VILLAGE ADHYAN

Toolkits for Community Engagement and Rural Transformation

Toolkit Series - 4

Entitlements and Social Assistance Support

Unnat Bharat Abhiyan (UBA)

SEG-Capacity Building, Strategy for Convergence
and Implementation of Various Govt. Schemes

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Preface

Village Adhyan Toolkits: Connect the Dots to Find the Flow

The **Village Adhyan Toolkits** are designed as **practical field guides** for learners engaging with villages. They are not meant to be read like an academic manual, but to be *used*—during field visits, community interactions, and reflection. From the outset, this series makes a deliberate choice: *perceived usability matters more than intellectual completeness*. The purpose is to support learning that actually happens on the ground.

Village Adhyan treats field learning as one journey supported by many pocket guides. No one carries an atlas into a village; they carry only the route needed for the day. In the same spirit, this Toolkit is arranged as **seven Learning Series**, each focusing on a distinct theme of village life, yet connected to the larger whole.
Each toolkit is modular, focused, and field-friendly, helping the learner clearly answer:
- *What shall I do with this toolkit?*
- *What should I observe?*
- *What should I ask?*
- *What should I reflect on?*

The likely insights at each stage are presented as **concise nuggets**, meant to be retained as **mental models**—simple ways of seeing connections, patterns, and flows in village realities.

Instead of a single bulky compendium, Village Adhyan is intentionally designed as a **Toolkit Series**. In a way, it works like a Netflix series rather than an 800-page textbook. Learning is broken into focused "episodes" that can be taken up one at a time, revisited when needed, or even skipped depending on context. This makes each toolkit psychologically approachable, clearly finishable, and easy to share, print, or update.

By presenting Village Adhyan as seven Learning Series—with a common structure and flow—the toolkits reduce cognitive load and invite use rather than hesitation. The pages that follow explain how each Learning Series supports this journey of exploration, helping learners gradually see villages not as isolated problems, but as interconnected systems.

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Toolkit Series - 4

Village Adhyan: Entitlements and Social Assistance Programmes

Understanding Deprivations, Entitlements and Social Assistance

What appears as individual hardship in rural areas—an elderly person without pension, a widow without support, or a disabled person dependent on others—is often the outcome of *institutional and administrative failures,* not personal misfortune alone. Deprivation, in this sense, reflects a breakdown in the systems meant to recognise, process, and deliver social assistance. Understanding deprivation requires shifting focus from who is suffering to why entitlements are not being realised–shift focus from 'people's problems to system failures'.

In other words, deprivation is not merely about poverty or helplessness. It is often about the *gap between what people are entitled to and what actually reaches them*. Many individuals who are legally eligible for pensions, food security, or housing support remain unprotected—not because schemes do not exist, but because entitlements fail to translate into timely and dignified delivery. Students must therefore look beyond visible hardship and ask a deeper question: *At what stage does the entitlement chain break down*?

Entitlement is a process. It begins with *recognition of eligibility, passes through documentation, verification, sanction, and delivery, and is meaningful only when benefits are received regularly, reliably, and with dignity*. Deprivation occurs not only when benefits are denied, but when this process is delayed, distorted, or experienced as humiliating or uncertain. These are not merely individual hardships. They reflect gaps between entitlement and access, and it should be viewed as a right being denied.

What Are Social Assistance Entitlements?

Social assistance programmes (such as old-age pension, disability pension, widow pension, food security, housing support, etc.) are designed to protect people from *life-cycle risks and vulnerabilities*—old age, disability, widowhood, destitution, or chronic poverty.

Entitlements are legal or policy-backed claims that individuals have on the State. Deprivation occurs when people who are *eligible* do not receive these entitlements, receive them partially, irregularly, or with hardship and indignity.

A Simple Mental Model for Understanding Entitlements and Deprivation

Like infrastructure and livelihoods, **entitlements work as a flow**, not as isolated schemes:

Eligibility → Identification → Access → Delivery → Outcomes → Dignity & Security

This flow helps students trace *where* and *why* deprivation occurs.

1. Eligibility

(Who should get support?)

Eligibility is defined by rules—age, income, disability status, widowhood, social category, or vulnerability.

Key questions for students:

- Who in the village *should* be entitled under existing schemes?
- Are eligibility rules clear, simple, and known to people?
- Are some vulnerable groups *left out by design*?

Deprivation at this stage occurs when rules are exclusionary or poorly communicated.

2. Identification

(Who is officially recognised as eligible?)

Identification translates eligibility into official recognition through:

- Surveys, lists, certificates, databases
- Disability assessment, income proof, Aadhaar linkage

Key questions:

- Are eligible persons actually identified?
- Who gets left out during surveys and why?
- Do documentation requirements exclude the poorest?

Many poor are invisible not because they are ineligible, but because they are undocumented.

3. Access

(Can people apply and claim?)

Access refers to the ability to *enter the system*:

- Application processes
- Digital portals, banks, offices
- Support from frontline workers

Key questions:

- Can elderly, disabled, or illiterate persons apply on their own?

- How far is the office? How many visits are needed?

- Is assistance available or are intermediaries required?

Deprivation often appears here as procedural hardship, not outright denial.

4. Delivery

(Does the benefit actually reach?)

Delivery includes:

- Timely sanction

- Regular payments

- Correct amount

- No leakages or delays

Key questions:

- Are pensions paid regularly?

- Are payments delayed, stopped, or reduced?

- Are grievance mechanisms functional?

Irregular delivery converts entitlement into uncertainty.

5. Outcomes

(What difference does the entitlement make?)

Outcomes reflect whether entitlements:

- Reduce dependency

- Improve nutrition, health, or mobility

- Enhance dignity and security

Key questions:

- Is the amount sufficient for basic needs?

- Does it reduce vulnerability or just provide symbolic relief?

- Are multiple entitlements converging or working in silos?

An entitlement that does not improve life conditions is a weak entitlement.

6. Dignity & Social Security

(How does the system treat the person?)

This final lens is crucial for social science students.

Key questions:

- Are beneficiaries treated with respect?

- Is there stigma or humiliation in accessing benefits?

- Do people feel secure or anxious about continuation?

One-Line Mental Model to Remember

Deprivation is not the absence of schemes, but the failure of eligible people to move smoothly from eligibility to dignity. True social protection is not charity; it is dignity backed by the State.

Social Assistance Programmes

The Central government as well as almost all the State governments in India have Social Assistance Programme to protect the poor, destitutes, and those facing vulnerabilities. There are over 256 such Social Assistance Programmes being implemented by the Central and State governments as of January 2026 – that which relates to 'pensions only'. Trying to list all government schemes would be neither wise nor useful. These schemes are **dynamic by nature**—they are frequently revised, merged, expanded, or replaced, and new schemes are introduced from time to time. Any attempt to present an exhaustive list would quickly become outdated. It would be like painting a long bridge: by the time one end is finished, the other end has already faded and needs repainting. In our case, the challenge is even greater— the bridge itself keeps extending. What begins as a complete list soon turns into an endless exercise.

Therefore, instead of cataloguing schemes, this toolkit focuses on *helping students and the faculty understand how to identify relevant schemes, interpret their intent, and locate current information* when needed. The emphasis is on building *analytical capability*, not on memorising a moving inventory.

Doesn't this Toolkit Help Navigate Government Schemes?

It does help. Instead of attempting an exhaustive and ever-outdated listing of schemes, this Toolkit equips learners with **reliable navigation tools** to identify *current and relevant* schemes *in real time*.

Specifically, it introduces two official digital platforms developed by the Government of India:

- **myScheme**
- **UMANG**

Both platforms are available as **web portals as well as mobile applications**. Together, they host information on nearly 4,500 schemes of the Central Government and various State Governments.

Using simple search and filter options, students and academicians can:

- identify schemes relevant to a specific **sector, beneficiary group, or life situation**,
- locate **state-specific schemes**, not just central ones,
- understand eligibility criteria, benefits, and application processes based on current notifications.

By learning to use these platforms, learners move away from memorising scheme names and instead acquire the skill of scheme discovery—an ability that remains valuable even as schemes evolve. The detailed features and practical use of these two platforms are explained in the subsequent pages of this Toolkit.

This approach ensures that the Toolkit remains **future-proof**, while empowering users to independently navigate the changing landscape of public programmes.

myScheme Portal (Government of India)

myScheme is a **national scheme search and discovery platform** developed by the Government of India to provide a **one-stop solution** for finding information on government schemes from both Central and State governments. It brings together details of thousands of schemes in one place, making it easier for citizens to identify those relevant to them without needing to visit multiple department websites.

1. **Visit the web portal or open the mobile app.**
2. Use the **search and filter functions** to look up schemes by category, state/UT, target beneficiary, or keyword.
3. You can also enter basic personal details to find schemes you are **eligible for**.
4. Click on a scheme to view its objectives, benefits, eligibility criteria, and application details.

The platform guides you from *searching for eligible schemes* to *learning how to apply*, making the process straightforward even for first-time users.

- It **significantly reduces the time and effort** needed to explore government schemes.
- It covers both **Central and State/UT schemes** in one place, often with eligibility checks and application guidance.
- It is available as a **web portal and mobile app**, enhancing accessibility for students, practitioners, and citizens.

The myScheme app listing on the Google Play Store indicates a recent update in December 2025, showing ongoing maintenance and relevance of the platform. You can download it from *google play store*. mySchemeApp makes scheme discovery and navigation simple and accessible, serving as a reliable tool to help learners, practitioners, and citizens find and access government programmes relevant to their needs.

UMANG App (Government of India)

UMANG (Unified Mobile Application for New-age Governance) is an integrated digital platform developed by the Ministry of Electronics and Information Technology (MeitY) and the National e-Governance Division (NeGD) under the Government of India. It offers a single interface to access a wide range of government services and schemes from Central, State, and local government bodies. The app is part of the Digital India initiative to make public services accessible online anytime, anywhere.

How to use it:

- **Download** the UMANG app on Android or iOS, or access it via the web.
- **Register** using your mobile number and verify with an OTP to create your profile.
- Once logged in, you can browse or search through categories of services and schemes.
- The app allows you to apply for services, check eligibility, complete forms, make payments, and track service status directly within the platform.

What it offers:

UMANG aggregates thousands of services across sectors such as pensions, health, education, agriculture, finance, transport, and more. It also links to utilities like Aadhaar, DigiLocker, taxes, and bill payments, making it a one-stop portal for government-to-citizen interactions.

The app currently supports services from **hundreds of departments** and is available in **multiple Indian languages**, enhancing accessibility for a diverse population.

Why it's useful:

- It eliminates the need to visit multiple departmental websites or physical offices.
- It simplifies access to schemes and services by centralising them in one app and enabling **search, eligibility checks, and application tracking**.
- It is user-friendly, secure, and designed to operate on mobile devices and the web.

In essence, UMANG empowers citizens—including students, professionals, and rural learners—to **discover and access government services and schemes from a single digital platform**, making governance more transparent and accessible.

Scheme-by-Scheme: In Brief (for a Sample)

Below is a **scheme-by-scheme explanation** of the government schemes written for **students, academicians, and field learners** using the *Village Adhyan* perspective. I have kept each scheme to **one–two compact paragraphs**, focusing on *what it is*, *who it is for*, and *why it matters at village level*.

1. e-Shram Card for Unorganised Workers

The **e-Shram Portal** is a national database created by the Government of India to register **unorganised workers** such as agricultural labourers, construction workers, domestic workers, street vendors, migrant workers, and others who are outside formal social security systems. Upon registration, workers receive an **e-Shram Card with a unique Universal**

Account Number (UAN).

Its importance lies in **visibility**. Once registered, workers become identifiable for delivery of social security benefits, disaster support, insurance coverage, and future welfare schemes. For Village Adhyan, e-Shram helps students understand **who remains invisible in village economies** and how lack of registration translates into exclusion from public support. Students team using their laptops can quickly register nearly 100 unorganised workers in merely 2 – 3 hours of field visit. It will be a great assistance to unorganised workers in our service villages to get registered and get e-Shram Card which serves as a gate way to the poor unorganised workers to many welfare schemes of the government.

2. PMSYM – Pradhan Mantri Shram Yogi Maandhan

PMSYM is a **voluntary pension scheme** for unorganised sector workers aged 18–40 years with monthly income up to a prescribed limit. Under this scheme, workers contribute a small monthly amount, matched by an equal government contribution, to receive a **minimum assured pension of ₹3,000 per month after the age of 60**.

At village level, this scheme highlights the **absence of old-age income security** among informal workers. It allows students to explore questions around enrolment barriers, affordability of contributions, awareness gaps, and why many elderly continue to work despite eligibility for pension support. Help them register through myScheme Portal or a relevant portal suggested by myScheme / UMANG.

3. National Pension Scheme for Traders and Self-Employed Persons (NPS-Traders)

This scheme extends pension coverage to **small traders, shopkeepers, and self-employed persons** who are not covered under any formal pension system. Similar to PMSYM, beneficiaries contribute regularly, with matching government contribution, and receive **₹3,000 per month as pension after 60 years**.

For Village Adhyan, the scheme is useful to understand **non-farm livelihoods** in villages—small shops, service providers, petty traders—and their vulnerability in old age. It also helps examine why self-employed rural workers often remain outside long-term social security systems. What they need to do in order to benefit from PMSYM.

4. PM-Kisan Maandhan Yojana

PM-Kisan Maandhan is a **pension scheme for small and marginal farmers**, offering an assured pension of ₹3,000 per month after the age of 60. Farmers contribute based on their age at entry, with the government contributing an equal amount.

This scheme is critical for understanding **farmer ageing and income insecurity**. In Village Adhyan, it helps link landholding size, farm income volatility, and the continued dependence of elderly farmers on agriculture due to lack of retirement security.

5. Pradhan Mantri Suraksha Bima Yojana (PMSBY)

PMSBY is a **low-cost accidental insurance scheme** providing coverage of ₹2 lakh for accidental death or permanent disability, at a nominal annual premium. It is linked to bank accounts and is renewable annually.

At village level, this scheme addresses **risk and vulnerability**, especially among manual labourers and daily wage workers. Students can explore why accidental insurance is crucial in physically demanding rural occupations and why coverage remains low despite affordability.

6. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

PMJJBY provides **life insurance coverage of ₹2 lakh** in case of death (from any cause) at a low annual premium, linked to a savings bank account. It is aimed at providing basic financial protection to families of low-income earners.

For Village Adhyan, this scheme helps examine **household financial resilience**. It opens discussion on how sudden death of an earning member can push families into poverty, and how insurance acts as a risk-mitigation tool rather than income support.

7. PM Vishwakarma Yojana

PM Vishwakarma Yojana is a scheme aimed at **traditional artisans and craftspeople** such as carpenters, blacksmiths, potters, weavers, cobblers, and other skilled workers engaged in family-based occupations. The scheme provides **skill upgradation, toolkits, credit support, and market linkage**.

This scheme is particularly valuable for Village Adhyan because it recognises **traditional skills as economic assets**, not relics of the past. It allows students to study how skill-based livelihoods can be strengthened to prevent distress migration and revive local economies.

8. Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

PMKVY is the flagship **skill development scheme** of the Government of India, aimed at providing short-term training and certification to youth to improve employability. Training is aligned with industry standards and delivered through accredited centres.

In village contexts, PMKVY helps analyse **youth aspirations versus local opportunities**. It raises important questions about relevance of skills taught, placement outcomes, migration, and mismatch between training and rural economic realities.

9. Udyam Registration

Udyam Registration is an **online registration system for Micro, Small, and Medium Enterprises (MSMEs)**. It provides formal recognition, enabling enterprises to access credit, subsidies, government procurement, and other support measures.

For Village Adhyan, Udyam Registration is a gateway to understanding **rural entrepreneurship**, especially non-farm enterprises. It helps identify why many village enterprises remain informal and how formalisation can unlock institutional support.

10. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

DDU-GKY is a **placement-linked skill development programme** targeted at rural youth from poor households. It focuses on long-term training, residential facilities, and post-placement support to ensure sustainable employment.

This scheme is useful to examine **poverty, skills, and migration** together. In Village Adhyan, it helps students explore whether skilling leads to stable livelihoods, how families perceive migration, and what happens to trained youth who return to villages.

How these schemes should be used in Village Adhyan

This is only a sample list of schemes listed and put across in brief to give a taste of it. These schemes (and others) are **not meant to be memorised**, but to be **identified, contextualised, and assessed** during field engagement. Together, they help students understand how livelihoods, social security, skills, and risk protection intersect in rural life—and where gaps still remain. This helps them prepare an action plan for how they can help different segments of the poor, unorganized workers etc through various schemes of the government.

Framework to Prepare an Action Plan

After field study, students can use the framework to move from *diagnosis to action*:

Step 1: Map Deprivation

- List eligible persons vs actual beneficiaries
- Identify the stage where exclusion happens

Step 2: Classify the Problem

- Design problem (eligibility rules)
- Administrative problem (identification, delays)
- Access problem (documentation, mobility, digital divide)
- Delivery problem (payment failures)
- Dignity problem (harassment, stigma)

Step 3: Identify Actors Who Can Act

- Gram Panchayat

- Frontline workers at the GP level or at Block level

- Banks / Cooperatives

- Block / district administration

- Civil society or SHGs

Step 4: Propose Practical Actions

- Awareness camps

- Help desks for applications

- Register in relevant portal on behalf of the eligible beneficiaries (scheme-wise take it in a campaign mode to saturate coverage).

- Updating beneficiary lists

- Convergence of schemes (Central or State Schemes)

- Support systems for elderly and disabled

Why This Framework Matters for Village Adhyan

- It shifts focus from *schemes* to *people*

- It helps students see deprivation as **systemic**, not personal failure

- It builds a bridge between **policy intent and lived reality**

- It naturally leads to **empathetic, actionable interventions**

In Continuity with Other Frameworks

- **Infrastructure framework** asks: *Does the system work?*

- **Livelihoods framework** asks: *Do resources translate into secure lives?*

- **Entitlements framework** asks: *Does the State reach the deserving with dignity?*

Together, they give students a **complete lens to understand rural reality**—infrastructure, livelihoods, and social protection.

SEG-Capacity Building, Strategy for Convergence and Implementation of Various Govt. Schemes

Village Adhyan Toolkit Series

Toolkit – 1: The Overall Framework

Learning through Exploration: This toolkit introduces the core approach of Village Adhyan. It focuses on how to ask exploratory questions—questions that are not meant to extract quick or isolated answers, but to trace pathways: from cause to consequence, from policy intent to field practice, and from individual experience to systemic patterns.Village Adhyan is about learning to connect, sequence, and relate—to see village realities as flows rather than isolated dots. This toolkit helps students de-learn fragmented thinking and cultivate inquiry that leads to deeper understanding.

Toolkit – 2: Rural Infrastructure

Foundations for Human Development: This toolkit focuses on understanding rural infrastructure systems such as health infrastructure, education infrastructure, Anganwadi centres, drinking water supply, sanitation, housing, roads, electricity, and digital connectivity.Students learn to examine not just physical availability, but functionality, access, quality, and maintenance, and how infrastructure shapes outcomes in health, education, livelihoods, and dignity.

Toolkit – 3: Rural Livelihoods, Skilling and Entrepreneurship

How Rural Households Earn a Living: This toolkit examines farm and non-farm livelihoods, skilling, entrepreneurship, and emerging livelihood opportunities. It emphasizes livelihood enhancement and diversification, seasonal vulnerability, income stability, and the link between livelihoods, skills, assets, local ecosystemsand how empowerment emerges through productive engagement.Students are encouraged to see livelihoods as dynamic strategies, not static occupations.It also introduces relevant schemes of the Ministry of Rural Development, and Ministry of Small, Micro Enterprises.

Toolkit – 4: Entitlements and Social Assistance Support

Social Protection and Resilience: This toolkit focuses on entitlements and deprivation, including social assistance for the aged, persons with disabilities, widows, destitute households, and vulnerable groups. It also covers income support, insurance, and resilience-building measures, particularly for those engaged in informal work, rural arts, crafts, and traditional livelihoods.Students learn to distinguish between eligibility, access, delivery, and dignity in welfare systems.

Toolkit – 5: Last-Mile Service Delivery

From Coverage to Saturation: This toolkit examines the challenges of last-mile delivery and the pursuit of saturation of key development indicators—such as ensuring every child attends an Anganwadi, full immunization, freedom from malnutrition and anaemia, universal SHG inclusion for poor women, and smooth transitions from secondary education to higher secondary, technical education, or skilling pathways.The emphasis is on understanding why gaps persist despite schemes, and how coordination and follow-up matter.

Toolkit – 6: Creating Model Villages

Model Villages: This toolkit focuses on the idea of Model Villages, emphasizing that a Model Village is rooted in inspiration, not perfection. A Model Village does not mean a village that is perfect in every sphere of development. At its core, a Model Village demonstrates how focused effort, collective action, and smart use of available resources can bring visible and measurable transformation. It puts across that development does not have to begin everywhere at once. It can begin in one critical area and then naturally spread to related areas, improving overall quality of life. Model village is about 'inspirational ripple'.

Toolkit – 7: Creating Smart Villages for Vikshit Bharat 2047

Smart Villages: This toolkit focuses on the idea of Smart Villages, emphasizing the creation of a digitally empowered rural citizen—the "Techno Rural Person." It explores how Digital Public Infrastructure (DPI) can enable seamless Government-to-Citizen services, improve transparency, access opportunities, and support inclusive development.This toolkit connects village-level transformation with the larger vision of Viksit Bharat 2047.

Each **Village Adhyan Toolkit** is designed to be used independently while also fitting into a coherent whole. Together, they encourage students to move from observation to exploration, from fragments to flows, and from understanding problems to imagining pathways for transformation.Elements such as technology, gender, inclusivity etc. can go cutting across all these categories.