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From Policy to Progress: An Assessment of Government Schemes in Rural Areas of Nuh District in Haryana

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Abstract

The present research work has assessed the impact of prevailing government schemes in rural areas of the most backward district of Haryana State, i.e. district Nuh. The impact of these schemes has been measured on the living standards of 240 sample rural households in the district. For the study purpose, broader parameters of standard of living namely, household assets, income and consumption expenditure have been considered. It has been observed that government schemes have helped the beneficiary households by analyzing the values of assets, income and consumption expenditure before and after the implementation of such schemes. A significant difference has also been found in the standard of living between beneficiary and non- beneficiary households. However, several shortcomings were identified in the implementation of these schemes. Therefore, it is important for the policy makers and administrators to address these loopholes to ensure that the intended benefits reach the needy households in a timely manner.

Key words: Beneficiary, Non-beneficiary, Assets, Income, Consumption expenditure.
JEL Codes: I38, R28, R58

Introduction:

After independence, India has achieved reasonable achievements in literacy, death rate, infant mortality, life expectancy, etc., and is considered one of the fastest-growing economies. The policy changes, along with the implementation of various macroeconomic measures, have led the country through various phases of economic growth and development. However, the high growth rate of the economy has not resulted in a similar growth pattern across all its regions (Sanga and Shaban, 2017). Some regions have shown improvement, while others have remained backward in many parameters over the years. The implementation of government schemes has targeted such developmental challenges existing in the country. As most of the Indian population, i.e., 68.84 per cent (Census 2011), lives in rural areas, the government schemes hold significant importance in these regions. The agriculture sector is the primary source of employment and livelihood in rural areas, with more than half of rural households depending on it for subsistence. Several non-farm activities also provide opportunities for employment to the workforce belonging to both farming and non-farming households in rural areas (Bhakar et al., 2007). Regional variations in agrarian social structures, such as land control and land use patterns, agro-climatic conditions, and other socio-cultural as well as historical specificities account for most of the inequalities in rural India (Dhanagare, 1987). Through the implementation of various schemes, the government aims to reduce poverty and inequality, improve living standards and promote sustainable development in rural areas.

The question is how these schemes work at the grassroots level or how effective these schemes are for the poor? It is important to understand the extent to which they reach the needy people in backward areas. The key indicators of well-being in rural households are the levels of assets, income and consumption expenditure (Singh and Singh, 2020). Taking income as a parameter, these schemes have had a positive impact on the rural economy, reflected in the increased income of farmers and rural households (Bhagat and Bandyopadhyay, 2013). Various schemes have helped the beneficiary households to increase their consumption levels, increased income has led to improved living conditions, most of the beneficiaries were thankful for such schemes and believed that such development programmes should be promoted for the improvement of socio-economic status (Grewal et al.,1985; Pamecha and Sharma, 2015; Shettar, 2016; Hwang et al., 2018). For small vendors, artisans, etc. government schemes brought new life to them and enabled rural women and youth to support their families with supplementary income (Aggarwal, 2013). Moreover, with the implementation of government schemes, non-beneficiary households also benefitted in some aspects due to the overall development of the area (Yadav and Mishra, 1980).

However, some studies found that schemes were not being implemented properly. Various problems, such as the wrong identification of beneficiaries, favouritism in preparing the list of the beneficiaries and distributing benefits, lack of conceptual clarity, inadequate funds, and insufficient understanding of the complex environment, etc., led to the failure of such schemes (Subbarao,1985; Bagchee,1987; Raheja, 2015 and Kumar, 2022). Kumar and Phougat (2021) reported that the total number of beneficiaries in Haryana registered under PM-KISAN was very low and the amount paid was insufficient to cover even the bare minimum subsistence of vulnerable farmers. While designing such development programmes, the provision of a range of services from distribution of benefits to aftercare advice and support should be

assessed and appropriate measures must be taken to overcome existing limitations. The present study was conducted in Haryana, one of the prosperous states in India, where the majority of the population lives in rural areas. The state has witnessed remarkable economic growth over the last three decades, on average better than the national level. However, this growth is highly concentrated in a few districts. The need for the study arises because, in 2018, Niti Aayog categorised district Nuh as one of the most underdeveloped districts in India. Despite bordering district Gurugram (Haryana's rich and industrial heartland), Nuh district has the worst indicators in health, education, agriculture, water resources, financial inclusion, skill development and basic infrastructure (District Survey Report of District Nuh, Haryana). Based on the Human Development Index calculated by Government of Haryana, district Nuh, with the lowest HDI value of 0.27 (Government of Haryana Vision 2030, 2017) was selected for the study. Schemes launched by both central and state governments have been implemented in the district. The main features of these schemes include providing food at subsidised rates, giving direct benefit transfers and income support to farming families, mid-day meals in schools, etc. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Antyodaya Anna Yojana (AAY), Pradhan Mantri UJJWALA Yojana, Pradhan Mantri Awas Yojana (PMAY), etc., are examples of such schemes.
The main aim of the present study is to assess the impact of various government schemes on household assets, income and consumption expenditure of randomly selected beneficiaries and to compare their levels of living with those of non-beneficiaries in rural areas of Nuh district.

Data and Methodology:

Both primary and secondary data have been collected for the study. The secondary data has been collected through reports and publications from government agencies and other relevant sources. The primary data has been collected with the help of pre-tested interview schedule of the sample households for the year 2022-23. For this empirical investigation, district Nuh is intentionally selected, mainly because it has the lowest HDI value in the state i.e., 0.27 (Government of Haryana Vision 2030, 2017). With the help of multi-stage random sampling, two blocks, i.e., Nuh and Tauru, have been randomly selected out of total four blocks and then four villages from each block have been randomly chosen. Thus, a total of eight villages have been surveyed for the study. Finally, a random sample of 240 respondent households has been chosen from sub-strata of different land categories (landless, marginal, small and medium). In the present study, a household with no land has been termed as landless household. The household having up to 1.00 hectare of land is considered a marginal household. A household with 1-2 hectares of land is referred to as small household. Semi-medium (2-4 hectares) and medium (4-10 hectares) households have been grouped together, i.e., a household with 2-10 hectares of land is considered as a medium household. For the purpose of the study, the households availing any type of government scheme are termed as beneficiary households and the households who do not avail or are not eligible for any government scheme are referred to as non-beneficiary households. For analysing data, simple statistical tools such as averages, percentages, and the *t* statistic have been used.

To study each aspect in detail, the paper is divided into three sections:

1. Proportionate share of Beneficiary and Non-Beneficiary Households
2. Impact of Government Schemes on Household Assets, Income and Consumption Expenditure of Beneficiary Households
3. Assets, Income and Consumption Expenditure among Beneficiary and Non-Beneficiary Households: Comparative Analysis

Results and Discussion:

Proportionate share of Beneficiary and Non-Beneficiary Households

Table 1 presents the proportion of beneficiaries and non-beneficiaries among sample households. The table shows that with increase in the size class of holdings, the percentage share of beneficiaries decreases and non-beneficiaries increases. Out of the total 240 households selected randomly, 190 are beneficiaries and 50 are non-beneficiary households. The percentage share of beneficiary households comes out to be 85.59, 79.07, 71.43 and 40 per cent among landless, marginal, small and medium households respectively. Among all the households, the percentage share of beneficiary households to all sample households is 79.17 per cent. The proportion of non-beneficiary households is 14.41, 20.93, 28.57 and 60 per cent among landless, marginal, small and medium households respectively. Among all the households together, the percentage share of non-beneficiary households to total households comes to be 20.83 per cent. These findings are attributable to the fact that Nuh district is the most backward district of Haryana with low levels of development. The socio-economic conditions, demographic profile, occupational pattern, etc. prevailing in Nuh district necessitates for more government support and assistance in comparison to any other developed district of the state. The findings also suggest that schemes are more beneficial to landless and smaller land holding households.

Table 1. Total number of Beneficiaries and Non-Beneficiaries among Sample Households

Nuh District	Landless	Marginal	Small	Medium	All Households
Beneficiary	101	68	15	6	190

Households	(85.59)	(79.07)	(71.43)	(40.00)	(79.17)
Non-Beneficiary Households	17 (14.41)	18 (20.93)	6 (28.57)	9 (60.00)	50 (20.83)
All Households	118 (100)	86 (100)	21 (100)	15 (100)	240 (100)

Source: Authors' calculation computed from Field Survey
The values in parenthesis are percentages of the column total.

Impact of Government Schemes on Household Assets, Income and Consumption Expenditure of Beneficiary Households

This section examines the impact of government schemes on household assets, income and consumption expenditure of beneficiary households. For the study purpose, the average value of assets, income and consumption expenditure has been calculated before and after the implementation of government schemes among the sample households. The percentage increase in the value of total assets of beneficiary households comes to be 32.31, 3.04 and 0.75 per cent among landless, marginal and small holding households respectively. No increase in assets has been found in medium households in Nuh district. Among all the sample households, the percentage increase in assets after the implementation of government schemes is 0.99 per cent. This increase, particularly among landless households, is attributed to the implementation of schemes such as Pradhan Mantri Awas Yojana–Gramin (PMAY-G), Kisan Credit Card (KCC) has helped households in productive assets formation, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), etc. which provided wage employment and facilitated the purchase of essential tools or livestock. The percentage increase in income after the implementation of government schemes decreases with increase in the size of holdings and has been worked out 28.40, 15.90, 7.90 and 2.44 per cent among landless, marginal, small and medium households respectively. Among all the households, the percentage increase in income comes out to be 8.93 per cent. This increase is partly attributed to employment under MGNREGA, support under Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), and access to skill training programs. The schemes have provided both direct financial assistance and enhanced income-generating capacity of the households. The percentage change in consumption expenditure after the implementation of government schemes comes out to be 46.75, 39.80, 22.77 and 15.15 per cent among landless, marginal, small and medium households respectively. Among all the sample households, the percentage increase in consumption expenditure has been worked out 28.16 per cent. This increase is attributed to reduced financial burden due to free or subsidized provisions under schemes like PM Ujjwala Yojana (LPG connections), PM Garib Kalyan Anna Yojana (free ration), Antyodaya Anna Yojana (highly subsidised food grains), etc. which allowed households to spend more on food, clothing, healthcare and other consumption needs. To summarise, the findings suggest that landless and marginal households benefitted the most from government schemes. In contrast, small and medium households have greater level of access to land, credit, technology, etc. and hence they are in better position to take advantage of market opportunities. However, these households also face some challenges in the form of low productivity or lack of information about best practices. Therefore, while government schemes have benefitted small and medium households as well but the benefits are more significant for landless or marginal households. The findings are similar to the study of Pamecha and Sharma (2015) indicating that the schemes have brought the significant positive changes in the lives of beneficiaries. Also, it has been discovered that the government schemes have given a new life to artisans and facilitated the rural women and youth to support the family with a supplementary income which aligns with the findings of Aggarwal (2013).

Table 2. Average net change in value of Household Assets, Income and Consumption Expenditure after the Implementation of Government Schemes

(Value in Rupees)

Sr. No.	Items	Landless	Marginal	Small	Medium	All Households
1. Household Assets						
1.1	Average value of assets before the implementation of government schemes	70623.12	438672.27	1094624.53	2879700.00	1120904.98
1.2	Average value of assets after the implementation of	93446.21	451995.04	1102835.2	2879700.00	1131994.11

	government schemes					
1.3	Net change in the value of household assets	22823.09 (32.31)	13322.77 (3.04)	8210.67 (0.75)	0.00 (0.00)	11089.13 (0.99)
2. Household Annual Income						
2.1	Average annual income before the implementation of government schemes	174278.47	240892.76	322956.24	729342.92	366867.60
2.2	Average annual income after the implementation of government schemes	223769.69	279191.11	348485.33	747110.00	399639.04
2.3	Net change in the value of average annual income	49491.22 (28.40)	38298.35 (15.90)	25529.09 (7.90)	17767.08 (2.44)	32771.44 (8.93)
3. Per Capita Monthly Consumption Expenditure						
3.1	Consumption Expenditure before the implementation of government schemes	1324.68	1517.33	1889.06	2467.52	1799.65
3.2	Consumption Expenditure after the implementation of government schemes	1944.01	2121.17	2319.23	2841.47	2306.47
3.3	Net change in Consumption Expenditure	619.33 (46.75)	603.84 (39.80)	430.17 (22.77)	373.95 (15.15)	506.82 (28.16)

Source: Authors' calculation computed from Field Survey
The values in parenthesis are the percentage of net change.

Beneficiary and Non-Beneficiary Households: Comparative Analysis

This section analyses the difference in average value of assets, income and consumption expenditure among beneficiary and non-beneficiary households. The difference in per household average value of assets among beneficiary and non-beneficiary households has been worked out Rs. 21720.66, Rs. 145523.85, Rs. 178664.8 and Rs. 215240.00 for landless, marginal, small and medium households respectively. Among all the households, the difference comes out to be Rs. 140287.33. The calculated *t* value for the overall difference in per household average assets between beneficiary and non-beneficiary households is 3.47 and is found to be statistically significant at $\alpha = 0.01$, 0.05 and 0.10 significance level. The difference in per household annual average income between beneficiary and non-beneficiary households is Rs. 63637.96, Rs. 86599.1, Rs. 176246.34 and Rs. 65166.22 for landless, marginal, small and medium households respectively. Among all the households together, the difference has been worked out Rs. 97912.41. The calculated *t* value for the overall difference in per household annual average income between beneficiary and non-beneficiary households is 3.90 and is found to be statistically significant at $\alpha = 0.01$, 0.05 and 0.10 significance level. The difference in average per capita per month consumption expenditure between beneficiary and non-beneficiary households comes out to be Rs. 341.41, Rs. 470.92, Rs. 1177.94 and Rs. 937.41 for landless, marginal, small and medium households respectively. Among all the households, the difference has been worked out Rs. 731.92. The calculated *t* value for the overall difference in per capita average monthly consumption expenditure between beneficiary and non-beneficiary households is 3.94 and is found to be statistically significant at $\alpha = 0.01$, 0.05 and 0.10 significance level. The findings suggest that non beneficiary households are better off and have higher assets value, higher income and higher consumption expenditure as compared to beneficiary households. This signifies that government schemes aim to assist the most marginalized groups in the society. Additionally, non-beneficiary households were not meeting the eligibility great criteria for these schemes due to their stable financial situation, suggesting that they are already economically better off. These findings suggest that government schemes are having a positive impact on the standard of living of the beneficiary households. Kumar (2022) also found that government programs have benefitted the least better off households the most and better off households the least which are more or less comparable to the present study. The findings are also supported by Ahuja et al., (2011) wherein the study revealed that the larger landholding households were non-beneficiaries and were not interested in taking part in government schemes and the schemes benefitted

Table 3. Difference in Average Values of Assets, Income and Consumption Expenditure among Beneficiary and Non-Beneficiary Households

(Value in Rupees)

Sr. No.	Items	Landless	Marginal	Small	Medium	All Households
1. Household Assets						
1.1	Beneficiary Households	93446.21	451995.04	1102835.20	2879700.00	1131994.11
1.2	Non-Beneficiary Households	115166.87	597518.89	1281500.00	3094940.00	1272281.44
1.3	Difference	-21720.66	-145523.85	-178664.8	-215240.00	-140287.33
1.4	t-statistics (p-value)	3.12 (0.00)***	3.45 (0.00)***	3.93 (0.00)***	4.41 (0.00)***	3.47 (0.00)***
2. Household Annual Income						
2.1	Beneficiary Households	223769.69	279191.12	348485.33	747110.00	399639.04
2.2	Non-Beneficiary Households	287407.65	365790.22	524731.67	812276.22	497551.44
2.3	Difference	-63637.96	-86599.1	-176246.34	-65166.22	-97912.41
2.4	t-statistics (p-value)	3.11 (0.00)***	3.27 (0.00)***	3.95 (0.00)***	3.22 (0.00)***	3.90 (0.00)***
3. Per Capita Monthly Consumption Expenditure						
3.1	Beneficiary Households	1944.01	2121.17	2319.23	2841.46	2306.47
3.2	Non-Beneficiary Households	2285.42	2592.09	3497.17	3778.87	3038.39
3.3	Difference	-341.41	-470.92	-1177.94	-937.41	-731.92
3.3	t-statistics (p-value)	3.01 (0.00)***	3.12 (0.00)***	5.12 (0.00)***	4.24 (0.00)***	3.94 (0.00)***

Source: Authors' calculation computed from Field Survey
Note: ***The values are significant at 1,5 and 10 per cent significance level.

Conclusions:

The findings of the study highlight the positive impact of government schemes on the assets, income and consumption expenditure of beneficiary households. Also, the significant difference between beneficiaries and non-beneficiaries suggests that the latter are economically better off and require less government support, whereas beneficiaries are more vulnerable and in need of assistance. Firstly, it has been found that some beneficiary households were not aware about all the government schemes prevailing in the district and some did not have required identity cards to avail the benefits of such schemes. Therefore, policymakers should ensure that mere prevalence of schemes is not sufficient; it is important that households in need actively participate in these schemes. Secondly, since most of the beneficiary households were landless, the government should allocate panchayat land to them for agricultural purposes without any rent or auction. Steps should be taken up to promote animal husbandry in such households, which will help increase their earnings as well as improve nutritional well-being. It is also suggested that more training centers for skill development among women be set up to empower them and enhance their economic participation in the household. Thirdly, some shortcomings were identified in the implementation of schemes, such as the wrong identification of beneficiaries, lack of adequate monitoring and evaluation processes, delays in the distribution of benefits, and insufficient value of transferred benefits. It is suggested that administration and policymakers keep a check on such irregularities so that the necessary benefits reach poorer households on time. Further, to promote the overall development of rural areas and uplift the socio-economic status of the marginalized population, it is suggested that the government implement population-targeted schemes.

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