IMPLEMENTATION OF MOTHER TERESA ASAHAYA MATRI SAMBAL YOJANA IN HIMACHAL PRADESH

Dr. Mamta Mokta¹ and Brij Mohan²

Professor in Department of Public Administration, Himachal Pradesh University, Shimla Research Scholar in Department of Public Administration, Himachal Pradesh University, Shimla

ABSTRACT

Government of Himachal Pradesh has introduced many Programmes targeted for women in Himachal Pradesh. There were almost ten to twenty women related schemes initiated by the Department of Social Justice and Empowerment but it is not possible to study and analyze all the schemes for the study that's why, Mother Teresa Asahaya Matri Sambal Yojana, was selected for study in detail in this paper The main objective of this scheme is to provide financial assistance to helpless women and parents of orphan children for their bringing up, an effort has been made in the present article to study and analyse the state of implementation of Mother Teresa Asahaya Matri Sambal Yojana in Himachal Pradesh & give suggestion for more effective implementation of this programme.

INTRODUCTION

Woman is the one, who brings us to life who can sacrifice her life for her family but the question is, what are we doing to that woman? Women are the inherent part of our society and cannot be neglected due to their less power and authority. They are created as a companion for men and men have to make her walk with them in the course of life. The basic unit of society is a woman. As woman makes a family, family makes a home and homes make a society. So we should never think that a society would come into existence without the contribution of women. Mother Teresa Asahaya Matri Sambal Yojana extends to the whole of Himachal Pradesh.The main objective of this scheme is to provide financial assistance to helpless women and parents of orphan children for their bringing up.

OBJECTIVE OF STUDY

- 1. To examine the state of implementation of Mother Teresa Asahaya Matri Sambal Yojana in Himachal Pradesh
- 2. To observe & analyze the problems and constraints faced by beneficiaries of Mother Teresa Asahaya Matri Sambal Yojana while getting benefits under the programme.
- 3. To recommend concrete suggestions to overcome constraints so that Mother Teresa Asahaya Matri Sambal Yojana can be implemented efficiently & effectively in Himachal Pradesh.

RESEARCH METHODOLOGY

Present research is analytical and exploratory, so in order to achieve above mentioned objectives of the present project both primary and secondary data has been used.

SELECTION OF DISTRICT

In Himachal Pradesh, there are 12 districts i.e. - Bilaspur, Chamba, Hamirpur, Kangra, Kullu, Kinnaur, Lahaul-Spiti, Mandi, Sirmaur, Solan & Una out of these 12 districts Kangra, Mandi & Shimla have been selected for study due to highest female population in these three districts respectively. As shown in table no. 1.1. These districts were also selected on criteria that highest number of beneficiaries of Mother Teresa Ashaya Matri Sambal yojana were there in these three selected sample Districts as shown in table no. 1.1.

Table 1.1: Male female population of Himachal Pradesh District Wise-2011 Census

Sr. No.	District	Male	Female	Total
1	Bilaspur	192764	189192	381956
2	Chamba	261320	257760	519080
3	Hamirpur	217070	237698	454768
<u>4</u>	<u>Kangra</u>	<u>750591</u>	759484	<u>1510075</u>
5	Kinnaur	46249	37872	84121
6	Kullu	225452	212451	437903
7	Lahaul Spiti	16588	14976	31564
8	Mandi	498065	501712	999777
9	Shimla	425039	388971	814010
10	Sirmaur	276289	253566	529855
11	Solan	308754	271566	580320
12	Una	263692	257481	521173

Source: Census of India 2011.

Table 1.2: District wise list of beneficiaries in 2016-17

Sr. no.	District	Beneficiaries of Mother Teresa Ashaya Matri Sambal Yojana
1	Bilaspur	1134
2	Chamba	1255
3	Hamirpur	1544
4	Kangra	5050
5	Kinnaur	277
6	Kullu	1147
7	L & S	59
8	Mandi	3467
9	Shimla	1870
10	Sirmaur	1877
11	Solan	1198
12	Una	1639
	Total	20517

Source: Directorate Women and Child Welfare Department, Shimla

SELECTION OF RESPONDENTS

In the present study total 150 sample beneficiaries were randomly selected for the study from districts of Kangra, Mandi & Shimla .50 beneficiaries from each District were selected i.e. 50 beneficiaries of Mother Teresa Asahaya Matri Sambal Yojana from each District were administered schedule to find out the perception of these beneficiaries regarding implementation of this schemes..

Mother Teresa Aahaya Matri Sambal Yojana: This scheme is called Himachal Pradesh Mother Teresa Asahaya Matri Sambal yojana. It extends to the whole of Himachal Pradesh

AIMS AND OBJECTIVE

The main objective of this scheme is to provide financial assistance to helpless women and parents of orphan children for their bringing up.

Definition

1 Helpless means

- That women whose husband is died and does not remarry.
- Women whose husband left her.
- Woman who is divorced.

- Any women whose husband is absent from last 2 years and concerned police station has no clue about his presence.
- Any helpless women who is not looked after by any person.

2. Orphan

• Means the child whose parents are died.

3. Beneficiaries

Means the guardian of helpless women and orphan child.

4. family living below poverty line:

• Means the families who are selected by Himachal Pradesh rural development department/urban development department.

Eligibility

- Under this scheme helpless women should be permanent domicile of Himachal Pradesh.
- Helpless women living below poverty line who are selected by rural development department/urban whose income is below 18000 per year.
- Orphan child guardian living below poverty line selected by rural development and whose income is not more than 18000 per year.

Conditions

• Whose age is less than 18 yrs. and are not getting assistance from any department /N.G.O and orphanage.Helpless women and guardian of orphan are not getting any assistance from Vridhaawastha Pensions, National Vridhaawstha Pension, widow pension, disability aid, also liable for this scheme.

Help

- Financial assistance is provided to helpless women/ guardian for looking after their children up to 2 children till they attain the age of 18 years. In this scheme, they get rupees 2000 per annum per child. This amount was increased to rupees 4000 in budget 217-18 of government of Himachal Pradesh.
- Now Rupees 4000 is provided under this scheme.

Process to get benefit under this scheme

- Application should be made in prescribed form will be addressed to the urban welfare department. Forms can be collected from official website of women and child welfare.
- Concerned welfare officer will check these forms within 10 days to ensure that applicant is eligible or not.
- The saving account of the applicant should be in the nearest bank and number of account should be in correct form.
- Applicant and the dependent children birth certificate should be in right form and duly attested by the appropriate authority.
- Applicant certificate of BPL and serial no. should be there and issued by panchayat secretary/Urban Welfare officer.
- The certificate of the widow women, women whose husband has left her, divorced women, husband is absent from last two years, unmarried helpless women, and the women is not looking after by anyone shall produce the certificate which is in five rupees stamp paper and duly attested by magistrate.
- In the state of orphan child death certificate of their parents issued by the related panchayat secretary and the urban development officer.
- Guardian who are looking after orphan child their certificate is in five rupees stamp paper and duly attested by magistrate.
- Income certificate duly attested by the magistrate.

- Those application forms which are not fulfilled all the conditions are returned back to fulfill all the conditions.
- Concerned Tehsil Welfare Officer will certify all the document and sent it to district Welfare Officer to certify the application form.

State of implementation of Mother Teresa Asahaya Matri Sambal Yojana can be analysed from following Tables.

Table 1.3 : Beneficiaries of Mother Teresa Asahaya Matri Sambal Yojana in Himachal Pradesh

Mother Teresa Asahaya Matri Sambal Yojana		
Sr. No.	Year	Beneficiaries
1	2012-13	18,410
2	2013-14	18,294
3	2014-15	19,258
4	2015-16	20,778
5	2016-17	20,517
6	Total	97,527

Source: Directorate Women and Child Welfare department, Shimla

It is pertinent from analysis of table no. 1.3thatmore beneficiaries are coming forward to take benefit of Mother Teresa Asahaya Matri Sambal Yojana, yet this number is not in proportion to number of needy peoplewho need assistance under this programme.

Table 1.4 : Budget sanctioned for Mother Teresa Asahaya Matri Sambal Yojana in Himachal Pradesh

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Mother Teresa Asahaya Matri Sambal Yojana				
Sr. No.	Year	Budget (in lacs)	Expenditure (in lacs)	
1	2012-13	424.00	424.00 (100%)	
2	2013-14	572.64	572.64(100%)	
3	2014-15	531.96	531.96(100%)	
4	2015-16	858.91	604.43(70.37%)	
5	2016-17	1036.10	315.13(30.41%)	
6	Total	3423.61	2448.16	

Source: Directorate Women and Child Welfare department, Shimla

Thus it can be analysed that from the year 2012-13 till 2014-15, 100 percent budget was utilized but in the year of 2015-16 only 70.37 percent budget was utilised and very surprisingly only 30.41 percent of amount was utilized in 2016-17. Thus there is need to spend the unutilized sanctioned budget for Mother Teresa Asahaya Matri Sambal Yojana to efficiently distribute benefit of this scheme.

Table 1.5 : Beneficiaries of Mother Teresa Asahaya Matri Sambal Yojana in Shimla District

Mother Teresa Asahaya Matri Sambal Yojana			
Sr. No.	Year	Beneficiaries	
1	2013-14	1,920	
2	2014-15	1,918	
3	2015-16	1,803	
4	2016-17	3,770	
5	Total	9,411	

Source: District Programme Office, Shimla.

It is evident from the analysis of table no. 1.5 that the beneficiaries of Mother Teresa Asahaya Matri Sambal Yojana in 2012-13 was 1,920 the number of beneficiaries were decreased to 1,918 in the year of 2013-14. It is very interesting to note that number of beneficiaries almost doubled in 2016-17 it may be because of the fact that IEC activities in District. Shimla may be conducted efficiently. That's why more women were aware and were coming forward to take benefit of this scheme.

Table 1.6 : Budget sanctioned for Mother Teresa Asahaya Matri Sambal Yojana in Shimla District

Mother Teresa Asahaya Matri Sambal Yojana		
Sr. No.	Year	Expenditure (in lacs)
2	2013-14	55,70,466
3	2014-15	53,33,781
4	2015-16	5297314
5	2016-17	55,01,863
6	Total	2,17,03,424

Source: District Programme Office, Shimla.

Thus it can be analysed that expenditure incurred on implementation of Mother Teresa Asahaya Matri Sambal Yojana somewhat remained same from 2013-14 till 2016-17 thus need was felt that expenditure on the said schemes need to be increased.

Table 1.7: Beneficiaries of Mother Teresa Asahaya Matri Sambal Yojana in Mandi District.

	Mother Teresa Asahaya Matri Sambal Yojana				
Sr. No.	Year	Beneficiaries			
1	2012-13	3,741			
2	2013-14	4,055			
3	2014-15	4,265			
4	2015-16	4,028			
5	2016-17	3,920			
6	Total	20,009			

Source: District Programme Office, Mandi.

Thus it can be analysed that in Mandi district more women were not coming forward to take benefit of this scheme, thus need of making this programme more popularized was felt.

Table 1.8 : Budget sanctioned for Mother Teresa Asahaya Matri Sambal Yojana in Mandi District

	Mother Teresa Asahaya Matri Sambal Yojana				
Sr. No.	Year	Budget (in lacs)	Expenditure (in lacs)		
1	2012-13	120.00	119.03(99.19)		
2	2013-14	125.43	107.72(85.88)		
3	2014-15	122.06	106.23(87.03)		
4	2015-16	144.00	126.06(87.54)		
5	2016-17	123.00	104.19(84.70)		
6	Total	634.49	563.23(88.76)		

Source: District Programme Office, Mandi.

Overall it can be analyzed that in Mandi District Overall 88.76 percent of sanctioned budget was utilized for distributing financial assistance to beneficiaries under Mother Teresa Asahay Matri Sambal Yojana in the last five year from 2012-13 till 2016-17.

Table 1.9: Beneficiaries of Mother Teresa Asahaya Matri Sambal Yojana in Kangra District

Mother Teresa AsahayaMatri Sambal Yojana				
Sr. No. Year		Beneficiaries		
1	2013-14	5,357		
2	2014-15	5,473		
3	2015-16	5,371		
4	2016-17	6,807		
5	2017-18	6,572		
6	Total	29,580		

Source: District Programme Office, Kangra.

Thus it can be analysed that although there is steady increase in number of beneficiaries under Mother Teresa Asahaya Matri Sambal Yojana in Kangra District Still there is need that this scheme must be popularized effectively so that more people come forward to take benefit of this scheme.

Table 1.10: Budget sanctioned for Mother Teresa Asahaya Matri Sambal Yojana in Kangra District

Hangra District				
	Mother Teresa Asahaya Matri Sambal Yojana			
Sr. No.	Year	Budget sanctioned	Expenditure (in lacs)	
2	2013-14	1,00,00,000	49,43,072(49.43)	
3	2014-15	1,05,00,000	51,48,528(49.03)	
4	2015-16	1,05,00,000	47,86,512(45.58)	
5	2016-17	1,42,00,000	59,85,831(42.15)	
5	2017-18	1,20,00,000	74,21,602(61.84)	
6	Total	5,72,00,000	2,82,85,545	

Source: District Programme Office, Kangra.

It is evident from the analysis of table no. 1.10 that amount sanctioned for the scheme is not fully utilized in Kangra District of Himachal Pradesh.

On the basis of data collected through 150 beneficiaries of Mother Teresa Ashayamatri Sambal Yojana & interaction with beneficiaries of this programme following findings were drawn.

FINDINGS REGARDING MOTHER TERESA ASAHAYA MATRI SAMBAL YOJANA.

- Mother Teresa Asahaya Matri Sambal Yojana isproving helpful in providingfinancial assistance to helpless women and parents of orphan children for their bringing up. Concerned Tehsil Welfare Officer certifies all the document and sent it to district Welfare Officer to certify the application form.
- More and more beneficiaries are coming forward to take benefit of Mother Teresa Asahaya Matri Sambal Yojana yet this number is not in proportion to number of needy womenwho need assistance under this programme.
- There is need to spend the unutilizedsanctioned budget for Mother Teresa Asahaya Matri Sambal Yojana efficiently so as to distribute the benefit of this scheme. To more needy and deserving women in future.
- Helpless women living below poverty line who were selected by rural development department income were having incomebelow `18,000 per year & Orphan child guardian living below poverty line selected by rural development and whose income wasnot more than `18,000 per year. Although this income limit was increased to `35,000 in 2017-2018 Budget even then majority of beneficiaries had opinion that income limit for getting benefit of scheme is stilllow it should be increased so that more and more single women who are strugglingfor educating and looking after their children can come forward to take benefit of this scheme.
- Mother Teresa Asahaya Matri Sambal Yojana application form is also available at e district .hp.gov.in.Majority of beneficiaries had opinion that process of getting

- benefit under Mother Teresa Asahaya Matri Sambal Yojana is very complicated a lot of time is wasted in completing necessary formalities.
- The benefits are admissible to only maximum of two children in a family. In other words, children born after the second childwerenot eligible for the benefits under Mother Teresa Asahaya Matri Sambal Yojana.
- The benefits under the scheme are admissible only to Children from Below Poverty Line families. A large majority of Population who are above the poverty line but still poor are not eligible for benefits under the scheme.
- Majorityof 54.66 percent of respondents had opinion that there was delay in getting benefit. It takes long time in documentation. Thus, delay inconvenience and harassment was the common problem raised by the beneficiaries while getting benefit under this scheme It was also observed by beneficiaries that there was political interference in the selection of beneficiaries.
- Application form is available at women and child development website after verifying application from secretary panchayatthe applicant can contact with aanganwari center/District Programme officer/Child Development Project officer. Most of beneficiaries of schemes had grudges thatprocess of taking benefit is very time consumingwhere most of beneficiaries could not come forward to take benefit of this programme and leave the programme.
- Most of the beneficiaries were satisfied with these scheme as most of themtold that this scheme is assisting them in educating and looking after their children.

SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION OF MOTHER TERESA ASAHAYA MATRI SAMBAL YOJANA.

- Programme for women to motivate them to institutional delivery is required to be organized at war foot level.
- Documentsrequired for applying Mother Teresa Asahaya Matri Sambhal Yojana are Bank details, Birth certificates, copy of family register, Husband death certificate or destitute ,Domicile certificate of Himachal Pradesh, Aadhar card, Certificate of Gram Sabha & the Application mustbe certified by the Secretary Panchayat and Panchayat Pradhan. These formalities requires lot of time there should be facilitation centre for widows and divorced women at Panchayat level where there should be officials to guide, assist and facilitate these women to complete these formalities to get benefit of these programmes as speedily as possible.
- In Budget 2017-2018 assistance per child although raised to `4000 per yearunder scheme yet this increased amount is not sufficient to meet the expenses of child thus financial assistanceneeded to be increased for proper assistance of child.
- Since the dissemination activities undertaken so far has not given desired results
 and large proportion of the community was not aware of this scheme, there is a
 need to conduct orientation programmes for the, PRI members and other
 stakeholders for effective disseminationabout this scheme. Civil society groups
 and networks of NGOs can be engaged to reach out to vast number of stakeholders.

It can be concluded that people in the community should be made aware of this scheme to increase the number of beneficiaries so that more and more deserving and needy women can come forward to take benefit of this scheme & Government should make the process of taking benefit under this scheme simple so that benefit is disseminated widely through this scheme.

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