

A Study of Distribution of Social Welfare Funds in Morayur Panchayath of Kerala

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ABSTRACT

Today several people were living without satisfying their essential needs in their life. Through social welfare government ensure the security of the society. The major objective of the study are to find the problems in the distribution of social welfare funds, To analyze whether the distribution is adequate and finally to suggest remedial measures problems in the distribution. The present study shows there is some problems in the allocation and provision of social welfare funds.

1. Introduction

The term welfare is frequently used by social engineers and economists. The creation of welfare is the important duty of the government. There are different welfare programs were implemented by the government. Welfare is an impossible concept without creating some loose creation of welfare among all citizen. It is an absolute to growth of developing countries. Through government implementing may welfare programs, allocation of fund and its distribution is a difficulty concept with regarding to administrative authority. Pension is one welfare program by the government. Pension is regular payments made by the government (both centre and state) to the residence of that nation. There are different approaches in the allocation and distribution of pension among through the Panchayat raj system. Social welfare is a program is any of a variety of government program designed to protect citizen from the economic risk and insecurity of life. The most common type of the program provide benefit to elderly or retired people. The chief character of a welfare program or security program is to protect the citizen of the country. These program provides benefit to those who live beyond their ability or eligibility to engage in gainful employment to those who became permanently disabled, other than through work injury and who are not covered under some disability. The basic concern of social welfare-poverty, disability and old age people.

Distribution of social welfare fund were highly effective with the effect from the Panchayat raj system in our country. In this content, it is important to analyze how far the distribution of welfare fund programs is able to make change in the lives of its members by encouraging economically and socially. It is also essential to analyze how far the distribution of fund is adequate. An analyzed study on the distribution of social welfare fund in Morayur Panchayath has been done so far. Hence the study has much significance in present.

2. Objectives of the study

1. To analyze various social welfare funds providing in Morayur Panchayath.
2. To analyze whether the distribution of social welfare fund is adequate and significant in Morayur Panchayath.

3. To analyze the problems in the distribution of social welfare fund in Morayur Panchayath.
4. To suggest remedial measures for the problems in the distribution of fund.

3. Methodology

For the present study, "descriptive research method" is used by investigator. For collect data, "primary" source and "secondary" source were adopted. For present study, the samples were taken from 300 beneficiaries from Morayur Panchayath by random sampling. For the study, the data were collected by using interview schedule as a tool. The collected data were analyzed with simple statistical technique only.

4. Theoretical Review

There are several kinds of social welfare funds provided by Indian government to come forward backward section to the main stream of the society. The major kinds social welfare funds are categorized as,

For government workers

Super Annuation, granted to government worker who is retired on his age 60. They get these kind of pensions which is half of their salary while they are working. Voluntary Retirement Pension, is granted to all government workers. They can apply before three months in advance in his retirement time. It is only allowed after he working at least 20 years in government service. Invalid pension, for all government workers after he is retiring from the service on account of physically or mentally incapable for the service. Compensation Pension, granted to government worker who is abolished from the permanent post while he is unless to appoint to another post. He may get this kind of pension. Compulsory Pension, for government employees can compulsory retired from service as a penalty, pension, or gratuity. The amount of this pension is 3500. Family Pension, granted to widow/widower where there are no children for the widow/widower of the government worker. He or she have an option for granting family pension. Pension to Disabled Soldiers, Provided to all disabled soldiers of all their services. But they should take pre-mature retirement before 2006. Compassionate Allowance, provided to

government worker who is dismissed or removed from the service shall forfeit or other things. He has a special consideration and sanction to compassionate allowance .Extra Ordinary Pension, provided to government worker .His family is disabled or death during his service.

For Community

Self Employment Program, under this scheme eligible SC and ST can provide bank loan and government aid up to 1 lack for starting any self employment venture Eg : small shop , agriculture.....Self Employment Scheme above 1 Lack, provided to SC community financial aid loans from RS 1Lack to 7.50 Lacks to start small business like cloth shop, electronic shop...Land Purchase Scheme, it granted one or two acres of dry land to SC community from non SC and ST. The maximum cost is RS 1Lack of which 50% subsidy and remaining 50% is term loan. In the case of ST, eligible agricultural labors from ST community can also provide these kind of scheme.Pre metric And Post metric Scholarship, is provided both SC, ST community .The upper limit of family income to pre metric is RS 2 Lack and post metric is RS 25 Lack.

For low income families

PDS all BPL families can provide 25 kg rice and 10 kg wheat and other thing through their ration card.Annna Bhagya Scheme, distribute food grains free of cost to BPL house families . Rice and wheat are distributed for RS 1 per kg and other goods like oil, sugar...at a discount price through fare price shops across the state like supplyco, neethistore ...PETC Training Scheme, pre examination training centers provide training for comparative exam for BPL families E.g. : nursing, paramedical course.....BhagyalakshmiScheme, promot birth of girl children in BPL families' .After the enrolment the department deposit around RS 10000 in girls name. T6he amount with interest rate will be made to available beneficiary when she is the age 18 .To grant this scheme they can register name under any of the government hospital.Vajpayee Arogyasree, This health insurance scheme allows BPL families to get insurance of cashless treatment for major aliments through health and family department

General scheme

Widow Pension, granted to women above the age of 18 who have lost their husband. The amount is RS 500 per month .Un Married Women Pension, offered by state government to all women above 50 years the women who have not get marry .Thus government provide financial assistance to her living. Indira Gandhi- National Old Age Pension, provide financial assistance for small business activities . The maximum unit cost is RS 25000 among them 10000 in subsidy and NSFDC provide term loan for RS 15000.Old Age Pension, provided by state government to all people when we reached in the age pension age 60.The amount of pension is 1100 per month. Integrated Child Development Service, provide nutrition to children below 6 years and pregnancy mothers through Anganvadies. Financial Assistance To Inter -caste Marriage Couple, scheme provide financial assistance of RS 50000 to inter caste married couple and one of the couple should belong to the SC community and their income not exceeded RS 50000 in an year. Disabled Pension,granted to people and with 40-75

% of disabilities will get monthly of RS 500 and those who with Over 75% of disabilities are eligible to get RS 1200 due to required income and medical documents. SandyaSuraksha Scheme, granted for small famers, agricultural labours and workers who are working in un organized sector and age above 60. Occupational/Employees Pension, offered by employer, labour union and other organization to their workers.Ideal Marriage Scheme, to encourage simple and mass marriage, government fixed a deposits of RS 10000 in brides name. It is applicable to marriages where a minimum of 25 couples are married a single roof.

5. Review of related studies

Madyamam daily reported on 5th augest2017 about the distribution of widow pension among kalukkallurPanchayatof palakkad district .Their report indented to reveal the distribution is accurate and adequate. The report shows that 90% of fund was distributed among remarried women.

Howard Chernick and Andrew Reschovsky conducted study on if government would be able to meet the needs of low income residence .The study reveals that the government also increasing the assistance to low income state residence.

H.Perers ,RPlotnick and S.O.Jeong were conducted a study on changes in key elements of welfare policy and changes in policy related to child support enforcement and family planning program .The study resulted that the shifting the entire direction of incentives.

Integrated food security phase classification (IPC) Al-qadarif, SUDAN reported on April 2015 about the problem of food insecurity in the state. The main objective of this study is to evaluate the food security situation in the state. The report shows that to build a food security policy and nutrition strategy to improve the economic condition of the state.

6. Analysis of the study

Morayur is one of the panchayath among Malappuram District of Kerala. Among the respondents' 68% are female and 32% are male . Among them 70.67% are married, 24% are widows, 4% are separates and only one single person. Majority of them having primary education. 12% are illiterate. Only fewer have complete higher education and professional course. 20% individuals are living with low income. 21.33 % individuals having rupees 5000-10000 monthly income. Remaining was in between them. Among the respondents 60% are BPL families. Details of beneficiaries of pension scheme are presented in table 1.1

Table 1.1 Beneficiaries of various pensions

sl no:	pensions	percentage
1	Retirement	7.5%
2	Old age	32.5%
3	Widow	45%
4	Un married	2.5%
5	Disabled	10%
6	Agricultural	2.5%

	total	100%
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Beneficiaries regarding social welfare scheme are presented in table 1.2

Table 1.2 Beneficiaries of social welfare scheme

sl no	type of scheme	percentage
1	Anna Bhagya	8.77%
2	Self Employment	0.87%
3	Scholarships	17.54%
4	Rationing	38.59%
5	Agricultural assistance	0.87%
6	Infrastructural assistance	0.87%
7	Integrate child dvpt program	10.52%
8	Unemployment benefit	3.50%
9	Aswasakiranam	0.875
10	VajpayArogyasree	7.01%
11	housing	10.52%
	total	100

The study reveals 53% of agricultural pension beneficiaries didn't get their benefit and 46% of occupational pension beneficiaries didn't get their benefit. 64% eligible didn't get bagyalakshmi scheme, 5% didn't get aswasakiranam, land purchase, and scholarships., 10% of eligible didn't get infrastructural assistances and 8% of didn't get agricultural assistance. 16% of APL families are not eligible to get benefit but, on the other hand, 11% of families are eligible to get the benefit though the BPL food stamp. But they neglected and some of non eligible could get the benefit from the government.

7. Findings

Majority of people belongs to BPL families 70% of people were married and 24% of women are widows. 32% of beneficiaries get old age pension. 45% of widows get widow pension. 10% of disables get disabled pension. 7.5% of people get retirement pension. Only 2.5% of beneficiaries get unmarried women and agricultural pensions. 38% of families get rationing though their food stamp. Only 17% of students could get their scholarships. 10% of families get housing facilities from the government though the IAY, ITDP...10% of beneficiaries get nutrition foods though Anganwadies. 8% get the benefit of AnnaBhagya scheme. Only 0.87% of beneficiaries get infrastructural, agricultural assistance and Aswasakiranam scheme. 64% of eligible didn't get the benefit of Bhagyalakshmi scheme. 46% of eligibles didn't get the benefit of occupational pension. 53% of eligible didn't get the benefit of agricultural pension. 8% of eligible didn't get the benefit of agricultural financial assistance. 10% of eligible didn't get the benefit of infrastructural assistance. 5% of eligible didn't get the benefit of land purchase, Aswasakiranam and scholarships.

The present study shows there is some problems in the allocation of social welfare funds as Allocation of social welfare fund by panchayath is not adequate. Provision of social welfare fund is not transparent. Provision of social welfare fund is not according to the demand. Fund allocation and provisions is not in correct time and true amount.

8. Suggestions

Government should increase the amount of pensions. Government should provide fund based on the needs of individuals. Government should provide better awareness program among the society. Government should provide both pensions and schemes in correct time. Government should calculate correct estimation in APL and BPL category. Implement new kinds of pensions and schemes for the welfare of the society. Government should provide better solution for inadequacy in distribution.

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