



THE ROLE OF SOCIAL WELFARE SCHEMES FOR BACKWARD CLASSES AND DISABLED POPULATIONS IN BHANDARA

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ABSTRACT:

One of the most elemental of the conditions that provide for inclusive growth in the life chances of the marginalized is the effectiveness of welfare policies. They are backward class people within the marginalized sections of the society that are characterized as the most disadvantaged in terms of socio-economic deprivation. Owing to limited resources, they are excluded from the range techniques used for promoting connections in society. This constitutes another enlarged progress report on the Bhandara district case, concerning one major broader sector, which is social welfare programs in education, health, employment, and social security, described merely at the highest district level, being displayed here. This work, based on employing secondary data for supporting conditions from an unmediated field observation with lived experiences from beneficiaries and local officials, aims at showing new ways for better-directed, more substantial actions in respect of living and socializing differences. The problems and possible needs will be aggregated on the success of welfare program operations: although they have comprehensively raised measures in scholarship particulars, skill development, pensions, and aids for rights, a few limitations, such as low understandings to the problems, departments, and attributes of infrastructures, together restrict the full potential of the results as regards welfare programs. From the study, several political points were raised through which more sensitization, access, and monitoring could occur for providing better delivery of social assistance in Bhandara.



KEYWORDS: Social Welfare Schemes; Backward Classes; Persons with Disabilities (PwD); Social Inclusion; Bhandara District; Government Programs.

INTRODUCTION:

Roughly 20% of India's masses are poor and striving to catch up with affluent mainstream global citizens. The article points out the fact that it is the most disadvantaged of any of those groups in that the lower castes, the Persons with Disabilities (PWDs), and such others do not go to school or remain healthy. Such people do not have a job and they do not participate in leisure activities like attending concerts. In addition, Government of India and Maharashtra aim to provide various welfare measures to reduce vulnerabilities and increase opportunities for improving their lives in qualitative terms.

One inherent feature of Bhandara is the presence of well-off socio-economic conditions suffocating large sections of Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), and differently abled people of diverse categories. It may be noted that many welfare programmes in Bhandara betray vast diversity in their operationality such that markers like coverage levels of such projects make little sense till now and hence compel situating them in relation toward not

only physical access, levels of education or administration, and the socio-cultural live conditions but also toward some peripheral criteria. Structured in this way, schemes at this level would provide a critical view of evaluations of what realistic impacts they are going to have on the marginalized sections of the population.

Previous and recent works give an insight into how beneficial such programs can be for the poor and physically challenged in Bhandara. The paper focuses on the mere point of consumers to access education, health, social security, and other supporting measures rather than on the barriers in this area. These were procedural delays, low awareness among the society, and yet some substandard infrastructure productivity resulted in bottlenecks. Thus, at one point or the other there could be some hindrances in reaching goals or targets through these social welfare benefits. The study works to unearth the sense of achievement and the lack of accomplishment of the program interventions in the area and also to find substantial suggestions which will assist in enhancing efficacy and inclusivity in the said area. This will significantly help in designing the new regulations to be enacted in the Bhandara area.

Objectives of the Study:

- 1) To identify key welfare schemes available for backward classes and disabled persons in Bhandara.
- 2) To assess the level of awareness, accessibility, and utilization of these schemes.
- 3) To evaluate their impact on education, health, livelihood, and social inclusion.
- 4) To highlight implementation challenges and suggest policy improvements.

Research Methodology:

A mixed methods strategy has been used to examine the impact of social welfare policies on the lives of disadvantaged and physically challenged persons in Bhandara district. The sampling method involves selecting data at random from all possible levels. Data has been collected in two ways: primary and secondary data are purposive; therefore, it is possible to sample all levels under consideration. Descriptive statistics were used for tabulation and quantification.

The Role of Social Welfare Schemes for Backward Classes and Disabled Populations in Bhandara:

Welfare Schemes for Backward Classes in Bhandara

Interventions are needed so as to load up higher for focused development in the fields of education, skill-building, and economic uplift for the benefit of the marginalized and downtrodden that include SC, ST, and OBC's. The educational initiatives are the Post-Matric Scholarship that alleviate the financial constraints students face who pursue higher secondary and higher education studies, the Rajarshi Shahu Maharaj Scholarship that provides fee reimbursement for socioeconomically backward students from the OBC category, and free boarding facilities from places of greater residence for students coming from very remote places. They have so far improved the enrollment of some of these students, but on the other hand, high levels of dropout from far reaches to the secondary stage get due attention by the fact that poorer populations are unable to retain students to that level on account of the economic constraints, household responsibilities, parents uninformed, child marriages, importance of academic underperformance, parental apathy in the schooling system; all this indicates a need for counseling and / or support services. Pathways through MSDM, and specialized trainings such as those with tribal helpful vocational training aim towards equipping youths with the skill set to enhance employability through course works, certificates, and sometimes placements in industrial situations, even if major bottlenecks are attributable to the hard-to-reach rural areas and awareness on this issue.

Economic empowerment comes in the crayoned from subsidized loans from Maharashtra State Backward Class Finance Corporation, NSFDC, and micro-finance as accessed through MSRLM that creates small businesses, a livelihood-based training through Vocational trainers, and ladies' SHGs, respectively, in favor of income diversification, meaning they indeed are working; however, with poor financial literacy compounded with lack of market access, string follow-up, mentorship, and market linkages integrate resultantly in very heterogeneous ways at most important desired outcomes: some kind of intervention and motivation in order to further them for optimized results. Put simply,

interventions that are at different levels are providing for greater access to education, skill, and livelihood for the marginalized in Bhandara; however, joint interventions are needed as sustainable development."

Welfare Schemes for Persons with Disabilities (PwD) in Bhandara:

In the Bhandara region, PwDs are very much in possession of social security for their health, education, and employment, spread over all areas. Unfortunately, the support system does not work properly and does not reach the most needy. Constituent to social security, the Indira Gandhi National Disability Pension Scheme, Integrated Pension Scheme, State Disability Pension, or Nayak 1603-any long-term social security scheme is implemented and mediated through the District Disability Rehabilitation Centre (DDRC) that gears the needed financial support to procure basic facilities like food, medicine, and transportation for the eligible. Issues of moderate intervention by gatekeeping are the delays in status verification, service provider ignorance toward the clients' needs, and the barriers of associated documentational obligatory evidence and physical access restraining the continuum imposed by them. On health and rehabilitation services, ADIP provides assistive devices, while Ayushman Bharat grants cashless treatment, followed by post-treatment evaluation by extended medical camps. With an unfortunate supply of professional help on rehabilitation services, especially in rural areas, of which there is a crucial need for the purpose of a sustainable recovery and an independent life--on the education front--an upsurge-specific measures are being mooted to allow the PwDs into the mainstream of government schools and child-focused services to the hilt.

The overall goal is to fight the many hurdles that the disabled face with mainstream education. Again, though, this requires institutional challenges not present in circumstances like vast rural restraining conditions where infrastructure is still scarce, social stigmatization, and inadequately prepared teachers. For employment initiatives, 4% reservation in easier barrier banner jobs could be reserved for those with serious disabilities in various public-sector jobs perpetuated by low-interest loans for self-employed ventures, thanks to The Maharashtra Disability Finance and Development Corporation. Many PwDs, mostly from agriculture output, are using these self-employment options as a last resort, for there are so few opportunities for regular formal jobs in the large rural areas that come with difficulties related to transport and also education per say. Over and above, those recovering are very much looking for increased awareness in numbers; a less convoluted application process; availability of more rehabilitation services; infrastructure for inclusive education; a method for skill enhancement; and, on the positive side, less challenging employment options from a broader range of content and accessibility.

Impact of Welfare Schemes in Bhandara: Demographic Profile of Respondents (N = 120)

Variable	Category	Frequency	Percentage (%)
Gender	Male	68	56.7
	Female	52	43.3
Age Group	18–30 yrs	39	32.5
	31–45 yrs	51	42.5
	46–60 yrs	30	25.0
Category	SC	32	26.7
	ST	29	24.2
	OBC	44	36.7
	PWD	15	12.5
Education	Primary	28	23.3
	Secondary	46	38.3
	Higher Secondary	29	24.2
	Graduate & Above	17	14.2

Awareness of Welfare Schemes

Welfare Scheme	Aware (Yes)	Not Aware (No)	Awareness (%)
GMAH Children Welfare Scheme	78	42	65.0%
Scholarship Schemes	92	28	76.7%
Hostel Accommodation Scheme	71	49	59.2%
Ayushman Bharat	87	33	72.5%
Livelihood & Microfinance Support	65	55	54.2%
PWD Rehabilitation Programs	49	71	40.8%

Utilization of Welfare Schemes (N = 120)

Scheme	Fully Used	Partially Used	Not Used	Mean Score (1-3)
GMAH Children Welfare	42	56	22	2.17
Scholarship Support	55	38	27	2.23
Hostel Facilities	39	44	37	2.02
Ayushman Bharat Health Coverage	48	51	21	2.23
Livelihood Support (Agri/Dairy/Trade)	36	41	43	1.93
PWD Social Support	25	33	62	1.67

Perceived Impact of Schemes (Likert Scale Mean Scores)*(1 = Very Poor, 5 = Excellent)*

Impact Dimension	Mean	SD
Economic Improvement	3.42	0.89
Educational Upliftment (Scholarship/Hostel)	3.56	0.94
Social Inclusion for SC/ST/OBC	3.18	1.02
PWD Inclusion & Accessibility	2.74	1.11
Awareness of Rights & Entitlements	3.01	1.06
Reduction in Health Expenditure (Ayushman Bharat)	3.67	0.83
Increase in Household Income	3.12	0.92

Barriers/Problems Faced (Multiple Response - N = 120)

Barrier Type	Frequency	Percentage (%)
Lack of Awareness	61	50.8
Complex Documentation	73	60.8
Poor Infrastructure	54	45.0
Transport Difficulties	47	39.2
Delay in Benefits	66	55.0
Social Discrimination (SC/ST/OBC/PWD)	38	31.7
Inadequate Technical Support	52	43.3

Impact on Income Level Before & After Schemes

Income Group (Monthly)	Before Scheme (Freq.)	After Scheme (Freq.)
Below • 5,000	48	27
• 5,001–• 10,000	39	46
• 10,001–• 15,000	21	30
Above • 15,000	12	17

Satisfaction Level with Services (1-5 Scale)

Scheme	Very Low (1)	Low (2)	Moderate (3)	High (4)	Very High (5)	Mean
Scholarship	9	16	41	35	19	3.18
Hostel Facility	12	22	36	31	19	3.06

Ayushman Bharat	6	15	33	38	28	3.49
Livelihood Support	18	27	39	24	12	2.78
PWD Rehabilitation	21	29	37	21	12	2.66

Correlation Matrix Among Key Variables

Variables	Economic Impact	Education Impact	Inclusion	Awareness	Health Benefit
Economic Impact	1	0.62	0.48	0.44	0.55
Education Impact	0.62	1	0.52	0.47	0.49
Inclusion	0.48	0.52	1	0.36	0.41
Awareness	0.44	0.47	0.36	1	0.38
Health Benefit	0.55	0.49	0.41	0.38	1

Chi-Square Test (Awareness vs. Category)

Category	Aware	Not Aware	Total
SC	23	9	32
ST	17	12	29
OBC	33	11	44
PWD	10	5	15
Total	83	37	120

χ^2 (calculated) = 4.89, df = 3, $p > 0.05$

No significant association between Category and Awareness Level.

Regression Summary

Predictor Variable	β (Beta)	t-value	Sig. (p-value)
Awareness Level	0.312	3.45	0.001
Utilization Level	0.281	2.97	0.004
Access to Infrastructure	0.226	2.41	0.017
Household Income	0.189	2.02	0.045
Social Inclusion	0.142	1.59	0.115

$R^2 = 0.48$, $F = 21.56$, $p < 0.001$

Awareness, utilization, and infrastructure predict overall scheme impact.

Generated with the objective of enhancing the welfare of the children, the GMAH welfare schemes of Bhandara have been quite successful in their achievement of the required imparting of social and economic happiness on a district level, although the target groups have essentially been SC's, ST's, OBC's, and PWD's. However, now the clock ticks on more exact modalities, proof beyond any doubt of schools reaching the top, thanks to an overly competitive scholarship-especially through donated holdings! Hostel accommodations next in priority on our list have enabled school-leaving problems to be addressed! Now the same period encourages delivery and participation of learning units; however, certain infrastructure and resource-based problems were being overlooked, basically tearing down this learning infrastructure to a whole new level. On the opposite, quite a few called for capacity-building for marginalized programs (with other funding agencies) or turned the bargaining leverage over to themselves with regards to micro-finance and deposit-taking agents on their activities infra income earning like agriculture, dairy (rearing of cattle), trade, tailoring that is hence encouragingly growing the income status in household among others. A really different way is to introduce ancillary behavioral interventions which, if not forever changing life for an entire population of PWDs, could and might lead to direct interaction and mutual dependency with social, cognitive, and economic corridors to support life quality.

Ayushman Bharat is an executive grand dress for publicity by all means to reduce the financial burdens on account of health; letting the NGOs, CBOS, and volunteers shoulder the need for further publicization in September understanding about their own rights and entitlement and the inclusion of society. Yet, in each and every instance, the track path is bedded with many if not few problems that

punctuate it, if not block it up; so far, in such a distant and tribal/rural geography, quite a lot of entitled individuals are being swirled up to highest point under ignorance, in practically all cases, to several schemes hitherto schemed yet never really reaching them with that cut off sight with barely perturbing any ripples far and wide toward tribal or rural pockets (IO1). This should significantly lead to the realization in the following years that finance and necessary technical assistance have hardly emerged to sustain the operations any longer beyond the third or fourth years.

Consequently, destigmatizing the target function playing stigmatic roles against some sections of society, heavy discrimination is faced from denial of opportunities to further their education or social relations with the general populace to various variations on the back row affecting the rural-tribal community-mediagenic hindrances, each denying social morphing to a par. Apart from social injustices and system-oriented issues of health, obstacles to their rehabilitation, in quite a number of constants factor really in these far-off rural and tribal areas, merely potential for infrastructure and distracting them here and there with transport that doesn't allow them any opportunity to commute, necessitating the need to quickly move on to intervenable rehabilitation or mental-health services consigning themselves to this flux. Many a time, poverty-alleviation schemes have come a long way in a struggle to uplift the marginalized populations; however, renewed work on these primary systemic and social front challenges could open the door wider to greater inclusive and substantial progression.

Conclusion:

Various scheme analyses in Bhandara highlight the major steps through government initiatives attaining improvements in living conditions for backward classes and persons with disabilities. Scholarships, hostels, skill development, and employment endeavours had manifested reduced school dropout rates due to livelihood generation among marginalized groups and emerged as one of the prime reasons for students to enroll in schools in many tehsils of Bhandara. The disabilities are valuable within the confines as they, under Kerala schemes, too, provide for persons with disabilities to receive all-round protection in the form of financial support; caregiving features assistive devices for rehabilitation and support; providing healthcare services; this reaches even to those on meagre income or in dire need of labour. Yet still, so many suffering people have not yet taken advantage of these opportunities. Despite all these benefits spread out to the vast number of beneficiaries allowed (some with just occasional problems), there remain many big obstacles hindering, at the same time, all aspects of the program implementation, such as community belief in the program, administrative delays, inadequate finance and infrastructure, discrimination, and inaccessibility to services in remote areas, which turn it into a jungle of huge benefits without much of an impact being made. Closing these loops will go a very long way to help trickle down welfare uplift of all kinds to people throughout the district, giving them genuine development and positive social inclusion.

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