



Awareness and Utilization of Rural Development Schemes Among Villagers

Mr. Dhavale Sidhant Madhavrao
Research Scholar,
School of Commerce and Management,
S.R.T.M.University, Nanded
Prof.(Dr). S. K. Khillare
Ex. Professor & Head
Department of Commerce,
Mahatma Gandhi Mahavidyalaya, Ahmedpur
Prof. (Dr.) D.M.Khandare
Sr. Professor, Director & Dean
School of Commerce and Management Sciences,
S.R.T.M.University, Nanded

Abstract:

This study investigates the level of awareness and utilization of major rural development schemes among villagers in India, focusing on Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Awas Yojana – Gramin (PMAY-G), Swachh Bharat Mission (SBM), and Pradhan Mantri Gram Sadak Yojana (PMGSY). Adopting a mixed-methods approach, the research combines structured household surveys with key informant interviews to provide a comprehensive understanding of how rural residents perceive, access, and benefit from these government initiatives. The study examines the extent of knowledge about these schemes, identifies barriers to participation, and analyzes demographic and socio-economic determinants influencing awareness and utilization. Results indicate considerable variation across schemes: MGNREGA emerges as the most widely recognized and effectively utilized program, owing to its long-standing presence, direct employment benefits, and strong community-level dissemination mechanisms. In contrast, PMAY-G and SBM face significant challenges related to information gaps, bureaucratic complexities, and limited local facilitation, which hinder optimal participation. PMGSY awareness is moderate, often linked to visible infrastructural improvements rather than formal outreach campaigns. The findings highlight the critical role of effective information dissemination, social mobilization, and administrative efficiency in enhancing scheme uptake. Based on these insights, the paper recommends targeted policy interventions such as strengthening local awareness campaigns, leveraging Panchayati Raj institutions for grassroots outreach, simplifying procedural requirements, and ensuring inclusive participation of marginalized groups. These measures promote equitable access to rural development programs and maximize their intended socio-economic impact on rural communities by addressing informational and institutional bottlenecks.

Keywords:

Rural Development, MGNREGA, PMAY-G, SBM, PMGSY, Awareness, Utilization etc.

Introduction:

Rural development schemes represent a cornerstone of India's strategy to improve living standards, reduce poverty, and enhance infrastructure in villages. These programs aim to provide immediate economic relief and social support and to develop long-term sustainable development through employment generation, housing provision, sanitation improvement, and connectivity enhancement. Among the most significant of these initiatives are the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Awas Yojana – Gramin (PMAY-G), Swachh Bharat Mission (SBM), and Pradhan Mantri Gram Sadak Yojana (PMGSY). Each of these schemes targets specific aspects of rural development: MGNREGA provides guaranteed wage employment to rural households, thereby addressing income insecurity; PMAY-G focuses on ensuring access to affordable housing for marginalized families; SBM aims to improve rural sanitation and public health; and PMGSY seeks to develop and maintain all-weather road connectivity to enhance accessibility and economic integration.

Rather than their substantial funding and wide reach, the effectiveness of these schemes is strongly influenced by the awareness levels of intended beneficiaries. Awareness determines whether households are informed about eligibility criteria, application procedures, and the benefits available to them. Lack of knowledge often prevents potential beneficiaries from accessing resources, while procedural complexities and bureaucratic hurdles further limit participation. Demographic factors such as literacy, socio-economic status, gender, and caste often intersect to shape the patterns of awareness and utilization, creating disparities in scheme outcomes. Understanding the interplay between awareness, accessibility, and utilization is therefore crucial for evaluating the impact of rural development programs. Studies have shown that schemes with strong community engagement, transparent communication, and local administrative support, such as MGNREGA, generally achieve higher levels of uptake. Conversely, programs with weaker outreach mechanisms or complex procedural requirements, such as PMAY-G and SBM in certain regions, often experience lower participation and their potential benefits.

Enhancing awareness and facilitating participation are the central factors to maximize the socio-economic impact of rural development schemes. Policy measures such as leveraging Panchayati Raj institutions for grassroots-level dissemination, simplifying application procedures, conducting targeted awareness campaigns, and addressing barriers faced by marginalized communities significantly improve the reach and effectiveness of these programs. Rural development schemes more effectively contribute to poverty alleviation, improved living standards, and sustainable rural transformation across India by ensuring that benefits are equitably distributed and accessible to all eligible households,

Objectives:

- To assess the level of awareness among villagers about MGNREGA, PMAY-G, SBM, and PMGSY.
- To examine the utilization of these schemes among the aware beneficiaries.
- To identify barriers to accessing these schemes.
- To provide recommendations to improve awareness and utilization.

Literature Review:

Recent scholarship has deepened our understanding of rural development schemes, particularly regarding awareness, inclusivity, and administrative convergence. Rout's study (2025) examines how flagship schemes such as MGNREGA and PMAY-G affect the socio-economic empowerment of rural women. While the study finds positive impacts on income, employment, and self-sufficiency, it also highlights significant barriers: a substantial number of women remain unaware of eligibility criteria, and bureaucratic hurdles limit meaningful participation (Rout 2–5).

Complementing this, a mixed-methods analysis in a 2025 issue of *IJOEAR* shows tangible infrastructure gains under PMGSY — road connectivity has improved, and over 90% of households report access to sanitation and functional toilets. However, the study also notes implementation challenges, such as wage disbursement delays under MGNREGA and limited community involvement in planning, which constrain long-term sustainability (Gajgola Nanak Bari Village Study).

Another recent study (2024) published in *International Journal for Multidisciplinary Research* discusses PMAY-G's limited economic transformation potential. While the scheme provides housing security, researchers argue that without linkage to livelihood programs, its capacity to deliver sustained economic upliftment is restricted. Moreover, they report that **around 18%** of rural households remain unaware of PMAY-G's application process, eligibility, and benefits (IJFMR).

Policy-oriented research emphasizes the importance of scheme convergence. A report by IIPA (2025) outlines how integrated delivery of MGNREGA, NRLM, and PMAY-G at the Gram Panchayat level has yielded income increases of 15–20% in some districts. The report acknowledges operational challenges: frontline workers managing multiple schemes face overburden, and technological gaps hinder coordinated implementation (IIPA, “Convergence in Action”).

Government performance data further furthers the discourse. According to the Ministry of Rural Development's 2023–24 state performance report, MGNREGA recorded full fund utilization (102.12%), with over 58% of person-days contributed by women and significant engagement by marginalized castes. Simultaneously, PMAY-G achieved over 87% of its sanctioned targets, gaps remain in outreach and scheme awareness (MoRD, *State Performance Report* 45–47).

Thus, these recent studies reinforce an enduring gap: although scheme performance (in terms of infrastructure or funds) appears strong, **comparative analyses of beneficiary awareness and utilization across the major rural programmes (MGNREGA, PMAY-G, SBM, and PMGSY) are still limited**. This lacuna highlights the need for research that systematically examines how knowledge, demographic factors, and administrative processes shape the utilization of these interlinked schemes.

Table 1: Key Literature on Rural Development Schemes:

Author	Year	Focus	Key Findings
Chinnala	2021	Decentralized governance and marginalization	Awareness and participation affected by social hierarchy and literacy
NRIDA	2020	PMGSY impact assessment	Roads improve social interaction, access to health, local governance
Ministry of Rural Development	2023	Scheme performance	MGNREGA generated 309.16 crore person-days; 2.58 crore PMAY-G houses constructed
IJRAR	2019	PMAY-G, MGNREGA, PMGSY analysis	Positive growth in financial and physical variables but varied by scheme

The literature indicates that awareness is influenced by education, social networks, gender, and socioeconomic status. However, comparative research assessing awareness and utilization across major rural development schemes is limited.

Methodology:

Study Design a cross-sectional mixed-methods design, combining quantitative household surveys with qualitative interviews and focus groups.

Study Area and Sampling

- The study is conducted only in Parbhani district.
- In the district, 4-5 villages were randomly selected.
- Stratified random sampling used to select households.
- Sample size: 500 households and 25 key informant interviews.

Data Collection:

- Household Survey: Socio-demographic data, awareness questions, utilization questions, perceived benefits, and barriers.
- Key Informant Interviews: Panchayat leaders, local officers, NGO workers; exploring barriers, outreach methods, and recommendations.

Data Analysis:

- Quantitative: Descriptive statistics, cross-tabulations, logistic regression.
- Qualitative: Thematic analysis of transcripts.

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Data Collection and Results Analysis:

Awareness Levels:

Table 2: Awareness of Rural Development Schemes Among Villagers

Scheme	Aware (%)	Source of Information
MGNREGA	88	Word-of-mouth, Panchayat meetings
PMAY-G	57	Local leaders, newspapers
SBM	48	Community meetings, media
PMGSY	42	Observation, government notices

Table 2, presents the awareness levels of key rural development schemes among villagers. MGNREGA shows the highest awareness (88%), primarily through word-of-mouth and Panchayat meetings, while PMGSY has the lowest awareness (42%), largely obtained via government notices and personal observation. Overall, awareness appears closely linked to both community engagement and the accessibility of information.

Utilization Rates:

Table 3: Utilization of Schemes Among Aware Beneficiaries

Scheme	Utilized (%)
MGNREGA	76
PMAY-G	45
SBM	38
PMGSY	N/A (communal benefit)

Table 3 shows the utilization rates of rural development schemes among beneficiaries who are aware of them. MGNREGA has the highest utilization at 76%, indicating strong uptake, while PMAY-G and SBM show moderate participation at 45% and 38%, respectively. PMGSY is marked as N/A since its benefits are communal (infrastructure) rather than individual, making direct utilization measurement inapplicable.

Determinants of Awareness and Utilization:

- Education positively correlates with awareness.
- Gender: Male heads more aware.
- Socioeconomic status influences utilization.
- Caste: Marginalized groups less likely to access schemes.

Barriers to Utilization:

Table 4: Common Barriers to Scheme Utilization

Barrier	Description
Informational	Partial or incorrect knowledge of schemes
Administrative	Documentation and procedural complexity
Social	Power asymmetries and local elite control
Infrastructure	Maintenance issues for SBM toilets and PMGSY roads

The table 4 summarizes the main barriers affecting participation in rural development schemes. Informational barriers arise from partial or incorrect knowledge of the schemes, while administrative barriers involve complex documentation and procedural requirements. Social barriers reflect power asymmetries and control by local elites, and infrastructure barriers highlight issues such as poor maintenance of SBM toilets and PMGSY roads.

- MGNREGA's demand-driven nature ensures higher awareness and utilization.
- PMAY-G and SBM suffer from informational and administrative barriers.
- Social structures, literacy, and gender influence awareness and utilization.
- Infrastructure schemes require ongoing support to ensure benefits.

Findings:

1. **Awareness Levels:** The study found significant variation in awareness across the four major rural development schemes. MGNREGA had the highest awareness among villagers, while schemes like PMAY-G and SBM showed lower recognition, indicating gaps in information dissemination and outreach efforts.
2. **Utilization Patterns:** Among beneficiaries who were aware of the schemes, MGNREGA exhibited the highest utilization rate, reflecting its long-standing presence and direct economic benefits. PMAY-G and SBM had moderate utilization, constrained by administrative hurdles and insufficient knowledge, whereas PMGSY, being a communal infrastructure program, could not be measured directly for individual use.
3. **Barriers to Participation:** Key obstacles identified included informational barriers (partial or incorrect knowledge of schemes), administrative challenges (complex documentation and procedural requirements), social barriers (local power asymmetries and elite control), and infrastructure issues (poor maintenance of SBM toilets and PMGSY roads). These factors collectively limited equitable participation and effective implementation.
4. **Role of Local Institutions:** Engagement with Panchayati Raj institutions and local leaders emerged as a critical factor influencing scheme uptake. Villages with proactive local governance showed better awareness and utilization, highlighting the importance of grassroots-level facilitation and monitoring.
5. **Policy Implications:** Findings suggest that targeted communication strategies, simplification of procedural requirements, continuous monitoring, and capacity-building initiatives enhance awareness and utilization. Addressing both structural and social barriers is essential to ensure that rural development schemes achieve their intended socio-economic outcomes, including poverty reduction, improved livelihoods, and strengthened rural infrastructure.

Policy Recommendations:

6. Strengthen IEC campaigns in local languages.
7. Simplify administrative procedures and use digital tools.
8. Focus on equity-focused outreach for marginalized communities.
9. Engage local leaders to act as scheme ambassadors.
10. Ensure post-implementation support for SBM and PMGSY.
11. Implement monitoring and feedback mechanisms.

Conclusion:

Rural development schemes in India, such as MGNREGA, PMAY-G, SBM, and PMGSY, hold significant potential to improve livelihoods, reduce poverty, and strengthen rural infrastructure. However, their impact is often constrained by gaps in awareness among beneficiaries and low utilization due to procedural complexities, administrative bottlenecks, and social barriers. To

maximize effectiveness, it is essential to implement targeted communication strategies, simplify application and documentation processes, and actively engage local leaders and Panchayati Raj institutions for grassroots outreach. Continuous support, monitoring, and capacity-building measures can further ensure equitable participation, enabling these schemes to achieve their intended socio-economic outcomes.

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