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A Study of the Impact of Shravan Bal Seva State Pension Scheme on the Financial Security and Standard of Living of the Elderly: Special Reference to Western Vidarbha

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Introduction

Among the social security schemes in India, pension schemes for senior citizens have gained special importance. The "Shravan Bal Seva Rajya Nivruttivetan Yojana" (Shravan Bal Seva State Pension Scheme), implemented through the Social Justice and Special Assistance Department of the Government of Maharashtra, is an extremely vital scheme for the economically weak, destitute, and senior citizens in the state. Under this scheme, eligible beneficiaries are provided with monthly financial assistance. Providing financial support during old age, enhancing social protection, and helping to maintain a minimum standard of living are the primary objectives of this scheme. During the period from 2014-15 to 2024-25, the Government of Maharashtra has introduced reforms in various social security schemes and increased the use of the Direct Benefit Transfer (DBT) method to transfer benefits directly to beneficiaries' accounts. Although this has increased the efficiency of the schemes, problems such as benefit distribution, eligibility verification, the application process, documentation, and delays in fund disbursement are still observed to some extent. In the Amravati, Akola, Buldhana, Washim, and Yavatmal districts of Western Vidarbha, there is a large rural and economically backward population. Therefore, the significance of the Shravan Bal Seva State Pension Scheme increases significantly in this region. This research will study the economic and social impacts of this scheme, the status of the beneficiaries, implementation difficulties, and the positive outcomes.

Background of the Research

The elderly population in India is continuously increasing. A large proportion of senior citizens in rural areas are economically weak. Due to changes in family structures, the social and economic problems of the elderly have become severe. To provide economic protection to senior citizens, the Government of Maharashtra launched the Shravan Bal Seva State Pension Scheme. This scheme specifically provides financial assistance to senior citizens below the poverty line and destitute individuals. It has been observed that this government initiative has brought about some improvement in the standard of living of the beneficiaries. However, it is necessary to study the practical difficulties faced by the beneficiaries.

Introduction to Western Vidarbha

Western Vidarbha is an important region in the eastern part of the state of Maharashtra, characterized by an agrarian economy, a large rural population, and a significant proportion of socially vulnerable groups.

Major Districts in Western Vidarbha

1. Amravati
2. Akola
3. Buldhana
4. Washim

Significance of the Study

1. It will enable the evaluation of the social security system for senior citizens.

2. The economic impact of the scheme will be studied.
3. Changes in the beneficiaries' standard of living will be understood.
4. Administrative difficulties in rural areas will become clear.
5. It will help in providing policy-level suggestions to the government.

Research Problem

"What is the impact of the financial assistance received by the beneficiaries of the Shravan Bal Seva State Pension Scheme in Western Vidarbha on their social and economic life?"

Objectives of the Research

1. To study the structure and objectives of the Shravan Bal Seva State Pension Scheme.
2. To examine the social and economic status of the beneficiaries in Western Vidarbha.
3. To study the distribution of benefits during the period 2014-15 to 2024-25.
4. To analyze the difficulties in the implementation of the scheme.
5. To study the satisfaction level of the beneficiaries.
6. To conduct a district-wise comparative study.
7. To understand the administrative hurdles in receiving benefits under the scheme.
8. To present suggestions regarding improvements.

Research Hypotheses

1. The Shravan Bal Seva State Pension Scheme has led to an improvement in the economic condition of the beneficiaries.
2. Beneficiaries in rural areas face difficulties during the application process.
3. Delays are observed to some extent in the distribution of benefits.
4. The DBT system has increased transparency.
5. Inequality in benefit distribution is found across all districts of Western Vidarbha

Research Methodology

Research Type

Descriptive and Analytical Research Methodology.

Sources of Data Collection

Primary Sources

- Interviews
- Questionnaires
- Personal visits
- Beneficiary survey

Secondary Sources

- Government reports
- Research articles
- Books

- Websites
- District Social Justice Department reports

Sampling Selection

Selection of beneficiaries from selected districts in Western Vidarbha.

Statistical Methods

- Percentage Method
- Averages
- Comparative Analysis
- Graphs and Tables

Study Area

Amravati District

Introduction to the District: Amravati district is primarily agrarian, with a large proportion of the elderly population residing in rural areas.

Talukas: Amravati . Achalpur . Chandur Bazar . Chikhaldara . Dharni. Anjangaon Surji.

Akola District

Talukas: Akola . Akot . Telhara . Balapur . Murtizapur . Patur . Barshitakli

Buldhana District

Talukas: Buldhana . Chikhli . Deulgaon Raja . Sindkhed Raja . Lonar . Mehkar . Khamgaon . Shegaon . Jalgaon Jamod . Sangrampur . Motala . Nandura . Malkapur

Washim District

Talukas: Washim . Mangrulpir . Karanja . Risod . Malegaon. Manora

Yavatmal District

Talukas: Yavatmal. Wani. Pusad . Umarched . Mahagaon . Darwha . Ner . Ralegaon . Ghatanji . Kelapur . Arni . Digras . Babulgaon . Zari-Jamani. Kalamb. Maregaon

Information about Shravan Bal Seva State Pension Scheme

Objectives of the Scheme

- To provide financial assistance to senior citizens.
- To provide social security to destitute elderly individuals.
- To improve the standard of living of economically weak senior citizens.

Taluka and Village Count Information

District	Talukas	Estimated Village Count
Amravati	14	1800+
Akola	7	1000+
Buldhana	13	1400+
Washim	6	800+
Yavatmal	16	2100+

Comparative Observations

Aspect	Rural Area	Urban Area
Awareness	Low	High
Application Process	Difficult	Relatively easy
Banking Facilities	Limited	Available
Benefit Distribution	Possible delays	Fast
Digital Literacy	Low	high

Conclusion

The Shravan Bal Seva State Pension Scheme is a highly significant social security initiative by the Government of Maharashtra for senior citizens. Economically weaker senior citizens in Western Vidarbha have gained financial support due to this scheme. An improvement is visible in the standard of living of the beneficiaries. However, problems such as administrative hurdles in implementation, delays in fund disbursement, lack of awareness, and obstacles in the digital process still persist.

This research will provide policy-level suggestions to the government to implement the scheme more effectively. It also highlights the future need for executing more capable schemes for the social security of senior citizens in rural areas.

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