

CHAPTER-III

SOCIAL SECTOR PROGRAMMES

3.0 Introduction :

The Ministry of Rural Development is engaged in implementing a number of schemes which aim at enabling rural people to improve the quality of their lives in West Bengal. Complete eradication of poverty and the ushering in of speedy socio-economic progress is the goal. Accordingly, the thrust of the rural development programmes is on all-round economic and social transformation of rural areas, through a multi-pronged strategy, aimed at reaching out to the most disadvantaged sections of society. High priority is being accorded to the provisions of cleaning drinking water to all villages, houses to the rural homeless and to connecting all villages with rural roads.

The year, 1999-2000, has witnessed significant developments, in that several rural development programmes have been restructured to enhance their effectiveness and sustainability. In addition to the revamping of self-employment/wage employment programmes and rural water supply and sanitation schemes, those relating to area development, land reforms and housing have been further refined in order to obtain optimum results.

Housing is one of the basic requirements for human survival. For a normal citizen, owning a house means significant economic security and dignity in society. For a shelterless person, possession of a house brings about a profound social change in his attitude and existence, endowing him with an identity, thus integrating him with his immediate social milieu.

The Central Government announced in 1998 a National Housing and Habitat Policy which aims at providing 'Housing for All' and facilitates construction of 20 lakh additional houses (13 lakh in rural areas and 7 lakh in urban areas) annually, with an emphasis on extending benefits to the poor and the deprived. An Action Plan for Rural Housing has accordingly been prepared. Under the Rural Housing, an allocation

of Rs. 1710 crore has been made during 1999-2000 to implement the Action Plan, which has been approved with the objective of providing "Shelter for All" by the end of the Ninth Plan period and conversion of all unserviceable kutcha houses to pucca/semi-pucca by the end of the Tenth Plan period through the construction of additional 13 lakh houses annually. The Action Plan consists of the following elements :

- * Provision for upgradation of unserviceable kutcha houses under the Indira Awas Yojana (IAY).
- * Change in the criteria of allocation under the Rural Housing Schemes.
- * Credit-cum-Subsidy Scheme for Rural Housing.
- * Innovative Stream for Rural Housing and Habitat Development.
- * Rural Building Centres.
- * Enhancement of Equity contribution by the Ministry of Rural Development to HUDCO.
- * Samagra Awas Yojana.
- * National Mission for Rural Housing and Habitat.

3.1 Indira Awas Yojana

The Government of India is implementing Indira Awas Yojana since the year 1985-86 with an objective of providing dwelling units free of cost to the members of Scheduled. Castes. Scheduled Tribes and freed bonded labourers living below the poverty line in rural areas. From the year 1993-94, its scope has been extended to cover non-scheduled caste and non-scheduled tribe rural poor, subject to the condition that the benefits to non SCs/STs shall not be more than 40 percent of IAY allocation. Benefits of the scheme have also been extended to the families of ex-servicemen of the armed and paramilitary forces killed in action. Three percent of the houses are reserved for the below poverty line disabled persons living in rural areas.

The ceiling on construction assistance under the Indira Awas Yojana currently is Rs. 20,000 per unit for plain areas and Rs. 22,000 for hilly/difficult areas. The Gram Sabha is empowered to select the beneficiaries under the scheme. Further, the allotment of dwelling units should be in the name of the female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband

and wife. Sanitary latrine and smokeless chullah are integral party of the IAY house. The construction of the house is the responsibility of the beneficiary. The IAY house is not to be constructed and delivered by any external agency, such as, Government Departments, NGOs, etc. Since the inception of the scheme till December, 1999, about 57 lakh houses have been constructed under IAY with an expenditure of Rs. 9173.24 crore approximately.

3.1.1 Conversion of Unserviceable Houses into Pucca / Semi-Pucca :

As the need for upgradation is acutely felt, 20 percent of the IAY allocation has been earmarked for conversion of unserviceable kutcha houses into pucca/semi-pucca houses with effect from April 1, 1999. A maximum assistance of Rs. 10,000/- per unit is provided for conversion of unserviceable kutcha houses into pucca/semi-pucca.

3.1.2 Change in Criteria of Allocation under Indira Awas Yojana :

During 1999-2000, allocation of funds under the Indira Awas Yojana to the States/UTs has been made on the basis of the poverty ratios as approved by the Planning Commission and rural housing shortage figures drawn from Census 1991. Both parameters have been given equal weightage. In previous years, funds were allocated to the States/UTs on the basis of only poverty ratios, as approved by the Planning Commission. Similarly, allocations from the States to Districts have been made on the basis of proportion of SC/ST population and housing shortage. Earlier it was based on purely SC/ST population.

3.1.3 Credit-cum-Subsidy Scheme for Rural Housing :

The Credit-cum-Subsidy Scheme for Rural Housing was launched with effect from April 1, 1999. The Scheme targets rural families having annual income up to Rs. 32,000. While subsidy is restricted to Rs. 10,000, the maximum loan amount that can be availed of is Rs. 40,000. The subsidy portion is shared by the Centre and the State in the ratio of 75:25. The loan portion to be disbursed by the commercial

banks, housing finance institutions etc. During the current financial year, a provision of Rs. 100 crore has been kept under this scheme for the construction of 1.33 lakh houses. The first instalment totalling Rs. 46.77 crore has already been released to the States of Andhra Pradesh, Assam, Bihar, Goa, Haryana, Himchal Pradesh, Karnataka, Kerala, Madhya Pradesh, Punjab, Tamil Nadu, Tripura, Uttar Pradesh, West Bengal and Orissa to implement the scheme.

3.1.4 Innovative Stream for Rural Housing and Habitat Development :

With a view to encouraging innovative, cost effective and environment friendly techniques in the building/housing sectors in rural areas, the Innovative Stream for Rural Housing and Habitat Development was launched with effect from April 1, 1999.

3.1.5 Setting up of Rural Building Centres :

The objectives of the establishment of the Rural Building Centres are (a) technology transfer and information dissemination, (b) skill upgradation through training and (c) production of cost effective and environment friendly materials/components. Two Building Centres in each State are to be set up during the current financial year on pilot basis. One centre is to be set up by a governmental institution and the other by an NGO. For setting up of a Building Centre, a one time grant of Rs. 15 lakh is provided.

3.1.6 Samagra Awas Yojana :

Samagra Awas Yojana is a comprehensive housing scheme launched recently with a view to ensuring integrated provision of shelter, sanitation and drinking water. It has been decided to take up Samagra Awas Yojana on pilot basis in one block each of 25 districts of 24 States and one Union Territory which have been identified for implementing the participatory approach under the Accelerated Rural Water Supply Programme. The existing schemes of contribution coming from the people. So far an amount of Rs. 145 lakh has been released, i.e. Rs. 25 lakh each to Himachal Pradesh, Karnataka, Kerala, Tamil Nadu and Madhya Pradesh, and Rs. 20 lakh to

West Bengal.

3.2 Swarnjayanti Gram Swarozgar Yojana :

The focus of development planning in India has been rightly on the alleviation of rural poverty since Independence. Rural India, however, continues to suffer from high incidence of poverty in spite of strengthening of anti-poverty programmes in successive years. In percentage terms, poverty level has reduced from 56.44 percent of the population in 1973-74 to 37.27 percent in 1993-94. In absolute terms, however, the number of rural poor has remained more or less static. It is estimated to be about 24.40 crore persons. The adverse effect of such a large size of the poor on the country's development is not difficult to appreciate. Quite obviously, the situation needs to be redressed quickly. It is in this context that the self-employment programmes assume significance. These alone can provide income to the rural poor on a sustainable basis.

A new self-employment programme namely Swarnjayanti Gram Swarozgar Yojana (SGSY) has been launched w.e.f. April 1, 1999. As a result, the erstwhile programmes viz. Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA), Training of Rural Youth for Self-Employment (TRYSEM), Supply of Improved Tool kits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Wells Scheme (MWS) ceased to be in operation. It may be pointed out that SGSY has been devised keeping in view the positive aspects and deficiencies of the earlier programmes. The earlier programmes were originally viewed as complimentary to each other to achieve the larger goal of poverty alleviation. But over the years, each one of these started operating almost as a separate and independent programme. Obviously, the concern was more for achieving individual programme targets. The desired linkages among the programmes and the much needed focus on the substantive issue of sustainable income generation were missing. SGSY accordingly came into being after restructuring of all these programmes.

SGSY has a definite objective of improving the family incomes of the rural poor and, at the same time, providing for a flexibility of design at the grassroots level to suit the local needs and resources. The objective of the restructuring was to make

the programme more effective in providing a sustainable income through micro-enterprise development, both land based and otherwise. In doing so, effective linkages have been established between various components such as capacity building of the poor, credit, technology, marketing and infrastructure.

3.2.1 Salient Features :

- * Swarnjayanti Gram Swarozgar Yojana aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor. It is rooted in the belief that rural poor in India have competence and, given the right support can be successful producers of valuable goods/services.
- * The assisted families (known as Swarozgaris) may be individuals or groups (self-help groups). Emphasis is, however, on the group approach
- * The objective under SGSY is to bring every assisted family above the poverty line in three years.
- * Towards this end, Swarnjayanti Gram Swarozgar Yojana is conceived as a holistic programme of micro-enterprises covering all aspects of self-employment, viz., organisation of the rural poor into self-help groups and their capacity building, planning of activity clusters, infrastructure building up, technology, credit and marketing.
- * In establishing the micro-enterprises, the emphasis under SGSY is on the cluster approach. For this, 4-5 key activities are to be identified in each block based on the resources, occupational skills of the people and availability of markets. The key activities are to be selected with the approval of the Panchayat Samitis at the block level and the District Rural Development Agency (DRDA)/ Zilla Parishad (ZP) at the District level. The major share of SGSY assistance will be in activity clusters.
- * SGSY adopts a project approach for each key activity. Project reports are to

be prepared in respect of identified key activities. The banks and other financial institutions are closely associated and involved in preparing these project reports, so as to avoid delays in sanctioning of loans and to ensure adequacy of financing.

- * The existing infrastructure for the cluster of activities is reviewed and gaps identified. Critical gaps in investments are made under SGSY subject to a ceiling of 20 percent (25 percent in the case of Northeastern States) of the total programmes allocation for each district. This amount is maintained by the DRDAs as 'SGSY - Infrastructure Fund' and which can also be utilised to generate additional funding from other sources.
- * The effort under SGSY is to cover 30 percent of the poor in each block in next five years through an efficient programme. In planning of the key activities, care is taken to ensure that the maximum number of Panchayats are covered without jeopardizing the quality of the programme.
- * SGSY also focuses on the groups approach. This involves organization of the poor into self-help groups and their capacity building. Efforts are made to involve women members in each self-help group. Besides, exclusive women groups continue to be formed. At the level of the Block, at least half of the groups are exclusively women groups. Groups activity is given preference and progressively, majority of the funding will be for self-help groups.
- * The gram Sabha authenticates the list of families below the poverty line identified in the Below Poverty Line (BPL) census. Identification of individual families suitable for each key activity is made through a participatory process.
- * SGSY is a credit-cum-subsidy programme. However, credit is the critical component in SGSY, subsidy being only a minor and enabling element. Accordingly, SGSY envisages a greater involvement of the banks. They are involved closely in the planning and preparation of projects, identification of activity clusters, infrastructure planning as well as capacity building and choice

of activity by the self-help groups, selection of individual Swarozgaris, pre-credit activities and post-credit monitoring including loan recovery.

- * SGSY seeks to promote multiple credit rather than a one time credit 'injection'. The credit requirements of the Swarozgaris are carefully assessed. They are allowed and, in fact, encouraged for increasing their credit intake over the years.
- * SGSY seeks to lay emphasis on skill development through well designed training courses. Those who have been sanctioned loans are assessed and given necessary training. The design, duration of training and the training curriculum is tailored to meet the needs of the identified activities. DRDAs are allowed to set apart up to 10 percent of the SGSY allocation on training. This is maintained as 'SGSY - Training Fund'.
- * SGSY ensures upgradation of the technology in the identified activity clusters. The technology intervention seeks to add value to the local resources, including processing of the locality available material from natural and other resources for local and non-local market.
- * SGSY provides for promotion of marketing of the goods produced by the SGSY Swarozgaris. This involves provision of market intelligence, development of markets, consultancy services, as well as institutional arrangements for marketing of the goods including exports.
- * Subsidy under SGSY is uniform at 30 percent of the project cost, subject to a maximum of Rs. 7500/ In respect of SCs/STs, however, these are 50 percent and Rs. 10000 respectively. For groups of Swarozgaris the subsidy is at 50 percent of the cost of the scheme, subject to a ceiling of Rs. 1.25 lakh. There is no monetary limit on subsidy for irrigation projects. Subsidy will be back ended.
- * SGSY has a special focus on the vulnerable groups among the rural poor. Accordingly, the SCs/STs would account for at least 50 percent of the Swarozgaris, women for 40 percent and the disabled for 3 percent.

- * SGSY is implemented by the DRDAs through the Panchayat Samitis. The process of planning, implementation and monitoring integrates the banks and other financial institutions, the PRIs, NGOs, as well as technical institutions in the district. DRDAs are being suitably revamped and strengthened.
- * Fifteen percent of the funds under SGSY are set apart at the national level for projects of far reaching significance and which can also act as indicators of possible alternative strategies to be taken up in conjunction with the other departments or semi-government and international organizations. This includes initiatives to be taken up in the individual districts or across the districts.
- * Funds under the SGSY are shared by the Central and State Governments in the ratio of 75:25.
- * The Central allocation earmarked for the States is indistributed in relation to the incidence of poverty in the States. However, additional parameters like absorption capacity and special requirements will also be taken into consideration during the course of the year.

The allocation under SGSY during 1999-2000 is Rs. 950 crore (RE). SGSY has also a component for special projects for self-employment of the rural poor. Some project proposals submitted by the State Government are under active consideration of the Ministry.

The Statewise allocation under SGSY is made as per the distribution ration indicated by the Planning Commission after keeping aside a part of the fund for the special projects. The details of the Statewise allocation and releases made have been given at *Annexure - V*.

3.3. Employment Assurance Scheme :

Though creation of employment opportunities has always been an important

objective of the developmental planning in India, relatively higher growth of population and labour force has led to an increase in the volume of unemployment from one plan period to another. The Sixth Five Year Plan aimed at bringing employment into a larger focus with the goal of reducing unemployed to a negligible level within the next ten years. Such an approach was necessary, because it was realised that larger and efficient use of available human resources is the most effective way of alleviating poverty, reduction in inequalities and sustenance of reasonable high pace of economic growth.

Accordingly, Employment Assurance Scheme (EAS) was launched on October 2, 1993 for implementation in 1778 identified backward Panchayat Samities of 257 districts situated in the drought prone areas, desert areas tribal areas and hill areas in which the Revamped Public Distribution System (RPDS) was in operation. The scheme was then extended to the remaining Panchayat Samities of the country in phased manner and finally universalised in 1997-98 to cover all the 5448 rural Panchayat Samitis of the country.

Based on the experience of last five years of implementation of the programme, EAS has been restructured w.e.f. April 1, 1999 to make it a single wage employment programme. While the basic parameters have been retained the allocation to the States / Districts is more definitely applied. In keeping with the spirit of democratic decentralisation, the Zilla Parishads have been designated as the "Implementing Authority" under the programme.

3.3.1 Objectives

The Primary objective of the EAS is creation of additional wage employment opportunities during the period of acute shortage of wage employment through manual work for the rural poor living below the poverty line.

The secondary objective is creation of durable community, social and economic assets for sustained employment and development.

3.3.2 Funding Pattern

The programme is implemented through the Zilla Parishads. The list of the works is finalised by the Zilla Parishad in consultation with the MPs. Where there is no Zilla Parishad, a Committee comprising MLAs, MPs and other public representatives is constituted for the selection of works.

Employment Assurance Scheme is operational at District / Panchayat Samiti levels throughout the country. However, works under EAS are taken up only in those pockets of the Panchayat Samitis / Districts where there is a need for creating additional wage employment.

Seventy percent of the funds allocated for each district are allocated to the Panchayat Samitis. Thirty percent of the funds are reserved at the district level and are to be utilised in the areas suffering from endemic labour exodus / areas of the distress.

No work needs to be taken up under the programme, if the demand for the wage employment can be fulfilled under the other plan or non-plan works. Only labour intensive works of productive nature which create durable assets should be included in the Annual Action Plan.

The works under the scheme are normally taken up to provide additional wage employment whenever there is an acute shortage and the resources under normal plan / non-plan schemes are not available to generate adequate opportunities of the wages employment to meet the demand.

3.3.3 Salient Features

- * EAS is open to all the needy rural poor living below the poverty line. A maximum of two adults per family are provided wage employment.
- * Resources under the scheme are shared between the Centre and States in the

proportion of 75:25.

- * Allocation of funds to the districts would be based on an index of backwardness worked out on the basis of the proportion of SC/ST population of the district and the inverse of agriculture production per agriculture worker.
- * The flow of funds from the district to blocks are in proportion to the rural population of the blocks.
- * DRDA will release 30 percent of the district allocation to Zilla Parishads and 70 percent to the Panchayat Samitis.
- * Thirty percent of the funds reserved at the district level shall be utilised in the areas suffering from endemic labour exodus and in the areas of distress.
- * Eighty percent of the funds would be released to the district as per normal procedure, the remaining 20 percent will be released as an incentive only if the State has put in place elected and empowered Panchayati Raj Institutions.
- * State Government shall release its matching share to the DRDAs within a fortnight after the release of the Central assistance.
- * Diversion of funds from one district to another and similarly from one Panchayat Samiti to another is not permitted.
- * The funds would flow to the DRDAs/Zilla Parishads and would be lapsable if not utilised, with the permission to carry forward only fifteen percent as opening balance in the following year.
- * Programme will be implemented through the Zilla Parishads (DRDAs in those States where Zilla Parishads do not exist).
- * The selection of works would be decided by Zilla Parishads after due

consultations with the MPs of that area.

- * In the absence of elected bodies a Committee comprising local MPs and MLAs and other elected representatives would be constituted for selection of works.
- * No works can be taken up under Employment Assurance Scheme unless it forms part of the Annual Action Plan.
- * Priority would be given to the works of soil and moisture conservation, minor irrigation, rejuvenation of drinking water sources and augmentation of ground water, traditional water harvesting structures, works related to watershed schemes (not watershed development), formation of rural roads linking villages with other villages / Block headquarters and roads linking the villages with agricultural fields, drainage works and forestry.
- * The following works shall not be taken up under the programme :
 - Building for religious purposes etc.
 - Monuments, Memorials, Statues, Idols, Arch Gates / Welcomes Gates.
 - Big bridges.
 - Government office buildings, Panchayat Buildings, compound walls.
 - Buildings for higher secondary schools, colleges.
- * Details of works under the scheme should be publicised and Gram Sabhas informed to ensure transparency and accountability.
- * The Gram Panchayat will maintain a live employment register containing the details of the workers and number of days for which wage employment is provided under the scheme.
- * Zilla Parishads / Panchayat Samitis are permitted to spend up to a maximum of 15 percent on maintenance of the assets created under the scheme.
- * Funds available from the other sources like market committees, cooperatives, cane societies or other institutions / departments should also be dovetailed

with the Employment Assurance Scheme funds, for similar purposes.

- * Eighty percent of funds would be released to the implementing agencies as per normal procedure, the remaining 20 percent will be released as an incentive only if the States have put in place elected and empowered Panchayati Raj Institutions.
- * The wage - material ratio of 60:40 would be strictly implemented and block will be unit for consideration.
- * Payment of wages under the programme would be at the minimum wage rates fixed by the State authorities. Higher wages could be paid only to the skilled persons and to the extent of 10 percent of the total wage component.
- * The State Level Co-ordination Committee (SLCC) for the Rural Development Programmes will be responsible for the overall supervision, guidance and monitoring of EAS at the State, District and Panchayat Samiti.

3.4 Rural Water Supply Programme :

As the provision of safe drinking water in the rural areas is the responsibility of the States, funds are being provided for the provision of this facility in the State's budgets right from the First Five Year Plan period. The Accelerated Rural Water Supply Programme (ARWSP) was introduced in 1972-73 by the Government of India, with a view to assisting the States and Union Territories (UTs) to accelerate the pace of drinking water supply. To ensure the maximum inflow of scientific and technical inputs into the rural water supply sector for improving the performance, cost effectiveness of the ongoing programmes and ensuring adequate supply of safe drinking water, the entire programme was given a Mission approach. The Technology Mission approach. The Technology Mission on drinking water and related water management was launched in 1986. It was also called the National Drinking Water Mission (NDWM) and was one of the five Societal Mission launched by the Government of India. The NDWM was renamed as the Rajiv Gandhi National Drinking Water Mission (RGNDWM) in 1991. In order to place due emphasis on the drinking water sector, and to achieve the avowed objective of providing drinking water facilities

to all rural habitations of the country in a time bound frame, a new Department for Drinking Water Supply was created in October, 1999.

3.4.1 Accelerated Rural Water Supply Programme

The Accelerated Rural Water Supply Programme (ARWSP) aims at providing safe and adequate drinking water facilities to the rural population by supplementing the efforts being made by the State Governments / UTs under the State Sector Minimum Needs Programme (MNP)

3.4.2 Norms

- * 40 litres of safe drinking water per capita per day (pcpd) for human beings.
- * 30 Litres per capita per day additionally for cattle in the Desert Development Programme (DDP) areas.
- * One handpump or standpost for every 250 persons.
- * The water source should exist within the habitation or within a distance of 1.6 km in plains and within 100 meter elevation difference in the hills.
- * Drinking water is defined as safe if it is free from bacteria carrying water borne diseases and chemical contamination (fluoride, brackishness, excess iron, arsenic, nitrate beyond their permissible limits)

3.4.3 Priorities

- * To cover not covered habitations and to fully cover partially covered habitations getting less than 10 litres of safe drinking water per capita per day. Among them priority may be given to the ones inhabited exclusively by SCs/STs or having larger SC/ST population enumerated in the Status Report of 1994 Survey and re-surveyed in 1996-97.
- * Coverage of quality affected habitations with acute toxicity first and the others later.

- * Upgradation of source level of safe source habitations which get less than 40 pcpd water to the level of 40 pcpd.
- * Coverage of schools and Anganwadis where safe drinking water sources could not be provided under the outlays allocated by the Tenth Finance Commission.

Once the task of providing every habitation with the safe and sustainable drinking water source is completed as per the above norms in the entire State, the State Government may consider relaxation of norms of providing a source within 0.5 km in the plains and 50 meters elevation in the hills from the existing 1.6 km and 100 metre respectively. The State Government may also consider provision of one handpump for 150 persons and enhancing the existing per capita per day rate of 40 pcpd with the prior approval of the Government of India, subject to the conditions that the beneficiaries are ready to bear 10 percent share of the capital cost and full Operation and Maintenance (O&M) cost.

3.5 Rural Sanitation :

Rural Sanitation is a State subject and is undertaken by the State Governments under State Sector Minimum Needs Programme (MNP). The efforts of the States are supplemented by the Central Government under the Centrally Sponsored Rural Sanitation Programme (CRSP). The Programme was launched in 1986 with the objective of improving the quality of the life of the rural people and to provide privacy and dignity to the women. The concept of sanitation includes safe disposal of and personal, domestic and environmental hygiene.

3.5.1 Objectives

- * Accelerate coverage of rural population, specially among the households below the poverty line (BPL), with sanitation facilities.
- * Generate felt need through awareness creating and health education involving Voluntary Organisations (VOs) and Panchayati Raj Institutions (PRIs).

- * Eradicate manual scavenging by converting all existing dry latrines into low cost sanitary latrines.
- * Encourage cost effective and appropriate technologies to support other objectives.

3.5.2 Programme Components

- * Construction of individual sanitary latrines for the households below the poverty line with subsidy where demand exists.
- * Encourage other households to buy facilities through markets, including sanitary marts.
- * Assist in setting up of sanitary marts.
- * Launch intensive up of sanitary campaigns in selected areas.
- * Establish sanitary complexes exclusively for women.
- * Encourage locally suitable and acceptable models of latrines.
- * Promote total sanitation of the village through construction of drains, soakage pits for liquid and solid waste disposal.

3.5.3 Change of Policy

Keeping in view the experiences gained by the Central Government, State Governments, NGOs and other implementing agencies in programme implementation during the Eighth Plan, the revised strategy for the Ninth Plan is as under :

- * Shift from a high subsidy to a low subsidy regime.
- * Greater household involvement.

- * Choice of technology according to customer preferences.
- * Development of backup services - trained masons, building materials through Rural Sanitary Marts / Production Centres.
- * Restructuring of programme guidelines, especially increasing choice of technology, which is location specific.
- * Intensive IEC campaign.
- * Closer liaison with Prasar Bharati and other media.
- * Emphasis on school sanitation Coordination with the Department of Education.
- * Seek Institutional Finance, open dialogue with National Bank of Agriculture and Rural Development (NABARD) etc.

3.5.4 New Initiatives

The Programme has been radically changed with effect from April 1, 1999. The restructured CRSP will move away from the principle of Statewise allocation primarily based on poverty criteria to a "demand driven" approach in a phased manner with a view to achieving at least 50 percent coverage of the rural population by the end of the Ninth Plan period. The revised criteria are as under :

- * Fifty percent allocation for Total Sanitation Campaigns (TSCs) in select districts during the first year.
- * Balance 50 percent for the existing but modified "allocation-based" programme.
- * Progressively phasing out the "allocation based" programme.

3.5.5 Total Sanitation Campaign

A Total Sanitation Campaign, shall be designed to suit distinct specific requirements. TSC is being implemented in phases with some start-up funds made available for preliminary IEC work. The Total Sanitation Campaign envisages a synergistic interaction between the Government machinery, active NGO participation, intensive IEC, the provision of an alternative delivery system and more flexible, demand oriented construction norms. The following norms are being adopted for financing the different components of TSC.

Table 3.1

Name for TSC Financing share (%)

Item	Amount earmarked as percentage of total TSC Cost.	Centre State		Beneficiary
Start-up Activities (Preliminary surveys, initial publicity, etc).	Upto 5%	100	0	0
Alternate Delivery Mechanism (PCs/RSMs)	Upto 5% (maximum of Rs. 35 lakh per district)	80	20	0
IEC (including motivational campaigns, advocacy kits etc.	Atleast 15%	80	20	0
Provision of Hardware (individual household latrines and sanitary' complexes for women).	Upto 60%	60	20	20
School Sanitation Hardware and support services).	Upto 10%	60	30	10
Administrative Charges including training staff,	Upto 5%	80	20	0

support services, M&E.

Source : Ministry of Rural Development, GOI.

Fifty eight pilot districts have been identified by the States for the implementation of Total Sanitation Campaign in Phase-I. The actual physical implementation is being oriented towards satisfying the felt need using the "vertical upgradation" concept wherein individual beneficiaries get to choose from a flexible menu of options that allow for subsequent upgradation depending upon their requirements and financial position.

3.5.6 Pattern of Subsidy for Household Latrines :

Subsidy shall be available for the simplest and least expensive (yet sustainable) latrines and for the purpose of this scheme a duly completed household sanitary latrine shall comprise only of a "Basic Low Cost Unit" (BLCU) without the super structure. The maximum subsidy allowed is Rs. 500 per unit and the States/UTs wishing to adopt a single flat rate of subsidy, will be free to do so, subject to a maximum of Rs. 500 inclusive of both GOI and State shares. The financing pattern (subsidy) for the BLCU is given below :

Table 3.2 Financing Pattern for BLCU.

Sl.No.	BLCU Cost	Contribution (as percentage) to the cost		
		Centre	State	Beneficiary
1.	Upto Rs. 625	Upto 60%	20%	20%
2.	Between Rs. 625 and Rs. 1000	Upto 30%	30%	40%
3.	More than Rs. 1000	NIL	—	—

Source : Ministry of Rural Development, GOI.

3.5.7 Modifications :

To allow time for the proper grounding of the campaign approach, the Cabinet approved the continuation of existing but modified "allocation based" programme with provision for progressive phasing out. While 50 percent of the funds will be earmarked for the first year, only 30 percent will be earmarked in the next, followed by 10 percent in the subsequent years mainly to handle spill over costs and small pending commitments.

The extent of subsidy from the Centre/State Government and the levels of contribution by the Beneficiaries/Panchayati Raj Institutions in respect of each component of the programme as under :

Table 3.3 : Contribution component by Goivt./PRIs/Users

Components	Subsidy		Contribution by user/ Panchayat
	Centre	State	
Construction of sanitary latrines and conversion of dry latrine for Individual households the below poverty line.	As per the Table - 2 under TSC		
School Sanitation	60%	30%	10%
Village complex for women.	40%	40%	20%
Total Sanitation package for Villages	50%	40%	10%
Awareness campaigns, health education, demand creation etc.	Upto 15% of annual allocation		
Administrative cost	Upto 5% of annual allocation		NIL

RSM/PC

Upto 5% of annual allocation.

NIL

Source : Ministry of Rural Development, GOI.

3.5.8 Strategy for School Sanitation :

Despite being a vital component of Sanitation, the school sanitation has long been neglected, though there was a feeble attempt made to provide such facilities in Higher Secondary Schools under the recommendations of the Tenth Finance Commission. While recognising the need for school sanitation, both from the point of view of children's rights and the fact that school children have potential of acting as the most persuasive advocates of sanitation in their own households it is proposed to construct toilets in all the rural schools (separate complex for boys and girls) by the end of Ninth Plan. The unit cost shall not exceed Rs. 20000 and the level of subsidy has been fixed in the ratio of 60:30:10 for the Centre, State and Panchayats/ Schools respectively. Ten percent of the funds under TSC will be earmarked for School Sanitation.

3.6 NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

The National Social Assistance Programme (NSAP) was included in the Central Budget for 1995-96. The details of the Programme have been worked out by a Committee under the Chairmanship of Secretary (Rural Development) in consultation with the representatives of State Governments. The Prime Minister, in his broadcast to the Nation 28th July, 1995, has announced that the Programme will come into effect from 15th August, 1995. This Guidelines sets out the features of the NSAP, procedures for its implementation, the regulation and release of Central Assistance to States and other matters relevant to the NSAP.

3.6.1 Main features and objectives of the programme :

The NSAP will include, for the time being, three benefits as its components, viz.,

- (i) National Old Age Pension Scheme (NOAPS)
- (ii) National Family Benefits Scheme (NFBS)
- (iii) National Maternity Benefit Scheme (NMBS)

More such schemes may be added in future.

The Programme came into effect on 15th August, 1995. NSAP is a social assistance programme for poor households and represents a significant step towards the fulfilment of the Directive Principles in Articles 41 and 42 of the Constitution recognizing the concurrent responsibility of the Central and State Governments in the matter. The NSAP is a Centrally Sponsored programme under which 100 percent Central Assistance is extended to the States/UTs to provide the benefits in accordance with the norms, guidelines and conditions laid down by the Central Government. In providing social assistance benefits to poor households in the case of old age, death of the breadwinner and maternity, the NSAP aims at ensuring minimum national standards, in addition to the benefits that the States are currently providing or might provide in future. The intention in providing 100 percent Central assistance is to ensure that social protection to the beneficiaries everywhere in the country is uniformly available without interruption. Accordingly, it should be ensured that Central assistance does not displace State's own expenditure in this respect and that the States/UTs may expand their own coverage of social assistance independently, wherever they wish to do so.

The NSAP provides opportunities for linking the social assistance package to schemes for poverty alleviation and the provision of basic needs. Specifically, old age pensions can be linked to medical care and other benefits for the old and the poor. Integrated Rural Development Programme (IRDP)/ Neheru Rozgar Yojana (NRY) assistance may be provided in addition to family benefits for the families of poor households on the loss of breadwinner. Maternity assistance can be linked to maternal and child care and provision of better diet to pregnant mothers. The NSAP shall be implemented by the Panchayats and Municipalities

in the delivery of social assistance so as to make it responsive and cost-effective. In the process, the Panchayats and the Municipalities will be strengthened and it may be possible for them to mobilize local resources for supplementing benefits from the Government. Panchayats and Municipalities will be encouraged to involve voluntary agencies to the extent possible in taking these benefits to the poor households for whom they are intend. The responsibility for implementation shall, however, rest on the Panchayats and the Municipalities. The NSAP will be implemented in the States/UTs in accordance with the General Conditions applicable to all the components of the NSAP as well as the Specific Conditions applicable to each component. These are set out below :

3.6.2 General Conditions :

The scales of benefit under the NSAP would be as below :

- i) National Old Age Pension Scheme (NOAPS) : Rs. 75/- per month beneficiary.
- ii) National Family Benefit Scheme (NFBS) : Rs. 10,000/- in case of death of the primary breadwinner to the bereaved household.
- iii) National Maternity Benefit Scheme (NMBS) : Rs. 500/- per pregnancy upto the first two live births.

Any scheme of social security operated in the State/UT with the Central funds provided for the National Social Assistance Programme (NSAP) will carry the name of the appropriate component of the NSAP such as, the National Old Age Pension Scheme, the National Family Benefit Scheme and the National Maternity Benefit Scheme.

The State/UT Governments will : Ensure wide and continuous publicity to the benefits under the NSAP and the procedures for claiming them through posters, hrochures, media and other means. They shall ensure that application forms are widely available in local languages. Procedure for verification of applications should be prompt and simple. Sanctions should be expeditious. Delays and malpractices should be eliminated in disbursement. Adequate accounting arrangements should be instituted to enable proper post-audit. Every effort

should be made through these means to ensure that only eligible persons obtain the benefits.

Subject to these and other guidelines issued by the Government of India from time to time, suitable procedures may be instituted for the implementation of the Programme and Government of India kept informed. They may also comply with any modifications that Government of India may indicate, based on review. In the procedures so instituted, the nodal authority for the NSAP as well as the sanctioning authority for each scheme under the NSAP at the District level will also be prescribed. Intimate to the Government of India the number of beneficiaries under each component of the NSAP, district-wise. In order to facilitate smooth flow of funds to the implementing agencies and to ensure prompt disbursement of benefits under NSAP, the State/UT Governments would arrange for opening of separate accounts at the District level for the release of funds by the Central Government under the NSAP, for the district.

Constitute State level and District level Committees for the purposes laid down in these guidelines in the implementation of the NSAP.

The State Level Committee will be headed by the Chief Secretary and will include (a) concerned Secretaries such as Finance, Rural Development, Municipal Affairs, Health and Welfare ; (b) a nominee of the Union Ministry of Rural Development ; (c) a nominee of the Ministry of Urban Development; and (d) independent experts and representatives of NGOs.

This Committee will be responsible for monitoring and evaluation of the Programme and matter concerned therewith and to report to the Government of India.

3.6.3. District Level Implementation :

The District Level Committee (DLC) will be headed by the Collector and will include (a) concerned Members of Parliament ; (b) about one-third of the Members of the State Legislative Assembly from the district, as far as possible

representing all political parties ; (c) Chairperson the Zilla Parishad and/or of its relevant Standing Committee ; (d) Heads of the relevant Departments at the District level ; (e) representatives from among chairpersons of Panchayat Samitis and Municipalities ; and (f) independent experts and representatives of NGOs. The District Level Committee will be responsible for monitoring and evaluating the programme and for matters concerned therewith.

The District Collector or any other officer given the nodal responsibility of implementing the NSAP at the District level, will be responsible for :-

- (i) efficient implementation of the NSAP in accordance with these guidelines and the procedures instituted ;
- (ii) giving wide publicity to the NSAP and its procedures ;
- (iii) for convening meetings regularly for the District level Committee.
- (iv) for monitoring and compiling information about the implementation of the scheme and furnishing it to the prescribed authorities.

The District Collector/Sanctioning Authority, in turn, will be responsible for arranging the payment of the benefit to the beneficiaries. Disbursement of this benefit to individual beneficiaries may taken place preferably in the gram sabhas/neighbourhood committees as the case may be. The Panchayats/ Municipalities will be responsible for implementing the schemes in their respective areas of operation and for :

Disseminating information about the NSAP and the procedures for obtaining benefits under it. In this task, they should encourage and involve the cooperation of voluntary organisation.

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

Government may thus communicate targets for NOAPS, NFBS and NMBS to the Gram Panchayats/Municipalities so that identification can take place in the gram sabhas by the gram panchayats and in neighbourhood/mohalla committee by the Municipalities in line with these targets. Further, central assistance under NOAPS, NFBS and NMBS may also be preferably disbursed in public meetings, such as gram sabha meetings in the rural areas and neighbourhood/mohalla committees in urban areas.

Monitoring and following up delays, if any, in sanctions and disbursement.

All benefit payments should preferably be payable to the bank account of the beneficiary in the Post Office Savings Bank or in commercial bank or through Postal Money Order. However, in the case of NOAP and NMBS cash disbursement may be permitted provided the payment is made in public meetings, preferably of gram sabha in village and in neighbourhood/mohalla committees.

3.6.4 Special Features of NOAPS :

Central assistance under the NSAP will be available for old age pensions provided strictly according to the conditions in paragraph 18 below. No other criteria will be valid.

For purposes of claiming Central assistance, the following criteria shall apply :

- (i) The age of the applicant (male or female) shall be 65 years or higher.
- (ii) The applicant must be a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through financial support from family members or other sources. In order to determine destitution, the criteria, if any, currently in force in the State/UT Governments may also be followed. The Government of India reserves

the right to review these criteria and suggest appropriate revised criteria.

- (iii) The amount of the old age pension will be Rs. 75/- per month for purposes of claiming Central Assistance.
- (iv) The ceiling on the total number of old age pensions for purposes of claiming Central assistance will be as specified for the States/UT in Table I.

Village Panchayats and relevant Municipalities shall report every case of the death of a pensioner immediately after its occurrence to the appropriate sanctioning authority. The sanctioning authority shall ensure that payments are stopped thereafter.

The sanctioning authority shall have the right to stop/recover payments of any pension sanctioned on the basis of false or mistaken information about eligibility.

3.6.5 Specific Conditions of NFBS :

Central assistance will be available for a lumpsum family benefit for households below the poverty line on the death of the primary breadwinner in the bereaved family subject to the conditions in Paragraph 22 below :

- (i) The primary breadwinner will be the member of the household-male or female-whose earnings contribute substantially to the total household income.
- (ii) The death of such a primary breadwinner should have occurred whilst he or she is in the age group of 18 to 64 year i.e. more than 18 years of age and less than 65 years of age.
- (iii) The bereaved household qualifies as one below the poverty line according to the criterion prescribed by the Government of India.

- (iv) The Central assistance under the scheme will be Rs. 10,000/- in the case of death of the primary breadwinner.

The family benefit will be paid to such surviving member of the household of the deceased who, after due local enquiry, is determined to be the head of the household. For the purpose of the Scheme, the term 'household' would include spouse, minor children, unmarried daughters and dependent parents. In case death of an unmarried adult, the term household would include minor brothers/sisters. The sanctioning authority shall have the right to recover payments made on the basis of false or mistaken information about eligibility.

3.6.6 Specific Conditions of NMBS :

The maternity benefit will provide a lumpsum cash assistance to women of households below the poverty line.

For purposes of determining Central assistance, the following criteria shall apply :

- (i) The maternity benefit will be restricted to pregnant women for up to the first two live births provided they are of 19 years of age and above.
- (ii) The beneficiary should belong to a household below the poverty line according to the criteria prescribed by the Government of India.
- (iii) The ceiling on the amount of the benefit for purposes of claiming Central assistance will be Rs. 5000/-.
- (iv) The ceiling on the total number of maternity benefit for purposes of claiming Central assistance will be as specified for the States/UTs in Table-I.

The maternity benefit will be disbursed in one instalment 12-8 weeks prior to the delivery. However, the benefit can be made even after the delivery of child subject to the sanctioning authority being satisfied about the genuineness of the case. It is desirable that the child receives one dose of Oral Polio and BCG vaccination at birth and the first dose of DPT and Polio in the sixth week. The sanctioning authority shall have the right to stop/recover payments made on the basis of false or mistaken information about eligibility.

3.7 Monitoring and Evaluation :

The State/UT Committee constituted as per shall institute adequate and appropriate arrangements for monitoring and evaluation of the NSAP. For this purpose, they can utilise the District Level Committees, Government evaluation agencies and independent academics and other institutions. An Advisory Committee will be established at the all India level to assist the Ministry of Rural Development in the Monitoring and evaluation of the NSAP and to advise on matter related to its effective implementation. The State/UT Governments shall furnish to the Department of Rural Development, in the Ministry of Rural Development, which is the nodal agency at the Centre. Central Assistance to States/UTs under the NSAP will be determined in the following manner :- The Qualifying Financial Entitlement (QFE) for Central assistance in respect of each of the three benefits is the product of the financial ceiling for the benefit. However, the numerical ceiling and the Qualifying Financial Entitlement mentioned above provide only an upper limit and in so doing the physical and financial target for the long run. Actual physical targets and allocation of funds from year to year for the State Governments will however be based on the budget allocation for NSAP in the current year.

State/UT Governments will be expected to maintain the level of their own current expenditure on social protection programmes and ensure that Central assistance under the NSAP is in addition to the State budgetary outlays for the current year or 1993-94, whichever is more on such programmes. This consideration will be taken into account in determining the level of Central assistance. For this purpose, social protection outlays will be taken to include outlays on all social assistance pensions (such as for the old, agricultural labourers, widows, deserted women and the physically handicapped), survivor family benefits, maternity assistance, maternal and child care and child nutrition.

The procedure for the release of Central assistance will be as follows :-

- (a) First instalment will be released in the beginning of the financial year on adhoc basis to those districts who have claimed second instalment in the previous years.
- (b) In case of districts who have not claimed second instalment of the previous year, first instalment will be released upon their fulfilling all the conditions that would have made them eligible for release of second instalment in the previous year i.e. the district should send proposal for release of funds after utilisation of 60% available funds alongwith Audit Report and Utilisation Certificate.
- (c) The second instalment for the districts will be released on the released on the requests of districts through State Government as per performance on fulfilment of the following conditions :
 - (i) 60% of the total available funds, i.e. opening balance for the year and the amount received should be utilised at the time of applying for the second instalment.
 - (ii) The opening balance in the district, i.e., the aggregate of balance with DRDA should not exceed 20% of the district allocation duriprevious year. In case the opening balance exceeds this limit, the Central share of the excess will be deducted at the time of release of second instalment.
 - (iii) Submission of Audit Report (for each scheme of NSAP separately) for the previous years.
 - (iv) Submission of Utilisation Certificate for the previous year in the prescribed proforma. Expenditure, available funds and balance as shown in Audit Report and Utilisation Certificate should match.
- (d) The quantum of second instalment will be dependent on the time of reporting of utilisation.