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Revamping the National Family Benefit scheme is necessary to provide better social security system in the country. Analyse.

The National Family Benefit scheme has been under dark clouds in the recent days. A component of National Social Assistance program which could reduce distress.

Why NFBS lost relevance
With new social security benefit schemes the NFBS has lost its limelight. The Rashtriya Suraksha Bima Yojana that provides accident relief, the Jeevan Jyoti Bima yojana that offers death coverage are to be named.

Also during the pandemic PM Garib Kalyan Anna Yojana was formulated to address pandemic distress.

Revamping NFBS

The scheme is traditionally under funded and the compensation under the scheme has to increase to 1 lakh from 20,000 which requires additional budget of ₹7200 crore per year.

The Below poverty line criteria must be done away with as it excludes genuine beneficiaries at times and be made self attested.

The beneficiaries could get registered themselves in a common service centre that can track the beneficiary.

The scheme has to be made a separate scheme rather than under NSAP

Way forward

With relaxing age limits and increasing compensation and payment during delay in compensation can reduce social distress of the poor.