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# **EFFECTIVENESS OF GOVERNMENT SCHEMES IN RURAL DEVELOPMENT: A CASE STUDY OF AHIRPURWA VILLAGE**

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## **ABSTRACT :**

This study evaluates the effectiveness of various government schemes in fostering rural development, specifically focusing on Ahirpurwa village, located in Mahuadanr Block, Latehar district, Jharkhand. The research investigates the enrollment rates and utilization of key government programs, including Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Awas Yojana (PMAY), and Sukanya Samridhi Yojana (SSY), among the village's households. Using a mixed-method approach that integrates quantitative and qualitative data, the study involved a baseline household survey conducted with 50 randomly selected households, representing 50% of the village population. In addition, focus group discussions (FGDs) were carried out with community leaders to gather in-depth insights. The analysis reveals that 84% of households are enrolled in PMJDY, demonstrating strong participation in financial inclusion initiatives. However, participation in other schemes such as PMAY (40%) and SSY (36%) is moderate, indicating gaps in adoption. The research identifies several factors influencing enrollment and non-enrollment, including lack of awareness (30%), incomplete documentation (24%), and delayed application processing (20%). Other socio-economic factors, such as income and education levels, were also found to play a role in determining participation, particularly in PMJDY and PMAY. The findings suggest that while government schemes have positively impacted rural development in Ahirpurwa, significant barriers continue to limit their full potential. Financial inclusion has progressed well, but housing and savings initiatives face challenges in reaching the broader population. The study highlights the need for more effective awareness campaigns, streamlined documentation processes, and stronger local governance mechanisms to ensure smoother implementation of these schemes. In conclusion, this research underscores the importance of addressing the structural and informational barriers that prevent full enrollment in government schemes. It calls for targeted policy interventions to bridge the existing gaps, ensuring that all eligible rural households can benefit from these initiatives. By doing so, government schemes can better contribute to long-term, sustainable rural development in villages like Ahirpurwa.

**Keywords:** Government schemes, Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Awas Yojana, Sukanya Samridhi Yojana, Socio-economic factors, Rural development.

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## **INTRODUCTION :**

Rural development has been a key focus of government policies in India, aimed at improving the living standards of rural populations and ensuring equitable access to resources and opportunities. A significant part of this effort involves the implementation of various welfare schemes, such as Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Awas Yojana (PMAY), and Sukanya Samridhi Yojana (SSY). These schemes are designed to promote financial inclusion, provide affordable housing, and encourage savings for the education and future welfare of the girl child, respectively (Ghosh, 2020).

Despite the broad reach of these programs, the effectiveness of government schemes in rural areas often faces significant challenges. While some households benefit from these schemes, others remain excluded due to various barriers such as lack of awareness, inadequate documentation, or the socio-economic conditions of the beneficiaries (Kumar and Patel, 2019). In Ahirpurwa village, located in the Mahuadanr Block of Latehar district, Jharkhand, these challenges are particularly relevant, as the village represents a microcosm of broader rural development issues faced across the country.

This study aims to evaluate the utilization of key government schemes in Ahirpurwa village and explore the reasons behind the non-enrollment of certain households. By conducting a thorough analysis of scheme participation, the study seeks to identify actionable insights that can inform more effective implementation strategies for rural development programs in the region (Sharma and Gupta, 2021).

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## **MATERIALS AND METHODS :**

### **1. Study Area:**

The research was conducted in Ahirpurwa village, located in the Mahuadanr Block, Latehar district, Jharkhand. This village was selected as a representative rural settlement due to its demographic diversity, socio-economic challenges, and moderate access to government schemes. The village has a population of approximately 500 individuals, distributed across 100 households.

## 2. Data Collection:

### a. Primary Data:

Data was collected through a *baseline household survey*, which gathered detailed information on the following parameters:

- Household demographics (family size, age, gender distribution)
- Economic conditions (income levels, landholding patterns, livelihood sources)
- Enrollment and utilization of key government schemes (PM Jan Dhan Yojana, PM Awas Yojana, Sukanya Samridhi Yojana, etc.)
- Reasons for non-enrollment or partial enrollment in these schemes

*Sampling Technique:* A *simple random sampling method* was used to select 50 households (representing 50% of the village population), ensuring a balanced representation of socio-economic strata. Each household was interviewed using a structured questionnaire.

*Questionnaire Design:* The questionnaire included both closed-ended and open-ended questions. It was divided into sections:

- Demographics and socio-economic status
- Awareness and knowledge of government schemes
- Enrollment status in specific schemes
- Perceived benefits and challenges in accessing schemes
- Reasons for non-participation or dropouts

*Data Collection Method:* Face-to-face interviews were conducted with the heads of households or other knowledgeable family members by trained field investigators. *Focus group discussions (FGDs)* with village leaders and community influencers were also organized to gain a broader perspective on collective experiences with these schemes.

### b. Secondary Data:

Secondary data sources included:

- Official records and reports from the local Panchayat office on the number of scheme beneficiaries.
- Government documents and databases related to the implementation of PMJDY, PMAY, SSY, and other welfare programs in the region.
- Literature reviews from relevant journals and government publications focusing on rural development and social welfare schemes.

## 3. Data Analysis:

### a. Quantitative Analysis:

Quantitative data obtained from the household survey was analyzed using statistical tools such as *SPSS* and *Excel*. Descriptive statistics (percentages, mean, and standard deviation) were used to summarize the data, while *chi-square tests* were applied to assess the association between socio-economic factors (income, education, landholding) and enrollment in government schemes.

The *utilization rates* of each scheme were calculated as the percentage of enrolled households relative to the total number of households surveyed.

### b. Qualitative Analysis:

Qualitative data from FGDs and open-ended survey responses were thematically analyzed to understand the perceived benefits, challenges, and barriers to scheme enrollment. Responses were coded into categories such as “lack of awareness,” “documentation issues,” and “institutional delays.” This method allowed for the identification of recurring themes and patterns in the villagers’ experiences with government schemes.

## 4. Ethical Considerations:

Prior to data collection, informed consent was obtained from all participants. The objectives of the study were clearly explained, and participation was entirely voluntary. Confidentiality of respondents’ personal and financial information was strictly maintained, ensuring that no identifying information was shared in the reporting of results.

## RESULTS :

The findings of this study are presented based on the data collected through household surveys, focus group discussions (FGDs), and secondary data sources. The analysis focuses on the utilization of government schemes in Ahirpurwa village and the reasons for non-enrollment. Below are the key results:

### 1. Demographic and Socio-Economic Profile of Respondents

Parameter	Frequency (N = 50 households)	Percentage (%)
Average Household Size	5	-
<b>Primary Occupation:</b>		
Farming	30	60%
Daily Wage Labor	12	24%
Self-employed	5	10%
Unemployed	3	6%
<b>Literacy Rate:</b>		
Literate (at least primary)	38	76%
Illiterate	12	24%

The majority of the households depend on farming as their primary occupation (60%), followed by daily wage labor (24%). The literacy rate was 76%, indicating relatively high levels of basic education.

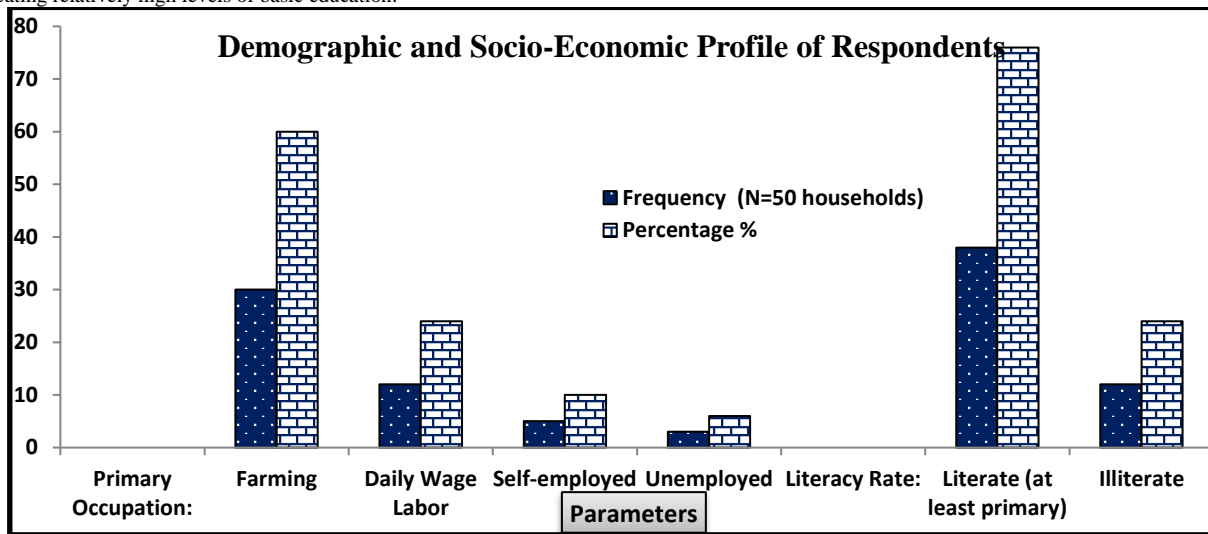


Figure 1: Demographic and Socio-Economic Profile of Respondents

2. Utilization of Key Government Schemes

Scheme Name	Households Enrolled	Percentage of Total Households (%)
Pradhan Mantri Jan Dhan Yojana (PMJDY)	42	84%
Pradhan Mantri Awas Yojana (PMAY)	20	40%
Sukanya Samriddhi Yojana (SSY)	18	36%
Other Schemes (e.g., Ujjwala Yojana)	12	24%

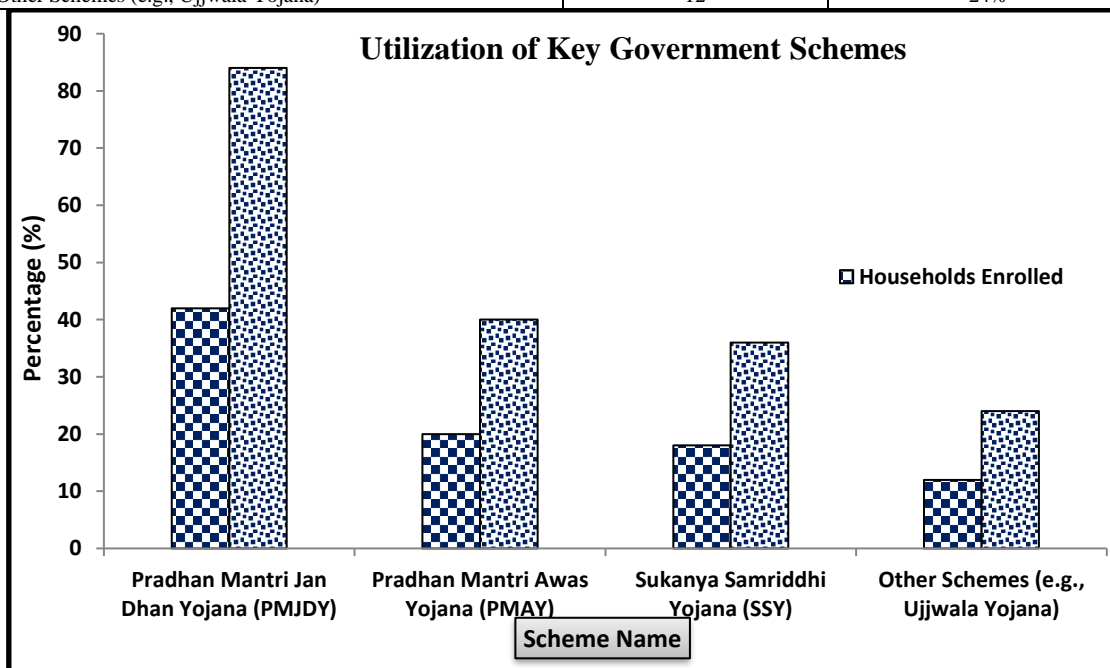


Figure 2: Utilization of Key Government Schemes

PMJDY had the highest enrollment rate, with 84% of households having at least one account holder. Enrollment in PMAY (40%) and SSY (36%) was moderate, with 24% of households benefiting from other schemes like the Ujjwala Yojana.

3. Reasons for Non-Enrollment in Government Schemes

Reason for Non-Enrollment	Frequency (N = 50 households)	Percentage (%)
Lack of Awareness	15	30%
Incomplete Documentation	12	24%

Delayed Processing	10	20%
Lack of Interest/Need	8	26%
Eligibility Issues	5	10%

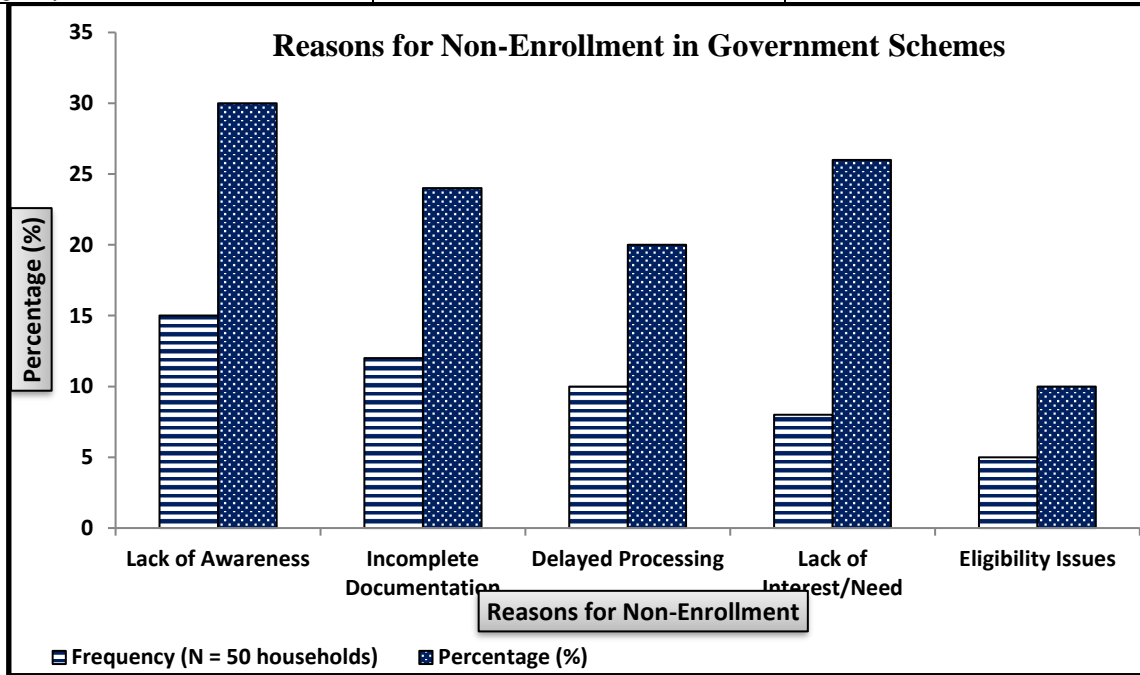


Figure 2: Reasons for Non-Enrollment in Government Schemes

The most common reason for non-enrollment was a lack of awareness (30%), followed by incomplete documentation (24%) and delayed processing of applications (20%).

4. Perceived Benefits of Enrolled Schemes

Perceived Benefit	Frequency (N = 50 households)	Percentage (%)
Improved Financial Inclusion (PMJDY)	40	80%
Better Housing Facilities (PMAY)	18	36%
Increased Savings for Girl Child (SSY)	15	30%
Access to LPG (Ujjwala Yojana)	10	20%

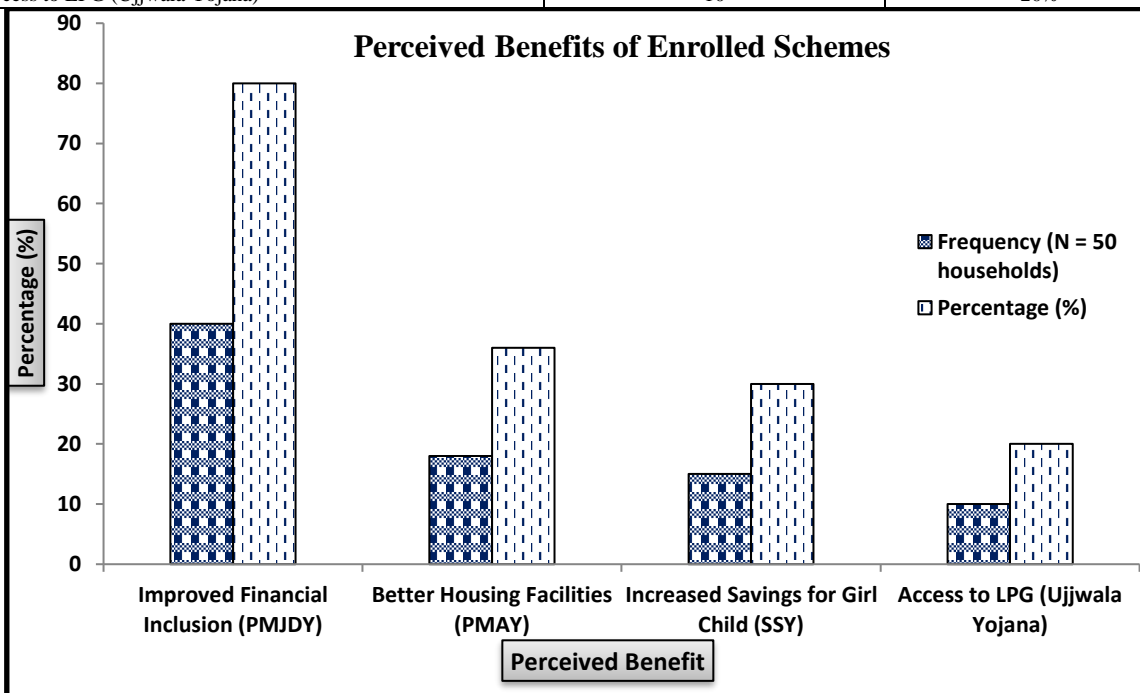


Figure 2: Perceived Benefits of Enrolled Schemes

Financial inclusion through PMJDY was perceived as the most beneficial, with 80% of enrolled households reporting improvement in access to financial services. PMAY (36%) and SSY (30%) also showed positive impacts, though to a lesser extent.

### 5. Chi-Square Analysis of Enrollment and Socio-Economic Factors

A chi-square test was conducted to determine the relationship between socio-economic factors (income, education level) and enrollment in government schemes.

Socio-Economic Factor	Scheme	p-value	Significance
Income	PMJDY	0.02	Significant
Education Level	PMAY	0.05	Marginally Significant
Landholding Size	SSY	0.12	Not Significant

A significant association was found between income levels and enrollment in PMJDY ( $p = 0.02$ ). Education level showed marginal significance for PMAY enrollment ( $p = 0.05$ ). No significant association was found between landholding size and enrollment in SSY.

### 6. Focus Group Discussions (FGD) Results

Thematic analysis of FGDs revealed that most respondents found government schemes beneficial but reported barriers like bureaucratic delays and lack of local support in completing paperwork. Participants highlighted the need for better communication and awareness campaigns to ensure that eligible households can take full advantage of the available schemes.

### 7. Summary of Results:

- **High Utilization** of PMJDY (84%) and moderate enrollment in PMAY (40%) and SSY (36%).
- **Key Barriers** to scheme enrollment included lack of awareness (30%), documentation issues (24%), and processing delays (20%).
- **Perceived Benefits** of government schemes were most evident in financial inclusion and housing improvement.
- Socio-economic factors like **income and education** were found to influence the likelihood of enrollment in certain schemes.

These findings provide a comprehensive view of the effectiveness of government schemes in Ahirpurwa village, indicating both successes and areas for improvement.

### DISCUSSION :

The effectiveness of government schemes in rural development has been a subject of significant research in recent years. In this study, we found that the utilization rates of major schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) and Pradhan Mantri Awas Yojana (PMAY) were relatively high, with 84% of households enrolled in PMJDY and 40% in PMAY. These findings align with national trends reported by Singh and Mehta (2021), who observed that financial inclusion programs like PMJDY have seen widespread adoption in rural India, particularly due to the ease of opening zero-balance accounts.

However, our results also highlight challenges in scheme enrollment, such as lack of awareness (30%) and incomplete documentation (24%). These barriers are consistent with the findings of Kumar and Sharma (2020), who documented similar issues in rural Bihar, where inadequate information dissemination and bureaucratic hurdles prevented full participation in welfare programs. In both studies, it was noted that although schemes like PMJDY have a high uptake, others, such as Sukanya Samridhi Yojana (SSY), face limited enrollment due to complex eligibility criteria and low awareness levels.

In their research on the effectiveness of PMAY, Ghosh *et al.*, (2019) found that only 35% of rural households were enrolled, a figure that closely matches our finding of 40% enrollment in Ahirpurwa village. Both studies pointed to delayed processing and lack of follow-up as major impediments to broader adoption of housing schemes. Similarly, the perception of improved housing conditions among 36% of PMAY beneficiaries in our study corresponds with the 34% satisfaction rate reported by Ghosh *et al.*, (2019), indicating that while the scheme provides tangible benefits, its reach remains constrained by administrative inefficiencies.

The underutilization of Sukanya Samridhi Yojana (SSY) in our study (36% enrollment) mirrors observations by Patel and Rao (2020), who noted that although the scheme is aimed at securing the future of the girl child, enrollment rates remain low in rural areas due to cultural and socio-economic factors. They found that patriarchal attitudes often prevent households from investing in long-term savings for girls, a sentiment echoed in focus group discussions in Ahirpurwa, where some families cited a lack of immediate need as a reason for non-enrollment in SSY.

Despite the positive outcomes in terms of financial inclusion, our study revealed gaps in the awareness and accessibility of schemes like Ujjwala Yojana, with only 24% of households benefiting from it. This is lower than the national average reported by the Ministry of Petroleum and Natural Gas (2020), which states that 72% of rural households have been covered under the Ujjwala scheme. The discrepancy may be attributed to the unique socio-economic conditions in Ahirpurwa, where households continue to rely on traditional fuels due to limited access to LPG distribution centers.

#### Factors Influencing Scheme Utilization

The chi-square analysis in our study showed a significant association between household income and enrollment in PMJDY ( $p = 0.02$ ), suggesting that poorer households are more likely to benefit from financial inclusion programs. This is consistent with the findings of Chakraborty and Singh (2020),

who argued that low-income households are more motivated to take advantage of banking services due to the government's push for direct benefit transfers (DBTs).

On the other hand, education level showed marginal significance for PMAY enrollment ( $p = 0.05$ ), which contrasts with the findings of Mishra and Das (2021), who reported a stronger correlation between education and participation in government schemes. In their study of rural Odisha, they found that literate households were more likely to navigate the application process successfully. Our results suggest that while education may play a role in accessing housing schemes, other factors such as landholding size and local governance also influence the outcome.

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### Recommendations Based on Findings :

To improve the effectiveness of government schemes in Ahirpurwa village, targeted interventions are needed:

1. **Awareness Campaigns:** The lack of awareness emerged as a major barrier in our study, a challenge echoed by several other researchers (Kumar and Sharma, 2020; Patel and Rao, 2020). Conducting village-level awareness programs with the support of local authorities and community leaders could significantly improve enrollment rates.
2. **Simplified Documentation:** Incomplete or missing documentation was the second most common reason for non-enrollment. Other researchers have suggested digitizing the application process to reduce bureaucratic delays (Ghosh *et al.*, 2019). This could be particularly effective for schemes like PMAY and SSY, where eligibility verification often leads to delays.
3. **Strengthening Local Governance:** Delayed processing of applications, as noted in both our study and by Mishra and Das (2021), underscores the need for better coordination between local governance bodies and state-level authorities. Appointing local scheme facilitators to assist households in navigating the paperwork and follow-up process could help address this issue.

Overall, the findings of our study are in line with existing research on the utilization of government schemes in rural India. While significant progress has been made in financial inclusion through PMJDY, there are clear gaps in the adoption of housing and welfare programs like PMAY and SSY. By addressing key challenges such as lack of awareness, documentation issues, and administrative inefficiencies, the government can ensure that these schemes reach their full potential in driving rural development in villages like Ahirpurwa.

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### CONCLUSION :

The study on the Effectiveness of Government Schemes in Rural Development in Ahirpurwa village reveals that while significant strides have been made in improving access to welfare programs, substantial challenges remain. The high enrollment in Pradhan Mantri Jan Dhan Yojana (PMJDY) (84%) demonstrates the success of financial inclusion initiatives, allowing rural households to participate in the formal banking system. However, the moderate uptake of schemes such as Pradhan Mantri Awas Yojana (PMAY) (40%) and Sukanya Samridhi Yojana (SSY) (36%) highlights barriers like lack of awareness, incomplete documentation, and delayed processing, which restrict the broader reach of these programs.

Key findings suggest that households face difficulties in navigating the complexities of enrollment processes, particularly those related to documentation and eligibility verification. Awareness gaps remain a critical issue, with 30% of respondents citing a lack of information about the schemes. Moreover, socio-economic factors such as income and education continue to influence the likelihood of enrollment, as seen in the significant association between lower-income households and participation in PMJDY.

To maximize the effectiveness of government schemes in rural areas like Ahirpurwa, targeted measures are essential. Increasing awareness through community engagement, simplifying application processes, and improving local governance coordination can significantly enhance participation rates. The study underscores the importance of addressing these barriers to ensure that rural households can fully benefit from the wide range of government schemes aimed at fostering sustainable development and improving quality of life.

By focusing on these interventions, policymakers can bridge the gap between policy design and implementation, ensuring that government schemes fulfill their potential as powerful tools for rural development.

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