

## **THE OBJECTIVES AND CHALLENGES FOR EFFECTIVE IMPLEMENTATION OF GOVERNMENT-FUNDED SCHEMES FOR THE ECONOMIC UPLIFTMENT OF THE RURAL PEOPLE**

<sup>1</sup>Sukanta Saha, <sup>2</sup>Dr. Debasis Ghosh

<sup>1</sup>Research Scholar, Techno India University, West Bengal

<sup>2</sup>Associate Professor, Techno India University, West Bengal

The government is legally obligated to establish a social security system to ensure that the most helpless and poor members of society have access to basic necessities. Those who are most in need, including children, the elderly, widows, persons with numerous disabilities, and the homeless, are who social security is designed to help. It may be understood that the measures designed to ensure the citizens to meet their basic needs such as adequate nutrition, shelter, education, health care, clean drinking water and food supplies etc. The poor and helpless members of society who are unable to support themselves through their own efforts have a fundamental right to and need for social security. To alleviate poverty and inequality and to ensure a basic living standard, social security is a must.

### **Basic concept of social security:**

The basic concept of social security refers to a “minimum standard of living” to every citizen of the society against various adverse circumstances of the life. The adverse circumstances of human life may be like illness, hungry, disability, widowhood, oldage, loss of employment or loss of house or property due to any natural or man-made disasters etc. So the concept of social security is a public programme designed for providing income security and other services for the individuals in the event of any kind of unwanted hazards. Hence the social security and social protection protect not just the beneficiary but also his/her entire family by the giving benefits through the financial assistance and other services. The World Development Report(1997) presents the concept of social security in a new concept. The report considered that “the social security schemes as an investment towards the human capital rather a simple approach of improving human development”. The notion of social security in modern terms includes all the crucial aspects of human welfare.

### **Types of social security:**

Looking at the types of social security, mainly there are two types in social security:

- 1. Social assistance:** Social assistance is the basic need of poor and marginalized vulnerable people of the society in the cases of illness, disability, old age, widowhood, loss of earning members in the family, loss of property due to natural cause or manmade and any other unwanted circumstances is called as social assistance. It is also called as the contingent assistance. So the social assistance is a non-contributory returns which is being given without any contributions.
- 2. Social protection:** Social protection is the contributory returns of an individual being provided by the government for providing education, health, nutrition, food, employment, housing, livelihood security, family pension, retired pension and insurance returns are called social protection. So social protection is called as the non-contingent assistance.

### **Need of social security:**

The principle of social security ensures for a minimum level of living of standards or we can say the basic needs of human being. As Aristotle said, man is asocial animal. When man is dependent on another man, then naturally he must be needed the social security. India has 1.21 billion population (2011 census). Among them, 21.9% people are under the Below Poverty Line (BPL) and 26.93 crore people are cruel poor people. This poor people may not be protected themselves those who are not able to work and earn on their own ability. For those who are unable to earn with the vulnerability and destitute, they are required a minimum social security for their livelihood by the government. And also India needs the social security because of having 94% work force in the unorganized sector. Only just 6% work force is there in the organized sector. The workers in the organized sector are covered

under many social protection programmes of the government. But the majority of work force and vulnerable people are in the unorganized sector. So these 94% unorganized workforce and vulnerable people of the society are required the social security schemes and social protection programmes by the government.

### **Other Challenges of Social Security:**

The social security in developing countries is confronted with multiple challenges:

1. Reduction of absolute poverty by making provision of basic needs like food, shelter, basic health care, primary education and safe drinking water,
2. Meeting up of needs in contingencies like oldage ,disability, widowhood, sickness, death of primary worker etc.
3. Assistance to victims for relief and rehabilitation after hazards like earth-quake, flood and drought. The social security system in India is also very complex in terms of its wide variations, expansion, coverage and administration.

### **Objectives:**

The major objectives of social security are:

- to support in the event of unemployment or non-employment for young orphans, destitute women, incurably sick, old persons when there is none to take care of them
- to provide work to those who can work which includes job security and income guarantee.
- To ensure regularity of income for maintenance of life at an optimum level.
- to prevent against fall of income due to any contingency and to avoid loss of productive capacity due to sickness, joblessness.

### **Government Interventions:**

#### **Central Government Schemes:**

For the first time in India, a social security system in the form of the **National Social Assistance Programme (NSAP)** was introduced in 1995. It was a significant step towards the fulfillment of the Directive Principles of State Policy as enshrined in Articles 41 and 42 of the Constitution. It introduced a national policy for social assistance benefits to poor households in the case of oldage, death of primary bread earner and maternity. The programme was first launched on 15<sup>th</sup> August 1995 as a Centrally Sponsored Scheme. In providing social assistance benefits to poor households in the case of old age, death of the bread earner 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. Under the scheme now, BPL persons aged 60 years or above are entitled to a monthly pension of Rs.1000/-.

**Pradhan Mantri Awas Yojana (PMAY):** The Mission provides Central Assistance to the implementing agencies through States/Union Territories (UTs) and Central Nodal Agencies (CNAs) for providing houses to all eligible families/ beneficiaries against the validated demand for houses for about 1.12 cr. All houses under PMAY have basic amenities like toilet, water supply, electricity and kitchen. The Mission promotes women empowerment by providing the ownership of houses in name of female member or in joint name. Any household with annual income ranging from INR 3 lakh to 18 lakhs may apply. Pradhan Mantri Awas Yojana was launched by Prime Minister Narendra Modi in 25<sup>th</sup> June 2015. The government has approved an investment of ₹43,922 crore (US\$5.5 billion) for construction of 6,83,724 houses for urban poor including central assistance commitment of ₹10,050 crore (US\$1.3 billion) by April 2016.

**National Rural Employment Guarantee Schemes (NREGS):** The Act provides a legal Guarantee of 100 days of wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work at the minimum wage rate notified for agricultural labour prescribed in the State or else an unemployment allowance. This act was proposed in 1991 by P.V. Narasimha Rao. About 8.55 crore households demanded MGNREGA work in 2020-21, followed by 8.05 crore in 2021-22, compared to a total of 6.16 core households asking for work in the pre-pandemic year 2019-20.

#### **State Government Schemes:**

**Mission Nirmal Bangla (MNB):** Nirmal Bangla is a mission to eliminate open defecation from the rural landscape of the state. It is the state counterpart of the national Nirmal Bharat Abhiyan. The mission aims at constructing latrines in households, especially in the uncovered households in the rural areas to ensure zero defecation in the open. This scheme will ensure a sufficient number of functional toilets in educational institutions, regular intervals on the road, public places, etc. The scheme also aims at spreading awareness and increasing sensitization toward safe hygiene behaviour and safe disposal methods.

**Lok Prasar Prakalpa (LP):** New initiative for folk artists by State Information and Culture Department. The West Bengal government has started the 'Lok Prasar Project' to give recognition and recognition to the folk artists scattered in different parts of the state. Under this, as monthly allowance will be given to the folk artists, they will be used in various awareness campaigns of other projects. There is a monthly pension allowance of Rupees 1000/- as pension for artists above sixty years of age. Again, the distressed artists will also be given the same help. Besides, there is an allowance for artists aged 18-60 years. Identity cards are being issued to folk artists under this scheme. Additional earning opportunities exist for artists who are promoting other projects. The name of the project is Lok Prasar Project Inaugurated by Chief Minister Mamata Banerjee. A total of 1,94,300 folk artists from across the state have been issued identity cards so far.

**Gatidhara:**

The theme of the scheme is to grant subsidy to the beneficiary for purchasing of any commercial vehicle. The rate of subsidy is 30% of the ex-showroom price of the vehicle subject to maximum of Rs. 1 lac. The Government of West Bengal administered by Transport Department for employment of registered unemployed youth of the State in transport sector. The scheme was launched in August 2014. The families with a monthly income of Rs 25,000 or less would qualify for financial support under the scheme. The transport department will interview applicants and draw up a list of eligible candidates. The Labour Department would provide the money, but the scheme would be implemented by the transport department. The objective of the scheme is to generate self-employment in the Urban and Rural areas of the state through promotion of transport service. The objective of the scheme is to generate self-employment in the Urban and Rural areas of the state through promotion of transport service.

Till now around 2.2 lakh youths are enrolled in GATIDHARA scheme. It has provided employment to unemployed youth & raised their standard of living.

**Gaps in Implementation of the Social Assistance Schemes:**

Now, in the implementation of Social Assistance scheme there are so many challenges are noticed. Such as, lack of transparency and accountability, lack of citizen-centric approach, no community participation, lack of review and monitoring mechanism.

Other major challenges: 1. Poverty 2. Educational factors 3. Political factors 4. Social factors/barriers 5. Corruption 6. Lack of trained, committed, pro poor staff 7. Identification of targeted beneficiary 8. No convergence among stake holders both GO/NGO 9. No feedback and midcourse corrections etc. The reason of inefficiency can be attributed to improper monitoring, lack of accountability, corruption and misalignment of incentives.

**Objectives of the study:**

Now to overcome the challenges we need a paradigm shift. As a result, this study has been initiated. The major objectives of this proposed work are:

- To investigate the effectiveness on the target families of various social assistance programs
- To evaluate the social assistance programs' and schemes' operational and financial results
- To investigate how beneficiaries of various social assistance programs are chosen and identified.
- To comprehend the socioeconomic characteristics of the families receiving aid
- To assess the operational effectiveness and functioning of the South 24 Parganas district's institutions in charge of implementing the social assistance programs
- To assess the needs and aspirations of target families, the appropriateness of schemes, and the planning, preparatory steps, and procedure laid out and generally followed at the state,

district, block, village, and beneficiary levels.

- To research the various facets of the management, planning, and implementation processes, as well as the effects of the various government social assistance programs and schemes.

**Significance of the Study:** Both the Central Government of India and the State Government of West Bengal run extensive social security and social assistance programs and projects for citizens of all walks of life and all parts of the state, rural and urban alike. This research includes just those programs that are specifically designed to help the most disadvantaged people in rural areas. In addition, this study does not consider social security programs that provide for people's needs in the areas of food, housing, health, education, and employment. This research looks at the many social security plans that provide social support to those who need it the most, including the elderly and those who live in rural regions, including the identification of crucial factors determining the same, and the formulation of case-specific proposals for strengthening the delivery system and overall impact of the programme.

**Limitation of the Study:** The lack of data and information over a certain time period is the primary obstacle. Gram Panchayat, Block, and District levels all have disorganized and unstructured beneficiary data management. To get a sense of how people felt the schemes were doing, interviews were difficult to conduct because so many recipients lacked information necessary to exercise their rights and claim their rewards. Finding out in which program a certain recipient was enrolled proved difficult. There are hardly any works that evaluate the effectiveness of social security or social assistance programs. Several steps were included in the approach used for this investigation. The first step is to do a literature review on the subject at hand. Further, the subject region is to familiarize with by reviewing all available resources including secondary data, maps, and scholarly articles. After then, interview schedules to be developed with the study's goals in mind. One of the most important places to look for facts and figures is the basic level field survey.