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# Awareness about Government Schemes and Sustainable Development: A Study of Aligarh District, Uttar Pradesh

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### Abstract

This research paper presents a comprehensive synthesis of the awareness and benefits of various government schemes in the Aligarh District. It employs a rigorous methodology of surveying four hundred households through stratified random sampling to collect this information. These 400 households were chosen based on 2011 census data. The findings reveal that government schemes are reaching all district people directly or indirectly. However, a significant number of people denied receiving any benefits from the government. Notably, the awareness of government schemes is found to be lowest among rural females and highest among urban males. This research paper also delves into intriguing aspects of people's perceptions of government schemes and their relation to sustainable development, providing valuable insights for policymakers and researchers. These insights are crucial for policymakers and researchers in understanding the effectiveness of government schemes and their impact on sustainable development.

*Keywords:* government schemes, sustainable development, awareness, benefits, utilisation

### Introduction

The Aligarh district has been a beneficiary of a diverse range of government schemes and plans, both from the Government of India and the state. These include the Lohiya Gramin Aawas Yojana, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Horticulture Scheme, Uttar Pradesh New & Renewable Energy Development (UPNEDA) Agency Scheme. Universal Education Scheme. Development Sugarcane Department Kamdhenu Scheme, dairy scheme, and Uttar Pradesh poultry development plan. The impact of these schemes on the lives of the people in the district has been significant. underscoring their importance and effectiveness.

Several other central government schemes are also operational in the state, all aimed at the welfare of the country's citizens. The research question at the heart of this study was the level of awareness of these schemes and how much they benefit the people.

### **Literature Review**

Srinivasulu K. (1996) analysed the impact of the 1985 Textile Policy on the handloom sector. He found that NTP (New Textile Policy) aims to increase productivity the and efficiency of mills and power looms to meet national and international market demand. Due to the implementation of NTP, artisan communities engaged in handloom weaving were afraid of unemployment. Despite their numerical strength, they could not protest and resist, failed to be heard, and their limited organisation failed to threaten the electoral prospects of the governing elite.

Batschari (2002) studied the three Community projects in rural *KwaZulu-Natal* in South Africa in partnership with Development

Education at the German Development Service (DED) and found that HIV/AIDS is one of the biggest challenges to sustainable development, only for not the communities but also for all stakeholders involved in development work since the local persons who people of Development Education trained at the German Development Service (DED) died due to HIV/AIDS.

In another such study, Davies and Wismer (2007, 415) found that the Hainan government has not vet managed social welfare, environmental, and economic issues, difficulty demonstrating the of implementing sustainable forestry and balancing it with long-term goals. Including Li communities in forestry-related decision-making could reduce tensions between local communities and forestrv management and improve the sustainability of the government's forestry practices.

Chhabra and Sharma (2010)consider the NREGA a landmark in the economic history of independent provides India, which legal employment rights to rural citizens. Basu (2011)examines that technological changes and productivity increases in Mahatma Gandhi National Rural Employment (MGNREGA) Guarantee Act programs tend to make labourers better off compared to a direct wage paid at the relief programs. Public works play a positive role as income insurance due to seasonality in the agricultural labour market.

Kumar et al. (2011, p. 255) appreciate several government and non-government agencies that have launched watershed development projects to tackle the challenges of soil conservation, improve land productivity, and economically uplift the rural poor so that they can use natural resources efficiently. Participatory community-driven institutions of integrated watershed management are considered vital for the sustainability of natural resources.

It is important (Garg & Agarwal, 2017) that policymakers consider women entrepreneurs as the new engine for economic growth and rising stars for the growing economy that brings prosperity to the nation. They are rising as successful entrepreneurs around the world.

### **Objectives of Study**

The study's objectives were to find the level of awareness among different groups in Aligarh District about various social development schemes implemented by the State and Central Government of India.

Both primary and secondary data sources were utilised to achieve the research objective. The finalisation of the sample size for primary data collection has been done based on the 2011 census data of the total population of Aligarh District. At a confidence 5% level. 400 samples/persons have been interviewed. The interview was conducted using а structured questionnaire. These 400 samples/persons further were divided according to the proportion of the rural, urban, male, and female population in the total population of Aligarh district in the 2011 census.

Samples were selected through stratified random sampling and covered the Aligarh district's rural and urban areas. Since society consists of various economic classes. religions, rural-urban populations, genders, etc., in stratified random sampling, the population is divided into several groups/layers and subgroups/layers that are individually more homogeneous than the total population of the study area. Subsequently, samples from

### Methodology and Database

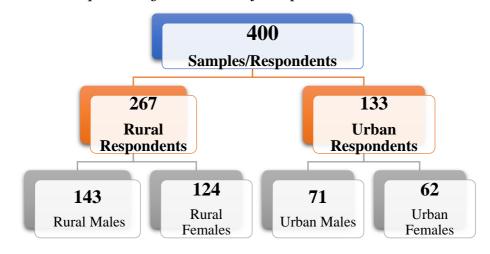
### Table 1

Aligarh District: Total Population, 2011 Census

Features	Persons		Male	es	Females	
	Number	Per cent	Number	Per cent	Number	Per cent
Rural	24,56,698	66.87	13,08,923	67.06	11,47,775	66.66
Urban	12,17,191	33.13	6,43,073	32.94	5,74,118	33.34
Total	36,73,889	100	19,51,996	100	17,21,893	100

Source: http://www.censusindia.gov.in/pca/default.aspx

### Figure 1



Flow Chart Representing the Division of Samples

each stratum was selected according to the study's objectives. Table 1 shows the rural, urban, male, and female population and their percentage of the corresponding total population of the Aligarh district.

Based on the above proportion of the population, 400 sample sizes are divided into strata of rural males, rural females, urban males, and urban females. Out of 400 sampled households, 267 are rural, and 133 are urban. Of 267 rural households, 143 are rural male households, and 124 are rural female households. Similarly, out of urban 133 households, 71 are urban male households, and 62 are urban female households (Fig. 1).

After finalising the sample size stratification. welland its а questionnaire structured was interview prepared to the respondents. questionnaire This contains basic information about the respondents, such as their name, age,

marital status, occupation, family type, and family size, as well as objective-specific questions like level awareness of about various government schemes. Are they or their family benefited from any government schemes? Care has been given to interview only one person from a family/household because the question is about the benefit to the whole family from government schemes. One person from one household is interviewed during the field survey to reduce the overlapping benefits from individual to family. As per the census definition. а household is usually a group of people who live together and take meals from a common kitchen. Persons in a household may be related or unrelated or a mix of both. However, if a group of unrelated persons live in a census house but do not take their meals from a common kitchen, they are treated as a separate household for each person. The important link in finding a household

is a common kitchen/cooking (District Census Handbook Aligarh, Series- 10, Part XII-B, 2011, iii). From the flow chart, one can easily understand the overall division for surveyed households.

# Discussion, Analysis, and Findings

In the inquiry about awareness, four aspects were covered during the field survey.

1. Awareness about government schemes.

2. Information sources through which respondents learned about various government schemes in the Aligarh district.

3. Whether the respondent availed any benefit from government scheme/s and

4. Whether the family members of the respondents benefited from government scheme/s.

### Awareness

In the field survey, it has been found that there is a different level of awareness among different groups of people. Table 2 shows the primary data about regarding awareness government schemes. For this purpose, respondents were divided into three categories. 'Yes' for full awareness about various government schemes and their eligibility criteria for drawing the benefits. These respondents know the trv to provisions of different schemes by reading or listening to different sources of information.

Next is 'partially', which means respondents have some knowledge about different government schemes via listening from different sources and do not make an effort to know the full eligibility criteria of schemes for drawing benefits. Moreover, 'no' means respondents have no knowledge about schemes, nor do they make any effort to know about welfare schemes.

Primary data reveals that the level of awareness is lowest among the rural female respondents, 11.29 per cent. The highest awareness was recorded among urban male respondents, 39.44 per cent. The rural male respondents accounted for 25.17 per cent, and urban female respondents accounted for 30.65 per cent.

However, respondents reported some awareness of various schemes. Still, many people are unaware of schemes launched from time to time by either central governments or Uttar Pradesh governments. Most people come from the non-aware category in urban and rural areas. From Figure 1, primary data can be visualised. It has been found that 59.15 per cent of urban male respondents, 73.43 per cent of rural male respondents, 67.74 per cent of urban female respondents and 85.48 per cent of rural female respondents do not take any interest/knowledge about various government schemes the governments launched from time to time. Very few respondents are partially aware, i.e., 1.41 per cent among urban male respondents, 1.4 per rural male cent among respondents, 1.61 per cent among urban female respondents, and 3.23 per cent among rural female respondents. Here, it is

Respondents Aware of Various Government Developmental Schemes in
Aligarh District

Features	Male			Female				
	Urban	Male	Rural Male		Urban Female		Rural Female	
	Number	%	Number	%	Number	%	Number	%
Yes	28	39.44	36	25.17	19	30.65	14	11.29
No	42	59.15	105	73.43	42	67.74	106	85.48
Partially	01	1.41	02	1.4	01	1.61	04	3.23
Total	71	100	143	100	62	100	124	100
Features	Total U	rban	Total R	Rural	Total Male		Total Female	
	Number	%	Number	%	Number	%	Number	%
Yes	47	35.34	50	18.72	64	29.91	33	17.74
No	84	63.16	211	79.03	147	68.69	148	79.57
Partially	02	1.5	06	2.25	03	1.4	05	2.69

Source: Primary data collected with the help of questionnaire & field survey, 2013-16

interesting that these 3.23 per cent of rural female respondents are keen to acquire knowledge about the scheme. However, they do not find any reliable source of knowledge. Rural areas have less connectivity with government offices. The electricity supply is also not regular in rural areas of the district, and because of that, they cannot watch the news on television.

Another hurdle is illiteracy, which acts as a limitation in reading newspapers and other written documents. The level of awareness is low among illiterate people. 85.48 per cent of rural female respondents reported being unaware of government schemes. Likewise, the occupation of an individual governs chances of getting the aware. Confining their mobility within the four walls of households or in limited the chances of decreases areas awareness. 82.52 per cent of rural male respondents reported being educated/literate, but their lower literacy and less mobility make them unaware of welfare schemes (73.43 per cent). 67.74 per cent of urban female respondents also reported unawareness, though their literacy was 91.94 per cent. The reason was that most of them were homemakers and had less mobility.

However, the condition of women has improved in the recent past. Women's active participation in different professions increased after the 20<sup>th</sup> century. The political and democratic condition of women in India and the world also improved in the 20<sup>th</sup> century. The advent of the twentieth century has witnessed formal changes in the civic status of women. In 1900, New Zealand was the only country in the world where women enjoyed franchise rights. By 1945, when the United Nations was formed, nearly half of its 51 founding members granted franchise rights to women. A large majority of newly emergent states, too, accorded equal franchise rights to women. In 1966, according to a United Nations survey, 114 members out of a total of 125

members constitutionally guaranteed franchise rights to women (Sharma, 1996). By getting voting rights to choose their leaders, women become politically active. Simultaneously, the legislation also started making plans and policies for the development of women.

In India, women's participation in political activities at the grassroots level was very low at the time of independence. Plans, policies, and schemes for women rarely got the attention of political leaders and officers. planning There is considerable debate on the genesis of the women's component of the community development program. is some evidence There that policymakers deliberately avoided committing themselves to women's work (Mehra, 1983). In 1984, when the pilot development project Etawah was started, Albert Meyer, then planning adviser to the Uttar Pradesh government, felt that "the need for working with women in the project area is great, but it has been proved most difficult because the social situation of women in Uttar Pradesh is such that policymakers generally wish to avoid committing themselves to programs of women's work and are often hostile to women's welfare. Working village males also hold the same views, but more strongly for similar reasons. Officers at the supervisory level in the planning department have not yet evolved targets or systematic programs of work with women. Therefore, efforts to reach rural women have been uneven, sporadic, and fluctuating"

The (Meyer, 1958). Planning Commission Deputy Chairman admitted that "when we began the women's program, we did not have a single woman in our community projects administration. We completely forgot that it is impossible to strike roots with any program unless women come into the picture. This was a later realisation. Even when the realisation came, we paid sympathies, perhaps because there was terrific pressure on one side of food production and the other from the provision of amenities. Our organisation had very little time to devote to evolve a program for women, which by its very nature would have required much more sustained and much better efforts." He hoped that with the help of voluntary organisations, the vast reservoir of non-official women's power, which is lying virgin, could be utilised for women's programs (Krishnamachari, 1957).

### Source of Information for Government Schemes

Although a very small number of respondents reported their awareness of government schemes, the study delves deeper into the source of information for government schemes. In the survey, it has been found that different groups have different sources of information. Table 3 lists all data sources that respondents reported during the field survey. This Table contains the total number of various of information sources reported by respondents. In this table. the respondents who responded 'not aware' or responded

with 'partial awareness' but did not disclose or refer to their source of awareness were not included.

Respondents from rural areas primarily depend on their neighbouring persons for information regarding welfare scheme/s. In contrast, respondents from urban acquire information from areas independent sources like newspapers, television, radio, and the internet. The information from people like the pradhan of the village, husband, Anaanwadi workers. samiti (committee) members. husband. daughter. officers at block development office (BDO), officers at Vikash Bhawan/Rojgar office, etc, outnumbered the electronic sources of information like newspaper, television, radio, and internet.

Rural respondents were more dependent on their relatives. Pradhan, neighbouring people, and village people rather than other independent sources of information. The main reason is illiteracy and less mobility. Illiteracy prevents them from completing all necessary paperwork to avail themselves of the benefits of the scheme/s. Sometimes. they do not even have basic documents of their identity. Less mobility from outside the village or in government offices decreased the chances of knowledge. Therefore, they relied more on the literate persons from their relation, Pradhan, neighbouring houses, or villagers.

Further, the primary data in Table 3 illustrates that television and newspapers are sources of information for government schemes,

which is the highest among urban male respondents. Among rural male respondents' newspaper reading is the highest as a data source. Other sources of information, such as television and the Internet, are restricted because of the need for a regular electricity supply. Many urban females also reported reading Hindi newspapers as a source of information. The literacy rate among urban females was high; therefore, they could read newspapers. Some respondents urban female read English newspapers.

The situation of rural females is different. Rural female respondents dependent on people for are information various regarding government schemes. This dependency is caused by high illiteracy among rural females. Because of illiteracy, they cannot read newspapers, and the paucity of electricity supply prevents them from watching television and listening to the radio.

# Utilisation of Government Scheme/s

After examining the level of awareness about different state and central government welfare schemes, the following paragraphs describe the number of people who had availed themselves of benefits from government schemes until the field survey.

# BenefitsAvailedfromGovernmentSchemesatIndividual Level

The field survey found that people need to make more effort to learn about new government schemes and changes made in existing schemes that benefit them. Table 4 and Figure 2 highlight the number of respondents who reported the benefits of government schemes. In the table, most respondents fall in the category of 'yes'. They benefited from government schemes.

# Table 3

Total Number of Respondents Reported Source of Information for Their Awareness About Government Schemes

	M	ale	Fen	nale
Source of Information	Urban	Rural	Urban	Rural
	Male	Male	Female	Female
Newspaper	04	09	05	02
Television	04	01	03	
Radio	*			
People/Neighbors	05	03	03	04
Pradhan		05		01
Husband			02	01
Anganwadi				02
Block Development Officer		04		
(BDO)				
Samiti (committee) members		01		01
Daughter & Neighbors				01
Newspaper & Husband				01
People & Newspaper	03	02	01	02
People & Television			02	01
Television & Radio	01			
Television & Newspaper	06	03	02	01
Pradhan & People		01		
Television, Newspaper & BDO	01	02		
Television, Newspaper &	01	01	02	01
People				
Television, Newspaper &		01		
Pradhan				
Television, Newspaper &		01		
Internet				
Office/Vikash Bhawan/Rojgar	04			
office				

Source: Primary data collected with the help of questionnaire & field survey, 2013-16 \*No respondent falls in this category for the corresponding column. In the percentage calculation, 83.1 per cent of urban male respondents and 93.01 per cent of rural male respondents availed of the government schemes' benefits until the field survey.

Similarly, most female respondents also availed of the benefits from government welfare schemes. In the primary survey, 70.97 per cent of urban female respondents and 87.1 per cent of rural female respondents reported availed benefits of having government schemes. few А respondents are not taking any support from welfare schemes, i.e., 16.9 per cent of urban male respondents, 6.99 per cent of rural male respondents, 29.03 per cent of urban female respondents, and 12.9 per cent of rural female respondents (Table 4).

Here, it is evident that though most people are unaware of different government welfare schemes, most benefit from scheme/s. Many government schemes need to be updated. They started even before India gained independence. Therefore, everyone in India benefits, though they might not know about these government-provided facilities. For example, public distribution svstem (PDS). construction of infrastructure facilities, etc. As a result, directly or indirectly, citizens of the country are benefited from them. Some government schemes, such as the Mid-Day Meal Scheme, are available for all group members. Another reason is when they see people getting some benefits from scheme/s around them, they start requesting them to do the paperwork for them, too, so they can also get benefits from the scheme/s.

The evolution of the public distribution of grains in India originated in the 'rationing' system introduced by the British during World War II. The rationing system public its successor. the and distribution system (PDS), have played an important role in attaining higher levels of household food security and eliminating the threats famine of in the country.

# Table 4

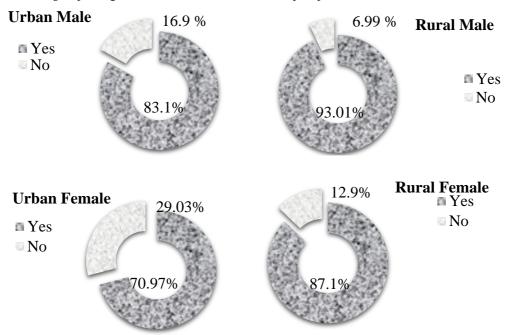
Features	Male			Female				
	Urban	Male	Rural Male		Male Urban Female		Rural Female	
	Number	%	Number	%	Number	%	Number	%
Yes	59	83.1	133	93.01	44	70.97	108	87.1
No	12	16.9	10	06.99	18	29.03	16	12.9
Total	71	100	143	100	62	100	124	100
Yes	103	77.44	241	90.26	192	89.72	152	81.72
No	30	22.56	26		22	10.28	34	18.28
				09.74				

Total Number and Percentage of Respondents Who Availed Benefits from Government Schemes in Aligarh District

Source: Primary data collected with the help of questionnaire & field survey, 2013-16

### Figure 2

Percentage of Respondents Who Availed Benefits from Government Schemes



Source: Primary data collected with the help of questionnaire & field survey, 2013-16

The Department of Food under the Government of India was created in 1942, which helped in food matters. getting the serious attention of the Like government. many other countries. India abolished the rationing system when the War ended. This was in 1943. However, on attaining Independence, India was forced to reintroduce it in 1950 in the face of renewed inflationary pressures in the economy immediatelv independence, after "which were accentuated by the already prevailing high global prices of food grains at the end of the War, which was around four times higher than the pre-war prices" (Bhatia, 1985). Public distribution of food grains was retained as a deliberate

social policy by India when it embarked on the path of planned economic development in 1951. It was, in fact, an important component of the policy of growth with justice (http://www.fao.org/docrep/x0172e/ x0172e06.htm. 2016). These old schemes are modified from time to public distribution time. Current systems have been changed to targeted public distribution systems, Antoydaya Anna Yojana, Mid-day Meal Scheme, Annapurna Yojana, and National Food Security Act, 2013.

The Mid-Day Meal Scheme was launched on August 15, 1995, by the Ministry of Human Resource Development to enhance enrolment, retention, and attendance and simultaneously improve nutritional levels among students in primary schools, initially in 2,408 blocks in the country. It was extended to all the blocks in 1997-98. The scheme presently covers students of Class I-VII of Government and Government schools and Education Guarantee Scheme/ Alternative and Innovative Education Centers (EGS/AIE). (New Media Wing, India 2016 A (Reference Annual, 2016).

A targeted public distribution system has been launched to ensure the availability of a minimum quantity of food grains at а subsidised rate to families living below the poverty line. The Government launched the Targeted Public Distribution System (TPDS) in June 1997. It was intended to benefit about six crore poor families in the country for whom 72 lakh tonnes of food grains were earmarked annually at 10 kg per family per month. The allocation was increased from 10 kg to 20 kg from April 1, 2000. This was increased from 20 to 25 kg per family per month from July 2001. From April 1, 2002, this allocation has been further increased from 25 to 35 kg per family per month. (New Media Wing, India 2016 A (Reference Annual, 2016).

Antyodaya Anna Yojana was launched to make the Targeted Public Distribution System more focused and targeted toward the poorest section of the population. The 'Antyodaya Anna Yojana' (AAY) was launched in December 2000 for one crore poor families. Targeted Public Distribution System (TPDS) and provided them with food grains at a highly subsidised rate of 2/- rupee per kg for wheat and 3/- rupee per kg for rice. (New Media Wing, India 2016 A (Reference Annual, 2016).

The Ministry of Rural Development launched the Annapurna Scheme in 2000-01. Indigent senior citizens 65 years of age or above who are not getting a pension under the National Old Age Scheme Pension (NOAPS) are provided 10 kilograms of food grains per person per month free of cost under the scheme (New Media Wing, India 2016 A Reference Annual. 2016).

National Food Security Act of 2013 provides food and nutritional security in the human life cycle approach by ensuring access to adequate quality food at affordable prices for people to live a life with dignity. The eligible persons will be entitled to receive 5 kg of food grains per person per month at subsidised prices of 3, 2, and 1 rupee per kg for rice, wheat, and coarse grains, respectively. (New Media Wing, India 2016 A (Reference Annual, 2016). Besides these food security schemes, many other infrastructure-related schemes benefit the population. One of them is Pradhan Mantri Gran Sadak Yojana, which has directly benefited people at the grassroots level in the district.

To improve rural connectivity, the government launched the Pradhan Mantri Gram Sadak Yojana (PMGSY) in December 2000 as a centrally sponsored scheme to assist the states. However, rural roads are on the state list as per the constitution. Pradhan Mantri Gram Sadak Yojana (PMGSY) is to provide connectivity through all All-Weather Roads (Census, 2001). (New Media Wing, India 2016 A (Reference Annual, 2016).

All these government schemes provide government help to individuals and the whole family, district/s, and state/s. Therefore, all citizens of the country are availing of benefits directly or indirectly.

### Benefits to Family Members from Government Schemes

While enquiring whether benefits have reached the respondents' family members, primary data reveals that most family members have benefited from government schemes. Table 5 shows the total number of respondents who accounted for the fact that their family members have benefited from the schemes.

Figure 3 shows the percentage of respondents for the same. According to Figure 3, 81.69 per cent of households of urban male respondents, of 91.61 per cent households of rural male respondents, of 70.97 per cent households of urban female respondents, and 87.1 per cent of households female of rural respondents already availed of benefits from government schemes. A smaller number of respondents who not benefited from have anv government scheme had been found. Otherwise, every respondent, directly or indirectly, got some benefits. According to primary data, only 18.31 per cent of households of urban male respondents. 8.39 per cent of households of rural male respondents. 29.03 per cent of households of urban female respondents, and 12.9 per cent of households of rural female respondents in the category of nonbenefited people. Here, 'yes' means people who benefited from schemes bv the state central run or government, and 'no' means people who did not benefit from schemes.

The percentage of non-benefited persons is higher in urban areas than in rural areas of the district. The reason is that a maximum number of government schemes are launched marginalised for groups like scheduled castes, scheduled tribes, poor who live below the poverty line, old aged, etc. The percentage of these groups of people is higher in rural areas than in urban areas. In the district's rural areas, families benefit three central government from schemes, Integrated Child i.e., Development Services, Kisan Credit Card, and the Mahatma Gandhi National Rural Employment (MNREGA). Guarantee Act The benefits of these three schemes are easily detectable in the district.

Child The Integrated Services Development (ICDS) Scheme is one of the government's flagship programs and represents one of the world's largest and unique early childhood programs for development. The program addresses the health. nutrition. and development needs of young children and pregnant and nursing mothers. (New Media Wing, India 2016 A (Reference Annual, 2016).

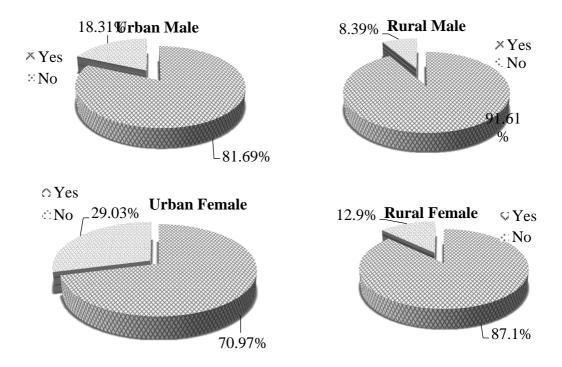
Total Number and Percentage of Respondents Whose Families Availed Benefits from Government Schemes in Aligarh District

Features	Male				Female				
	Urban Male Rural Male		Urban Female		Rural Female				
	Number	%	Number	%	Number	%	Number	%	
Yes	58	81.69	131	91.61	44	70.97	108	87.1	
No	13	18.31	12	8.39	18	29.03	16	12.9	
Total	71	100	143	100	62	100	124	100	
Features	Total U	rban	Total R	Total Rural		Total Male		Total Female	
	Number	%	Number	%	Number	%	Number	%	
Yes	102	76.69	239	89.51	189	88.32	152	81.72	
No	31	23.31	28	10.49	25	11.68	34	18.28	

Source: Primary data collected with the help of questionnaire & field survey, 2013-16

# Figure 3

Percentage of Households Availed Benefits from Government Schemes in Aligarh District



Source: Primary data collected with the help of questionnaire & field survey, 2013-16

Total Number of Respondents Who Availed of Various Government Schemes

Characteristics	Ma	les	Females	
	Urban	Rural	Urban	Rural
Above Poverty Line (APL) Ration card	41	88	31	72
Below Poverty Line (BPL) Ration card	03	07	02	13
Scholarships	*		02	01
Senior citizen pension	01	01	01	
Differently- abled pension		01	01	
Antoyodaya & Scholarship		01		
APL ration card & Scholarships	06	05	07	09
APL ration card subsidies on fertilisers		02		
APL ration card Kishan credit card (KCC)		21	01	07
APL ration card Aaganwadi benefits		01		02
BPL ration card & scholarships/free education	01	01		03
BPL ration card and KCC		01		
APL ration card, KCC, scholarships		04		01
Janani Surksha yojana		01		
Subsidies for Haj/Pilgrimage	02			

Source: Primary data collected with the help of questionnaire & field survey, 2013-16 \*No respondent falls in this category for the corresponding column.

Indira The Gandhi Matritva Sahyog Yojana (IGMSY) is а maternity benefit scheme offered by the government of India. This scheme was launched in 2010. Ministry of Women and Child Development is an implementing agency. This scheme transfers money to pregnant and lactating women 19 or older only for the first two live births. It also provides partial wage compensation to women for wage loss during child delivery and subsequent childcare. It is for enabling conditions for safe delivery and good nutrition and feeding practices. The scheme was brought under the National Food Security Act 2013 during 2013 (Hindu, 2015).

To ensure that all eligible farmers are provided hassle-free and timely credit for their agricultural operation, the Kisan Credit Card (KCC) Scheme was introduced in 1998-99. Marginal farmers, sharecroppers, oral lessees, and tenant farmers can be covered under the scheme. The main objectives of the scheme are to meet the short-term credit requirements for cultivation of crops. The State Governments have been advised to launch an intensive branch/villagelevel campaign to provide Kisan Credit Cards to all the eligible and willing farmers in a time-bound manner. KCCs have now been converted into Smart Cards cum Debit facilitate their Cards to operation through ATMs (Government of India, 2016).

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a rights-based wage employment program implemented in rural areas of the country. This program aims to enhance livelihood security by providing up to one hundred days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. (New Media Wing, India 2016 A (Reference Annual, 2016).

Apart from these schemes, above poverty line (APL) ration cards, help in house repair, fee concession, irrigation schemes, scholarships for girl children, subsidies on LPG, Haj subsidies for Muslims, SCC loans for shops, cooperatives for farms have also benefited people of Aligarh district.

### Conclusion

In the concluding remark, it can be said that there is a sharp difference in the level of awareness among different groups of people and the zeal for enhancing the knowledge of various welfare schemes launched by the government of India and the

government of the State from time to time. Ironically, people in dire need of government support for their development are least interested in knowing eligibility criteria and other information. related Meanwhile. people from urban areas are interested in updating their knowledge, though they know they do not fall in the category of eligible people for that scheme. Rural female respondents reported the worst condition. The interest in awareness was lowest among them. The overall condition summed up in Table 7 shows that people with low literacy have low awareness, but they are the ones who need high government help government through schemes. Subsequently, they will benefit highly because people who are literate and aware do not fall in the eligibility criteria of various schemes. Most of them come under the category of general and above the poverty line. Another interesting fact was that people were in denial about whether they benefited from any scheme. Most people immediately reply, 'kachu bhi naay mil raha sarkar se' (not getting any benefit from the government). This shows they are highly dissatisfied with the amount/level of help the government provides. supports These of government schemes are not making a satisfactory contribution to their development. The level of government support can sustain them for faster growth.

People with Awareness and Benefits Availed from Government Schemes

Literacy	Awareness	Need of government's help	Benefits availed
Low	Low	High	High
High	High	Low	Low

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