



ISSN (E): 2277-7695
 ISSN (P): 2349-8242
 NAAS Rating: 5.23
 TPI 2023; 12(3): 4954-4957
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www.thepharmajournal.com

Received: 16-01-2023

Accepted: 19-02-2023

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Benefits of selected government schemes gained by the rural women of Dehradun district, Uttarakhand

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Abstract

The Government of India has introduced a number of schemes for the upliftment of women and girls. In this paper a modest attempt has been made to analyze the amount of benefits gained by the rural women from the selected Govt. schemes and problems faced by them to avail those benefits. A sample comprises of 100 respondents was selected randomly from *Kalsi* block of Dehradun district and interview method was used. Frequency, percentage, mean percent scores and mean weighted scores were used for analysis. Findings reveal that majority of the respondents 69 percent did not gained any benefit from the selected scheme with the overall MPS of 16.05. Regarding the problems faced by the respondents in availing benefits were illiteracy, distance of banks or concerned institutions from village, unavailability of e-mitre in the village, lack of publicity of scheme.

Keywords: Benefit, rural women, problems, government schemes

Introduction

India is integrally known as a land of villages and eventually our growth will be based on the advancement of village people, where empowerment is related to individual's productiveness, awareness and absolute control over the social, personal and economic aspects of their lives. In recent years empowering women has been recognized as the central issue in determining the status of women. Several action plans have been formulated and initiated by the government which helps in translating the objective of empowering women into concrete action and measurable goals.

In the recent past concerted efforts have been made by the govt. for betterment of women by launching various schemes and programmes for them. Schemes of govt. which are presently in focus are: Pradhan Mantri Sukanya Samridhhi Yojana (SSY), Pradhan Mantri Micro Units Development and Refinance Agency (MUDRA), Pradhan Mantri Jeevan Jyoti Bima Yojana (JJBY), Pradhan Mantri Suraksha Bima Yojana (SBY), Pradhan Mantri Suraksha Bima Yojana (SBY), Pradhan Mantri Ujjawala Yojana (UY), Pradhan Mantri Krishi Sinchai Yojana (KSY), Pradhan Mantri Soil Health Card Scheme (SHCS).

A considerable time has been passed after launching of these schemes. Hence, the present investigation was conducted to know the extent of benefits derived by the rural women from these schemes and to find out the problems faced by them in availing benefits.

Methodology

The study was conducted in four villages viz. *Danda, Lelta, Simog, Dimou* of randomly selected *Kalsi* block of Dehradun district (Uttarakhand). From each village, 25 women were selected randomly, thereby making a total sample of 100 respondents. Data were collected with the help of personal interview schedule. The interview schedule consists of general information related to the benefits of the eight government schemes viz. SSY, MUDRA, JJBY, SBY, DDUGJY, UY, KSY. In order to find out the extent of benefits gained by the rural women four equidistant categories were made which are as follows:

Table 1: Categorization of benefits with score range

S.No.	Categories	MPS
1	High	66.67 -100
2	Medium	33.34 - 66.66
3	Low	0.1-33.33
4	Nil (no benefit gained)	0

The information related to the extent of problem was recorded on a three-point continuum viz. high, medium and low with scores 3, 2 and 1 respectively. Frequency, percentage, Mean

Percent Score and Mean Weighted Score were used for analyzing the data statistically.

Table 2: Categorization of problems with score range

S.No.	Categories	Score Range (MWS)
1	High	Above 2.33
2	Medium	1.66 - 2.33
3	Low	Below 1.66

Results and Discussion

Overall benefits gained by the rural women from the selected government schemes

Perusal of Table 3 clearly shows that only 12 percent of the respondents falls under the category of high benefit of PMSSY followed by 18 percent and 7 percent of the respondents gained medium & low benefit of PMSSY respectively. Whereas 63 percent respondents did not gained any benefit with overall MPS of 15.47. In case of MUDRA

yojana majority of the respondents (62%) did not gained any benefit with overall MPS of 22.72. The benefits were gained to high extent by 13 percent of the respondents and 25 percent of the respondents gained benefit to the medium extent. With regard to PMJJBY, Table 4 reveals that (84%) of the respondents did not gained any benefit with the overall MPS of 8.22. Only 10 percent of the respondents gained benefit to high extent and 6 percent of the respondents gained medium amount of benefit.

Table 3: Extent of benefits gained by the respondents from the selected govt. schemes

S.No.	Name of the scheme	Benefits Categories (f/%)				MPS
		High	Medium	Low	Nil	
1.	PM Sukanya Samridhi Yojana	12	18	7	63	15.47
2.	PM MUDRA Yojana	13	25	0	62	22.72
3.	PM Jeevan Jyoti Bima Yojana	10	6	0	84	8.22
4.	PM Suraksha Bima Yojana	9	12	0	79	10.33
5.	PM Deen Dayal Upadhyaya Gram Jyoti Yojana	9	8	0	83	8.55
6.	PM Ujjawala Yojana	26	40	2	32	37.33
7.	PM Krishi Sinchaayi Yojana	0	13	0	87	5.2
8.	PM Soil Health Card Scheme	0	37	0	63	14.25
	Overall	10.0	20.0	1.0	69.0	16.05

The table further shows that high benefit of PM SBY was gained by only 9 percent of the respondents, medium benefit was gained by 12 percent respondents and 79 percent of the respondents not gained any benefit with the overall MPS of 10.33. In case of PM DDUGJY majority (83%) of the respondents did not gained any benefit from the scheme with overall MPS of 8.55. Out of total 17 respondents who gained benefit, 9 percent respondents gained benefit to high extent and 8 percent of the respondents gained medium amount of benefit. Similarly, the benefits under PM UY were utilized to high extent by 26 percent of the respondents, 40 percent of the respondents gained benefit to medium extent and 2 percent of

the respondents gained benefit to low extent. Whereas, 32 percent of the respondents not gained any benefit with overall MPS of 37.33.

The benefits of PM KSY were utilized by very less number of respondents as the MPS of benefits was only 5.2. Only 13 percent of the respondents gained benefit of the scheme that is also upto medium extent. Whereas majority of the respondents (87%) did not availed any benefit. With regard to PM SHCS seems to be utilized by very less number of respondents as 37 percent of the respondents gained benefit to medium extent and 63 percent of the respondents did not gained any benefit with overall MPS of 14.25.

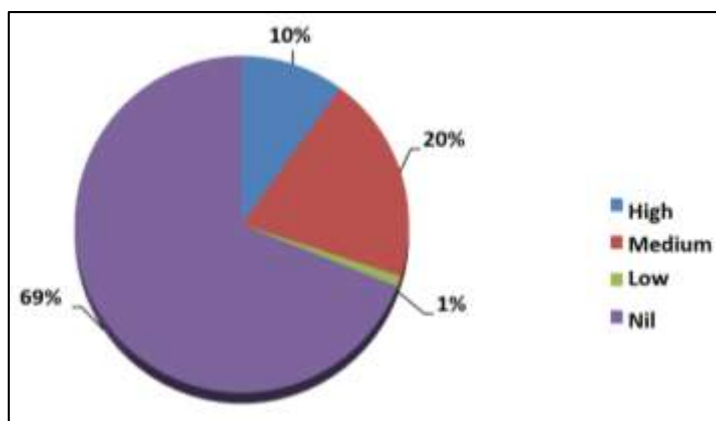


Fig 1: Overall benefits gained by the respondents from the selected Government schemes

The overall benefits gained by the respondents in Table 3 and Figure 1 depicts that majority of the respondent 69 percent did not gained any benefit from the selected schemes with the overall MPS of 16.05. Only 10.0 percent of the respondents gained overall benefit from the selected schemes to high extent, while 20 percent of the respondents gained medium amount of benefit. The findings get support from the study conducted by Kharkwal (2016) ^[1] that majority of the respondents were not at all utilizing the selected schemes. Also, 40 percent of the respondents had utilized the Bhamashah Yojana and 34 percent of the respondents had utilized PMJDY to high extent. In the rest of the schemes,

RKVY and SCC were utilized to high extent by very few of the respondents and none of the respondents had utilized the schemes like RKBY, AABY and NSAP.

Problems faced by the rural women in gaining benefits of the selected schemes

After putting all the efforts by govt., the access to the schemes is still limited this may be due to some impediments. The present study attempts to find out the problems faced by the rural women in gaining benefits of the schemes. The results are presented in Table 4.

Table 4: Problems faced by the beneficiaries of the selected government schemes

S.No.	Problems	MWS							
		SSY	MUDRA	JJBY	SBY	DDUGJY	UY	KSY	SHC
1.	Lack of awareness	1.6	1.5	1.8	1.9	2.4	1.3	2.1	1.8
2.	Problem in seeking benefit in the name of women	1.7	1.8	1.7	2.2	2.4	2.2	2.2	1.9
3.	Distance of banks or concerned institutions from village	1.8	2.0	2.0	2.0	2.4	2	2.4	1.8
4.	Too much formalities of registration under scheme	1.6	1.7	2.3	1.8	0	2.1	2.2	1.8
5.	Long, cumbersome and time taking process	2.1	1.9	1.8	1.7	0	2.2	2.4	1.8
6.	Illiteracy	1.7	2.1	1.9	2.3	2.4	1.6	2.3	1.9
7.	Unavailability of documents	1.6	1.9	1.8	2.3	0	1.7	2.1	1.8
8.	Non-availability of e-mitre	1.7	1.9	2.3	2.1	1.8	1.8	2.1	1.9
9.	Lack of advice	1.5	1.7	1.4	2.2	0	1.7	2.3	1.8
10.	Insufficient information regarding registration	2	1.8	1.7	2	0	1.4	2	1.9
11.	Disinterest of bank employees	1.5	1.9	1.8	1.9	0	0	2.2	1.8
12.	Lack of information about registration camps	1.9	2.1	2.1	1.8	0	1.9	2.3	1.9
13.	Lack of publicity regarding scheme	2.5	1.4	1.5	1.8	2.3	1.7	2.2	1.8
14.	Non-availability of benefits in time	1.7	1.6	1.5	2.2	0	1.6	2.2	1.8
15.	Corruption in gaining benefits	0.5	2.0	1.6	1.9	1.9	0	2.3	1.8

The major constraints faced by the respondents of PM SSY were lack of publicity of scheme (MWS 2.5), long cumbersome and time taking process (MWS 2.1) and insufficient information regarding registration (MWS 2). However, the problems faced by the respondents of MUDRA yojana were illiteracy (MWS 2.1), lack of information about registration camps (MWS 2.1), distance of banks or concerned institutions from village (MWS 2.0) and some sort of corruptions found in gaining benefit (MWS 2). In case of PM JJBY the major problems faced by beneficiaries were lots of formalities of registration under scheme (MWS 2.3), non-availability of e-mitre (MWS 2.3), lack of information about registration camps (MWS 2.1) and distance of banks or concerned institutions from village (MWS 2). Similarly, the problems faced by the beneficiaries of PM SBY were illiteracy (MWS 2.3), unavailability of documents (MWS 2.3), problem in seeking benefit in the name of women (MWS 2.2), lack of advice (MWS 2.2) and non-availability of e-mitre in the village (MWS 2.1).

As reported by the beneficiaries of PM DDUGJY the problems faced were lack of awareness (MWS 2.4), problem in seeking benefit in the name of women (MWS 2.4), distance of banks or concerned institutions from village (MWS 2.4), illiteracy (MWS 2.4) and lack of publicity about the scheme (MWS 2.3). The Table further shows that the major problems faced by the beneficiaries of PM UY were problem in seeking benefit in the name of women (MWS 2.2), distance of banks or concerned institutions from village (MWS 2), long cumbersome and time taking process (MWS 2.2). In case of PM KSY the beneficiaries faced the problems as distance of banks or concerned institutions from village (MWS 2.4), long cumbersome and time taking process (MWS 2.4), lack of

advice (MWS 2.3), lack of information about registration camps (MWS 2.3), some sort of corruptions found in gaining benefit (MWS 2.3) and lots of formalities of registration under the scheme (MWS 2.2). Regarding, the problems faced by the beneficiaries of PM SHC were problem in seeking benefit in the name of women (MWS 1.9), illiteracy (MWS 1.9), non-availability of e-mitre in the village (MWS 1.9), insufficient information regarding registration (MWS 1.9) and lack of information about registration camps (MWS 1.9).

After exploring the overall problems faced by the respondents in gaining benefit of the selected government schemes it can be concluded that the major problems faced by the respondents in availing benefit were illiteracy, problem in seeking benefit in the name of women, distance of banks or concerned institutions from village and non-availability of e-mitre. The results are in line with the findings of Himmatrao ^[2] (2012) who stated that 58.33 percent of the beneficiaries of ICDS faced difficulties in getting information from Anganwadi Workers at proper time, 54.16 percent respondents reported difficulty in getting proper information during pregnancy and 33.33 percent of the respondents reported illiteracy problem.

Conclusion

On the basis of the above findings it can be concluded that majority of the respondents (69%) did not gained any benefit from the selected schemes. While 10, 20 and 1 percent of the respondents gained benefit upto high, medium and low extent. The major problems faced by the respondents in availing benefits were illiteracy, problem in seeking benefit in the name of women, distance of banks or concerned institutions from village, non-availability of e-mitre in the village, lack of

publicity of scheme and lots of formalities of registration under schemes. Hence, it is recommended that the Government should simplify the process of registration under schemes, so that women can access them easily. Also, Government should monitor the loop holes while implementing the scheme and necessary steps should be taken to resolve them.

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