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## **MUKHYA MANTRI MAIYA SAMMAN YOJNA: IMPACT ON WOMEN'S LIFE IN SERAIKELLA KHARSWAN**

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### **ABSTRACT :**

IN THIS STUDY WE ARE STUDY ABOUT THE MUKHYA MANTRI MAIYA SAMMAN YOJNA. IT IS STARED BY CURRENT JHARKHAND GOVERNMENT. IMPACT OF THE MUKHYA MANTRI MAIYA SAMMAN YOJNA IN JHARKHAND (SERAIKELLA KHARSWAN) GIRL AND WOMEN'S DAY TO DAY LIFE. THIS STUDY IS IMPORTANT BECAUSE, BEFORE THE MUKHYA MANTRI MAIYA SAMMAN YOJNA THERE ARE ONLY WIDOW PENSION SCHEME AND SENIOR CITIZEN ASSISTANCE SCHEME , RUN BY STATE AND CENTRAL GOVERNMENT.

**KEY WORD:** MUKHYA MANTRI MAIYA SAMMAN YOJNA, EMPLOYMENT, GOVT SCHEME, POVERTY, AWARENESS, LOCAL LEADER, FINANCIAL PROBLEM, SELF DEPEDENT

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### **INTRODUCTION :**

MUKHYA MANTRI MAIYA SAMMAN YOJNA IS STARTED BY CURRENT JHARKHAND GOVERNMENT'S CHIEF MINISTER SRI HEMANT SOREN. MUKHYA MANTRI MAIYA SAMMAN YOJNA LOUNCHED IN 18 AUGUST 2024, FROM PAKUD DISTRICT, AND ON THE SAME DAY AMOUNT OF RS 1000 TRANSFERRED TO BENIFICIERY'S ACCOUNT THROUGH DIRECT BENEFIT TRANSFER. THIS IS IMPORTANT STEP TAKEN BY THE JHARKHAND GOVERNMENT TOWARDS WOMEN WMPOWERMENT, AMOUNT WILL INCREASE 1000 TO 2500 IN DECEMBER PAYMENT.

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### **OBJECTIVE OF THE STUDY :**

1. IMPACT OF MUKHYA MANTRI MAIYA SAMMAN YOJNA IN LOCAL VILLAGERS OF SERAIKELLA KHARSWAN.
2. HOW TO FINANCIAL ASSIST THROUGH MUKHYA MANTRI MAIYA SAMMAN YOJNA.
3. WHY NEED THIS TYPE OF SCHEME IN SERAIKELLA JHARKHAND.
4. FUTURE PROSPECTIVE VIEW ABOUT THIS SCHEME.
5. HOW TO EMPOWER SERAIKELLA GIRLS AND WOMENS.

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### **RESEARCH METHOLOGY :**

THE BASIS OF THE RESESRCH IS DISCRIPTIVE RESEARCH. IT'S AIM TO LEARN GAIN NEW INSIGHT IN TO POLICIES OF GOVERNMENT SCHEME (JHARKHAND). THE SCHEME IS BASED ON PRIMERY AND SECONDRY DATA, COLLECTION FROM DOOR TO DOOR, PAPER, ARTICLE AND INTERNET.

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### **PROBLEM STATEMENT :**

1. LIMITED SOURCE OF INCOME / REVENUE FOR GOVT.
2. REAL ESSENCIAL PERSON ALLOCATION.
3. HABITUAL ACTIVITIES OR COMFORT ZONE FOR THE PEOPLE.
4. AWARENESS IS TOUGH TASK/ CHALLANGING TASK.
5. HOW TO GETTING OUT OF POVERTY.

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### **MUKHYA MANTRI MAIYA SAMMAN YOJNA :**

MUKHYA MANTRI MAIYA SAMMAN YOJNA IS FOR ONLY GIRLS AND WOMEN WHO IS BETWEEN 18 TO 50 YEARS OLD. IT IS ONLY FOR JHARKHANDI'S. IT IS PROVIDE FOR WOMEN AND GIRLS EMPOWERMENT OR SELF DEPEDENT. EVERY GIRL/WOMEN SHOULD TRY TO UNDERSTAND THAT, THEY SHOULD OVER COME FROM POVERTY. MUKHYA MANTRI MAIYA SAMMAN YOJNA IS MUST IMPORTANT FOR SERAIKELLA KHARSWAN AND SIMILER DISTRICT, SERAIKELLA-KHARSWAN IS INDUSTRILISED DISTRICT BUT MOST OF THE VILLAAGES ARE RURAL NOT CONNECT WITH INDUSTRIALISED AREA. IE. KUCHAI, RAJNAGAR, KUKRU PRAKHAND ARE MOST OF THE BACK WORD AREAS. KUCHAI PRAKHAND HAS 99 VILLAGES, MOST OF THE PERSONS BELONGS TO ST/SC COMMUNITY, AND KUCHAI IS ALSO MCC AREA. IN THIS PRAKHAND MOST OF THE PEOPLES ARE LIVES IN BELOW POVERTY LINE, MAIN SOURCE OF INCOME IN THE VILLAGERS ARE, AGRICULTURE, REGIONAL LICURE, DESI RICE BEER, ETC. IN KUKRU AND RAJNAGAR PRAKHAND MOST OF THE PEOPLES ARE LIVES IN BELOW POVERTY LINE, PEOPLES ARE MAKING BRIKS IN BIRICKS MANUFACTUREING UNIT FOR LIVING IN OTHER SEASON AND AGERICULTURE IN RAINY SEASON. MUKHYA MANTRI MAIYA SAMMAN YOJNA IS VERY HELPFUL FOR THIS KIND OF AREAS. IN KUCHAI PRAKHAND GOVT SCHEMES REGULATE ONLY IN PEN PAPER MODE NOT IN FIELD. MENS ARE DRINKIND LOCAL LICURE AM\ND WOMENS ARE PARENTING THEIR CHILDRENS. THEY ARE WORK IN AGRICULTURE, SMALL BRICK MANUFATORING UNIT IN LOWER RATE OR THEY ARE SELLING LOCAL LICURE (HANDIA) IN THEIR MARKET, FOR THOSE PEOPLE MUKHYA MANTRI MAIYA SAMMAN YOJNA IS GRASPING AT STRAWS. IN KUKRU AND RAJNAGAR PRAKHAND ALSO FULLY DEPEDENT IN AGRICULTURE. MUKHYA MANTRI MAIYA SAMMAN YOJNA IS VERY HELPFUL FOR POOR FAMILY'S WOMEN FOR PARENTING THEIR CHILDRENS AND BUY DAY TO DAY USEFUL THINGS FO THEIR FAMILIES. MUKHYA MANTRI MAIYA SAMMAN YOJNA IS TRANSFRED THROUGH A DIRECT BENEFIT TRANSFER TO BENIFITIARY'S BANK ACCOUNT. MUKHYA MANTRI MAIYA SAMMAN YOJNA IS ALSO HELPFUL FOR GIRLS COLLEGE STUDENTS, WHO ARE STOPED THEIR STUDIES FOR THEIR FAMILIES FINANCIAL CONDITION, THEY CAN CONTINUE THEIR STUDIES WITH MUKHYA MANTRI MAIYA SAMMAN YOJNA.

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### **SIMILLER GOVERNMENT SCHEMES RUN BY JHARKHAND GOVERNMENT :**

1. MUKHYAMANTRI RAJYA NIRASHRIT MAHILA SAMMAN YOJNA
2. AAKANSHA PROGRAM
3. CHIEF MINISTER FELLOWSHIP YOJNA
4. JHARKHAND IRS PLOT REGISTRATION SCHEME
5. BIRSHA HARIT GRAM YOJNA
6. NILAMBAR PITAMBER JAL SAMBRIDDHI YOJNA
7. ABUA AWAS YOJNA
8. SOLAR PLANT FOR WATERING IN AGRICULTURE
9. JHARKHAND KRISHI RIN MAFI YOJNA

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### **NEED OF THIS TYPE OF SCHEMES :**

PER CAPITA INCOME OF JHARKHAND IS RS 98649 IN 23-24 AND 107027 IN 24-25. JHARKHAND GOVERNMENT TRY TO INCREASE PER CAPITA INCOME, BECAUSE STATE GOVERNMENT RUN MANY SCHEMS IN SERAIKELLA KHARSWAN AND RURAL AREAS. ALL OVER THE JHARKHAND MOSTLY PLACES ARE BACKWARD, THEY DEPENDENT IN AGRICULTURE. THEY SHOULD TRY SCIENTIFIC WAY OF AGRICULTURE AND USE MACHINE INSTEAD OF TRADITIONAL WAY OF AGRICULTURE. THESE TYPE OF SCHEMES USED FOR WOMEN EMPOWERMENT, SELF DEPEDENT FOR WOMEN, CHILD DEVELOPMENT, ETC. IN THESE SCHEMES ALL ARE DIFFERENT AND THEIR AIM ALSO DIFFERENT. MUKHYAMANTRI RAJYA NIRASHRIT MAHILA SAMMAN YOJNA, AIM OF THIS SCHEME IS THAT TYPE OF WOMEN WHO'S HUSBEND IS PASS AWAY IN CONDITION OF MARRIED AND WHO'S MOTHER/FATHER BOTH IS PASSED AWAY IN CONDITION OF UNMARRIED, THIS SCHEME IS ALSO WOMEN EMPOWEMENT AND SELF DEPEDENT, SHE CAN BUY THEIR DAY TO DAY USEFUL THINGS AND PARENTING THEIR CHILD IN PROPER WAY. AAKANSHA PROGRAME, AIM OF THIS SCHEME IS FOCUS ON THEIR EDUCATION WHOSE TWO GIRL CHILD ONLY. CHIEF MINISTER FALLOWSHIP YOJNA, AIM OF THIS SCHEME IS TO FIANCIAL ASSIST THOSE STUDENTS/RESEARCH SCHOLARS WHO STUDY IN HIGHER EDUCATION. 1 RS PLOT REGISTRATION SCHEME FOR WOMEN, AIM OF THIS SCHEME IS TO PROVIDE OWNERSHIP OF LAND IN WOMEN CANDIDATE, BIRSHA HARIT GRAM YOJNA, THE AIM OF THIS SCHEME IS PROMOTE RURAL DEVELOPMENT THROUGH ENVIRONMENTAL CONSERVATION AND REVITALIZE RURAL LANDSCAPES, IMPROVE LIVELIHOOD OPPORTUNITIES AND PROMOTE SUSTANABLE GROWTH. NILAMBER PITAMBER JAL SAMBRIDDHI YOJNA, AIM OF THIS SCHEME IS LOOSE BOULDER CHECK DAMS HAVE BEEN BUILND NEAR THE HILLS. HUNDRED OF VILLAGES ACROSS THE STATE AND GENERATE EMPLOYMENT IN VILLAGE AREAS. JHARKHAND KRISHI RIN MAFI SCHEME, AIM OF THIS SCHEME IS REDUCE FINANCIAL BURDEN FROM FARMERS. ABUA AWAS YOJNA, AIM OF THIS SCHEME IS EVERY VILLAGERS HAVE A OWN HOUSE. SOLAR PLANT FOR WATERIN IN AGRICULTURE, AIM OF THIS SCHEME IS WATER FOR AGRICULTURE IN ALL WATHER.

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**FUTURE PROSPECTIVE VIEW ABOUT THIS SCHEME :**

JHARKHAND GOVERNMENT SHOULD REVISED RULE OF MUKHYA MANTRI MAIYA SAMMAN YOJNA IN FUTURE, LIKE A GIRL/WOMEN WHO OWN A LAND OR VEHICLE, WHO JOIN A GOVERNMENT SECTOR/ PRIVATE SECTOR, ONLY MOTHER AND TWO CHILD IN A FAMILY ONLY NON CREAMY LAYER, BPL CARD HOLDER WILL BE BENIFITIARY OF THIS SCHEME.BANK ACCOUNT LINKED WITH PAN CARD, WHEN ANY ONE PAN LINK WITH ESIC, THEN THIS SCHEME WILL STOP FOR HER AUTOMATICALLY. EKYC IS MANDATORY EVERY YEAR FOR ALL BENIFITIARY. IF ANY ONE TRANSFRED TO OTHER SCHEME LIKE WIDOW PENSION SCHEME, OLD AGE PENSION SCHEME THEN THIS SCHEME WILL STOP AUTOMATICALLY.

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**EXPECTED RESULT :**

SERAIKELLA KHARSWAN GIRL/WOMEN WILL SELF DEPEDENT AND THEY WILL GROW DAY TO DAY. THEY WILL USE THEIR SKILL, KNOWLEDGE, STOCKS AND THEY CAN START A SMALL STREET BUSINESS. GIRLS WILL CONTINUE THEIR EDUCATION AND LEARN SOME TECHNICAL EDUCATION IE. COMPUTER, BUTICIAN, TAILORING, ETC. AND EMPOWERING THEIR OWN. EVERY FAMILY WILL BECOME FINANCIALLY STRONG AND INCREASE PER CAPITA INCOME.

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