

Welfare Schemes - Understanding Exclusions and Their Reasons



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We will attempt to understand the exclusions in Welfare schemes through this document.

First of all we will define what do we mean by “Exclusions” in Welfare schemes and thereafter we will try and understand different reasons due to which such exclusions take place.

Exclusions in welfare programmes can be specified under two different categories.

1. Enrolment level exclusions i.e. Not able to enroll for a particular scheme despite being eligible for the scheme as per the guidelines of the scheme.
2. Access to benefit or delivery level exclusion i.e Not able to access benefits of a particular scheme despite being enrolled for the scheme.

There could be various sub-categorization under point number 2 (e.g. some may not get any benefit in a particular scheme while some may access partial benefits only from the scheme due to various reasons).

We will discuss five major central government funded flagship programmes to understand this issue well. These are as follows:

1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
2. Public Distribution System (PDS) i.e Ration distribution.
3. Social Security Pensions under The National Social Assistance Programme (NSAP)
4. Pradhan Mantri Matrutwa Vandana Yojana (PMMVY) i.e Maternity Entitlement.
5. Pradhan Mantri Kisan Samman Nidhi (PMKISAN)

1. MGNREGS:

1.1 What is the benefit: 100 days of employment annually to all adults belonging to rural households (based on work demands) at a notified wage rate by the central government.

1.2 Enrolment level exclusions and their possible Reasons:

SI No	Type of Exclusion	Particulars	Possible reasons
I.	Document related	Not able to access Job card due to non-availability of required documents	1. Adhaar card not available 2. BankAccount(passbook) not available 3. Incorrect age in Adhar card/ identity document

			4. If the nature of bank account is dormant then application could be rejected.
2.	Administrative/ procedural	Not able to access Job card due to Mismatch between relevant documents	1. Name spelling mismatch between Adhar card and Bank account.
3.	Administrative/ procedural	Job card issuance on hold in local area	1. Local administration not issuing fresh job cards or adding names due to internal reasons.
4.	Administrative/ procedural	Job card deleted	Job card is deleted due to various reasons- 1. One of the major reasons revealed recently is to expedite mandatory Adhar based payment system (ABPS) the administration deletes a lot of genuine job cards to meet 100% Adhar mapping targets within specified administrative deadline. 2. Job card wrongly/ mistakenly deleted by the frontline functionary inadvertently.
5.	Awareness level	Job card not accessed	1. Citizen not aware of the scheme or his/her eligibility

I.3 Delivery level exclusions and their possible reasons:

SI No	Type of Exclusion	Particulars	Possible reasons
1.	Document related	Have job card but not able to access work	1. Names are mismatching in Job card and Adhaar card.
2.	Administrative/ procedural	Have job card but not able to access work	1. Job card termed as inactive due to no work under that job card in 3 previous years.

3.	Administrative/ procedural	Have job card but not able to access work	1. Job card is not mapped with Adhaar card
4.	Administrative/ procedural	Have job card but not able to access work	1. Adhar card is not mapped with any bank account
5.	Administrative/ procedural	Have job card but not able to access work	1. Panchayat members/ Local administration not accepting work demand/ not providing dated receipt against work demand.
6.	Administrative/ procedural	Have job card but not able to access work	1. Local administration not providing work due to unavailability of sanctioned schemes.
7.	Administrative/ Procedural	Worked but not accessing payment in full	1. Measurement not properly done by mate
8.	Administrative/ procedural	Worked but not accessing payment	1. Wagelist not generated by administration. 2. Fund transfer order not generated by administration. 3. Fund transfer order not digitally signed by 1 st or/ and 2 nd signatory
9.	Administrative/ procedural/ malpractice	Worked but not accessing payment	1. Name not registered on E-muster roll/ NMMS app
10.	Awareness level	Have job card but not able to access work	1. Non-awareness / job card lying with someone else/ contractors
11.	Procedural/Tec hncial glitch	Worked but not accessing payment	1. Attendance not registered properly in muster roll/ NMMS app by mate
12.	Procedural/ Technical	Worked but not accessing payment	1. Misdirected payment-money going to other people's bank account due to wrong mapping of bank account and adhaar

13.	Procedural/ Technical	Worked but not accessing payment	I. Payment getting rejected- Libtech's study shows that there could be many reasons why payments get rejected- one of the major reasons being "inactive adhaar" under which one of the key reasons being Adhar based payment initiated but for some reason bank has delinked adhaar.
14.	Malpractice	Worked but not accessing payment in full	I. Working under someone else's job card and getting paid partially in cash from the job card holder.
15.	Systemic/ Administrative	Worked but not accessing payment	I. Central government not releasing money due to various reasons

2. Public Distribution System:

2.1. **What is the benefit:** 75% of Rural and 50% of Urban population is entitled to receive highly subsidized/ free foodgrains under two categories– Antodaya Anna Yojana (AAY)-35kg per household and Priority Households (PHH)- 5kg per person for each enrolled person in the household.

2.2. Enrolment level exclusions and their possible Reasons:

SI No	Type of Exclusion	Particulars	Possible reasons
1	Document related	Ration card denied/ New person adding to ration card denied	I. If a family member does not have ADHAAR card, the name will not be included
2	Document related	Ration card denied/ New person adding to ration card denied	I. If The given mobile number is not linked to AHDAAR card, application will be rejected

3	Document related	Ration card denied/ New person adding to ration card denied	I. The address mentioned in one family member's AADHAAR is not matching with other family member's AADHAAR.
4	Document related	Ration card denied/ New person adding to ration card denied	I. If the given bank account is not linked to ADHAAR, application will be rejected
5	Document related	Ration card denied/ New person adding to ration card denied	I. Discrepancy of the information in various documents e.g. different names in ADHAAR and residential proof.
6	Administrative procedural reasons	Ration card denied/ New person adding to ration card denied	I. After application, it goes through different administrative levels and often gets stuck as 'pending approval' for several months, even for years.
7	Systemic	Ration card denied/ New person adding to ration card denied	I. As per NFSA 2013, 75% of rural and 50% of urban population to be covered. The administration maintains it at block level against the census 2011. If that target/ quota is saturated, administration process no new application.

2.3. Delivery level exclusions and their possible reasons:

SI No	Type of Exclusion	Particulars	Possible reasons
I	Policy level	Not availing food grains	I. If a family does not avail the foodgrain for more than six months, the card may get rejected

2	Administrative/ Procedural	Not availing food grains	I. Non supply of foodgrains due to unavailability of stock
3	Technical glitch	Not availing food grains	I. Fingerprint not reading/ matching on POS machine
4	Malpractices	Not availing food grains/ full entitlements	I. Curtailment/ non supply of foodgrains by the dealer

3. Social Security Pension:

3.1.What is the benefit:

- a) Indira Gandhi National Old Age Pension Scheme (IGNOAPS) – BPL family member whose age is 60 – 79 will get the benefit of Rs 200/ month. If the age of the applicant is 80 years or more will get Rs. 500/month.
- b) Indira Gandhi National Widow Pension Scheme (IGNWPS) – Widow of a BPL family whose age is 40 years or more will get benefit of Rs. 300/ month. After attaining the age of 80 years, she will get Rs. 500/month.
- c) Indira Gandhi National Disability Pension Scheme (IGNDPS) – BPL family members whose disability is as per the Rights of persons with disabilities Act 2016, Sec 2 (zc) and age is above 18 – 79, will get Rs. 300/monthly. After attaining the age of 80 years, applicants will get Rs. 500/month. Dwarfs will also be an eligible category for this pension.

3.2.Enrolment level exclusions and their possible Reasons:

SI No	Type of Exclusion	Particulars	Possible reasons
1	Document related	Non enrolment	I. Age/ name mismatch in AADHAAR and EPIC card.
2	Document related	Non-enrolment	I. Bank account is not linked with AADHAAR
3	Policy level	Non-enrolment	I. One of the exclusion criteria is the family should not have two-wheeler motor cycle. Many needy families own a two wheeler and based on that the verification officer rejects the application.
4	Administrative/ procedural	Non-enrolment	I. District level quota exhausted

3.3. Delivery level exclusions and their possible reasons:

SI No.	Type of Exclusion	Particulars	Possible reasons
1	Administrative/ procedural	Pension not credited	Dormant bank account
2	Systemic/Policy level	Pension irregular	Central government's irregularity in disbursing money
3	Technical glitch	Pension not credited	1.Rejected payment 2.Misdirected payment * Once an instalment is stopped, unless the problem is resolved, no further instalments will be received.

4. Pradhan Mantri Matrutwa Vandana Yojna (PMMVY)- Maternity Entitlements:

4.1. **What is the benefit:** Maternity benefit of not less than Rs. 6000 for first child birth(Three different Instalments to be received pre and post child birth).

4.2. Enrolment level exclusions and their possible Reasons

SI No	Type of Exclusion	Particulars	Possible reasons
1	Awareness Level	Non-application and hence non-enrolment	1. Eligible person not aware of the scheme
2	Administrative/ Procedural	Non-enrolment	1. Eligible person not registered by the ICDS
3	Administrative/ Procedural	Non-enrolment	1. Local administration following some quota based system for different blocks

4.3. Delivery level exclusions and their possible reasons:

SI No.	Type of Exclusion	Particulars	Possible reasons
1	Administrative/ procedural	Not received any of the three instalments	1.Applicant has not register her pregnancy at the approved health facility within 150 days from the date of Last Menstruation Period (LMP) or not registered properly 2. Has not done one Ante Natal Check (ANC) or not registered properly 3.Hasn't followed immunization schedule or not registered properly
2	Technical glitch	Non receipt of instalments	1.Rejected payment 2. Misdirected payment 3. Queued payment * Once an instalment is stopped, unless the problem is resolved, no further instalments will be received.

5. Pradhan Mantri Kisan Samman Nidhi-PMKISAN:

5.1.What is the benefit: The financial benefit of Rs 6,000/- per year in three equal instalments to the landholding farmers.

5.2.Enrolment level exclusions and their possible Reasons:

SI No.	Type of Exclusion	Particulars	Possible reasons
1	Document related/ Awareness level	Non-application hence non-enrolment	Land is in ancestor's name and land is not distributed/ person not aware of the scheme
2	Document related	Non-enrolment	Discrepancy between documents like name is not matching between AADHAAR and land document.

3	Administrative procedural	Non-enrolment	Aadhaar bank account is not seeded to enable 'Aadhaar payment bridge system' (APBS)
4	Administrative/ Procedural	Non-enrolment	Gram Panchayat not verifying claim/ not prioritising/district following quota system

5.3. Delivery level exclusions and their possible reasons:

SI No.	Type of Exclusion	Particulars	Possible reasons
1	Systemic	Non-receipt of instalments	1. Centre not disbursing instalments
2	Technical glitch	Non receipt of instalments	1. Rejected payment 2. Misdirected payment * Once an instalment is stopped, unless the problem is resolved, no further instalments will be received.

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