

*Report
of the
Working Group
on*

**Social Protection Policy -
National Social Assistance Programme
and
Associated Programmes**



Government of India
Ministry of Rural Development
Krishi Bhawan, New Delhi

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Introduction

1. Constitution of the Working Group

In the context of formulation of the 11th Five Year Plan, the Planning Commission by its order dated August 23, 2006 set up a Working Group on Social Protection Policy – National Social Assistance Programme and Associated Programmes. The Members of the Working Group are as under :-

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| 1. | Shri T S Sankaran, Former Chairman, Central Advisory Contract Labour Board | Chairman |
| 2. | Shri R K A Subrahmanya, Secretary General, Social Security Association of India, Bangalore | Acting Chairperson |
| 3. | Prof. Sheila Bhalla, Institute of Human Development, New Delhi | Member |
| 4. | Prof. Moneer Alam, Institute of Economic Growth, Delhi | Member |
| 5. | Dr. S Mahendra Dev, Director, Centre for Economic & Social Study, Hyderabad | Member |
| 6. | Dr. D. Rajasekhar, Professor & HOD, Centre for Decentralization and Development Unit, Institute of Social and Economic Change, Bangalore | Member |
| 7. | Dr. (Mrs.) Renuka Viswanathan, Secretary, Ministry of Rural Development, New Delhi | Member |
| 8. | Smt. Sarita Prasad, Secretary, Ministry of Social Justice and Empowerment, New Delhi | Member |
| 9. | Ms. Meenakshi Datta Ghosh, Secretary, Ministry of Panchyati Raj, New Delhi | Member |
| 10. | Suri R. Bandyopadhyay, Adviser(RD), Planning Commission, New Delhi | Member |
| 11. | Shri Vijay Anand, Secretary(Panchyati Raj), Govt. of Kerala, Thiruvananthapuram | Member |
| 12. | Shri G B Panda, Adviser(Social Welfare), Planning Commission, New Delhi | Member |
| 13. | Shri Manohar Lal, Director General, Ministry of Labour & Employment, New Delhi | Member |
| 14. | Shri K S Vatsa, Secretary(RD) & Water Conservation Deptt, Govt. of Maharashtra, Mumbai | Member |

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| 15. | Mrs. Malovika Pawar, Secretary(RD), Govt. of Rajasthan, Jaipur | Member |
| 16. | Ms. Nilam Sawhney, Joint Secretary, Ministry of Rural Development, New Delhi | Member Secretary |

However Dr. S. Mahendra Dev expressed his inability to function as member of the Working Group. After the constitution of the Group, Smt. Sarita Prasad, Secretary, Ministry of Social Justice and Employment retired and was represented by Shri Narayana Murty, Joint Secretary of the Ministry. Besides, Shri Manohar Lal, Director General, Ministry of Labour & Employment was transferred and Shri Anil Swarup, new Director General attended the meetings of the Working Group. Dr.(Mrs.) Renuka Viswanthan, Secretary (RD) was also transferred and Dr. Subas Pani, Secretary(RD) attended the meeting. Shri R. Bandhyopadhyay, Adviser (RD), Planning Commission was also transferred and in his place Shri Santosh Mehrotra, Sr. Consultant attended the meeting.

During the meetings of the Working Group, Shri K. Raju, Secretary, Department of Rural Development, Government of Andhra Pradesh; Dr. Mona Sharma, Secretary, Department of Women and Child Development, Government of Orissa; Shri G.N. Pegu, Joint Secretary, Ministry of Social Justice & Empowerment, New Delhi; Shri K.K. Maiti, Director, Ministry of Health and Family Welfare, New Delhi and Ms. R. Savithri, Director, Ministry of Women and Child Development were associated in the deliberations of the Working Group as special invitees.

The terms of reference of the Working Group are as follows

1. To consider the need for National Minimal Standards of public assistance in cases of old age, sickness, disablement and other cases of undeserved want.
2. To examine all Central and State Schemes in operation for the poor, in cases of old age, untimely death of bread-earner, serious illness and for persons with disability and suggest a comprehensive framework for national policy and coordinated implementation of the policy by the Centre, States and Local Governments Institutions.
3. To examine the changes made in the National Social Assistance Programme (NSAP) since its inception and suggest measures for revising this programme for providing minimal social protection for the socially excluded categories.
4. To consider the Unorganized Workers' Social Security Bill, 2006 prepared by the National Commission for Enterprises in the Unorganized Sector and harmonise the minimal protection and promotion measures suggested in this Bill with the need for a national policy towards the vulnerable referred to in item 2.

5. To study the implementation of NSAP in all the States in the country and suggest a better procedure jointly to be operated by the Centre, State Governments and Local Governments Institutions.

2. Meetings of the Working Group

The Working Group had its first meeting on the 4th of October, after which Sri T.S.Sankaran Chairman of the Group took ill and Sri R.KA. Subrahmanya was appointed as the Acting Chairman.

Subsequently, the Working Group had three more meetings when some of the issues were discussed. At the second meeting on 23rd November, 2006, Sri Bandyopadhyaya, Adviser Planning Commission desired that the Working Group may, in the first instance, consider item 3 of the Terms of Reference and recommend measures for revising the National Social Assistance Programme for providing minimal social protection for the socially excluded categories

Accordingly the Working Group concentrated on a review of the existing schemes of the National Social Assistance Programme . As a result of the review the Working Group considered it necessary to set the goal which could be achieved in the short term and to suggest appropriate schemes for achieving that goal .

The Working Group felt that a more holistic view of social assistance would however have to be considered and other aspects of social assistance would have to be discussed more in detail. Hence apart from the present report, the Working Group, if the Planning Commission indicates, would present an additional paper.

3. Structure of the Report

Part I of the report is a summary of the Working Group's recommendations while Part-II contains detailed recommendations of the Working Group. The financial implications are at Annexure – A.

The “Paper” circulated during the second meeting, on the concepts of social assistance, the need for social assistance, the experience in other countries and certain proposals relating to target groups for social assistance and the forms of assistance is at Appendix-I.

The “Background Note” circulated to the members of the Working Group before the first meeting is at Appendix-II. This note gives the details of the Central and the State Schemes in operation for the vulnerable groups. It also traces the changes made in NSAP since its inception and summarizes the recommendations and findings of the various studies and reports on NSAP.

PART-I

Summary of Recommendations

The Working Group was of the opinion that social assistance is one of the ways of providing social security. The main characteristic feature of social assistance is that the total cost of the programme is met by the State or the local governments out of their general or special revenues. The assistance is given as a matter of right, when the prescribed conditions of need are met and is not discretionary. It is meant for persons who have little or no income, being unable to work, because of age, health or other reasons. Social Assistance is basically meant to tackle destitution.

A summary of the Working Group's recommendations are listed below :

- 1) The overall objective of Social Protection Policy and Programme should be to abolish hunger so as to attain zero hunger at the end of XIth Plan.
- 2) National Social Assistance Programme (NSAP) should consist of the following schemes
 - a. National Old Age Pension Scheme (NOAPS)
 - b. National Family Benefit Scheme (NFBS)
 - c. Pension for the Disabled
 - d. Pension for the Widows
 - e. National Maternity Benefit Scheme(NMBS)
- 3) NOAPS should provide pension to all "BPL" aged above 60 years with a minimum pension of Rs 400 p.m. The pension amount should be reviewed every 3 years.
- 4) NFBS should continue at Rs 10,000 p.m. for a "BPL" household on death of an earning member of age group of 18-60 years.
- 5) Pension should be introduced for "BPL" widows at the norm of one and half times that under NOAPS.
- 6) Pension should be introduced for "BPL" handicapped with disability above 40% at the same norm as that under NOAPS.
- 7) Though NMBS could continue to be administered by Ministry of Health, it should be part of NSAP. The rate of maternity benefit should be enhanced to Rs.2000 per delivery.
- 8) Adequate number of "homes" should be established for elderly persons who cannot live alone, orphan and street children, deserted women who have no one to fall back upon, lepers and mentally ill persons who have no guardians.

- 9) Short term assistance should be provided at standardized norms to persons affected by natural calamities and riots, displaced persons, families of prisoners, families of persons who commit suicide, workers retrenched from employment, labour released from bondage and manual scavengers.
- 10) In all cases, there should be appropriate standards of health care through the Public Health Care System which in turn should be adequately strengthened.
- 11) NSAP should be treated as a Centrally Sponsored Scheme with funding shared between the Centre and the States in the ratio of 75:25.
- 12) The budget requirement of schemes which involve cash transfer under NSAP and the estimated number of beneficiaries for universal coverage are as indicated in the table below :-

Requirement of Funds for Universal Coverage under NSAP

| Name of the Scheme | Estimated Number of Beneficiaries | Requirement of Funds (Rs. In Cr.) | Central Share (Rs. In Cr.) | State Share (Rs. In Cr.) |
|---------------------------|--|--|-----------------------------------|---------------------------------|
| NOAPS | 23,402,400 | 11233.15 | 8424.86 | 2808.29 |
| NFBS | 687,271 | 687.27 | 515.45 | 171.82 |
| Pension for Widows | 9,601,124 | 6912.81 | 5184.61 | 1728.20 |
| Pension for Disabled | 6,133,895 | 2944.27 | 2208.20 | 736.07 |
| NMBS | 4,880,953 | 976.19 | 732.14 | 244.05 |
| Total | 44,705,643 | 22753.69 | 17065.26 | 5688.43 |

PART – II

Recommendations of the Working Group

1. A perspective

The Working Group recommends two basic objectives to be achieved during the Eleventh Five Year Plan, namely (a) abolition of hunger and (b) abolition of beggary. It is suggested that the Government adopts “Bhukh Mitao, Bhikh Hatao” as the slogan for the Plan.

The Global Social Summit in Copenhagen in 1995 put social policy at the Centre of the development debate. The final Copenhagen Declaration and the Programme of Action highlighted a number of areas related to social protection. Of the ten commitments called for in the Programme of Action, Commitment 2 called for the formulation or strengthening of national policies and strategies to reduce inequalities and eradicate absolute poverty by a target date to be set by each country. At the national level governments were to develop and implement policies “to ensure that all people have adequate economic and social protection during unemployment, ill health, maternity, child rearing, widowhood, disability and old age.”

Eradication of extreme poverty and hunger is one of the Millenium Goals to be achieved. It requires halving between 1990 and 2015 the proportion of people who suffer from hunger. Half the period is over but hunger still exists in India on a large scale .

According to a statement made by the Country Director of the World Food Programme despite the fact that the economy has been growing fast , one in every five Indians suffers from overt or covert hunger. A survey carried out in Karnataka found that a large number of people in the State were homeless, they did not have even one square meal a day for long periods and they survived virtually on crumbs.

According to the WHO, “one in every three world’s malnourished children lives in India and about 50 percent of all childhood deaths in India are attributable to malnutrition. The proportion of low birth weight babies remains high at one third of all births”.

The Supreme Court has declared that the Right to Livelihood is a fundamental right; it inheres the right to life. The National Human Rights Commission has pointed out that “the citizen’s right to be free from hunger enshrined in Article 21 is to be ensured by the fulfillment of the obligations of the State set out in Articles 39(a) and 47”.

Poverty eradication has been an important goal of development policy since the inception of planning in India Various anti-poverty, employment generation and basic services programmes have been in operation for decades. These are targeted mainly at persons who are able to work but remain unemployed for lack of employment

opportunities. But there are certain classes of people who are unable to work and earn their livelihood. In their case eradication of destitution and hunger calls for separate and distinct programmes involving direct income transfers by way of social assistance .

Social assistance programmes in the form of old age pensions, widow pension, physically handicapped pensions, unemployment assistance etc have also been in existence at State levels for a long time. Under these programmes cash assistance is given to persons at various rates subject to widely varying conditions. In order to bring about a measure of uniformity in these programmes and to ensure that they conform to certain minimum national standards a National Social Assistance Programme was introduced in the year 1995 .

The NSAP was intended to be a significant step towards fulfillment of the Directive Principles in Articles 41 and 42 of the Constitutions which envisages public assistance in the event of old age, disability, sickness and other cases of undeserved want. The programme included for the time being three benefits, namely, old age pension, family benefit and maternity benefit . It was obviously envisaged that more such benefits would be added in due course to extend protection against other cases of undeserved want.

The scale of benefits provided under the programme initially was as follows:

National Old Age Pension Scheme : Rs.75 per month per beneficiary. The National Family Benefit Scheme : Rs 5000 in case of death due to natural causes and Rs.10,000 in case of accidental death of the primary breadwinner of the bereaved household. National Maternity Benefit Scheme: Rs.300 per pregnancy upto the first two live births.

In the year 1998, the rate of maternity benefit was raised to Rs.500 per pregnancy and the rate of family benefit due to natural causes was raised to Rs.10,000, the quantum of benefit in the event of death due to accident remaining the same.

In the year 2000, a new scheme called Annapurna Scheme was added providing for supply of 10 kgs of foodgrains free of cost to those senior citizens who were eligible for old age pension but had remained uncovered under the National Old Age Pension Scheme.

Many State governments have increased the quantum of old age pension by varying amounts ranging from Rs.25 to Rs.225 (total amount of pension ranging from Rs.100 to Rs.300).

In the current year (2006) the rate of old age pension was raised to Rs.200 per month per beneficiary with the request to the State governments to top it up by another Rs.200 so that each beneficiary may get a total amount of pension of Rs.400 per month.

The National Maternity Benefit Scheme has been transferred to the Ministry of Health for administration and is renamed as Janani Suraksha Yojana with emphasis on institutional delivery with the help of qualified assistants.

The remaining schemes of the programme which were initially treated as Centrally Sponsored Schemes have been transferred to the States as State Sector Schemes.

Evaluation studies of the National Social Assistance Programme were conducted by the Operational Research Group in 1998 and by the Centre for Management Development, Tiruvanathapuram in 2000. The Programme was also studied by the Jaishanker Memorial Centre. In addition Dr N.C.Saxena Commissioner of the Supreme Court and Sri Moneer Alam of the Institute of Economic Growth have made certain observations and recommendations.

The National Commission on Rural Labour as well as the Second National Commission on Labour have also made certain comments and recommendations concerning the Programme. The UN has also expressed its concerns about the aged in MIIPA.

The Working Group has reviewed the National Social Assistance Programme in the light of these developments, comments and recommendations and propose as follows

2. The National Old Age Pension Scheme

The Scheme is at present applicable to destitutes aged 65 or more. The eligibility criteria for the pension are defined differently by different State governments. The Scheme is also subject to certain numerical and financial ceilings.

The National Policy for Older Persons recognizes that a person becomes a senior citizen at the age of 60 and would be eligible for the facilities and concessions available to senior citizens. The Working Group therefore is of the view that the scheme should be made applicable to all persons of the age of 60 or more.

From the three schemes introduced under the NSAP two are applicable to all persons below the poverty line. In the case of the NOAPS only a different criterion of destitution has been prescribed. The various studies conducted in respect of the NOAPS indicate that the criteria of destitution is difficult of application. It has been observed that many States have adopted the poverty line itself to define destitution. This is in fact reasonable since a BPL family can hardly support itself and would not be in a position to support the aged. The Working Group has therefore come to the conclusion that the NOAPS should also be made applicable to all persons below the poverty line as defined by the Ministry of Rural Development.

The studies have also indicated that the imposition of numerical and financial ceilings have militated against proper implementation of the Scheme and suggestions have been made for reworking of the ceilings. The Working Group feels that the

imposition of ceilings in a social assistance programme is unjust and these should be removed.

The NOAPS is subject to certain other conditions such as domicile which were prescribed by the State governments for their schemes. They do not seem to be relevant to a National Scheme. The Working Group, therefore, is of the view that all such restrictive conditions should be removed.

The rate of pension has recently been enhanced to Rs.200 per month. The State governments have been urged to top it up with another Rs.200 so that every pensioner would get a minimum pension of Rs.400 per month. Considering the past experience of the Scheme the Working Group is skeptical whether all the State Governments would respond favourably to the exhortation of the Central Government. The Working Group is, therefore, of the view that the rate of minimum pension should be fixed at Rs.400 per person and the State governments may be required mandatorily to contribute their share of the pension. This can best be done by treating the Scheme a Centrally Sponsored Scheme under which the expenditure is shared by the Central and State Governments in a pre-determined manner.

Considering the state of finances of the State governments the Working Group is also skeptical whether they would be able to share the expenditure on 50:50 basis.

Having regard to these facts, the Working Group suggests that the NOAPS be treated as a Centrally Sponsored Scheme under which the expenditure is shared on 75:25 basis.

On the extension of the NOAPS to all persons below the poverty line the provision for payment of pension to such category of persons in the Unorganised Workers Social Security Bill would cease to be necessary and may be deleted.

The pension should be paid through post offices by money order or in cash or could be paid in the account of Banks or Post Offices. Any commission payable to the Postal Department for making these payments should be waived or borne by the Ministry concerned.

3. Annapurna Scheme

If all the eligible persons can be covered under the NOAPS there will be no person to be covered under the Annapurna Scheme. It is however suggested that this Scheme may be merged with the Antyodaya scheme so that the absolutely poor people who are covered under the Antyodaya Scheme may get a specified quantity of foodgrains free of cost instead of at a concessional price.

4. National Maternity Benefit Scheme

As the administration of the Scheme has been transferred to the Ministry of Health there is some ambiguity whether it continues to be part of the National Social

Assistance Programme . The Working Group is of the view that irrespective of who administers the schemes launched under the NSAP, they should remain under the programme unless there is any special reason for removing them from it. The Working Group does not see any reason why the NMBS should cease to be part of the NSAP.

The WHO, the UNDP as well as the National Family Health Survey have pointed out that the infant mortality rate as well as the maternal mortality rate are unacceptably high in India. . The high rate of mortality among mothers and infants can be attributed largely to inadequacy of food and nutrition due to poverty and self denial by the women of their share of the food in order to feed others in the family. It is therefore necessary that women should have adequate income when they are pregnant and also after delivery in order that they are fed with nutritious food at the time when they are nourishing another life. If the women are employed the maternity benefit cannot be less than 75% of their wages as per ILO Convention no. 102 . On this basis, if a woman is working on a floor level minimum wage of Rs.66 per day the maternity benefit payable to her would be about Rs.3980. The National Commission on Labour had, however, recommended payment of maternity benefit at Rs.2000 per delivery. Even if a woman is not working for wages she should be regarded as unpaid worker in view of the multiple roles she plays in the family and given all the benefits a worker would get. There is, therefore, a strong case for enhancing the rate of maternity benefit to Rs.2000.

The existing arrangements made by the Department of Women and Child Development for providing supplementary nutrition to women should be improved.

5. The National Family Benefit Scheme and National Pension Scheme for Widows

Whenever an accident takes place resulting in death of one or more persons Government has lately been announcing a compensation of Rs.1 lakh to each of the bereaved families. Recently the Railway Minister announced a relief of Rs.5 lakhs each to the kin of the persons who died of a railway accident . In this background, the amount of family benefit paid under this Scheme would appear to be too small. It may be adequate just for the funeral and other incidental expenses incurred by a family when the breadwinner dies . It cannot serve the purpose of income security to the family. The Working Group is therefore of the view that while the quantum of the Family Benefit may remain as it is it needs to be supplemented by a family pension Scheme which is now being paid in the form of Widow Pension Schemes in many States. . The Working Group therefore suggests that the Government may introduce a National Family Pension Scheme or Widow Pension Scheme whereby every “BPL” widow may be entitled to a pension equal to one and half times the old age pension payable under the NOAPS , irrespective of her age.

In this connection the following facts may be noted :

The World Bank the ADB and the UNDP recognize that widows as a class qualify for social assistance.

Most if not all States have had a widow pension scheme but the rates of pension as well as the eligibility conditions vary widely.

The National Policy for Empowerment of Women requires special assistance to be provided to women in difficult circumstances including single women in difficult circumstances, women heading households, disabled, widows etc.

6. National Scheme for Pension to Handicapped Persons

Disability is one of the cases of undeserved want mentioned in Article 41 of the Constitution which requires public assistance.

According to the National Policy for Disabled Persons “Disabled persons, their families and care givers incur substantial additional expenditure for facilitating activities of daily living, medical care, transportation, assistive devices, etc. Therefore, there is a need to provide them social security by various means”. In particular the policy specifies rationalisation of the amount of pension and unemployment allowance payable to persons with disabilities.

Most of the State Governments have schemes for payment of pension to physically handicapped persons. They need to be rationalized. The Working Group suggests as follows:

(i) The Persons with Disabilities Act, requires payment of unemployment allowance to such persons with disabilities who are registered with Special Employment Exchanges for more than two years but could not be placed in any gainful occupation. A few States have introduced schemes for the purpose which provide for payment of unemployment allowance ranging from Rs.50 to Rs500. The eligibility criteria also vary. The Working Group suggests that a National Scheme of Unemployment Allowance to Persons with Disabilities who have some earning capacity but no employment be introduced providing for payment of an unemployment allowance at a uniform rate subject to conditions common to all States.

(ii) In the case of persons suffering from autism, cerebral palsy, mental retardation and multiple disabilities the care givers or the guardians appointed to look after them may be compensated for the cost incurred by them in terms of money, time or effort in discharging their responsibilities at a rate equal to old age pension under NOAPS.

(iii) In respect of all other cases where the persons with disabilities have no earning capacity or whose earning capacity is less than 40 percent as assessed by a competent medical authority including physically handicapped as well as mentally handicapped persons, another national Scheme may be introduced providing for a monthly pension equal to the old age pension under the NOAPS. The pension will be meant for the “BPL” handicapped irrespective of the age.

The Working Group also suggested that a mechanism be put in place for regular search and identification of handicapped.

7. **Homes**

A National Programme may be introduced to establish and to run homes for the maintenance at State cost of the following classes of persons:

- (i) The elderly persons who have no family and cannot live alone
- (ii) Orphan and Street children who have no parents or guardians
- (iii) Deserted women who have no one to fall back upon
- (iv) Lepers
- (v) Mentally ill persons who have no guardians

The homes should provide food clothing and shelter to the inmates. In the case of children there should be provision for their education and vocational training.

In all cases there should be provision for appropriate standards of health care through the Public Health Care System.

8. **Other cases of Undeserved Want**

The following classes of persons also need social assistance for short periods

Persons affected by natural or other calamities
Displaced persons
Families of prisoners
Families of persons suffering from serious diseases such as leprosy
Families of persons who commit suicide owing to poverty or other reasons
Families affected by riots
Workers retrenched from employment without any unemployment benefit
Labour released from bondage
Manual scavengers

There may already be schemes to help these people at the Central or State levels but they need to be standardized.

In some of these cases assistance is given for rehabilitation of the persons but they need to be given assistance for their subsistence during the gestation period of the respective rehabilitation projects.

9. **Identification and registration of beneficiaries**

Those seeking assistance under the Schemes should register themselves with the Panchayat.

At present the Gram Panchayats / Municipalities are expected to play an active role in the selection of beneficiaries. However, it is felt that there should be no discretion for selection and hence the aged belonging to the BPL families as identified by the latest

survey of MoRD should be eligible for the old age pension rather than to have selection by Gram Sabha.

Similarly “BPL” families as identified by the latest survey of MoRD would be eligible for NFBS and the pension for widows and the physically handicapped. This was essential as some times States adopt criteria different from those prescribed by the MoRD leading to disparities between States. In the case of NMBS, the Ministry of Health has kept the scheme open for “BPL” and “non-BPL”.

10 Mechanism for sanction and maintenance of accounts

The power to sanction the benefits may be delegated to the panchayats and the responsibility for disbursing the amounts may be entrusted to the local post office which may be required to maintain the accounts of the disbursements they make. If necessary an imprest may be kept with each post office for making the payments and it may be replenished from time to time.

There should be an annual verification of the various kinds of pensioners by a designated official.

The payments made at or by a post office should be subject to Government audit and also social audit through a voluntary organization.

11. Financing of Schemes

All the Schemes framed under the National Social Assistance Programme should be treated as Centrally Sponsored Schemes and monitored by the Central Government to ensure that all the people entitled to the benefits are getting them. The expenditure on the Schemes may be shared by the Central and State Governments in the ratio of 75:25.

12. Timely release of funds

The monetary allocations made by the Government of India for the Programme must not fall short of the amount required or estimated for payment to all the registered pensioners and other beneficiaries. The moneys allocated should be transferred to the State Governments in equal quarterly instalments. The State governments should put the moneys received from the Central Government for the NSAP into a non lapsable fund in the Public Account and use it for replenishing the imprests with the post offices.

13. Flexibility in the use of funds

The discretion given to the State governments for re-appropriation of funds meant for one scheme for use for another should be withdrawn.

14. Administration of the Schemes

Considering the volume of the funds involved and the number of beneficiaries, it seems necessary to establish or identify a separate Department or Directorate at the Central as well as State level for administration of the Programme.

An officer designated as a Commissioner of Social Assistance may be appointed by the Central Government for administration of the Scheme.

Similarly, at the State level an officer designated as Director of Social Assistance may be appointed in each State government for administration of the programme.

Necessary staff may also be provided at the lower formations for the programme as required.

Advisory Boards/Committees at Central, State and district levels may be constituted for advising the administrative authorities on the administration of the Scheme.

15. Research and Studies

The Working Group suggests that studies be commissioned by the Ministries implementing the Schemes which would look into the conditions of life of the various classes of people for whom social assistance has been proposed to determine whether they need the assistance and if so of what orders. The Schemes may, if necessary, be modified suitably depending on the findings of such studies.

Provision may be made for social audit and evaluatory studies of the Schemes after they are introduced to determine whether they are being implemented well and whether their purpose has been achieved.

16. Appointment of an Ombudsman

The possibility of appointing an Ombudsman to hear complaints and grievances regarding the administration of all the Schemes under the NSAP may also be considered.

17. Creation of Awareness

Evaluation studies have shown lack of awareness of the Programme among the beneficiaries. Arrangements should be made for giving greater publicity to the Programme at frequent intervals in languages understandable by the people through audio visual means. A body or an officer at the district level should be made responsible for purpose.

18. Financial Implications

The funds required have been worked out only for the cash transfer schemes of NSAP and not for “homes” or the short term assistance suggested for certain cases of undeserved want. The number of beneficiaries to be covered have been estimated from data available in the website of Census India, SRS 2003 and the latest poverty ratio of 2004-05. Annexure-A indicates the calculations for estimating the funds required for universal coverage.

* * *

FINANCIAL IMPLICATIONS

National Social Assistance Programme (NSAP) would include National Old Age Pension Scheme(NOAPS), National Family Benefit Scheme (NFBS), Pension for the Widows, Pension for the Disabled and National Maternity Benefit Scheme (NMBS). The number of beneficiaries estimated for universal coverage and the funds required thereof for the various component are as follows :-

(a) NATIONAL OLD AGE PENSION SCHEME (NOAPS):-

| Projected population ages 60 year and above as on 1st March, 2006 | Poverty Ratio for 2004-05 | Estimated Number of beneficiaries | Total requirement of funds(rate of assistance @Rs.400 p.m.) (Rs. in Cr.) | Central Share (Rs. in Cr.) | State Share (Rs. in Cr.) |
|---|---------------------------|-----------------------------------|--|----------------------------|--------------------------|
| 1 | 2 | 3 = (1x2) | 4 | 5 | 6 |
| 83,580,000 | 0.28 | 23,402,400 | 11233.15 | 8424.86 | 2808.29 |

Source : Col.1 based on Table- 18 : All India Projected population by age and sex as on 1.3.2006 (as per website of census India)
Col.2 As per Approach Paper of Planning Commission for the XI Plan

(b) NATIONAL FAMILY BENEFIT SCHEME (NFBS):-

| Mortality figure age 20-59 as per projected population as on 1.3.2006 & SRS 2003 | Poverty Ratio for 2004-05 | Estimated Number of beneficiaries | Total requirement of funds(rate of assistance @Rs.10000 in lump sum) (Rs. in Cr.) | Central Share (Rs. in Cr.) | State Share (Rs. in Cr.) |
|--|---------------------------|-----------------------------------|---|----------------------------|--------------------------|
| 1 | 2 | 3=(1x2) | 4 | 5 | 6 |
| 2,454,540 | 0.28 | 687,271 | 687.27 | 515.45 | 171.81 |

Source : Col.1 based Table- 18 : All India Projected population by age and sex as on 1.3.2006, Table-8 : Age specific death rate by sex and residence, 2003, SRS Report 2003
Col.2 As per Approach Paper of Planning Commission for the XI Plan

(c) PENSION FOR WIDOWS:-

| Number of female Widow as per Census 2001 | Poverty Ratio for 2004-05 | Estimated Number of beneficiaries | Total requirement of funds(rate of assistance @Rs.600 p.m.) (Rs. in Cr.) | Central Share (Rs. in Cr.) | State Share (Rs. in Cr.) |
|---|---------------------------|-----------------------------------|--|----------------------------|--------------------------|
| 1 | 2 | 3= (1x2) | 4 | 5 | 6 |
| 34,289,729 | 0.28 | 9,601,124 | 6912.81 | 5184.61 | 1728.20 |

Source : Col.1 based on Table C2 Page 2 : Marital Status by Age and sex, Census of India 2001
Col.2 As per Approach Paper of Planning Commission for the XI Plan

(d) PENSION FOR DISABLED:-

| Number of Total Disabled population as per Census 2001 | Poverty Ratio for 2004-05 | Estimated Number of beneficiaries | Total requirement of funds (rate of assistance @Rs.400 p.m.) (Rs. in Cr.) | Central Share (Rs. in Cr.) | State Share (Rs. in Cr.) |
|--|---------------------------|-----------------------------------|---|----------------------------|--------------------------|
| 1 | 2 | 3=(1x2) | 4 | 5 | 6 |
| 21,906,769 | 0.28 | 6,133,895 | 2944.27 | 2208.20 | 736.07 |

Source : Col.1 based on Table 2 : Distribution of the disabled by type of disability, sex and residence – 2001, Census of India, 2001
Col.2 As per Approach Paper of Planning Commission for the XI Plan

(e) NATIONAL MATERNITY BENEFIT SCHEME (NMBS):-

| Projected population as on 1.3.2006 | Poverty Ratio for 2004-05 | Crude Birth Rate | Ratio of 1st two births in total births | Estimated Number of beneficiaries | Total requirement of funds(rate of assistance @Rs.2000 in lump sum) (Rs. in Cr.) | Central Share (Rs. in Cr.) | State Share (Rs. in Cr.) |
|-------------------------------------|---------------------------|------------------|---|-----------------------------------|--|----------------------------|--------------------------|
| 1 | 2 | 3 | 4 | 5=(1x2x3x4) | 6 | 7 | 8 |
| 1,112,187,000 | 0.28 | 0.0248 | 0.632 | 4,880,953 | 976.19 | 732.14 | 244.05 |

Source : Col.1 based on Table- 18 : All India Projected population by age and sex as on 1.3.2006 (as per website of census India)
Col.2 As per Approach Paper of Planning Commission for the XI Plan
Col.3 based on Statement-13 : Crude birth rate by residence, India and bigger states, 2003), SRS Report 2003
Col.4 based on Statement-36 : Percentage distribution of current live births by birth order and residence, India and bigger states, 2003

(f) Abstract of total Requirement of Funds for universal coverage:

| Name of the Scheme | Estimated Number of Beneficiaries | Requirement of Funds (Rs. In Cr.) | Central Share (Rs. In Cr.) | State Share (Rs. In Cr.) |
|----------------------|-----------------------------------|-----------------------------------|----------------------------|--------------------------|
| NOAPS | 23,402,400 | 11233.15 | 8424.86 | 2808.29 |
| NFBS | 687,271 | 687.27 | 515.45 | 171.82 |
| Pension for Widows | 9,601,124 | 6912.81 | 5184.61 | 1728.20 |
| Pension for Disabled | 6,133,895 | 2944.27 | 2208.20 | 736.07 |
| NMBS | 4,880,953 | 976.19 | 732.14 | 244.05 |
| Total | 44,705,643 | 22753.69 | 17065.26 | 5688.43 |

Social Assistance – concept, need and experience in other countries

(Paper for consideration of the Working Group)

Social Protection -concept and aspects

According to the ADB¹:

“Social protection consists of policies and programmes designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people’s exposure to risks, enhancing their capacity to protect themselves against hazards and interruption / loss of income.

There are five main areas in social protection:

Labour Market policies and programmes designed to promote employment, the efficient operation of labour markets and the protection of workers,

Social Insurance programmes to cushion the risks associated with unemployment, ill health, disability, work related injury and old age,

Social assistance and welfare service programmes for the most vulnerable groups with no other means of adequate support, including single mothers, the homeless or physically or mentally challenged people,

Micro and area based programmes to address vulnerability at the community level including micro insurance, agricultural insurance, social funds and programmes to manage natural disaster,

Child Protection to ensure the healthy and productive development of children².

The Working Group is concerned with social assistance.

Social Assistance – the Concept

Social assistance is one of the ways of providing social security

The main characteristic feature of social assistance is that the total cost of the programme is met by the State or the local governments out of their general or special revenues. The assistance is given as a matter of right, when the prescribed conditions of need are met, and not on the basis of entitlements. It is meant for persons who have little or no income, being unable to work, because of age, health or other reasons

Social assistance is usually subject to a means test.

¹ The views of the ILO World Bank and others concerning social Protection are given in the annexure

² www.adb.org/socialprotection

Need for social assistance

1. WFP: According to the World Food Programme “one in every five Indians suffers from overt or covert hunger. “Hunger” as stated by Amartya Sen, and Jean Dreze, “is intolerable in the modern world” in a way it could not have been in the past, because it is “so unnecessary and unwarranted.” India is a poignant example of how food sufficiency at the aggregate level has not translated into food security at the household level. A staggeringly large number of undernourished -about 214 million people – is chronically food insecure. Many more -varyingly about 40 million, are exposed to natural disasters. About 50 percent of children (mostly tribal and rural) are undernourished and stunted, 23 percent have a low birth weight and 68 out of 1000 die before the age of one year.. There is high prevalence of anaemia and other micronutrient deficiencies”³.

These observations are corroborated by the National Health Survey and the WHO.

2. WHO: *The WHO Report for 2005* puts India in the list of 51 slow progressing countries as far as infant and child mortality and maternal mortality is concerned with an estimated 1,36,000 maternal and one million newborn deaths and newborns suffering from pregnancy birth related mortality and where morbidity continued to take a toll on the lives of Indian women and their newborns.

One in every three world’s malnourished children lives in India and about 50 percent of all childhood deaths in India are attributable to malnutrition. The proportion of low birth weight babies remains high at one third of all births.

3. *National Family Health Survey: 3 (2005-06)*: According to this survey “the infant mortality rate continues to remain higher than it should be. It is as high as 71 per 1000 live births in Chhattisgarh. Although Punjab has an IMR of 42 and Maharashtra 38 both below the national average of 66, they are still below the target set by the National Population Policy of achieving an IMR of 30 by 2010.

Similarly, the percentage of children below three who are underweight is disturbing. In Gujarat, the percentage has actually increased from 45% to 47% while in the other four states it has declined. In Punjab it is 27 percent while in Chattisgarh it is 52 percent.

The percentage of children between six and 35 months who are anemic has also increased in Gujarat from 75% to 80 % and in Orissa from 72 to 78%. In Punjab it is 80% and remains unchanged. It is the highest in Chhattisgarh at 81percent.

³Gian Pietro Bordignon WFP Representative and Country Director in India in the Hindu

The number of women who are anemic, particularly pregnant women, is also unacceptably high. This is despite targeted intervention to deal with anemia in pregnant women. Clearly, this is an area that will need to be investigated more closely as it reflects on other forms of economic deprivation in a large percentage of population. One of the direct outcomes of this is the impact on women's health, particularly during pregnancy when they deny themselves food in preference to feeding the rest of the family. Thus the cycle of anemic mothers giving birth to underweight children who die before they complete one year remains unbroken.

According to a recent newspaper report "After a gap of about four years, crib deaths returned to haunt the West Bengal health Department on Saturday as 18 babies succumbed at the B.C.Roy Memorial Hospital for Children in Kolkata in a span of three days. It was a return of September 2002, when 31 babies had died at the hospital.

On Thursday, nine new born children mostly less than one month old died at the hospital. A day later, there were eight more deaths, taking the total to 17 – the highest number of deaths at the hospital in 48 hours since August –September 2002. Another baby died at the hospital on Saturday ***The normal death rate at the hospital is two babies in a day.***

"Almost 60 % of the infants who died were prematurely born and grossly underweight. The babies weighed between 650g to 1500 g. It is very difficult to save such infants. The rest came to the hospital with severe infection "said M.K.Chatterjee, the hospital's vice Principal and superintendent.

The other babies were suffering from acute meningitis, encephalitis and septicemia. "A year old child came to the hospital in a gasping condition. He was suffering from meningitis and was referred by Kalyani hospital. We tried to save the boy but we could not.", said Chatterjee"

4. NHRC: The National Human Rights Commission recently went into the responsibility of the State to prevent due to hunger in the context of certain starvation deaths in Orissa and observed as follows:

"Article 21 of the Constitution of India guarantees a fundamental right to life and personal liberty. The expression 'Life' in this Article, has been judicially interpreted to mean a life with human dignity and not mere survival or animal existence. In the light of this, the State is obliged to provide for all those minimum requirements which must be satisfied in order to enable a person to live with human dignity, such as education, health care, just and humane conditions of work, protection against exploitation etc. In the view of the Commission, the Right to Food is inherent to a life with dignity, and Article 21 should be read with Articles 39(a) and 47 to understand the nature of the obligations of the State in order to ensure the effective realisation of this right. Article 39(a) of the Constitution, enunciated as one of the Directive Principles, fundamental in the governance of the country, requires the State to direct its policy towards securing that the citizens, men and women equally, have the right to an adequate means to livelihood.

Article 47 spells out the duty of the State to raise the level of nutrition and the standard of living of its people as a primary responsibility. The citizen's right to be free from hunger enshrined in Article 21 is to be ensured by the fulfillment of the obligations of the State set out in Articles 39(a) and 47. The reading of Article 21 together with Articles 39(a) and 47, places the issue of food security in the correct perspective, thus making the Right to Food a guaranteed Fundamental Right which is enforceable by virtue of the constitutional remedy provided under Article 32 of the Constitution. The requirements of the Constitution preceded, and are consonant with, the obligations of the State under the 1966 International Covenant of the Economic, Social and Cultural Rights to which India is a party. That Covenant, in Article 11, expressly recognises the right of everyone to an adequate standard of living, including adequate food.

It follows, therefore, that there is a fundamental right to be free from hunger. Starvation constitutes a gross denial and violation of this right. As starvation deaths reported from some pockets of the country are now invariably the consequence of misgovernance resulting from acts of omission and commission on the part of public servants, they are of direct concern to the Commission under the provisions of the Protection of Human Rights Act, 1993.

Persons living in conditions of poverty and hunger in areas such as the KBK districts have often been found to be suffering from prolonged hunger and mal-nutrition. Even when their deaths cannot, in a strictly clinical terms, be related to starvation, the tragic reality remains that they often die of prolonged mal-nutrition and the continuum of distress which has, inter-alia, rendered them unable to withstand common diseases such as malaria and diarrhoea. The situation is all the more painful in view of the fact that granaries of the Food Corporation of India are overflowing – a matter that is, at present, under consideration of the Supreme Court.

The Commission, therefore, agrees with Dr. Rangasami's view that the present practice of insisting on mortality as a proof of starvation is wrong and needs to be set aside. In the view of the Commission, therefore, there are obvious policy implications as far as the obligations of the State are concerned. The Right to Food implies the right to food at appropriate nutritional levels. It also implies that the quantum of relief to those in distress must meet those levels in order to ensure that the Right to Food is actually secured, and does not remain a theoretical concept.

The Commission also agrees with the petitioner that destitution and the continuum of distress should be viewed as the necessary conditions for the prevalence of starvation. There is thus a concomitant need for a paradigm shift in public policies and the Relief Codes in this respect."

Survey conducted by Government of Karnataka

A random survey conducted by the Law Department of the Government of Karnataka as part of the drafting of the Food Security Act has brought forth shocking information: Nearly 50 percent of the homeless people in the State had only one set of clothes, 33 percent of them were over 65 years of age., at least seven percent of them were mentally

challenged and 15 percent were physically challenged . further a large number of them did not have even one square meal for long periods and they survived virtually on crumbs. If the urban poor had scope for begging at road intersections and bus stands , the condition of the rural poor and destitutes was worse. . There were instances when the mentally challenged had to compete with street dogs to pick up leftovers from dustbins in the vicinity of hotels and marriage halls.. This is corroborated by the press reports about individuals who are trying to help such people.

There are reports in the press and elsewhere about NGO's and individuals picking up people from the streets in a state of extreme destitution and helping them by providing shelter food and clothing etc No society which claims to be caring society can tolerate such conditions of life . The enormity of the problem is such that it cannot be left entirely to such individuals. It is the problem which the State and the community should handle.

Dr Amartya Sen says: “The demands of human security include a balanced view of tragedies that are the result of terrible omissions as well as dreadful commissions. Since security is often considered only in the context of military challenges and violent deeds, it is necessary to emphasize the massive toll of human neglect. A adequate concept of human security in the contemporary world must include at least the following distinct elements:

- (1) a clear focus on human lives (this would contrast , for example, with the technocratic notion of national security- the favoured interpretation of security in the military context);
- (2) an appreciation of the role of society and of social arrangements in making human lives more secure in a constructive way (avoiding a socially detached view of individual's human predicament);
- (3) A fuller understanding of the coverage of human rights , which have to include not just political freedom and personal liberties (important as they are) but also societal concern with food, medical attention, basic education, and other elementary ingredient so human lives⁴.

What other countries are doing

Latin America

In Brazil a scheme called Bolsa Familia which was set up in 2003, provides a basic income to 7.5million of Brazils' poorest families or 30 million people. The goal is to reach all with a monthly income per head of less than 100 reals – 11.2 million families or about a quarter of the population by the end of 2006 . It is the biggest of a new generation of social programmes across Latin America , known as “conditional cash transfer” schemes (CCTS) The aim is to alleviate today's poverty , in Brazil's case by transferring upto 95 reals a month to poor families (which states and districts can top up) and to short circuit tomorrow's by making the transfers conditional; beneficiaries must have their children vaccinated, and their health monitored and keep them in school.

⁴ Principal Voices: Amartya Sen : The Economist

Although CCTS are a Brazilian invention, the first large scale programme began in Mexico. Originally called Progress and now *Portunidades* it now provides government cash transfers to 5 million Mexican families or nearly a quarter of the population. As in Brazil there are conditions attached. The payments are mandatory every two months, to female heads of household. One element of around \$10 per month is to help with food. A larger element is to help buy school supplies and pay for transport to and from school. If a child misses more than 15% of class days or fails a grade twice these payments are suspended. The payments are also conditional on the family's regular visits to health clinics.

Similar schemes now exist in half a dozen Latin American countries though details vary⁵

Malaysia

Monetary and other benefits in kind such as clothing and food parcels as well as apprenticeship training and small business launching grants are provided by the government and administered by the Department of Social Welfare. This scheme is strictly means tested and low income is the principal determinant of eligibility. However benefits are not provided to claimants who have relatives that are liable and able to support them.

The federal government sets limits for the amount of public/social assistance given to claimants. Benefits are based on the total monthly income of a family and should not be above RM400 a month. Monthly allowances are given at a rate of RM 60 per person, up to a maximum of RM350 per family. Old people above the age of 60 years who are destitute, not able bodied and do not have any relatives to depend on for support are eligible to apply for assistance or RM130 per month. Benefits at the State level vary between RM40 per person to RM, 135 per person. These levels are set in each State.

Theoretically all needy people qualify for social assistance but in practice there is a bias in favour of claimants in the urban areas. Most rural dwellers are excluded from the benefits, either through ignorance or through administrative procedures.

The Philippines

In the Philippines the most important social assistance programme is the rice price subsidy scheme. The government experimented with a public works programme and a health insurance scheme for indigents. In addition the government has implemented the Comprehensive and Integrated Delivery of Social Services programme in poor communities as an integrated approach to poverty alleviation.

⁵ Economist September 17, 2005

Vietnam

There are three nationwide funds for social assistance

(a) Social Guarantee Fund for Regular Relief : This fund operates a categorical benefit system for a defined group of people who are assessed as being unable to provide for themselves or to be supported by family members. The fund also finances some institutional placements and social rehabilitation programmes.

Of the various programmes financed by this fund the Regular Monthly Benefit programme is the most important.

Regular monthly benefits for the elderly alone, orphans, and disabled civilians

These groups are regarded by the authorities as being genuinely unable to assist themselves, namely

- (i) The elderly alone (frail elderly people who are in extreme poverty and have no other family members to assist them). People receiving social assistance benefits are a small proportion of the total elderly population. The numbers represent about 0.8 percent of those aged 60 and above. In 1999 about 51 % of those deemed eligible for assistance actually received it ;
- (ii) Orphans. Orphans and unsupported children are a growing problem for Vietnam. Street children exist in large numbers in all major cities . The number of orphans in 1999 was about 156,000; from this number 40,500 receive social assistance (26%);
- (iii) The seriously disabled .In 1999 Vietnam was estimated to have about 5 million disabled people of whom . 1.3 million were severely disabled. Due to the large number of disabled , those capable of suitable employment or those supported by their families as well as those receiving disability or invalidity pensions from the government are excluded from receiving assistance under this programme.

In 1999, the total number of those potentially eligible was 415,444 persons of whom only 63,125 were receiving assistance under this programme.

(b) Contingency Fund for pre-harvest starvation and Disaster Relief : This Fund covers two areas of social relief

- (a) it acts as a focus for providing aid when natural disasters strike an area;
- (b) It provides supplementary assistance to very poor people ; much of it in the form of food aid (or cash to buy food) in the pre-harvest starvation period; some forms of supplementary assistance (e.g., waiver of school fees) are also some times charged to this fund.

(c) Disaster relief

Vietnam is situated in a highly disaster prone area . Disasters occur quite often every year . The disaster relief component of the fund is designed to deal with at least some of the consequences of natural disasters . Other components include medical assistance

and the rebuilding or clearing of roads and infrastructure and seed or other assistance to farmers to replant devastated croplands

Assistance provided under the Contingency fund covers only part of the losses households suffer. The priority is to save lives and prevent disaster linked deaths, such as death due to subsequent starvation. Actual deaths from the disasters are compensated at a standard payment of 1 million dong per death, but most compensation for property damage is a partial grant-in-aid. While there is no formal schedule of assistance for destroyed or damaged houses calculation of average payments suggest that grants may normally be around 1 million dong for a destroyed house and half a million dong for a damaged house

Pre- harvest starvation relief

In 1999 a total of 1.3million people were given grants for purposes classified as pre-harvest starvation (50% of total eligible persons). These are people suffering from pre-harvest problems, from poverty unemployment and other problems Normally, these people have real incomes below the poverty level throughout the year. Some food starvation may arise from other incidents; for example, the need to pay medical costs because of serious illness. Also some food aid is given to allow poor people to celebrate some of the festivals.

The average grant amounts to about 50,000 dong per person assisted. In terms of purchase power it may enable the person to buy 20 or 30 kgs of rice at rural prices ⁶

Target groups proposed for social assistance

According to the ILO “a number of developing countries have set up social assistance schemes that are aimed at people in need who cannot be reached by employment or other social policies and who have not been able to protect themselves through social insurance. Social assistance schemes in developing countries are predominantly contingency based, as they limit means tested support in cash or in kind to specific needy groups, such as widows, orphans and elderly people without income and family support.”

According to the ADB vulnerable groups with no other means of adequate support, including single mothers, the homeless, or physically or mentally challenged people are provided social assistance. In India the following classes of persons who satisfy the eligibility criteria may be given social assistance:

1. Pregnant women
2. Children in the age groups 0-6 months

⁶ Social Protection in south east and East Asia ed by Erfried Adam et al Friedrich Ebert Stiftung

3. Lactating mothers
4. Orphans 0-14 years
5. Street children.
6. Persons sick with Cancer TB and other major diseases
7. Persons with physical or mental disability
8. Persons who are unemployed
9. Widows with or without children (single mothers)
10. Women who are divorced or deserted
11. The elderly
12. Bonded labour released from bondage
13. Workers retrenched from employment without any unemployment benefit
14. Displaced Persons.
15. Persons affected by natural calamities
16. Families / Children of prisoners.
17. Families /children of leprosy patients
18. Families of farmers who commit suicide owing to inability to bear the debt burden

Eligibility criteria

Individual income is less than a specified amount

Family income is less than a specified amount

(Family to be defined)

Forms of assistance

1. Considering the incidence of malnutrition and consequential fatalities it seems necessary to improve the existing arrangements for providing supplementary nutrition to women and children . Perhaps the ICDS has to be revamped

The rate of maternity benefit needs to be enhanced.. The National Commission on Labour has recommended . that the rate of maternity benefit should be raised to Rs.2000.

Working of the midday meal scheme may be evaluated and the shortcomings if any may be overcome. The Scheme may be extended to all the children in all classes up to SSLC (10th Class) in all government schools and government aided schools

2. It is necessary to establish adequate number of orphanages for the protection of orphans. There are some orphanages at the State level. It does not seem that their adequacy has been verified. Some of the orphanages are maintained by the Governments and the others by private agencies . It seems necessary to have their performance evaluated periodically It is also necessary to introduce a National Scheme of orphanages laying down the minimum standards for their performance.

3. There are central as well as State schemes for providing night shelters to street children . Even so there are reports of death due to cold of such children Adequacy of the number of shelters to be provided and the facilities to be provided therein need to be reassessed on a systematic basis.

4. Persons sick with cancer, TB and such other major diseases need assistance for their subsistence, their medical expenditure and for the maintenance of their families.

In Kerala there is a scheme for providing financial assistance to TB cancer and leprosy patients . Under the scheme TB patients are paid financial assistance of Rs.50 p.m. and the cancer and leprosy patients are paid Rs100 p.m. It is necessary to have a similar scheme at the national level with a provision for medical treatment.

5. Tamilnadu has a destitute physically handicapped pension scheme . Under this scheme physically handicapped destitute persons whose disability is 50 percent or more are eligible for a pension. The age limit prescribed is 45 years . Leprosy patients are also eligible for the pension. The other conditions of the scheme are the same as those applicable to for old age pension (normal scheme) .The rate of pension is Rs.200 per month.

Kerala also has a special pension scheme for the physically handicapped and mentally retarded persons. The rate of pension in 1996 was Rs.100. The current rate needs to be ascertained. Persons whose individual income is less than Rs.75 per month and the family income is less than Rs.300 per month are entitled to pension under the Scheme.

Some other States also have similar schemes

Having regard to these facts it is felt that there should be a national scheme of pension for the physically and mentally handicapped persons whose disability is such that it has

reduced their earning capacity by 50 % or more . The rate of pension should be the same as for old age pension.

6. The Persons with Disabilities Act, 1995 stipulates payment of unemployment allowance to such persons with disabilities who are registered with special employment exchanges for more than two years but could not be placed in any gainful occupation. The Act provides for framing schemes by State Government for this purpose keeping in view of their economic capacity and development. Different State Governments have adopted different eligibility criteria for providing unemployment allowance.

Nine States are providing unemployment allowance to disabled persons rates of which vary from Rs. 50/- to Rs. 500/- per month as shown below:

| | |
|---------------------|----------------------------------|
| Sikkim and Tripura: | Rs. 500/- per month, |
| Punjab | Rs. 150/- to Rs. 400/- |
| Tamil Nadu | Rs. 200/- to Rs.300/- per month. |
| Mizoram, | Rs. 100/- |
| Andhra Pradesh | Rs. 75/- |
| Meghalaya | Rs.50/- per month. |

West Bengal and Haryana have also schemes providing the allowance (information about rates not available) ⁷

We should ascertain the eligibility criteria prescribed in each State . Considering the broad range of rates of the allowance prevailing in the various States it seems necessary to establish a national minimum rate of allowance.

7. Some States have introduced schemes for payment of unemployment allowance ⁸.We should call for details of such schemes and consider suggesting introduction of a national scheme

8. Tamilnadu Kerala, Gujarat and Orissa have pension schemes for destitute widows, whether old or young. Tamilnadu, Kerala, and a few other States extend a one time assistance to young destitute widows for performing death rites for their deceased husbands or for the marriage of their daughters. In addition, Tamilnadu has a pension scheme for destitute widows without any age limit ; a similar scheme exists in Orissa for destitute widows who are 50 years and above and in Gujarat for widows who are

⁷Source : Answers to questions in Rajya Sabha on 3.5.200

⁸ Report of the national commission on Rural labour

45 years and above, they become eligible for the OAP at 65 if they remain destitute. Karnataka has a pension scheme for all widows 18 years and above.⁹

The Government of Gujarat started a social security scheme for the rehabilitation of destitute widows and deserted or divorced women. The scheme provides financial assistance for three years and facilities for vocational training and financial assistance for purchase of raw material and equipment after completion of training.

The National Commission on Rural Labour had recommended that the widows should be enabled to earn their livelihood and for this purpose a suitable rehabilitation and training programme should be evolved, presumably on the lines of the Gujarat scheme. This recommendation may be reiterated.

If a national widow pension scheme is introduced on the lines of the schemes in Kerala and Tamilnadu or on the lines of the Gujarat Scheme, the need for continuance of the National Family Benefit Scheme would need to be reviewed. Payment of an amount for performing the funeral rites might serve the purpose.

9. Tamilnadu has a destitute /deserted wives pension scheme. Under the Scheme wives of those who are not less than 30 years of age, deserted by their husbands for more than five years or obtained legal separation certificate from the competent court of law are eligible for pension even if they have legal heirs of the age of 18 or more. The other conditions of the scheme are the same as applicable to old age pension scheme. Gujarat has a scheme for rehabilitation of deserted and divorced wives. There may be similar schemes elsewhere. A national Scheme may be drawn up on the lines of the Gujarat Scheme.

10. Almost all States and Union Territories have Old age Pension Schemes. The National Old age Pension Scheme was introduced to bring about a measure of uniformity in these schemes. Even so there are large differences in the eligibility criteria for the pension. In this connection the National Commission on Rural Labour had observed as follows: "It is felt that as minimum benefit to be provided by way of old age pension there can be no reason why criteria must be different in various states. A broad measure of uniformity is considered desirable, in respect of age, quantum and eligibility criteria. It is recommended that old age pension be paid to all males and females subject to eligibility criteria indicated in the succeeding paragraphs above the age of 60.

As for other eligibility criteria other than age, it is found generally that the pension is payable to destitute, with provision for inclusion of physically handicapped persons, widows etc. below the prescribed age limit. The Commission is of the view that relaxation of age limit in respect of physically handicapped persons may be permitted at the discretion of each State.

⁹ Report of the National Commission on Rural Labour

The Commission felt that too many refinements on income eligibility limit are best avoided to make administration easy and chances of corruption /harassment minimal.

The Commission would suggest the following eligibility criteria:

(a) Where the spouses are over 60 years of age, their combined annual income should be below Rs 2400 for each of them to be eligible for the pension.

(b) Where only one of the two is over 60years of age, that person will be eligible for pension only when their combined income is less than Rs2400 per year.

(c) Where however, the person above the age of 60 years is single and his /her income is below Rs.1500 per year he/she should be eligible for the pension. It is considered undesirable to link up family income with eligibility of old age pension for a variety of reasons.

This is the appropriate time to adopt these recommendations

The rate of pension has recently been enhanced . It may be adjusted to the rise in the cost of living index by periodical revision or attachment of a dearness allowance formula.

It appears that all the eligible elderly are not covered under the old age pension schemes because of the existence of numerical and financial ceilings . These ceilings should be removed .

The persons who are eligible for coverage under the old age pension scheme but not covered are supplied foodgrains at concessional rates under the Annapurna Scheme As the rate of pension may not be adequate for the subsistence of the persons it is suggested that persons covered under the old age pension scheme may also be covered under the Annapurna Scheme.

Tamilnadu has a scheme under which pensioners male or female are given one dhoti or one saree twice a year during Pongal and Deepawali festivals Similar scheme may be introduced at the national level.

Persons who have no families may at their option be kept in old age homes and provided food clothing and shelter at State cost instead of being paid pension.

11. Under the Bonded Labour Rehabilitation Scheme labourers who are released from bondage are given some assistance for their rehabilitation. But they need additional assistance in the nature of relief for their livelihood until they start earning under the rehabilitation schemes . Otherwise they will eat into the capital They may be paid an allowance equal to the floor level minimum wage for a period of say six months.

12. Goa, Tamilnadu and West Bengal States have introduced schemes for giving cash assistance to workers who have lost their jobs due to retrenchment or otherwise for no fault of theirs. Under the Goa Scheme retrenched workman would be entitled to monetary benefit ranging from Rs2000 to Rs.3000 per month depending on his age .

Under the West Bengal Scheme the eligible workers would be entitled to a cash assistance of Rs.500 per month. Under the Tamilnadu scheme the eligible worker will get Rs.250 per month. It is necessary to introduce a National Scheme for such assistance with the provision for payment of an allowance of at least Rs.500 per month unless an unemployment insurance Scheme is introduced.

13. Several persons are displaced from their hearths and homes whenever a major industrial or irrigation project is undertaken. They are given some assistance for their resettlement but they would need some assistance in the nature of relief until they settle down and start earning their livelihood. They may be paid a sum of Rs.500 per family per month for a period of six months from the date of their displacement.

14. Natural calamities such as floods, cyclones, drought occur frequently affecting the people in one part or the other of the country. People are also affected whenever there is a motor, railway or air transport accident occurs and or a communal or other riot takes place. They are usually given relief as well as rehabilitation assistance. The existing norms may be reviewed.

15. Families / Children of prisoners. When a person is convicted of a crime and is sentenced to a term in prison his family especially the children suffer for no fault of theirs. They need to be protected. They may be given assistance at the same rates as applicable to widows with children.

16. Families /children of leprosy patients. Similarly the families especially the children of persons who are affected by diseases like leprosy also need to be protected. They may be given assistance at the same rate as applicable to widows with children.

17. Families of farmers who commit suicide owing to inability to bear the debt burden. In the past there was a group insurance scheme for persons who had taken loans under IRDP for which the premium was paid wholly by the Government of India. It is necessary to revive that scheme to support the farmers who are heavily indebted and their families.

18. All the persons who are entitled to social assistance may be provided medical care in Government dispensaries and hospitals free of cost.

Annexure

Concepts of Social Protection

According to the ILO

Over the last 30-40 years the concept of social security has been further expanded to encompass a framework of social protection which provides generalized basic social

support for all citizens, regardless of contribution, or employment history, although these factors remain important in determining the level of some benefits above their basic minimum. This has enabled the State to extend income support to individuals on the basis of need rather than acquired rights, and has facilitated the provision of health care to entire population. In these new structures, benefit levels tend to be set by governments in relation to needs rather than entitlements, and contribution rates have become the dependent variable, frequently indistinguishable from general taxes in their incidence¹⁰.

There are essentially four ways to extend social protection:

- Extending social insurance schemes
- Encouraging micro insurance
- Introducing universal benefits or services financed from general state revenues
- Establishing or extending means tested benefits or services (social assistance) also financed from general state revenues

According to the World Bank

The definition of social protection encompasses all public interventions that help individuals households and communities to manage risk or that provide support to the critically poor

The World Bank recommends that social protection programmes should be embedded in an integrated approach to poverty reduction based on a new framework for social risk management. The concept of social risk management asserts that individuals, households and communities are exposed to multiple risks from different sources, both natural and manmade. A clear assessment of a risk management system for any population is possible by examining the available risk management instruments in a matrix of strategies and arrangements- a risk management framework

([www:worldbank.org/sp](http://www.worldbank.org/sp))

Social protection traditionally consists of labour markets, pensions, social funds, and safety nets¹¹

According to DFID

Even poor countries aim to ensure minimum standards of livelihood for their citizens While broad based social security programmes are confined mainly to developed and transition economies, two thirds of the Highly indebted Poor countries with Poverty

¹⁰Social Insurance and Social Protection: Report of the Director General: ILO 1993)

¹¹ Social Protection Sector strategy World Bank Group: the Human development Network

Reduction Strategy documents explicitly include measures which could be seen as safety nets for the vulnerable. Social Protection (SP) covers this broad territory

Definitions of Social Protection:

- The public action taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable in a given polity or society; (Conway et al)
- Policies and practices intended to protect and promote the livelihoods and welfare of people who have lost out, or stand to lose out, in processes of social and economic change and development (Marcus and Wilkinson)

Overview of the debate

Different policy stances on SP often relate to understanding of where its boundaries should be set. At its broadest, SP can be seen as a dimension of all social policy or development interventions. Many see all social services (for instance health, education, water supply), or all community driven development (exemplified by World Bank supported Social funds) as part of the prevention, if not actually the mitigation, of risk. But even in narrower definitions, these are the fundamental questions:

- Who should be protected : the destitute, the declining poor or the coping poor, tomorrow's poor, or anyone at a vulnerable point in their life cycle?
- What sort of risks should be mitigated : disasters, economic shocks, economic and social change, conflict?
- Who is responsible for protection : only the state, also the non profit sector, civil society generally or even the immediate non – poor? There is concern that Government intervention may destroy existing (often informal) mechanisms, or undermine economic development (crowding out productive investment)
- Should social protection primarily be aimed at livelihood protection or livelihood promotion (safety net or springboard)?
- Should even the poorest countries be aiming at maximising coverage with a universalist (European approach) or is the residualist (North American) model the only sustainable answer?
- Where the decision is to raise SP to particular groups, how can it best be delivered in the face of (often severe) implementation constraints ?
- Should SP be limited to national level? What about international measures in a world where globalisation has brought new vulnerabilities

Key Issues in Decision Making

Decisions on SP measures will depend on political priorities, economic and social histories, philosophy of progress, and of course resources and capacities to deliver. Recently, there has been interest in explicit linkages with human rights, given that a number of international documents recognize the rights to livelihood security.

- Europe has long history of universal social protection provided by the State, through formal channels, with employment insurance, pensions and health insurance. Apart from arguments about affordability in developing or transition countries, these do not all work well to protect the poor in the informal economy
- There is a spectrum of commitment to such measures but few agencies or national governments in the poorest countries regard widespread provision as a priority. They prefer to focus on economic growth, with special protection measure “targeting” resource transfers to a restricted proportion of the population, and often in response to particular shocks
- Many national poverty reduction strategies and plans emphasise SP measures as an area for investment. Typical are measures to increase employment and income supplements to vulnerable groups. However, there is normally also reference to fiscal tightness. Social protection is not integrated into growth strategies
- Strategic choices among alternative routes to SP will reflect the balance struck between maintaining the most vulnerable at an acceptable level during shocks (livelihood protection), enhancing the capacity of the vulnerable to help themselves out of poverty (livelihood promotion), or on addressing the root causes of vulnerability, such as unequal access to livelihood resources. Some choices revive old debates about the priorities of relief as opposed to development.
- Livelihoods approaches have concentrated on the second route (enhancing capacity) and most of the recent literature has endorsed this, with metaphors shifting from “safety nets” and “ropes” to “springboards” – building on the assets of the poor, and avoiding creating dependency. The combination of livelihoods and rights approaches argues powerfully for amending growth focused strategies to include more SP
- Livelihood approaches also aim to build on existing mechanisms, whether of informal social protection, the role of the non profit sector and even now the private sector. There is a perennial debate on whether measures such as food aid or employment creation schemes crowd out production focused investments. After the Asian financial crisis some observers note the damage to informal SP mechanisms caused by unsustainable formal mechanisms. Others argue that the widespread NGO provision of micro credit at interest in Bangladesh has undermined the traditional dhar system of free loans – now even the family charges interest.

- The World Bank, in particular, has supported efforts to involve the private sector, for instance in supplying in-kind benefits through normal retail outlets. It is widely accepted that design of interventions needs to take account of impacts on the market. Most SP measures in poorer countries are rationed (targeted) to the poor. Identifying and delivering to categorise of the poor which are fluid and mobile is difficult. However, some general lessons are emerging
- Ways to determine efficiency of resource transfer (the ratio of benefits to costs) now exist. Administrative targeting is expected to raise costs but in Latin American Programmes this added only 8% (Devereux)
- Cost-benefit ratio measures do not always analyse leakage potential. In India, pensions transfer small individual sums and have a better record than housing schemes which transfer larger amounts (Nayak)
- Such measures need to account for costs which can be offset by additional benefits, such as creation of physical assets (through public works) or enhancements to other assets – social, natural or financial
- There are also decisions on the form of transfer. In employment schemes, for instance, men prefer cash, while women may prefer food or inputs (this also may depend on the season). Food aid may entail risks resulting from a supply-led orientation
- Setting benefits at such low levels helps ensure that the poor self-select: the non-poor will not make the effort. This also avoids driving up wages for casual labour
- No matter what form SP takes there is always a risk of introducing measures inappropriate to the intended recipients. This can be minimized when SP strategies are based on participatory planning, responding to the priorities of the vulnerable and building on their own assets

Social Protection in the next decade

International finance institutions are likely to continue to emphasise SP in the context of growth. The ILO and other multinationals will be among those linking rights and livelihoods, as they start to engage with setting normative standards in informal contexts. There will be demand for a more systematic international approach. Overlap with disaster mitigation will continue, with increasing vulnerabilities resulting from climate change, demographic shifts (ageing, AIDS), globalisation and other processes.

Background Note
for
Working Group
on

**Social Protection Policy -
National Social Assistance
Programme
and
Associated Programmes**

Government of India
Ministry of Rural Development
Krishi Bhawan, New Delhi

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Background Note for the use of Working Group on Social Protection Policy – National Social Assistance Programme and Associated Programmes

1. Introduction:

India is a welfare State whereby the Government has taken upon itself the responsibility of looking after the well being of its people. The Directive Principles of State Policy in the Constitution of India enjoin upon the State to undertake within its means a number of welfare measures. These are intended to secure for the citizens adequate means of livelihood, raise the standard of living, improve public health, provide free and compulsory education for children etc. 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. It is in accordance with these noble principles that the Government of India has set up a Working Group on Social Protection Policy – National Social Assistance Programme and Associated Programmes. A copy of the order setting up the Working Group issued by the Planning Commission on 23rd August 2006 is enclosed as *Annexure – 1*. The terms of reference of the Working Group are as under :-

1. To consider the need for National Minimal Standards of public assistance in cases of old age, sickness, disablement and other cases of undeserved want.
2. To examine all Central and State Schemes in operation for the poor, in cases of old age, untimely death of bread-earner, serious illness and for persons with disability and suggest a comprehensive framework for national policy and coordinated implementation of the policy by the Centre, States and Local Governments Institutions.
3. To examine the changes made in the National Social Assistance Programme (NSAP) since its inception and suggest measures for revising this programme for providing minimal social protection for the socially excluded categories.

4. To consider the Unorganized Workers' Social Security Bill, 2006 prepared by the National Commission for Enterprises in the Unorganized Sector and harmonise the minimal protection and promotion measures suggested in this Bill with the need for a national policy towards the vulnerable referred to in item 2.
5. To study the implementation of NSAP in all the States in the country and suggest a better procedure jointly to be operated by the Centre, State Governments and Local Governments Institutions.

2. To consider the National Minimal Standards of Public Assistance in cases of Old age, Sickness, Disablements and other cases of undeserved want

Social security refers to the various mechanisms by which society protects its members from economic contingencies and other exigencies encountered by individuals and members due to certain disadvantages faced by them. As India is yet to evolve a comprehensive national social security policy, defining vulnerability and identifying vulnerable groups can be a major exercise. However several such attempts have been made in the context of unorganised workers, which are relevant for this exercise.

The International Labour Organisation's notion on social security as expressed in the International Convention No. 102, includes nine core contingencies that lead to stoppage or substantial reduction of earnings. These are sickness, maternity, employment injury, unemployment, invalidity, old age, death, need for long-term medical care and for supporting families with children.

The National Commission on Rural Labour (NCRL), 1991 under the chairmanship of Dr. C H Hanumantharao, discussed the issue of social security and recommended minimal social security benefits for rural labourers such as old age pension, life insurance, maternity benefit, disability benefit (accident compensation), minimal health care and sickness benefit. Similarly, the 2nd National Commission on Labour, (2002) suggested (a) insurance against death or disability (b) health insurance, (c) maternity cover and (d) old age benefits. Following the recommendations of this Commission, the Government formulated the Unorganised

Sector Workers Bill 2004 and the National Advisory Council (NAC-2005) also prepared a draft Bill titled “The Unorganised Sector Workers’ Social Security Bill” listing the proposed social security benefits.

National Commission for Enterprises in the Unorganised Sector in its report on Social Security for Unorganised Workers (May 2006) has examined the recommendations of the above mentioned three National Bodies and also various studies to arrive at the social security needs of unorganised sector workers. The study of Rajasekhar et al (2005) revealed that old age was the major concern for the workers. Among the workers surveyed, 92.3% felt that benefits towards old age, unemployment, death, sickness and employment injury were relevant to them. Women in reproductive age group also felt that maternity benefits were important. The Commission concluded “that there should be a national minimum social security with flexibility being accorded to the State Government to add on or strengthen the national minimum in the respective States. The constituent elements of such a national minimum level of social security have been identified as **health security, old age security and life insurance**. The raison d’etre for inclusion of these securities by the Commission are as explained below.

Health Security including Maternity Needs

1. Health security can be described as ensuring low exposure to risk and providing access to healthcare services along with the ability to pay for medical care and medicine when necessary. Such health security should be equally available and accessible to all citizens.
2. A number of studies show that risks and crisis situations occurring due to a low level of health security are endemic for the poor.
3. A number of studies have shown that if the poor lack the resources to pay for healthcare, they often forego it completely or end up becoming indebted or impoverished while trying to pay for it.

4. A field study in India (Noponen and Kantor, 1996) observed that among the stress events that households faced, which placed their income and resources under great strain, illness episodes were the most important.
5. Two studies found that illnesses requiring hospitalisation were often 'catastrophic' costing more than 10 per cent of the annual incomes of the households studies (Chen and Snodgrass, 2001). A shock that has a relatively small impact on the non-poor can be a cause for great concern for the poor, since even marginal downward fluctuations in income can push them irreversibly below destitution levels.
6. India has a high maternal mortality rate, even judging by the standards of developing countries as a whole, not to speak of the Asian region. The National Human Development Report prepared by the Planning Commission (GOI, 2002) states that, as of 1999, the maternal mortality rate (MMR) was 407 (indicating deaths per 100,000 deliveries based on the Sample Registration System, SRS). The National Family Health Survey (NFHS) I and II, however, recorded a higher MMR and worse still, an increase in MMR from 424 in 1992-93 to 540 in 1998 (Priya, 2006).
7. Causes of mortality suggest that a large number of maternal deaths are preventable. While nutrition and adequate spacing between births are important, the crucial factor that often comes into play is the lack of professional help during delivery. Maternity benefits are likely to increase the chances of institutional delivery.
8. Another concern is the loss of income during the advanced period of maternity and immediately after childbirth. Maternity and childbirth also entail a lot of risks and expenses that could plunge a poor household into a financial crisis involving borrowing and high interest expenditure. This would inevitably result in reduction in incomes and savings for the poor households.

Life and Accident Security

- (i) The death of a breadwinner is a tragic event, but in the case of poor, it also raises the question of survival for the family left behind due to a permanent loss of income. Further, death entails additional expenses for which the family has to borrow money, often on onerous terms, spend savings or sell assets.

- (ii) An accident, either during the course of work or otherwise, is a major crisis since it leads to loss of income. It further implies additional expenditure of medicines, hospitalisation, etc. If the accident leads to partial or permanent disability the financial loss is much greater.

Old Age Security and Unemployment Security

1. The share of the aged (60+ years) in India is lower than the corresponding figure in its Asian neighbours in East and South East Asia. However, as the demographic transition picks up in India the share of the aged is likely to increase. Projections indicate that the current share of 7.47 per cent for the aged is likely to increase to 9.8 per cent by 2021. What is important from the social security point of view is the need for an institutional mechanism for taking care of the aged and the poor, in particular.

2. With the proportion of aged persons expected to increase significantly in the future, the insecurities of the aged are expected to increase due to various reasons. Firstly, adults in poor households themselves face insecurity of work and income in their quest to lead lives of security and some dignity. Secondly, in India, the aged are generally dependent on their children for support. The presence of the aged in poor families adds to the financial burden and further deprivation of the family as a whole. The insecurity of the household is further exacerbated by general poverty and greater morbidity among the aged. Thirdly, the absence of adequate public health care facilities, and the increasing cost of private healthcare facilities for the aged can throw the household into a major crisis.

3. In India, the newly enacted National Rural Employment Guarantee (NREG) Act is an attempt to provide employment security by guaranteeing at least 100 days of work in the most backward districts of the country. The Employment Guarantee holds the promise of significantly alleviating the problem of under-employment for those sections of the labouring population who can undertake manual labour. However, informal workers who are varied in terms of both the nature and location of work, would continue to face the risk of loss of employment for a variety of reasons. Hence the provision of unemployment allowance to help workers face certain type of contingencies needs to be considered.

3. To examine all Central and State Schemes in operation for the poor, in cases of old age, untimely death of bread-earner, serious illness and for persons with disability and suggest a comprehensive framework for national policy and coordinated implementation of the policy by the Centre, States and Local Governments Institutions.

The Central Government has over the years taken a number of initiatives to extend social security cover both to the very poor citizens and to workers in the unorganized sector. Apart from the Central Government initiatives on social security a number of social security initiatives have also been taken at the State level. A large number of voluntary and peoples' organizations are also involved in providing a measure of protective social security. Many of these relevant to workers in unorganised sectors have been examined by the National Commission for Enterprises in the Unorganised Sector in their report on Social Security for Unorganised Workers and a table giving details of these schemes is enclosed as *Annexure-II*.

In the same report, the (i) Health and Maternity Insurance Scheme (ii) Life Insurance and (iii) Provident Fund to all APL workers and Monthly Old Age Pension to all poor old aged have been suggested for delivering the benefits of a national minimum social security programme.

For the Health and Maternity Insurance Scheme, it was suggested that an annual premium of Rs. 380/- per person could cover a typical family of five members. The minimum benefits stipulated could be (a) hospitalisation cover upto Rs. 15,000/-

(b) maternity benefit of a maximum of Rs. 1000/- per delivery (c) Personal accident cover in the event of the death of the earning head of the family (Rs. 25000/-); and (d) sickness cover for the registered workers during hospitalisation (Rs. 50/- per day for a period of 15 days). For life insurance, the suggested annual premium for life insurance was Rs. 150/- per person per annum. This was expected to provide a benefit of at least Rs. 15000/- per person. Two types of old age security were suggested. These were (a) Provident Fund for all APL workers (of Rs. 565/- per year for old age security), with unemployment insurance where necessary and (b) monthly old age pension to all poor BPL old aged for (60+) persons.

It was suggested that against this requirement of Rs. 1095 per worker per year, only the APL workers could contribute Rs. 365 per year for Provident Fund and the remaining funds could be contributed by the Central and State Government.

For a coordinated implementation, it was suggested that a National Social Security Board (NSSB) as well as the National Social Security Fund (NSSF) be created. NSSB would be responsible for formulation of policies and guidelines at the national level. The State Governments would implement the social security schemes at the State level, through the creation of Social Security Board as well as a Social Security Fund. The Workers Facilitation Centres (WFC) would be responsible for identification of the beneficiaries and ensuring payment of contribution.

4. To examine the changes made in the National Social Assistance Programme (NSAP) since its inception and suggest measures for revising this programme for providing minimal social protection for the socially excluded categories.

The National Social Assistance Programme (NSAP) comprising of National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS) and National Maternity Benefit Scheme (NMBS) came into existence w.e.f. 15th August, 1995 for providing social assistance benefits to poor households in the case of old age, death of the primary bread winner and maternity. NSAP represented a significant step towards the fulfillment of Directive Principles in Articles 41 and 42 of the Constitution recognizing the concurrent responsibility of the Central and State Government in the matter. The programmes of NSAP aimed to ensure minimum

national standards in addition to the benefits that the states were currently providing or will provide in future. The scales of benefit under NSAP when it was first started was for

- (i) National Old Age Pension Scheme (NOAPS): Rs. 75 per month per beneficiary.
- (ii) National Family Benefit Scheme (NFBS): Rs. 5000 in case of death due to natural causes and Rs. 10,000 in case of accidental death of the primary breadwinner to the bereaved household.
- (iii) National Maternity Benefit Scheme (NMBS): Rs. 300 per pregnancy up to the first two live births.

In 1998, the Cabinet approved the modifications in the National Social Assistance Programme guidelines. Earlier the benefits under National Family Benefit Scheme were limited to a sum of Rs.5,000/- in case of natural death and Rs.10,000/- in case of accidental death of primary breadwinner of a household below the poverty line. As against this, the amount of benefit was raised to Rs.10,000/ in the case of death due to natural causes as well as accidental causes. The assistance under the national maternity benefit scheme was fixed at Rs.500/- against Rs.300/- being paid earlier. Another change made by the Cabinet was that the assistance could be sanctioned and cash disbursed in public meetings preferably of Gram Sabha by either Gram Panchayat functionaries or block functionaries of appropriate level. In the case of urban beneficiaries, elected local self government officials, wherever available, were to be involved in the process of sanctioning the assistance. The disbursement in such cases would also preferably be made in public meetings of neighbourhood / mohalla committees.

As per the guidelines issued in 1998, any scheme of social security operated in the States/UTs with the Central funds provided for the National Social Assistance Programme (NSAP) was to carry the name of the appropriate component of the NSAP such as National Old Age Pension Scheme, National Family Benefit Scheme and the National Maternity Benefit Scheme. The States/UTs had to ensure wide and continuous publicity to the benefits under the NSAP and the procedures for claiming them through posters/brochures, media and other means. They had to ensure that the application forms were widely available in local offices. Procedure for verification of

applications had to be prompt and simple. Sanctions were expected to be expeditious and delays and malpractices were expected to be eliminated in disbursement. Adequate accounting procedures had to be instituted to enable proper post audit. The guidelines also provided that States would ensure constitution of State level and District level Committees for ensuring proper implementation of the schemes.

During the course of deliberations to consider National Population Policy in the second meeting held on 15th June,1999, the Group of Ministers observed that National Maternity Benefit Scheme being implemented by the Ministry of Rural Development could be assigned to the Department of Family Welfare to become part and parcel of the Population Stabilization Programme. On receipt of a communication in this regard from the Planning Commission, the then Secretary, Ministry of Rural Development agreed to transfer NMBS to the Department of Family Welfare from the Financial Year 2001-2002 and thus the Scheme was transferred to that Ministry w.e.f. 1st April,2001.

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, had remained uncovered under the NOAPS. Under the Annapurna Scheme 10kgs of food grains per month was to be provided free of cost to the beneficiary. The number of persons to be benefited from the Scheme were, in the first instance, 20% of the persons eligible to receive pension under NOAPS in States/UTs.

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 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 Ministry of Rural Development, it was decided

to transfer NSAP and Annapurna to the State Plans from the year 2002-03. With this change, the funds for the operation of the scheme are now being released as Additional Central Assistance (ACA) to the States by the Ministry of Finance. The ACA to be provided to the States / UTs for the NSAP and Annapurna Scheme is decided by the Planning Commission, while the State-wise allocation of ACA is made by the Ministry of Rural Development and Planning Commission. The ACA provided to the States/UTs under NSAP and Annapurna could be utilized by the States / UTs as Welfare Schemes of NOAPS, NFBS or free foodgrains to the aged by taking one or two or all of the three schemes or in any other combination in accordance with their own priorities and needs. The Additional Central Assistance to the States constituted a general additionality over and above the normal allocation of the States for such welfare schemes as reflected in the States Budget, both under Plan and Non-Plan. The States have to therefore, provide the Mandatory Minimum Provision (MMP) for these schemes under their own budget. The MORD has a role in recommending the releases of ACA to the States for the last of financial year and in monitoring the expenditure against the ACA and the MMP.

The Finance Minister in his Budget Speech for 2006-07 on 28.2.2006 announced that the Old Age Pension is granted under NSAP to destitute persons above the age of 65 years at Rs.75 per month. He stated that this was woefully inadequate and proposed to increase the pension to Rs.200 per month. Hence, necessary approval of the Cabinet has been obtained on 13.7.2006 and the process of releasing the funds to the States at the enhanced rates has been started. The Finance Minister also announced that he would urge State Governments to make an equal contribution from their resources so that a destitute pensioner would get at least Rs.400 per month. Minister of Rural Development has also urged the State Governments in this regard. Another announcement made by the Finance Minister was that he proposed to work with the Department of Post and the Banks to establish, within two years, a system under which the pension would be credited directly to the account of the beneficiaries in a post office or a bank. The process in this regard has also started.

The details of Financial and Physical progress for the three Schemes for the year 2002-03, 2003-04, 2004-05 and 2005-06 are enclosed as *Annexure III-VI*. An

abstract of the financial and physical progress can however be seen in the tables below.

Financial Progress

(Rs. In lakh)

| Year | Combined Allocation for 3 Schemes | Total Release | Expenditure reported | | | |
|---------|-----------------------------------|---------------|----------------------|----------|-----------|----------|
| | | | NOAPS | NFBS | Annapurna | Total |
| 2002-03 | 68000.00 | 65709.86 | 51893.63 | 4672.88 | 5987.33 | 62553.84 |
| 2003-04 | 67987.00 | 60226.79 | 44346.63 | 16813.59 | 3956.80 | 65099.82 |
| 2004-05 | 118987.00 | 103201.74 | 70009.65 | 11985.48 | 2623.86 | 84618.99 |
| 2005-06 | 119000.00 | 118971.01 | 68608.34 | 18600.52 | 6318.80 | 94065.92 |

Physical Progress

| Year | No. of Beneficiaries Reported | | |
|---------|-------------------------------|--------|-----------|
| | NOAPS | NFBS | Annapurna |
| 2002-03 | 7464514 | 85209 | 796682 |
| 2003-04 | 6534000 | 209456 | 958669 |
| 2004-05 | 8079054 | 261981 | 844089 |
| 2005-06 | 7558200 | 239414 | 659458 |

- 5. To consider the Unorganized Workers' Social Security Bill, 2006 prepared by the National Commission for Enterprises in the Unorganized Sector and harmonise the minimal protection and promotion measures suggested in this Bill with the need for a national policy towards the vulnerable referred to in item 2.**

In order to provide legislative backing for the national minimal social security scheme proposed in the report of the National Commission for Enterprises in the Unorganised Sector, the Commission has drawn up a comprehensive draft bill for the consideration of the Government of India. The Commission has stated that such legislative backup will make the scheme a right based one for the unorganized workers in the country. As per the Commission it will thus initiate a much needed process of inclusion of the unprotected labour in the country in so far as a modicum of protective social security is concerned. A copy of the unorganized workers social Security Bill 2006 is enclosed as *Annexure - VII*.

6. To study the implementation of NSAP in all the States in the country and suggest a better procedure jointly to be operated by the Centre, State Governments and Local Governments Institutions.

In this context, it would be useful to examine the findings of two evaluation studies i.e., quick evaluation study of National Social Assistance Programme conducted by Centre for Management Development (CMD), Thiruvananthapuram in November 2000 and another evaluation of National Social Assistance Programme conducted in selected States by Operations Research Group in 1998. In addition the recommendations made by Prof Moneer Alam in the case of Old Age Pensions and of Dr. N C Saxena, Commissioner of Supreme Court in the case of NSAP are also relevant.

The evaluation of National Social Assistance Programme conducted in the States of Madhya Pradesh, Kerala, Andhra Pradesh, Bihar, West Bengal, Orissa, Gujarat and Maharashtra, was entrusted by the Ministry of Rural Development to Operations Research Groups in 1998. The extract of findings regarding various aspects of the programme such as physical achievement, programme coverage and reach, effectiveness of benefits and problems and constraints faced by the implementing agencies in smooth functioning of the three schemes under NSAP is as follows:

Physical Achievement under NSAP

“The study reveals low levels of physical achievement for all the three schemes in the sample states in the first two years of implementation. However, in the third year achievement under NOAPS has surpassed targets in most of the states whereas achievement under NFBS and NMBS continues to be low. Some of the reasons for low achievement are discussed below.

The NSAP guidelines has fixed the numerical ceiling for each state for the three schemes based on a predetermined formula. This formula is based on projected population data and data from SRS and expert group on poverty under the Planning Commission. There are certain limitations in these data. First it refers to the 1990-92 period, secondly it provides estimates at the state level only.

As a result of this, many states have revised the numerical ceiling . While in states such as Maharashtra and Gujarat the numerical ceiling is considered to be high, in states such as Orissa and Madhya Pradesh, the ceiling was said to be very low. Hence while Madhya Pradesh shows an achievement rate beyond 100%, the same is only 50% in case of Gujarat. Therefore there is an urgent need to rework the numerical ceiling for all the states.

The study also observes that the programme does not provide any guidelines in target fixation at the district level. Most of the data (other than census) used in the estimation of numerical ceiling is not available at the district level. In the absence of such data, the implementing agency has adopted different criteria in district wise allocation. Most of these are simple criteria and may not be the true indicator of the potential of the district. All these result in uneven district-wise achievement rates. Discussion with programme functionaries on this issue also corroborates the finding. While in some districts officials opined that coverage of eligible beneficiaries have been to an extent of 80-90%, in others it has been as low as 20-30% though in terms of achievement rates both the categories rank high (NOAPS).

In some states (Gujarat/Kerala), the targets for the subsequent years have been revised based on the performance in the preceding years. This move has overcome the problem of target allocation to some extent. However, there is a need to lay down well defined criteria for district wise target allocation.

The NSAP programme was launched in August, 1995. Prior to introduction of NSAP, every state had some social welfare programme similar to NSAP (particularly NOAPS and NFBS). After introduction of NSAP most of these parallel schemes either had to be merged with NSAP or, eligible beneficiaries under one scheme was excluded from the purview of the other. Defining guidelines for implementation, allocation of targets (district-wise), assigning responsibility, availing funds from the centre etc. took a considerable amount of time which has been reflected in the low achievement rates in the first year of the programme. Though these administrative problems have been sorted out for NOAPS and NFBS, it persists with NMBS, which is normally monitored by a different department. This is evident from the achievement rates of the three schemes in the subsequent years.

The funds from the centre are released in two instalments; one in the beginning of the financial year and the second on receiving utilisation certificates and audited figures of the previous year. In most of the districts, delay in release of funds was observed because of non-submission of these figures. Better co-ordination between the centre and states are required to streamline the problem. Some of the other problems associated with the institutional arrangement are discussed in the subsequent sections.”

Coverage and Reach of the Programme

“In the present evaluation study an attempt was made to evaluate the coverage and reach of the programme across various socio-economic indicators. The indicators used to assess the reach were caste, landholding, literacy, occupation and annual income. However, these were later aggregated into Rural Social-Economic (R-SEC) classes and the reach across these classes was determined.

As discussed earlier, the programme does not have any caste consideration, rather it is based on income criteria. Nevertheless, the study reveals that the programme has largely benefited the SC/ST section of the population. However, coverage has been relatively low among NFBS beneficiaries.

The NOAPS and NFBS schemes are targeted at either sex. Coverage of these two schemes among women as per the secondary data reveals coverage to an extent of 50% in NOAPS and 40% in case of NFBS. The survey also corroborates this finding. Coverage of women as per the primary survey range from 40-60% in case of NOAPS and 40-50% in case of NFBS.

The programme has also followed the age criteria as laid down by the Ministry. More than 95% of the beneficiaries of NOAPS and NMBS were found to be as per the prescribed age.

The National Social Assistance targets at BPL families and “destitute” (for NOAPS). Most of the sample states were found to adopt the BPL criteria for defining destitute. In some states such as in Orissa and Kerala annual income ceiling has been

prescribed. Whereas in states such as Gujarat and Madhya Pradesh “destitute” criteria has been fixed in terms of earning members in the household. However, in both cases establishing “ destitute” criteria has been noticed to be a problem. The responsibility of establishing authenticity of “destitute” has been entrusted to the Panchayat/VLW. Awareness on “destitute” criteria was found lacking among these functionaries. In some states (Bihar) where the Panchayat elections have not been held for quite some time, authenticating destitute criteria has been a major constraint. Keeping in view these operational problems, there is an urgent need to define the “destitute criteria clearly by the centre so that it can be implemented uniformly across the country.

The programme has in fact reached the target segment. Most of the beneficiaries were found to be illiterate, SC/ST, landless and residing in kutcha houses. However, analysis of the reach across R-SEC reveals that higher coverage has been achieved among the E-class and less among the F-class. Though both E and F-classes would qualify as BPL household, the programme should aim at the F-classes comprising the “poorest of the poor”. This is true particularly in states such as Gujarat, Maharashtra and Kerala.”

Awareness Level

“Awareness level among the potential/eligible beneficiaries was found to be low in all the sample states. Though the programme has provision for publicity of the scheme, the impact has been found to be inadequate. Most of these IEC materials were prepared during the launching of the programme and were used extensively initially. This has taken a backseat in the subsequent years.

Secondly there seems to be lack of a formal system of information dissemination in both rural and urban areas. The Gram Panchayat was found to be the major source of information to the applicants. The use of “gram sabhas” as a platform for generating awareness was found to be very effective. However, such sabhas were not practiced in all villages and wherever practiced were not held regularly. Under such circumstances the informal channels for information flow was found to be very strong. Recipients of benefits under NSAP were found to be an important source of information flow.

Large proportions of the beneficiaries surveyed were found to be unaware of the actual amount they are entitled to. In spite of receiving benefits for quite sometime, they were unable to report correctly the benefits that they are supposed to get. This was true particularly in case of NOAPS where frequency of disbursement and amount disbursed is not uniform over a period of time.”

Registration Procedure

“The registration procedure for availing benefits was found to be cumbersome in all the sample states. The application form has to be accompanied by numerous proofs, which vary across the states. The procedure for getting these proofs authenticated also differs from states to states. However, in most of the states, the ward member or the sarpanch was found to authenticate these claims. In a number of sample villages the Panchayat was found to be ridden with factions and this resulted in delay. Similarly in some states, the death certificates are to be authenticated by the nearest police station. In some, the death certificate has to be issued by the PHC. In rural areas with inadequate reach of the police station, non-availability of post mortem facilities and large distance factor often dissuades the prospective beneficiaries in availing these claims. Under such diverse situation, the Panchayat or the ward member may be entrusted with the responsibility of authenticating the claims instead of collecting proofs from different sources. However, the Panchayat members need to be trained on the eligibility criteria of each scheme.

The study also reveals that verification of claims by the department is negligible in almost all the states. In cases where the Panchayat has been asked to authenticate the claims, there could be misuse of power resulting in cornering of benefits by the influential people in the village. Hence there is an urgent need to step up the verification process on a sample basis to prevent such misuses.”

Benefits of the Programme

“The NSAP guideline specifies that introduction of this central assisted programme in no way should displace states allocation to similar programmes. After introduction of this programme, most of the states have merged the ongoing programmes with NSAP. In such states, the beneficiaries tend to benefit from both the schemes. However in some states, such as in Kerala, the allocation has been reduced. Prior to introduction of NSAP, beneficiaries were entitled to a benefit of Rs.

80 (for NOAPS). Though after introduction of NSAP the beneficiaries now get Rs. 100 p.m. the contribution of the state in reality has gone down by about 70%. Hence, even after introduction of NSAP the beneficiaries have received only a marginal increase in benefits.

The NOAPS scheme in this regard has been a success. The study reveals that about 1/3rd of the beneficiaries were found to be neglected by their offspring or were living alone. Similarly another 1/3rd of them were found to have a dependent (most spouse) in addition to being neglected by their offspring (or no offspring). In the remaining cases, the beneficiaries did not have a regular source of income. Under such circumstances, the benefit under NOAPS has been widely accepted. As is evident from the benefit utilization pattern, more than 95% of them were found to have spent the money on meeting the daily/routine household expenditure. Further, the benefits provided under the scheme accounted for about 25-40% of the total annual income. Hence, the dependence level on the monetary support was high.

This is not true in case of NFBS. This scheme has a high coverage in R-SEC E-Class and low among the F-class. Hence, utilization pattern indicates that large proportion of the beneficiaries had either saved it in a bank or was used to repay old debts. Use of the benefit in income generating activities was negligible.

Further, many states have parallel schemes in case of accidental deaths, which are more remunerative. Hence, prospective beneficiaries show more inclination to those schemes. However, in case of natural deaths, an NFBS benefit proves to be an important source of support.

Regularity or timelines of benefit disbursement is very important. This is particularly true of NOAPS which was supposed to target people with “no regular source of income”. The scheme was envisaged to provide a regular source of income to the destitute. But the survey reveals that none of the sample states were found to have adhered to this regularity norm. In some states, benefits were distributed once in two months, whereas in others there was no fixed frequency for distribution. Though regularity of distribution has improved over the years, a lot need to be done to achieve this objective of the scheme.

Among the NMBS beneficiaries, most of them reported to have received the benefit after the delivery. This was found to be uniform across all the sample states. However, this delay has been primarily due to delay in submission of claims by the beneficiaries. The study reveals that more than 70% of the beneficiaries were found to have submitted these claims during 5/6 month of pregnancy. Thus, benefits were availed after 3/4 months of submission. Therefore, there is a definite need to step up awareness level among the target segment so that claims are made well in advance.

Though benefits under NMBS were mostly found to be received after the delivery, the utilisation pattern shows that it was primarily used to meet maternity and childcare related expenses.”

Institutional Support

“At the state level the programme is monitored by the department of social welfare/rural development in case of NOAPS and NFBS and by the department of health/women and child development. At the district level, the district collectorate is nodal implementing agency and funds from the centre are directly send to the implementing agency.

The programme does not define any specific institutional arrangement for implementation of the programme. Though involvement of the Panchayat / municipality was contemplated to reach the target segment.

The institutional arrangement in the sample states reveals that the district collector is only the sanctioning authority. The sub divisional officers or the deputy collector look after all operational aspects. Below the sub divisional level, the Block Development Officer or Tehsil are involved in scrutinizing and verification of claims. The ANM / AWW / VLWs attached to the BDO/PHC are involved in beneficiary identification along with the Panchayat. Hence, implementation is done in a four tier structure with the Panchayat at the village, the Janpad/Block/Tehsil as the second tier, the collector/sub divisional officer as the third tier and the state level monitoring agency as the fourth tier. This has resulted in undue paper works and procedural delays. Further, the role of each tier is not very clearly defined. As a result, publicity and awareness generation has taken a back seat.

For smooth implementation of the programme, it is essential to minimize paperwork in each tier and define responsibility at each level.

In case of NMBS, which is monitored by a different agency, there is a lack of coordination among them causing delay in sanctions. A formal system of coordination needs to be introduced to streamline the procedural bottlenecks. The district level advisory committees need to meet more frequently to discuss problems arising in programme implementation.

It may be summarized that NSAP has in fact reached the target segment. Achievement rates are also increasing over the years. Benefits offered under the programme have met the objective as laid down in the programme. However, the programme now needs to re-look into the numerical ceiling norms, provide provision for updating BPL list, clearly define responsibility among the various functionaries involved in the implementation, ensure timely release of benefit and lay greater emphasis on publicity and awareness generation.”

The study done in 2000 by CMD ranked the States / UTs according to their performance in the implementation of the NSAP Scheme. This ranking was done based on criteria like coverage of the scheme, utilization of the funds, economic backwardness of recipients, timeliness of release of benefits, expenditure incurred by the recipients for getting the benefits, impact of the NSAP schemes in social development, follow up action by concerned officials on complaints from beneficiaries etc. Accordingly, Andhra Pradesh was ranked first followed by Karnataka and Nagaland. The extracts from the Executive Summary of the report of Centre for Management Development in respect of NOAPS and NFBS is enclosed as *Annexure-VIII*.

Based on field studies and secondary data the Commissioner, Dr. N C Saxena appointed by the Supreme Court in the WP196/2001 has given a set of recommendations as part of his Sixth Report in December, 2005. The recommendations are as follows:

1. “The Court must direct either the Central Government to issue centralised guidelines for the implementation of the scheme, or the State Government must be directed to issue clear-cut guidelines for the proper implementation of the scheme.
2. The monetary allocations made by the GOI must not fall short of the minimum allocations required to cover the proposed number of beneficiaries, and the proposed number of beneficiaries should be such that it is sufficient to cover the entire eligible population.
3. A large-scale revision of the numerical ceilings is imperative and urgently needed. Pension benefits should be least be ensured to all old people below poverty line as per 1993-94 poverty estimates and the Census 2001 data.
4. the Court must issue orders to the effect of universal coverage under the NOAPS. The States must be directed to identify all the potential beneficiaries, within a defined period. Allocations must be based on estimates of all impoverished aged people, to ensure full coverage as an entitlement for this entire category, and the distribution of pension must start at the earliest.
5. the pension amount needs to be adequately raised to a minimum of Rs. 250 a month, as recommended in the fifth report of the commissioner. The Central Government should commit an assistance of Rs. 200 per month per pensioner and it should be made mandatory for all States to make contributions of at least Rs. 50 per month per pensioner or the per pensioner contribution made by the States on 31st March 2005, whichever is higher. This rate should be revised bi-annually automatically based on increase in the Consumer Price Index.
6. The Court must direct the State Governments to initiate the verification exercise. All the listed beneficiaries should be verified by competent authorities. The Court must also direct the State Governments to conduct the mandatory quarterly verifications of the beneficiaries. This verification

exercise should be followed up with the identification of new beneficiaries.

7. Clear-cut guidelines should be issued by the Central Government for the implementation of the scheme. The responsibility of the Central and State Governments should be fixed. The size of benefits entitled under the scheme should be clearly defined.
8. The applications should not be kept pending for want of funds from the Central Government. The State Governments must be directed to use funds out of their State Plan and reimburse the amount once the funds are released, in case of delay.
9. An explanation must be sought from the States that have discontinued Annapurna Scheme.
10. The Central Government must be directed to make timely allocations under Annapurna and the scheme should not be disrupted for lack of grains by the State Governments.
11. The State Governments must be directed to fully utilise the allocated funds under the NSAP and Annapurna.”

Prof. Moneer Alam also a Member of the Working Group in his book “Ageing in India” has made the following observation about NOAPS

- *“The Scheme severely suffers for two reasons: (i) it involves complex administrative procedures and, therefore, proves especially difficult for the illiterates and (ii) the size of programme beneficiaries is capped artificially by using an arbitrary ceiling formula”*
- *“The ceiling formula, used by the Centre to decide the size of target beneficiaries in each State, is written as :
Numerical Ceiling = Total Population x Poverty Ratio x proportion of 65 and above x 0.5”.*
- *“The ceiling formula assumes parity between the old age and the general poverty. In reality, however, this may not be the case. Intra-household*

studies have shown that aged men and women are far more vulnerable and lack bargaining strength – especially in crisis situations (Agarwal, 1990 and Visaria, 1980). The second observation relates to the discriminatory procedure, which is inbuilt in the ceiling formula namely, only half of the below poverty aged are considered as worthy for pension benefits. The remaining half is considered as drawing support from one or the other source. This leaves district administrations and Panchayats with considerable leverage for subjective decisions”.

- *“In a newspaper write up, Dreze (2003) has noted that 2421 applications were pending for the old age pension in the Lesliganj Block (Palamu, Jharkhand State) at the time he was visiting the area. “As the quota of 1663 pensions assigned to the block was fully utilised, new pensions are sanctioned only when a former pensioner dies. Assuming a mortality rate of 50 per 1000 among the elderly, this means that a new applicant would have to wait for about 30 years for a pension”.*

The implementation of NSAP in various States is through different departments as also at different norms and by different mechanisms. Statements showing the details of departments handling these schemes and norms of assistance being followed as reported by some of the States are enclosed as *Annexure IX-X*.

7. Possible areas and issues of concern

It may be noted that the background note is based mainly on the report by the “National Commission for Enterprises in the Unorganised Sector” on Social Security for Organised Workers, as also the evaluation studies on NSAP and the data available in the Ministry. The report of the Commission suggests a comprehensive model listing the components of a national minimum social security programme while indicating both the financial implications and the framework for the implementation of such a scheme. This model can be the basis of discussion for the working group to arrive at its own recommendations. The possible areas of concern and issues to be examined in this context are, therefore, listed under Part A below. Further, the background note on NSAP throws up issues which need consideration by the working group. These are listed under Part B below.

Part A

1. The Commission has given a fairly detailed explanation for including health security including maternity needs, life and accident security, old-age and unemployment security as part of the National Minimal Standards of public

assistance. These have been suggested in the context of informal workers. It now needs to be examined (a) whether findings of the Commission can also be considered applicable to the poor of the country and (b) whether only these securities need to be included for a national minimum social security scheme or there need to be some addition or deletion.

2. At present the old age pension and NFBS amount is being distributed directly under NSAP. Similarly the maternity benefit is also being delivered directly under the Janani Suraksha Scheme of the Ministry of Health. The Commission has suggested insurance schemes for the flow of benefits under the various securities except for old age. In this context, the issue is whether social security schemes can be implemented more effectively through insurance schemes or by direct distribution of benefits through Government departments.
3. The Commission has suggested that for the poor the social security scheme should be non-contributory. However, the experience with NSAP shows that while NOAPS has to be of a non-contributory nature, other security schemes could be more effective if they are of a contributory nature. Hence this aspect needs consideration.
4. In the context of health security the experience of Arogya Raksha Scheme (which is very similar to Health Insurance Scheme suggested by the Commission) in Andhra Pradesh is relevant. Field experience revealed that (a) whenever the scheme is non-contributory the beneficiaries are by and large left unaware about the benefits they can avail of, (b) in the case of a cashless scheme the beneficiaries are unaware of the kind of claims made by the nursing homes. This leads to misuse by the nursing homes while depriving the poor of a decision about the illness for which the security should be availed of, and (c) the poor might find it more beneficial to have a health security confined to episodes of certain illnesses like TB, kidney failure, etc., rather than to have hospitalisation cover. Besides there is an argument whether it would be better to improve and expand the existing public health care system than to invest in a health insurance scheme.

5. Finally, the mechanism of implementation by creating Boards at the National and State level and appropriate agencies at the district level has to be examined.

Part B

1. The National Policy on Older Persons which was adopted in the year 1999 recognises the age of 60 years as the age at which one becomes a senior citizen and is eligible for the facilities and the concession available to the senior citizen. Hence in this context the working group needs to examine whether the NOAPS should also be made applicable to persons aged above 60 years.
2. The various evaluation reports and studies indicate that the criteria of destitute cannot be defined clearly and that establishment of the destitution of beneficiary is difficult. This leads to problems in the selection process. The removal of the condition of destitution and making the scheme applicable to all BPL persons under NOAPS needs to be therefore examined.
3. There is also a problem in identifying BPL families. The NSSO survey estimates the percentage of population which is below poverty line at the State level. However, it is not clear whether this estimate is applicable for old-age people. Also the findings of the last NSSO Survey were not readily accepted by the State Governments. The NSSO survey does not give the estimates district-wise. In fact the issue of identification of beneficiaries has to be resolved not only for NOAPS but perhaps for all the social security schemes. One solution would be to entrust the Gram Panchayats with the responsibility of ranking all families as per their poverty status. At the same time only a certain pre-determined percentage of total families could be made eligible for the social security schemes.
4. The issue of merging Annapurna scheme with NOAPS needs to be examined since both schemes are meant for the same target group. Otherwise there is a discrepancy in the kind of benefit flow amongst the deserving aged.

5. Even though the Finance Minister has announced the change in norm for NOAPS from Rs. 75 to Rs. 200 pm and has also urged State Governments to contribute another Rs. 200 pm, the issue of adequacy of pension amount needs to be examined.
6. With regard to NFBS, the following problems need to be examined (a) as there is flexibility with the State Governments to allocate budgets amongst the three schemes, lower allocation are given to NFBS (b) besides, budget allocation for NSAP were always lesser than that required for the so called numerical ceilings or estimations worked out by the Ministry. In such a scenario the coverage under NFBS was much lower than that required possibly leading to discretion in selection of beneficiaries and poor targeting.
7. Problems relating to mismanagement of scheme could be sorted out if the States are continuously vigilant and are sensitive to the need of effective implementation of the scheme. Ensuring this is difficult when the scheme funds are released by the Government of India as Additional Central Assistance (ACA). Hence there is need to examine (a) whether the social security schemes should be implemented as State Plan Schemes or as Centrally Sponsored Schemes (b) whether there is need for setting up a national body like the National Security Board and State body like the State Security Board and district implementing agencies to ensure effective implementation of the schemes.
8. As NSAP is administered through different departments in various States, there is difficulty in monitoring the schemes by Government of India. Hence the issue of identifying the department for implementation of the scheme at the State level needs to be resolved.
9. Problems are being observed with regard to timely release of pension amount at the State level and timely disbursement of pension to the pensioners. Hence a mechanism needs to be evolved which would enable regular release of funds and timely disbursement of pension. One solution could be to create a non-lapsable fund at the State and District level.

10. There are reports of misuse of funds in the scheme and in order to overcome this (a) arrangement could be made for disbursement through post offices and banks (b) a system could be introduced for annual verification of pensioners (c) a set of checks and balances could be introduced for example, making it compulsory to verify a pensioner in case he has not drawn pension for successive 3 months or so.
11. It is also necessary to spell out the mechanism of sanction and maintenance of accounts so that the procedure involved for sanction is simple and easily understood by the beneficiary and at the same time it permits post-audit verification.
12. Evaluation studies have also indicated that the work of selection of beneficiaries, removal of names ineligible for pension and proper monitoring is best achieved by entrusting greater responsibility upon all the three-tiers of Panchayati Raj and Municipalities. The working group has to give its views on this and details about the responsibilities need to be listed out.
13. Certain State Governments have also made a suggestion for enlarging the scope of NSAP to cover the disabled below 60 year and widows below the age of 60 years. This needs to be examined.
14. The mechanism for grievance redressal also needs to be firmed up.
15. Finally as per the evaluation studies, there is need for creating greater awareness among the target group so that there is more transparency and that the public can avail of the benefits due to them.

Annexure-II

Central Social Security Schemes

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source Financing of | Benefits | Implementing Agency | Other Details |
|---|--|--|---|-------------------------------------|---|
| <p>1# National Social Assistance Programmes (1995)</p> <p>a) National Old Age Pension Scheme</p> <p>b) National Family Benefit Scheme</p> | <p>The applicant should be a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through the support of family members or other sources and more than 65 years of age.</p> <p>The family which is below the poverty line and who has lost the</p> | <p>Fully Central Government-sponsored</p> <p>-do-</p> | <p>Rs. 75/- p.m.</p> <p>Rs. 10,000/- in case of accidental and natural deaths</p> | <p>States/UTs</p> <p>States/UTs</p> | <p>Coverage is 72.8 lakh as in 2005-06.</p> <p>Coverage is 2.11 lakh as in 2005-06.</p> |

| Serial No. and Name of Scheme (Year Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Other Details |
|--|---|---------------------|--|--------------------------|---|
| c) National Maternity Benefit Scheme | <p>'primary breadwinner' (will be the member of the household--male or female--whose earnings contribute substantially to the total household income). The applicant should be in the age group 18 to 65 years.</p> <p>Pregnant women of households below the poverty line for upto first two live births, provided they are 19 years of age and above.</p> | -do- | Rs. 500/-, which is given 12-8 weeks prior to the delivery | States/UTs | Coverage is 11,52,558 as in 2000-01. |
| 2. Social Security through Central Welfare Funds | | | | Gol, Ministry of Labour. | The annual expenditure under these funds is around Rs. 100 crore covering more than 40 lakh workers and their families. |
| a) The Mica | Mica mine workers | Financed out of | Medical assistance | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Other Details |
|--|--------------------------------------|---|--|---------------------|---------------|
| Mines Labour Welfare Fund Act (1946) | | proceeds of cess levied under respective Cess/Fund Acts on manufactured <i>beedi</i> , feature films, export of mica, consumption of limestone and dolomite and consumption and export of iron ore, manganese ore and chrome ore. | worth Rs. 150/- provided for the purchase of spectacles, Rs. 1500/- in case of permanent incapacitation, Rs. 450/- for 5 years for member's widows, Rs. 20,000/- per patient per year and reservation of bed in T.B. hospitals, treatment and subsistence allowance not exceeding Rs. 750/- p.m. in case of tuberculosis, reimbursement of expenditure up to Rs. 10 lakh for heart disease and kidney transplant, etc. | | -do- |
| b) The Limestone and Dolomite Mines Labour Welfare | Limestone and dolomite mine workers. | -do- | -do- | | -do- |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source Financing | Benefits | Implementing Agency | Other Details |
|---|---|---|--|---------------------|---------------|
| <p>Fund Act (1972)</p> <p>c) The Iron Ore, Manganese Ore and Chrome Ore Mines Labour Welfare Fund Act (1976)</p> <p>d) The <i>Beedi</i> Workers Welfare Fund Act (1976)</p> | <p>Iron ore, Manganese ore and Chrome ore mine workers</p> <p><i>Beedi</i> workers.</p> | <p>-do-</p> <p>Premium of Rs. 18/- per annum per member, which is shared 50-50 by the Labour Welfare Organisation and Social Security Fund.</p> | <p>- do-</p> <p>They are insured under the General insurance Scheme providing Rs. 3000/- in case of natural death,</p> <p>Rs. 25,000/- due to accidental death or total disability, Rs. 12,500/- in case of permanent partial disability under Group Insurance scheme. Medical assistance worth Rs. 150/- provided for the</p> | | <p>-do-</p> |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Other Details |
|--|--|---|---|---------------------|---------------|
| e) The Cine Workers Fund Act (1981) | Cine workers whose income ceiling is Rs. 1600/- p.m. | Premium of Rs. 30/- per year per member is fully paid by the Labour Welfare Organisation. | purchase of spectacles, reservation of bed in T.B. hospitals, treatment and subsistence allowance in case of tuberculosis, reimbursement of expenditure up to Rs. 10 lakh for heart disease and kidney transplant, etc. Rs. 5000/- in case of natural death and Rs. 10,000/- in case of accidental death under Group Insurance Scheme. | | |
| 3# Varishta Pension Bima (July 14, 2003) | Unorganised sector workers aged 55 years and above. | Fully based on the investment of the beneficiary. | The amount of pension benefit may vary according to the amount invested subject to 9% of the minimum (Rs.33,335/-) and maximum (Rs.2,66,665/-) ceiling | LIC | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Other Details |
|---|---|---|---|-----------------------------------|--|
| | | | prescribed. | | |
| 4# Social Insurance Scheme Janashree Bima Yojana | Persons in the age group of 18 to 60 years and living below or marginally above the poverty line. | Premium is Rs. 200/- per beneficiary annually of which 50% is given from Social Security Fund and 50% from the beneficiary/state government/nodal agency | Rs. 20,000/- in case of natural death, Rs. 50,000/- in case of death or total permanent disability due to an accident and Rs. 25,000/- in case of partial disability. | LIC | |
| 5# Universal Health Insurance Scheme [UHIS] (2003) | Unorganised sector workers. | Premium is Rs. 165/- for individuals annually, Rs. 248/- for a family of 5 and Rs. 330/- for a family of 7. For families below the poverty line, the government will provide premium subsidy of Rs. 200/- per individual, | Insurance cover of Rs. 25,000/- on death due to accident and reimbursement of hospitalisation expenses up to Rs. 30,000/- to an individual/family. | Public sector insurance companies | Coverage is 11,408, which covers only 0.001% of the total number of persons. It is available to a group of 100 or more families. However, the scheme provides for only hospital care and excludes maternity benefit, outpatient care, etc. |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Other Details |
|---|--------------|---|---|---|--|
| | | Rs. 300/- for a family of 5 and Rs. 400/- for a family of 7. | | | |
| <p>6 Scheme for Handloom Weavers and Artisans</p> <p>a) Thrift Fund Scheme</p> <p>b) New Insurance Scheme</p> | -NA- | <p>The member contributes 8 paise per rupee of wage earned and the Central and State governments contribute 4 paise each to the fund.</p> <p>Central Government, State government and the handloom weavers @ Rs. 60/-, Rs. 40/-, and Rs. 20/-, respectively, share the annual premium of Rs. 120/-.</p> | <p>Temporary advance, partial and final withdrawal</p> <p>Rs. 1000/- in case of loss of dwelling due to natural calamities or fire, Rs. 1 lakh in case of accidental death, reimbursement of hospitalisation charges up to Rs. 2000/- and maternity benefits.</p> | <p>Weavers' co-operative societies/ Corporations etc.</p> <p>United India Insurance Company</p> | <p>The objective is to ameliorate some of the health problems related to this profession like T.B.</p> |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Other Details |
|--|---|---|--|--|---------------|
| c) Group Insurance Scheme | -NA- | -do- | Sum assured is Rs. 10,000/-. | -NA- | |
| d) Workshed-cum-Housing, Health Package and Group Insurance Scheme | | -NA- | -NA- | Office of the Development Commissioner for Handicrafts | |
| e) Pension Plan Scheme | Master crafts-persons who are unable to work due to old age. | -NA- | Rs. 1000/- per month | -do- | |
| f) Insurance for Powerloom Weavers | Workers in the age group of 18 to 60 years and earning Rs. 700/- per month. | The Central and State governments equally share the annual premium of Rs.120/-. | Rs. 10,000/- in case of natural death, Rs. 20,000/- on accidental death in addition to the accumulated amount in the member's running account payable with | -NA- | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Other Details |
|---|---|---|---|--|--|
| | | | the interest @ 11% per annum. | | |
| 7. Krishi Samajik Suraksha Yojana (July 1, 2001) | Every agricultural worker within the age group of 18-50 years. | The worker was required to pay Re. 1/- per day and the contribution of government was Rs. 2/- per day. | Benefits included life-cum-accident insurance, the lump sum amount of Rs 4,000/- as money back after the tenth year and to be doubled after every next 10 years till the age of 60 years, pension ranging from Rs. 100/- to Rs. 1900/- per month depending upon the age of entry. | LIC | This scheme will be carried out in 50 identified districts to cover 10 lakh agricultural workers. The Ministry of Finance has taken a decision to close this scheme. However, the workers registered till ^t March 31, 2004 would receive the benefit. |
| 8. Welfare Legislation for Building and Other Construction Workers a) The Building and Other | It is applicable to every establishment that employs ten or more workers in any building or construction work, where the project cost is more than Rs. 10 lakh. | Contributions from beneficiaries, levy on cess on all construction works at a rate between 1 to 2% of the construction cost incurred by an employer and non-mandatory grants by State/Central | Given in case of accidents, old age pension, housing loans, payment of insurance premium, children's education, medical and maternity benefits. | Government of Andhra Pradesh, Maharashtra, Uttar Pradesh, Madhya Pradesh, Manipur, Punjab, Goa, West | These legislations provide for regulating the employment and conditions of service, safety, healthcare and welfare measures for the construction workers. |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Other Details |
|---|--------------|---------------------|----------|--|---------------|
| Construction Workers Act (1996) b) The Building and Other Construction Workers Welfare Cess Act (1996) c) Building and Other Construction Workers (RECS) Central Rules (1998) | | governments. | | Bengal and Delhi are in the process of completing the formalities to implement the Act. Kerala and Tamil Nadu have formed a Welfare Board. | |

Note:

SL No. 1, 3, 4, & 5 are schemes meant for the welfare of the whole unorganised sector workers without any specification to a particular working class.

**Beedi* workers, brick-kiln workers, carpenters, cobblers, fishermen, *hamals*, handicraft artisans, handloom weavers, handloom and *khadi* weavers, ladies' tailors, leather and tannery workers, *papad* workers attached to SEWA, physically handicapped self-employed persons, primary milk producers, *rickshaw* pullers/auto drivers, *safai karmcharis*, salt growers, *tendu* leaf collectors, urban poor, forest workers, sericulture, toddy tappers, power loom workers, women in rural remote hilly areas.

Sources:

- a) Planning Commission (2005).
- b) NCL, (2002),
- c) <http://rural.nic.in/book01-02/ch-7.pdf>
- d) <http://pib.nic.in/archieve/lreng/lyr2001/rdec2001/28122001/r281220012.html>
- e) <http://muepa.nic.in/programs/index2.htm>
- f) <http://labour.nic.in/dglw/welcome.html>

State Level Social Security Schemes

1. KERALA

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|---|---|-------------------------------------|-----------------------|----------|---------------|
| (1) Kerala Toddy Workers' Welfare Fund (KTWWF) (1970) | A toddy worker is defined as any person who is directly or indirectly engaged in the production (tapping), collection and distribution of toddy for his livelihood. All toddy shops/premises are covered under the Act (Fund). | Employee: 8% of his wages as PF, Employer: 8% towards PF and for gratuity equal to 5% of the wages of the employee. | Pension: Rs. 100/- p.m., Gratuity: 50% of monthly wage, Children's education: 50% of the contribution or Rs. 1200/-, Medical allowance: 50% of contribution or 3 months wage and Rs. 7000/- for cancer treatment. | Labour Dept. and Board of Directors | 40,860 as on 31-10-03 | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|--|--|-------------------------------------|------------------------|---|---------------|
| (2) Kerala Labour Welfare Fund (KLWF) (1977) | Workers in factories, plantations employing 10 employees and above, shops and commercial establishments employing two and more workers and co-operative institutions employing 20 workers and above are covered by the Fund. | Employer: Rs. 8 per half year per worker Employee: Rs. 4 per half year per worker | <i>Ex- gratia</i> : Rs. 2500/-, Grant to libraries: Rs. 5000/-, Children's education: Rs. 250/- to Rs. 1800/-, Medical benefit: Rs. 10,000/-, Craftmen training: Rs. 150/- p.m. stipend. | Labour Dept. and Board of Directors | 5,08,454 | The Board has not been receiving financial assistance from the plantation sector and the government since 1991. With the slashing of interest rates on fixed deposits by banks, the board is finding it difficult to disburse the statutory benefits. | Nil |
| (3) Kerala Head Load Workers' | A 'Head load worker' is defined as an individual who works | Employer: 25 % of the workers' wage | Pension: Rs. 200/- to Rs. 2400/-, Rs. 150/- | Labour Dept. and Board of Directors | 30,061 as on 31-032003 | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---------------------------|--|---------------------|----------|----------|---------------|
| Welfare Fund (S) (KHEDLWW F, 1981) | for an establishment either directly or through a contractor for wages, in loading, unloading, carrying on his head or in a trolley, any article from any place. But this does not include a person engaged by an individual for domestic purposes. | Employee: 10 % of wage | p.m. (invalid pension), Death: Rs. 15,000/- (normal death), Rs. 50,000/- (accidental death), Rs. 3000/- (funeral expenses), Marriage: Rs. 5000/- for 3 times, Medical: up to Rs. 7000/- per annum, Bonus: 11% of the total wages in a year, Education: Rs. 200/- yearly, Rs. 100/- to 300/- (scholarship), Others: Rs. 10,000/- (family welfare), Rs. 5,000/- (festival allowance), 10% of the total wages | | | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|---|--|-------------------------------------|-------------------------|----------|---------------|
| | | | earned in a year (terminal benefit), Rs. 60,000/- (construction of house), Rs. 50,000 (repair of house). | | | | |
| (4) Kerala Motor Transport Workers' Welfare Fund (KMOT WWF, 1985) | This Act covers any person who is employed for wages in a motor transport undertaking directly or through an agency to work in a professional capacity on a transport vehicle, like a driver, conductor, cleaner, station staff or checking staff member, cash clerk, time keeper, watchman or attender. An employee becomes eligible for membership on completion of three months of service. | Employer: 13 % of the workers' wage Employee: 8 % of the workers' wage | Pension: Net amount of pension amount with compound interest, Gratuity: at the rate of 15 days wages, <i>Ex-gratia</i> : Rs. 5000/-, Funeral assistance: Rs. 1000/-, Children's Education: maximum of Rs. 1200/- | Labour Dept. and Board of Directors | 53,205 as on 31-01-2003 | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|---|--|-------------------------------------|---------------------------|--|---|
| (5) Kerala Advocate Clerk Welfare Fund (NS) (KADCLWF, 1985) | A person who functions as an Advocate Clerk, registered under the Kerala Advocate Clerk Welfare Act and who is within the age limit of 20 and 70 years, is eligible for membership in this scheme. | Government: Rs. 90/- per year per member Employee: Rs. 60 per annum per member | PF: Rs. 10,000/- for 30 years, <i>Ex-gratia</i> : Rs. 1000/- to Rs. 2500/-, Funeral assistance: Rs. 500/- | Labour Dept. and Board of Directors | 2569 as in March 1994 | Nil | Nil |
| (6) Kerala Artisans Skilled Workers Welfare Fund (NS) (KARSWWF, 1986) | Workers in the informal sector such as tree climbers, goldsmiths, carpenters, shoe makers, <i>beedi</i> makers, potters, <i>chakku</i> oil extractors, cycle <i>rickshaw</i> workers, gunny bag collectors, persons engaged in cycle and watch repair, milk and newspaper distributors, ice makers, milk extractors, photographers, tailors, | Government: Rs. 2/- per every Rs. 10/- contributed by the worker Employee: Rs. 10/- per month per worker | Retirement Benefit: Rs. 62, 720/-, at the completion of 42 years, <i>Ex-gratia</i> : Rs. 10,000/-, Funeral assistance: Rs. 500/-, Children's education: Rs. 300/- to Rs. 1000/-, Marriage assistance: Rs. 1000/-, Maternity benefit: Rs. 500/-. | Labour Dept. and Board of Directors | 3,25,000 as in March 1994 | Since maternity, marriage and educational benefits are low and there is no provision for pension in the scheme, members are least interested in retaining the membership | In order to tide over the financial constraint, it is necessary to increase the rate of subscription and the matching grant to 50% of the subscription. |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|---|--|-------------------------------------|---------------------|--|---------------|
| | barbers, <i>dhobis</i> and also all other workers who are not covered by any of the welfare schemes in the State, within the age limit of 20 and 58 years are eligible for membership in this scheme. | | | | | and opt to refund their contribution. | |
| (7) Kerala Cashew Workers Relief and Welfare Fund (S) (KCSH WRWF, 1988) | A cashew worker is any person who is engaged in any form of employment in the processing of cashew. The scheme applies to cashew workers and their dependents (husband/wife, unmarried daughters and minor sons and parents, minor brothers and unmarried sisters, fully dependent on the beneficiaries). He/she is eligible for welfare benefits of the Fund, | Government: equivalent amount contributed by the employer Employer: Re. 1/- per worker per working day Employee: Re. 1/- per worker per working day | Pension: Rs. 125/- p.m. at 60 years for workers and Rs. 200 p.m. for staff, <i>Ex-gratia</i> : Rs. 2500/-, Funeral expense: Rs. 1000/- for members and Rs. 500/- for pensioners, Children's education: Rs. 500/- to Rs. 2000/-, Maternity benefit: Rs. 1000/- for 3 times, | Labour Dept. and Board of Directors | 1.5 lakh as in 2004 | The Board is now facing an acute financial crisis. The industries seldom function due to non-availability of raw nuts and thus workers do not have a steady income | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|---|---|-------------------------------------|-------------------|----------|---------------|
| | provided he/she should be resident of the State, with a minimum of five years in the industry, annual income not exceeding Rs. 3600/- and is not covered by ESI/Maternity Benefit Scheme. | | Marriage assistance: Rs. 1000 for 2 occasions | | | | |
| (8) Kerala Khadi Workers Welfare Fund (S) (KKHWWF, 1989) | The workers who are employed for wages under employers, contractors, in Co-operative or self-employed for subsistence in <i>Khadi</i> industries are eligible to be a member of the Scheme | Government: 12 % of workers wage Employer: 12% of workers' wage Employee: 12 % of workers' wage | Pension: Rs. 100/- to Rs. 180/- p.m. at 60 years for 10 years membership, <i>Ex-gratia</i> : Rs. 5000/-, Funeral assistance: Rs. 350/-, Children's education: Rs. 1500/- or 25% of contribution, Medical benefit: 50% of contribution, Maternity benefit: | Labour Dept. and Board of Directors | 14,353 as in 2004 | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|---|---|--|-------------------------------------|----------------------------|---|---------------|
| | | | Rs. 300/- for 2 times, Housing allowance: 25% of contribution for land purchase and 75% for construction of house. | | | | |
| (9) Kerala Coir Workers Welfare Fund (S) (KCOR WWF, 1989) | A coir worker is any person who is employed for wages to do any work in connection with the various processes in the coir industry and who gets his wages directly or indirectly from the employer, dealer or producer of coir products. This will include contractors or agents and anyone who depends mainly on the coir industry for his livelihood and any person employed in | Government: Grant which is twice the amount contributed by the workers and self-employed person. Employer: Contribution from every employer, dealer, producer, exporter, society of coir workers. | Pension: Rs. 100/- p.m. for member and Rs. 75/- p.m. for widows, Education assistance: Rs. 500/- to Rs. 1500/-. Marriage: Rs. 1000/-, Maternity, Rs. 300/-, Medical allowance: Rs. 350/-, Rs. 2500/- (permanent disability), Rs. 300/- (temporary disability), Death | Labour Dept. and Board of Directors | 5, 50,000 as on 31-03-2003 | The Board has a huge responsibility to pay 16 months pension to 55,000 coir workers, which makes the outstanding amount to Rs. 880 lakh as on March 2003. | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|--|--|-------------------------------------|---------------------------|--|---------------|
| | the coir industry (self-employed). Coir workers should register within 90 days of commencement. The Scheme also covers their dependents. | Employee: Rs. 5/- p.m. per worker | allowance: Rs. 5000/- and Rs. 200/- for funeral assistance. Others: Rs. 35,000/- per family (sanitation), Rs. 2,000/- per worker (electrification), Rs. 10 lakh per <i>Panchayat</i> (drinking water). | | | | |
| (10) Kerala Fishermen Welfare Fund (S) (KFMWF, 1986) | It covers all fishermen who are employed for wages in a fishing vessel or self-employed fishermen who are registered as members of the Fishermen's Welfare Society. | Fisherman: Rs 50/- per annum, Exporters and other dealers: 1% of the turnover, Boat owners: Rs. 100/- to Rs. 1000/- p.m. Craftspersons: Rs. 2/- to Rs. | Pension: Rs. 120/- p.m. (for members and widows), Funeral expenses: Rs. 5000/-, Group insurance Scheme: Rs. 1 lakh (accidental death, missing, total disability), Rs. 50,000/- | Labour Dept. and Board of Directors | 1,97,129 as in March 1994 | The Supreme Court has ordered that the dealers' contribution should not be collected. The Board finds it difficult to get adequate | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---|--|-------------------------------------|-------------------------|---|---------------|
| | | 10/- p.m. Nets: Rs. 5/-. Farms PF Rs. 100/- to Rs. 300/- p.m. | (partial disability), Hospital expense: Rs. 2000/-, Death allowance: Rs. 20,000/-, Maternity benefit: Rs. 750/-, Marriage allowance: Rs. 1500/-, Education: Rs. 5000/- (higher studies and highest marks in SSLC), Medical: Rs. 50,000/- (fatal disease), Rs. 5000/- mentally retarded, Immediate relief: Rs. 2500/- | | | funds for welfare activity without this amount. | |
| (11) Kerala Handloom Workers Welfare Fund (S) | Any person aged 18 years or above who is engaged in any activity related to the handloom industry (in | Government: equal to the employee's contribution, Member: Rs | Pension: Rs. 100/- p.m., <i>Ex-gratia</i> : Rs. 5000/-, Children's education: Rs. | Labour Dept. and Board of Directors | 48,407 as on 31-10-2003 | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|--|--|-------------------------------------|----------------------|----------|---|
| (KHNDL WWF, 1989) | the private, public and co-operative sectors) and who gets wages directly or indirectly from the employer or contractor and all others who depend mainly on the handloom industry (self-employed) for livelihood are included. The scheme also covers their dependents. | 3/- and Rs 5/- p.m. from worker and self-employed person respectively, Employer: Rs. 6/- p.m. per worker, Dealers: based on the annual turn - over with minimum of Rs. 500/- and maximum of Rs. 8,500/- p.m. | 250/- to Rs. 2000/- per annum, Marriage benefit: Rs. 2000/-, Medical benefit: Rs. 500/- | | | | |
| (12) Kerala Abkari Workers Welfare Fund (S) (KABWWF, 1990) | Abkari workers are arrack—foreign liquor workers who are engaged in its storage, bottling, transportation and sale, with three months continuous service and are not | Employer: 15% of the wages, Employee: 10% of the wages | Pension: Rs. 200/- to Rs. 300/- p.m. at the age of 60 years for a minimum of 3 years of work, Gratuity: 50% of average monthly | Labour Dept. and Board of Directors | 1872 as on 31-3-2004 | Nil | Due to the ban on arrack in the State, the arrack workers have ceased to be members in the Fund. The Board is presently |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|---|--|-------------------------------------|----------------------------|----------|--------------------------------------|
| | covered by the Toddy Workers' Welfare Fund. | | pay, PF: 10% of employer's contribution and 8% of employer's contribution, <i>Ex-gratia</i> : Rs. 10,000/-, Funeral assistance: Rs. 1000/-, Medical benefit: up to Rs. 500/-, Marriage benefit: Rs. 2000/-, Housing loan: 12 months wages or his total contribution. | | | | rehabilitating these arrack workers. |
| (13) Kerala Construction Workers Welfare Fund (S) (KCON WWF, 1990) | The scheme extends to two homogeneous categories of workers, namely: (a) construction workers (workers employed in any construction work such as masons, carpenters, bricklayers, | Government: 10 % of initial member's contribution per annum Employer: 1% of the construction cost and yearly | Pension Rs. 200/- p.m. Natural death: Rs. 1500/-, Accidental death: Rs. 1 lakh, Marriage benefit: Rs. 3000/- for daughter and Rs. 2000/- for son, Medical | Labour Dept. and Board of Directors | 2,85,000 as in March 1994. | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|--|--|-------------------------------------|-------------------------|--|--|
| | excluding supervisory functionaries like engineers, etc.), and (b) quarry workers (workers engaged in quarrying including stone-crushing, but not including supervisors). | contribution made by the contractors (Rs. 100/- to Rs.1000/-) Employee: Monthly contribution per member-slabs Rs. 10/-, Rs. 15/- and Rs. 25/-. | benefit: up to Rs. 5000/- and Rs. 10,000/- for permanent disability, Housing allowance: Rs. 50,000/-, Educational allowance: Rs. 5000/-. | | | | |
| (14) Kerala Agricultural Workers Welfare Fund (S) KAGWWF, 1990) | All agricultural workers who are engaged in agricultural operations, within the age limit of 18-60 years, and covered by the Kerala Agricultural Workers' Act, 1974, are eligible to obtain welfare benefits under the Fund. | Employer: Landowners' contributions are 0.5-1 hectare: Rs. 10/- per year and others (>1h.) Rs. 15/- for each hour. Employee: Rs. 2/- per month per worker. | Pension: lump sum benefit of Rs. 25,000/-, <i>Ex-gratia</i> benefit: Rs. 1000/-, Medical benefit: Rs. 1000/-, Marriage Benefit Rs. 2000/-. | Labour Dept. and Board of Directors | 96,000 as in March 1994 | The expenditure on the scheme is increasing and it is becoming increasingly difficult to meet this expenditure with the existing revenue | It started with the objective to regulate the service conditions and provide welfare for the agricultural workers. |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---|--|-------------------------------------|-----------------------|----------|---------------|
| | | | | | | level. | |
| (15) Kerala State Lottery Agents Welfare Fund (NS) (KLOTAWF, 1991) | Lottery Agent: A person who is a regular agent and holds a valid identity folder as mentioned in Kerala State Lottery Rules 1977 | Government: 20% of the members' contribution Employee: Category A/B Rs. 15 /Rs. 10 per month | Retirement benefit: Rs. 62,700/- for 40 years of work, <i>ex-gratia</i> : Rs. 1000/- for A class workers and Rs. 7000/- for B class workers. | Labour Dept. and Board of Directors | 3242 as in March 1994 | Nil | Nil |
| (16) Kerala Document Writers, Scribes and Stamp Vendors Welfare Fund (NS) (KDSVWF, 1991) | A person who functions as a Document Writer or as a Scribe or Stamp Vendor and is licensed under the Kerala Document Writer's (licence Rules) or the Kerala manufacture and sale stamp rule 1960). Membership is open to any person holding a valid licence and who is aged below 60 years. | Government: 10% of the members' contribution Employee: Category A/B Rs. 15 /Rs. 10 per month | Retirement benefit: Rs. 37,749/- for 35 years of work | Labour Dept. and Board of Directors | 3255 as in March 1994 | Nil | Nil |
| (17) Kerala | An auto <i>rickshaw</i> | Government: | Retirement | Labour Dept. | 18,468 as | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|---|--|-------------------------------------|-------------------------|----------|---------------|
| Auto Rickshaw Workers' Welfare Fund (S) (KAUR WWF, 1991) | worker implies a person employed directly or indirectly or by himself through ownership (self employed) of the vehicle (auto rickshaw) in a professional capacity (either a goods carrier or passenger carrier). The scheme is voluntary and workers within the age group of 28 to 48 years are eligible to join it. | 10% of the contribution by the members per month per worker Employer: Rs. 25/- every month Employee: Rs. 25/- per month per worker. | benefit: Rs. 1,45,264/- for 30 years of work, <i>Ex-gratia</i> : Rs. 25,000/-, Advance for purchase of auto rickshaw. 75% of the contribution can be withdrawn. | and Board of Directors | on 31-04-2003 | | |
| (18) Kerala Anganwadi Workers and Helpers' Welfare Fund (NS) (KAWHWF, 1991) | Persons who are working in <i>Anganwadis</i> (day care centres) like health workers, teachers and helpers are expected to be covered by this Fund. | Government: 10% of the members' contribution Employee: Worker Rs. 20/- per month and Helper Rs. 10/- per month | NA | Labour Dept. and Board of Directors | 20,000 as in March 1994 | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---|--|-------------------------------------|---------------------|----------|---------------|
| (19) Kerala Tailors' Welfare Fund (S) (KTAWWF, 1995) | A tailor is defined as any person who is directly or indirectly employed by employers, contractors, agents or by himself through ownership of tailoring shops | Government: 10% of the workers' contribution Employer: Rs. 5/- per month per worker, registration fees of Rs. 100/- to Rs. 300/- based on the number of workers engaged Employee: Rs. 10/- per worker and Rs. 10/- per self-employee per month. | Pension: Rs. 100/- (disability pension), Rs. 100/- to Rs. 430/- (retirement benefit), Rs. 100/- to Rs. 258/- p.m. (family pension), Marriage: Rs. Rs. 1000/- for 2 times, Maternity benefit: Rs. 600/- for 2 times, Ex-gratia: Rs. 10,000/-, Scholarship: Rs. 600/- to Rs. 300/-, Cash award: Rs. 500/- to 10 th passed students. | Labour Dept. and Board of Directors | 2,98,148 as in 2004 | Nil | Nil |
| (20) The Kerala Bamboo, Kattuvalli and | All bamboo, Kattuvalli and Pandanus Leaf workers and self-employed persons in the above industry | Government: equal to the amount contributed by the workers | <i>Ex-gratia</i> : Up to 1 lakh for death in an accident or permanent disablement, | Labour Dept. and Board of Directors | N.A | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|---|---|-------------------------------------|-------------------|--|---------------|
| Pandanus Leaf Workers' Welfare Fund (1998) | who have attained the age of 18 years but not completed 60 years are eligible to become members. | and self-employed person, Employer: Rs. 7/- p.m. per worker, self-employee and worker: Rs 7/- p.m. Dealer: 1% of the sales' proceeds and those making use of the raw material should contribute 2% of the total cost of raw material. | Housing: 50% loan and grant, Medical and educational benefit: Up to 80% contribution, Marriage: Rs. 3000/-, Maternity benefit: Rs. 1000/-, scholarship: Rs. 1000/- per annum. | | | | |
| (21) The Kerala <i>Beedi</i> and Cigar Workers Welfare Fund (1996) | All <i>beedi</i> and cigar workers employed in the co-operative sector and private sector, and self-employed persons in the <i>beedi</i> and cigar | Government: equal to the contribution by the employees, Employers: | Pension: Rs. 100/- p.m. <i>Ex-gratia</i> : Rs. 10,000/- for death or disablement, | Labour Dept. and Board of Directors | 39,000 as in 2004 | High rate of wages when compared to the neighbouring States, | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|--|--|-----------------------------------|---------------------|--|---------------|
| | industry come under the purview of this scheme. | Rs. 6/- per mensem per every worker, Employee: Rs 3/- for worker and Rs. 5/- for every self-employed person per mensem | Marriage benefit: Rs. 2000/-, Maternity benefit: Rs.500/- | | | financial constraint, prohibition of smoking in public areas by the High Court of Kerala have weakened the industry. | |
| (22) Welfare Scheme Implemented by the Commission- arate of Labour i) The Agricultural Workers' Pension Scheme (1980) | Agricultural workers who have completed 60 years of age and whose annual income does not exceed Rs. 1500/- and who are members of the | N.A | Pension: Rs. 120/- for those who have completed 60 years of age and whose annual income does not | Labour Dept. through local bodies | 6,20,000 as in 2004 | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|---------------------|---|---------------------|-------------------|----------|--|
| ii) The Kerala Tree Climbers' Welfare Scheme (1980-81) | Kerala Agricultural Workers Welfare Board are eligible. Financial assistance to permanently and totally disabled tree climbers as result of accident. | N.A | exceed Rs. 1500/- p.m. <i>Ex- gratia:</i> Rs. 10,000/- for permanent and total disability. | Labour Dept. | N.A. | Nil | An amount of Rs. 2, 69,000/- has been disbursed for the year till 2004-05. |
| iii) Cash Relief to Closed Cashew Factory Workers (1983-84) | N.A | N.A | NA | Labour Dept | 16,025 as in 2004 | Nil | Total amount paid for the year 2004 is Rs. 32,05,000/-. |
| New Welfare Schemes of 2004 | | | | | | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---|---|-------------------------------------|-------------------|----------|---------------|
| (23) The Kerala Barbers' Welfare Scheme (2004) | Meant for barbers, beauticians and employees of beauty parlours in the age group of 18 to 50 years. | Government: Rs. 12/- per worker. Employee: Rs. 20/- p.m. | Pension: Rs. 100/- to Rs. 250/- p.m. Retirement Benefit: Rs. 62,750/- for 42 years service, Death assistance: Rs. 10,500/- and Rs. 1000/- as funeral expenses, Maternity benefit: Rs. 1000/- for 2 times, Marriage Benefit: Rs. 2000/-, Disabled pension: Rs. 1000/- p.m. Educational benefit: Rs. 500/- to Rs. 1500/-. | Labour Dept. and Board of Directors | 50,000 (expected) | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|--|---|-------------------------------------|-------------------|----------|---------------|
| (24) The Kerala Laundry Workers' Welfare Scheme (2004) | Meant for laundry workers and workers in the dry cleaning industry who are between 18 and 50 years of age. | Government: Rs. 12/- per worker. Employee: Rs. 20/- p.m. | Pension: Rs. 100/- to Rs. 250/- p.m. Retirement Benefit: Rs. 62,750/- for 42 years service, Death assistance: Rs. 10,500/- and Rs. 1000/- as funeral expenses, Maternity benefit: Rs. 1000/- for 2 times, Marriage Benefit: Rs. 2000/-, Disabled pension: Rs. 1000/- p.m. Educational benefit: Rs. 500/- to Rs. 1500/-. | Labour Dept. and Board of Directors | 25,000 (expected) | Nil | Nil |
| (25) The Kerala Automobile Workshop Workers' Welfare | An employee or self-employed person in the age group of 20 to 54 years is eligible for the scheme. | Government: 10% of the total contribution by members. Employer: Rs. | NA | Labour Dept. and Board of Directors | | Nil | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|---------------------|---|-----------------|----------------------------|-----------------|-----------------|----------------------|
| Scheme (2004) | | 10/- p.m. per worker. Employee: Rs. 20/- p.m. and Rs. 30/- p.m. for self-employed persons. | | | | | |

Source:

- (a) Kannan, K.P. (2002), and
(b) Government of Kerala (2005).

2. TAMILNADU

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|--|---|----------------------------|---|-----------------|----------------------|
| (1) Manual Workers' Social Security and Welfare Board (2004) | Manual workers already registered with earlier nine Boards for the welfare of auto | A manual worker has to pay a one-time contribution of Rs. 100/- at the time of | Benefits are available for Group Personal Accident Insurance. In the event of death of a registered worker in an accident, a sum of | State Government | The number of workers registered from 01.01.2004 to | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---|--|---------------------|---|---------------------|---------------|
| (A new Board was created by merging nine earlier Boards) | <i>rickshaw</i> and taxi drivers, washermen, hairdressers, tailors, palm tree workers, handicraft workers, footwear and leather goods manufacturers and tannery workers, artists, and handloom and handloom silk weaving workers. | registration and has to pay Rs. 10/- once in two years for the renewal of registration. | <p>Rs.1 lakh is paid to the nominee of the deceased. For the loss of limbs, eyes, etc., compensation is paid up to Rs. 1 lakh depending upon the percentage of loss.</p> <p>Assistance for education of the son/daughter ranging from Rs.1000/- to Rs.10,000/- per annum depending on the course of study and whether the student was a day scholar or lived in a hostel.</p> <p>Assistance for marriage a sum of Rs.2000/- and assistance for maternity a sum of Rs. 2000/- .</p> | | 31.12.2004 is 58,959. The total number of workers registered so far is 7.02 lakh. | | |
| (2) Welfare Board for | Construction workers in the | The local authority and | Rs. 1 lakh in case of death, loss of limbs, | NA | 6.31 lakh | A very low level of | Nil |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|---|---|---------------------|----------------------------|--|---------------|
| Construction Workers (1995) | age group of 15 to 60 years. | government departments are liable to pay 0.3% of the total cost of construction to the fund. Registration fee is at the rate of Rs. 25/- per worker. Renewal fee is Rs. 10/-. In addition a sum of Rs. 25/- is paid by the Board to the United India Insurance Company. | eyes, etc. Rs.1000/- to Rs. 10,000/- as education assistance, Rs. 2000/- as marriage assistance, Rs. 2000/- as maternity assistance, Rs. 2000/- as funeral assistance and Rs. 10,000/- as natural death assistance. Old age pension of Rs. 200/- p.m. | | | registration among workers, weakness in financial management and failure to collect employees' contribution fully on time. | |
| (3) Old Age Pension: (1962) | All old-aged persons who are 65 years and above 60 years of age in the case of | Under the NSAP, the Government of India contributes Rs. 75/- out of the Rs. 200/- | Pension of Rs. 200/- per month is being given | | 4.68 lakh as on 31.01.2005 | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|---|---|--------------------------------|---------------------|---|----------|---------------|
| | <p>destitutes who are unable to earn a livelihood) and do not have a source of income or means of subsistence, who is not a professional beggar and does not have sons to support and does not have property above the value of Rs. 5000/-.</p> | <p>per month paid to these pensioners who are above 65 years of age. For the rest who are between 60 and 65 years of age, the State government pays the entire amount of Rs. 200/-.</p> | | | | | |
| (4) Pension Scheme for the Destitute Physically Handicapped : | <p>Physically handicapped destitute persons aged 45 years and above, whose permanent disability is 50%</p> | | <p>Pension is being given.</p> | | <p>58,618 physically handicapped destitute persons as on 1.01.2005.</p> | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---------------------|-------------------------|---------------------|----------------------------|----------|---------------|
| | <p>or more are eligible for this scheme. Other conditions applicable to Old Age Pension (OAP) (normal) scheme are applicable.</p> | | | | | | |
| (5) Destitute Widows Pension Scheme | <p>Destitute widows who have not remarried. No age limit is prescribed for this scheme. Destitute widows who have legal heirs of age 18 years or above are also eligible. Other conditions applicable to OAP (Normal)</p> | | Pension is being given. | | 4.80 lakh as on 31.01.2005 | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|---------------------|-------------------------|---------------------|-------------------------|---|---------------|
| | scheme are applicable. | | | | | | |
| (6) Destitute Agricultural Labourers' Pension (DALP) | Destitute agricultural labourers. Other conditions applicable to OAP (Normal) scheme are applicable. | NA | Pension is being given. | State government | 91,446 as on 31.01.2005 | The agricultural wages earned by the aged are not adequate to bring the target population above destitution, or the aged beneficiaries are not doing any work and are totally dependent on DALP. In many of the districts, agricultural operations are seasonal and hence the | NA |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---------------------|----------|---------------------|-------------------------|---|---------------|
| | | | | | | target population may still be below the subsistence level. | |
| (7) Destitute/ Deserted Wives' Pension Scheme | Deserted wives who are not less than 30 years of age, deserted by their husbands for a period of not less than five years or those who have obtained legal separation certificates from the competent courts of law, Deserted wives having legal heirs who have completed 18 years of age are | | | | 80,758 as on 31.01.2005 | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|---|--|--|---------------------|----------|----------|---------------|
| | also eligible for pension under this scheme with similar conditions applicable to Old Age Pension scheme. | | | | | | |
| (8) Anna-purna Scheme | Destitutes/ senior citizens covered under National Old Age Pension Scheme. | | Beneficiaries are supplied with 10 kgs of rice per month free of cost. | | | | |
| (9) Integrated <i>Beedi</i> Workers' Housing Scheme | Beedi workers | Government of India was giving subsidy to a maximum of Rs. 20,000/- or 50% of the cost of construction of a house, whichever is less and the State | | | | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--------------|---|----------|---------------------|----------|----------|---------------|
| | | government is giving Rs. 5,000/- per house as State Government's subsidy. | | | | | |

Sources:

- (a) Government of Tamil Nadu, (2004),
- (b) Krishnamurty, V. and R.P.Nair (2003),
- (c) Planning Commission (2005),

3. MAHARASTRA

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---|---|---------------------|--|----------|---------------|
| (1) The <i>Mathadi</i> Workers' Welfare Boards. | Manual workers engaged in loading and unloading of goods. | A 2% levy is deducted from each of the employers' total contribution given to the <i>Mathadi Boards</i> every month. An annual payment of Rs. 600/- is paid by each worker. | <p>Regulation of conditions of work.</p> <p>Health: Two hospitals and 12 dispensaries providing a range of diagnostic services like radiology, pathology and sonography. Workers are insured against accident, injuries and the death. benefit of Rs. 25,000/- in case of injury and Rs. 2,00,000 in case of death.</p> <p>Housing: housing facilities on ownership basis</p> | | 50,000 registered employers with almost 1,50,000 workers registered under 39 different <i>Mathadi</i> Boards | | |

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|-----------------|--|--|---------------------|---|----------|---------------|
| | | | Education: scholarships for the children | | | | |
| (2) Maharashtra Security Guards Boards (1961) | Security guards | Employers deposit the wages earned along with a premium of 46.75% for covering social security and other benefits. | The following benefits are provided in accordance with the premium paid: Provident Fund (12 %); Gratuity (4%); Leave with wages (6 %); Paid holidays (1 %); Uniform (4 %); <i>Ex-gratia</i> (10 5) ESI (4,75 %). | | 2360 employers and 13,554 guards registered with the Board of Mumbai. | | |

4. KARNATAKA

| Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|-----------------------------------|---------------------|---|--|----------|----------|---------------|
| (1) Karnataka Labour Welfare Board (2002) | 68 identified occupational groups | NA | <p>Medical assistance scheme: Rs. 5000/- to Rs. 10,000/- for ailments like heart surgery, kidney transplantation, cancer, tuberculosis, etc.</p> <p>Financial assistance for purchase of spectacles: Cost of spectacles will be reimbursed.</p> <p>Financial assistance for purchase of Hearing aid: Rs. 1000/- to Rs. 2000/-.</p> <p>Financial assistance for purchase of artificial organs of the body for the disabled Rs. 1000/- to Rs.</p> | Social Security Authority, government of Karnataka | NA | Nil | |

| Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|-----------------------------------|--------------|---------------------|--|---------------------|----------|----------|---------------|
| | | | <p>5000/-.</p> <p>Financial assistance to the pregnant woman workers – Maternity allowance: Rs. 1000/- to Rs. 2000/-</p> <p>Financial assistance to the workers in case of accidents: Rs. 1000/- to Rs. 3000/- depending upon the severity.</p> <p>Financial assistance to the family of the deceased workmen to perform last rites: Rs. 1,000/-.</p> <p>Supply of tricycles to disabled workers: Cost of tricycles will be borne by the Board.</p> <p>Self-employment scheme: Free supply of tailoring machines after completion of one</p> | | | | |

| Name of Scheme (Year Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--------------------------------|--------------|---------------------|--|---------------------|----------|----------|---------------|
| | | | <p>year training in any of the Welfare Centres.</p> <p>Scholarship Scheme: Scholarship to the children of employees studying from eighth standard and above including professional courses from Rs. 500/- to Rs. 1,600/-, per year. Students undergoing typewriting training given Rs. 200/- per year.</p> | | | | |

5. ANDHRA PRADESH

| Serial no. and Name of Scheme (Year Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|--------------------------------|--|---------------------|--------------------|--------------------------------------|---|
| Andhra Pradesh Labour | Factory workers, workers in shops and other establishments | Contribution from employees is | Medical Aid: Rs. 10,000 as one-time medical assistance to persons | State government | 10 lakh as of 2002 | Only 3 percent of funds are spent on | The fund has created lot of assets in a short |

| Serial no. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|------------------------------|---|--|---------------------|----------|--|---|
| Welfare Fund Board. (1998) | and motor transport workers. | Rs. 2/- per year and Rupees 5 from employers. Since 1990-91, the state government has given an annual grant of Rupees 20 lakh; however, it has not been able to contribute any grant during the last two years. | suffering from chronic diseases such as cancer, kidney - transplantation, bypass and open- heart surgery, brain tumour, AIDS. Emergent Economic Amelioration Relief: Rs. 10000 to the legal heir of contributor who dies in accident while on duty. Scholarships: to the children of workers who pursue different courses of study. Scholarships are granted to children from 7 th standard to 12 th standard and for various professional courses. Funeral Expenses: Rs. 2000/- towards funeral expenses to the legal heir of the contributing workman who dies while in service. | | | welfare schemes. Administrative cost is very high (46 percent). | span of 14 years. However, the annual reports of the fund are not available. It is high time that they introduce a scheme of old age pensions for workers enrolled in the fund after completion of 60 years. |

| Serial no. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--------------|---------------------|--|---------------------|----------|----------|---------------|
| | | | <p>Running income generating schemes in the Labour Welfare Centres like typewriting, tailoring and embroidery works for children and dependents of the contributing members.</p> <p>One-time financial assistance to workman or their children suffering from tuberculosis.</p> <p>Nutritional education schemes for girl children of the members.</p> <p>One-time grant of Rs. 5000/- to contributors having one girl child and who have undergone tubectomy/vasectomy operation.</p> | | | | |

6. GOA

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|--|--|---|---------------------|----------|----------|---|
| The Goa Employment (Conditions of Service) and Retirement Benefit Act | The Act covers all workers in all establishments in every industrial activity, including services and construction, and plantations. Only establishment engaged in agriculture and self-employed professionals are excluded for the Act. | Contribution is to be made by the employer at the rate of 5% of the gross wages of the workers | Benefits: Retirement benefits to the unorganised sector workers who have completed 240 days of continuous employment. Contribution made by the employer in the workers' account along with the interest accrued at 6 per cent or as fixed by the Government, will be paid to the worker when he reaches the age of 50 years, or to his dependent/heirs in case of death of the worker before the age of 50 years. | | | | Employer to issue Social Security Card to the workers in both the organised and unorganised sectors. Detailed information of the worker is embossed in the chip of the card. This scheme allows for portability of the benefits of the scheme if the worker changes his employer. |

7. WEST BENGAL

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|--|---|----------------------|--------------------------------|----------|--|
| (1) State-assisted Scheme for Provident Fund | The Scheme covers all wage employed and self-employed workers (cycle <i>rickshaw</i> , head load workers, railway/street hawkers, auto <i>rickshaw</i> operators, masons and cobblers) between the ages of 18 to 55 years, having an average family income of not more than Rs. 3500/-. | Government: Equal sum contributed by the workers. Employee: Rs. 20/- p.m. | The worker will receive the total contribution along with the interest on attainment of the age of 55 years. In the event of death of the workers, the total amount, contribution plus interest accrued, will be paid to the nominee. | Govt. of West Bengal | 6.45 lakh as in September 2005 | Nil | The state identified 13 unorganised industries (out of 50) and 7 self-employed occupations (out of 16) are being covered in the first phase. |
| (2) West Bengal Building and Other Construction Workers' Welfare | Building and construction workers | | Pension Benefits: On completion of 60 years of age, the worker is eligible for pension at Rs. 150/- per month. Medical expenses for | | | | |

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|-------|--|--|--|--|--|--|
| Board | | <p>treatment of major ailments: Maximum amount of Rs. 2000/- per annum paid to a registered worker towards medical expenses for the treatment of the beneficiary or his dependents suffering from TB, cancer, heart disease, kidney disease, leprosy etc. where an operation is involved, a maximum amount of Rs. 15,000/- may be sanctioned.</p> <p>Maternity benefit: Board to sanction a sum as may be determined for maternity benefit not more than twice.</p> <p>Assistance in case of accident: Rs. 200/- for the first five days and Rs.20/- per day for the remaining days subject to a maximum of Rs.1000/-. In case of disability, up to Rs. 10,000/-.</p> <p>Payment of death benefit: Rs. 10,000/- to</p> | | | | |
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| | | | the nominee. If the death is due to an accident during the course of employment, the nominee or dependent of the beneficiary may be paid Rs. 30,000/-. | | | | |
|--|--|--|--|--|--|--|--|

Source:

(a) Planning Commission (2005).

8. TRIPURA

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|---|---|--|---------------------|----------|----------|---|
| (1) Assisted Scheme for Unorganised Workers (<i>Asanghatita Shramik Shayika Prakalpa</i>) | All wage and self-employed workers between the ages of 21 to 55 years in the unorganised sector in the state and with an average family income of not more than Rs.3500 per month | Each subscriber-worker and State Government Rs. 25/- per month. | The worker to receive the total contribution along with the interest on attainment of the age of 55 years. In the event of death of the workers, the total amount, contribution plus interest accrued, will be paid to the nominee | | | | At the time of enrolment of the worker under the scheme an identity card cum passbook will be issued to the worker under the signature of the authorized officer on deposit of Rs.5 |

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| | | | | | | | only. |
| (2) Tripura Beedi Shramik (Old Age pension) Scheme (2001) | A person who is fully engaged and dependent on manufacture of beedi for his/her livelihood and has attained the age of 65 years | | Pension of Rs 125/- per month. | | | | |

9. GUJARAT

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|-----------------------|---------------------|---|---------------------|----------|----------|----------------------------|
| (1) The Gujarat Rural Workers Welfare Board a) The Group Insurance Scheme for Landless Agricultural Labourers: | Age group 15-60 years | | Insurance for Rs. 1000/- in case of natural death, Rs. 2000/- for accidental death, Rs. 750/- in case of total handicap and | | | | This scheme ceased in 2000 |

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|---|--|--|---|--|-------------------------------|--|--|
| <p>b) The Group Insurance Scheme for Fisherman and Forest Workers: (1993)</p> | <p>Fisherman and forest workers</p> | | <p>Rs. 500/- for partial handicap. An additional Rs. 2000/- is given by the Government of India in case of death of head of the family member of an agricultural labourer.</p> <p>Coverage for Rs. 3000/- in case of natural and Rs. 6000/- in case of accidental death. Since 1995 the benefits have been raised to Rs.25,000 for accidental death and complete disability and Rs.12,500 for partial disability.</p> | | <p>45,801</p> | | |
| <p>c) The Group Insurance Scheme for Salt Workers:</p> | <p>workers in the age group 18-60 years similar to the agricultural labourers scheme</p> | | <p>Similar to a) above</p> | | <p>70 lakh workers</p> | | |

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|--|---|--|--|--|---------------|--|--|
| <p>d) The Shramik Suraksha Scheme: (1996)</p> <p>e) Financial Assistance Scheme for the welfare and development activities to agriculture labour and rural workers</p> | <p>Rural and urban unorganised workers between 14 to 70 years.</p> <p>The government, semi-government, voluntary organisations, union and other organisations, engaged in the organisational, development and welfare of rural workers for the social, economic, education, health and cultural development of agriculture labourers and rural workers.</p> | | <p>Rs. 20,000/- for accidental death, Rs.10,000 for disability.</p> <p>100% assistance to Government and semi-government organisations, 75% assistance to workers' unions connected with development of agriculture labours and rural workers, and 50% assistance to other institutes.</p> | | | | |
| <p>(2) Welfare Scheme for Salt Workers</p> | <p>Salt workers located in 35 <i>talukas</i> of 13 districts of the state</p> | | <p>1. Scheme of Salt Workers Welfare Centres 2. Seasonal <i>Balvadi-cum-Ghodiya</i>ghar</p> | <p>Gujarat Rural Workers' Welfare Board.</p> | <p>45,801</p> | | |

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| | | | <p>Scheme</p> <p>3. First Aid Boxes for Salt Workers.</p> <p>4. <i>Kachcha/Pucca</i> Quarter scheme for salt workers.</p> <p>5. Quarters for rest room scheme for salt workers.</p> <p>6. Identity Cards to salt workers.</p> <p>7. Scheme for total development of salt workers</p> | | | | |
|--|--|--|--|--|--|--|--|

10. PUNJAB

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|---|---------------------|--|---------------------|------------------------------|----------|---------------|
| (1) Old Age Pension (1964) | Men who are 65 years of age and above and women who are 60 years of age and above are eligible, subject to an income limit of Rs. 1000/- p.m., if the applicant is single and of Rs. 1500/- p.m. for couples. | | A pension of Rs. 200/- per month per beneficiary | | 7.60 lakh as in January 2004 | | |

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|---|---|--|--|--|---------------------------------------|--|--|
| (2) Financial Assistance to Widows and Destitute Women (1968) | <p>Destitute women and widows of 60 years of age and above who are bona-fide residents of Punjab for the last three years.</p> <p>Any widow or women including unmarried women of 30 years age and above, deprived of her husband's support, if her income is less than Rs. 1000/- per month.</p> | | Rs. 200/- per month per beneficiary | | 1.20 lakh women as on January 2004. | | |
| (3) Financial Assistance to Dependent Children (1968) | Available to orphan and destitute children below the age of 21 years, subject to the income of the mother or father/guardian not exceeding Rs. 1000/- p.m. | | Pension amount of Rs. 200/- per month per beneficiary. | | 38,000 children in January 2004 | | |
| (4) Financial Assistance to Disabled Persons (1982) | Available to disabled persons, people handicapped with severe disability or permanently infirm due to blindness, retardation or chronic illness subject to the income of the person and | | Pension amount of Rs. 200/- per month | | 45,000 beneficiaries in January 2004. | | |

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| | the spouse or parents, if not married, not exceeding Rs. 1000/- p. m. | | | | | | |
| (5) Punjab Labour Welfare Board (1974) | Industrial workers and their families. | | | | | Despite the setting up of a Board and a Fund, it was reported that the Board was not able to administer any welfare scheme due to paucity of funds in 2005. | Created in 1974 under the Punjab Labour Welfare Fund Act, 1965 headed by a Welfare Commissioner, Punjab |

11. HARYANA

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|---------------------|-------------------------------|---------------------|---|----------|---|
| (1) Old Age Pension Scheme | Old persons who are unable to sustain themselves from their own resources, who | | Monthly pension of Rs. 200/-. | | At present, around 2.64 lakh pensioners | | Pension is disbursed by the 7th of each month through the |

| | | | | | | | |
|---|---|--|--|--|---|--|---|
| | are residents in Haryana and aged 60 years or above. | | | | | | <i>Patwaris</i> under the supervision of the Circle Revenue Officer. |
| (2) Pension to Widows and Destitute Women | Widows and destitute women or married women who have been deprived of financial support from their husbands and whose income from all sources is less than Rs.10,000/- per annum. A pensioner should be 18 years of age or above, and a Haryana domicile. | | Pension is @ Rs.200/- p.m. per beneficiary. | | Around 2.31 lakh beneficiaries -at present. | | Pensions are disbursed by 7th of every month as in the case of Old Age Pension. |
| (3) Pension to Physically Handicapped Persons | People with a minimum of 70% disability including the blind, deaf and dumb, those with very low IQ, and the mentally retarded. The pensioners should be domiciles of Haryana and 18 years of age or above, subject to an | | Monthly pension of Rs. 200/- is provided to all the beneficiaries. | | 56,600 | | The pensions are disbursed by the 7 th of every month. |

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| | income limit of Rs.10,000/ - per annum. | | | | | | |
| (4) Haryana Labour Welfare Board | Industrial Workers | | <p>Welfare programmes: Cash award to the children of industrial workers, Mukhya Mantri Shram Puraskar Yojana, Financial help to workers on daughter's marriage, reimbursement of computer education expenses, excursion-cum-study tours for workers, etc.</p> <p>Financial assistance in the event of accident. Financial help varies from Rs. 5000/- to Rs. 10,000/- on the basis of disability percentage fixed by the Government hospitals/ESI Board. In addition, a sum of Rs 5000/- is provided in case of fatal accidents.</p> | | | | |

12. UTTAR PRADESH

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|---------------------|--|---------------------|-------------------------------------|----------|---------------|
| (1) Old Age Kisan Pension Yojana | Persons above the age of 60 years | | Rs. 125/- per month on reaching the age of 60 years. | | About 12.3 lakh persons as in 2002. | | |
| (2) Viklang Pension Scheme | Destitute, handicapped persons having a monthly income of below Rs. 225/-. | | Pension of Rs. 125/- per month | | | | |
| (3) Welfare of Handicapped | | | <p>Grant-in aid for maintenance to destitute handicapped persons.</p> <p>Scholarship to the handicapped students and to the children of handicapped persons.</p> <p>Grant-in-aid for purchase of artificial limbs, hearing aids etc.</p> <p>Award for marriage</p> | | | | |

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| | | | <p>between disabled and normal persons.</p> <p>Grant to handicapped for construction of shops.</p> <p>12 schools for handicapped children where free education, boarding and lodging are provided.</p> <ul style="list-style-type: none"> • Workshops-cum-production centres for imparting free vocational training with free boarding and food facilities | | | | |
|--|--|--|---|--|--|--|--|

13. MADHYA PRADESH

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|--|--|---|---|---------------------|----------|----------|---|
| (1) Welfare Boards for Unorganised Workers for the rural and | Applicable to the 36 employments specified in the Schedule | Every member will contribute to the Welfare Fund Contribution of | Old age, family and disability assistance and pension, loan for purchase or construction of house, interest | | | | Constituted under the Madhya Pradesh Unorganised Labour Welfare |

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|-------------|--|--|--|--|--|--|---|
| urban areas | | the employer based on the number of workers. | subsidy for housing loan taken from a Housing finance institution, assistance for education like scholarship, loan, interest subsidy for education loan, cash award for meritorious students, loan for tools and small machines, interest subsidy for loans for supplementary income generating activities, marriage assistance, medical assistance, maternity assistance, group insurance, assistance for payment of insurance premium, funeral assistance and <i>ex-gratia</i> payment in case of death. | | | | Act, 2003 and Madhya Pradesh Unorganised Welfare Rules, 2005. |
|-------------|--|--|--|--|--|--|---|

14. Bihar

| Serial No. and Name of Scheme (Year of Starting) | Target Group | Source of Financing | Benefits | Implementing Agency | Coverage | Problems | Other Details |
|---|---|----------------------------|--------------------------------|----------------------------|-----------------|-----------------|----------------------|
| (1) State Social Security Pension | Old persons, widows, destitute, handicapped persons and Bonded Labour | State government | Rs. 100/- per month as pension | | | | |

Social Security Benefits for Workers in the Unorganised Sector Provided by the Welfare Boards in Kerala

| Benefits | <i>Abkari</i> (liquor shop) Workers | Agricultural Workers | Artisans and Skilled workers | Auto rickshaw Drivers | Bamboo, Kattuvally and Pandanus Leaf workers | <i>Beedi</i> and Cigar Workers |
|-------------------------------------|---|----------------------|--|---|---|---|
| 1. Old age pension | A minimum Rs. 200/- p.m. and a maximum of Rs. 300/- p.m. depending on years of service. | | | | A member who is unable to work due to infirmity or has completed the age of 60 years (ii) to persons who before the commencement of this Act the workers or self -employed persons for a period of less three years and completed the age of sixty years or who suffer from permanent ailment or disablement and are out of employment. | Eligible for pension @Rs. 1000/- after attaining the age of 58 years and have 3 years continuous membership in the Fund. |
| 2. Gratuity/ superannuation benefit | At the rate of 50% of average monthly pay for every year of membership in the Welfare Fund. | Rs. 25,000/- | A member who completes 42 years of service in the scheme will get Rs. 62,720/- as retirement benefit proportionate to his service in the scheme. | After completion of 30 years of service, the member worker would get a consolidated amount of Rs. 1,45,264/- as retirement benefits proportionate to his service in the scheme. | | Cigar Workers of Kozhikode, Kannur districts who have completed 60 years of age as on April 1, 1997 or thereafter will get monthly pension. |

| | | | | | | |
|---------------------------------------|--|---|---|--|--|---|
| 3. Provident Fund | 10% of the employee's contribution and 8% of the employer's contribution kept in the individual account of the member with interest accrued annually will be disbursed while the employee superannuates or is relieved from service. | | | | | |
| 4. Death/ disability/ funeral expense | Rs. 1000/- will be sanctioned to the nominee of the member at the time of demise of the member. | | If a member dies before his retirement, his dependent will get Rs. 10,000/- as death benefits and Rs. 500/- as funeral expenses in addition to the retirement benefits. | In case of death of a member, his nominee will get Rs. 25,000/- as death benefit along with the eligible retirement benefit. | A member who suffers from permanent disablement or to the family of a member who dies in accident gets up to Rs. 1 lakh. | A lumpsum payment to a maximum of Rs. 10,000/- in case of prolonged illness or incapacitating disablement of a member preventing him from continuing his work to any manual labour. |
| 5. Medical/ care benefits | | Rs. 8,000/- total may be reimbursed in connection with his treatment on production of bills along with the prescribed application form | | As approved by the Board. | Non-refundable advance upto 80%. | |
| 6. Maternity benefits | | A woman member is eligible to get benefit of Rs. 1000/- for her delivery for two occasions. | A female member will get Rs. 500/- as maternity benefit two times during the entire period. | | Rs. 1000/- to female member not more than twice | A woman member After completion of two years continuous membership get benefit of Rs. 500 /-. |
| 7. Educational assistance | | Scholarship award has been granted to the dependent children of the members who have secured higher marks in SSLC examination on merit basis at district level. | Educational scholarships have been introduced for the children of the members at School Level Rs. 300/- Degree courses level | Education scholarships to the children | Non-refundable advance upto 80% in credit. Scholarship @ Rs. 1000/- per year for two years in Pre-degree/+2 courses | |

| | | | | | | |
|---|--|--|---|--|--|--|
| | | | Rs. 400/-, Master Degree courses level Rs. 750/- and Professional course level Rs. 1,000/-. | | for 15 students (SSLC 65%) marks) | |
| 8. Loans and advances | | | | 75% of the contribution already made to the fund by the worker can be withdrawn for purchase of auto rickshaw. | | |
| 9. Assistance for marriage of daughters | | Financial assistance of Rs. 2,000/- for marriage of the female member or the member's daughter limited to two occasions. | Rs. 1000/- as marriage benefit for daughter. | Advance for marriage of daughters. | Rs. 3000/- marriage for female member (daughter) of the member | A female member gets Rs. 2000/- as marriage benefit who has completed two years continuous membership. |
| 10. Housing assistance | | | | Advance for purchase of land for housing | | |
| 11. Insurance | | | | | | |
| 12. Ex-Gratia payments | | | | | | |
| 13. Other benefits not included elsewhere | The Board is presently concentrating on the rehabilitation of the displaced attack workers of the erstwhile Kerala Abkari Welfare Fund Board | | | | | |

| Benefits | Building and Other Construction Workers | Fishermen's Welfare Fund | Cashew Workers | Coir Workers | Handloom Workers | Head Load Workers |
|-------------------------------------|---|--|--|---|--|---|
| 1. Old age pension | A member on superannuation at the age of 60, completing one year of live membership in the Board is eligible for a minimum pension of Rs. 200/ p.m. and an additional Rs. 20/- per year of service beyond five years. When the worker becomes invalid due to disease or accident, he is entitled to get invalid pension based on the certificate from the Medical Board i.e. Rs. 150/- p.m. | After attaining the age of 60 years and whose annual income is Rs. 5,000/- is granted a monthly pension of Rs. 600/ to fishermen. An amount of Rs, 120/- per month is granted as pension to the widows of fishermen. | The pension is granted to a monthly rated staff is Rs. 200/- after attaining the age of 60 years or when rendered permanently disabled which incapacitates him to continue and daily rated workers is Rs. 125/-. | Rs. 100/- per month – unable to work due to old age, infirmity and who has completed the age of 60 years or who suffer from permanent disability and out of employment. | A monthly pension @ Rs. 100/- on superannuation at the age of 60 years is paid | An employee who becomes totally and permanently disabled on account of illness will be invalidated if it is certified by a Medical Board and the worker will be paid a monthly pension @Rs. 150/- till the date of his death. |
| 2. Gratuity/ superannuation benefit | | | | | | The worker will get a minimum of Rs. 15,000/- at the time of his retirement on superannuation provided he would have worked at least 180 days in each year before his retirement. The worker will be paid an amount @ 10% of total wages earned during the entire period of his service on superannuation, retirement, disability, death etc. as terminal benefit/gratuity. |
| 3. Provident Fund | | | | | | |

| | | | | | | |
|---|---|---|---|--|---|---|
| 4.Death/ disability and funeral expenses | After death, family pension i.e. Rs. 100/- or half of the pension received by the pensioner is given to his spouse. In the case of death due to any cause while having a live membership, amount of Rs. 1500/- is paid as death relief to the nominee of the deceased worker. If the death is due to an accident at the work spot during employment, his nominee is eligible to get Rs. 1,00,000/- as accidental death relief. If permanent disability results due to the accident, the member gets Rs. 50,000/- towards Funeral assistance, i.e. Rs. 1000/- is paid if the member has a valid live membership. | The fishermen who happen to face temporary disabilities due to accidents and are unable to go for fishing for not less than 7 days. The maximum amount admissible under this scheme is Rs. 500/-. On the death of the fisherman for any reason, the dependents are paid an amount of Rs. 5,000/- for meeting the funeral expenses. | A sum of Rs. 2500/- is granted as <i>ex-gratia</i> payment on events like accidental death of the members, prolonged illness or permanent disablement of the member incapacitating him to continue. In case of accidental death, the payment is made to the dependants. Rs. 500/- in the case of a member who dies during the period of receiving pension is paid to the nominee. | Rs. 75/- per month to the spouse of the deceased member. Rs. 2500/- per member if he/she is not able to earn livelihood due to permanent disability. Rs. 300/- paid to members who are unable to earn their livelihood due to disability which is temporary in nature. Rs. 5000/- per case to spouse of deceased member. Rs. 200/- if member or his/her spouse dies to meet funeral expense. | A lump sum amount of Rs. 5000/- is paid to the dependent under special circumstances like accidental death, death in harness as death relief and Rs. 1000 is paid by way of refund of the contribution remitted by the member in case of prolonged illness or permanent disablement of the member | On the death of a worker, an amount of Rs.3000 is paid towards funeral expenses to the family of the deceased. In case of any disability due to accident or loading/unloading operation certified by a Medical Officers a lump sum assistance of Rs.10,000/- will be paid. |
| 5. Medical benefits | In case of hospitalisation for any disease/accident, he gets medical benefit @ Rs. 300/- for 5 days and an additional Rs. 50/ per day for additional day of hospitalisation to a maximum of Rs. 5000/- subject to one year of live membership | Rs. 2,000/- is given as hospitalisation charges subject to 24 hours admission as in-patient and production of original bills. Registered fishermen who are between 23 and 60 years of age are eligible for treatment of fatal diseases. The maximum amount payable under this scheme is Rs. 50,000/. Financial assistance is given to fishermen who | | A maximum of Rs. 350/- paid per annum to members and their dependents. | | A worker hospitalised in any recognised hospital, the expenses incurred for the treatment is i.e. Rs. 7000/- per annum is reimbursed. For spouse, children below the age of 18 and dependent parents, the amount is limited to Rs. 2000/- per year. If a worker falls ill and is hospitalised for at least 24 hours, he will be paid a grant-in-aid distress relief @ Rs. 60/- or average daily wages whichever is less for 2 months and if treatment is continued for 2 months, 50% of the above rate will also be paid for 2 months subject to a maximum of Rs. 5400/-. An amount of Rs.1000/- as grant is paid in case |

| | | | | | | |
|---------------------------|---|---|---|--|--|---|
| | | are affected by serious ophthalmic complaints. | | | | of death of dependents. |
| 6. Maternity benefits | Rs. 2000/- for women members for two deliveries | Rs. 750/- is granted for each of the two live births for pre- and post- maternity case | A sum of Rs. 1000/- is being granted as maternity benefit to women employees who are deprived of the benefit under the Employees State Insurance Scheme due to shortage of attendance during the relevant period. The benefit is available for three occasions. | Rs. 300/- paid to women members | | |
| 7. Educational assistance | Cash award is also granted to the children of members who secure highest marks in the district for the SSLC exam. The Board is granting a financial assistance @ Rs.5,000/- to the children of members for coaching classes to get admission to the professional courses. | Cash aware of Rs. 5,000/- and merit certificate is given to students belonging to fishermen families who secure highest marks in each group of Higher Secondary Exam conducted in Kerala and who secure highest marks in each group in the 3 regions of the board who secure highest marks in Vocational Higher Secondary Education | The children of the members are granted scholarships for their education at different rates ranging from Rs. 500/- to Rs. 2000/- for post-metric courses including professional courses so as to encourage them in their studies. | Rs.500/- to 1500/- depending upon the course of study done by children of members each year. Computer training is imparted to children of members for upgrading their standard of life. Gold medals awarded to any three children of members who rank top in the order in SSLC (10 th Standard) | Children of the members are given educational grant every year from high school to higher education level including professional courses. This benefit ranges from Rs. 250/- to Rs. 2,000/- per year. A cash award of Rs. 500/- is | The children of workers who pass the upper primary exam, post matriculation and are studying in technical and professional courses will be paid annual scholarship ranging from Rs. 100/- to Rs. 300/-. |

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|---|---|---|---|---|---|--|
| | | | | | given to the children who score highest marks in the SSLC Exam in each district every year. | |
| 8. Loans and advances | A member who has a minimum of 3 years membership and has not completed 55 years of age is eligible for tool advance of Rs. 10,000/- in lump sump in 60 installments. | | | Using Rs. 74.5 lakh received from government of Kerala as a special grant for imparting training and supplying ratt free of cost to women coir workers with beneficiary contribution being met by the Board. A total of about 1000 women workers have already been benefited till date. | | A multipurpose loan is available to the workers at the maximum of Rs. 20,000/- repayable in 12 months with an interest of 12% per annum. |
| 9. Assistance for Marriage of (Daughters) | If a member has 3 continuous years of live membership, he is eligible for marriage benefit for his own marriage and for marriage of sons and daughters. Women workers and daughters of members are eligible to get Rs.3000 and sons of male members will get Rs.2000. The benefit is limited to the marriage of 2 children. | Rs. 1500/- is paid as <i>ex-gratia</i> as per this scheme for daughters of fishermen. | Financial assistance to daughters of widowed daughters of Rs. 1000/- for two occasions. | Paid to women members and their daughters @ Rs. 1000/-. | Rs. 2000/- is given as financial aid for the marriage of female members and daughters of members. | An interest- free loan of Rs. 5,000/- or an amount of three times of his average monthly earnings whichever is less. In addition to this benefit, the worker is also eligible for a loan up to Rs. 10,000/- on nominal interest. |
| 10. Housing assistance | If a member has a minimum of 5 years | | | Rajiv Gandhi Memorial Old Age | | A loan amount of Rs. 60,000/- and Rs. 50,000/- subject to a |

membership and has another 15 years of service for superannuation, he is eligible for house building advance of Rs. 50,000/- The advance is granted in two installments.

Home instituted for the purpose of looking after old aged coir workers who are destitutes and have no one to look after them.

An amount of Rs. 80 lakh received as special grant from government of Kerala is being utilized for providing electricity connection to poor coir workers @ Rs. 2000/- per worker family with the beneficiary contribution of Rs. 250 /-.

An amount of Rs.100 lakh received as special grants from government of Kerala is being utilised for providing drinking water to poor coir workers @ Rs.10 lakh per each Panchayat which has more coir workers living in it. Liaisoning with Kerala Water Authority is in progress. The project, which covers about 10,000

maximum of 25 times and 20 times of the average monthly wages of the worker is provided for construction of new house/repairs

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|------------------------|--|--|--|---------------------------------------|--|--|
| | | | | workers, is in its preliminary stage. | | |
| 11. Insurance | | Under Group Insurance – Accidental death benefit – Rs. 1,00,000/- Missing –Rs.1,00,000/- Permanent total disability Rs.1,00,000/- and permanent partial disability Rs.50,000/-. | | | | |
| 12. Ex-Gratia payments | | An amount of Rs. 5,000/- for treatment of handicapped and mentally retarded children of fishermen. | | | | An <i>ex-gratia</i> payment to the tune of Rs. 15,000/- for normal death Rs. 30,000/- for accidental death and Rs. 50,000/- for death in an accident in the course of his employment is sanctioned to the heir/nominee of the deceased worker. |

| Benefits | Labour Welfare | Motor Transport Workers | Toddy Workers | Tailoring Workers | Laundry Workers | Barbers' Welfare |
|-------------------------------------|--|---|---|---|---|--|
| 1. Old age pension | | | The Board has introduced a pension scheme for the workers and contributes to the fund every year an amount of 10% of the employees' contribution by way of grant. | | A person who attains the age of 60 years will be granted pension @ Rs. 100/- per month as minimum pension in addition to other retirement benefits. The rate of pension will be enhanced @ Rs. 10/- for every two years in excess of minimum required period of 10 years and the maximum pension will be Rs. 250/-. | Members who are permanently disabled to continuing their present job will be given minimum disabled pension per month subject to production of Medical Certificate from a qualified Medical practitioner and Rs. 1000/- as financial assistance. |
| 2. Gratuity/ superannuation benefit | | 15 days wages | | Monthly pension ranging from Rs.100 to Rs.430 per month is paid to the members who had attained the age of 60. | For a member who dies before his retirement, his dependents will get Rs. 10,500/- as death benefits. | A member who completes 42 years of service in the scheme will be Rs. 62,750/- as retirement benefits. Members who have less service will get retirement benefits proportionate to their service in the scheme. |
| 3.Provident Fund | | The whole amount of Provident Fund along with compound interest decided by the government from time to time per annum accumulated in the individual ledger account of the member worker at the time of superannuation, retrenchment, dismissal etc. | | | | |
| 4.Death/ Disability Funeral expense | Payment of immediate relief @ Rs. 2,500/- to the dependents who dies in harness. | 15 days wages (last drawn) for each completed year of service or part thereof exceeding 6 months | Totally and permanently disabled workers, due to fall from tree while engaged in tapping work, are eligible for financial aid but the employee should be a member at the time of the accident and the contribution must be paid by the employer to the fund. An amount of Rs. 5,000/- per case is given to the legal heirs of the deceased employee who was in service at the time of each as funeral expenses. | Rs. 10,000/- will be paid to the family members of the deceased member. A family pension of Rs. 100/- to Rs. 258/- per month is paid after the death of the member to the legal heir/nominee. Disability pension @ Rs. 100/- per month is given who had attained the age of 60. | A member who is permanently disabled will be given minimum disabled pension per month subject to production of Medical Certificate from the qualified medical practitioner and Rs. 1000/- as financial assistance. At the time of death, his dependents will be Rs.1000 as funeral expenses. | A member dies before his retirement, dependant will get Rs.10,500/- as death benefits and Rs. 1000/- as funeral expenses in addition to retirement benefit. |

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|-------------------------------------|--|--|--|---|---|---|
| 5. Medical/ care benefits. | Grant of financial assistance to the workers suffering from serious disease and operation amount up to Rs. 10,000/-. | | A member who is suffering from cancer is eligible for Rs. 7,000/- per case. | | | |
| 6. Maternity benefits | | | | Rs. 600/- each is paid for women members for two deliveries | Female member of the scheme will be given Rs. 1000/- as maternity benefit limited to twice in the entire service. | Female member of the scheme will be given Rs. 1000/- as maternity benefit limited to twice in the entire service. |
| 7. Educational assistance | Grant to high school students @ Rs. 250/- and Rs. 300/- for students from 8-10 th standard. Grant for higher education is given @ Rs. 400-1800/- per annum and for BBA, TTC, MBA & MCA- Rs. 3400/- per annum is given. Training is imparted to 230 students in 12 Govt: ITI's in 13 units of different trades and give stipend @ Rs. 150/- per month. Computer training is given to the children of the workers on concessional rate of fees for 4 courses with 50 students for each course at the rate of Rs. 13,500/- per student. Cash award of Rs.100 /-per month is given as financial assistance to the workers who have deaf/dumb/blind/mentally retarded children Financial assistance @ Rs. 5,000/- is given to physically handicapped workers The workers are given accommodation/ food at Holiday Home at Kumily near Thekkady at a reasonable rate. | The member can avail of education loans not exceeding Rs.1200/- at a time. | Scholarship and cash awards are granted to the students of workers studying from 8 th standard to professional courses in Govt./private institutions. Cash awards and Gold Medals are given to students who secure 1 st , 2 nd and 3 rd Rank in the State level of SSLC Exams. The highest mark holder will get Rs. 1,000/- and Rs. 500/- is given to the 2 nd rank holder and Rs. 250/- to the third rank holder in each district. | Rs. 600/- to Rs.300/- to children of the members who are studying for various educational courses from 11 th to Professional Courses. Rs. 500/- is given to students who pass the 10 th standard. | Educational Scholarship has been introduced for children of the members of the scheme from Plus two level to professional post graduate courses ranging from Rs. 500/- to Rs.1500/- per year. | Educational Scholarship has been introduced for children of the members of the scheme from Plus two level to professional post-graduate courses ranging from Rs. 500/- to Rs.1500/- per year. |
| 8. Loans and advances | | Not exceeding an amount of the PF contribution at his credit. Non-refundable advance not exceeding Rs.50/- for purchasing shares from the cooperative societies. | | | A member is given interest free loan equal to 75% of the remitted amount to purchase tools. | |
| 9. Marriage assistance of daughters | | | | Rs.1000 is given to female member and for the marriage of two daughters. | A member will be given Rs. 2000/- to the marriage of his/her daughter. | A member will be given Rs. 2000/- to the marriage of his/her daughter. |

| | | | | | | |
|---|--|--|--|--|--|--|
| 10. Housing assistance | | For construction of dwelling house or purchase of house or sites to workers to a maximum of his PF contribution with interest thereon. | | | | |
| 11. Insurance | | | | | | |
| 12. Other benefits not included elsewhere | The scheme is intended to give grant to the libraries mainly used for workers for purchase of books upto Rs. 5,000/-. The members and their families, who are undertaking tour to Thekkady/Kumily and staying at Holiday Home for workers, are eligible for tour subsidy. | | | | | |

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP) AND ANNAPURNA

Year : 2002-03

(Rs. in Lakh)

| Sl. No. | States/UTs | Combined Allocation for 3 schemes | Total Release | Expenditure Reported | | | Total | No. of Beneficiaries reported | | | |
|---------|------------------|-----------------------------------|---------------|----------------------|---------|-----------|----------|-------------------------------|---------|-----------|--------|
| | | | | NOAPS | NFBS | Annapurna | | NOAPS | NFBS | Annapurna | |
| 1 | Andhra Pradesh | 6541.26 | 6541.26 | 5883.00 | | | 5883.00 | 466000 | 18343 | 93200 | |
| 2 | Bihar | 6227.38 | 6227.38 | 4135.77 | 725.30 | 1081.72 | 5942.79 | 419287 | 1758 | 158849 | |
| 3 | Chhattisgarh | 2042.80 | 2042.80 | 1251.53 | 840.35 | 163.36 | 2255.24 | 141342 | 8403 | 17947 | |
| 4 | Goa | 38.70 | 38.70 | 28.65 | 21.75 | | 50.40 | 3734 | 236 | NR | |
| 5 | Gujarat* | 822.96 | 617.22 | 89.66 | 31.33 | | 120.99 | 62832 | 308 | NR | |
| 6 | Haryana | 577.38 | 577.38 | 127.00 | 450.00 | | 577.00 | 860000 | NR | NR | |
| 7 | Himachal Pradesh | 273.38 | 273.38 | 277.52 | | | 277.52 | 22700 | 280 | 5484 | |
| 8 | J & K | 378.72 | 378.72 | 393.22 | | | 393.22 | 31404 | 388 | 10220 | |
| 9 | Jharkhand* | 2175.23 | 1631.43 | 1214.99 | | | 233.19 | 1448.18 | 160083 | 1482 | 54939 |
| 10 | Karnataka | 3422.13 | 3422.13 | 3511.27 | | | 3511.27 | 436861 | 422 | NR | |
| 11 | Kerala | 1763.32 | 1763.32 | 1476.59 | 221.89 | 284.00 | 1982.48 | 152474 | 3201 | 44500 | |
| 12 | Madhya Pradesh | 5406.38 | 5406.38 | 3518.00 | 1888.00 | 791.23 | 6197.23 | 389679 | 6010 | 119800 | |
| 13 | Maharashtra | 4932.70 | 4932.70 | 4938.54 | | | 15.00 | 4953.54 | 585778 | 8670 | 6000 |
| 14 | Orissa | 4516.85 | 4516.85 | 3962.28 | 303.28 | | 4265.56 | 492557 | 1965 | NR | |
| 15 | Punjab* | 487.61 | 365.68 | 375.37 | | | 375.37 | 26623 | 1357 | NR | |
| 16 | Rajasthan | 1826.60 | 1826.60 | 1037.68 | | | 559.77 | 1597.45 | 502631 | NR | 105293 |
| 17 | Tamilnadu | 4748.64 | 4748.64 | 4157.61 | | | 559.85 | 4717.46 | 475066 | 1066 | 71974 |
| 18 | Uttar Pradesh | 9866.29 | 9866.29 | 7865.34 | | | 2017.23 | 9882.57 | 1258271 | 22000 | NR |
| 19 | Uttaranchal* | 608.45 | 456.31 | 516.37 | | 87.46 | 603.83 | 53223 | 694 | 11481 | |
| 20 | West Bengal | 4155.73 | 4155.73 | 2390.00 | | | 2390.00 | 332876 | 6243 | 63505 | |
| | Sub Total | 60812.52 | 59788.90 | 47150.39 | 4481.90 | 5792.81 | 57425.10 | 6873421 | 82826 | 763192 | |

North Eastern States

| | | | | | | | | | | | |
|----|-------------------|---------|---------|---------|--------|--------|---------|--------|-------|-------|------|
| 21 | Arunachal Pradesh | 256.87 | 256.87 | 71.36 | 35.68 | | 107.04 | 715 | NR | NR | |
| 22 | Assam* | 4306.64 | 3230.00 | 2953.13 | | | 2953.13 | 315505 | 819 | NR | |
| 23 | Manipur* | 431.26 | 323.39 | 78.84 | | | 66.88 | 145.72 | 35041 | NR | 8590 |
| 24 | Meghalaya | 466.79 | 466.79 | 488.13 | | | 488.13 | NR | NR | 7514 | |
| 25 | Mizoram | 131.62 | 131.62 | 126.30 | 26.40 | 1.74 | 154.44 | 10525 | 208 | NR | |
| 26 | Nagaland* | 325.60 | 244.18 | 112.00 | | | 112.00 | 27408 | 47 | NR | |
| 27 | Sikkim | 127.06 | 127.06 | 90.94 | 20.00 | 21.00 | 131.94 | 10104 | 200 | 2484 | |
| 28 | Tripura | 754.16 | 754.16 | 543.70 | 72.35 | 104.50 | 720.55 | 60357 | 671 | 14851 | |
| | Sub Total | 6800.00 | 5534.06 | 4464.40 | 154.43 | 194.12 | 4812.95 | 459655 | 1945 | 33439 | |

UTs

| | | | | | | | | | | |
|----|--------------------|----------|----------|----------|---------|---------|----------|---------|-------|--------|
| 29 | A&N Islands | 20.53 | 20.53 | 0.27 | 0.20 | | 0.47 | 30 | 2 | NR |
| 30 | Chandigarh | 15.82 | 15.82 | 5.85 | 10.00 | | 15.85 | 1400 | 100 | NR |
| 31 | D&N Haveli | 14.62 | 14.62 | 9.38 | 3.00 | | 12.38 | NR | 99 | NR |
| 32 | Daman & Diu | 4.76 | 4.76 | 0.00 | 0.00 | | 0.00 | 204 | NR | NR |
| 33 | NCT Delhi | 273.58 | 273.00 | 245.58 | 22.90 | | 268.48 | 124533 | 230 | NR |
| 34 | Lakshadweep | 4.10 | 4.10 | 0.28 | 0.20 | 0.40 | 0.88 | 31 | 2 | 51 |
| 35 | Pondicherry | 54.07 | 54.07 | 17.48 | 0.25 | | 17.73 | 5240 | 5 | NR |
| | Sub Total | 387.48 | 386.90 | 278.84 | 36.55 | 0.40 | 315.79 | 131438 | 438 | 51 |
| | GRAND TOTAL | 68000.00 | 65709.86 | 51893.63 | 4672.88 | 5987.33 | 62553.84 | 7464514 | 85209 | 796682 |

* Released upto December, 2002.

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP) AND ANnapurna

Year : 2003-04

(Rs. in Lakhs)

| Sl. No. | States/UTs | Combined Allocation for 3 schemes | Total Release | Expenditure reported | | | Total | No. of Beneficiaries | | |
|-----------------------------|--------------------|-----------------------------------|---------------|----------------------|----------|-----------|----------|----------------------|--------|-----------|
| | | | | NOAPS | NFBS | Annapurna | | NOAPS | NFBS | Annapurna |
| 1 | Andhra Pradesh* | 6540.02 | 6540.02 | | 7199.00 | | 7199.00 | 466000 | 49717 | 92600 |
| 2 | Bihar* | 6226.20 | 6226.20 | | 7004.34 | | 7004.34 | 488265 | 5251 | 158849 |
| 3 | Chhattisgarh* | 2042.41 | 2042.41 | 1132.47 | 814.50 | 136.96 | 2083.93 | 156688 | 8145 | 17947 |
| 4 | Goa # | 38.69 | 28.98 | 36.18 | 25.27 | | 61.45 | 3787 | 280 | NR |
| 5 | Gujarat @ | 822.81 | 0.00 | 19.68 | 0.46 | | 20.14 | 61058 | 7 | NR |
| 6 | Haryana* | 577.27 | 577.27 | | 576.98 | | 576.98 | 14111 | 4601 | NR |
| 7 | Himachal Pradesh # | 273.33 | 205.02 | | | 205.02 | 205.02 | 22700 | 1493 | 5481 |
| 8 | J & K # | 378.65 | 283.95 | | 283.95 | | 283.95 | 1847 | 28 | NR |
| 9 | Jharkhand # | 2174.82 | 1631.12 | | 1107.28 | 253.80 | 1361.08 | 135588 | 5648 | NR |
| 10 | Karnataka # | 3421.49 | 2566.08 | | | 2566.08 | 2566.08 | 458313 | NR | NR |
| 11 | Kerala* | 1762.99 | 1762.99 | 1557.43 | 227.62 | 241.94 | 2026.99 | 144053 | 2327 | 45645 |
| 12 | Madhya Pradesh* | 5405.35 | 5405.35 | 3492.82 | 2297.25 | | 5790.07 | 411922 | 22972 | NR |
| 13 | Maharashtra * | 4931.77 | 4931.77 | | 4932.70 | | 4932.70 | 443788 | 22870 | NR |
| 14 | Orissa* | 4515.99 | 4515.99 | | | 3746.87 | 3746.87 | 493269 | 1983 | NR |
| 15 | Punjab # | 487.51 | 365.63 | | | 365.63 | 365.63 | 26292 | 1290 | NR |
| 16 | Rajasthan* | 1826.26 | 1826.26 | | 1810.16 | 573.95 | 2384.11 | 469718 | 12195 | 105293 |
| 17 | Tamilnadu* | 4747.74 | 4747.74 | 4027.74 | 275.34 | 509.54 | 4812.62 | 477181 | 29997 | 71974 |
| 18 | Uttar Pradesh* | 9864.43 | 9864.43 | | 7543.76 | 1853.43 | 9397.19 | 1253161 | 22000 | 349501 |
| 19 | Uttaranchal* | 608.34 | 608.34 | | 405.32 | 36.23 | 441.55 | 46728 | NR | NR |
| 20 | West Bengal* | 4154.94 | 4154.94 | 2617.00 | 737.00 | 255.00 | 3609.00 | 309896 | 7332 | 65051 |
| | Sub Total | 60801.01 | 58284.49 | 38498.71 | 16509.14 | 3860.85 | 58868.70 | 5884365 | 198136 | 912341 |
| North Eastern States | | | | | | | | | | |
| 21 | Arunachal Pradesh# | 256.83 | 192.60 | 164.00 | 26.00 | 10.89 | 190.00 | 12923 | 260 | 4761 |
| 22 | Assam @ | 4306.00 | 0.00 | | 4100.66 | | 4100.66 | 315505 | 8722 | 26640 |
| 23 | Manipur @ | 431.20 | 0.00 | | | 250.27 | 250.27 | 35041 | NR | NR |
| 24 | Meghalaya # | 466.72 | 350.01 | | | 386.73 | 386.73 | 34307 | 804 | NR |
| 25 | Mizoram* | 131.60 | 131.60 | | 131.00 | | 131.00 | 10525 | 47 | NR |
| 26 | Nagaland @ | 325.55 | 0.00 | | 150.55 | | 150.55 | 27408 | 211 | NR |
| 27 | Sikkim* | 127.04 | 127.04 | 90.94 | 24.70 | | 115.64 | 10104 | 247 | NR |
| 28 | Tripura * | 754.05 | 754.05 | 528.77 | 27.60 | 78.75 | 635.12 | 60373 | 273 | 14851 |
| | Sub Total | 6798.99 | 1555.30 | 5652.37 | 228.85 | 89.64 | 5959.97 | 506186 | 10564 | 46252 |
| UTs | | | | | | | | | | |
| 29 | A&N Islands | 20.51 | 20.00 | 0.81 | | | 0.81 | 9 | NR | NR |
| 30 | Chandigarh | 15.80 | 16.00 | | | | 0.00 | 3463 | NR | NR |
| 31 | D&N Haveli | 14.61 | 15.00 | | | | 0.00 | NR | NR | NR |
| 32 | Daman & Diu | 4.75 | 5.00 | | 6.31 | | 6.31 | 266 | NR | NR |
| 33 | NCT Delhi | 273.24 | 273.00 | 188.00 | 74.90 | | 262.90 | 139680 | 749 | NR |
| 34 | Lakshadweep | 4.09 | 4.00 | 0.30 | 0.70 | | 1.00 | 31 | 7 | 51 |
| 35 | Pondicherry | 54.01 | 54.00 | 0.13 | | | 0.13 | NR | NR | 25 |
| | Sub Total | 387.00 | 387.00 | 195.55 | 75.60 | 6.31 | 271.15 | 143449 | 756 | 76 |
| | GRAND TOTAL | 67987.00 | 60226.79 | 44346.63 | 16813.59 | 3956.80 | 65099.82 | 6534000 | 209456 | 958669 |

* Released upto March, 2004.

Released upto December, 2003.

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP) AND ANNA PURNA

Year : 2004-05

(Rs. in Lakh)

| Sl. No. | States/UTs | Combined Allocation for 3 schemes | Revised Combined Allocation for 3 schemes | Total Release | Expenditure Reported | | | | No. of Beneficiaries reported | | |
|---------|-------------------|-----------------------------------|---|---------------|----------------------|----------|------------|----------|-------------------------------|--------|------------|
| | | | | | NOAPS | NFBS | Anna-purna | Total | NOAPS | NFBS | Anna-purna |
| 1 | Andhra Pradesh\$ | 6540.02 | 6742.62 | 6742.62 | 4439.07 | 1555.55 | 748.00 | 6742.62 | 466000 | 36752 | 93200 |
| 2 | Bihar\$ | 6226.20 | 13205.06 | 10684.21 | 7238.35 | | | 7238.35 | 493696 | 3265 | 158849 |
| 3 | Chhattisgarh \$ | 2042.41 | 2888.60 | 2888.60 | 2939.92 | | | 2939.92 | 165730 | 13890 | 23534 |
| 4 | Goa* | 38.69 | 66.90 | 50.13 | 57.77 | | | 57.77 | 3731 | 270 | 597 |
| 5 | Gujarat @ | 822.81 | 3580.34 | 0.00 | 683.91 | | | 683.91 | 60036 | 17272 | 20358 |
| 6 | Haryana \$ | 577.27 | 1310.94 | 1310.94 | 1310.53 | | NR | 1310.53 | 994766 | 4520 | |
| 7 | Himachal Pradesh* | 273.33 | 546.83 | 410.12 | 410.12 | | | 410.12 | 22700 | 313 | 5018 |
| 8 | J & K# | 378.65 | 734.65 | 0.00 | 1379.37 | | NR | 1379.37 | 46709 | 2801 | NR |
| 9 | Jharkhand* | 2174.82 | 4612.55 | 3459.41 | 1683.67 | 468.18 | 252.1 | 2403.95 | 166236 | 4683 | 54939 |
| 10 | Karnataka* | 3421.49 | 5204.61 | 3903.45 | 3903.45 | | | 3903.45 | 477409 | | |
| 11 | Kerala\$ | 1762.99 | 2872.43 | 2872.43 | 2529.51 | | | 2529.51 | 131346 | 1900 | 46447 |
| 12 | Madhya Pradesh\$ | 5405.35 | 7644.82 | 6185.44 | 3775.02 | 2845.13 | NR | 6620.15 | 448363 | 28620 | |
| 13 | Maharashtra\$ | 4931.77 | 10227.84 | 8275.35 | 7393.03 | 277.85 | | 7670.88 | 819523 | 25158 | 120145 |
| 14 | Orissa \$ | 4515.99 | 5896.20 | 5896.20 | 4630.14 | | 496.79 | 5126.93 | 493090 | | |
| 15 | Punjab* | 487.51 | 897.34 | 673.00 | 536.43 | 129.00 | | 665.43 | 45853 | 1290 | |
| 16 | Rajasthan\$ | 1826.26 | 3771.19 | 3051.30 | 3007.88 | | | 3007.88 | 533137 | 11649 | 119162 |
| 17 | Tamilnadu\$ | 4747.74 | 7038.76 | 7038.76 | 3873.76 | 2562.00 | 534.14 | 6969.90 | 467935 | 56472 | 71974 |
| 18 | Uttar Pradesh\$ | 9864.43 | 19839.69 | 19839.69 | 8665.78 | | | 8665.78 | 1261417 | 21867 | |
| 19 | Uttaranchal\$ | 608.34 | 1223.52 | 1223.51 | 1463.74 | | | 1463.74 | 55396 | 8766 | |
| 20 | West Bengal\$ | 4154.94 | 7988.73 | 7988.73 | 2934.54 | 998.17 | 385.45 | 4318.16 | 291671 | 9954 | 72519 |
| | Sub Total | 60801.01 | 106293.63 | 92493.89 | 59916.07 | 11775.80 | 2416.48 | 74108.35 | 7444744 | 249442 | 786742 |

North Eastern States

| | | | | | | | | | | | |
|----|--------------------|---------|----------|----------|---------|--------|--------|----------|--------|-------|-------|
| 21 | Arunachal Pradesh* | 256.83 | 415.42 | 311.58 | 358.00 | | | 397.86 | 12923 | 260 | 4761 |
| 22 | Assam \$ | 4306.00 | 8217.33 | 8217.33 | 8265.78 | | | 8265.78 | 315505 | 8722 | 26440 |
| 23 | Manipur @ | 431.20 | 628.87 | 0.00 | NR | NR | NR | 0.00 | | | |
| 24 | Meghalaya# | 466.72 | 684.66 | 0.00 | 123.92 | | | 123.92 | 34086 | 623 | 8712 |
| 25 | Mizoram* | 131.60 | 195.83 | 146.87 | 126.30 | 35.70 | 17.52 | 179.52 | 10525 | 357 | 2583 |
| 26 | Nagaland* | 325.55 | 446.99 | 335.16 | 263.00 | | | 263.00 | 28053 | | |
| 27 | Sikkim \$ | 127.04 | 190.68 | 190.68 | 100.94 | | | 100.94 | 10104 | 250 | |
| 28 | Tripura\$ | 754.05 | 1119.23 | 1119.23 | 597.81 | 127.06 | 150.00 | 874.87 | 69469 | 1326 | 14851 |
| | Sub Total | 6798.99 | 11899.00 | 10320.85 | 9835.75 | 162.76 | 207.38 | 10205.89 | 480665 | 11538 | 57347 |

UTs

| | | | | | | | | | | | |
|----|--------------------|----------|-----------|-----------|----------|----------|---------|----------|---------|--------|--------|
| 29 | A&N Islands | 20.00 | 42.70 | 20.00 | 0.38 | 0.02 | NR | 0.40 | 42 | NR | NR |
| 30 | Chandigarh | 16.00 | 28.91 | 16.00 | 9.40 | 6.60 | NR | 16.00 | 3848 | 157 | NR |
| 31 | D&N Haveli | 15.00 | 34.20 | 15.00 | NR | NR | NR | 0.00 | NR | NR | NR |
| 32 | Daman & Diu | 5.00 | 3.78 | 5.00 | 7.10 | | | 7.10 | NR | NR | NR |
| 33 | NCT Delhi\$ | 273.00 | 566.68 | 273.00 | 228.00 | 40.00 | NR | 268.00 | 149723 | 725 | NR |
| 34 | Lakshadweep | 4.00 | 2.83 | 4.00 | 0.27 | 0.30 | NR | 0.57 | 32 | 3 | NR |
| 35 | Pondicherry\$ | 54.00 | 115.26 | 54.00 | 12.68 | | | 12.68 | NR | 116 | NR |
| | Sub Total | 387.00 | 794.37 | 387.00 | 257.83 | 46.92 | 0.00 | 304.75 | 153645 | 1001 | 0 |
| | GRAND TOTAL | 67987.00 | 118987.00 | 103201.74 | 70009.65 | 11985.48 | 2623.86 | 84618.99 | 8079054 | 261981 | 844089 |

\$ Release upto March,2005.

* Released upto December, 2004.

Annexure-VI

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP) AND ANNA PURNA

Year : 2005-06

(Rs. in Lakh)

| Sl. No. | States/UTs | Combined Allocation for 3 schemes | Total Release | Expenditure Reported | | | | No. of Beneficiaries reported | | |
|---------|------------------|-----------------------------------|------------------|----------------------|-----------------|----------------|-----------------|-------------------------------|---------------|---------------|
| | | | | NOAPS | NFBS | Anna-purna | Total | NOAPS | NFBS | Anna-purna |
| 1 | Andhra Pradesh | 6746.70 | 6746.70 | 4194.00 | 824.62 | 530.95 | 5549.57 | 466000 | 16492 | 93200 |
| 2 | Bihar | 13213.06 | 13213.06 | 4683.78 | 2792.11 | 790.69 | 8266.58 | 820193 | 27920 | 148483 |
| 3 | Chhattisgarh | 2890.35 | 2880.35 | 1388.02 | 1147.20 | | 2535.22 | 183893 | 11472 | |
| 4 | Goa | 66.95 | 66.95 | 51.14 | | | 51.14 | 3451 | 282 | |
| 5 | Gujarat | 3582.50 | 3582.50 | 1341.88 | 1345.00 | 48.44 | 2735.32 | 62558 | 4540 | 20358 |
| 6 | Haryana | 1311.73 | 1311.73 | 1305.02 | | | 1305.02 | 95800 | 4500 | |
| 7 | Himachal Pradesh | 547.17 | 547.17 | 410.38 | | | 410.38 | 22700 | 3040 | 5242 |
| 8 | J & K | 735.10 | 735.10 | 735.00 | | | 735.00 | 64708 | 3110 | |
| 9 | Jharkhand | 4615.34 | 4615.34 | 2528.09 | 374.43 | 1267.00 | 4169.52 | 166236 | 3744 | 54939 |
| 10 | Karnataka | 5207.76 | 5207.76 | 5207.76 | | | 5207.76 | 488130 | | |
| 11 | Kerala | 2874.17 | 2874.17 | 1602.03 | | | 1602.03 | | | |
| 12 | Madhya Pradesh | 7649.45 | 7649.45 | 3913.22 | 3388.99 | | 7302.21 | 683680 | 30551 | |
| 13 | Maharashtra | 10234.03 | 10234.03 | 6280.45 | 1866.00 | | 8146.45 | 559429 | 11975 | |
| 14 | Orissa | 5899.77 | 5899.77 | 5029.30 | 426.00 | 134.37 | 5589.67 | 493381 | 4635 | |
| 15 | Punjab | 897.89 | 897.89 | 538.96 | 129.00 | | 667.96 | 45853 | 1290 | |
| 16 | Rajasthan | 3773.48 | 3754.48 | 824.25 | 1042.60 | 456.97 | 2323.82 | 144555 | 10426 | 119162 |
| 17 | Tamilnadu | 7043.03 | 7043.03 | 3331.50 | 1703.64 | 189.45 | 5224.59 | 481028 | 48977 | 71974 |
| 18 | Uttar Pradesh | 19851.70 | 19851.70 | 11800.00 | 1800.00 | 2206.00 | 15806.00 | 1259880 | 18492 | |
| 19 | Uttaranchal | 1224.26 | 1224.26 | 583.36 | | | 583.36 | 64246 | 3000 | |
| 20 | West Bengal | 7993.56 | 7993.56 | 4605.06 | 1335.59 | 460.42 | 6401.07 | 451579 | 13296 | 65068 |
| | Sub Total | 106358.00 | 106329.00 | 60353.20 | 18175.18 | 6084.29 | 84612.67 | 6557300 | 217742 | 578426 |

North Eastern States

| | | | | | | | | | | |
|----|-------------------|-----------------|-----------------|----------------|---------------|---------------|----------------|---------------|--------------|--------------|
| 21 | Arunachal Pradesh | 415.46 | 415.46 | 358.00 | | | 358.00 | 12923 | 260 | |
| 22 | Assam | 8218.02 | 8218.02 | 5904.62 | | | 5904.62 | 614513 | 15539 | 26640 |
| 23 | Manipur | 628.92 | 628.92 | 392.57 | 236.35 | 77.26 | 706.18 | 43619 | 2024 | 22695 |
| 24 | Meghalaya | 684.72 | 684.72 | 329.94 | 61.81 | 71.57 | 463.32 | 33776 | 618 | 9263 |
| 25 | Mizoram | 195.85 | 195.85 | 126.30 | 40.00 | | 166.30 | 10525 | 400 | 2583 |
| 26 | Nagaland | 447.02 | 447.02 | 335.27 | | | 335.27 | 30051 | 680 | |
| 27 | Sikkim | 190.69 | 190.69 | 170.52 | | | 170.52 | 14869 | 157 | 2500 |
| 28 | Tripura | 1119.32 | 1119.32 | 637.92 | 34.28 | 85.68 | 757.88 | 83972 | 1460 | 17351 |
| | Sub Total | 11900.00 | 11900.00 | 8255.14 | 372.44 | 234.51 | 8862.09 | 844248 | 21138 | 81032 |

UTs

| | | | | | | | | | | |
|----|--------------------|------------------|------------------|-----------------|-----------------|----------------|-----------------|----------------|---------------|---------------|
| 29 | A&N Islands | 20.00 | 20.00 | 5.99 | | | 5.99 | 665 | | |
| 30 | Chandigarh | 16.00 | 16.00 | | | | 0.00 | 4497 | | |
| 31 | D&N Haveli | 15.00 | 15.00 | 9.77 | 12.9 | | 22.67 | 1086 | 134 | |
| 32 | Daman & Diu | 4.00 | 4.00 | | | | 0.00 | 372 | | |
| 33 | NCT Delhi | 567.00 | 567.00 | 522.00 | 40.00 | | 562.00 | 150000 | 400 | |
| 34 | Lakshadweep | 5.00 | 5.00 | 0.50 | | | 0.50 | 32 | | |
| 35 | Pondicherry | 115.00 | 115.00 | | | | 0.00 | | | |
| | Sub Total | 742.00 | 742.00 | | 52.90 | 0.00 | 591.16 | 156652 | 534 | |
| | GRAND TOTAL | 119000.00 | 118971.00 | 68608.34 | 18600.52 | 6318.80 | 94065.92 | 7558200 | 239414 | 659458 |

Statement of objects and reasons

The unorganised sector of the economy in India is the largest sector in terms of employment of the workforce. It consists of agriculture and such related activities as forestry, livestock and fishing as well as non-agriculture. The workers may be broadly divided into self-employed and wage workers. Wage workers may be sub-divided into those: (a) working in the unorganised sector, and (b) working in the organised sector without any social security cover. Around 90 per cent of the workers in India are covered by neither any formal system of social security nor regulation of conditions of work. This Bill is intended to provide a measure of social security to the workers in the unorganised sector. This Bill proposes a model that will be inclusive in nature and provide for a clearly demarcated division of responsibilities between the Central and State governments. It mandates the Central and State governments to implement a National Social Security Scheme.

UNORGANISED WORKERS SOCIAL SECURITY BILL, 2006.

A BILL

to provide for social security and welfare of unorganised workers and to provide for other matters connected therewith or incidental thereto.

BE it enacted by Parliament in the fifty-fifth year of the Republic of India as follows:-

Chapter I

PRELIMINARY

1. Short title, extent, commencement and application:

- (1) This Act may be called Unorganised Workers' Social Security Act, 2006.
- (2) It extends to the whole of India.
- (3) It shall come into force on such date as the Central Government may, by notification in the official Gazette, appoint.

2. Definitions:

For the purposes of this Act, unless the context otherwise requires, -

- a) "**Agriculture**" would include the following occupations:
 - (i) Farming, including the cultivation and tillage of soil, etc;
 - (ii) Dairy farming;
 - (iii) Production, cultivation, growing and harvesting of any horticultural commodity;
 - (iv) Raising of livestock, bee-keeping or poultry;
 - (v) Fishing and/ or fish farming;
 - (vi) Any practice performed on a farm as incidental to, or in conjunction with, the farm operations (including any forestry or timbering operations and the preparation for market and delivery to storage or to market or to carriage for transportation of farm products);
 - (vii) Growing fodder or thatching grass or for grazing cattle.
- b) "**Central Government**" means the Government of India;
- c) "**Employer**" means a natural or juridical person, or an association of such persons, by whom any unorganised worker is engaged or employed either directly or otherwise, for any remuneration;
- d) "**Home-based worker**" means a person involved in the production of goods or services for an employer in his/her own home or other premises of his/her choice other than the workplace of the employer, for remuneration, irrespective of whether or not the employer provides the equipment, materials or other inputs;
- e) "**Identity card**" means a card issued to a worker carrying a unique social security number issued by the authorised agency of the State Board;
- f) "**National Board**" means the National Social Security Board for unorganised workers;
- g) "**Registered Worker**" means an unorganised worker registered for social security under this Act;
- h) "**State Government**" means the Government of a State in the Indian Union;
- i) "**State Board**" means the (name of the State) State Social Security Board for unorganised workers;

- j) **"Self-employed worker"** means any person who is not employed by an employer, but directly engages himself/herself in any occupation in the unorganised sector, subject to a monthly earning of Rs. 6500/- or such limits as may be notified from time to time, or, subject to such ceiling on land cultivated as may be notified from time to time by the State government;
- k) **"Unorganised Sector"** consists of all unincorporated private enterprises owned by individuals or households engaged in the production and sale of goods and services and operated on a proprietary or a partnership basis and employing less than ten persons".
- l) **"Unorganised worker"** means a self-employed worker or a wage worker in the unorganised sector and includes wage workers in the organised sector without any social security cover;
- m) **"Wage worker"** means a person employed for a remuneration in the unorganised sector or in the organised sector without any social security cover, directly by an employer or through any agency or contractor, irrespective of place of work, whether exclusively for one employer or for one or more employers, whether simultaneously or otherwise, whether in cash and/or in kind, whether as a home-based worker, or as a temporary or casual worker, or as a migrant worker, or as an outworker, or, workers employed by households including domestic workers, with a monthly wage of not more than Rs. 6500/- or such limits as may be notified from time to time, but does not include an unpaid family worker.

3. Rules of evidence:

In this Act, notwithstanding anything contained in the Indian Evidence Act, 1872, the burden of proof that compliance with the provisions of the Act and the Scheme has been effected shall be entirely on the employer and the units of the Board, wherever applicable.

[Explanatory Note: This section facilitates shifting of the burden of proof from the workers to the employer. This is a departure from the normal practice and ordinary rules of evidence, which places the burden on the plaintiff.]

Chapter II

SOCIAL SECURITY BENEFITS

4. Framing of Schemes

(1) By this Act, the Central Government shall formulate a scheme to be called National Social Security Scheme for the unorganised workers consisting of the following national minimum social security benefits:

(i) Health benefits in the form of health insurance for self, spouse and children below the age of 18 years, sickness allowance, and maternity benefits for women workers or spouse of men workers;

(ii) Life Insurance to cover natural and accidental death;

(iii) Old age security in the form of old age pension for BPL workers above the age of 60 years and Provident Fund-cum-unemployment relief for all other workers.

(2) In addition to the national minimum, the Central Government may frame such schemes as it may deem necessary or finance such schemes of the State governments as it may find appropriate, subject to availability of finance by such means as mentioned in Section 5 and may include those listed under (3) below.

(3) The State Government may formulate such unorganised worker-based schemes as it may find appropriate to: (a) strengthen the national minimum social security by way of its own contribution, and/or (b) design and implement additional social security benefits through its own schemes. These may include:

- a) Provident Fund schemes;
- b) Employment injury benefit scheme;
- c) Housing schemes;
- d) Educational schemes for children of workers;
- e) Skill upgradation of workers;
- f) Funeral assistance;
- g) Marriage of daughters; and
- h) Any other schemes to enhance the socio-economic security of the unorganised worker.

Chapter III

NATIONAL SOCIAL SECURITY FUND FOR UNORGANISED WORKERS

5. Constitution of a National Fund

The Central Government shall create a National Social Security Fund to which contributions shall accrue from the following sources:

- a) Grants and loans from the Central Government;

b) Contributions from workers, employers and Governments for the specified national minimum social security shall be as under:

- (i) Re. 1/- per day by the worker, provided that for those below the poverty line (BPL), the contribution shall be made by the Central Government;
- (ii) Re. 1/- per day, per worker, by the employer, provided that where the employer is not identifiable, the contribution shall be shared by the Central Government and the respective State governments in the ratio of 3:1;
- (iii) Re. 0.75 per worker, per day, by the Central Government, and Re. 0.25. per worker, per day by the State government.

[Explanatory note: The contribution of Central and State governments in (iii) above is in accordance with the practice of Government contribution to social security schemes in the organised sector.]

- c) Any tax or cess that the Central Government may impose for the purpose of providing social security for unorganised workers;
- d) Any tax or cess that the Central Government may impose on commodities and/or services in lieu of employers' contributions (which are either difficult to collect or appropriate employers in the unorganised sector are not directly identifiable).

In addition to the above, contributions may also accrue from the following sources:

- e) Contributions from the national financial/developmental institutions; and
- f) Any voluntary contribution from individuals or institutions.

6. Existing Welfare Boards:

All eligible unorganised workers shall be entitled to register and obtain benefits under the national minimum social security scheme, which shall be in addition to the social security benefits provided by the existing Welfare Boards created by the Central or State governments, if any. Schemes, which are in existence and operated through the Welfare Boards may be continued by the respective Governments in the existing form or in any other way as they deem fit.

7. Exemption from Income Tax

All financial contributions made by individuals and institutions to the National Social Security Fund will be exempted from the payment of income tax under the Income Tax Act.

8. Utilisation of the National Fund

All contributions accruing to the National Board shall be credited to the Fund, which shall be applied for meeting the following:

- a) Expenses on social security schemes of the Central Government;
- b) Grants to the State Boards, including for the purposes of the functioning of the Workers' Facilitation Centres;
- c) Expenses on the administration of the scheme, subject to a ceiling of 5 per cent of the contribution of the Central and State governments as specified in Section 5;
- d) Investment in permitted schemes;
- e) Any other item in connection with the administration of this Act.

Chapter IV

NATIONAL SOCIAL SECURITY BOARD FOR UNORGANISED WORKERS

9. Establishment and Incorporation

With effect from such date as the Central Government may, by notification appoint, there shall be established for the purposes of this Act, a Board to be called the National Social Security Board for unorganised workers.

10. Functions of the Board

The National Board shall perform the following functions:

- a) Administration of this Act and formulation of policies at the national level, and shall have such powers as may be laid down to direct, co-ordinate, supervise, and monitor the functioning of State Boards and the Central Welfare Boards;
- b) Review the working including auditing of the State-level Social Security Boards and the Central Welfare Boards every four years and make suitable recommendations to the Government(s) concerned for further improvement;
- c) Manage and maintain the National Social Security Fund and provide financial assistance to State Boards;

- d) Advise the Central Government on policy matters relating to social security, health and safety and welfare of unorganised workers;
- e) Assist in capacity building of the State Boards, and collect, compile and publish statistics relating to the unorganised sector and undertake such promotional activities as may be decided from time to time.

11. Composition of the Board

(1) The National Board for unorganised workers shall be constituted by the Central Government consisting of the following member organisations:

- a) State Boards for unorganised workers;
- b) Central Welfare Boards for unorganised sector workers administered by the Ministry of Labour and Employment;
- c) National level unions of unorganised sector workers;
- d) National level voluntary associations of unorganised sector workers including the self-employed, with an explicit social security scheme for its members; and
- e) National level organisations of employers in the unorganised sector (such as organisations of tiny and small-scale industries, farmers organisations) and government/public institutions with a stake in the welfare of the unorganised sector workers such as the All India Handicrafts Board, All India Handloom Board, Central Social Welfare Board, Department of Women and Child Development, and Department of Small Scale Industries.

(2) The Central Government shall decide the number and names of such organisations to be represented on the National Board.

(3) The National Board shall work through a General Council and an Executive Council.

12. General Council

(1) The Union Minister for Labour and Employment shall be the Chairperson of the General Council.

(2) The Secretary to the Government of India, Ministry of Labour and Employment, shall be the Member-Secretary of the General Council.

(3) There shall be a General Council for the Board consisting of one representative from each of the member organisations.

(4) The General Council shall meet once a year within six months of the last day of the previous financial year.

(5) The General Council shall discuss and review the functioning of the National Board in the light of the annual report for the preceding year. It shall also provide a platform for members to articulate their views, ideas and problems with regard to the unorganised sector, in general, and social security issues, in particular, and shall give broad policy directions to the Executive Council.

13. Executive Council

(1) The Board shall have an Executive Council with the Secretary to the Government of India, Ministry of Labour and Employment, as its Chairperson and a fulltime Chief Executive Officer to be designated by the Central Government as its *ex-officio* Member-Secretary. In addition, the Central Government shall nominate the members to the Executive Council as per the following:

- a) Two representatives of the organisations of wage workers in the unorganised sector, who are members of the National Board;
- b) Two representatives of organisations of self-employed workers in the unorganised sector, which are members of the National Board;
- c) Two representatives of organisations of employers in the unorganised sector that are members of the National Board;
- d) One representative from any one of the Central Welfare Boards;
- e) One representative each of the Government of India from the Ministry of Agriculture, Finance, Health and Small Scale Industries;
- f) Six representatives of the State Boards;
- g) One expert in the management of insurance products and services;
- h) One experts in the area of social security and related issues in the unorganised sector; and
- i) One expert in the management of finances.

(2) The tenure of the members shall be for a period of three years. The Executive Council shall meet as often as required but not less than twice a year.

[a, b, c, and f may be based on the principle of rotation amongst the member organisations.]

14. Secretariat of the Board

The National Board shall have a secretariat with adequate professional and other staff. The staff of the National Board shall be governed by the Central Government rules and regulations existing from time to time. The annual budget of the National Board shall be prepared by the Secretariat and placed before the Executive Council for approval.

Chapter V

STATE SOCIAL SECURITY BOARDS FOR UNORGANISED WORKERS

15. Establishment of State Boards

(1) Each State shall have a State Board to implement the national minimum social security as well as design and implement State-level social security and welfare programmes for unorganised workers. The State governments shall constitute the State Boards within one year of the date of commencement of this Act. The State Boards shall have the following as its members:

- a) Workers Welfare Boards (both existing and newly designed) providing social security and welfare to the unorganised sector workers;
- b) Organisations which are registered as trade unions/co-operatives/charitable societies, engaged in the provision of social security for unorganised sector workers subject to such qualifying criteria as the State government may lay down;
- c) Departments or agencies of the State government acting as employers of the unorganised sector workers (e.g. public works department, forest department, or those employing *anganwadi* workers, *khadi* workers, etc.); and
- d) Representatives of organisations of self-employed unorganised sector workers;
- e) Representatives of employers' organisations in the unorganised sector;

(2) The State government shall decide the number and names of such organisations to be represented on the State Board.

(3) The State Board shall work through a General Council and an Executive Council.

16. State Fund

(1) The State government shall create a State Social Security Fund to which contributions shall accrue from the following sources:

(i) Grants and loans from National Board and the State government;

(ii) Any tax or cess that the State government may impose on commodities and/or services in lieu of employers' contributions (which are either difficult to collect or appropriate employers in the unorganised Sector are not directly identifiable);

(iii) Contribution toward additional social security scheme (if any) formulated by the State Board;

(iv) Contributions from the national financial/developmental institutions; and

(v) Any voluntary contribution from individuals or institutions;

(2) All financial contributions made by individuals and institutions to the State Social Security Fund will be exempted from the payment of income tax under the Income Tax Act.

(3) All contributions accruing to the State Boards shall be credited to the State Social Security Fund which shall be applied for meeting the following:

- a) Expenses on the implementation of the national minimum social security and additional social security schemes of the State Government;
- b) Grants to the Welfare Boards and the Workers' Facilitation Centres;
- c) Expenses on the administration of the State Board as per the annual budget approved by the Executive Council;
- d) Investment in permitted schemes;
- e) Any other item in connection with the administration of this Act.

17. Functions

The State Boards will perform the following functions:

- a) Administer this Act at the State level including ensuring maintenance of individual accounts of the registered workers and records of receipt of contribution from individual employers;
- b) Implement the national minimum social security for unorganised workers through appropriate organisational arrangements, and stipulate norms for the evaluation of the work done by the Workers' Facilitation Centres;

- c) Collect the contribution from the registered worker and the employer and credit it to the account(s) as directed by the National Board;
- d) Implement social security schemes, in addition to the National Social Security Scheme, that the State Board may design in consultation with the State government;
- e) Provide financial assistance to other member organisations implementing social security programmes;
- f) Advise the State government on policy matters relating to social security, health and safety and welfare of workers;
- g) Create awareness among the unorganised workers about the need for social security registration and the existence of various social security schemes;
- h) Collect, compile and publish statistics, with the help of statistical organisations, regarding workers and their conditions of work, and employers who engage these workers at the *Panchayat/Municipal*, District, State levels with such details as gender and age, nature of occupation, level of earnings, etc.;
- i) Review the working of the Welfare Boards and other implementing agencies on the basis of annual reports and statements of audited accounts or specially commissioned reports and make suitable recommendations to the government(s) concerned for further improvement;
- j) Assist in capacity building of Workers Welfare Boards and Workers' Facilitation Centres;
- k) Initiate innovative approaches, through interaction across sectors and constituencies, for the enhancement of welfare, working conditions and productivity of unorganised workers; and
- l) Submit annual report to the National Board within four months from the last day of the previous financial year along with an audited statement of accounts.

18. General Council

(1) There shall be a General Council for the State Board consisting of one representative from each of the member organisations. The Minister for Labour in the State concerned shall be the Chairperson of the General Council. The Secretary to the State government concerned, Department of Labour, shall be the Member-Secretary.

(2) The General Council shall meet once a year within six months of the last day of the previous financial year.

(3) The General Council shall discuss and review the functioning of the State Board in the light of the annual report for the preceding year. It will also provide a platform for members to articulate their views, ideas and problems with regard to the unorganised sector in general and social security issues, in particular, and shall give broad policy directions to the Executive Council.

19. Executive Council

(1) The State Board shall have an Executive Council with the Secretary of the State government concerned, Department of Labour, as Chairperson and an official designated by the State government as Chief Executive Officer, who shall be the ex-officio Member-Secretary, after taking the view of the General Council of the State Board concerned. In addition, the State government shall nominate the members to the Executive Council as per the following:

- a) Two representatives of the organisations of wage workers in the unorganised sector, that are members of the State Board;
- b) Two representatives of organisations of self-employed workers in the unorganised sector, that are members of the State Board;
- c) Two representatives of organisations of employers in the unorganised sector that are members of the State Board;
- d) One representative from the National Board nominated by it;
- e) One representative each from the Departments of Agriculture, Finance, Health and Small Scale Industries of the State government;
- f) Not more than six representatives of the State level Workers Welfare Boards or organisations providing social security to the unorganised sector workers that are members of the State Board;
- g) One expert in the management of insurance products and services;
- h) One expert in the area of social security and related issues in the unorganised sector; and
- i) One expert in the management of finances.

(2) The tenure of the members shall be for a period of three years. The Executive Council shall meet as often as required but not less than twice a year.

[a, b, c, and f may be based on the principle of rotation amongst the member-organisations.]

(3) Appropriate rules for appointment and removal from office of the chief executive shall be framed by the State government.

20. Secretariat of the Board

The State Board shall have a secretariat with adequate professional and other staff. The staff of the State Board shall be governed by the State government rules and regulations existing from time to time.

Chapter VI

REGISTRATION OF UNORGANISED WORKERS

21. Eligibility for registration and for social security benefits

(1) Every unorganised worker shall be eligible for registration subject to the following conditions:

- a) He/she should have completed 18 years of age; and
- b) a self-declaration confirming that he/she is an unorganised worker.

(2) Every registered worker shall be eligible for national minimum social security benefits only if payments of regular contributions have been made.

22. Unique Identification Social Security Number

Each registered worker shall be eligible for receiving a Unique Identification Social Security Number in the form of an Identity Card issued in the name of the State Board. With a view to prevent duplication of identity, the Identity Card shall also carry the registration number of the ration card of the worker. In the absence of a ration card, the registration number on the voter's card shall be entered in the Identity Card.

23. District Committee for registration of workers

A district level committee shall be constituted as the registering authority for the National Social Security Scheme. The District Committee will have the District Collector/Magistrate as the Chairman and the District Labour Officer as its Convenor and Nodal Officer. The District Committee shall include:

- a) Two representatives of workers' organisations such as unions, associations or co-operatives in the unorganised sector;
- b) Two representatives of organisations working among the unorganised sector workers who do not have organisations of their own;
- c) Two representatives of employers' organisations in the unorganised sector;

- d) One representative of the *Zillah Parishad and one from amongst the Nagar Palikas*; and
- e) A representative of the State Board.

24. Identity card

This Identity Card shall be issued under the authority of the District Committee based on a formal application for registration from workers and forwarded by the Workers' Facilitation Centre with its recommendation. The District Committee shall send the Identity Cards to the Workers' Facilitation Centre for distribution to the workers concerned.

25. Portability of registration

The Identity Card issued by the District Committee to workers shall remain valid even in the case of migration to another district in the country and the new address can be changed on application to the District Committee concerned.

26. Cessation of registration

(1) The validity of the Identity Card shall be for a period of three years from the date of registration and can be renewed. If it is not renewed within one year of expiry, the worker will cease to be eligible for the benefits of the scheme. Renewals would be allowed on payment of arrears of contribution, if any.

(2) In the event of death, the Identify Card shall become invalid after the settlement of claims and the name of the worker shall be removed from the list of registered workers.

Chapter VII

DELIVERY OF SOCIAL SECURITY BENEFITS

27. Implementation Machinery

(1) The member organisations of the State Boards shall be responsible for the delivery of mandatory social security benefits as decided by the State and National Boards. If adequate member organisations do not exist, the State Boards shall decide the manner in which social security benefits shall have to be delivered to the registered workers.

(2) The State Boards may decide on such delivery mechanisms as may be feasible under local conditions. This may include existing delivery mechanisms as Welfare Boards or through tie-ups with local organisations like banks, post offices and insurance companies.

28. Workers' Facilitation Centres

(1) In order to extend coverage and reach the unorganised workers in remote areas, the State Boards may designate any one or more of the following at the local level as Workers' Facilitation Centres (WFC) for purposes of facilitating registration of workers:

- a) Existing Worker Welfare Boards and their local offices;
- b) Local Panchayati Raj Institutions (PRI) or urban local bodies;
- c) Organisations of workers including trade unions, associations and co-operatives in the unorganised sector;
- d) Self-help Groups (SHGs); and
- e) Non-profit organisations working among the unorganised sector workers.

(2) Such designated Workers' Facilitation Centres shall perform the following functions:

- a) Disseminate information on available social security schemes for the workers;
- b) Facilitate the filling, processing and forwarding of application forms for registration of workers;
- c) Obtain registration from the District Committee and deliver the Identity Cards to the registered workers;
- d) Facilitate to enroll the registered workers in social security schemes;
- e) Act as an authorised intermediary in collecting contributions from the workers and employers to the social security schemes and remit them with the designated institutions;
- f) Ensure the delivery of social security benefits in co-operation with institutions designated to deliver such social security (insurance companies, post offices, Departments of the State/Central Government and other institutions concerned).

(3) The Workers' Facilitation Centres shall be entitled to charge such fees as may be decided by the State Board for the performance of its functions.

Wherever required, it may also receive personnel recruited or deputed by the State Board for purposes of administration.

29. Premium and Compensation/Benefits:

(1) The National Board shall decide the amount and manner of payment of contribution by the workers to the National Social Security Schemes. It shall, however, be the responsibility of the State Boards to remit the contributions of registered workers and employers to the National Board.

(2) For schemes initiated by the State Boards, the State Board concerned shall decide the contributions of workers and employers.

(3) The claim of registered workers for social security benefits shall lie solely against the State Board and it shall be the responsibility of the State Board to settle the dues, if any.

Chapter VIII

DISPUTE RESOLUTION BODIES AND THEIR CONSTITUTION

30. Resolution of disputes

The State government shall constitute at least one Dispute Resolution Council in each district for resolution of disputes relating to the non-observance of provisions of this Act, arising amongst the unorganised workers, employers, Workers' Facilitation Centres and State Boards.

31. Reference of disputes

(1) Any unorganised worker or employer or organisation representing such worker or Workers' Facilitation Centres or State Boards may raise a dispute relating to the non-observance of provisions of this Act by filing a complaint before the Dispute Resolution Council in the manner prescribed by the State Government.

(2) Upon reference of such dispute, the Dispute Resolution Council shall at the first instance proceed to arrive at a conciliated settlement to the satisfaction of all parties. Upon failure of such conciliation proceedings, the Dispute Resolution Council shall adjudicate on the matter as expeditiously as possible.

(3) Where the dispute pertains to any matter covered by any other existing law, the Dispute Resolution Council shall forward the complaint to the appropriate authority created under the relevant Act for adjudication and such reference shall be treated as a valid complaint under such Act.

(4) The Dispute Resolution Council shall have the same powers as are vested in a civil court under the Code of Civil Procedure, 1908 (of 1908).

32. Consequences of contravention of provisions of this Act

Whoever contravenes any provisions of this Act or the rules made there under, other than those made punishable under any other law, shall be punishable with imprisonment for a term which may extend to one year, or with fine which may extend to Rs. 5000/-, or with both, and in case of continuing contravention, with additional fine which may extend upto Rs. 100/- for every day during which such contravention continues. The Dispute Resolution Council shall be authorised to give the fine so collected either in whole or in part to the aggrieved party.

Chapter IX

MISCELLANEOUS

33. Accounts and Audit

- (a) The National Board and the State Boards shall maintain proper accounts and other relevant records and prepare annual statements of accounts in such form as may be prescribed.
- (b) The National Board shall furnish to the Central Government, before such date as may be prescribed, the audited copy of the consolidated account of itself and the Funds together with the auditor's report.

34. Power to make Rules

The Central and State governments shall have the power to make rules for the purposes of carrying out the objects of the Act.

35. Savings

This law shall not affect the functioning of any other State or Central Acts providing for substantially similar or superior benefits to the unorganised workers.

Extracts from the Executive Summary of the Report on Quick Evaluation Study of National Social Assistance Programme (November, 2000) conducted by Centre for Management Development sponsored by Ministry of Rural Development

NATIONAL OLD AGE PENSION SCHEME

The objective of NOAPS is to extend financial assistance to old destitutes having little or no regular means of subsistence. In the overall assessment, the scheme has achieved its objective in providing social assistance to the destitute persons above the age of 65 years. Nevertheless, there are certain areas, which need further attention for improvement. Certain positive indicators along with areas for improvement are given in the following paras.

Positive indicators

National Old Age Pension Scheme is found to be extremely beneficial to the old destitute. In general, it has succeeded in giving them a sense of security in life and has definitely improved their quality of life. The following are the positive indicators in implementation of the Scheme.

- As evident from the study, a majority (81.22%) of the NOAPS beneficiaries did not face any difficulty in availing the benefit. 82.12% of the respondents got the approval from the authority concerned within 6 months and for a good percentage of them (49.76%), the time lag between application and sanction has been only to the extent of 2 months. Even a majority of the non-beneficiaries interviewed expressed the view that as far as they knew, the implementation of the scheme was generally good.
- Of the persons selected for the scheme, 81.16% received the benefit within 2 months of sanction, of which 31.54% received in within 15 days and another 30.35% within 15-30 days time.

- Nearly 96% of the beneficiaries feel that the NOAP Scheme definitely made a perceptible change in the quality of their life at least to some extent. About 59% of the non-beneficiary respondents also think in similar directions. More than 94% of the non-beneficiary samples consider that it would also give a feeling of security to those who come under the scheme.
- The Panchayat Raj system of Governance is one of the main sources, which has helped the needy to avail the benefits – both as source of information and in prompting them to apply for the benefit. It is evident from the study that the applications for availing NOAPS benefits are submitted in specified application formats and majority of them are submitted in the Panchayat Raj institutions. Also, in case of delayed payment of pension, the beneficiaries approach Panchayat Raj institutions for help.
- It is found that 72.79% of the beneficiaries belong to the age group, 65-74 years. It is also noticed that only one person from a family is being provided with the benefit even if there are more than one eligible person in the family.
- Nearly sixty percent of the sample beneficiaries are found to be women. Socially backward communities like SC/ST/OBC constitute 83.79% of the sample population. Of these, the SC/ST beneficiaries form 54.25%.
- Majority (84.41%) of the beneficiaries are illiterate and 53.82% of their family members also belong to the same category.
- Most of the beneficiaries (68.20%) are not engaged in any income generating activity. About (26.61%) are found to be unable to work while 41.59% are currently not working.
- The beneficiary households are found to be earning income mainly from wages (38.42%) and agriculture(26.11%). The aggregate annual average household income amounts to Rs.5032. Of the total beneficiaries, 42.36%

families earn income below Rs.5000 per annum. Only 2.23% of the families are found to earn annual income of more than Rs.20000, indicating that care is taken to verify the BPL status of the beneficiaries before sanctioning the benefit.

- Among the sample beneficiaries, 80.38% are found to live in their own houses. However, of these, 79.72% possess Kucha houses and 8.54% live in houses with a plinth area of only 300 sq. ft. or less. Only 5.98% live in houses of plinth area of 500 sq. ft. or more. About 36.42% of the beneficiaries are found to possess landed property of their own.
- The number of beneficiaries possessing various home appliances is found to be low. A mere 3.90% of the sample beneficiaries own television sets, while 6.30% use ceiling fans. This indicates that most of the beneficiaries are from the lower social strata and are genuine candidates.
- Only a very low 0.91% of the beneficiaries own farm implements like tractors, power tillers and combined thresher/harvester.
- Cash is the most prevalent mode of payment of the benefit. In more than half of the cases (52.09%), the beneficiaries receive the pension in cash.
- A vast majority of the beneficiaries (83.39%) have reported that they do not incur any regular expenses in getting the benefit.

Areas for Improvement

The scheme would serve its purpose even better if some improvements were made in certain areas like building awareness, reducing delays, selection of beneficiaries, etc. Some of the major points for consideration are given below :

- Less than 25% of the beneficiaries indicated their awareness about the selection procedures of the scheme. About 25% of the non-beneficiary interviewees reported that they did not apply for the benefit, as they are not

aware of the scheme. Awareness programme may be organised with the support of Panchayat Raj institutions.

- A significant 40% of the beneficiaries are reported to be not getting the pension on a regular basis. In the case of 18.83% of the sample beneficiaries, payment of pension is delayed for more than two months, and in case of delayed payment, most of them (78.31%) have to borrow from neighbours and relatives. This indicates the need for better planning in disbursement of the benefit.
- Difficulties in availing the benefit have been experienced by 18.77% of the sample beneficiaries. The major difficulty indicated is the non-co-operation of authorities.
- Though low in number, 2.53% of sample beneficiaries are reported to have paid more than Rs.20 as bribe for their pension.
- More than 23% of the respondents had to make four or more follow-up visits to meet the concerned authorities to speed up the process of sanction and disbursement of the benefit.
- Many beneficiaries (54.41%) are not aware of any follow-up action from the authorities concerned and 37.63% clearly indicated that there is no follow up to understand the problems in the scheme affecting the beneficiaries and the utilization of the amount and its impact on them. Only 8.29% of the beneficiaries reported that there is a follow-up.
- More than one year's delay is noticed in 5.19% of cases in sanctioning the pension after submitting the application. Around 46.43% of non-beneficiaries revealed that their application for NOAP are pending before the authorities.

- Certificate to prove destitute status of the beneficiary has not always been insisted upon (only 37.24% of the beneficiaries have reported that they had to produce the certificate).
- Of the sample beneficiaries, 11.39% are aged less than 65 years, the prescribed minimum age for eligibility to avail NOAP. This indicates loopholes in the system of selection of the beneficiaries.
- Families in the higher income group, though minimal in number have also benefited from the scheme. Nearly 10% of the beneficiaries possessing costly consumer durables like television, refrigerator, ceiling fan, etc., have crept into the BPL list. There is thus a need for further improvement in the verification system.
- Also 11.29% of the beneficiaries own property of more than 3 acres of land. They have also been considered to be BPL and the benefits of the scheme provided to them. This needs verification and correction.
- Beneficiaries living in pucca houses (6.09%) and houses with a plinth area of 500 sq. ft. and above (5.98%) also need further verification before the sanctioning of the benefit.

NATIONAL FAMILY BENEFIT SCHEME

In general the NFBS scheme is found to be achieving the objectives for which it is setup. There is no doubt regarding the amount of social assistance the scheme is providing but there are areas, which need improvement.

Positive indicators

The scheme is definitely beneficial to the economically and socially backward as well as the weaker sections of the Society. The following are some of the positive indicators of the scheme.

- Majority of the beneficiaries have expressed satisfaction over the benefit they have received . As many as 73.63% are happy to some extent and 24.06% are happy to a large extent. Only 2.31.% beneficiaries have indicated that they are not at all happy with the benefits they have received. Even among non-beneficiaries, 95.04% feel that had they received the NFBS benefits, it would have definitely made a perceptible difference in quality of life at least to some extent.
- A majority(70.81%) of beneficiaries report that they did not face difficulties in availing the benefits. Around 28.51% beneficiaries received benefits within 2 weeks of sanction and 76.44% got it within 2 months of sanction.
- Most of the beneficiaries (87.76%) have reported that they have received benefits through cheque / money order/ demand draft. This reduces the incidence of the beneficiaries being cheated by paying lesser amounts as against the actual eligible amount.
- SC/ST/OBC categories constitute 85.12% of the beneficiaries and 87.03% of the sample beneficiaries are women. More than 20.27% of the beneficiaries are aged above 50 years. 16.65% of the beneficiaries are either unable to work or not currently working.
- 71.87% of the sample beneficiaries are totally illiterate while 42.84% of their family members also belong to the same category.
- The major sources of income are from wages and agriculture. The aggregate sample average annual household income works to only Rs.7901. Only 2.1% of the families have indicated that the total earning are above Rs.20,000/- per annum indicating that the BPL status is verified to a large extent while awarding benefits.

- Only 45.2% possess landed property. 76.82% of the beneficiaries live in kucha houses and only 6.44% own pucca houses and a majority of these houses are below 300 sq ft. Only 6.25% live in houses above 500 sq ft. plinth areas.
- Only 5.40% beneficiaries own TV sets and 7.36% own ceiling fan. Vehicles/ refrigerators, etc. are owned by less than 1% of the samples.
- Of the non-beneficiary samples, 53.10% say that the NSAP benefits are in general used for the purposes they are meant for and only 19.60% feel that the implementation of the programme is poor. The fact that the above two points are from the non-beneficiaries points that the scheme is in general performing well.

Areas for improvement

- Care has to be taken for better and efficient implementation of the scheme especially in selection of beneficiaries, sanctioning of applications, and timely disbursement of benefits to the beneficiaries. Some of them are listed below:-
- Only 3.43% of the total beneficiary samples feel that the scheme has in a way brought a sense of security of life. This figure is minimal.
- Only less than 4% sample beneficiaries have responded to the question related to sources of information about the scheme. 75.73% are not aware of the verification procedures and 68.62% are not aware of the selections procedure. 42.26% of the beneficiaries are not aware of the exact amount they are eligible for under NFBS. All these indicate that general awareness of the scheme is on the lower side.
- Difficulties in obtaining death certificates. (49.41%) and non-co-operation of concerned officials(48.52%) are the major stumbling blocks in availing NFBS benefits. Around 48.57% of the beneficiaries availed NFBS benefits without attaching a death certificate along with the application form.

- 2.77% of the beneficiaries had to make more than 5 visits to the concerned offices to get benefits released and 54.65% of the beneficiaries feel that the payment of benefits is delayed.
- Delay in sanction is found to be high and extreme cases of over 2 years after submission of applications are also noticed. The procedures need to be toned up since the bereaved families need immediate support.
- Instances of bribe for availing of the benefit have also been reported 89.66% of the total sample beneficiaries had to pay bribes of varying amounts to avail the benefits.
- NFBS benefits have also been given to deaths. (4.48%) that have taken place after attaining 65+ years of age.
- Land ownership among beneficiaries show that 12.64% of them own more than 3 acres of land. Still they claim to be BPL and their claim is questionable. Families with annual income over Rs.20,000/- have also benefited from the scheme. House holds having costly consumer durables and farm machinery have also crept into the BPL list, which is again questionable.
- No uniformity is observed even within a state on application procedures like where the applications are available, where it is to be submitted, what are the certificates to be attached, etc.
- Even though payment of benefits by cash is minimal, a majority of such payments in certain states are not made in public meetings or in front of others.

- It is noted that 37.31% of the non-beneficiary samples feel that the recipients of NSAP benefits are not genuine.

OTHER ASPECTS

- The salient points, which have not been covered along with the earlier sections, are mentioned here.

Positive Indicators

- It is noticed that there has been steady growth in disbursement of NSAP benefits. This indicates that the programme is progressing well.
- In most of the district, DLCs have been constituted for monitoring and evaluation of the operation of the scheme
- The schemes have helped to accelerate the social development. This evident from the response from the beneficiaries also.
- By and large the norms for selection, processing, disbursing, etc., are adhered to by the various states.

Areas of improvement

- The survey has revealed that separate accounts of reach scheme are not maintained in all the districts. This is necessary for better monitoring and evaluation of the operation of the scheme
- Implementing agencies differ from state to state and even among different districts within the states for the same scheme. This can lead to non-uniform practices in the implementation of the scheme.

Annexure-IX

Details of Department handling NSAP in States / UTs

| S.No. | Name of the State | Department handling NSAP |
|-------|-------------------|--|
| 1. | Andhra Pradesh | Rural Development |
| 2 | Bihar | Labour Employment and Training |
| 3. | Goa | Rural Development Department |
| 4 | Gujarat | Department of Social Justice & Empowerment |
| 5. | Haryana | Social Welfare Department |
| 6. | Jammu & Kashmir | Department of Social Welfare |
| 7. | Kerala | Department of Social Welfare |
| 8. | Madhya Pradesh | Social Justice Department |
| 9. | Maharashtra | Social Justice, Culture Affairs and Special Assistance |
| 10 | Manipur | Department of Social Welfare |
| 11. | Meghalaya | Community and Rural Development Department |
| 12 | Mizoram | Social Welfare |
| 13 | Orissa | Women & Child Development |
| 14 | Punjab | Social Security, Women & Child Development |
| 15. | Rajasthan | Social Welfare Department |
| 16 | Sikkim | Social Justice Empowerment and Welfare Department |
| 17 | Tamil Nadu | NSAP Special Commissioner and Commissioner for Revenue Admn. |
| 18 | Uttaranchal | Social Welfare Department |
| 19 | West Bengal | Panchayats & Rural Development Department |
| 20 | Pondicherry | Department of Women and Child Development |

Annexure-X

NATIONAL OLD AGE PENSION SCHEME (NOAPS)

| Sl. No. | States/UTs | Norms of assistance under NOAPS in Rs. Per month |
|---------|------------------|--|
| 1 | Andhra Pradesh | 100 |
| 2 | Bihar | 100 |
| 3 | Chhattisgarh | 150 |
| 4 | Goa | 100 |
| 5 | Gujarat | 200 |
| 6 | Haryana | 300 |
| 7 | Himachal Pradesh | 150 |
| 8 | J & K | 200 |
| 9 | Jharkhand | 100 |
| 10 | Karnataka | 100 |
| 11 | Kerala | 110 |
| 12 | Madhya Pradesh | 150 |
| 13 | Maharashtra | 175 |
| 14 | Orissa | 100 |
| 15 | Punjab | 200 |
| 16 | Rajasthan | 200 |
| 17 | Tamilnadu | 150 |
| 18 | Uttar Pradesh | 125 |
| 19 | Uttaranchal | 125 |
| 20 | West Bengal | 100 |

North Eastern States

| | | |
|----|-------------------|-----|
| 21 | Arunachal Pradesh | 150 |
| 22 | Assam | 75 |
| 23 | Manipur | 100 |
| 24 | Meghalaya | 100 |
| 25 | Mizoram | 100 |
| 26 | Nagaland | 100 |
| 27 | Sikkim | 200 |
| 28 | Tripura | 125 |

UTs

| | | |
|----|-------------|-----|
| 29 | A&N Islands | 100 |
| 30 | Chandigarh | 200 |
| 31 | D&N Haveli | 75 |
| 32 | Daman & Diu | 75 |
| 33 | NCT Delhi | 350 |
| 34 | Lakshadweep | 75 |
| 35 | Pondicherry | 300 |