

## **CHAPTER V**

### **FINDINGS, SUGGESTIONS AND CONCLUSION**

#### **Hypotheses Testing**

The context bound hypotheses framed in the study and their results are stated below:

**Hypothesis 1:** “There has been an increasing level of awareness among beneficiaries regarding social welfare schemes meant for women and children in Anantnag district”.

The validity of the statement is testified in the present study. The information revealed in the study point out that, the awareness of the beneficiaries towards women and child welfare is somehow satisfactory as above fifty per cent respondents were aware about these schemes. However, many beneficiaries are still unaware. Thus, it partially validates the fact that increasing level of awareness among beneficiaries regarding social welfare schemes meant for women and children in Anantnag district is true and has been accepted.

**Hypothesis 2:** “There is a positive relationship between social welfare schemes and the standard of life of the beneficiaries”.

The validity of the statement is testified in the present study. The study reveals that most of the beneficiaries stated that welfare schemes facilitate to mitigate their social, financial and health and nutritional problems.

Similarly in another statement respondents highlighted that after the beneficiary of various social welfare schemes the living standard of beneficiaries has improved.

Also according to the respondents pointed out the need of new welfare schemes for women and child development.

The above discussion makes it clear that there is a positive relationship between social welfare schemes and the standard of life of the beneficiaries. Thus, the present hypothesis is found to be valid.

**Hypothesis 3:** “Impediments like, favouritism, apathy and corruption on part of the implementing agencies results in ineffective implementation of schemes”.

The validity of the statement is testified in the present study. The present study reveals that, most of the respondents point out that the implementation procedure of the schemes is defective, there is no transparency in the implementation of governmental welfare programmes. The unhealthy practice of political interference or favouritism in the implementation of schemes was regarded as one of the problems by the beneficiaries. The other problems cited by the beneficiaries were corruption, no propagation of schemes and no proper communication in the selection process of the beneficiaries. Thus it validates the statement manmade impediments like, favouritism, apathy and corruption on part of the implementing agencies results in ineffective implementation of schemes is true and has been accepted.

## **Findings**

- I. Allocation of funds by the Government under various Women and Child welfare schemes throughout is less than the actual requirements and has shown downward trend in some years in respect of both the State as well as sample district. This state of situation had naturally left no room for the implementing Department to sanction and accommodate new cases and provides them meager opportunities for better delivery of the services.
- II. The physical progress of the scheme very clearly indicates that the implementing Department had restricted the coverage of beneficiaries to a certain limit. Given the fact that the allocations were not cent percent utilized in most of reference years and in case of State Marriage Assistance Scheme only 196 cases were approved in the year 2016-17 and in case of Ladli Beti Scheme only 1066 cases were approved and more than two thousand were pending in the Department awaiting sanction for coverage during the year 2016-17 in sample district.
- III. There is a general feeling that despite of the allocations made by Government through Central and State Sponsored Schemes the development in basic infrastructure and amenities/facilities are not perceptible, especially in sample district. Further, the standard of living of the people is still very poor and the health opportunities to the women and children are still considered to be very limited and inadequate.

### **Personal Information of Respondents**

IV. Age is an important factor to be considered in determining the efficiency of the population in the study. The age has been classified into different groups into 11-22, 23-34, 35-46 and 45-58 years. The major group of respondents (34.22 per cent) belongs to the age group of 23-34 years. Religious affiliation shows that a majority 448 (99.56 per cent) of the respondents are Muslims. Caste distribution shows that 238 (52.89 per cent) respondents belong to the general category, 101 (22.44 per cent) respondents belong to the Scheduled Tribes, while 58 (12.89 per cent) respondents belong to other backward class. There are 53 (11.78 per cent) respondents belonging to Scheduled Castes. The educational status of the respondents discloses that the 191 (42.44 per cent) respondents are illiterate, followed by 130 (28.89 per cent) respondents who have education up to 10<sup>th</sup> standard. Locality wise classification shows that most of the respondents 369 (82 per cent) are from Rural areas. The marital status shows that a great majority, 314 (69.78 per cent) are married, while 97 (21.55 per cent) respondents are Un-married, 31 (6.89 per cent) respondents are widows and 8 (1.78 per cent) respondents are divorcees. The annual income of the respondents discloses majority of the respondents have income ranging up to 20,000 which indicates most of beneficiaries are coming from poor families. The field observations were mostly suggestive of the fact that maximum number of beneficiaries belonged to the poor families but the instances of economically moderate families managing coverage under these schemes were also there. For instance 16.22 per cent of beneficiaries were having annual income more than 50,000.

### **Awareness, Satisfaction and Nature of Implementation**

Information has been received from the beneficiaries of the different government schemes implemented by social welfare department for women and children of Anantnag district. Their perception on the schemes has been sought like awareness on schemes, satisfaction on the benefits received, implementation process and problems faced while receiving benefits under the welfare schemes.

- V. Information received on Government's responsibility to implement the social welfare schemes, majority of the respondents strongly agree that implementation of welfare schemes is the sole responsibility of the Government.
- VI. Most of the respondents said that for availing social welfare scheme one should approach the Social Welfare Department.
- VII. Most of the respondents approached the concerned authorities more than two times to get the benefits of social welfare schemes. This may be due to the unfair treatment by concerned government employees whenever they approach the government offices to take the benefits. The reason may also be government officers ignore them whenever they approach the government offices for the first time to avail the service. Another reason is they are unable to contact the concerned authorities and they do not get the required application and other relevant documents for the first time to get the benefits.
- VIII. Generally Social Welfare Department itself has been considered as the basic source of awareness about the schemes. However study reveals

relatives has been the source for maximum number of beneficiaries followed by other means (like media, friends etc). The social welfare department has also been the source of awareness, but only to a small number of beneficiaries which clearly indicates department does not take serious efforts in publicizing and propagating the schemes.

- IX. The level of awareness is of paramount importance for the success of any scheme. It is in the backdrop of this fact that provision for awareness and publicity is being kept in the modalities of the schemes. Although the awareness of the respondents towards women and child welfare is somehow satisfactory as above 50 per cent respondents were aware about these schemes. However, many beneficiaries are still unaware, though this is mainly due to illiteracy and ignorance on part of the respondents but also low publicity of these schemes is also responsible for this. This can lead towards the negative impact of the services if not addressed. So mere formulation of these welfare schemes is not enough, their dissemination to the beneficiaries is also equally important.
- X. Out of the selected units for the study major proportion of respondents 272(60.44 per cent) are taking benefits of women welfare, followed by 170(37.78 per cent) respondents availing child welfare services. While 54.44 per cent of the total respondents included in the study take benefits of the economy related schemes and 45.56 per cent respondents are taking benefits of health and nutritional schemes.

- XI. The data thrown out by the survey is indicative of the fact that most of the beneficiaries 442(98.22 per cent) felt the need of welfare programmes for complete development of women and children.
- XII. While 74.44 per cent of the total sample respondents reported that welfare schemes facilitate to mitigate socio-economic, health and nutritional problems and 24 per cent reported contradictory views.
- XIII. Most of the 160 beneficiaries constituting 47.76 per cent of respondents expressed partly these schemes redress problems. 37.01 per cent of beneficiaries reported moderately while 15.22 per cent reported that these schemes solve their problems.
- XIV. In beneficiary oriented schemes the mode of payment/delivery is of great importance. These schemes are most vulnerable to misappropriations unless proper safeguards are provided in the modalities of the scheme for ensuring transparency. In this regard information was received from the respondents about the mode of help provided by government under various welfare schemes. Most of the respondents 50.44 per cent indicated that aid should be deposited in their bank accounts, followed by 29.56 per cent respondent's direct cash and 17.33 per cent in form of commodities and some materials.
- XV. Out of 450 contacted beneficiaries, 12.89 per cent beneficiaries described the procedure of selection as perfect, while as 66.89 per cent stated it faulty and 18.89 per cent regarded the procedure slightly proper.

- XVI. Out of the 301 respondents, 113 respondents who constituted 37.54 per cent expressed that money and support were required for sanctioning of cases, 93 beneficiaries which constituted 30.89 per cent stated that it needs lengthy and cumbersome process and 78 (25.91) per cent respondents asserted nepotism is done and it needs approach to get the cases sanctioned from the Social Welfare Department.
- XVII. Out of the total beneficiaries of the different welfare schemes of Women and Children, the financial condition of 66.67 per cent beneficiaries are poor while the condition of 21.55 per cent beneficiaries are average while only a few beneficiaries (11.78 per cent) are from better conditions prior to the availing of welfare schemes.
- XVIII. The majority of beneficiaries were feeling themselves socially and economically secure as a result of welfare schemes being provided to them. 70.67 per cent beneficiaries were feeling socially and economically secure; otherwise, their social position would be disastrous. Likewise, out of the total 70.67 per cent respondents who stated yes that their status has been changed, 135 beneficiaries constituting 42.45 per cent expressed themselves partly protected by getting coverage under these schemes. 45.29 per cent beneficiaries reported moderately, while only 12.26 per cent reported hugely these schemes enhance their standard of living.
- XIX. Similarly, 132 respondent's satisfaction level was miserably low in respect of all the different schemes irregularity in grants, corruption and low increments have claimed the satisfaction of limited number of beneficiaries.

- XX. Implementation of women and child welfare schemes is also defective. Most of the respondents (74. 89 per cent) reported there is no transparency in the implementation of governmental welfare programmes.
- XXI. The unhealthy practice of political interference or favouritism in the schemes implementation was regarded as one of the problems by 33.53 per cent of the beneficiaries. The other problems cited by the beneficiaries were corruption (37.67 per cent), no propagation of schemes (17.80 per cent) and no proper communication (9.79 per cent) with the government servants. However, there are other problems as well but these problems were stated by (1.19 per cent) of beneficiaries and as such were treated as particular in nature.
- XXII. The most of the beneficiaries of the government scheme (i.e. 82 per cent) are aware of the government's objectives behind starting of the schemes. From the enquired beneficiaries, most of the beneficiaries which constituted (58.67 per cent) of respondents reported these objectives are achieved to some extent. However, some suggestions were offered by them for enhancing the efficiency of the schemes and enabling it to fulfill the objectives in the present economic and social scenario. The most intensified suggestion put forth by the (31.78 per cent) beneficiaries was the enhancement in the rate of increment.
- XXIII. Though the schemes have been implemented by the government for the development of women and children, the actual pace of the development is negligible. Therefore, the most of the beneficiaries (i.e. 66.89 percent) suggest changes to increase the pace of development.

- XXIV. Most of the respondents (84.67 per cent) suggested starting new schemes to ensure the development of women and children, as the present schemes have brought about only slight development.
- XXV. Largest group of respondents (90.22 per cent) reported that, role of social worker is crucial in the implementation of women and child welfare programmes.

### **Suggestions**

1. It is found that the programmes faces substantial challenges. Inadequate facilities and amenities, shortage of allocations, improper supply of materials etc seems to detract from the programs potential impact. Hence, it is essential to provide the basic requirements as and when necessary so as to deliver the services promptly and smoothly so that these schemes see the light of the day and their fruits reach the targeted beneficiaries as early as possible.
2. The reasons of under utilization should not be allowed to surface as taking approvals for implementing schemes is a routine affair. unspent balances be taken up with the State Governments on a priority basis and the matter of unspent balances be resolved so that the implementation of ICDS Scheme or any other Scheme like SABLA or IGMSY does not suffer. The allocation made under Women - children welfare schemes must be used in such a way that it must execute the guidelines provided by the Centre.
3. Further, strict monitoring mechanism should be there for ensuring the timely release of funds to State Governments and the adjustment of unspent balances for the new and pending cases.

4. It has been admitted that the coverage of potential beneficiaries under the different schemes is not as much as would be desirable. Also, the awareness of the masses and the beneficiaries in the district about the sensitivity of issue concerning women and child development programmes is desirably low. There is an urgent need for having a re-look of different activities to be undertaken for better implementation as well as expanding the reach of different schemes.
5. Apart from this, vigorous awareness generation programme through various mediums, especially television, news papers, posters should be undertaken by Social Welfare Department with special focus on women and child development programmes, rights and the platform for redressal of their grievances. Therefore, pro-active role should be played by department not just to sensitize and educate them but also for the redressal of complaints and their prevention.
6. Programs needs to be widely publicized and procedures to avail the benefits to people in a transparent way. Awareness camps needs to be held in different areas with clear guidelines. The members of panchayats can play an important role in dissemination of information related to women and other welfare schemes.
7. The Implementing Department must take stock of its implementation profile and evolve all administrative and monitory measures for ensuring transparency in sanctioning of cases and weeding out non eligible/fictitious cases to be replaced by those awaiting sanctions under the scheme. The

higher level officers must keep a vigil on the functioning of the Department so that the benefits envisaged in the schemes do percolate to the deserving in full and at the earliest.

8. A three-tier effort is needed (individuals, society and the State) to coordinate, organize and implement relevant programs for the betterment of the women and children. Involvement of grassroots functionaries and nongovernmental organizations can help in shaping a community approach to tackle the problems.
9. The benefits from most of the schemes are not trickledown to lower levels to women but are enjoyed by well-off section. Legal action should be taken on those who do the corruption.
10. There should be appropriate planning for the manpower required in the social welfare sector. Arrangements should be made for inducting professionals at different levels. The quality of manpower in social welfare sector is extremely poor. Unless standards of manpower are improved and the professional competence enhanced, not much development could be expected.
11. Training programmes at the grass-root levels should be entrusted to the institutions like schools of social work in order to improve the skills and abilities of the field level workers. In order to upgrade the training capabilities, the capacities and the adequacies of the training institutions should be looked into carefully.

12. The State Government has to take steps to improve its monitoring mechanism and also help in providing linkages as well as coordination at the state, district and local levels, so that all the agencies, be it the NGOs, local bodies/ Panchayat Raj Institutions (PRI) or Govt. run institutions work in tandem, without overlapping of facilities.
13. There is a need to simplify the procedures to avail various benefits of women welfare schemes. Formalities have to be minimized so that illiterate and ruralities can also avail these benefits easily.
14. There is a need to formulate appropriate and viable schemes for welfare of women's. Schemes need to be formulated on the basis of deep appreciation of the problems after vast study. So leaders or representative of women welfare can be invited in different forums of planning, programming and execution of various schemes. Village level officials can also play a vital role in formulation of women welfare schemes.
15. In a major move to provide relief to the people deserving benefits under various Social Welfare schemes, the J&K government announced that all major schemes will be implemented by Village Councils. The process will ensure benefits of various welfare schemes at the doorsteps. The step is a revolutionary one and can prove a major pro-people step once implemented on ground. Besides, Village Councils will also identify the deserving beneficiaries, and oversee the functioning of Anganwadi Centers. Village Councils can prove an effective tool in publicizing the schemes and identifying the deserving people, who need government support.

16. In this era of technological advancement there is a need to computerize government departments at district level. If the records of government offices are computerized then it would facilitate the working of offices.

17. Anganwadi staff and the beneficiaries should be linked with Aadhaar and photographs of the child beneficiaries should be linked with the Aadhaar numbers of their parents so that Direct Benefit Transfer (DBT) is achieved with least human intervention.

### **Conclusion**

Social welfare is a dynamic concept that aims at upholding human dignity through participatory approach and collective social action in the event of economic distress and physical suffering arising from death, disease and disablement. Social welfare programmes cannot be expected to be uniform all over the world. They are bound to differ in various countries due to tradition of charity, benevolence, philanthropy, mutual help in each country, its economic, political and governmental systems, territorial size, population, level of its development, the personnel and, above all, its financial resources. However, all governments, irrespective of their ideologies, are wedded to provide minimum welfare services to their people, of rudimentary area or advanced form in our present century. These programmes relate to family welfare, women and child welfare, youth welfare minorities, weaker sections of society etc.

The social Welfare Services of the Government of India are intended to cater to the special needs of persons and groups who, by reason of some handicap, social, economic, physical or mental are unable to avail themselves of the

amenities and services provided by the community. These weaker sections include women, children, handicapped, aged and infirm, Scheduled Castes & Scheduled Tribes etc. Social welfare activities in the country find their inspiration in constitution which postulates the goal of welfare state. Article 38 of the Constitution enjoying that the steps shall strive to promote the welfare of the people by securing and protecting as effectively as it may, a social order in which, social, economic and political shall in form all the institutions of the national life. They also encourage the states to ensure that the health and strength of wonders, men and women and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age and strength, and that childhood and youth are protected against exploitation and against moral and material abandonment. The Social Welfare Services in almost four decades of planning having sought to serve the development and rehabilitation needs of the weaker sections of the society.

Indian polity is wedded to the concept of welfare state and since the attainment of India's independence it has accordingly launched multitude of welfare programmes for the development and well-being of weaker sections of society. The Government of India through a resolution with a view to strength, improve, and extend the existing activities in the field of social welfare and developing new programmes and carrying out pilot projects set up Central Social Welfare Board in 1953. The central social welfare board found it difficult to administer its ever widening programme of advising and assisting technically and financially the multitude of voluntary organizations engaged in welfare activities throughout the length and breadth of the country from its headquarter. It is

therefore decided to constitute State Social Welfare Advisory Boards. In 1954 the State Social Welfare Advisory Boards were set up in the States and Union Territories to implement the programmes of the Board and assist the Central Social Welfare Board in expansion and development of welfare services.

A separate department of women and Child development in 1985 however was set up under the Ministry of Human Resource and Development in order to concentrate exclusively on the development and welfare of the most vulnerable sections of community as it was considered that the investment made to this sector would be the best for human resource development. It was soon realized that women and child development formed an integral component of welfare, therefore in 2006 department of women and child development was raised to the status of Ministry and was called the Ministry of Women and Child Development.

Women and children constitute 70 per cent of the total population of the country. They suffer many disadvantages as the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra household and social discrimination. The development of women and child has been receiving attention of the Government of India from the First Five Year Plan.

In the Fifth Plan highest priority had been accorded to child welfare programmes. The most important scheme in this field was the integrated Child Development Services (ICDS) for the children in the age group of 0 to 6 years. Under the scheme a package of services consisting of supplementary nutrition, immunization, health check up referral services, health education is delivered.

Further child referral services, health education is delivered. Similarly other programmes like Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA), Indira Gandhi Matritva Sahyog Yojna, have been implemented during the Eleventh Plan. Besides socio economic programmes like State Marriage Assistance Scheme, have been undertaken by the Government to provide financial help to needy and poor women to supplement the meager income to get married.

The State of Jammu and Kashmir has launched various social welfare schemes from time to time to secure the welfare of women and child on one hand and to ensure women and children protection against neglect, abuse, exploitation, guarantee basic human rights, including survival, development, full participation in socio-economic and other endeavors for individual growth and well being. At the district level, there is District Social Welfare Office responsible for execution and implementation of various welfare schemes for women and Children. The welfare of women and children has received considerable attention of various schemes like ICDS, SABLA, IGMSY, SMAS and LADLI BETI SCHEME, provided a wider range of benefits to the people of the State. Social security schemes are also being executed to inculcate a feeling of security among women welfare schemes against injustice and exploitation. In spite of the fact that the government has provided widespread services and programmes for women and Child, yet these sections of society are still characterized by social backwardness, inadequacy of economic assets and absence of common basic facilities. The process of socio economic development is taking place yet it is at a slow pace.

The study of various parameters, it transpires that the target population had acquired a breathing space in their health and day to day expenditure and was feeling a bit comfortable in the society. However, the fragile environment provided a series of challenges to the State Government in areas of women and child welfare, like awareness, consumption and production provisions. Due to poor facilities for communication, beneficiaries have to face many difficulties in having access to these welfare facilities. The beneficiary who wants to avail any of the benefits has to approach the authorities not the other way round. Though the beneficiaries are aware of the women and child welfare schemes and programmes, however department falls short in propagating schemes as beneficiaries are getting information from other sources rather than by social welfare department itself. The Beneficiaries have to face difficulties, spend a lot of time in receiving the assistance from welfare institutions. They also felt that assistance provided was less than their actual requirements. There is a felling of distrust among the respondents in regard to these schemes. Therefore, efficiency in the services can play a vital role to trickledown the benefits to deprived sections. Further proper implementation elegant programming, clear cut goals with dedicated management have to be established. All workers under different schemes need to be empowered so as to extend their range and feasibility. These measures can enhance the efficiency of these social welfare programmes and in boosting and expending the welfare of the State.

It is significant to note that though Jammu and Kashmir has been implementing many welfare schemes for the benefits and empowerment of women and children, it is an unblemished truth that due to various reasons the women and

children are not able to reap the maximum benefits of the schemes, this naturally hampers the process of empowerment of women and children in the State. By creating citizen centric administration, enhancing the level of awareness among the people, establishing transparency in implementing and sanctioning of the schemes to the beneficiaries are the key to empower the women and children in the State of Jammu and Kashmir.