneficiary data with implementing departments and non-maintenance of database of eligible beneficiaries, the Scheme was implemented in demand-driven mode as the benefits were provided to only those beneficiaries who were aware of it and applied for it. Most of the States had not made necessary efforts to maintain database of universe of eligible beneficiaries and to cover all the eligible beneficiaries as envisaged in the NSAP guidelines.

The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.

4.2   No proactive identification of beneficiaries

According to NSAP guidelines, Gram Panchayats/Municipalities should be given a Central role for identification of new beneficiaries. Elected heads and representatives should be sensitized on the criteria and process of NSAP. Based on the available BPL list, the beneficiaries should be proactively identified by reaching out to their households. If an eligible person's name does not figure in the BPL list, he/she should not be left out and the deserving person's eligibility should be established and accordingly included in the select list.

Hence, proactive identification of beneficiaries is a key principle of NSAP, However, no State/UT except Kerala carried out periodic surveys to identify eligible beneficiaries during 2017-21. In West Bengal, a survey was conducted in 2006 and was later updated in 2011 but after that no survey had been conducted to identify eligible beneficiaries.

MoRD was providing Central assistance for only 2.83 crore NSAP beneficiaries, on an average as against the overall cap on number of beneficiaries fixed at 3.01 crore. Even though

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[2]   Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Punjab, Tamil Nadu, Uttarakhand, Assam and Meghalaya.

many States/UTs were covering beneficiaries much beyond the cap fixed for respective States/UTs through their own resources, there were some States/UTs which could not cover even the number of beneficiaries equal to the cap fixed for these States/UTs. As discussed in the previous Chapter, the cap was fixed based on population figures of Census 2001 and the coverage beyond the said cap in various States/UTs indicated that the number of eligible beneficiaries which needs to be covered is higher. In such a context the coverage of beneficiaries at levels below the cap fixed in respect of some States/UTs indicated significantly deficient implementation. Consequently, these States did not avail the Central assistance available thereby depriving eligible beneficiaries from benefits of the scheme.

In respect of IGNOAPS, even though 23 States/UTs achieved the cap fixed by MoRD, 11 States/UTs could not cover beneficiaries equal to the cap fixed as detailed in **Table 4.1**.

Table 4.1: States/UTs not covering beneficiaries equal to cap fixed under IGNOAPS

State	Cap on number of beneficiaries	Achievement (in Actuals)			
		2017-18	2018-19	2019-20	2020-21
1. ANI	5924	578	590	544	543
2. Goa	13059	0	0	0	4804
3. Karnataka	966595	892308	902909	894697	894722
4. Lakshadweep	569	190	186	173	165
5. Maharashtra	1350000	1087919	1144933	1142186	1208223
6. Meghalaya	77980	44413	45080	49051	48649
7. Manipur	56045	49712	52333	55159	55840
8. Punjab	201039	121836	112511	113917	113605
9. Tripura	141510	148388	141996	127424	127424
10. Uttarakhand	239498	224838	226072	214688	213551
11. Uttar Pradesh	4345014	3747321	4071158	4345014	4345014

In respect of IGNWPS, 18 States/UTs achieved the cap fixed under IGNWPS.

- Andaman & Nicobar Islands did not cover any IGNWPS beneficiaries during 2017-21.

15 States/UTs could not cover beneficiaries as per the cap fixed as detailed in **Table 4.2**.

Table 4.2: States/UTs not covering beneficiaries equal to cap fixed under IGNWPS

State	Cap on number of beneficiaries	Achievement (in Actuals)			
		2017-18	2018-19	2019-20	2020-21
1. Assam	137463	118644	118644	118644	114141
2. Bihar	634695	549000	586000	584000	611000
3. Chhattisgarh	260625	165627	177434	184863	194114
4. Goa	8160	0	0	0	3917
5. Gujarat	218395	143009	164249	225638	426788
6. Jharkhand	272108	258499	270271	271933	268537

	State	Cap on number of beneficiaries	Achievement (in Actuals)			
			2017-18	2018-19	2019-20	2020-21
7.	Lakshadweep	285	92	89	87	85
8.	Maharashtra	100000	55889	64840	70512	76820
9.	Meghalaya	8498	6837	6935	7884	7852
10.	Manipur	8043	0	4107	5352	5357
11.	Odisha	528570	513954	510095	524083	522185
12.	Punjab	42187	17331	17693	18142	18157
13.	Tamil Nadu	549084	521850	523374	541255	581160
14.	Uttarakhand	95313	23516	25545	26649	27134
15.	Uttar Pradesh	991784	414500	428896	440523	444849

In respect of IGNDPS, 21 States/UTs were able to achieve the cap fixed, while 12 States/UTs could not cover beneficiaries as per the cap fixed as detailed in **Table 4.3**.

Table 4.3: States/UTs not covering beneficiaries equal to cap fixed under IGNDPS

	State	Cap on number of beneficiaries	Achievement (in Actuals)			
			2017-18	2018-19	2019-20	2020-21
1.	Goa	468	0	0	0	330
2.	Gujarat	33537	7964	10419	12200	20554
3.	Himachal Pradesh	3125	929	1039	1114	1118
4.	Jharkhand	31286	21734	24800	25605	26482
5.	Maharashtra	50000	7262	8090	10328	9616
6.	Manipur	1007	0	993	911	911
7.	Odisha	90754	79645	79645	82130	82130
8.	Punjab	6473	5066	4980	5348	5491
9.	Rajasthan	56854	25529	19203	25992	25537
10.	Tamil Nadu	79316	56529	58959	60944	62708
11.	Uttarakhand	14386	3292	2790	2914	2939
12.	Uttar Pradesh	182823	75280	75280	73213	73213

In case of NFBS only eight States/UTs were able to achieve the cap fixed by MoRD under NFBS. As already discussed in Chapter-3, NFBS is not being implemented in many States. 20 States/UTs could not cover beneficiaries as per the cap fixed as detailed in **Table 4.4**.

Table 4.4: States/UTs not covering beneficiaries equal to cap fixed under NFBS

	State	Cap on number of beneficiaries	Achievement (In Actuals)			
			2017-18	2018-19	2019-20	2020-21
1.	Assam	8524	1699	0	0	0
2.	Bihar	35859	36000	35000	5800	10300
3.	Chhattisgarh	12801	10250	7329	7698	8060
4.	Goa	225	213	157	70	250
5.	Gujarat	10695	5834	6859	6250	8858
6.	Jharkhand	14148	5831	4880	3818	5753

State	Cap on number of beneficiaries	Achievement (In Actuals)			
		2017-18	2018-19	2019-20	2020-21
7. **Jammu & Kashmir (including Ladakh)**	435	448	220	250	221
8. **Kerala**	4358	2000	1000	3000	900
9. **Madhya Pradesh**	30826	38818	27448	21428	21465
10. **Maharashtra**	34987	15305	14145	13725	13705
11. **Meghalaya**	781	868	614	391	374
12. **Manipur**	669	0	241	98	739
13. **Nagaland**	535	546	382	361	543
14. **Odisha**	24697	22768	24611	6647	13807
15. **Punjab**	2673	423	893	462	1155
16. **Sikkim**	175	340	86	70	0
17. **Tamil Nadu**	18445	68168	45833	17001	9222
18. **Telangana**	7794	4117	1507	1571	942
19. **Tripura**	984	499	485	506	380
20. **Uttarakhand**	4808	2392	1988	2251	1360

Though the NSAP guidelines envisaged that the beneficiaries should be proactively identified by reaching out to their households, only 2.83 crore (average coverage during 2017-21) beneficiaries were covered against the overall cap fixed of 3.19 crore through Central assistance as many States/UTs could not even cover the beneficiaries as per the cap fixed, as tabulated above.

In the absence of proactive identification, the Scheme catered to only those beneficiaries who apply for pensions/benefits under NSAP themselves. The eligible beneficiaries who are unaware/lack resources to apply for the benefits are left out of ambit of NSAP. Non-achievement of cap by certain States/UTs indicated inaction on their part in covering all the eligible beneficiaries under NSAP as intended.

The Ministry in its reply (December 2022) stated that complete saturation of ceiling/cap has been achieved in the second quarter of 2022-23 for three pension Schemes.

While the Ministry replied about coverage of the ceiling/cap fixed on number of beneficiaries arrived at on the basis of census 2001, the issue of universal coverage of eligible beneficiaries' remains to be addressed.

4.3   Absence of procedures for identifying eligible beneficiaries

NSAP guidelines envisaged that the beneficiaries should be proactively identified by *Gram Panchayats*/Municipalities by reaching out to their households based on the available BPL list. Elected heads and representatives should be sensitized on the criteria and processes of NSAP. Further, pro-active identification of beneficiaries is one of the key principles of NSAP

and according to NSAP guidelines it may be ensured that onus should not be on the beneficiary to prove his/her eligibility.

- No efforts were made by 26 States/UTs[3] for proactive identification of beneficiaries by reaching out to their households.

- Six States/UTs[4] did not have BPL lists available at GP level which is a must for identification of new beneficiaries and verification of existing beneficiaries.

- Only four States had issued instructions for proactive identification of beneficiaries. The action taken in these four States is detailed in **Table 4.5**.

Table 4.5: Proactive identification in States

State	Process of proactive identification
Andhra Pradesh	Instructions were issued on 13 December 2019 to proactively identify eligible beneficiaries by appointing Ward/Gram Volunteers.
Madhya Pradesh	Instructions were issued in April 2017 to ensure sanction of pension under NSAP after checking the eligibility of persons by examining the list of persons who were found *prima facie* eligible as per BPL list. However, during scrutiny of records (June 2022) in the selected JPs, it was found that neither checking/physical verification of eligibility of persons who were found *prima facie* eligible was done nor all these persons were covered under the Scheme.
Assam	All the Districts were instructed to proactively identify all eligible beneficiaries. The beneficiaries were being selected in Gram Sabha meetings and as per Gaon Panchayat Development Plan (GPDP). The PRI members proactively took initiative in reaching out to the household of the beneficiaries and inform about the mandatory documents required.
Kerala	Though no specific instructions for the purpose existed, yet efforts were made to enrol all the eligible beneficiaries at grass root level by involving local NGOs thereby the number of pensioners identified and approved under sub-schemes are much higher in the State.

Further, in four States/UT *viz.* Haryana, Tamil Nadu (from July 2020), Delhi and Uttar Pradesh**,** potential beneficiaries could only apply through online portal and offline forms were not available. **Though availability of online mode may lead to faster process, as the probable beneficiaries include vulnerable sections, not providing offline mode may lead to exclusion of eligible beneficiaries who are not aware of online mode of applying for pensions.**

The States/UTs should have issued instructions for proactive identification of beneficiaries. However, no procedures were prescribed for identification of beneficiaries in most of the States/UTs which was a prerequisite in this regard.

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[3]   Arunachal Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Punjab, Rajasthan, Sikkim, Tripura, Uttar Pradesh, Uttarakhand, West Bengal, ANI, Delhi, Jammu & Kashmir, Ladakh and Puducherry.

[4]   Andhra Pradesh, Punjab, Rajasthan, Nagaland, Sikkim and Lakshadweep.

The Ministry in its reply (December 2022) stated that a mobile App SAMBAL has been launched for OTP based application submission through mobile by citizens.

The said App was launched in October 2021 and as of December 2022 only 1989 beneficiaries have applied for pension under NSAP through this App.

4.4   Non-conduct of Annual verification of existing beneficiaries

NSAP Guidelines envisaged provision for annual verification of beneficiaries to update the list of existing beneficiaries. The States/UTs were required to constitute Special Verification Teams for the purpose under an authorized officer. The teams should include representatives of Non-Government Organizations (NGO) of repute which are active in the locality. After the verification, lists of persons proposed to be confirmed or deleted should be published separately. Only two States *viz*. Maharashtra and West Bengal, formed special verification team for annual verification of existing beneficiaries. It was not constituted in remaining States/UTs. Further, annual verification was conducted in 10 States by means other than the formal special verification teams as detailed in **Table 4.6**.

Table 4.6: Details of Annual Verification carried out in States

State	Process of annual verification
Chhattisgarh	Annual verification was done through Gram Panchayat meeting.
Jharkhand	Annual verification was conducted by Block/Panchayat level officers
Karnataka	Annual verification was carried out through Village Accountant/Mobile App.
Madhya Pradesh	Any addition and deletion of names of beneficiaries was carried out only on the basis of survey conducted by the secretaries of GPs.
Maharashtra	Though Annual verification was done, it was not effective as there was no change in number of beneficiaries for a long time.
Rajasthan	The annual verification was done through e-mitra kendras.
Tamil Nadu	The annual verification was done through persons/teams entrusted by Revenue Divisional Officer in each village.
Telangana	Annual verification was conducted to exclude ineligible beneficiaries.
Manipur	There was no schedule/calendar prepared for timely/regular conduct of verification in the state, however, verifications were conducted once in a year.
Uttar Pradesh	The annual verification was carried out for identification of eligible/ineligible beneficiaries under the chairmanship of District Magistrates at District level.

- In Uttar Pradesh and Chhattisgarh, deletion in the list of eligible beneficiaries was not done even after annual verification.

Due to non-conduct of Annual Survey, exclusion of ineligible beneficiaries could not take place in many States/UTs. In some States/UTs, annual survey was not conducted as per the established procedure or was conducted without authorized officers. Consequently, effectiveness of such surveys was doubtful. The beneficiary survey conducted in Punjab

showed that, 74 *per cent* of surveyed beneficiaries were not having BPL cards. The pension was paid to beneficiaries even after death in some States/UTs as discussed in Para 6.7 subsequently. In the beneficiary survey conducted in selected GPs, cases of ineligible beneficiaries availing pension under NSAP were also noticed. Data Analysis conducted in Phase-I of the Performance Audit also indicated that number of ineligible beneficiaries continued to get pension over the years.

Non-constitution of special verification teams and non-conduct of annual verification surveys indicated ineffective checks at the ground level in weeding out ineligible beneficiaries. Had annual verification survey of beneficiaries been conducted, instances of disbursal of pension to ineligible beneficiaries observed in audit, could have been obviated.

The Ministry in its reply (December 2022) had stated that National Level Monitors (NLMs), had confirmed conduct of verification exercise through Gram Sabha in 66 per cent of the villages visited by them. Further, the Ministry has referred the observation to States/UTs.

However, NSAP guidelines envisaged formation of Special Verification Teams to update the list of existing beneficiaries which were not formed in most of the States.

4.5 Effectiveness of Information, Education and Communication activities

Publicity of the scheme and awareness generation play a key role in letting the eligible beneficiaries know about existence of social security schemes. NSAP guidelines envisaged 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. Further, the guidelines state that one *per cent* of the administrative expenses may be earmarked for Information Education and Communication (IEC)–awareness generation activities.

IEC activities were not conducted in 21 States/UTs during audit period; the IEC activities were carried out in remaining 13 States/UTs as detailed in **Table 4.7**.

Table 4.7: IEC activities conducted by States/UTs during 2017-21

State	IEC activities undertaken by States/UTs
Andhra Pradesh	• The Scheme guidelines and eligibility criteria were displayed in all Village/Ward Secretariat notice boards. • The details of the Scheme along with respective Government Orders were made available in web portal. • Hoardings, advertisements on public buses etc., were taken up to create awareness about the Scheme.
Chhattisgarh	Activities such as meetings with beneficiaries, distribution of brochures, camps and Gram Sabhas etc were undertaken.
Jharkhand	Awareness programmes included display of hoardings/posters/banners/pamphlets and organising camps at Blocks/Panchayats level too.
Karnataka	Use of All India Radio, Doordarshan, short film hosted in YouTube and Newspaper advertisement etc.

State	IEC activities undertaken by States/UTs
Kerala	Social activists, Ward members and NGOs were involved for programme awareness, door to door survey.
Maharashtra	The advertisements were carried through print and electronic media.
Rajasthan	Display of hoardings, posters, banners, newspapers (print media) and electronic media
Tamil Nadu	• Various camps at village level to cover a person to get benefit from Social Security Schemes. • Mass contact programmes were conducted in village level, headed by District Collector, District Revenue Officers & officers in Deputy Collector cadre. • Programmes are also conducted to create awareness for vulnerable people.
Arunachal Pradesh	Broadcasting of advertisement through 90.80 FM Radio on two occasions only in Oct 2018 and May 2020.
Assam	Display of hoarding, audio advertisement and cultural programmes.
Mizoram	• Events organised by several NGOs, • Advertisements through cable networks, • Preparation of banners displaying the detailed components of the schemes, • Translation of NSAP guidelines in local dialects.
Nagaland	Paintings and printing of IEC material
Tripura	Awareness generation of NSAP were done along with State schemes.

Hence, awareness generation through IEC activities was not being done as envisaged in NSAP guidelines. During the course of the beneficiary survey, 287 out of 8,461 beneficiaries were not aware about the scheme benefits.

The expenditure on IEC activities was more than the prescribed limit of one *per cent* of administrative expenses in Assam (14 *per cent*), Arunachal Pradesh (15 *per cent*), Mizoram (12 *per cent*) and Nagaland (10 *per cent*), which indicated violation of Scheme guidelines.

Absence of prescribed procedure for proactive identification of beneficiaries as discussed in para 4.4 coupled with lack of adequate IEC activities manifested in delayed coverage/exclusion of eligible beneficiaries from the ambit of NSAP.

The Ministry in its reply (December 2022) stated that the observations have been referred to the concerned States/UTs.

Picture 4.1 Awareness generation through advertisement in Andhra Pradesh