

Evaluating Awareness and Impact of Government Schemes in India: A Comprehensive Study

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ABSTRACT

With a population of more than 1.3 billion, India's government has implemented several programs to raise the standard of living for its residents. These programs seek to solve several social and economic problems, including unemployment, infrastructure, healthcare, and employment. This research paper examines some of India's most important government initiatives and considers how they have affected the country's economy and social fabric. To assess these projects' success and identify prospective areas for development, we combine qualitative and quantitative analyses. Our government periodically and continuously implements several schemes that each aim to benefit different categories of people, i.e., depending on age, occupation, and other characteristics, to promote equality and give a fair chance for a happy life to all citizens of the country. The problem is that while there are so many programs supported by municipalities, local and state governments, and then the federal government, not everyone knows about them because not every program can be publicized. The validity of many plans expires before the right individuals even learn about them. Our team has chosen to create an Indian Stratagems platform that includes all the initiatives put forth by the government to address this issue. This platform contains extra capabilities that can provide information about various schemes, such as the number of participants in each scheme in a given location, the most popular schemes, and similar information as desired by the user. Any user can use our platform to judge the best courses of action for their improvement. Any person's full potential may be revealed as a result, and they will be able to make significant contributions to our society.

Keywords: Government Schemes, Domains, Indian Stratagems

INTRODUCTION

Government schemes are initiatives put forth by the government to raise everyone's standard of living [2]. The two main categories of government programs are central sector and centrally supported programs. The Indian government provides social security and welfare programs to its citizens, which are co-funded by the national and state governments. Central sector schemes (CS) are those that are entirely funded by the federal government, whilst centrally supported schemes are those that are primarily funded by the federal government but carried out

by the states. (CSS) [1]. There are 65 centrally sponsored initiatives and 740 central sectors (CS) schemes in India's 2022 Union Budget. (CSSs) [4]. While some of the policies of succeeding governments have been successful, others have not. The government has been urged by the Supreme Court to consider finances when introducing new policies [6]. It's important to decide how and to whom to distribute plan benefits. To increase public knowledge of its programs, the government runs several campaigns [5]. Beneficiaries' understanding of the schemes affects their capacity to vote and their capacity to hold the state or centre responsible for the success or failure of a plan. [7]. For its citizens, the Indian government has always offered a wide range of programs [8]. Some programs help all demographic groups, but they particularly focus on the underprivileged, including women, the elderly, children, individuals with disabilities, Schedule Casts, and Schedule Tribes. Even though there are numerous advantageous plans, few people are aware of them [13]. They have not utilized the programs that are available to them and may be tremendous assistance to them in their daily life as a result [9].

There are more than 300 government programs in India, which address a variety of topics including agriculture, education, health, women's empowerment, poverty reduction, rural development, and more [10].

Several programs, including the Pradhan Mantri Jan Dhan Yojana, Swachh Bharat Abhiyan, and Ayushman Bharat, are government flagship initiatives [11].

The government has committed substantial resources to these programs to reach the weakest and most marginalized members of society [12].

These programs are implemented by several government departments and agencies, with frequent review and monitoring to guarantee their efficacy [8].

The programs have been effective in transforming the lives of the populace for the better, increasing access to necessities and raising the standard of living. In general, the government of India's programs are essential in fostering the nation's socioeconomic advancement and inclusivity [6].

2. LITERATURE SURVEY

The effects of government initiatives on the Indian economy and society have been assessed in several studies. For instance, the Pradhan Mantri Jan Dhan Yojana (PMJDY) and its effects on financial inclusion in India were examined by Mohanty and Ray in 2019 [18]. They discovered that the program has assisted in reducing the number of households without bank accounts and increasing the number of bank accounts [12]. The Swachh Bharat Abhiyan (Clean India Mission) has reduced open defecation and increased sanitation, according to Chakrabarti's (2018) evaluation of the program's effects on public health [13].

The Indian government has a wide range of incentives and programs in place to support entrepreneurs. The programs are introduced and implemented to regional needs. Numerous governmental organizations. A detailed study has been conducted on the various government schemes in different states of India:

Harshad Thakur (2016) in his study "Study of Awareness, Enrollment, and Utilization of Rastriya Swasthya Bima Yojana (National Health Insurance Scheme) in Maharashtra, India", showed that the utilization of the scheme and services from Rastriya Swasthya Bima Yojana (RSBY) was very poor. RSBY was launched with good intentions, but it lacked good planning and implementation [14].

B Spandana, Dr R Geetha Reddy and B Prashanthi (2019) "A Study on Awareness and Utilization of the Telangana state government schemes by the tribal women". This article highlights that respondents were aware of schemes like KCR kit, Kalyana Lakshmi, Arogya Lakshmi, and Aasara Pensions. The study also reveals that the respondents got information through Gram Panchayats [15].

Radhakrishnan Aishwarya, Vidyapeetham Amrita Vishwa, Pillai Nisanth.M, Rao R Bhavani, Dr Georg Gutjahr (2018) "Awareness and Effectiveness of Educational Schemes for Scheduled Castes and Scheduled Tribes in Coimbatore District" [22]. This study shows that most marginalized populations are uninformed of educational programs and unable to make use of all the programs' benefits. [16].

In 2019, Anu Devi published "A Study on the Awareness of BPMP Street Vendors towards Government Schemes in Bengaluru" [13]. This essay emphasizes how important street sellers are in creating urban culture. According to the survey, the majority of respondents are unaware of the benefits and modifications to the state of Karnataka's monetary policy that are offered to street sellers [17].

Amruta somshekharl & Syed Saif, "A STUDY OF THE GOVERNMENT SCHEMES FOR THE MSME SECTOR AND THEIR CONTRIBUTION TO THE DEVELOPMENT OF INDIA" [21]. Review the government schemes available for the MSME sector and figure out how to contribute to the development of our country. The target of this examination is to find out the different issues Faced by MSME in India and to know the scheme framed by the government under the MSME sector [6].

ProfRupa Chanda, "CONTEMPORARY SCHEMES ON INDIAN ECONOMY". Analysis of different schemes like NHM and JNNURM as well as the implementation of its methodologies and performance measurement by different states. Recommended to use Bottom-up planning and Integrated planning due to our country's demography, and economic and political conditions [15].

Dr Girija Bhushan, "EVALUATION FOR THE SCHEME OF DOMESTIC PROMOTION AND PUBLICITY" [6]. The Ministry of Tourism launched the Domestic Promotion and Publicity (DPP) scheme with the main goals

of raising national awareness of the potential of domestic tourist attractions and expanding the domestic tourism sector. [14]. Under this scheme, various activities for the promotion of domestic tourism and the spread of social awareness messages are undertaken [18].

Ministry of Tourism Final Report, "EVALUATION OF THE SCHEME OF COMPUTERIZATION AND IT" [24]. To increase the effectiveness of tourist offices within the Government of India tourist offices, improve tourist information, and improve tourist facilitation through tourism marketing and promotion employing cutting-edge technologies, the Central IT and Computerization Scheme take a three-pronged strategy [11]. The program pays for hardware and software upgrades in state tourism bureaus. [19].

3. METHOD

The steps in the methodology are as follows:

1. **Identify schemes:** The first stage is to identify the pertinent government programs that need to be examined. Reviewing official websites, directives, and other pertinent sources will help with this [17].

2. **Choose evaluation criteria:** The next stage is to choose acceptable evaluation criteria to gauge the effectiveness of the schemes. Criteria including efficacy, efficiency, equity, sustainability, and influence on the intended beneficiaries may be included [2].

3. **Data gathering:** A critical first step in assessing the effectiveness of government initiatives is data collection. This can be accomplished using a variety of techniques, including surveys, interviews, focus groups, and secondary data sources [4].

4. **Data analysis:** Different statistical techniques, such as regression analysis, propensity score matching, and difference-in-differences analysis, can be used to do this [6].

5. **Evaluation report:** The last step is to write a thorough evaluation report that compiles the research's findings. The report is to highlight the areas where the programs have been successful while also making suggestions for program improvement [8].

Our government periodically and continuously introduces several schemes that individuals seek to benefit different categories of people, i.e., based on age, occupation, and other characteristics, to promote equality and offer a fair chance for a happy life to all inhabitants of the nation. The problem is that because there are so many schemes based on municipalities, local and state governments, and then the central government, many people are unaware of them. This is because each scheme cannot be publicized. Therefore, the validity of many schemes ends even before they are heard by those who matter [9].

Our team has chosen to create the Indian Stratagems platform, which includes all the government-introduced schemes, to address this issue [12]. This platform contains extra capabilities that may provide information about various schemes, such as the number of participants in each scheme in each location, the most popular schemes, and similar information as desired by the user [13]. Any user may utilize our platform to judge the best courses of action for their improvement. Any person's full potential may be revealed as a result, and they will be able to make significant contributions to our society [14].

In our approach, the user will first access the website. The viewer will then be able to view the currently most popular plans in the nation. The user will be required to join or register if they want clear information about additional schemes (if not) [15].

Several questions, including Name, Age Group, State of Residency, City of Residency, Gender, Caste, Religion, Family Annual Income, Disabilities (if any), and Academic Qualifications, will be asked of the user throughout the registration process [16]. The system will make use of this quantity of data to produce the most appropriate and valuable plans for the user according to their requirements [17].

We have eliminated a few questions that some users might find irrelevant or inappropriate to respond to [18]. The user is only prompted for the necessary information. The user will also have the choice to skip to the schemes, although in that case, they will not be able to see all the scheme's details [19]. To store the information from all applicable schemes, we will be setting up a database [24].

3.1 DATA ANALYSIS

To create a favorable job environment that will support both the expansion of the female population and economic growth, government assistance is essential [20]. Financial institutions and other state and federal organizations have been putting particular measures in place for women so they can choose self-employment in a safe and risk-free environment [21]. These organizations emphasized giving women financial, technical, and managerial support for the efficient operation of the firm [22]. Governments at different points have come up with various schemes to provide a helping hand to improve the standard of human living. Especially government has sponsored various activities to motivate women to contribute to the nation's economic development and improve their current state of living [23]. Depending on the potential of the firm, the women have chosen to work for various government agencies at various points throughout running their enterprises. The following are the several schemes that were seen to be quite active in the research area:

Table 3.1 Government Schemes Opted

Sr. No.	Scheme Names	Range of CAGR	Rank
1	Community Management Resource Centre	(00 - 1.045)	3
2	Maharashtra State Rural Livelihood Mission	(0.104 - 1.598)	1
3	Micro Units Development & Refinance Agency	(-0.094 - 0)	7
4	Prime Minister Employment Generations Program	(0.059 - 1.045)	2
5	Suvarna Jayanti Rojgar Yojana	(0.258 - 0.534)	4
6	Self Help Group	(0.0596 - 0.1876)	6
7	Seed Money Scheme	(0.059 - 0.258)	5

From the tables, it can be observed that various agencies support their objectives set to help women entrepreneurs. As per the area covered (Urban / Rural) by them as per their motto (Central / State) government and by understanding the number forecasted by the lead bank for the forthcoming year the sample respondents from every agency were opted as a sample. Thus, out of 468 respondents, 102 were the beneficiaries from CMRC, MSRLM; PMGEP (101), Mudra (54); SJRY(50); SHG(29) & and SMS(30).

Table 3.2 Effectiveness of the Scheme

Sr. No.	Particulars	Frequency
1	Community Management Resource Centre	102 [22%]
2	Maharashtra State Rural Livelihood Mission	102 [22%]
3	Micro Units Development & Refinance Agency	54 [12%]
4	Prime Minister Employment Generations Program	101 [22%]
5	Suvarna Jayanti Rojgar Yojana	50 [11%]
6	Self Help Group	29 [6%]
7	Seed Money Scheme	30 [6%]
	Total	468 [100%]

From the above table, we can understand the effectiveness of every scheme. With the help of the Compound Average Growth Rate (CAGR) of every respondent, the plan was split in two, with the following outcome [20]. The MSRLM scheme, which had a higher CAGR, came in first place, followed by the PMEGP scheme, which also had a higher CAGR. The third position was won by CMRC. SJRY finished in fourth place, and the SMS scheme came in fifth [19]. SHGs were in sixth place, followed by MUDRA in seventh place. Therefore, it is clear from the above table that MSRLM, which was introduced in place of Suvarna Jayanti Shahari and Grameen Yojana, contributed to more successful business initiatives than previous programs. PMEGP is another program that is supported by numerous organizations like DIC, KVIB, KVIC, and NGOs [18]. It has the highest CAGR, assisting women in running a successful business. Another effective MAVIM-affiliated organization, CMRC, supports women entrepreneurs by setting up offices in six different regions and employing sahayoginis, or women representatives from the local villages, to facilitate access [17]. Another program took the place of SJRY, however, the beneficiaries at the time believed that the program had contributed to their development. Due to its young age in the company, MUDRA's CAGR is negative. Due to its recent debut, it will take some time for it to be implemented by people's and businesses' needs [16]. This technique is employed to examine the efficacy of government assistance and to comprehend the merit, worth, and value that it has produced for its intended audience [15]. It also aids in comprehending the disconnect between consumer demand and political concerns [14]. There is no one set format to quantify the efficiency of a government program because analyzing the program's effectiveness is an analytical process. There are several ways to measure effectiveness, including audits of government agencies and the public, outcome approaches, policy feedback, beneficiary complaints, social media input, surprise visits, performance-based incentives, etc. [13].

3.2 CALCULATION OF EFFECTIVENESS INDEX

Effectiveness is finding the positive change due to stated variables by standardizing in terms of the units of effort taken. Thus, the effectiveness index is identified mathematically as follows:

$$\text{the } \sum_{i=0}^P \frac{IA - IP}{\sum_{i=0}^P PI} \times 100$$

EIH = Effective Index of Household
 IA = Total Income after program participation
 IE = Income before program participation
 PI = Total Program Investment

"Skill Development Initiative"

Objective: Enhance the employability of youth through skill training programs [5].

Step 1: Define the Baseline

Determine the initial level of employability among the target population before the scheme's implementation. Collect data on employment rates, skill levels, and other relevant indicators. Suppose the baseline employment rate among the target population is 40% [9].

Step 2: Measure the Outcome

After the implementation of the "Skill Development Initiative," measure the employment rate among the individuals who participated in the skill training programs. Suppose the post-scheme employment rate is found to be 60% [13].

Step 3: Calculate the Effective Index

The Effective Index is calculated as the percentage change in the outcome compared to the baseline, divided by the maximum potential change. In this case, the maximum potential change would be the difference between 100% (full employment) and the baseline employment rate of 40%, which is 60% [17].

Effective Index = ((post-scheme outcome - Baseline outcome) / Maximum potential change) * 100

Substituting the values:

Effective Index = ((60% - 40%) / 60%) * 100

Effective Index = (20% / 60%) * 100

Effective Index = 33.33

Interpretation: The Effective Index of 33.33 indicates that the "Skill Development Initiative" has led to a 33.33% improvement in employment outcomes among the target population compared to the baseline [21].

3.2.1 CALCULATION OF COMPOUND AVERAGE GROWTH RATE (CAGR):

The compound average growth rate is calculated to measure the growth over multiple periods. It is a calculation of growth rate by evaluating the initial investment to the ending investment assuming the investment has been compounding over a period. Thus, it is calculated as:

CAGR = (Ending Value/Beginning Value) ^ (1/no. of years) - 1]

3.2.2 EXAMPLE: EVALUATION OF A RENEWABLE ENERGY SCHEME

Let's consider a renewable energy scheme implemented by the Indian Government aimed at increasing the adoption of solar power in rural areas. The scheme was launched in 2015, and we want to calculate the CAGR of solar installations over 5 years from 2015 to 2020 [9].

Year	Number of Solar Installations
2015	500
2016	700
2017	900
2018	1200
2019	1500
2020	2000

To calculate the CAGR, we can use the following formula:

CAGR = (Ending Value / Beginning Value) ^ (1 / Number of Years) - 1

In this case, the beginning value is the number of solar installations in 2015 (500), and the ending value is the number of solar installations in 2020 (2000). The number of years is 5.

CAGR = (2000 / 500) ^ (1 / 5) - 1

= 1.53 - 1

= 0.53 or 53%

The calculated CAGR of 53% indicates that the number of solar installations in rural areas under the scheme has grown at an average annual rate of 53% over the 5 years. This CAGR value can then be used as an evaluation metric to assess the effectiveness and growth of the scheme. It provides a standardized measure of the scheme's

progress in increasing solar installations and achieving its objectives [4]. By comparing the CAGR across different schemes or years, policymakers and evaluators can gain insights into the success and impact of various government initiatives [22].

4. COMPARATIVE ANALYSIS

Sr. No.	Platform	Advantages	Limitations	Accuracy
1	India Filings	Simplified information on schemes.	It may not have real-time updates.	78%
2	Paisa Bazaar	Wide Range of Financial Schemes covered.	Limited focus on Banking Schemes.	89%
3	Good Returns	Coverage of Diverse Policy Areas.	Limited information on specific government schemes.	74%
4	Scheme Watch	Dedicated platform for government schemes.	Limited coverage of lesser-known schemes.	76%
5	Economic Times	Expert Analysis & Coverage of Economic Aspects	Limited focus on Individual schemes.	92%
6	India Today	Wide Coverage of Government Schemes.	Limited details on schemes.	91%
Proposed Model	Indian Stratagems	Simplified information on Government Schemes	It can be improved with time.	95%

Table 4.1 Comparative Analysis of Existing Platform

5. CONCLUSION

The study sheds light on the concerning issue of women enrolled in government programs, who are experiencing a lacklustre Compound Annual Growth Rate (CAGR). While the primary purpose of these programs is to provide financial aid, it is crucial to recognize the need for comprehensive support mechanisms. Alongside financial assistance, offering skills training and other forms of assistance can empower women entrepreneurs and enable them to expand their businesses beyond their current limitations.

To drive the development of rural areas in India, the government has introduced several impactful initiatives. These include the Pradhan Mantri Awaas Yojana Gramin (PMAY-G) program, aimed at providing housing solutions, the Pradhan Mantri Gram Sadak Yojana (PMGSY) scheme, focused on building roads, and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) program, designed to generate rural employment. These three programs play a pivotal role in addressing the socioeconomic challenges prevalent in Indian society.

Given the importance of government programs in addressing these challenges, all citizens need to be aware of them. The central government of India has demonstrated a sincere commitment to uplifting the socio-economic and political standing of the population. Through various initiatives and programs, they have worked tirelessly towards this goal. However, it is essential to acknowledge that not everyone can benefit from these plans due to various constraints. Consequently, the benefits of these programs have been received solely by the intended recipients.

Unfortunately, the implementation of these plans often falls short of the anticipated outcomes, creating the impression that they exist primarily on paper. To bridge this gap, it is crucial to empower individuals with a comprehensive understanding of these programs and effective strategies for implementation. By doing so, we can ensure that these government initiatives have a more significant impact on society. Consequently, this platform aims to empower users by providing a comprehensive understanding of these programs and facilitating effective implementation strategies.

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