

## An Analytical Study on the Economic Conditions of Students in Sendhwa Tehsil Benefiting from the Madhya Pradesh Government's Awas Sahayata Scheme

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### ABSTRACT

*This study examines the economic status of students in Sendhwa Tehsil who benefit from the Madhya Pradesh government's Awas Sahayata (housing assistance) scheme. Using a sample of 100 students, the research analyzes their socioeconomic conditions, educational opportunities, family income levels, and overall living standards. The primary objective is to assess the effectiveness of the scheme in enhancing students' quality of life and access to education. By evaluating key financial and social indicators, the study aims to provide insights into the scheme's impact on student welfare and academic progress. The findings will contribute to understanding the role of government assistance programs in supporting economically disadvantaged students and fostering educational equity.*

**Keywords:** Sendhwa, Govt. Assistance, Benefits, Living Standard, Economic Level, Education.

### Introduction

India's commitment to inclusive development and social equity is reflected in various welfare schemes introduced at both central and state levels. The Madhya Pradesh government's Awas Sahayata Yojana (Housing Assistance Scheme) is one such initiative aimed at improving the living conditions of economically weaker sections by offering financial support for housing. In rural and semi-urban regions such as Sendhwa Tehsil in Barwani District, this assistance holds significant value.

This paper focuses on analyzing the economic background of students who have benefited from this scheme in Sendhwa. A sample of 100 students has been considered, covering different social groups, gender, and educational institutions. The analysis sheds light on the correlation between housing assistance and students' economic stability and educational progress.

Awas Bhatta Sahayata Yojana is one of the initiative implemented by Higher Education Department at Government of Madhya Pradesh to extend financial help that is necessary for students from the EWS (Economically Weaker) Category belonging SC and ST. It helps students who will have to go for think accommodation as they can't get access of their homes due to its long distance from colleges. This incentive for [low-income] communities is to dilute the upfront cost of housing higher education. Benefit provide in this scheme are as follows-

- In Major Cities: Students residing in Bhopal, Indore, Jabalpur, Gwalior, and Ujjain are eligible to receive ₹2,000 per month.
- At District Headquarters: Students residing at district headquarters will receive ₹1,250 per month.
- At Tehsil and Development Block Level: Students living in tehsils or development blocks are entitled to ₹1,000 per month.

### Objectives of the Study

- To assess the socio-economic profile of students receiving Awas Sahayata.
- To evaluate the impact of housing assistance on students' academic performance.

- To examine the effectiveness of the Awas Sahayata scheme in improving the living conditions of students.
- To understand the perception of beneficiaries regarding the adequacy of the assistance.
- To identify challenges faced by students despite receiving housing support.

#### Research Methodology

**Study Area** : Sendhwa Tehsil, Barwani District, Madhya Pradesh

**Sample Size** : 100 students

**Sampling Method** : Random Sampling

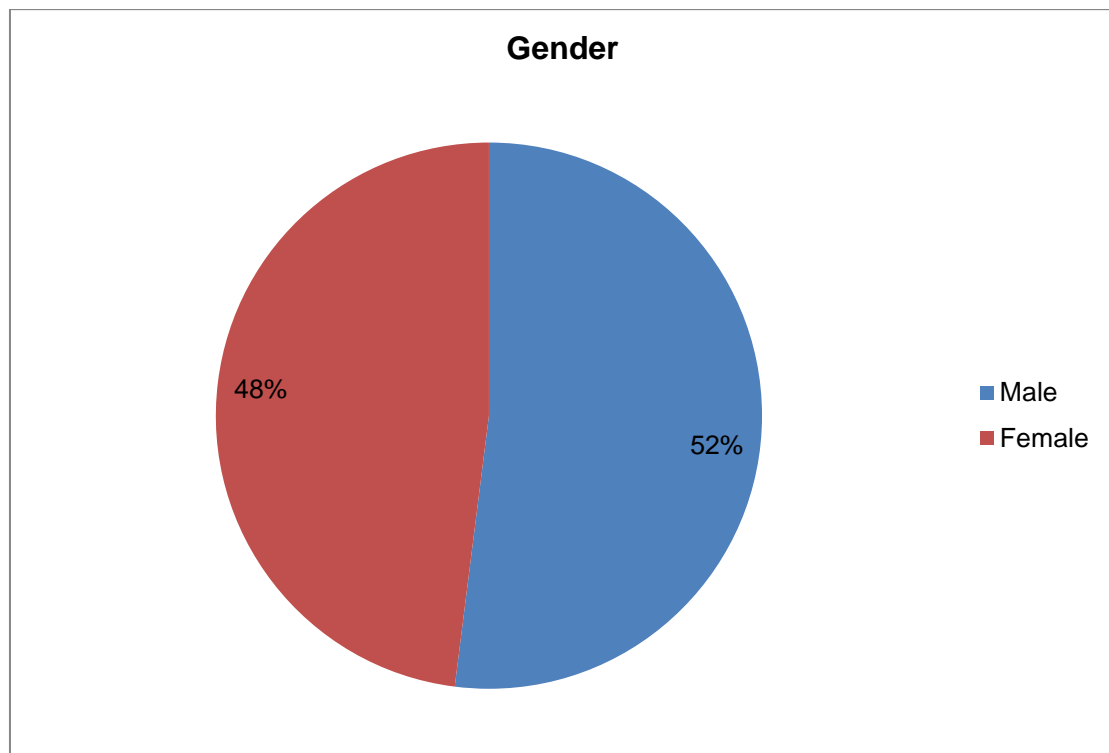
#### Data Collection

Primary data through structured questionnaires and interviews; Secondary data from government reports and existing literature

**Tools of Analysis** : Descriptive statistics, percentage analysis, graphical representation

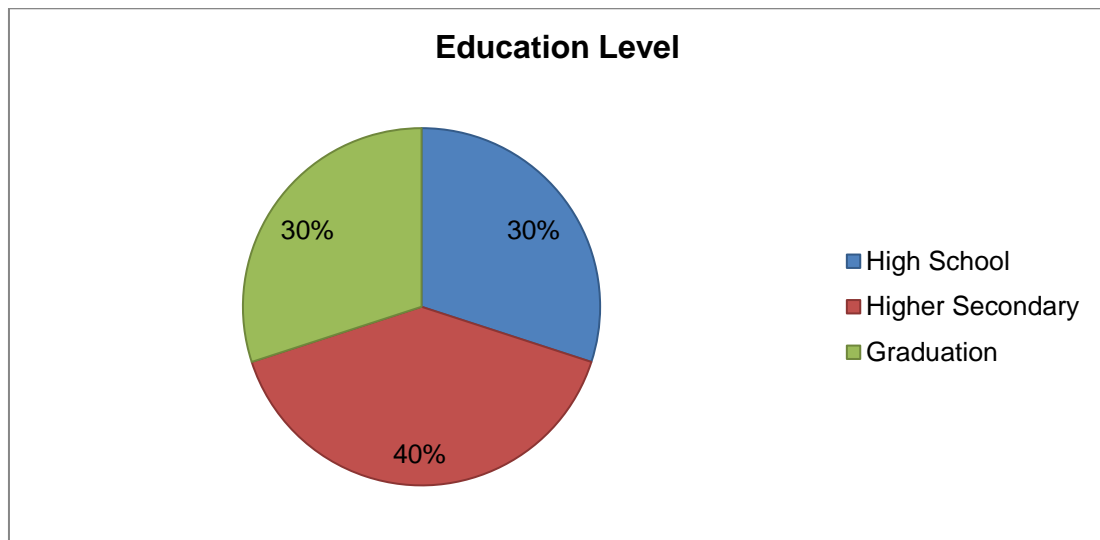
#### Demographic Profile of Respondents

Gender		Male	Female
Demographic Indicator			
Percentage		52%	48%

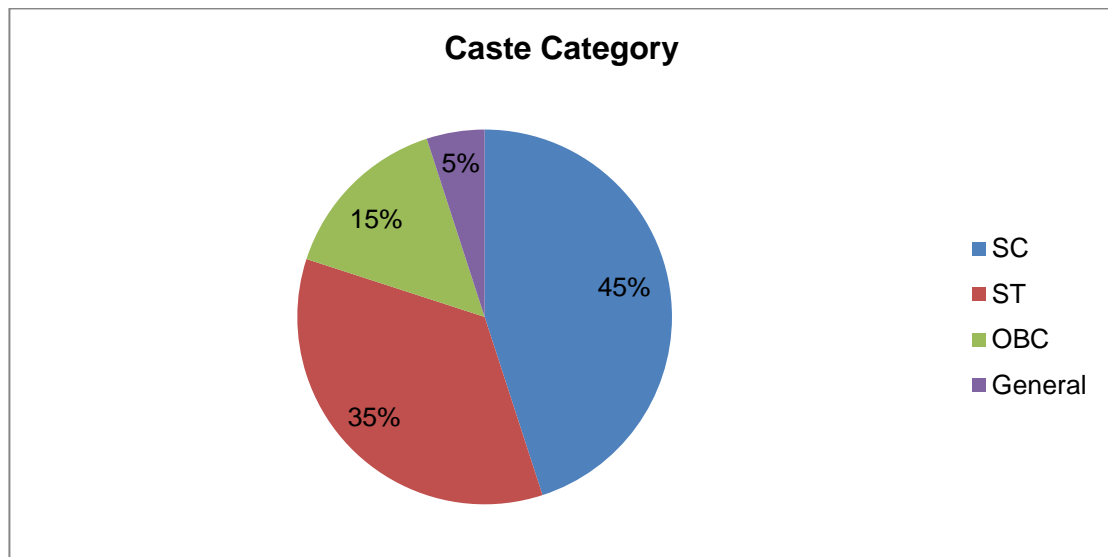


Age Group		14–22 Years
Demographic Indicator		
Percentage		100%

Education Level		High School	Higher Secondary	Graduation
Demographic Indicator				
Percentage		30%	40%	30%



Caste Category	SC	ST	OBC	General
Demographic Indicator				
Percentage	45%	35%	15%	05%

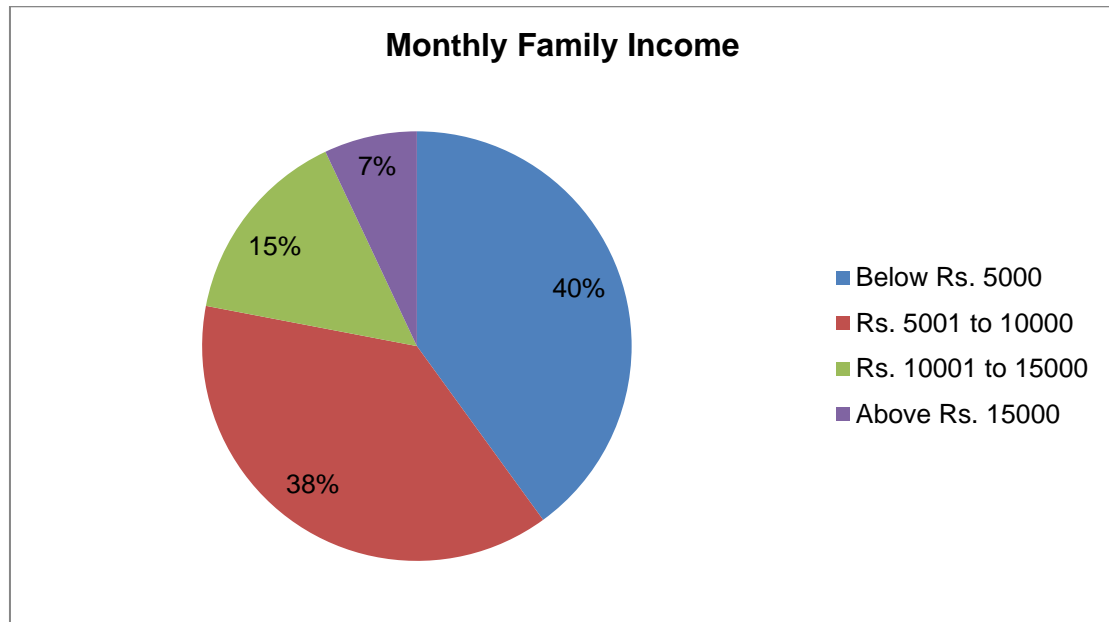


### Socio-Economic Background

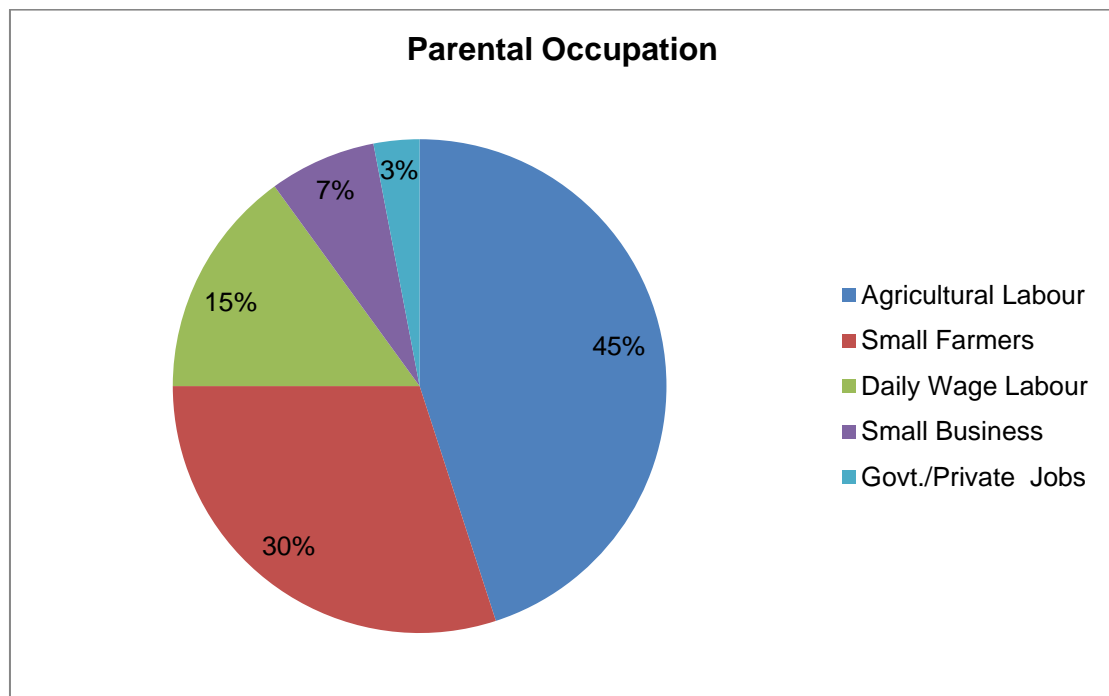
The economic background of students was evaluated based on parameters like family income, occupation, assets, and number of dependents.

#### Monthly Family Income

Monthly Income	Income in Percentage
Below Rs. 5,000	40%
Rs. 5,001 to Rs. 10,000	38%
Rs. 10,001 to Rs. 15,000	15%
Above Rs. 15,000	07%

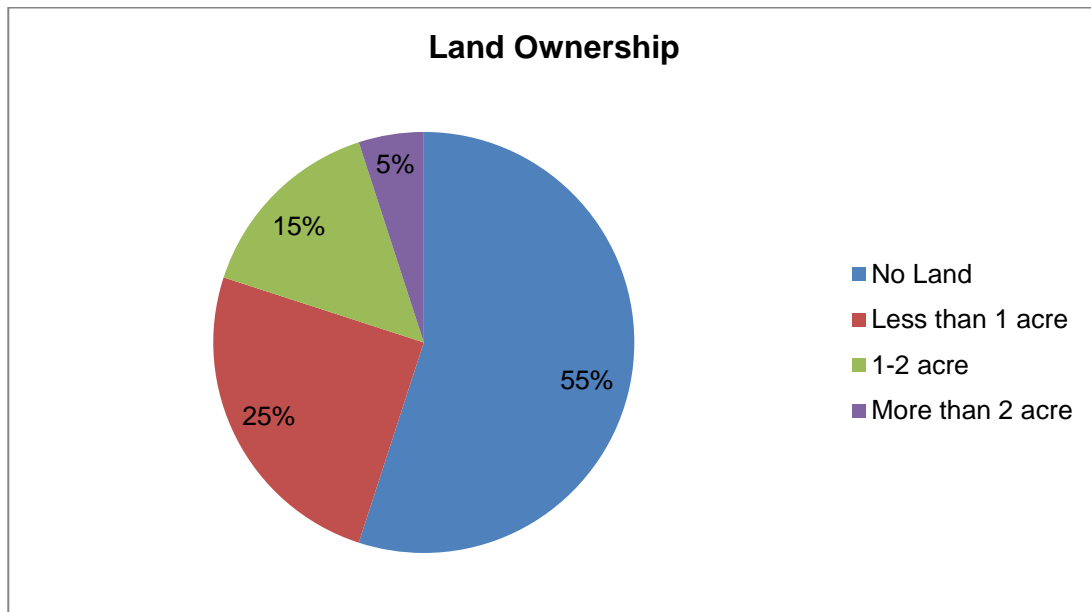
**Parental Occupation:**

Occupation	Occupation in Percentage
Agricultural labour	45%
Small farmers	30%
Daily wage labour	15%
Small business	07%
Government/private jobs	03%

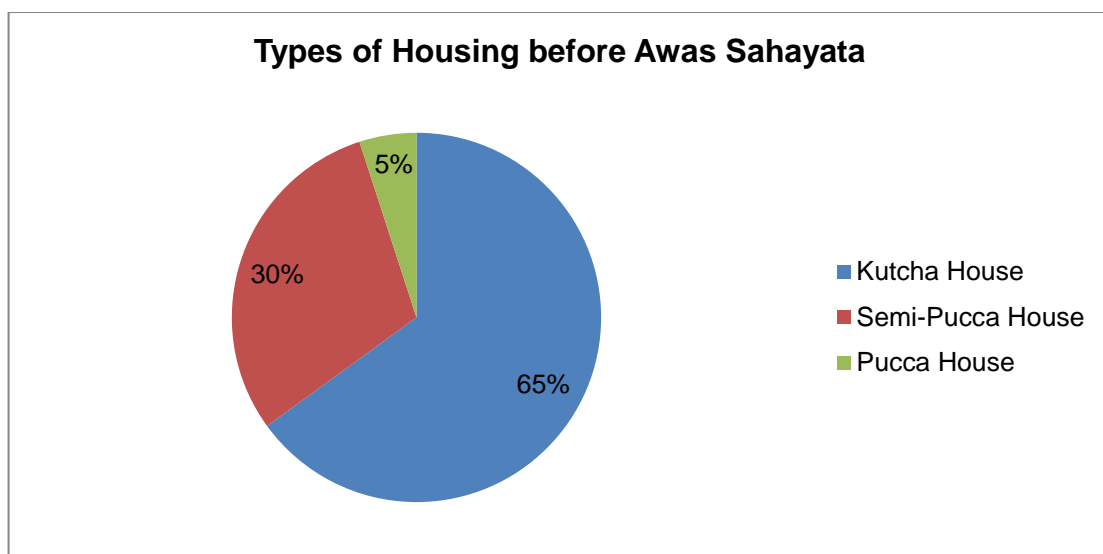


**Land Ownership**

Land Ownership	Land Ownership in Percentage
No land	55%
Less than 1 acre	25%
1–2 acres	15%
More than 2 acres	05%

**Type of Housing before Awas Sahayata**

Type of Housing	Type of Housing in Percentage
Kutcha house	65%
Semi-pucca	30%
Pucca house	05%



### Impact of Awas Sahayata on Living Conditions

The housing assistance provided by the government typically includes funding or subsidies to build or improve homes. Beneficiaries reported the following changes post-receipt:

- Improvement in housing material (pucca structures): 70%
- Access to basic utilities (electricity, water): 65%
- Improved personal and family hygiene: 60%
- Sense of security and dignity: 75%

The improved housing directly affected students' ability to focus on studies by providing them with a stable environment.

### Educational Impact

A notable shift was observed in the academic outcomes of student's post-assistance:

- Attendance improvement: 60% reported increased regularity.
- Drop in absenteeism due to weather-related issues: 70%
- Improved academic performance: 55% of students showed academic improvement.
- Reduced dropout tendency: Less than 5% reported dropout intentions post-assistance.

### Financial Burden and Educational Expenditure

With better housing, families experienced a slight shift in spending ability.

#### Monthly Educational Expenditure

Educational expenditure in Rs	Educational expenditure in Percentage
Below Rs. 500	60%
Rs. 500–1000	25%
Above Rs. 1000	15%

Despite the improved housing, most families still struggled with tuition, books, and transport due to low income.

### Perception and Satisfaction with the Scheme

Student beneficiaries and their families were asked to rate their satisfaction.

- Fully satisfied: 50%
- Partially satisfied: 35%
- Not satisfied (due to delay, low amount): 15%

Reasons for dissatisfaction included delayed disbursement, corruption, and inadequate funds.

### Challenges and Limitations Identified

Despite receiving the benefits, many students faced issues such as:

- Low and irregular family income
- Lack of access to internet and digital resources
- Inadequate educational infrastructure in rural areas
- Health issues due to poor nutrition
- Poor awareness about other educational schemes

### Suggestions and Policy Recommendations

- Increase the amount of housing assistance to reflect inflation and construction costs.
- Link housing schemes with education-related support (e.g., scholarships, digital learning access).
- Ensure timely and transparent disbursement through digital means.
- Provide vocational training to family members to improve household income.
- Monitor scheme implementation at the grassroots level.

**Conclusion**

The Awas Sahayata scheme of the Madhya Pradesh government has had a tangible positive impact on the lives of students in Sendhwa Tehsil by enhancing their living conditions and indirectly supporting their education. However, economic vulnerability still persists, and further integrated support systems are necessary to ensure holistic development. The findings of this study underline the importance of not just housing, but a multi-dimensional approach to uplift rural students from poverty and educational deprivation.

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