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**Achievements and Evaluation :**

In 1989-90 and 1990-91, total employment generated under JRY were 864 and 875 million mandays respectively. In 1991-92, the achievement of JRY in respect of generation of gainful employment was to the tune of 808 million mandays as against the target of 735 million mandays. In 1992-93, the achievement was 782 million mandays as against the target of 776 million mandays of employment and in 1999-2000, the achievement was 194 million mandays as against of 375.2 million mandays of employment generated during 1998-99.<sup>1</sup> The 1999-2000 budget provides for an allocation of Rs. 1,665 crore and the employment generation has been targetted at 396 million mandays.<sup>2</sup> But the total mandays of employment generated under JRY during 1999-2000 (upto Feb. '2000) was to the extent of 194.5 million mandays. Again, in respect of JRY, total number of mandays of employment generated during the Eighth Plan was 4,037.4 million as against the target of 4,040.8 million.<sup>3</sup>

The following are the points of criticisms raised by critics against the programme JRY :

1. In JRY, the entire administration and implementation of the scheme has been rested on village panchayats. It was expected that this will help to economise on administration and to make the scheme more open and subsequently there will be less abuse and leakages involved in it. But in practice, one cannot expect much from a village level politician responsible for the implementation of the scheme with no accountability. This has been creating a lot in interference by panch and sarpanch of the panchayat over the activities of the staff of development administration and banking machinery to function smoothly and independently. Thus, it is quite better to have a judicious mix of panchayat representatives and development administration to maintain a system of check and balance.
2. The JRY engaged in poverty alleviation and creation of durable assets by way of employment generation programmes with people's participation has been ailing since its inception. It is argued that so far it has provided little or no long-term employment in this critical social sector despite ploughing in of crores of scarce resources. The lack of success of the scheme is mainly due to aberration in implementation. In the absence of critical examination of the delivery system which is responsible for leakage and wastage of fund, the scope for misappropriation and skimming off the fund by unscrupulous elements would increase continuously. As the panchayats are not having any teaching staff thus it would be difficult to prepare blue prints of the programme by them and to implement such programme.
3. In JRY, there is a promise to provide 50 to 100 mandays of employment in a year to our member of the family of rural household but in NREP there was a promise to provide 180 mandays of employment per year. Thus, while enlarging the programme JRY seems to be diluted.
4. While allocating funds to different states, JRY has helped the bigger states much as they adopted the criterion of percentage share of population below the poverty line to the total rural poor population of the country.

Thus, under such a situation it can be safely concluded that the scheme like JRY should be redressed properly where social motivation should get much preference in place of political motivation. It is heartening to note that the union rural development ministry is preparing a fresh blueprint to revamp the JRY in order to give a new look in it and all set to introduce the updated scheme from 1993-94 onwards. Under such a situation one can hope that the recast programme will have a refreshingly updated appearance tailored to meet the basic objectives of the programme.)

19 **8.5 NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)** Unit IV

On 15th August, 1995, another social welfare scheme, namely, National Social Assistance Programme (NSAP) was announced. This multi-dimensional NSAP for the poor encompasses old age pension, family benefit in case of death, of the bread winner and maternity benefit. The NSAP is a centrally sponsored programme with 100 percent central funding and it is intended to ensure that social protection to the beneficiaries throughout the country is uniformly available without interruption. The NSAP consists of the following three components :

1. Economic Survey, 2000-2001, p. 196.
2. Ibid.
3. Publications Division, Govt. of India, India 1998, pp. 350-54.



(a) *National Old Age Pension Scheme (NOAPS)*

- providing a pension of Rs. 75 per month to destitutes and above 65 years of age.

(b) *National Family Benefit Scheme (NFBS)*

- providing Rs. 5,000 in case of death due to natural causes and Rs. 10,000 in case of accidental death of the primary bread-winner to the bereaved household.

(c) *National Maternity Benefit Scheme (NMBS)*—Providing Rs. 300 per pregnancy upto the first two live births. This programme involves an expenditure of Rs. 867 crore in a full year. In 1999-2000, an outlay of Rs. 725 crore has been provided for this scheme.<sup>1</sup>

Regarding the achievements of NSAP, it is observed that the total number of beneficiaries under NOAPS was 5.43 million in 2001-2002 as compared to 6.42 million in 1998-99. Total number of beneficiaries under NFBS was 0.16 million in 2001-2002 as compared to that of 0.26 million in 1998-99. Again, total number of beneficiaries under NMBS was 1.45 million in 2000-01 as compared to that of 1.51 million in 1998-99.<sup>2</sup>

**8.6. RURAL GROUP LIFE INSURANCE SCHEME (RGLIS)**

The Government had launched a new scheme, namely, Rural Group life Insurance Scheme (RGLIS) on 15th August, 1995 in order to provide life insurance coverage to the rural people of the country. The objective of the scheme is to promote social insurance in the rural areas with the active involvement of the Panchayats and to partly alleviate the distress caused by the death of the bread-winner among the rural poor. The scheme is being administered by the Life Insurance Corporation (LIC) of India and implemented by the Panchayats in the rural areas for the age group of 20-60 years. Under this new scheme, a life cover of Rs. 5,000 is provided to the rural population for an annual premium of Rs. 60 to Rs. 70 depending upon the age of entry in the Scheme. As on December 31, 1995, the Scheme has been implemented in 12 states and Union Territories and 50,312 persons under 897 Panchayats have been covered under the scheme.<sup>3</sup>

## **National Social Assistance Programme**

The National Social Assistance Programme (NSAP) which came into effect from 15th August, 1995 represents a significant step towards the fulfilment of the Directive Principles in Article 41 of the Constitution. The programme introduced a National Policy for Social Assistance for the poor and aims at ensuring minimum national standard for social assistance in addition to the benefits that states are currently providing or might provide in future. NSAP at present, comprises of Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna.

Under the National Social Assistance Programme Government is committed towards extending direct transfers to over 30 million old age, widow and differently abled beneficiaries belonging to below poverty line families. The cash transfers being



facilitated under the National Social Assistance Programme are an important subset of overall social security net including food security and health insurance extended by the Government to families facing deprivation.

Ever since the strategic decision to bring the NSAP scheme within the umbrella of 'Core and Core' scheme in 2016, the financial commitment towards meeting the 100% requirement of the scheme by the Central Government is continuously increasing. For the year 2018-19, an amount of ₹ 9975 crore has been allocated to NSAP schemes, which is 38% more than the budget allocation of 2014-15 which stood at ₹ 7241 crore. An amount of ₹ 8696 crore has been released to States/UTs under NSAP during 2017-18, which is 23% more than the releases of 2014-15.

At present, NSAP comprises the following schemes :

1. **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)** : Under the scheme, BPL pensions in the age group of 60-79 years are entitled to a monthly pension of ₹ 400 and BPL persons of age of 80 years and above are entitled to a monthly pension of ₹ 500.
2. **Indira Gandhi National Widows Pension Scheme (IGNWPS)** : BPL widows aged 40-59 years are entitled to a monthly pension of ₹ 300.
3. **Indira Gandhi National Disability Pension Scheme (IGNDPS)** : BPL pensions aged 18-59 years with severe and multiple disabilities are entitled to a monthly pension of ₹ 300.
4. **National Family Benefit Scheme (NFBS)** : Under the scheme a BPL household is entitled to lump sum amount of money on the death of the primary breadwinner aged between 18 and 64 years. The amount of assistance is ₹ 20,000.
5. **Annapurna** : Under the scheme, 10 kg of foodgrains per month are provided free of cost to those senior citizens who, though eligible, are not receiving old age pension.



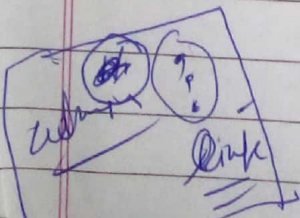
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Indira Awas Yojana:-

Pradhan Mantri Gramin Awas Yojana (PMGAY), previously Indira Awas Yojana (IAY) is a social welfare flagship programme, created by the Indian Govt. to provide housing for the rural poor in India. A similar scheme for urban poor was launched in 2015 as Housing for all urban poor ~~by~~ 2022. Indira Awas Yojana was launched by 1985 by Rajiv Gandhi the then Prime Minister of India, as one of the major flagship programs of the Ministry of Rural Development to construct houses for BPL population in the villages.

Purpose:- The broad purpose of the scheme is to provide financial assistance to some of the weakest section of society for them to upgrade or reconstruct a house of respectable quality for their personal living. The vision of the govt is to replace all temporary (kutchha) houses from Indian villages by 2017.

Implementation:- The funds are allocated to the states based on 75% weightage of rural housing shortage + 25% weightage of poverty ratio. The housing shortage is as per the official public





2013-14. As on date, outstanding bank loans are to the tune of ₹ 88,345 crore against the target of ₹ 100986 crore for FY 2019-20.

### **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**

The Ministry has been working towards enhancing water conservation in rural areas through various interventions under Mahatma Gandhi NREGS. In the last six months, two major programmes—Jal Shakti Abhiyan (JSA) and 100 Days Programme-completion of Natural Resource Management (NRM) works were launched to augment the focus on taking up water related works. These programmes ensured time-bound mission-mode impetus on water conservation.

#### **Key initiatives taken up during the Year 2019 :**

- To lay emphasis on water related works, special drive was taken up under Jal Shakti Abhiyan and 1,220 water stressed blocks were targeted for water conservation in a project mode from 1st July to 15th September, 2019 (Phase I) and 1st October to 30th November, 2019 (Phase II). An expenditure of ₹ 3,158.91 crore was incurred in completion of 3-12 lakh works.
- A 100 Days programme for Completion of NRM Works was also taken up. A focused approach was followed for enhancing implementation of water related works across all the rural blocks from 5th July to 15th October, 2019. 12-47 lakh works were completed.
- The Ministry has initiated an integrated holistic planning of the Gram Panchayats based on watershed development using GIS approach. So far, plans for 12,365 GPs have been designed in a saturation mode for three-years planning.

### **Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)**

In the context of Government's priority for 'Housing for All' by 2022, the erstwhile rural housing scheme has been restructured into Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), which came into effect

from 1st April, 2016. PMAY-G aims to provide a pucca house with basic amenities to all houseless households and households living in kutchha and dilapidated houses by 2022. The target number of houses to be constructed by the year 2021-22, to achieve the objective of 'Housing for All' is 2-95 crore which is proposed to be achieved in phases. In the first phase 1-00 crore houses were taken up for construction in 3 years i.e., 2016-17 to 2018-19 and in the second phase 1-95 crore houses would be taken up for construction in 3 years i.e., 2019-20 to 2021-22. PMAY-G enables construction of quality houses by the beneficiaries using local materials, designs and trained masons. For houses to become homes, adoption of a habitat approach through convergence is proposed.

#### **Main Features / Initiatives Under the Scheme**

(1) Unit assistance ₹ 1,20,000 in plain areas and ₹ 1,30,000 in hilly states/difficult areas/IAP districts.

(2) In addition to the unit assistance, the beneficiaries through convergence with Swachh Bharat Mission and MGNREGA would be provided the following :

- (a) ₹ 12,000 as assistance for construction of toilet.
- (b) Unskilled wages of 90 /95 person days for construction of house.

(3) Identification of beneficiaries :

- (a) Identification of beneficiaries based on housing deprivation parameters as per Socio-Economic and Caste Census (SECC) 2011 data after due verification by Gram Sabha.
- (b) Out of a total of 4.04 crore households found to be eligible as per SECC 2011 data, 2-50 crore households have been found eligible for getting assistance under PMAY-G after due verification by Gram Sabha as on 17th December, 2019.

(4) Use of comprehensive E and M- Governance solutions

(a) **Direct Benefit Transfer (DBT) :**

Under PMAY-G, the assistance to beneficiaries is to be transferred electronically through the Awaas Soft-PFMS platform. This ensured seamless transfer of funds electronically into the



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Bank/Post Office account of each beneficiary through Fund Transfer Order (FTO). During the year 2019-20 (as on 17th December, 2019), a total of 9.01 lakh FTOs amounting to ₹ 29,000.76 crore have been generated involving 79.78 lakh beneficiaries.

- (b) **Evidence based monitoring of house construction using Mobile Application :** Capturing and uploading geo-tagged, time stamped photographs of the house at various stages of construction has been made mandatory for sanction and release of assistance to the beneficiaries. The mobile application 'Awaasapp' developed for capturing the different stages of construction of houses has reduced the time of verification. As on as on 17th December, 2019, 10.33 crore images have been captured and 5.32 crore images have been approved after due inspection.

(4) **Real time convergence with other schemes :**

- (a) Real time web link has been developed with NREGASoft to allow auto creation of a NREGA work against each PMAY-G house sanctioned. This ensures that a beneficiary is able to claim his/her entitlement of 90/95 days of paid unskilled labour for construction of PMAY-G house under convergence with MGNREGA.
- (b) The guideline of the scheme of Pradhan Mantri Ujjwala Yojana (PMUY) implemented by Ministry of Petroleum and Natural Gas have been modified wherein beneficiary of PMAY-G is eligible for getting free LPG connection under the scheme. In order to ensure real time convergence, the data of the beneficiaries of PMAY-G whose houses have been completed or nearing completion is being shared with Ministry of Petroleum and Natural Gas through web services so that all the beneficiaries of PMAY-G are provided free LPG connection.

(5) **Other initiatives :**

- (a) **Release of Social Audit Guidelines :** The guidelines for Social Audit in PMAY-G have been prepared in consultation with National Institute of Rural

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Development and Panchayati Raj (NIRD&PR). The same were released on 13th November, 2019 by Hon'ble Minister of State for Rural Development. The States/UTs have initiated the process of conducting social audit of the scheme in the Gram Panchayats as per the guidelines issued.

- (b) **Release of Standard Operation Procedure (SoP) in respect of Unwilling Beneficiary of PMAY-G :** The SoP had been prepared in consultation with all the States / UTs and have been issued by MoRD on 13.12.2019. The SoP covers almost all scenarios where the beneficiary is unable to construct his/her PMAY-G house due to reasons such as permanent migration, beneficiary not traceable, beneficiary residing in reserved forests, to name a few. The guidelines also detail out the actions to be taken by the State, District and Block agencies in such cases.

- (c) **Celebration of Awaas Diwas :** Hon'ble Prime Minister of India, Shri Narendra Modi released the Framework For Implementation (FFI) of PMAY-G and formally launched the scheme on 20th November, 2016 in Agra, U.P. Since then, every year, 20th November is celebrated as Awaas Diwas nation-wide. In present year also on 20th November, 2019, all the states/UTs celebrated Awaas Diwas or Awaas Saptah with zeal and enthusiasm wherein various activities were undertaken with active participation from the beneficiaries of PMAY-G. Some of the common activities include :

- (i) Sensitization of beneficiaries about PMAY-G viz., number of installments in which assistance is provided to beneficiary, availability of different housing designs available in that area, awareness about mason training program and availability of trained masons.
- (ii) Organizing interaction of PMAY-G beneficiaries with local banks to facilitate loan to beneficiaries of PMAY-G.
- (iii) Organizing Bhoomi Pooja, Grehpravesh in presence of state dignitaries.

subsidised rates of ₹ 1/2/3 per kg for coarse grains/wheat/rice respectively.

## **National Rural Health Mission (NRHM)**

The National Rural Health Mission (NRHM) was launched on 12th April, 2005, to provide accessible, affordable and accountable quality health services even to the poorest households in the remote rural regions. The difficult areas with unsatisfactory health indicators were classified as special focus States to ensure greatest attention where needed. The thrust of the Mission was on establishing a fully functional, community owned, decentralized health delivery system with inter-sectoral convergence at all levels, to ensure simultaneous action on a wide range of determinants of health like water, sanitation, education, nutrition, social and gender equality. Institutional integration within the fragmented health sector was expected to provide a focus on outcomes, measured against Indian Public Health Standards for all health facilities. From narrowly defined schemes, the NRHM shifted focus to a functional health system at all levels, from the village to the district.



NRHM is being operationalized throughout the country with special focus on 18 states which includes 8 Empowered Action Group States (Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Uttar Pradesh, Uttarakhand, Odisha and Rajasthan), 8 NE states, Himachal Pradesh, Jammu & Kashmir.

Among major innovations of the NRHM are creation of a cadre of Accredited Social Health Activists (ASHA) and improved hospital care, decentralisation at district level to improve intra and intersectoral convergence and effective utilisation of resources through NGOs and community in general.

Under NRHM, over 1.4 lakh health human resources have been added to the health system across the country (upto September 2012). Accredited Social Health Activists (ASHAs) have been engaged in each village in the ratio one per 1000 population.



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gramme Implementation.

## **Sarva Shiksha Abhiyan**

The Scheme of Sarva Shiksha Abhiyan (SSA) a national flagship programme, is being implemented in all districts of the country. The aim of SSA is to provide useful and relevant elementary education for all children in the 6-14 age group. The scheme of Sarva Shiksha Abhiyan (SSA) was launched in 2001. The goals of SSA are as follows :

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(i) All 6-14 age children in school/EGS (Education Guarantee Scheme) centre/Bridge Course by 2005.

(ii) Bridge all gender and social category gaps at primary stage by 2007 and at elementary education level by 2010.

(iii) Universal retention by 2010.

(iv) Focus on elementary education of satisfactory quality with emphasis on education for life. The existing operational norms of Sarva Shiksha Abhiyan have been revised to implement the right to free and compulsory education.

The assistance under the programme of Sarva Shiksha Abhiyan was on a 85 : 15 sharing arrangement during the Ninth Plan, 75:25 sharing arrangement during the Tenth Plan, and 50 : 50 sharing thereafter between the Central Government and the State Government except for 8 NE states. Sarva Shiksha Abhiyan subsumed under Samagra Shiksha Abhiyan from 2018-19.