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## **Poverty alleviation programmers and other socio welfare schemes for marginalized communities in India**

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### **Abstract**

Various poverty alleviation programmers and socio welfare legislations meant to uplift the marginalized societies. over the years Government of India had taken various welfare measures for the poor and downtrodden and marginalized communities in India which is one of the prime duty of welfare state i.e to help their people in times of distress and make appropriate welfare measures. In the times of inflation when the prices are sky touching the marginalized and middle class communities had faced its burnt particularly the unemployed section of society who were affected by covid -19

**Keywords:** socio welfare legislations, inflation, marginalized communities

### **Introduction**

Socio welfare schemes which must reach to every Deserving applicants throughout the country, over the years the government has introduced various socio economic welfare measures and various schemes to mitigate the sufferings of various marginalized communities but the biggest hurdle between the poor and the government remains the unawareness of the masses for whom such schemes are being devised.

There is very much less awareness among the people regarding the various socio welfare schemes meant for their overall welfare. The non-seriousness of government in highlighting the benefits and various socio welfare schemes deprive large section of marginalized societies to reap the benefits of these schemes meant for their welfare.

Grass root agencies must be involved including PRI's, Anganwadi workers after awakening them first regarding the various socio welfare measures which can help in the upliftment of marginalized societies. In this article I have tried to cover up at least those welfare schemes which can be helpful and can provide some sort of relief to those who falls under the eligibility of these schemes.

### **1. Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) Pension Yojana**

Voluntary and contributory pension scheme.

Monthly contribution ranges from Rs.55 to Rs.200 depending upon the entry age of the beneficiary.

50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.

### **Eligibility**

Should be an Indian Citizen.

Unorganized Workers (for example: working as street vendors, agriculture laborers, construction site workers, workers in industries of leather, handloom, mid-day meal workers, rickshaw pullers or auto wheelers, rag pickers, carpenters, fisherman's etc.)

Age group of 18-40 years.

Monthly income is below Rs.15000 and not a member of EPFO/ESIC/NPS (Govt. funded).

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**Benefits**

After attaining the age of 60 yrs, beneficiaries are entitled to receive minimum monthly assured pension of Rs.3000/= On death of the beneficiary, spouse is eligible for 50% monthly pension.  
If husband and wife, both join the scheme, they are eligible for Rs. 6000/- monthly pension jointly.

**2. National Pension Scheme for Shopkeepers, Traders, and the Self-employed Persons (NPS-Traders)**

Voluntary and contributory pension schemes.  
Monthly contribution ranges from Rs.55 to Rs.200 depending upon the entry age of the beneficiary.  
50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.

**Eligibility**

Should be an Indian Citizen.  
Shopkeepers or owners who have petty or small shops, restaurants, hotels, real estate brokers, etc.  
Age of 18-40 years.  
Not covered in EPFO/ESIC/PM-SYM  
Annual turnover not more than Rs. 1.5 Crore

**Benefits**

Under the scheme, beneficiaries are entitled to receive minimum monthly-assured pension of Rs.3000/- after attaining the age of 60 years.

**3. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)****Eligibility**

Should be an Indian Citizen.  
In the age group 18 to 50 years  
Having Jandhan or saving bank account with Aadhaar.  
Auto-debit from bank account on consent

**Benefits**

Rs.2 lakh on death due to any cause.  
This scheme is implemented by the Department of Financial Services and is available through banks.

**4. Pradhan Mantri Suraksha Bima Yojana (PMSBY)****Eligibility**

Should be an Indian Citizen.  
In the age group 18 to 70 years  
Having Jandhan or saving bank account with Aadhaar.  
Auto-debit from bank account on consent

**Benefits**

Rs.2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability  
This scheme is implemented by the Department of Financial Services and is available through banks.

**5. Atal Pension Yojana****Eligibility**

Should be an Indian citizen  
Between the age of 18-40 years  
Having bank account linked with Aadhaar  
This scheme is available through banks.

**Benefits**

The contributor on his choice can attain a pension of 1000-5000 rupees, or he can also get an accumulated sum of the pension after his death.  
The accumulated amount will be given to the spouse or if the spouse is dead as well then to the nominee.

**6. PDS****Eligibility**

Should be an Indian citizen.  
All families below the poverty line.  
Any family, which does not have a member between, ages 15 and 59 years of age.  
Any family, which has a disabled member, is also eligible to avail of benefits under Pradhan Mantri Awas Gramin Yojana.  
Those who do not have a permanent job and only engage in casual labour.

**Benefits**

35 kg of rice or wheat every month, while a household above the poverty line is entitled to 15 kg of food grain on a monthly basis.  
Being implemented as One Nation One Ration Card (ONORC) to enable migrant workers to receive the food grains wherever they are working.

**7. Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)****Eligibility**

Should be an Indian citizen.  
Any family including workers, which does not have a member between ages 15 and 59 years of age.  
Any family which has a differently abled member is also eligible to avail benefits under Pradhan Mantri Awas Gramin Yojana  
Those who do not have a permanent job and only engage in casual labour.

**Benefits**

Assistance provided to the Beneficiary to the tune of Rs.1.2 Lakh in plain areas and Rs. 1.3 Lakh in Hilly Areas.

**8. National Social Assistance Programme (NSAP) -Old age Protection****Eligibility**

Should be an Indian citizen.  
Any person who has little or no regular means of subsistence from his/her own source of income or through financial support from family members or other sources.

**Benefits**

Central Contribution @ Rs 300 to Rs 500 for different age group.  
Monthly pension ranges from Rs 1000 to Rs 3000/ depending upon State Government's contribution.

**9. Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)****Eligibility**

Household with no adult/male/ earning member within the age group of 16-59 years.

Families living in one room with Kuccha walls and roof.  
 Families with no members within the age group of 16-59 years.  
 Household without a healthy adult member and one differently abled member.  
 Manual scavenger families.  
 Landless households earning a major part of their family income from manual labour

#### Benefits

Health coverage of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization free of cost.

### 10. Health Insurance Scheme for Weavers (HIS)

#### Eligibility

Should be an Indian Citizen.

The weaver should be earning at least 50% of his income from handloom weaving.

All weavers, whether male or female, are eligible to be covered under the "Health Insurance Scheme"

#### Benefits

The beneficiaries would avail a package of Rs 15,000 that includes both pre-existing diseases and new diseases. The division in terms of disbursement of the amount according to the medical conditions stands as- Maternity benefit (per child for the first two)- Rs 2500, Eye treatment – Rs 75, Spectacles – Rs 250,

Domiciliary	Hospitalization-	Rs	4000,
Ayurvedic/Unnani/Homeopathic/Siddha-		Rs	4000,
Hospitalization (including pre and post)-		Rs	15000,
Baby coverage-500, OPD and limit per illness-		Rs	7500.

### 11. National Safai Karmacharis Finance and Development Corporation (NSKFDC)

#### Eligibility

Should be an Indian Citizen.

People involved as Safai Karmacharis and manual scavengers

#### Benefits

Scheme provides financial assistance to the Safai Karmacharis, Manual Scavengers and their dependants through SCAs/RRBs/Nationalized Banks for any viable income-generating scheme including sanitation related activities and for education in India and Abroad.

### 12. Self Employment Scheme for Rehabilitation of Manual Scavengers (Revised)

#### Eligibility

Should be an Indian Citizen.

Identified manual scavengers, one from each family, eligible for One Time Cash Assistance (OTCA) of Rs. 40,000/- or any such amount as OTCA as revised from time to time.

#### Benefits

The manual scavenger and the dependents shall be provided, free of cost, skill training of their choice from the list of such trainings organized by the National Safai Karmacharis Finance and Development Corporation (NSKFDC) from time to time.

A Monthly stipend of Rs. 3000/- (Rupees three thousand only) or any such amount as may be decided from time to time shall be remitted by NSKFDC.

### 13. Integrated Social Security

#### Scheme (ISSS)

The Scheme has the following components:-

- OLD AGE
- Widow/ Destitute
- Physically Handicapped.

#### Eligibility

The scheme targets old age, widow, disabled and BPL beneficiaries. The identified beneficiaries under all the three components of this pension scheme must be poor, have meager Sources of income to sustain their Livelihood.

#### Benefits

A monthly pension of Rs. 1000/- is provided to men above the age of 60 years, women above the age of 55 years, widow/Divorcee above 40 years of age & physically Challenged persons with disability of 40% or above.

### 14. National Social Assistance Programme (NSAP)

This scheme has four components as given below.

- Indira Gandhi National Old Age pension Scheme (IGNOAPS)
- Indira Gandhi National Disability Pension Scheme (IGNDPS).
- Indira Gandhi National Widow Pension Scheme (IGNWPS).

#### Eligibility

The scheme targets old aged, widows, disabled and BPL Families.

#### Benefits

A monthly pension of Rs.1000 is provided to eligible persons through social welfare Department.

### 15. State Marriage Assistance Scheme (SMAS)

#### Eligibility

Unmarried girls above 18 years of age from BPL families.

#### Benefits

Rs- 25000/- cash + Cost of 5g of Gold (one time assistance) is provided to the girl (Above 18 yrs & whose family income is not more than 75000/- per Annum ) whose marriage is to be solemnized soon.

### 16. PMMVY (Pradhan Mantri Matru Vandana Yojana)

#### Benefits

PMMVY is a maternity benefit scheme for pregnant & lactating women of 19 years of age and above for 1st live birth. It provides partial wage compensation to women for wage loss during childbirth and childcare. The 5000/= assistance is provided in three installments below:

- The first installment is received after Registration at Anganwadi Centre.
- The second installment is given after First anti-natal check-up.
- The third installment is provided after the child birth at Govt or Govt Recognized hospital.

#### Eligibility

- First issue after marriage
- Beneficiary should not be Permanent Government Employee.

**Conclusion**

There are hundreds of other socio welfare schemes apart from them, which have never fallen in the domain of public; any scheme will be successful only when its benefits will be reaped by the large section of society. awareness is need of the hour to spread these schemes even to far flung areas which is possible only if the government will show some seriousness and engage it's forces under strict surveillance for the better results of these schemes.

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