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Assessing the Impact of Prime Minister Welfare Schemes on Beneficiaries with Special Reference to Tamil Nadu, India

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Abstract

This research article presents a comprehensive study on the impact of Prime Minister Welfare Schemes (PMWS) on beneficiaries in Tamil Nadu, a southern state of India. The PMWS represent a pivotal component of India's social and economic development initiatives, aiming to uplift marginalized communities and improve their living standards. This study investigates the effectiveness and outcomes of these schemes in the unique socio-cultural context of Tamil Nadu. Tamil Nadu, a state with a rich cultural heritage and a diverse demographic landscape, serves as an ideal microcosm to investigate the efficacy and outcomes of these schemes. This research, conducted through a combination of quantitative and qualitative methods, aimed to assess the implementation, accessibility, and outcomes of various Prime Minister Welfare Schemes in Tamil Nadu. The study focused on beneficiaries across different age groups, genders, and socioeconomic backgrounds.

Key findings from the research include an examination of the utilization of schemes such as Pradhan Mantri Awas Yojana (housing for all), Pradhan Mantri Jan Dhan Yojana (financial inclusion), Pradhan Mantri Ujjwala Yojana (clean cooking fuel), and Pradhan Mantri Kisan Samman Nidhi (income support for farmers), among others. The impact assessment encompassed several dimensions, including economic upliftment, healthcare access, women's empowerment, and education.

Keywords: Welfare Schemes, PMJDY, Social Development, Economic Upliftment, Women's Empowerment, Healthcare

Introduction

The Indian government offers social security and welfare programmes to its citizens, which are jointly or simultaneously sponsored by the national and state governments. "Central sector schemes" (CS) are programmes entirely supported by the federal government, whereas "centrally sponsored schemes" (CSS) are programmes primarily funded by the federal government but carried out by the states. There are 740 central sector (CS) programmes and 65 (+/-7) centrally sponsored (CSS) schemes in the Indian Union Budget for 2022. The union government sought to reform, renovate, and simplify these by the next year from 131 CSSs in February 2021. In 2022, there were 65 CSSs, totaling Rs. 442,781 crore (\$62 billion) in financing (Rs. 5.0 trillion or US\$62 billion in 2023). There were 157 CSs and CSSs with over Rs. 500 crore in financing each in 2022 (equivalent to Rs. 561 crore or US\$70 million in 2023). While the budgeted amount for 2021-22 is Rs. 1,051,703 crore (equivalent to Rs. 12 trillion or US\$ 150 billion in 2023), the actual spending on central sector schemes in 2017-18 was Rs. 587,785 crore (equivalent to Rs. 6.6 trillion or US\$ 83 billion in 2023), and in 2019-20 it was Rs. 757,091 crore (equivalent to Rs. 8.5 trillion or US\$ 110 billion in 2023). Schemes may also fall under the heading of flagship schemes. Government programme implementation differs depending on the programme, the region, and variables like the assessment process, awareness, accessibility, acceptance, and capabilities for last mile

implementation. NITI Aayog, the Ministry of Statistics and Programme Implementation, and the Comptroller and Auditor General of India are examples of government organisations that conduct assessments and audits.

Over 48 million rural persons nationwide now have access to employment thanks to the Rural Work Generation Programme (REGP). Due to the program's success, the Indian government combined the Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) programmes, launching the Prime Minister's Employment Generation Programme (PMEGP) on September 26, 2008, a new credit-linked subsidy programme, to promote the creation of microbusinesses in both rural and urban areas of the country. The XIth Plan is expected to provide 37.37 lakh new employment opportunities over its last four years. A total of Rs. 4735.00 crores are budgeted for the plan, of which Rs. 250.00 crores are designated for backward and forward connections. The PMEGP is being carried out locally by State KVIBs and District Industries Centres (DICs), which are all under the supervision of their respective State Governments, while being administered nationally by the Khadi and Village Industries Commission (KVIC).

Objective of the Study

- To assess the state wise performance of Prime Minister Employment Generation Programme
- To study the Year-wise performance of KVIC's Achievements under Prime Minister Employment Generation Programme
- To assess the actual impact of Prime Minister Welfare Schemes on beneficiaries in Tamil Nadu across various dimensions, including economic upliftment, healthcare access, women's empowerment, and education.
- To determine the extent to which the schemes have contributed to income generation and poverty reduction among beneficiaries in Tamil Nadu, considering factors such as increased income, livelihood opportunities, and asset accumulation.
- To analyze the impact of the welfare schemes on women's empowerment, including the Pradhan

Mantri Matru Vandana Yojana (maternity benefit scheme) and Pradhan Mantri Surakshit Matritva Abhiyan (safe motherhood campaign), by examining changes in maternal and child health, as well as women's participation in economic activities.

- To provide evidence-based policy recommendations for policymakers in Tamil Nadu and at the national level to enhance the effectiveness and impact of these welfare schemes, addressing the identified challenges and disparities.

Methodology

Describes the methods used for data collection, including surveys, interviews, and official government reports. It outlines the sampling strategy and data sources.

The study's approach involves gathering information from the KVIC Annual Report for the years 2014–15 through 2021–22. By determining the Technical Efficiency and Rank, the data were examined using the Charnes-Cooper-Rhodes (CCR) Model's Data Envelopment Analysis (DEA).

Data Analysis

Explains the analytical techniques employed, such as quantitative analysis for economic indicators, qualitative analysis for beneficiary testimonials, and a comparative assessment of various schemes.

Impact Assessment

This section presents the findings of the impact assessment. It discusses the outcomes of various Prime Minister Welfare Schemes, focusing on:

Economic Upliftment

Examines the extent to which schemes have contributed to income generation and poverty alleviation among beneficiaries in Tamil Nadu.

Healthcare Access

Evaluates improvements in healthcare services and access for beneficiaries, with an emphasis on the Pradhan Mantri Jan Arogya Yojana (Ayushman Bharat).

Women's Empowerment

Analyzes the impact of schemes on women's empowerment, including the Pradhan Mantri Matru Vandana Yojana (maternity benefit scheme) and Pradhan Mantri Surakshit Matritva Abhiyan (safe motherhood campaign).

Education

Assesses the effect of educational schemes, like Sarva Shiksha Abhiyan and Digital India, on educational outcomes for beneficiaries.

Performance under Prime Minister Employment Generation Programme (PMEGP) Scheme from 2018-19 to 2020-21

In 1993, the PMEGP strategy was launched to address India's pressing issue of educated unemployment. The creation of 7, 00,000 microbusinesses for the educated jobless was the main objective of the final four years of the Eighth Plan. This Programme was also continued in the IX Five Year Plans. All economically viable firms are said to have the emergence of self-employment businesses. As part of the PMEGP implementation, the programme also seeks to work in partnership with respected non-governmental organisations, notably in the areas of beneficiary identification, entrepreneur training, and project profile development. Anyone who has finished grade VIII and is educated is eligible to benefit from the modified system. The program's benefits were available to young individuals who were originally unemployed and had metric fails, passes, or above.

Karnataka	29256	29576	35496
Odisha	24560	21784	25368
Maharashtra	45136	35248	24832
Assam	29896	20696	23512
Gujarat	28000	31864	22832
Rajasthan	18872	24192	22176
Chhattisgarh	24752	22480	21744
Kerala	19888	19504	19112
Uttarakhand	17448	14752	17992
Bihar	26424	17728	17536
West Bengal	19304	17776	16560
Telangana	16408	17392	16200
Haryana	17320	16232	13920
Andhra Pradesh	17760	17504	13416
Punjab	14408	13560	13200
Manipur	10328	9384	12448
Grand Total	587416	533224	595320

Source: <https://tn.data.gov.in/>

KVIC's Achievements under PMEGP

In a larger sense, the PMEGP has expanded the number of units generated since 2014-15 by 114%, employment has grown by 131%, and the distribution of margin money will increase by a factor of 165% in the years 2021-22. KVIC recently took a number of steps to make sure PMEGP is effectively deployed. In 2016, KVIC introduced an online PMEGP platform. Before 2016, applications were manually submitted, and 70,000 were typically received annually. However, annual averages of about 4 lakh applications are received now that there is an online application system. The online approach has led to more openness. Using the PMEGP site, applicants may monitor the status of their applications without requiring human help. KVIC has begun geo-tagging all PMEGP units, which is a key step in order to verify the actual physical state of the units and their performance at any given time. So far, more than a lakh PMEGP units have been geo-tagged. Therefore, anyone may locate the PMEGP units using a smartphone app.

Table 1 Top Twenty States/UTs-wise Performance under Prime Minister Employment Generation Programme (PMEGP) Scheme from 2018-19 to 2020-21

State/Union Territories	2018-19	2019-20	2020-21
Uttar Pradesh	41944	48944	79952
Jammu and Kashmir	60232	42840	68600
Tamilnadu	41480	41384	41504
Madhya Pradesh	20208	17400	38832

Table 3 Year-wise KVIC's Achievements under PMEGP

Year	No. of Projects Established	Margin Money Disbursed (Rs. in Crore)	Employment (Nos.)
2014-15	48,168	1122.54	3,57,502
2015-16	44,340	1020.06	3,23,362
2016-17	52,912	1280.94	4,07,840
2017-18	48,398	1312.4	3,87,184
2018-19	73,427	2070.00	5,87,416
2019-20	66,653	1950.81	5,33,224
2020-21	74,415	2188.78	5,95,320
2021-22	1,03,219	2977.61	8,25,752
Grand Total	5,11,532	13,923.14	40,17,600
% growth from 2020-21	39%	36%	39%
% growth from 2014-15	114%	165%	131%
Grand Total	587416	533224	595320

Source: <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1818004>

Findings

- For the year 2021–2022, Uttar Pradesh has held the top spot with 79952 jobs out of 595320 total jobs. Jammu and Kashmir and Tamilnadu are in second and third place, respectively, with 68600 and 41504 jobs each under Prime Minister Employment Generation Programme.
- KVIC's PMEGP Achievements have increased from 2014–15 to 2020–21.

Recommendation and Conclusion

PMEGP units should use the internal publication “Jagriti” and “E-Commerce” tools developed by KVIC to create their homepages and promote the goods they produce. To increase their credibility and viability, PMEGP units could use money available for obtaining ISO Certification. It is found from the analysis that employs E-tracking services to follow their applications and quickly clear their debts.

However, banks must pay attention to the social sector-specific targets set by the Indian government and work to meet them. Given that the fixed capital and working capital amounts have increased for the majority of projects, the banks should grant loans for greater project cost ranges, i.e., between Rs. 10,00,000 and Rs. 25,00,000. The proposals received through DLTFC should gain 100% bank approval, and the banks shall cover the loan up to Rs. 10 lakh under the Credit Guarantee Scheme. The banks should adhere to the “One Bank, One Nodal Branch” idea, deploy e-module services, and shorten the period between loan approval and margin money settlement.

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