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RESEARCH ARTICLE

EFFECTIVENESS OF GOVERNMENT WELFARE SCHEMES AMONG RURAL PEOPLE

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Abstract

Government welfare schemes are implemented to improve the socio-economic conditions of rural people by providing employment, income support, housing, financial security, and social protection. These schemes are intended to reduce poverty, unemployment, and inequality in rural areas. However, the success of these schemes depends largely on effective implementation, awareness among beneficiaries, and timely delivery of benefits at the grassroots level. In this context, the study concentrates on assessing the effectiveness of government welfare schemes among rural people. A sample of 150 rural respondents from the villages of Ramanathapuram district was taken for the study. Percentage analysis, Multiple Response analysis, Descriptive Statistics, t–test and ANOVA have been applied to analyse the data. The findings revealed that the Government welfare schemes have assisted the rural people in enhancing their skills, employment and income opportunities. The study also highlighted that access to government schemes by vulnerable groups in rural areas is low, so the local authorities must take effective steps to reach the unreached.

Introduction:-

Government welfare schemes play a crucial role in promoting social and economic development, especially in a country like India where a large proportion of the population resides in rural areas. Rural communities often face challenges such as poverty, unemployment, low income, limited access to education, healthcare, and financial services. To address these issues, the government has introduced various welfare schemes aimed at improving living standards and ensuring inclusive growth among rural people. The primary objective of government welfare schemes is to reduce inequality and provide social security to vulnerable sections of society. These schemes focus on employment generation, skill development, housing, income support, health insurance, pension benefits, and financial inclusion. By targeting rural populations, welfare initiatives seek to bridge the gap between urban and rural development and ensure that the benefits of economic progress reach the grassroots level. Despite the availability of numerous welfare schemes, the actual effectiveness of these programs depends largely on their

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implementation, accessibility, and awareness among beneficiaries. In many rural areas, people may lack adequate information about schemes, face administrative barriers, or encounter delays in receiving benefits. As a result, the intended outcomes of welfare programs may not always be fully achieved, highlighting the need for systematic evaluation.

Effectiveness of welfare schemes can be measured through factors such as beneficiary satisfaction, timeliness of benefit delivery, ease of application, transparency, and overall impact on quality of life. Understanding how rural people perceive and experience these schemes is essential to assess whether the programs are meeting their objectives. Beneficiary feedback provides valuable insights into the strengths and weaknesses of welfare initiatives.Rural livelihoods are highly dependent on agriculture, daily wage labour, and informal employment, making rural households more vulnerable to economic shocks. Welfare schemes act as a safety net by providing income support, employment opportunities, and social protection during times of need. Evaluating their effectiveness helps to determine the extent to which these schemes contribute to income stability and poverty reduction in rural areas.

Moreover, the success of welfare schemes is closely linked to institutional mechanisms such as local governance, banking infrastructure, digital platforms, and the role of intermediaries like panchayats and common service centers. Efficient coordination among these institutions is necessary to ensure that benefits reach eligible beneficiaries without leakage or exclusion.In recent years, the government has emphasized direct benefit transfer and digitalization to improve transparency and reduce corruption. While these measures have enhanced efficiency in many regions, rural areas still face challenges related to digital literacy and connectivity. Assessing the effectiveness of welfare schemes helps to identify these gaps and suggests areas for improvement.In this context, the present study aims to examine the effectiveness of government welfare schemes among rural people. By analyzing beneficiary awareness, accessibility, satisfaction, and perceived impact, the study seeks to provide insights that can support better policy formulation and improved implementation of welfare programs for sustainable rural development

Review of Literature:-

Madanna (2025) conducted the study on “Impact of MGNREGA on Rural Employment and Poverty Alleviation in India”. The study examined the role of MGNREGA in generating rural employment and reducing poverty across India. Its objective is to assess employment creation, income improvement, livelihood security, and benefits for women and marginalised groups. A descriptive and analytical research design was adopted for the study. The research is based entirely on secondary data collected from official government reports, Census data, Economic Surveys, and previous studies. Secondary data analysis served as the main research tool to examine employment trends, wage patterns, and poverty outcomes. The findings indicated that MGNREGA has increased rural employment and incomes, reduced seasonal unemployment and distress migration, and strengthened livelihood security, though issues such as wage delays and uneven implementation persist.

Ramesha (2024)conducted the study titled “A Conceptual Study on Pradhan Mantri Kisan Maandhan Yojana Scheme.” The study aims to develop a conceptual understanding of the PMKMY scheme designed to provide social and financial security to small and marginal farmers. Its objectives include examining the key features of the scheme and analysing the benefits offered to encourage enrolment for old-age financial protection. A descriptive and conceptual research methodology was adopted for the study. The research is based entirely on secondary data collected from books, journals, newspapers, government reports, and official online sources. Systematic review and conceptual analysis served as the primary research tools. The findings revealed that PMKMY functions as an effective social security mechanism by ensuring a guaranteed monthly pension after 60 years, though greater awareness is required to enhance farmer participation.

Mini, Megha Goyal, Atul Dhingra, and Suman Gahalawat (2025) examined the progress and coverage of the “Pradhan Mantri Jan Dhan Yojana at the national and state levels, with special reference to Haryana”, and analysed the challenges faced by beneficiaries in accessing and utilising financial services. Using a descriptive and analytical design based on secondary data from official sources, reports, journals, and PMJDY statistics. The study applied comparative and interpretative analysis. The findings show that PMJDY has substantially improved financial inclusion, especially among rural, semi-urban, and women beneficiaries. Haryana demonstrates balanced rural–urban coverage and active account usage, though challenges such as low financial literacy, inactive accounts, and infrastructural gaps remain, highlighting the need for context-specific policies and stronger financial literacy and banking support initiatives.

Objectives:-

- To analyse the level of awareness and knowledge among rural people regarding various government welfare schemes.
- To analyse the accessibility and usage of government welfare schemes for rural people.
- To examine the impact of government welfare schemes among rural people.
- To examine the challenges faced by rural people in accessing government welfare schemes.
- To examine the satisfaction with the effectiveness of government welfare schemes in rural areas.

Research Methodology:-

Period of the study – The study was conducted between December 2025 and February 2026.
Area of the study – The study was conducted in the villages of Ramanathapuram district.
Source of data – The study is based on primary data. The data were collected from rural people who have availed the government schemes through a structured questionnaire.
Sampling Technique – A sample of 150 rural respondents was selected for the study using a convenience sampling technique.

Statistical tools used for the study

- Percentage Analysis
- Multiple Response
- Descriptive Statistics
- t–test and
- ANOVA

Analysis and Interpretation - Percentage Analysis - Demographic Profile

Table 1-Demographic Profile

Demographic Variables		Frequency	Per cent
Gender	Male	27	18.0
	Female	**123**	**82.0**
Age	Below 25	19	12.7
	26 – 35	8	5.3
	36 – 45	16	10.7
	46 – 55	45	30.0
	Above 55	**62**	**41.3**
Marital Status	**Married**	**113**	**75.3**
	Unmarried	20	13.3
	Widowed	**17**	**11.3**
Educational Status	**No formal education**	**57**	**38.0**

	Primary education	41	27.3
	Secondary education	34	22.7
	Higher secondary	13	8.7
	Graduate	5	3.3
Employment Status	**Farmer**	**97**	**64.7**
	Labour	29	19.3
	Private employment	2	1.3
	Self-employment	22	14.7
Monthly Earnings	**Less than Rs 5000**	**150**	**100.0**
Family Type	**Nuclear family**	**86**	**57.3**
	Joint family	35	23.3
	Extended family	29	19.3
Numbers of Members in the Family	**1 to 3 members**	**76**	**50.7**
	4 – 6 members	51	34.0
	More than 6 members	23	15.4
Working Members in the Family	**One**	**112**	**74.7**
	Two	36	24.0
	Three	2	1.3

Source: Primary data

The above tables indicate the following: -

- 82.0 per cent of the respondents are female.
- 41.3 per cent of the respondents are above 55 years of age.
- 75.3 per cent of the respondents are married.
- 38.0 per cent of the respondents are illiterate.
- 64.7 per cent of the respondents are farmers.
- 100.0 per cent of the respondents' average monthly income is less than Rs. 5000.
- 57.3 per cent of the respondents are from a nuclear family.
- 50.7 per cent of the respondents have 1 to 3 members in their family.
- 74.7 per cent of the respondents have one working member in their family.

The Level of Awareness and Knowledge Level Among the Rural Poor Regarding Various Government Welfare Schemes.

Multiple Dichotomy Analysis: -

Table 2 - Awareness of various government welfare schemes among rural respondents

Particulars		N	Per cent
Awareness of various government welfare schemes	**MGNREGA**	**140**	**38.8**
	DDU – GKY	4	1.1
	PMJDY	21	5.8
	PM – KISAN	49	13.6
	PMAY-G	105	29.1
	NSAP	37	10.2
	PMJJBY	4	1.1
	PMSBY	1	0.3

Source: Primary data
38.8 per cent of the respondents are aware of the MGNREGA scheme.

Percentage Analysis

Table 3 - Knowledge level of rural people about government welfare schemes

Particulars		Frequency	Per cent
Knowledge about government welfare schemes	**Panchayat/ Village office**	**133**	**88.7**
	Government officials	17	11.3
Benefits from MGNREGA	Monthly pension	7	4.7
	Wage employment	**141**	**94.0**
	Crop insurance	2	1.3
Knowledge on employment guarantee days under MGNREGA	50 Days	1	0.7
	75 Days	2	1.3
	100 Days	**142**	**94.7**
	150 Days	5	3.3

Benefits related to DDU – GKY	Skill training and employment	46	30.7
	Pension support	**61**	**40.7**
	Housing constructions	19	12.7
	Agricultural subsidies	24	16.0
Main beneficiaries of DDU–GKY schemes	Rural youth	30	20.0
	Senior citizen	**58**	**38.7**
	Farmers only	44	29.3
	Government employees	18	12.0
Benefits provided by PMJDY to rural households	**Opening bank accounts**	**84**	**56.0**
	Providing housing assistance	19	12.7
	Giving crop loans	40	26.7
	Providing free electricity	7	4.7
Benefits linked with PMJDY	Direct benefits transfer	43	28.7
	Food grains supply	**66**	**44.0**
	Wage employment	17	11.3
	Free medical treatment	24	16.0
Purpose of PM – KISAN scheme	Wage employment	11	7.3
	Income support to farmers	**99**	**66.0**
	Housing assistance	23	15.3
	Crop insurance only	17	11.3
Purpose of PMAY–G scheme	**Rural housing assistance**	**131**	**87.3**
	Pension supported	15	10.0
	Skill development	2	1.3

	Health insurance	2	1.3
Beneficiaries of NSAP scheme	**Elderly, Widows, and Disabled persons**	**65**	**43.3**
	Farmers only	51	34.0
	Rural youth	14	9.3
	Self-help groups	20	13.3
Purpose of PMJJBY scheme	**Life insurance schemes**	**78**	**52.0**
	Accident insurance schemes	34	22.7
	Pension schemes	22	14.7
	Health insurance scheme	16	10.7
Financial coverage provided under PMJJBY	**Death due to any reason**	**64**	**42.7**
	Accident only	43	28.7
	Old age	29	19.3
	Unemployment	14	9.3
Purpose of PMSBY scheme	**Accident insurance coverage**	**64**	**42.7**
	Housing assistance	43	28.7
	Wage employment	11	7.3
	Pension support	32	21.3
Financial benefits under PMSBY	**Accidental death or disability**	**63**	**42.0**
	Natural death	42	28.0
	Old age	31	20.7
	Medical treatment expenses	14	9.3

Source: Primary source

- 88.7 per cent of the respondents have collected information from the panchayat/village office.
- 94.0 per cent of the respondents have selected wage employment from MGNREGA.

- 94.7 per cent of the respondents have selected 100 days as employment guarantee days under MGNREGA.
- 40.7 per cent of the respondents have selected pension support from the DDU GKY scheme.
- 38.7 per cent of the respondents are senior citizens.
- 56.0 per cent of the respondents have selected opening bank accounts in the PMJDY scheme.
- 44.0 per cent of the respondents have selected food grains supply.
- 66.0 per cent of the respondents have selected income support to farmers in the PM–KISAN scheme.
- 87.3 per cent of the respondents have selected rural housing in the PMAYG scheme.
- 43.3 per cent of the respondents have selected elderly, widows and disabled persons.
- 52.0 per cent of the respondents have selected life insurance schemes.
- 42.7 per cent of the respondents have selected death due to any reason.
- 42.7 per cent of the respondents have accident insurance coverage.
- 42.0 per cent of the respondents have selected accidental death or disability.

The Accessibility and Usage of Government Welfare Schemes for Rural People: -

Table 4 - Accessibility and usage of government welfare schemes for rural people

Particulars		**Frequency**	**Per cent**
Access to government welfare schemes	**Yes**	**148**	**98.7**
	No	2	1.4
Access Points for Government Welfare Schemes	**Gram panchayat office**	**129**	**86.0**
	Block / Taluk office	1	0.7
	Bank/post office	19	12.7
	Common service centre	1	0.7
Timely Receipt Of Welfare Scheme Benefits	**Always on time**	**128**	**85.3**
	Sometimes delayed	16	10.7
	Mostly delayed	4	2.7
	Not applicable	2	1.3
Receiving benefits from government welfare scheme benefits	**Bank accounts/ post office account**	**145**	**96.7**
	Through cheque	1	0.7
	Not received any benefits	4	2.7

Source: Primary data

- 98.7 per cent of the respondents can access the information easily.

- 86.0 per cent of the respondents have accessed points for government welfare schemes in the gram panchayat office.
- 85.3 per cent of the respondents have received benefits on time.
- 96.7 per cent of the respondents have received their benefits through bank account/post office account.

Multiple Dichotomy Analysis: -

Table 5 - Accessibility and usage of government welfare schemes for rural people

Particulars		Frequency	Per cent
Government welfare schemes availed	**MGNREGA**	**91**	**44.0**
	DDU-GKY	3	1.4
	PMJDY	18	8.7
	PM- KISAN	22	10.6
	PMAY – G	39	18.8
	NSAP	30	14.5
	PMJJBY	3	1.4
	PMSBY	1	0.5
Frequency of receiving benefits from government welfare schemes	Regularly (every month / frequently)	18	10.0
	Occasionally (a few times in a year)	**91**	**50.6**
	Rarely (once in a long time)	21	11.7
	only once	50	27.8

Source: Primary data

- 44.0 per cent of the respondents availed MGNREGA schemes.
- 50.6 per cent of the respondents have occasionally received benefits from government welfare schemes.

Descriptive Statistics: -

Table 6 - Impact of government welfare schemes on rural households

Particulars	N	Min	Max	Mean	Std. Deviation
Benefits received through various government programs have increased income security for my family	150	1	5	3.76	0.808

Government welfare support has helped my household access employment, skills, or income opportunities.	150	1	5	4.17	0.712
Welfare schemes have improved basic living conditions, including housing and essential facilities.	150	1	5	3.84	0.927
Government welfare schemes have reduced my household's dependence on borrowing or informal credit.	150	1	5	3.27	0.872
Welfare programs have provided timely support during emergencies or difficult situations	150	1	5	3.73	1.145
Access to multiple government welfare schemes have improved overall well–being and quality of life.	150	1	5	3.78	0.989
Government welfare schemes have played a significant role in reducing poverty in rural areas.	150	1	5	3.32	0.951
Government welfare schemes have improved my household's economic conditions.	150	1	5	3.86	0.859

Source: Primary data

The descriptive statistics highlight the Impact of government welfare schemes on rural households. The statement, namely, ‘‘Government welfare support has helped my household access employment, skills, or income opportunities”, has the highest mean score (4.17).

Test and ANOVA Between Demographic Variables and The Impact of Government Welfare Schemes: -

The following null hypothesis has been framed to find whether there exists any significant difference between the demographic profile of the respondents and the impact of government welfare schemes for rural people

H_0: There is no significant difference between the demographic profile of the respondents and the impact of government welfare schemes for rural people**.**

Table 7 -Demographic profile of the respondents and the impact of government welfare schemes for rural people

Demographic variables		N	Mean	Std. deviation	t/F value	P-value	S/NS
Gender	Male	27	3.8194	0.34203	4.136	0.044	**S**
	Female	123	3.6941	0.28773			
Age	Below 25 years	19	3.6974	0.24050	0.126	0.973	NS
	26-35 Years	8	3.7188	0.5298			
	36–45 Years	16	3.6875	0.40052			
	46–55 Years	45	3.7083	0.27047			
	Above 55 Years	62	3.7359	0.28098			
Marital Status	Married	113	3.7257	.32470	0.203	0.816	NS
	Unmarried	20	3.6875	.23120			
	Widow	17	3.6912	.19822			
Educational Qualification	Noformal education (Illiterate)	57	3.7237	.32108	0.672	0.612	NS
	Primary education (5 standard)	41	3.6707	.24167			
	Secondary education (6- 10 standard)	34	3.7132	.31762			
	Higher secondary (11th – 12th standard)	13	3.7885	.33998			
	Graduate	5	2.3000	.51478			
Employment Status	Farmer	97	3.7178	.31056	1.228	0.302	NS
	Labourer	29	3.6638	.19509			
	Private employment	2	3.5000	.35355			

	Self employment	22	3.8011	.35911			

Source: Computed data

From the above table, the following is inferred: -

- The results of t-test and ANOVA have revealed that gender has shown a significant difference with the impact of government welfare schemes for rural people.
- The variables such as age, marital status, educational qualification and employment status do not show a significant difference withthe impact of government welfare schemes for rural people. **Hence, the null hypothesis is rejected for the demographic variable, namely age of the respondent.**

The Challenges Faced by Rural People in Accessing Welfare Schemes: -
Percentage Analysis: -

Table 8 -Main difficulty faced while applying for welfare schemes

Particulars		**Frequency**	**Per cent**
Main difficulty faced while applying for welfare schemes	Lack of information	8	5.3
	Online/ digital difficulties	1	.7
	Lack of guidance	23	15.3
	No difficulty faced	**118**	**78.7**

Source: Primary data

The above tables indicate the following: -

- 78.7 per cent of the respondents have not faced any difficulty.

Descriptive Statistics: -

Table 9- Challenges faced by rural people in accessing government welfare schemes

Particulars	**N**	**Min**	**Max**	**Mean**	**Std. Deviation**
Lack of proper information makes it difficult for rural people to access government welfare schemes	150	1	6	2.26	.650
The application procedures for welfare schemes are too complex for rural households	150	1	4	2.01	.685

Documentation requirements create major barriers in accessing welfare schemes	150	1	3	2.01	.596
Digital and online processes make it difficult for rural people to apply for welfare schemes	150	1	3	1.69	.768
Delay in approval and benefit transfer reduces the usefulness of welfare schemes	150	1	4	1.72	.828
Lack of guidance from local authorities makes accessing welfare scheme's challenging	150	1	5	2.36	.900
Banking–related issues create difficulties in receiving welfare benefits	150	1	5	2.09	.838
Eligible households often miss benefits due to administrative or procedural problems	150	1	5	1.81	.872
Welfare schemes are not always accessible to the most vulnerable rural households	150	1	4	2.43	1.039
Rural people face significant challenges in accessing government welfare scheme's	150	1	5	1.93	.963

Source: Primary data

The descriptive statistics highlight the Challenges Faced by Rural People in Accessing Government Welfare Schemes. The statement, namely, 'Welfare schemes are not always accessible to the most vulnerable rural households,' has the highest mean score (2.43).

T-Test and ANOVA Between Demographic Variables and The Challenges Faced by Rural People in Accessing Government Welfare Schemes: -

The following null hypothesis has been framed to find whether there exists any significant difference between the demographic profile of the respondents and the challenges faced by rural people in accessing government welfare schemes

H_0: There is no significant difference between the demographic profile of the respondents and the challenges faced by rural people in accessing government welfare schemes

Table 10 - Demographic profile of the respondents and the challenges faced by rural people in accessing government welfare schemes

Demographic variable		N	Mean	Std. deviation	F/T value	P value	S/ NS
Gender	Male	27	2.0889	.35877	.176	.676	NS
	Female	123	2.0187	.37773			

Age	Below 25 Years	19	2.3105	.10485	3.485	.009	**S**
	26-35 Years	8	2.1125	.47641			
	36–45 Years	16	1.9625	.45148			
	46–55 Years	45	1.9867	.36407			
	Above 55 Years	62	1.9855	.37013			
Marital Status	Married	113	1.9204	.32792	28.690	.000	**S**
	Unmarried	20	2.3000	.23842			
	Widow	17	2.4529	.34300			
Educational qualification	No formal education (Illiterate)	57	1.9877	.36158	1.173	.325	**NS**
	Primary education (1-5 standard)	41	2.0000	.34785			
	Secondary education (6-10 standard)	34	2.0706	.41599			
	Higher secondary (11th – 12th standard)	13	2.1154	.32621			
	Graduate	5	2.3000	.51478			
Employment status	Farmer	97	2.0227	.35193	.263	.852	**NS**
	Labourer	29	2.0793	.39585			
	Private Employment	2	1.9000	.56569			
	Self Employment	22	2.0182	.44469			

Source: Computed data

From the above table, the following is inferred: -

The results of the t-test and ANOVA have revealed that age and marital status have shown a significant difference with the challenges faced by rural people in accessing government welfare schemes. The variables such as gender, educational qualification and employment status do not show a significant difference with the challenges faced by rural people in accessing government welfare schemes. Hence, the null hypothesis is rejected for the demographic variables, namely age and marital status of the respondents.

Satisfaction Towards the Effectiveness of Government Welfare Schemes in Rural Areas
Descriptive Statistics: -

Table 11 - Satisfaction towards the effectiveness of government welfare schemes in rural areas

Particulars	N	Min	Max	Mean	Std. Deviation
The effectiveness of government welfare schemes available to rural households is satisfactory	150	3	4	3.46	.500
Government welfare schemes have effectively improved employment and livelihood opportunities in rural areas.	150	2	5	3.63	.595
Government welfare schemes have provided adequate support in improving household income.	150	1	5	4.07	.766
Access to basic financial services has improved due to government welfare schemes.	150	2	5	3.87	.791
Government welfare schemes have effectively supported improvements in housing and living conditions.	150	3	5	3.79	.832
Government welfare schemes provide adequate social security support to vulnerable groups.	150	2	5	3.40	.948
Benefits received through government welfare schemes are timely and regular	150	1	5	3.81	.915
The implementation of government welfare schemes in rural areas is transparent and fair.	150	1	5	3.95	.854
Government welfare schemes have effectively improved the overall quality of life of rural people	150	1	5	3.94	1.154
Valid N (listwise)	150				

Source: Primary Data

The descriptive statistics highlight the statement namely, Satisfaction towards the effectiveness of government welfare schemes in rural areas, ‘‘Government welfare schemes have provided adequate support in improving household income.’ with the highest mean score (4.07) .

T-Test and ANOVA Between Demographic Variables and Level of Satisfaction Towards the Effectiveness of Government Welfare Schemes:-

The following null hypothesis has been framed to find whether there exists any significant difference between the demographic profile of the respondents and the level of satisfaction towards the effectiveness of government welfare schemes in rural areas.

H_0: There is no significant difference between the demographic profile of the respondents and the level of satisfaction towards the effectiveness of government welfare schemes in rural areas

Table 12 - Demographic profile of the respondents and the level of satisfaction towards the effectiveness of government welfare schemes in rural areas

Demographic Variables		N	Mean	Std. deviation	F/T value	Pvalue	S/ NS
Gender	Male	27	3.9671	.24229	.063	.803	NS
	Female	123	3.7254	.35745			
Age	Below 25 Years	19	3.8012	.15964	1.044	.387	NS
	26-35 Years	8	3.7361	.45980			
	36–45 Years	16	3.6042	.58930			
	46–55 Years	45	3.7975	.30913			
	Above 55 Years	62	3.7849	.32743			
Marital Status	Married	113	3.7689	.35078	.973	.380	NS
	Unmarried	20	3.6944	.40445			
	Widow	17	3.8562	.28264			
Educational qualification	No formal education (Illiterate)	57	3.7505	.34265	1.127	.346	NS
	Primary education (1-5 standard)	41	3.7913	.36447			
	Secondary education (6-10 standard)	34	3.8007	.29305			
	Higher secondary (11th – 12th standard)	13	3.8120	.23300			
	Graduate	5	3.4667	.78724			

Employment status	Farmer	97	3.7847	.33710	4.744	.003	**S**
	Labourer	29	3.7433	.37809			
	Private Employment	2	2.8889	1.09994			
	Self Employment	22	3.8131	.17614			

Source: Computed data

From the above table, the following is inferred: -

- The results of the t-test and ANOVA have revealed that employment status has shown a significant difference with the level of satisfaction towards the effectiveness of government welfare schemes in rural areas.
- The variables such as age, gender, marital status and educational qualification do not show a significant difference with the level of satisfaction towards the effectiveness of government welfare schemes in rural areas. Hence, the null hypothesis is rejected for the demographic variable, namely employment status.

Correlation: -

Correlation Analysis Between the Impact of Government Welfare Schemes Among the Rural People and the Level of Satisfaction Towards the Effectiveness of Government Welfare Schemes in Rural Areas

The following null hypothesis has been framed to find whether there exists any significant relationship between the impact of government welfare schemes among the rural people and the level of satisfaction towards the effectiveness of government welfare schemes in rural areas.

H_0: There is no significant relationship between the impact of government welfare schemes among the rural people and the level of satisfaction towards the effectiveness of government welfare schemes in rural areas

Table 13 - Correlation Analysis

Descriptive Statistics			
Particulars	**Mean**	**Std. Deviation**	**N**
The impact of government welfare schemes among the rural people	3.7167	.30089	150
The level of satisfaction towards the effectiveness of government welfare schemes in rural area	3.7689	.35149	150

Correlations			
Particulars		The impact of government welfare scheme among the rural people	The level of satisfaction towards the effectiveness of government welfare schemes in rural areas
The impact of government welfare schemes among the rural people	Pearson Correlation	1	.321**
	Sig. (2-tailed)		.000
	N	150	150
The level of satisfactions towards the effectiveness of government welfare schemes in rural areas	Pearson Correlation	.321**	1
	Sig. (2-tailed)	.000	
	N	150	150

Source: Computed data

The Pearson correlation between the two variables is 0.321, indicating a strong positive correlation. The impact of government welfare schemes among the rural people is positively associated with the level of satisfaction towards the effectiveness of government welfare schemes in rural areas. The p value (0.000) is less than 0.01 and the correlation coefficient is 0.321, Hence, we reject the null hypothesis. This suggests that there is a significant positive relationship between the impact of government welfare schemes among rural people and the level of satisfaction towards the effectiveness of government welfare schemes in rural areas.

Regression Analysis:-

The following null hypothesis has been framed to find whether the level of satisfaction towards the effectiveness of government welfare schemes in rural areas has influenced the impact of government welfare schemes among the rural people

H_0: The level of satisfaction towards the effectiveness of government welfare schemes in rural areas does not influence the impact of government welfare schemes among the rural people

Table 14 - Regression analysis

Variables Entered/Removed[a]			
Model	Variables Entered	Variables Removed	Method
1	The level of satisfaction towards the effectiveness of government welfare schemes in rural areas [b]	.	Enter
a. Dependent Variable: Theimpact of government welfare schemes among the rural people			
b. All requested variables entered.			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.321[a]	.103	.097	.28596
a. Predictors: (Constant), The level of satisfaction towards the effectiveness of government welfare schemes in rural areas				

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.387	1	1.387	16.960	.000[b]
	Residual	12.103	148	.082		
	Total	13.490	149			
a. Dependent Variable: The impact of government welfare schemes among rural people						
b. Predictors: (Constant), The level of satisfaction towards the effectiveness of government welfare schemes in rural areas						

Source: Computed data

The P value for the regression model is 0.000; therefore, the null hypothesis (H_0) is rejected. This indicates that the level of satisfaction towards the effectiveness of government welfare schemes in rural areas has a significant influence on the impact of government welfare schemes among the rural people.The R^2 value of 0.103 suggests that 32.1 per cent of the variation in the impact of government welfare schemes among the rural people is explained by the level of satisfaction towards the effectiveness of government welfare schemes in rural areas. The standardized beta coefficient of 0.321 confirms that the level of satisfaction towards the effectiveness of government welfare schemes in rural areas has a significant and positive influence on the impact of government welfare schemes among the rural people.

Suggestions: -

- The government should focus on increasing awareness programs in villages about different welfare schemes.
- The government authorities should explain the schemes in simple vernacular language.
- Village officials should guide rural people properly while applying for schemes.
- Village-level help centers should be strengthened to guide rural people in applying for welfare schemes.
- Digital literacy programmes should be provided to rural people to help them access online welfare services effectively.
- Welfare benefits should be provided on time to increase beneficiary satisfaction.
- Proper monitoring and transparency should be maintained to avoid corruption and delays in scheme implementation.
- Grievance redressal mechanisms should be improved, so that beneficiaries can easily report their problems.

Conclusion: -

The present study examined the effectiveness of major government welfare schemes among rural people, focusing on awareness, accessibility, impact, challenges, and satisfaction levels. The findings indicated that schemes such as MGNREGA, PMAY-G, and PM-KISAN show relatively higher levels of awareness and utilization compared to schemes like DDUGKY and NSAP. The Gram Panchayat plays a significant role as the primary source of information and access point for beneficiaries. The majority of the respondents reported timely receipt of benefits through bank or post office accounts, reflecting improvements in financial inclusion and transparency. The study also reveals that welfare schemes have positively contributed to employment generation, income support, housing facilities, and financial security, with respondents expressing moderate to high levels of satisfaction. The impact analysis shows a positive relationship between the perceived benefits of schemes and overall satisfaction levels. However, certain vulnerable groups, particularly widows and economically weaker households, still face accessibility challenges. Limited awareness about insurance and pension-related schemes highlights the need for better outreach efforts.

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