



THE NEED OF PROMOTION OF SOCIAL WELFARE SCHEMES IN RURAL AREA- A STUDY OF ALLAHABAD DISTRICT.

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ABSTRACT

The present government has introduced many social schemes (Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana) to enhance the financial inclusion and to provide banking and financial services to all section of the society.

This paper is descriptive in nature and highlights the role of promotion for these schemes in rural areas to create awareness among the people. The main objective of this paper is to study all the promotional activities by which all this social schemes are promoted in rural areas.

Keywords: Promotion, Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana.

INTRODUCTION

The present government has focused on their development agenda. The government found that the financial inclusion is the first and important area where they have to start their work. And they know it is the essence of sustainable economic growth and development. Indian economy is an agriculture based economy and around 70 percent of total population resides in rural areas (villages). Only focusing on urban part of the country, the government cannot think about the development.

Mahatma Gandhi had said- "The future of India lies in its villages." Thus, the government is working for the development of rural areas and putting them into the main stream of financial inclusion. They have announced many social schemes (like Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Atal Pension Yojana) not only for the urban areas but taking more interest for the rural areas. So that they can be main part of the financial inclusion and avail the financial services.

A) Pradhan Mantri Jan Dhan Yojana:- This is the first scheme for the poor and rural population giving them financial freedom and stability. This scheme is the best example of financial inclusion with the objective of to cover all households in the country with a bank account. Under this scheme every account holders will be provided zero balance bank account with over draft of Rs 5000 after 6 months and a RuPay Debit Card with a accidental insurance cover of Rs 1 lakh.

B) Atal Pension Yojana:- This is one of the important yojana which provides pension to unorganised sector of poor people. The minimum age of joining this yojana is 18 years and maximum 40 years. And the

minimum period of contribution by any person under this yojana would be 20 years or more. The person would receive the fixed minimum pension of Rs 1000, 2000, 3000, 4000 or 5000 per month at the age of 60 years.

C) Insurance Scheme:- This scheme is best scheme introduced by the Government specially for the poor and rural people of the country. Further, this scheme has divided into 2 parts.

(i) Pradhan Mantri Jeevan Jyoti Bima Yojana:- This is a one year life insurance scheme, covers death due to any reason to the age group of 18 to 50 years. This scheme is renewable from year to year with a premium of Rs 330/ per annum and covers of Rs 2 lakhs.

(ii) Pradhan Mantri Suraksha Bima Yojana:- This scheme is available to people in the age group of 18 to 70 years. This is also renewable scheme from year to year with a premium of Rs 12/ per annum and covers Rs 2 lakhs for accidental death and Rs 1 lakh for permanent partial disability.

Here, in this paper the researcher has tried to study the role of promotion and the impact of all these social schemes on rural people of Allahabad district. Promotion

will play an important role for these schemes to reach out the rural part of the country.

NEED OF PROMOTION

Promotion will play an important role for promoting all this social welfare schemes not only in urban areas but also in rural areas. It helps in creating awareness about these schemes among the peoples and persuades them to avail. The main aim of promotion is to ensure that people are well aware about these schemes. In rural areas, all these social welfare schemes are promoted through banners, posters, bank mitra, radio and through the member of gram panchayat etc.

REVIEW OF LITERATURE

Subramanya P R and Alfia Taj H N (2015) The main objective of their study is to identify the awareness level of common people in Hassan district towards Pradhan Mantri Jan Dhan Yojana. And to know how the common people accept the new scheme of central government. In their study, they create the awareness and advantages of Pradhan Mantri Jan Dhan Yojana in Hassan district. They found that the major awareness creation by financial institutions or banks is more effective.

Hemant Kumar Watts (2015) His study is based on the present scenario of financial inclusion of rural and urban households. And the implications of Pradhan Mantri Jan Dhan Yojna. He found in his study that banks play an important role and making efforts to make this scheme successful but still lot of efforts have to be done because financial illiteracy among the people of the country they do not have access to banking services.

Dr. B.C.M. Patnaik, Dr. Ipsita Satpathy and Avinash Chandra Supkar (2015) Their study focused in the eastern region of India and particularly capital region of Odisha. They found in their study that most of the respondents have very little savings and they do not have an idea to open a bank account. The banks have to create more awareness on zero balance account and if possible should launch a campaign for opening bank accounts outside the banking premises so that maximum people get benefited.

Vidyashree DV and Pralhad Rathod (2015) Their article gives the highlights of these schemes and also focuses on how best these schemes have reached to the people. They find in their study that female enrollment into these schemes are less than males. And the schemes has more benefits for the people especially for poor people and youngsters.

Dr. Harpreet Kaur and Kawal Nain Singh (2015) They studied the progress of Financial Inclusion Initiatives in India and the changing trends in financial inclusion with special reference to Pradhan Mantri Jan Dhan Yojana.

Ahmed Hussain (2015) He studied the need of Financial inclusion through PMJDY To list the pinpoints making PMJDY and strategies for successful implementation of this scheme of national priority.

SIGNIFICANCE OF THE STUDY

The present study is related to the social welfare schemes launched by Government of India. Financial inclusion is the main part of the social welfare for rural people. People of rural areas (Allahabad district) are still not aware all such schemes. So, in this paper we tried to find out the medium of promotion by which got information about these schemes.

OBJECTIVES OF THE STUDY

- To study which social welfare schemes is more useful among rural people of Allahabad.
- To study by which promotional tool all these social schemes are mostly promoted in rural area of Allahabad.

METHODOLOGY

The present paper makes an attempt to study the importance of promotion of social schemes in rural areas of Allahabad district. The study based on descriptive research design with sample size of 60 respondents. And data has been collected through primary and secondary sources. The primary data is collected through questionnaire from respondents randomly. Books, newspapers, articles, government websites, various reports, magazines etc. are the sources of secondary data.

DATA ANALYSIS AND INTERPRETATION

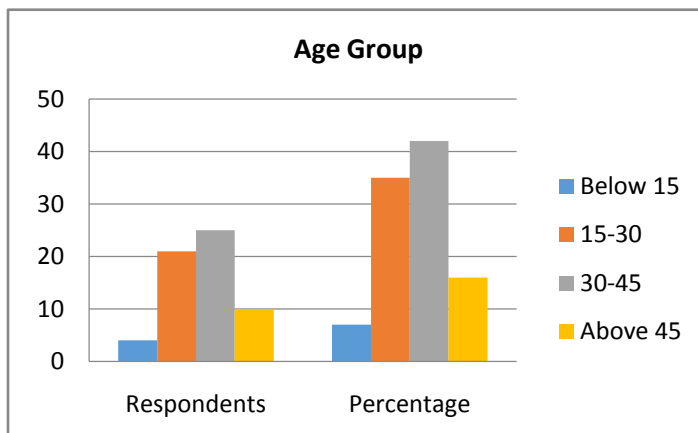
1. Gender of the respondents.

Gender	Respondents	Percentage
Male	39	65
Female	21	35

Interpretation:- In our study 60 respondents are considered, in which 65% are male and 35% are female respondents. It shows that in the rural area of Allahabad, women are in less number than men to obtain all these social welfare schemes.

2. Age group of the respondents.

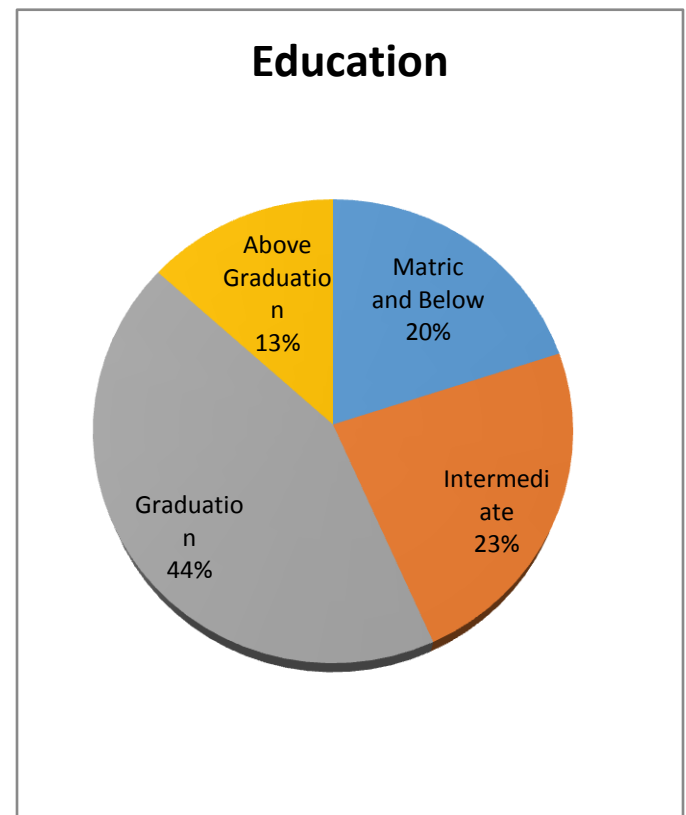
Age group	Respondents	Percentage
Below 15	04	7
15-30	21	35
30-45	25	42
Above 45	10	16



Interpretation:- From our study, we find that age group of 30-45 years of respondents are more avail these schemes as compare to other age group. The respondent of age group 15-45 years is interested in these schemes i.e. more than 75%. It shows that the respondents of rural area of Allahabad of the age between 15 to 45 are more avail these schemes.

3. Education of the respondents.

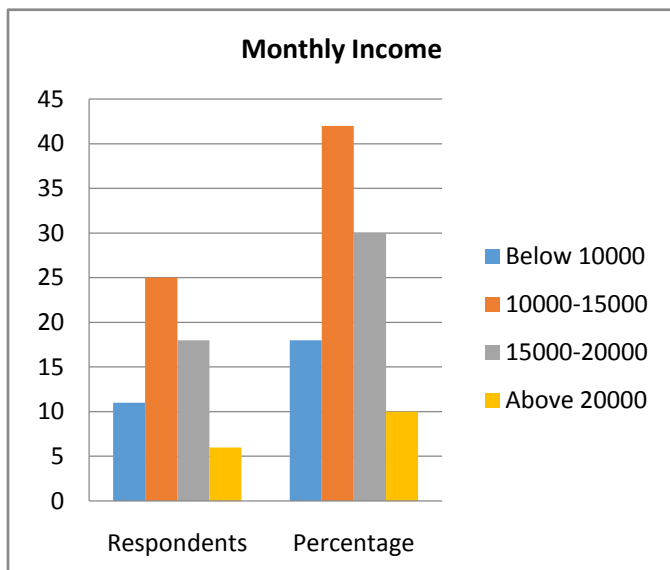
Education	Respondents	Percentage
Metric and Below	12	20
Intermediate	14	23
Graduation	26	44
Above Graduation	08	13



Interpretation:- From our study we find that the respondents of the rural areas of Allahabad district, those who are graduate, more taking these schemes i.e. 44% and then intermediate and matric & below i.e. 23% and 20% respectively. The data reflect that the rural respondent of Allahabad district those who are educated more avail these schemes.

4. Monthly income of the respondents.

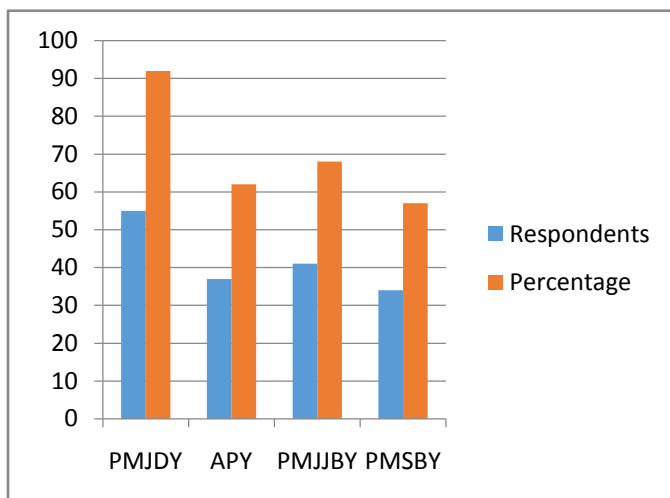
Income	Respondents	Percentage
Below 10000	11	18
10000-15000	25	42
15000-20000	18	30
Above 20000	06	10



Interpretation:- The above table and graph shows that the monthly income of the respondents lies in between 10000 to 20000 are more avail these schemes i.e. more than 70% and then below 10000 monthly salary i.e. 18%.

5. Are you aware about these social welfare schemes?

Social welfare schemes	Respondents	Percentage
PMJDY	55 (60)	92
APY	37 (60)	62
PMJJBY	41 (60)	68
PMSBY	34 (60)	57

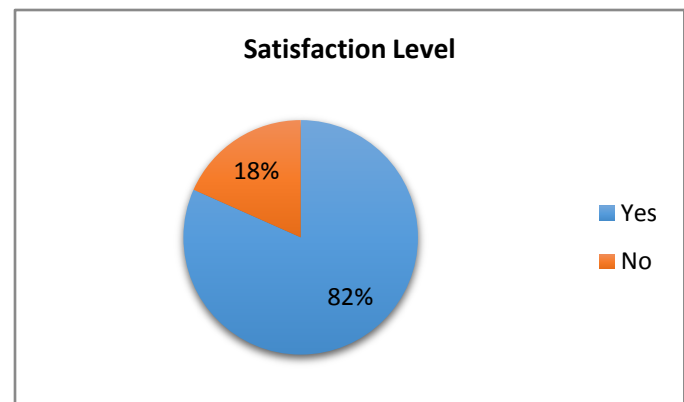


Interpretation:- From our study we find that the

respondents of rural areas are more aware about Pradhan Mantri Jan Dhan Yojana (PMJDY) i.e. around 92%, as compare to Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Atal Pension Yojana (APY).

6. Are you satisfied with these social welfare schemes?

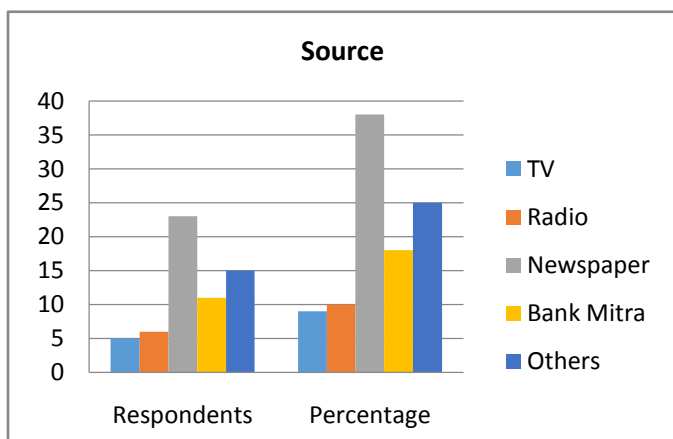
Satisfaction	Respondents	Percentage
Yes	49	82
No	11	18



Interpretation:- From the data we find that the respondents are satisfied by all these schemes. It shows that the government has launched good schemes specially for rural and those who worked for unorganised sectors.

7. Which source of promotion you get aware about these schemes?

Source	Respondents	Percentage
TV	05	09
Radio	06	10
Newspaper	23	38
Bank Mitra	11	18
Others	15	25



Interpretation:- From the above table and graph, we can say that in rural areas of Allahabad district, people get more aware from the newspaper and other sources which include information from relatives, friends etc. Thus we can say that newspaper is the best source of promotion.

LIMITATIONS

- ❖ The survey is restricted to the rural areas of Allahabad district only i.e. Jhusi and Naini.
- ❖ Due to the shortage of time the research has been limited to 60 respondents of Jhusi and Naini only.
- ❖ The secondary data has been collected only few bank available in these areas, so result cannot be generalized.
- ❖ There may be some aspects which have missed out in our research.

FINDINGS

- ❖ Male respondents are more aware and avail these schemes than female respondents.
- ❖ Respondents whose age group is between 15-45 years are more interested in these schemes.
- ❖ 44% respondents are graduates. Thus, educated people are more interested in these schemes.
- ❖ Around 42% respondent's monthly income lies between Rs. 10000-20000.
- ❖ 92% of the respondent are aware about Pradhan Mantri Jan Dhan Yojana (PMJDY), which is maximum in all these schemes.
- ❖ Newspaper is the major source of promotion in rural areas of Allahabad.

SUGGESTIONS

- ❖ Bank can play the major role for promoting these schemes.
- ❖ Gram Panchayat can take these schemes to the ground level of the each people of the village.

Proper information about the importance of these schemes should be provided to the people.

CONCLUSIONS

All these social welfare schemes are the best example of the financial inclusion. In this era of information and technology only 30-35% of rural population enjoy the banking facilities in India. The majority of the rural people do not have a single account in bank. These schemes have become a landmark initiative for the rural people so that they can facilitate the services of bank. Promotion can play a vital role for creating awareness among the people about these schemes.

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