

CHAPTER – II

COVERAGE UNDER NSAP

Brief Snapshot

The State Government did not maintain any database for eligible beneficiaries of NSAP. As a result, NSAP in the State was implemented on a demand-driven mode, where benefits were provided to only those beneficiaries who were aware of the programme and applied for assistance.

In two districts, 774 impoverished and widowed beneficiaries from IGNWPS were excluded from NFBS, resulting in their missing out on a total of ₹ 1.55 crore in benefits between 2017 and 2020.

The State Government did not constitute Special Verification Teams to conduct annual verification of existing beneficiaries to confirm their eligibility for social assistance programmes under NSAP. Thus, despite identifying 1,072 beneficiaries in the State as discontinued (due to factors like death, moving above the poverty line), these beneficiaries continued receiving Pensions. A total of ₹ 32.60 lakh was disbursed to these discontinued beneficiaries during 2017-21.

2.1 Non-coverage of eligible beneficiaries

2.1.1 Non-maintenance of database for eligible beneficiaries of NSAP

In accordance with Paragraph 3.1.3 of the NSAP Guidelines, the Implementing Agencies namely, the *Mamlatdars* (for IGNOAPS, IGNWPS and NFBS) and the Social Defence Officers (for IGNDPS), through the field-level workers/officials, were responsible for proactively identifying new beneficiaries from the available BPL list by visiting their Households (HHs). Paragraph 5.2.2 of the Guidelines further required the States to maintain a database of eligible NSAP beneficiaries and upload it in the public domain.

Following the verification of essential documents such as age proof, BPL card, bank details, widow certificate, disability certificate, *etc.*, by the Implementing Agencies, pension is sanctioned and beneficiary details along with essential documents are uploaded to the NSAP Portal.

It was, however, observed in audit that although the State Government maintained the BPL list, there was no corresponding database for eligible beneficiaries of NSAP. As a result, NSAP implementation in the State primarily relied on a demand-driven approach, where benefits were solely accessible to those beneficiaries who were aware of the programme and actively applied for assistance.

2.1.2 Exclusion of NFBS Beneficiaries

According to Paragraph 2.1 of the NSAP Guidelines, the responsibility of verifying and establishing the eligibility of beneficiaries under NSAP rests with the Implementing Agencies, rather than the beneficiaries themselves. The Implementing Agencies are morally obligated to minimize the burden on beneficiaries during the identification, verification and sanctioning processes. In essence, the Implementing Agencies were expected to take proactive measures to ensure that eligible individuals received the benefits without unnecessary hurdles or administrative burdens.

Paragraph 2.3 of the NSAP Guidelines (Eligibility Criteria and Scale of Assistance) further provides for one-time financial assistance of ₹ 20,000 to a beneficiary under the NFBS, in the event of the death of the breadwinner in a family. This meant that widows who were eligible for the IGNWPS were also entitled to receive the one-time financial assistance of ₹20,000 under NFBS, provided the age of the deceased spouse at the time of death was less than 60 years.

Information provided by Jhagadia *Mamlatdar* office (Bharuch district) revealed that from 2017 to 2019, a total of 201 widows had applied for and started receiving Widow Pension under IGNWPS. However, none of them had applied for or received the one-time financial assistance of ₹ 20,000 available under the NFBS during the same period. Similarly, in another *Mamlatdar* office in Ahwa (Dang district), 721 widows were found to be included under IGNWPS from 2017 to 2020. However, only 75 of them availed of the benefits of NFBS during that period. The 774 beneficiaries, thus, missed out on a total of ₹ 1.55 crore⁸ worth of benefits under the NFBS during 2017-20.

Evidently, the poor and widowed beneficiaries were deprived of the benefits of NFBS because the *Mamlatdars* as the Implementing Agencies failed to educate them about the existence and availability of benefits under NFBS when they came to apply for IGNWPS. This lack of awareness and indifference on the part of the Implementing Agencies violated the spirit and objectives of the NSAP Guidelines that denied the beneficiaries their legitimate entitlements.

The State Government stated (April 2023) that both the BPL and the non-BPL category widows are provided financial assistance under the IGNWPS and the DWPS (Destitute Widow Pension Scheme) respectively. Since the DWPS beneficiaries do not belong to the BPL category, they are not provided any financial assistance under NFBS. The State Government further stated that the benefits of NFBS were not extended, as a number of beneficiaries did not submit the applications within the prescribed time limit of two years. The State Government added that the benefits of NSAP were widely publicized through various media, such as, *Garib Kalyan Melas*, Social Media, Departmental

⁸ $\{(201 + (721 - 75))\} = 847 - 8.6\% = 774 \times ₹ 20,000 = ₹ 1.55 \text{ crore}$ (As per Census 2011 data, 8.6% of the rural population falls in the 60 years and above age group)

Websites, Press Notes in the Newspapers, distribution of brochures and through Information, Education and Communication (IEC) activities.

The reply furnished by the Government is not tenable for the following reasons:

- The non-BPL category beneficiaries and therefore, the DWPS, does not have any relevance here, as the issue under discussion is IGNWPS and its concomitant linkage with NBFS, in terms of eligibility;
- The NSAP Guidelines of 2014 do not have an enabling clause, stipulating a time limit of two years within which an applicant must apply to avail benefits under NBFS; and
- Evidence available with the Audit indicates that the Director, Social Defence and the *Mamlatdars* did not incur any expenditure on IEC activities under the four components of NSAP during 2018-21.

Recommendation 1: The State Government may establish a centralized and comprehensive database of eligible beneficiaries for NSAP in the State to ensure that deserving beneficiaries are not excluded from the programme. Additionally, awareness campaigns should be conducted to inform potential beneficiaries about the availability and eligibility criteria of NSAP Schemes, encouraging greater participation and coverage.

2.2 Inclusion of ineligible beneficiaries

2.2.1 Continuation of Pension despite change in eligibility status

The NSAP Guidelines (Paragraph 3.1.2) mandate the constitution of Special Verification Teams under an authorised officer. The teams should include representatives of the Non-Governmental Organizations of repute which are active in the locality. The team's role is to conduct annual verification of existing beneficiaries to confirm their eligibility for social assistance programmes.

After the verification process, the team publishes separate lists of beneficiaries proposed to be confirmed or deleted based on their eligibility status. The NSAP Guidelines have a provision for entering the results of periodic verification. The outcome of the verification process, such as beneficiaries being confirmed or deleted, is recorded for further action. In cases where a Pensioner's Pension needs to be discontinued due to reasons like their death or crossing the BPL threshold, the verification results can be used to stop the Pension payments.

Audit observed that the State Government did not form any Special Verification Teams during 2017-21, as required by the NSAP Guidelines. Analysis of the data dump of NSAP revealed that despite the identification of 1,072 beneficiaries of IGNOAPS, IGNWPS and IGNDPS as discontinued in the State (due to death or crossing BPL status) during 2017-21 by the Implementing Agencies (*Mamlatdars* and Social Defence Officers), Pension was continued to

be paid to them. A total of ₹ 32.60 lakh was disbursed to the 1,072 discontinued beneficiaries during the mentioned period (**Appendix – II**). Further in five out of nine selected districts, Pension amounting to ₹ 7.02 lakh was paid to 170 beneficiaries during 2017-21, despite them being identified as discontinued (**Appendix – III**).

The State Government stated (April 2023) that the Implementing Agencies do conduct physical verification of beneficiaries. The process of physical verification involves visiting the beneficiaries in person at their registered addresses to confirm their existence and eligibility. If during this physical verification, a beneficiary is not found at the given location, the State Government discontinues their assistance. However, if the beneficiaries, who have been discontinued, claim that they are not receiving the assistance despite being eligible, the Implementing Agency concerned re-verifies the beneficiaries' status. Based on the re-verification results, if it is confirmed that the beneficiaries are indeed eligible and should continue to receive assistance, their Pension is reinstated.

While the instances of Pensions being disbursed to discontinued beneficiaries were relatively few within the State, it is imperative for the State Government to establish a dedicated Special Verification Teams and promptly act upon the verification outcomes. This measure is essential to guarantee the precise and effective allocation of social assistance benefits.