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RESEARCH ARTICLE

IMPORTANCE OF SOCIAL SECURITY MEASURES FOR INFORMAL SECTOR WORKERS- A CASE STUDY OF A RURAL REGION IN EAST BURDWAN DISTRICT OF WEST BENGAL

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ABSTRACT

Social security schemes have immense importance in catering to the well-being of rural unorganized sector workers in a developing country like India. It provides financial protection to the needy citizen. The market of unorganized workers or informal workers in India is large. Most of the informal workers are self-employed. Our study considers promotional and protective schemes for uplifting unorganized sector workers. This study examines the effectiveness of various social security schemes like old age pension, widow pension, Disability pension, PMAY, PROFLAL, MGNREGA, SGSY, JSY, PMUY, PDS system, Laxmi bhandar, Swastha Sathi scheme etc. in rural West Bengal. A survey for the study was conducted on a total of 320 households in eight villages across two blocks in the East Burdwan district of West Bengal. The impact of different security schemes on village dwellers working in the informal sector has been assessed entirely based on primary field survey data. On the other hand, in calculating the rate of diffusion of schemes like SHG, JSY, PMUY, and PMAY, we have considered several states of India based on the availability of data. In this case, secondary data taken from the India Stat site has been used. Diffusion of schemes, Test of Homogeneity, and Likert scale technique have been used as a methodology in this paper. The household survey reveals the economic condition of the villagers and how different government schemes help them for the betterment of their financial status. Also, few of them were deprived of those schemes though they ought to have benefitted from them. Results indicate that the Public Distribution System (PDS) is the most broadly accessed scheme, followed by MGNREGA(till 2020) and health insurance under the Swastha Sathi scheme. According to the survey, most of the villagers were fairly satisfied whereas a significant percentage of people were very dissatisfied due to various reasons such as lack of awareness, administrative complications, middleman intervention, etc. If more awareness camps can be conducted on the benefits and application process of various schemes and training programmes can be organized to increase the work efficiency of the women in SHGs then that will lead to a lot of financial benefit for common people.

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INTRODUCTION

The concept of social security as applied in developing countries has a somewhat broader dimension compared to that in developed nations. While in the latter group, it mostly relates to protective measures against unforeseen contingencies, in the case of the former refers to both promotional and protective schemes for uplifting the status of the unorganized sector workers. According to the NSSO report (68th Round, July 2011- June 2012), about 72 percent of people were employed in India in the informal specifically among non-agriculture sector workers. Most of the employees in the non-farm sector had no access to social security benefits. The sector contributes about 60 percent of GDP so neglect of the importance of social security schemes hurtslabour health and productivity, skill development, and the cascading effect of lower production in other sectors. In developing countries like India, these twin aspects of social security measures are uniquely termed support-led security. The promotional aspect of support-led security becomes relevant in the context of upgrading the capability of unorganized sector workers. In India capability deprivation is a great social malaise among these people in terms of inadequate employment opportunities, low income, low health, education, food and nutrition insecurity, inadequate housing facilities, etc. These are problems of deprivation and resulting in insecure livelihood which are also faced by poorer masses of people in general.

On the other hand, protective measures of support-based social security are meant to redress the adversities in case of unforeseen contingencies like ill health, accidents, old age, widowhood, disability, etc. In India, promotional measures (wage employment, housing construction, general health, and education) have been given precedence over protective measures. Protective security measures have suffered relative neglect as it was so long assumed that it might be fiscally impossible to cater to the demand of a huge mass of unorganized sector workers. However, given the relatively poor success of some promotional anti-poverty schemes, in the last one and half decades, the importance of protective type programs(including a provident fund for landless labourer, old age pension, disability benefits, widow pensions, etc.) has surfaced on the floor. It is presumed that the great avenue of future employment would occur in the unorganized sector which is plagued by poor earnings, job insecurity, and lack of social security. Under the circumstances govt. policy-oriented protective social security schemes are supposed to offer some extent of financial support to the poor people employed in the unorganized sector. The intensity of the need for social security for unorganized sector workers is much greater than that of organized sector workers. Organized sector workers having assured income need only means to protect against unforeseen contingencies. On the contrary unorganized sector workers with no regular job opportunities feel the necessity of having employment security and safeguarding against unforeseen adversities. The adoption /awareness of social security schemes becomes more problematic for tribal people who are mostly settled in remote regions. Further without much scope for formal employment, these people mostly have to resort to unorganized sector jobs. In this context, it seems imperative to focus on the relative success of promotional and protective measures and undertake a comparative study of different measures of social security across several villages comprising both tribal and non-tribal regions in the East Burdwan district of West Bengal.

Brief Literature Review

- The study by Mallick (2023) analysed the socio-economic status (SES) in three blocks of Purba Bardhaman district, West Bengal: Ketugram-I, Bhatar, and Bardhaman-I. Using primary and secondary data, the study conducts survey related to income, education, and occupation of the stakeholders. Key findings include:i. Disparities in literacy rates, work participation, and access to services like banking and drinking water. ii. Bhatar block has better educational institutions and health facilities than others. iii. Recommendations include expanding educational and healthcare infrastructure, creating more job opportunities, and addressing regional disparities in development. The conclusion stresses that improving education, healthcare, job opportunities, and infrastructure is crucial for enhancing the socio-economic status, reducing poverty, and promoting equality. It also highlights the need for more schools, especially in Ketugram-I and Bardhaman-I, and calls for initiatives like the "Swachh Bharat Abhiyan" to improve sanitation. Government and NGOs must collaborate to drive development efforts in the region.
- Goswami et al (2020) have tried to show in their paper that the elderly people of India are mostly unable to earn income due to their old age and physical disabilities; so they have to be financially dependent on others. So they discussed what types of Governmental social security schemes have been introduced for financial help to all these people and whether the elderly people, irrespective of urban and rural areas, are already aware of these schemes and how much they are enjoying their benefits. Their main objective was to assess the level of consciousness and utilization of social welfare schemes among the elderly in rural and urban regions of Haryana and to identify factors influencing the utilization of social welfare schemes by the elderly. They have done a descriptive observational cross-sectional study in both rural and urban areas in Haryana. About 234 above 60 aged persons were surveyed and their sample strategy was systematic random sampling with 60:40 ratio for rural and urban areas. They found that awareness of social security schemes ranged from 6.8% to 85.5%. This awareness is much higher in rural areas than urban areas but utilization of old age scheme is only 41 percent. Old people from urban area are more familiar with travel concession than rural areas. 94.7% of economically independent elderly were aware of and utilized at least one scheme. They concluded that although there is enough awareness among people, the utilization of the schemes is relatively low.
- The study by Devanand (2016) focuses on the role of social security schemes and self-help groups (SHGs) in Karnataka, particularly on women's empowerment. The objectives of the study were i. to study the links of social security with women empowerment, ii to study the establishment and functioning of self-help groups in Karnataka and to examine the main achievements of self-help groups in that state. The study contains an analysis of prevailing social security schemes and their execution through SHGs. It also observes the stages of SHG formation, their steadiness, and their functioning in the context of economic activities and the empowerment of women. The result suggests that SHGs have performed a great role in mobilizing women towards unfolding economic opportunities. Side by side this SHG approach has led to increased savings and credit usage among poor women. From the study, it is also observed that SHGs have played a significant role in addressing various social issues like dowry harassment, alcoholism, and domestic violence, etc. The construction of SHGs has led to better involvement, accountability, and transparency among members. Programs like Swashakthi and Stree-Shakthi imply the crucial role of Government and NGOs in the success of SHGs.
- The study by Gopal (2006), examines the growing need for social security for elderly people, particularly women, in the face of the state's reduced role in the social sector. It focuses on the vulnerability of elderly women, including widows and destitute women, and the gender implications of various policies and schemes, such as the National Policy for Older Persons.The Objectives of the study were to emphasize the need for social security for elderly women, to analyze issues in implementing social security legislation, and to discuss the gender impact of policies for older people. Demographic data, policy analysis, and case studies from Kerala, Tamil Nadu, Gujarat, Haryana, and Maharashtra have been used in the study to assess social security measures. The results indicate that elderly women outnumber elderly men in India, with regional variations. Existing social security measures are inadequate, poorly implemented, and biased

toward the organized sector. Not only that, elderly women, especially widows, face increased vulnerability due to socio-economic factors and lack of support. There is a deficiency of State-level initiatives.

- The paper by Ramanujam and Rawal (2010) examines the challenges faced by unorganized workers in India and evaluates current welfare measures. Their objectives were to investigate the conditions of unorganized workers, who form a large part of the workforce but lack adequate support, to assess the effectiveness of existing welfare initiatives, and to propose improvements to enhance the identification of genuine beneficiaries and improve service delivery. The authors use fieldwork, engaging with workers, NGOs, and government agencies, along with a literature review of existing welfare programs. From the findings it is revealed that the unorganized workers face significant vulnerabilities, including poverty, lack of education, and exploitation, with limited knowledge of their rights. Existing welfare programs are poorly administered, with delays in benefit distribution and ineffective identification of eligible needy workers. Coordination between government agencies is found to be weak, relying on third-party certifications that do not accurately represent workers' needs. So, it can be concluded that structural reforms are needed to create a welfare scheme based on distribution of benefits, rather than contributions, with funding from both the government and workers. Side by side strong administrative mechanisms, with better coordination between central and state authorities, and more grassroots participation is also needed.
- The paper by Parthasarathy (1996) analyses the challenges faced by India's unorganised sector amidst economic reforms and structural adjustments. The study focuses on three objectives: examining the sector's declining share in national income despite a growing workforce, critiquing the effectiveness of current public policies, and assessing the impact of structural adjustments. Using a conceptual framework, the paper compares the performance of the unorganised sector with the organised sector, drawing on empirical data and existing literature. It finds that the unorganised sector remains exploited and faces gaps in public support, with limited growth in productivity and income. He concludes that more than safety nets are needed, advocating for policies that empower unorganised workers, enhance collective organisation, provide better access to finance, and promote inclusivity for sustainable growth. The study calls for a fundamental shift in how development policies address the sector's needs for equitable economic progress.
- Hansda et al (2006) in their paper want to explore the relationship between employment and poverty in India during the 1990s, more specifically they observed the inverse relationship between poverty and unemployment. Authors have done a literature survey on the interrelationship between employment and poverty. They have focused on various demographic and regional factors and analysed both theoretical and empirical perspectives. It is found that although the economy grew, unemployment rates rose while poverty levels fell, suggesting complex dynamics shaped by factors like remittances and public employment initiatives.
- Goswami (2009) has raised some criticisms of the Unorganised Workers' Social Security Act, 2008 in her paper to assess its effectiveness in providing social security to unorganised workers in India. The author analyses the necessities of the Act, compares it with prevailing welfare schemes, and draws on personal experiences from Maharashtra to highlight practical issues faced by beneficiaries. The author has found several shortcomings like the lack of mandatory new welfare schemes, inadequate grievance mechanisms, and insufficient protections for women workers, etc. According to the result of this paper, this act fails to ensure meaningful rights and protections for informal workers. Appropriate reforms are needed to eliminate these shortcomings.
- Patel and Patel (2019) in their article provide an overview of social security legislation in India, highlighting its role in protecting workers from risks like retirement, unemployment, disability, and illness. It discusses key laws such as the Provident Fund Act, Gratuity Act, and Employees' State Insurance, explaining both contributory (social insurance) and non-contributory (social assistance) schemes. The paper emphasizes the need for broader coverage and better implementation. The article aims to analyse the development and implementation of social security legislation in India. It seeks to explore various laws and schemes protecting workers against risks like unemployment, old age, illness, and disability, and to assess their effectiveness in ensuring worker welfare. The study uses a qualitative, descriptive approach based on secondary data sources such as government reports, legal documents, existing literature, and policy reviews. It reviews key legislations like the Employees' Provident Fund Act, Employees' State Insurance Act, and Payment of Gratuity Act. The article finds that although India has several statutory social security measures, their coverage remains limited, reaching only a small portion of the working population. Schemes like EPF and ESI are largely restricted to the organized sector, leaving informal workers vulnerable. The study highlights the need for expanded coverage, stronger enforcement, and greater awareness to make social security more inclusive and effective.

Specific Objectives of the Study

1. To focus on the basic aspects of various schemes relating to the unorganized sector and their spread of reaching the stakeholders or rate of diffusion across different states in India.
2. To undertake a sample survey and analyze the status of execution of various schemes for targeted beneficiaries.
3. To analyze respondents' perception (based on the Likert scale) towards various social security schemes.
4. To focus on policy directions.

Data: Official records from websites, panchayat offices, interviews of sample households, observations, and discussions with them were used. Pre-structured questionnaire involving questions on diverse types of protective security measures (viz, old age pension, widow pension, disability benefit, provident fund scheme, Swastha sathi card.) had been utilized. Apart from this, data regarding beneficiaries of promotional schemes like PMAY, NREGA, SHG, PDS, JSY, etc. had been obtained from the primary survey. A Field Survey was conducted in two blocks of East Burdwan district covering 4 panchayatsspread over eight villages. Further state wise data related to PMAY, JSY, SHG, and PMUY were collected for secondary sources.

METHODOLOGY

Rate of Diffusion: The rate of diffusion or spread of the benefits of the schemes is based on a logistic function. It is a fact that the rate of diffusion of any process (here scheme) follows an S-shaped logistic curve. Its functional form can be noted as

$Y(t) = E/1+e^{-(a+bt)}$

Where Y(t) stands for the proportion of beneficiaries of any scheme at time t to total number of beneficiaries over all the considered time periods and E stands for the saturation level or maximum potential level of its adoption. One of the most likely values of E is equal to 1.

This finally transform to $\ln[Y(t)/(1-Y(t)] = a+bt$

Here 'b' implies the rate of diffusion.

Test Of Homogeneity: It is useful to test if the population proportions of the beneficiaries of the different schemes across the villages are similar. We assume that there are l similarly classified populations. Let k denote the number of classes or categories corresponding to each population and p_{ij} indicate the proportion of the j^{th} population in the i^{th} class. (i= 1, 2 …k) and j (1, 2 …l). The populations are represented as follows:

Table 1. Values of Sample Proportion for Test of Homogeneity

	Population							
	1	2	3	…	…	…	…	l
Class								
1	p_{11}	p_{12}	p_{13}	…	…	…	…	p_{1l}
2	p_{21}	p_{22}	p_{23}	…	…	…	…	p_{2l}
3	P_{31}	p_{32}	p_{33}	…	…	…	…	p_{3l}
:	:	:	:					:
:	:	:	:					:
K	p_{k1}	p_{k2}	p_{k3}	…	…	…	…	p_{kl}
total	1	1	1					1

In case p_{ij} be known, one may want to settle on if the l population distributions may be considered to be identical or homogeneous. In that case, the null hypothesis is

H_0: $p_{i1} = p_{i2} = p_{i3} = \ldots = p_{il}$ for all i.

Now assume a random sample of size n be drawn from the j^{th} population (j= 1, 2 … l), the draws being mutually independent. Let the number of members of this sample belonging to the i^{th} class be $f_{ij.}$ In this case $\sum f_{ij} = n_{j.}$

Now we consider the following table

	Sample								
	1	2	3	…	…	…	…	L	total
Class									
1	f_{11}	f_{12}	f_{13}	…	…	…	…	f_{1l}	f_{10}
2	f_{21}	f_{22}	f_{23}	…	…	…	…	f_{2l}	f_{20}
3	f_{31}	f_{32}	f_{33}	…	…	…	…	f_{3l}	f_{30}
:	:	:	:					:	
:	:	:	:					:	
K	f_{k1}	f_{k2}	f_{k3}	…	…	…	…	f_{kl}	f_{k0}
Total	n_1	n_2	n_3					n_j	n

In the present structure for each j

$$\sum_{i=1}^{k} \frac{(f_{ij} - n_j p_{ij})^2}{n_j p_{ij}}$$

is distributed as approximately a χ^2 with df = k -1.

Hence $$\sum_{j=1}^{l}\sum_{i=1}^{k} \frac{(f_{ij} - n_j p_{ij})^2}{n_j p_{ij}} = \sum_{i=1}^{k}\sum_{j=1}^{l} \frac{(f_{ij} - n_j p_{ij})^2}{n_j p_{ij}} ,$$

Being the sum of l independent (approx.) $\chi^{2\prime}S$ each with $= k-1$, is itself a χ^2 with $df = (k-1)l$. According to the hypothesis, therefore,

$$\sum_i \sum_j \frac{(f_{ij} - n_j p_i^o)^2}{n_j p_i^o}$$

Where p_i^o is the common value of p_{ij} for all j, is approximately a χ^2 with $df = (k-1)l$. This statistic could be used to test H_0 if p_i^o where known quantities. Suppose we replace each p_i^o by its estimator-the proper estimator is the sample proportion obtained by combining all samples, Viz.

$$p_i^0 = \sum_j f_{ij} \Big/ \sum_j n_j = \frac{f_{i0}}{n}$$

Where $f_{i0} = \sum_j f_{ij}$ and $n = \sum_j n_j$. Then the frequency χ^2 takes the form

$$\sum_i \sum_j \frac{(f_{ij} - \frac{n_j f_{i0}}{n})^2}{\frac{n_j f_{i0}}{n}} = n \sum_i \sum_j \frac{f_{ij}^2}{f_{i0} n_j} - n.$$

Because of this estimation, the number of degrees of freedom will get reduced by (k-1)- and not by k, since when (k-1) proportions are estimated, the remaining one is automatically determined by the virtue of the property that the sum of all proportions is unity.

The hypothesis H_0 will, therefore, be rejected or accepted according as the observed value of

$$n\left(\sum_i \sum_j \frac{f_{ij}^2}{f_{i0} n_j} - 1\right)$$

exceeds $\chi^2_{\alpha,(k-1)(l-1)}$ or not, $\chi^2_{\alpha,(k-1)(l-1)}$ being the upper α-point of the χ^2-distribution with

$$df = (k-1)l - (k-1) = (k-1)(l-1).$$

Likert Scale: Likert scale is a modest method to measure an individual's perceptions. In our study we consider a 3-point Likert scale. It suggests three choices such as agree to a great extent, agree to some extent, and not agree at all corresponding to five statements.

Details of Schemes

- The Government of India launched the Indira Awas Yojana in 1985 under the Rural Landless Employment Guarantee Programme to provide safe homes to homeless people.

- In 2015, Pradhan Mantri Awas Yojana (PMAY) was introduced to ensure 'Housing-for-all,' divided into PMAY-Urban and PMAY-Rural.
- Janani Suraksha Yojana (JSY) was launched in 2005 to reduce maternal and infant mortality rates and encourage institutional deliveries.
- The Provident Fund for Landless Agriculture Labourers (PROFLAL) was started in 1998 for labours between 18 and 50 years.
- Self Help Groups (SHGs) under SGSY, launched in 1999, empower communities and alleviate poverty.
- Pradhan Mantri Ujjwala Yojana (PMUY), started in 2016, provides LPG to economically weaker households.
- The Mahatma Gandhi National Rural Employment Guarantee Act (2005) guarantees 100 days of wage employment to rural households.

Madhya Pradesh, Rajasthan, Punjab, Assam, West Bengal, Uttar Pradesh, Rajasthan, Odisha, Maharastra, Meghalaya, Karnataka and Tripura occurred at a 1% significant rate. The results in Table 2 are very significant in terms of the current economic situation in the society. The results indicate that women in unorganized families play a significant role in increasing family income through various activities by joining various self-help groups. They are also becoming more and more interested in this scheme as they are getting loan benefits from these self-help groups. This scheme is quite important in making women more self-reliant. Next, we consider the rate of diffusion of the Ujjwala Yojana scheme in various states in India. From the Table 2, it is seen that the positive diffusion rate of the scheme UjjwalaYojana in the states of Chhattisgarh and Rajasthan has happened at a 1% significant rate while, in Andhra Pradesh, Maharastra, Odisha, and Maharastra occurred at 5 % level of significance.

Table 2. State-wise diffusion rate of the schemesSHG, PMUY, PMAY and JSY

Schemes	SHG		PMUY		PMAY		JSY	
State	Rate of adoption	Significance level	Rate of adoption	Significance level	Rate of adoption	Significance level	Rate of adoption	Significance level
Andhra Pradesh	0.290553*	0.0000	-0.139014**	0.0524	-0.037559	0.5337	-0.0046	0.7214
Bihar	0.478252*	0.0000	0.049248	0.1817	0.055506	0.1162	0.01345	0.6914
Chhattisgarh	0.439454*	0.0000	-0.035663*	0.0117	0.067782	0.3460	0.0552	0.1939
Himachal pradesh	0.288161*	0.0000			0.034976	0.4911		
Gujrat	0.357526*	0.0000	-0.003735	0.8955	0.065665***	0.0904	0.0208	0.6544
Hariyana	0.357526*	0.0000			-0.070657	0.3305	-0.0202	0.3699
Tripura	0.439083*	0.0000			0.148678**	0.0488	0.0132	0.6624
Jharkhand	0.406682*	0.0000			0.102951**	0.0315	0.0113	0.544
Karnataka	0.363100*	0.0000	-0.065097***	0.0869	-0.039303	0.5017	0.0475***	0.0781
Madhya pradesh	0.367942*	0.0000			0.148077*	0.0000	0.0715*	0.018
Maharastra	0.405600*	0.0000	0.020590**	0.0426	0.087265*	0.0130	0.0745*	0.0068
Meghalaya	0.411798*	0.0001			0.076869	0.1016	0.1153*	0.019
Odisha	0.337965*	0.0000	-0.064933**	0.0201	0.082258	0.1539	0.0287**	0.0442
Rajasthan	0.372489*	0.0000	-0.066887*	0.0058	0.073740	0.1324	0.0463	0.4629
Tamilnadu	0.338593*	0.0001	-0.045492	0.2489	0.064988**	0.0389	-0.1204	0.229
Uttarpradesh	0.283924*	0.0000	-0.189541***	0.0848	0.090672*	0.0027	0.1837*	0.014
Uttarakhand	0.161205*	0.0003	-2.303943**	0.0205	0.007709	0.9250	0.0747***	0.0624
West Bengal	0.354228*	0.0000	0.030784	0.1438	0.114748*	0.0033	0.0058	0.62
Assam	0.395755*	0.0000	-0.031829***	0.0878	0.099616*	0.0173	0.0163	0.4358
Punjab	0.376310*	0.0000			0.028568	0.5439	0.0417	0.3325

Source: Author's calculation using data collected from INDIASTAT * Means 1% level of significance, ** means 5% level of significance, *** means 10% level of significance

- The Public Distribution System offers subsidized food to the poor.
- The National Social Assistance Programme, launched in 1995, provides pensions to the elderly, widows, and disabled, along with the Annapurna Scheme for free food grains.
- West Bengal's Jai Bangla Pension Scheme, Laxmi Bhandar, and Swasthya Sathi schemes offer pensions and healthcare to marginalized groups.

***Rate of Diffusion of Selected Schemes Across Various States of India**:* In this context, diffusion implies the rate of acceptance of a scheme across the villagers over time. Here we have discussed the rate of diffusion of some schemes run by the central government like JSY, SHG, Ujjawala Yojana, PMAY, etc. We have tried to see how much influence these schemes have had among the unorganized sector people across India. Now based on the availability of data for a reasonable period, the following tables reflect the diffusion rate of the above mentioned schemes across the states in India. Let us consider the rate of diffusion for SHG, PMUY, PMAY, and JSY in different states in India. It is observed that the positive diffusion rate of the scheme Self Help Group in the states of Andhra Pradesh, Bihar, Chattris Garh, Gujrat, Jharkhand,

The diffusion rate is positive and significant only at a 10 percent level in Karnataka, Uttar Pradesh and Assam. Rising awareness about family health, awareness campaigns by local panchayet offices or BDO Offices, and increasing fund allocation by Govt. explain these significant rates in the respective states. However, the above results, show that the Ujjwala scheme has not yet had a significant impact in West Bengal. In case of the PMAY scheme, a positive rate of diffusion at a 1% level of significance is observed in states like Madhya Pradesh, Maharastra, Uttar Pradesh, West Bengal, and Assam. Tripura, Jharkhand and Tamilnadu experienced a + ve rate at a 5% significance level while in Gujrat, the rate is +ve but significant at only a 10% level. Governments' assurances to common people about "Housing for All" by 2022, increasing consciousness and mutual information sharing about the benefits of the scheme among public, problem of rising real estate price etc. are responsible for significant rates in the respective states. In the above table, we have discussed the positive diffusion rates of the Janani Suraksha Yojana (JSY) program in various Indian states, analysing its significance at different levels. A positive rate of diffusion at a 1% significance level is observed in states like Madhya Pradesh, Meghalaya, Uttar Pradesh, and Maharashtra. In Odisha, the positive rate is significant at a 5% level, while Karnataka and

Uttarakhand show positive rates with significance only at the 10% level. Several factors explain the positive rates of diffusion, including:

- Increased fund allocation.
- Greater public awareness of the program.
- Higher reliance on hospital services.
- Improved availability of doctors, nurses, and medicines.
- Better infrastructure.
- Rising educational qualifications for both men and women.
- Changing mindsets towards modern healthcare and the benefits of the allowance provided by the scheme.

These factors have contributed to the increased effectiveness and reach of the JSY program over time.

Explanation of Schemes by Ranking System and Test of Homogeneity

Explanation of Schemes by Ranking System: We have selected the East Burdwan district in the state of West Bengal based on the economic condition of respondents. The four sub-divisions in East Burdwan are Sadar North, Sadar South, Katwa, and Kalna. There are 23 blocks. Among them, we consider only two blocks named Burdwan-II and Galsi-II. In Galsi-II block, two-gram panchayats have been selected. Those are Galsi and Satinandi. The selected villages under Satinandi and Galsi are Kurmuna, Chandanpurand Babla and Sarul respectively.

In Burdwan-II block, we have considered Barsul-I and Barsul-II-gram panchayats, and the selected villages in these two gram-panchayats are Purba Krishnapur, Putunda and Annadapally and Purba Barsul respectively. Here we tried to see which of the above schemes has the most benefits among the respondents and how they are ranked. If we analyze Table 3 the public distribution system scheme is the most prevalent among the respondents of all selected villages. If we were to rank all the schemes by popularity, this PDS system would take first place. The second widespread scheme that stood in rank second is MGNREGA. Unfortunately, since 2021 these 100 days of work have been stalled due to central-state conflicts. The scheme that occupies the third rank is the Swastha Sathi Scheme. The scheme in the fourth rank is Laxmi Bhandar. It is noteworthy that 100 percent of respondents of Kurmuna and Babla villages benefited from Laxmi Bhandar. It is very gratifying that all the respondents of Kurmuna village under Satinandi gram panchayet are connected with a self-help group. In other villages surveyed by us, it is seen that at least 70 percent or more female members out of the total respondents are currently engaged with SHGs. It implies women's empowerment. PMAY occupies the 6th place in the ranking table. Among the eight villages, 57.81 percent of the total respondents have received the PMAY opportunity. Another significant initiative of the central government is Pradhan Mantri Ujjwala Yojana. Through Pradhan Mantri Ujjwala Yojana, the central government was able to provide relatively less harmful cooking fuel LPG gas at a subsidized rate to the poor and deprived people of India.

Table 3. Scheme And Village Wise Percentage of Recipients and Corresponding Rank in East Burdwan District

	Percentage Of Recipients									
	Kurmuna	Chandanpur	Babla	Sarul	Purba Barsul	Annadapally	Purbakrishnapur	Putunda	Overall	Rank
PDS	100	100	100	100	100	100	100	100	100	1
MGNREGA	90	100	100	80	100	95	100	100	95.625	2
Swastha-sathai Card	40	100	100	100	100	100	100	100	92.5	3
Laxmi Bhandar	100	87.5	100	77.5	95	70	87.5	80	87.1875	4
SHG	100	85	77.5	72.5	65	60	22.5	80	70.3125	5
PMAY	45	100	67.5	22.5	12.5	47.5	80	87.5	57.8125	6
Pradhan Mantri Ujjwala Yojana	65	70	37.5	52.5	85	35	32.5	47.5	53.125	7
Old Age pension	25	40	37.5	25	52.5	87.5	62.5	65	49.375	8
PROFLAL	70	77.5	0	5	50	52.5	32.5	80	45.9375	9
JSY card	40	47.5	75	42.5	25	50	37.5	50	45.9375	9
IAY	5	0	12.5	0	5	52.5	20	12.5	13.4375	11
Widow pension	12.5	10	0	7.5	5	7.5	12.5	10	8.125	12
Handicap pension	0	0	2.5	2.5	0	0	0	2.5	0.9375	13

Source: Author's calculation based on primary data

Table 4. Test of homogeneity, East Burdwan district

	Number of Reciipients								
Name of the schemes	Kurmuna no. of recipient	Chandanpur no. of recipient	Babla no. of recipient	Sarul no. of recipient	P Barsul no. of recipient	Annadapally no. of recipient	P krishnapur no. of recipient	Putunda no. of recipient	Value of χ^2
PDS	0.062	0.641	0.008	1.667	0.051	0.101	0.086	0.610	256.334
MGNREGA	0.016	0.267	0.140	0.020	0.259	0.123	0.334	0.248	
Swastho-sathai Card	10.768	0.094	0.341	3.196	0.517	0.030	0.621	0.082	
Laxmi Bhandar	1.249	0.530	0.920	0.229	0.562	2.052	0.088	1.410	
SHG	6.212	0.135	0.387	1.601	0.047	1.051	11.861	0.0009	
PMAY	0.805	7.208	0.776	5.155	13.432	1.163	4.466	2.983	
Pradhan Mantri Ujjwala Yojana	1.518	0.625	1.687	0.776	8.884	3.117	2.614	1.057	
Old Age pension	4.254	1.835	1.025	2.316	0.198	9.749	2.006	0.597	
PROFLAL	6.045	4.936	18.111	11.253	0.290	0.145	1.174	6.043	
JSY card	0.157	0.164	7.802	0.270	3.369	0.023	0.367	0.030	
IAY	1.941	6.100	0.016	4.383	1.957	41.671	1.605	0.192	
Widow pension	1.125	0.026	3.203	0.046	0.411	0.051	1.161	0.028	
Handicap pension	0.360	0.425	1.075	1.575	0.361	0.394	0.357	0.781	

Source: Author's calculation based on primary data

Among the eight villages, 53.12 percent of the total respondents have benefited from Ujjwala gas which stood in rank seven. The Old Age Pension Scheme occupies the eighth position in the rank list. Out of the total respondents, 49 percent have received assistance from this scheme. Two very significant contributions made by the Central Government are the PROFLAL and JSY schemes for the deprived landless labour and poor pregnant women of our society. 45.93 percent of respondents out of the total surveyed households are covered under the benefit of these two schemes. Both the schemes took the 9thrank. IAY occupied the 11th position. However, this scheme has evolved into a scheme called PMAY since 2015. Among all the respondents, 13.43 percent of respondents have got the benefit of this scheme. No response was received from Chandanpur village and Sarul village about IAY. Only 8.15 percent of the total respondents have availed Widow Pension Scheme which stood ranked twelve. Another important social security scheme is the West Bengal Disability Pension Scheme. Only .93 percent of total respondents benefited Disability Pension Scheme. This scheme is ranked 13th.

Test of Homogeneity: Based on the chi-square test for homogeneity, we try to test if two or more populations have the same distribution of a single categorical variable. In the present context, the group of eight villages in East Burdwan district corresponds to similarly classified populations and the different security schemes (13 in number)refer to the classes or categories corresponding to which data of recipients have been collected. The proportions of recipients of benefits out of a sample size of 40, from each of the schemes (PDS, MGNREGA, Swastha Sathi card, Laxmi Bhandar, SHG, PMAY, PMUY, Old age pension, PROFLAL, JSY card, IAY, widow pension, and handicap pension) have been computed for each of these eight villages. The question arises whether access to social security facilities differs significantly across the considered villages. Table 4 shows the result of Test of homogeneity in East Burdwan district." before starting the selected portion. The null hypothesis states that the distribution of the categorical variable is the same for the populations in all eight villages in a district. In other words, the proportion with a given response is the same in all of the populations and this is true for all the response categories. The alternative hypothesis is that the proportions differ across the populations or villages. In the case of the East Burdwan district, we have considered k=13 schemes or categories and l=8 villages reflecting populations. Based on calculations, the value of chi-square appears to be 256.33 with degrees of freedom (k-1)(l-1)= 12.7= 84. At both 1% and 5% levels of significance, this chi-sq value appears to be significant reflecting the fact there is a significant difference across the population proportions concerning the recipients of the 13 schemes over the considered villages.

Perception of Respondents about the Benefits of Social Security Schemes: We have depicted in the following two tables, how much the financial benefits related to social security schemes have been able to affect the life of common people in the above-mentioned villages. Instead of considering each village separately, we consider here the panchayats covering the respective villages. Tables 5 highlights that while a majority of respondents in Barsul-I (86.25%) and Barsul-II (70%) are satisfied with the schemes, a significant minority remains disappointed, primarily due to exclusion from benefits. This exclusion represents an economic inefficiency in the distribution of resources, where despite meeting eligibility criteria, some individuals are not receiving the intended financial assistance. In terms of financial adequacy, respondents generally agree that the schemes help cover some of their expenses, but not fully. This reflects the insufficiency of financial aid to meet basic needs, which could limit the schemes' effectiveness in alleviating poverty. For instance, only 7.5% of Satinandi GP are highly satisfied with the benefits, suggesting the schemes' payouts are too low relative to economic needs, when around 60-70% feel they barely manage to cover expenses, which indicates marginal relief rather than substantial economic upliftment. On quality-of-life improvements, most respondents in different GPs (about 63-67%) acknowledge some enhancement in living conditions, but dissatisfaction persists for around 30-36%, suggesting that while the schemes have made a small positive impact, they have not led to significant economic change for many. Regarding health-related benefits, most respondents (over 70% in all GPs) reported access to health schemes like the JSY, which has improved maternal and child health outcomes. However, a notable minority remains excluded, signaling gaps in accessibility, which limits the full economic potential of such schemes to reduce healthcare costs and improve overall well-being.In terms of overall poverty alleviation, while around 56-66% of respondents feel their poverty has reduced to some extent, no one believes it has been completely eradicated, except for 7.5% in Satinandi GP. This demonstrates that the schemes have had a limited role in improving long-term economic conditions, as a significant portion of the population still reports poverty levels similar to the past. Overall, although the security schemes have provided some economic relief, they have not fundamentally altered the economic conditions of the majority of respondents, and inefficiencies in distribution, inadequate financialsupport andaccess to benefits are hindering their efficacy in addressing poverty and improving living standards.

Enhanced Women Mobility Triggered by SHGs: The extent to which ordinary village women have become self-sufficient under the influence of self-help groups is reviewed in the Table 6 and Table 7. Under the influence of such groups, women have been able to get loans from banks for business purposes. Many groups are also involved in various activities such as cooking midday meals in schools, mushroom cultivation, etc. As a result, they are becoming somewhat financially independent. Sometimes they have to leave their familiar territory for work outside or training purposes. Table 6 and Table 7 ventilates the result relating to the determinants of the binary dependent variable of logit regression in terms of Caste Category, Education, Age, family income including SHG income, etc. The "ability to move alone outside the village" in the East Burdwan district is responded by the stakeholders in yes or no form. From the analysis, it is found that there is a negative significant relation between age and the issue of "ability to move alone outside the village" in Galsi, Satinandi, and Barsul-I GP in East Burdwan district. In Galsi the significance level is 5 percent and in Satinandi and Barsul-I the significance level is 1 percent and the coefficient has a negative sign.The negative relation between age and ability to move outside is explained by a number of factors. The plausible reasons are that the aged women suffer from i. relative lack of education and social awareness ii. Lack of confidence in going alone iii. Lack of communication with social media, iii. Earlier they were busy with household work all day and rarely ventured out of their village without family members, iv. Lack of adaptability to the outside busy environment, v. lack of sufficient time beyond the hectic hours of involvement in different household chores.

Table 5. Perception of Respondents Towards Social Security Schemes

GP Name	Statement	Are you satisfied with the social security schemes introduced by the Government? (%)	Do you think your personal expenses are covered by the financial help provided by the social security schemes? (%)	Do you think your quality of life has improved with financial benefits from social security schemes? (%)	Do you feel that you have benefited greatly from the health-related social security schemes provided by the Government? (%)	Do you think that your economic condition has improved through social security schemes? (%)	Do you think that you have been able to alleviate your poverty through social security schemes compared to the present? (%)
Barsul-GP	to a great extent(1)	0	0	0	0	0	0
	to some extent(2)	69 (86.25%)	67 (83.75%)	54 (67.5%)	66 (82.5%)	50 (62.5%)	43 (53.75%)
	not at all(3)	11 (13.75%)	13 (16.25%)	26 (32.5%)	14 (17.5%)	30 (37.5%)	37 (46.25%)
Barsul-II GP	to a great extent(1)	0	0	0	0	0	0
	to some extent(2)	56 (70%)	51 (63.75%)	51 (63.75%)	63(78.75%)	45 (56.25%)	47 (58.75%)
	not at all(3)	24 (30%)	29 (36.25%)	29 (36.25%)	17 (21.25%)	35 (43.75%)	33 (41.25%)
	to a great extent(1)	0	0	0	0	0	0
Galsi GP	to some extent(2)	56 (70%)	54 (67.5%)	54 (67.5%)	60 (75%)	53 (66.25%)	53 (66.25%)
	not at all(3)	24 (30%)	26 (32.5%)	26 (32.5%)	20 (25%)	27 (33.75%)	27 (33.75%)
	to a great extent(1)	6 (7.5%)	6 (7.5 %)	6 (7.5%)	6 (7.5%)	6 (7.5%)	6(7.5%)
Satinandi GP	to some extent(2)	55 (68.75%)	41 (51.25%)	43 (53.75%)	59 (73.75%)	36 (45%)	29 (36.25%)
	not at all(3)	19 (23.75%)	33 (41.25%)	31 (38.75%)	15 (18.75%)	38 (47.5%)	45 (56.25%)

Source: Author's calculation based on primary data

Table 6. Result of Logit Regression about the Mobility of the Female Respondents Outside the village in Barsul-II and Barsul-I

Barsul-II					Barsul-I			
Variable	coefficient	St. error	Prob		Variable	coefficient	St. error	Prob
Category	-0.2898	8.758831	0.9736		Category	0.422631	0.334641	0.2066
Education	0.7038	0.347063	0.0426		Education	-0.018850	0.165117	0.9091
Age	-0.065763	0.082335	0.4244		Age	-0.141898	0.053034	0.0075
Per month family income including SHG income	-1.51E-05	0.000180	0.9335		Per month family income including SHG income	0.000200	9.83E-05	0.0414
C	2.108745	18.09761	0.9072		C	3.794964	2.990845	0.2045
McFadden R-squared	0.540126	Log likelihood	-7.541849		McFadden R-squared	0.341235	Log likelihood	-26.56417
LR statistic	17.71591	Avg. log likelihood	-0.203834		LR statistic	27.52011	Avg. log likelihood	-0.428454
Prob(LR statistic)	0.001402				Prob(LR statistic)	0.000016	Mean dependent var	0.645161

Source: Author's calculation based on primary data

Table 7. Result Of Logit Regression about The Mobility of The Female Respondents Outside The village In Galsi And Satinandi

Galsi					Satinandi			
Variable	coefficient	St. error	Prob		Variable	coefficient	St. error	Prob
Category	0.228191	0.830709	0.7836		Category	-0.790387	1.288315	0.5395
Education	0.524712	0.232250	0.0239		Education	0.559250	0.217984	0.0103
Age	-0.100462	0.047225	0.0334		Age	-0.244703	0.080612	0.0024
Per month family income including SHG income	8.20E-05	0.000130	0.5264		Per month family income including SHG income	3.10E-05	0.000105	0.7688
C	2.434218	2.392357	0.3089		C	12.26285	4.672796	0.0087
McFadden R-squared	0.511125	Log likelihood	-16.85725		McFadden R-squared	0.749157	Log likelihood	-10.00420
LR statistic	35.24888	Avg. log likelihood	-0.285716		LR statistic	59.75614	Avg. log likelihood	-0.135192
Prob(LR statistic)	0.000000				Prob(LR statistic)	0.000000	Mean dependent var	0.770270

Source: Author's calculation based on primary data

Young women, on the other hand, have studied up to a much higher grade than their mothers. They are mentally independent. They make their own decision. Most of them are inextricably linked with social media where they get the information regarding the latest technological upgradation of the society. In Barsul-I GP, we have found a positive relationship between 'family income including SHG income' and 'ability to move alone outside the village' variables which is significance at 5 percent level. With the increase in family income, the ability to bear the travel cost outside the domestic periphery is also increased. It increases the tendency to go out of the village. In Barsul-II, Galsi, and Satinandi GP, the variable 'education' is positively significant at 5 percent, 5 percent, and 1 percent level respectively influencing the "ability to move alone outside the village". With increase in the level of education the confidence level increases, awareness about the outside world gets enhanced, decision-making ability is increased, dependency decreases, and knowledge about social justice and the importance of freedom in movement is inculcated in the mindset of women group members. The qualitative variable category is negatively significant with "ability to move alone outside the village" at 10 percent and 1 percent level respectively. It may involve cultural, economic, safety-security, or health-related barriers. Certain categories have their own restrictions on the individual. Women under these categories may be discouraged or scolded by the head of their family or society from moving alone outside their familiar village.

Prevalence of Institutional Delivery Influenced by JSY Scheme: The main objective of the JSY Scheme is to make common poor women of our country hospital-oriented by providing appropriate services during pregnancy. Still, now many poor women have predilections for home delivery. A reflection of this type of mentality was more visible in the past when JSY was not introduced. Among the various reasons behind this was i. the perception of lack of proper treatment in the hospital, ii. Lack of a sufficient number of doctors and nurses at the right time, iii. Doubt about the Lack of proper and sufficient medicines in the hospital, iv. Family superstitions, v. fear of exorbitant costs, vi. Difficulty in transportation, vii. Transportation costs etc. As a result, many pregnant women who were in physically critical condition often died during childbirth due to a lack of proper treatment and medicine. The infant mortality rate was also high and there was no proper vaccination facility for the newborn. As a result, the rate of experiencing various physical disabilities in the infant was also high. But nowadays this kind of problem has changed a lot due to the introduction of the JSY scheme. Table 8 and Table 9, we have reviewed the results of logit regression model in order to explain the variation of institutional delivery under the JSY scheme in East Burdwandistrict. According to the results, the variable 'age' is found to be negatively significant with institutional delivery in Galsi, Satinandi and Barsul-I GP under East Burdwan district. In Barsul-I and Galsi, we get the result at 1 percent level of significance and in Satinanadi we found it at 10 percent level of significance. One of the reasons behind this is the aversion to hospitals by elderly women, lack of education and proper knowledge about the importance of institutional delivery, blind judgment of family members against hospitalization during pregnancy, etc. On the other hand, younger women are more familiar with the current infrastructure. They are relatively more educated than aged women. They are also involved with social media such as Facebook, and WhatsApp. Twitter etc. So, they have more information about the current medical provisions and infrastructures in hospitals. They are aware of their own and their baby's health and are confident enough about the current medical system. In Barsul-II and Satinandi GP, the variable 'education' is positively significant with institutional delivery at the 10 percent and 5 percent level of significance respectively. As the education rate increases, the demand for advanced medical technology will also increase with rising social awareness.

Pradhan Mantri Ujjwala Yojana (PMUY): Pradhan Mantri Ujjwala Yojana (PMUY) is a very important step towards the prevention of environmental pollution by the Government of India. The trend of using cow dung, wood, coal, etc as a fuel for cooking purposes is seen in rural areas of most states of India and some cases in cities also. But the polluting chemical gases emitted from all these fuels are very harmful to the environment. As most of the women are usually engaged in cooking, this gas harms the health of the women and children very badly. A large number of people in India make a living based on daily wages. So, it is not always possible for them to pay a large amount for LPG gas cylinders at their own cost. As a remedy to this situation, the government of India, under the initiative of the Ministry of Petroleum and Natural Gas (MOPNG), launched the PMUY scheme in May 2016 to promote the use of LPG at a subsidized rate for BPL families. In 2021, this scheme was known as Ujjwala Yojana 2.0. On September 7, 2019, our Honorable Prime Minister distributed these LPG cylinders among about 8 crore beneficiaries of this scheme. The Government provides a subsidy that is primarily aimed at helping BPL families through the PMUY scheme. Although the LPG subsidy allocated for Below Poverty Line (BPL) beneficiaries in the 2025 budget is ₹12,100 crore, a decrease from the ₹14,700 crore allocated in the previous year. The subsidy is transferred directly to beneficiaries' bank accounts using the DBT system. Let us discuss the extent to which the PMUY scheme has impacted the informal sector in our surveyed areas in East Burdwan districts. The above data of East Burdwan district which is shown in Table 10 displays varying levels of adoption of LPG (Ujjwala gas) across different Gram Panchayats (GPs) within two blocks. In Satinandi GP under Galsi-I block 67.5% of households use LPG, while 32.5% still use traditional fuels and in Galsi GP, 43.75% of households use LPG, and 56.25% rely on other fuels. On the other side in Barsul-I GP, 60% of households use LPG and in Barsul-II GP, 40% of households use LPG. The data reveals differences in LPG adoption across East Burdwan. Some areas (like Satinandi GP) have made a stronger shift to LPG, while others (like Galsi GP and Barsul-II GP) still rely on traditional fuels. Affordability and infrastructure challenges play a significant role in the program's success.

Explanation of PROFLAL, Old Age Pension and Widow Pension: In the following table, we have attempted to review the extent to which the schemes named PROFLAL, Old Age Pension, Widow Pension, etc. have been influenced in the survey-oriented sixteen villages in the East Burdwandistricts. In our discussion, we have considered old age pensions and widow pensions under the jurisdiction of both the central government and state government. The names of the central government's initiatives for the BPL category are the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) for aged persons and the Indira Gandhi National Widow Pension Scheme for helpless women who lost their husbands. On the other hand, the state government's initiatives include the West

Table 8. Result of Logit Regression Regarding Decision about Institutional Delivery for Barsul-I and Barsul-II

Barsul-I					Barsul-II			
Variable	coefficient	St. error	Prob		Variable	coefficient	St. error	Prob
Category	0.0458	0.2378	0.8470		Category	-0.3839	0.6160	0.5331
Education	-0.0559	0.1407	0.6911		Education	0.3215	0.1760	0.0678
Monthly income	5.97E-05	6.41E-05	0.3516		Monthly income	-1.16E-05	4.74E-05	0.8069
Age	-0.1346	0.0394	0.0006		Age	-0.0472	0.042433	0.2653
C	4.2355	1.9014	0.0259		C	0.9724	2.295887	0.6719
McFadden R-squared	0.2408	Log likelihood	-41.6199		McFadden R-squared	0.3472	Log likelihood	-34.5493
LR statistic	26.4104	Avg. log likelihood	-0.5202		LR statistic	36.7513	Avg. log likelihood	-0.4318
Prob(LR statistic)	0.00002	Mean dependent var	0.4375		Prob(LR statistic)	0.0000	Mean dependent var	0.3750

Source: Author's calculation based on primary data

Table 9. Result of Logit Regression regarding Decision about Institutional Delivery for Galsi and Satinandi

Galsi					Satinandi			
Variable	coefficient	St. error	Prob		Variable	coefficient	St. error	Prob
Category	-0.0276	0.228936	0.9038		Category	-0.2664	0.3149	0.3975
Education	0.1635	0.103420	0.1139		Education	0.1901	0.0944	0.0440
Monthly income	8.87E-06	3.92E-05	0.8209		Monthly income	-1.57E-05	3.78E-05	0.6770
Age	-0.0660	0.028224	0.0192		Age	-0.0522	0.0312	0.0946
C	2.0522	1.352410	0.1291		C	1.4443	1.5890	0.3634
McFadden R-squared	0.1961	Log likelihood	-43.8508		McFadden R-squared	0.1458	Log likelihood	-46.8283
LR statistic	21.3950	Avg. log likelihood	-0.5481		LR statistic	15.9935	Avg. log likelihood	-0.5853
Prob(LR statistic)	0.0002	Mean dependent var	0.5750		Prob(LR statistic)	0.0030	Mean dependent var	0.4375

Source: Author's calculation based on primary data

Table 10. Response Of Stakeholders regarding Access to Ujjwala Gas

	East Burdwan		
Block Name	GP Name	Ujjwala gas (%)	fuel (%)
Galsi-I	Satinandi GP	67.5	32.5
	Galsi GP	43.75	56.25
Burdwan-II	Barsul-I GP	60	40
	Barsul-II GP	40	60

Source: Author's calculation based on primary data

Table 11. Panchayet wise Response of Stakeholders regarding Access to Various Social Security Schemes

Scheme name		PROFLAL		Old age pension		Widow pension	
Panchayet name	Sample size	No. of eligible candidate(%)	No. of Benefitted (%)	No. of eligible candidate(%)	No. of Benefitted(%)	No. of eligible candidate(%)	No. of Benefitted(%)
Satinandi	80	90	75	41.25	78.78	16.25	69.23
Galsi	80	93.75	2.66	35	57.14	10	25
Barsul-I	80	93.75	73.33	65	92.3	11.25	88.88
Barsul-II	80	76.25	52.45	73.75	89.83	8.75	71.42

Source: Author's calculation based on primary data

Bengal Tapasili Bandhu Scheme for Scheduled Caste aged people, the West Bengal Jai Johar Scheme for Scheduled Tribe people, the West Bengal Old Age Pension Scheme, the Jay Bangla Widow Pension Scheme, etc. First, there we discuss below about the beneficiaries in the four gram panchayats under East Burdwan district: Satinandi, Galsi, Barsul-I, and Barsul-II. Based on the survey, it is observed that the PROFLAL Scheme is fairly well known to the common people of these four GPs in the Galsi-II and Burdwan-II blocks. According to the survey result, reflected in Table 11, out of a total no of 80 respondents, 90 percent are eligible for the PROFLAL scheme and out of this, 75 percent of people have already benefited. An dimentially opposite case was found in Galsi where out of 93.75 percent of total eligible people 2.66 percent got the benefit, in Barsul-I, 73.33 percent people have benefited out of 93.75 percent of eligible respondents, and in Barsul-II 52.45 percent of households benefitted out of 76.25 percent total eligible candidates. Out of the total no of respondents in Satinandi GP, only 41.25 percent of respondents are eligible for old age pension, and more than half of them, i.e., 78.78 percent people are already under the benefit of the scheme. On the other hand, only 16.25 percent of respondents are eligible for widow pension there.

Among the eligible respondents, 69.23 percent of women are getting this benefit and the remaining 30.76 percent of women are deprived of this due to various reasons. Only 35 percent of the total respondents in the Galsi GP are eligible for the old age pension scheme and only 10 percent of respondents are eligible for the widow pension scheme. Out of this only 57.14 percent and 25 percent of respondents benefitted from old age pension and widow pension schemes respectively. Out of a total of 80 respondents in Barsul-I GP, 65 percent are eligible for old age pension and 11.25 percent are eligible for widow pension. Out of this, most of the eligible persons (92.30 percent) are covered under the benefit of old age pension and 88.88 percent have already received the benefit of widow pension. Almost the same situation as Barsul-I GP is seen in Barsul-II GP. The majority of the eligible percentage are covered to get the benefits of these two schemes, i.e., 89.83 percent out of 73.75 percent eligible respondents for the old age pension scheme and 71.42 percent out of 8.75 percent of total eligible respondents for the widow pension yojana.

CONCLUSION

From the survey conducted among 320 villagers in eight villages of East Burdwan district, we got a mixed response on the impact of social security schemes on the respondent's

livelihood. Almost all the respondents of all surveyed gram panchayats are fairly satisfied with the financial benefits that they are getting per month. But it is worth mentioning that a significant percentage of respondents is very disappointed. PDS system, MGNREGA, Swastha Sathi scheme, SHG have made a considerable positive impact among respondents. Unfortunately, common people have been deprived of the activities of MGNREGA scheme since 2022. However, due to various administrative challenges, socioeconomic factors, awareness gap etc. PMAY, JSY, Old age pension, Widow pension, and Ujjwala Yojana have not yet reached all the eligible respondents completely. The mortality rate has reduced to some extent due to the Swastha Sathi scheme, JSY scheme, etc.

Policy Suggestions

The following policies may prove useful for improving the functioning of the schemes.

- Organize more awareness programs to educate individuals about the schemes, their benefits, proper application process, and correct usage through local authorities and ASHA workers.
- Accountability measures need to be increased to reduce corruption and prevent middlemen from embezzling money from beneficiaries.
- Address administrative blockages that delay the distribution of benefits and bring more needy people under the fold of the security schemes.
- Organize more financial literacy programs and training programs for the SHGs to enable them to manage loans, repayments, savings in a better way, enhance production capabilities, work efficiency, and income-generating proficiencies.

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