



## IMPACT OF PAHAL (PRATYAKSH HANSTANTRIT LABH) IN THE LIFE OF TEA WORKERS IN DIBRUGARH DISTRICT OF ASSAM

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### ABSTRACT

The Direct Benefit Transfer mechanism is an experiment in providing financial services to the citizens. It provides the guarantee that the amount of subsidy is transferring into the accounts of the beneficiaries. This paper analyses the impact of LPG (Liquid Petroleum Gas) PAHAL (Pratyaksh Hanstantrit Labh) scheme in DBT (Direct Benefit Transfer) mechanism. This study tries to understand the level of satisfaction and the problems faced by the beneficiaries in getting the subsidy under this scheme. It also tries to offer suggestions to the Government and Gas Agencies to increase the amount of subsidy and provide quick services to make satisfy the beneficiaries under this scheme. The DBT mechanism is an important step in bringing transparency and gives details of who is benefiting from subsidy.

**KEYWORDS :** PAHAL (Pratyaksh Hanstantrit Labh), DBT (Direct Benefit Transfer), PMJDY (Pradhan Mantri Jan Dhan Yojna) and Government of India etc.

### INTRODUCTION

Indian banking system has been playing a very significant role in the economic development of the country. India is a developing economy where all the sectors have not yet been able to derive benefits of banking services which would have helped a rapid growth of the economy. The technology also started playing an important role so as to provide better value added services to its customers. The major challenges faced by the previous programmes were to keep the accounts active. To deal with these issues, government has decided to link transfer of various direct benefits social welfare schemes with the accounts. The wide application of technology like Rupay card, Mobile Banking facilities, e-KYC also helped the process to go smoothly. Government is encouraging these and other new model through policies that encourage innovation, partnership and responsible finance. At the same time, new data efforts are enabling countries and service providers to know more about unbanked markets and client needs and to measure progress against nationally determine targets.

### PAHAL (Pratyaksh Hanstantrit Labh):

The success of the PAHAL scheme in cooking gas gives an indication of the potential for use of DBT to ensure that genuine beneficiaries get the benefit of subsidy while preventing illicit diversion. Subsidy outgo for kerosene for the financial year 2014-15 was about Rs. 24,799 crore. While several state governments have come forward to implement DBT in kerosene in selected districts, the eight states mentioned above had agreed to introduce the direct cash transfer, where such transfer is introduced, the consumer will pay the un-subsidized price of kerosene at the time of purchase. Subsequently, the amount of subsidy will be directly transferred to the bank account of the beneficiary. To avoid any inconvenience to the beneficiary through payment of un-subsidized price, subsidy will be credited to eligible beneficiaries in advance during the initial purchase. The government had launched a similar DBT in LPG across the nation from January 2015 under which subsidy is, directly transferred into the bank accounts of beneficiaries. The centre saved around Rs 14,000 crore last fiscal due to weeding out of the fake and, duplicate LPG connections through DBT.

### DBT (Direct Benefit Transfer):

Direct Benefit Transfer is a way of payment which is made through *digital modes*. In Direct Benefit Transfer, *payer* and *payee* both use digital modes to send and receive money. It is also called *electric payment*. No hard cash is involved in the digital payments. All the transactions in digital payments are completed *online*.

### Pradhan Mantri Jan-Dhan-Yojna (PMJDY):

Pradhan Mantri Jan-Dhan-Yojna (PMJD) is a nationwide

scheme launched by Indian government in August 2014. In this scheme financial inclusion of every individual who does not have a bank account is to be achieved. The scheme include financial services like Banking/Savings and Deposit Accounts, Remittance, Credit, Insurance, Pension which will be made available to all the citizens in easy and affordable mode. According to the data issued by finance ministry, till September 2014 around 4 crores bank accounts have been opened under the PMJDY since the scheme launched.

### Statement of Problems:

The problems related with LPG connection and distributions of LPG cylinders have been started since the time of its journey. In this context, a research endeavor is needed to know the problems faced by the LPG consumers particularly residing in tea garden areas. Hence, the researcher has made an attempt to the study by keeping the following points in mind:

1. Sometime consumers found that their gas cylinders were partly filled with water.
2. Most of the times, consumers do not get their cylinders measured. While domestic gas cylinders should have 14.2 kg gas, they are invariably found to be underweight when measured.
3. Sometime gas agencies collected extra charges from the customers at the time of delivery.
4. LPG consumers face delay in getting subsidy.
5. The amount of subsidy given by the government on LPG cylinder is becoming differ from time to time, in this case the LPG consumers are satisfied with the amount of subsidy or not.

### Research Questions:

In the context of problems as discussed under the statement of problems, the following research questions framed and which were examined during the study:-

1. Are the LPG consumers having their own bank accounts to get the LPG subsidy under Direct Benefits Transfer Schemes?
2. What is the Level of Satisfaction of the LPG consumers under LPG PAHAL in Direct Benefits Transfer?

### Objectives of the study:

More specifically, the objectives of the study are-

1. To know that the beneficiaries have their own bank accounts to get the LPG subsidy under Direct Benefits Transfer Schemes.
2. To study the level of Satisfaction of the beneficiaries under LPG PAHAL in Direct Benefits Transfer.

### Study Area:

The area of the study is confined to 'Bokel Tea-Estate' in

Dibrugarh District of Assam.

**Limitation of the Study:**

1. The study is done only in Bokel Tea-Estate by taking 357 tea-workers as a sample out of 3498 Permanent Tea Workers.
2. The study is covered the period from 1<sup>st</sup> July to 31<sup>st</sup> July; 2019 only.
3. The study is concentrated only on the impact comes in the life of tea-workers from LPG PAHAL Direct Benefit Transfer scheme.

**Data Analysis & Interpretation:**

First of all collected data is duly tabulated in a master table and there from need based tables are formulated for analysis purposes so that it becomes easy to examine the facts and findings. The data then are to be brought under applicable and meaningful statistical treatment for getting the inferences to fulfill the objectives of the study.

**Table -1 Type of Bank Accounts maintained by the Tea Workers**

Sl. No.	Opinion	No. of Respondents	Percentage
1	Saving Bank Deposit A/C	357	100%
2	Current Deposit A/C	-	-
3	Recurring Deposit A/C	-	-
4	Fixed Deposit A/C	-	-
5	NRI Deposit A/C	-	-
	<b>Total</b>	<b>357</b>	<b>100%</b>

Source: Primary data compiled from field survey

Table - 1 highlights that 100% of the respondents are having savings bank accounts in the nationalized bank. It is a good shine. In the year 2016 at the time of demonetization the government of India made mandatory for the owner and management of Tea-Estates to open the bank accounts of the workers under Jan-Dhan-Yojna for direct transfer of salary in their bank accounts.

**Level of Satisfaction:**

An attempt has been made to know the level of satisfaction of the respondents about LPG PAHAL Scheme. For the purpose of this study, it has been classified into five categories viz., highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied. The details are furnished in the following table.

**Table - 2 Level of Satisfaction in LPG PAHAL Scheme**

Sl. No.	Level of Satisfaction	No. of Respondents	Percentage
1	Highly Satisfied	21	5.88%
2	Satisfied	133	37.25%
3	Neutral	149	41.74%
4	Dissatisfied	54	15.13%
5	Highly Dissatisfied	-	-
	<b>Total</b>	<b>357</b>	<b>100%</b>

Source: Primary data compiled from field survey

Table - 2 and is highlighting about the level of satisfaction of the respondents regarding LPG (PAHAL) scheme. From the table and figure it is clear that 41.74% of the respondents are feeling as normal in getting the LPG subsidies, 37.25% of the respondents are satisfied in getting the LPG Subsidies, 5.88% of the respondents are highly satisfied in getting the LPG Subsidies and 15.13% of the respondents are dissatisfied in getting the LPG Subsidies.

**Findings and Observations:**

1. 100% respondents are maintaining the savings bank accounts in the nationalized banks.

2. Majority of the respondents are feeling as normal in getting LPG subsidies.
3. Only 15.13% of the respondents are found dissatisfied in getting LPG subsidies.
4. It is observed that majority of the respondents were faced the problems of low amount of subsidy and the extra charges collected on delivery.
5. It is also observed that the respondents were facing the problems like gas cylinders partly filled with water and also found underweight when measured.

**Suggestions and Recommendations:**

1. The government may consider to increase the Subsidy amounts because of the respondents are feeling the low amount of subsidies claimed and to liberalize the rules.
2. The gas agencies may pay attention on the payment due to extra charges collected from the customers on the delivery time.
3. Gas agencies should check the gas cylinders regularly regarding its leakages, filled with water and underweight for the satisfaction of the consumers and to protect their interest.

**CONCLUSION:**

The success of the scheme is a result of an intensive Information Education Campaign comprising advertising through various means, direct reaching out to consumers, and dealer level campaigns. The Ministry of Petroleum and Natural Gas has undertaken several innovative measures such as guardian officers for each district, deployment of technology by use of SMS, and a single window portal to enable consumers to join the scheme. This portal is an important step in bringing transparency and gives details of who is benefiting from subsidy.

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