



## Awareness and Economic Benefits of Government Welfare Initiatives Among Rural People in the Raipur Vicinity of Chhattisgarh

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Government welfare schemes are among the most important sources of support for rural households in India. They provide direct cash transfers, wage employment, housing, cooking gas, health cover, pensions, crop insurance and savings support. Yet a scheme helps a family only when the family knows about it, gets enrolled and actually receives the benefit on time. The present article is based on a field study carried out under the National Service Scheme (NSS) of the College of Agriculture, IGKV, Raipur, during 2025–26. 60 households from 4 villages of Arang and Dharsiwa blocks of Raipur district were interviewed about 10 Central and State Government schemes. The article describes how aware the villagers are of these schemes, how much money they actually receive, what problems they face and what can be done to make the schemes work better for them.

### Introduction

About two-thirds of Indians (68.8%) live in villages [1], where most families earn their living from farming or casual wage work. Most farm households operate marginal holdings, and many of them have limited access to formal credit and little information about public schemes [2]. The Union Government supports these families through several programmes, among them PM-KISAN, the rural employment guarantee, rural housing and free LPG connections [3, 4]. Chhattisgarh has added programmes of its own. Two important ones are the Mahtari Vandan Yojana, which pays married women a monthly amount, and the Deen Dayal Upadhyaya Bhoomihin Krishi Majdoor Kalyan Yojana, which gives annual help to families of landless farm workers [5].

However, benefits do not reach households automatically. Earlier studies point again and again to the same hurdles: people do not know about a scheme, have limited schooling, or find enrolment too complicated [6, 7]. Very little is known about how much money a rural household in the Chhattisgarh plains actually receives from Central and State schemes taken together. NSS volunteers, who live and work in villages during their camps, are well placed to collect such information and to carry it back to the people.

### Government initiatives covered

- PM-KISAN - Rs. 6,000 a year paid directly to farmer families that own land.
- NREGA (now VB-G RAM G) - Guaranteed wage employment for rural households.
- Pradhan Mantri Ujjwala Yojana (PMUY) - LPG connections to women of poor households.

- **Pradhan Mantri Fasal Bima Yojana (PMFBY)** - Insurance against crop loss.
- **National Social Assistance Programme (NSAP)** - Old-age, widow and disability pensions.
- **Sukanya Samriddhi Yojana (SSY)** - A savings scheme for the girl child.
- **Pradhan Mantri Awas Yojana (PMAY)** - Financial help to build a pucca house.
- **Ayushman Bharat Yojana (ABY)** - Cashless hospital treatment for eligible families.
- **Mahtari Vandan Yojana (MVY)** - A monthly payment of Rs. 1,000 to married women (State scheme).
- **DDU-BKMKY** - An annual grant of Rs. 10,000 for families of landless farm labourers (State scheme).

### How the study was carried out

The survey formed part of the project work required for the NSS “C” certificate. Two villages were taken from each of two blocks of Raipur district: Bahanakadi, where the NSS camp was held, and Mandir Hasaud in Arang; Dharampura and Serikhedi in Dharsiwa. In each village, 15 persons were chosen at random, making a sample of 60. They were personally interviewed in 2026 with a structured schedule. Awareness of each scheme was recorded as full (knew the benefit and eligibility), partial (had only heard of it) or nil. Economic benefit was the amount the respondent reported receiving from each scheme during the year.

### Who are the villagers?

Respondents were mostly in the 36–60-year age group (50.00%). Nearly all came from Other Backward Classes (53.33%) or Scheduled Castes (43.33%). Close to half (45.00%) depended on wage labour, more than half (56.67%) owned no land, and 7 in 10 had an annual income not exceeding Rs. 1,00,000. Four out of five lived in nuclear families, three-quarters in pucca houses, and 88.33 per cent had never borrowed money from any sources. These are low-income, largely landless families, and welfare payments form a real share of what they earn.

### How aware are the villagers?

Every respondent knew the benefits and eligibility rules of PM-KISAN, the rural employment guarantee, PMUY, PMAY and Mahtari Vandan Yojana, and 95.00 per cent knew about Ayushman Bharat. All of these are open to large sections of people and are widely advertised. The picture was different for DDU-BKMKY, where only 38.33 per cent were fully aware; SSY (56.67%), PMFBY (66.67%) and NSAP (70.00%) also lagged. The DDU-BKMKY gap stands out, since landless labourers, the group this scheme is designed for, made up the bulk of the sample. Having heard a scheme’s name does not mean knowing whether one qualifies or how to apply.

### What do households actually receive?

The largest number of households received Mahtari Vandan Yojana (91.67%). PMUY came next (80.00%), with DDU-BKMKY (38.33%) and PM-KISAN (35.00%) further behind. Only a small share gained from the employment guarantee (13.33%), Ayushman Bharat (13.33%) or crop insurance (5.00%). Workers under the employment guarantee earned Rs. 5,399 on average, which means they got only a few days of work, far short of their entitlement.

Adding up the five cash schemes (PM-KISAN, the employment guarantee, NSAP, MVY and DDU-BKMKY), the 60 households received Rs. 11.37 lakh in a year, which works out to roughly Rs. 18,953 for each household. If the one-time PMAY housing grants are counted too, the average climbs to Rs. 46,953. For families whose yearly income is at most Rs. 1,00,000, such support adds considerably to what they earn, which agrees with earlier reports [8, 9]. Yet 58.04 per cent of this recurring support came from Mahtari Vandan Yojana alone, leaving households dependent on one scheme.

**Awareness and benefits of government initiatives among respondents (n = 60)**

| Scheme                | Full awareness (%) | House-holds benefited (%) | Average benefit (Rs.) |
|-----------------------|--------------------|---------------------------|-----------------------|
| PM-KISAN              | 100.00             | 35.00                     | 6,000/yr              |
| NREGA / VB-G<br>RAM G | 100.00             | 13.33                     | 5,399/yr              |
| PMUY                  | 100.00             | 80.00                     | LPG (in kind)         |
| PMFBY                 | 66.67              | 5.00                      | Not reported          |
| NSAP                  | 70.00              | 21.67                     | 6,000/yr              |
| SSY                   | 56.67              | 18.33                     | Savings a/c           |
| PMAY                  | 100.00             | 23.33                     | 1,20,000 (one-time)   |
| ABY                   | 95.00              | 13.33                     | Health cover          |
| MVY                   | 100.00             | 91.67                     | 12,000/yr             |
| DDU-BKMKY             | 38.33              | 38.33                     | 10,000/yr             |

*Average benefit is per beneficiary household, as reported by respondents.*

**Advantages of welfare initiatives**

- **Regular cash support** - MVY, DDU-BKMKY, PM-KISAN and pensions add predictable income to low-income families.
- **Money in women's hands** - MVY reached over nine in ten households, directly supporting women.
- **Better living conditions** - PMAY houses and PMUY gas connections improve housing and cooking.
- **Support for the landless** - DDU-BKMKY and NSAP reach families who get nothing from land-based schemes such as PM-KISAN.
- **Protection against shocks** - Health cover and crop insurance can protect families from sudden large expenses.
- **Savings for daughters** - SSY encourages long-term saving for the girl child.

**Problems faced by the villagers**

All respondents were asked about the problems they faced or saw in availing each scheme (multiple responses allowed). The major problems, in order, were:

- **PMAY (80.00%)** - The grant falls short of finishing a house now that cement and steel cost more; some needy families were not included.
- **NREGA/VB-G RAM G (66.67%)** - Wage payments delayed by mistakes in bank accounts.
- **PM-KISAN (53.33%)** - Payments held up or halted when land records do not tally.
- **DDU-BKMKY (30.00%)** - Many landless workers missing from the beneficiary list.
- **NSAP (26.67%)** - Pension too small to cover every day needs.
- **SSY (25.00%)** - Lengthy paperwork and a distant bank or post office.
- **PMFBY (21.67%)** - Compensation for crop loss paid late.
- **PMUY (16.67%)** - Refills are expensive, so families return to firewood.
- **ABY (11.67%)** - Private hospitals turn down the card or demand extra payment; this happened to 7 of the 8 card users.
- **MVY (8.33%)** - Hard to arrange proof of income and residence.

Similar barriers have been reported from other parts of India [6, 7, 10].

**Suggestions for better delivery**

- Release employment-guarantee wages within 15 days of the work being done.
- Hold village camps to correct land records so that PM-KISAN instalments are not stopped.

- Survey each village and register all landless labourers under DDU-BKMKY.
- Revise PMAY assistance and pension amounts in line with rising prices.
- Select beneficiaries fairly and display the lists openly in the gram panchayat.
- Cut down paperwork and let the gram panchayat verify documents; open SSY accounts locally with the help of Anganwadi workers or the post office.
- Ensure that all empanelled hospitals accept the Ayushman card without extra charges, and consider a subsidy on LPG refills.

### Role of NSS volunteers

NSS units of agricultural universities can act as a bridge between welfare departments and villagers. During special camps, volunteers can run door-to-door awareness on lesser-known schemes such as DDU-BKMKY and SSY, help families check their eligibility and arrange documents, organise Jan Sampark and help desks with the gram panchayat, and report delivery problems to the concerned officials. Such activities also give students first-hand experience of rural realities.

### Conclusion

Villagers around Raipur are largely poor OBC and SC families who own little or no land, live on wage work and seldom borrow. Everyone knows the big national schemes, but far fewer know about DDU-BKMKY and SSY, though many of these families would qualify. Welfare schemes bring in about Rs. 18,953 per household a year, a useful sum at these income levels, although more than half of it depends on the Mahtari Vandan Yojana. Needy families left off lists, delayed payments, small benefit amounts and heavy paperwork all reduce what the schemes deliver. Awareness drives run with panchayats, Anganwadi workers and NSS volunteers, easier procedures and regular upward revision of benefit amounts would help the schemes reach the families they were designed for. As the findings come from 60 households in one district, larger studies are needed before they are generalised.

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