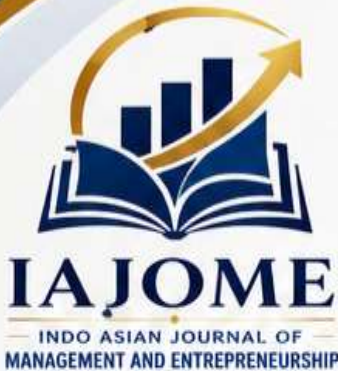


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Promoting Viksit Bharat by Empowering Rural and Urban Women Entrepreneurs in the Cauvery Delta Region of Tamil Nadu

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Abstract

Women's entrepreneurship is a key driver of inclusive and sustainable development within India's vision of Viksit Bharat 2047. In Tamil Nadu, women entrepreneurs have increasingly emerged as significant contributors to economic growth, moving beyond traditional domestic roles to actively engage in both rural and urban enterprises. This study explores the role of women in fostering entrepreneurship development in Tamil Nadu, with special reference to the Cauvery Delta districts, a region known for its rich agricultural and allied resources.

The research adopts an exploratory and descriptive design, employing a qualitative approach supported by both primary and secondary data. Primary data were gathered through structured questionnaires, interviews, discussions with women entrepreneurs, interactions with government officials, NGOs, academicians, and other key stakeholders, along with field visits to business units and related institutions. Secondary data were obtained from journals, books, government reports, policy documents, institutional records, and earlier research studies. Due to the absence of a comprehensive population frame of women entrepreneurs in the state, convenience sampling was applied. Data were analyzed using both qualitative and quantitative methods.

The findings demonstrate that women-led enterprises significantly contribute to employment generation, effective resource utilization, social empowerment, and local economic development. The study concludes that strengthening women's entrepreneurship in both rural and urban areas of



Tamil Nadu is crucial for promoting self-reliance, minimizing regional disparities, and advancing India's journey toward becoming a developed nation by 2047.

Introduction

Women constitute nearly half of the global population and play a pivotal role in shaping economic and social progress. In Tamil Nadu, they are often regarded as the “better half” of society, contributing significantly to household well-being, community development, and increasingly, to entrepreneurial activities. Traditionally, women in rural societies were confined to domestic responsibilities; however, with socio-economic transformation and policy interventions, they have progressively entered diverse spheres such as education, politics, administration, and business. This transition reflects a paradigm shift where women are not only participating in but also leading enterprises across multiple sectors.

In the context of *Viksit Bharat 2047*, which envisions India's transformation into a developed nation, rural and urban women's entrepreneurship emerges as a critical driver of inclusive and sustainable growth. Rural women entrepreneurs act as agents of socio-economic change by mobilizing local resources, generating employment, and introducing innovations in traditional and modern sectors. According to the Tamil Nadu government, a woman entrepreneur is defined as an enterprise in which women hold at least 51 percent ownership and provide a minimum of 51 percent of employment opportunities to women. This definition underscores the emphasis on equity, empowerment, and participation.

The Cauvery Delta region of Tamil Nadu presents a unique case for examining the role of rural and urban women entrepreneurs. Known as the “rice bowl” of the state, the region is rich in agricultural, fisheries, and allied resources, and also offers opportunities in agri-processing, handicrafts, and eco-tourism. Harnessing these opportunities through women-led enterprises can strengthen rural livelihoods, reduce migration, and align with the national development agenda.

Schumpeter's theory of entrepreneurship emphasizes innovation, risk-taking, and organizational ability as the hallmarks of entrepreneurial success. Extending this to women entrepreneurship,



scholars such as Frederick Harbison have highlighted functions such as exploring business opportunities, managing risks, introducing innovations, coordinating operations, and providing leadership. These functions, when applied in the rural context, enable women to overcome structural barriers, contribute to local economies, and reinforce the vision of *Atmanirbhar Bharat*.

Therefore, the study of rural women entrepreneurship in the Cauvery Delta is not merely an economic inquiry but also a socio-political imperative. It reflects how empowering women at the grassroots level can accelerate India's journey towards Viksit Bharat by 2047.

Literature Review

The role of women in rural entrepreneurship has been widely recognized as a critical driver of socio-economic development. Empirical evidence demonstrates that women entrepreneurs not only contribute to household welfare and community prosperity but also influence regional economic growth through innovation, employment generation, and effective resource utilization.

Insights from Tamil Nadu Studies

Studies in Tamil Nadu emphasize that rural women entrepreneurs are instrumental in local development, particularly through agriculture-based microenterprises, handicrafts, food processing, and small-scale industries. Participation in these ventures enhances women's financial independence, decision-making power, and social empowerment. Government initiatives such as **Self-Help Groups (SHGs), Panchayati Raj institutions, MGNREGA, Mahatma Gandhi National Rural Employment Guarantee Act RSETIs, Rural Self Employment Training Institute National Skill Programs (NSP), and cooperative credit schemes**, along with support from NGOs and microfinance institutions, have facilitated access to credit, skill development, and market linkages.

Despite these initiatives, challenges remain. Women entrepreneurs face limited access to capital, inadequate awareness of policies, socio-cultural barriers, and restricted market opportunities. Most Tamil Nadu studies focus primarily on empowerment or microfinance, leaving a gap in



understanding the **strategic contribution of rural women entrepreneurs to regional economic development**, especially in resource-rich areas like the Cauvery Delta.

International Perspectives

International research complements the regional findings by highlighting the gendered dimensions of entrepreneurship and its broader economic implications. Boden and Nucci (2000) demonstrated that gender differences in owner characteristics influence business survival, workplace dynamics, and operational efficiency. Zaridis and Rontogianni (2011) emphasized that local human resources, including women, are essential for sustainable local and regional development, especially in the context of globalization, urbanization, and demographic shifts.

Robert Gordon University (2013) underscored the economic contribution of women entrepreneurs to families, communities, and national economies, while also noting systemic barriers such as inadequate institutional support and macroeconomic constraints. Mulugetachanewebe (2010) highlighted that entrepreneurship offers autonomy, flexibility, and independence for women but requires collective action, networking, and engagement with supporting institutions to overcome socio-cultural and legal barriers. Hansraj (2009) proposed group entrepreneurship models as innovative strategies to address unemployment and enhance income generation, showing that microenterprises can become significant contributors to economic growth when adequately supported.

Theoretical Framework

This study on rural and urban women entrepreneurship in the Cauvery Delta Districts of Tamil Nadu is anchored in **Schumpeter's Theory of Entrepreneurship**, which emphasizes innovation, risk-taking, and resource coordination as essential elements for entrepreneurial success. Schumpeter (1934) posited that entrepreneurs are agents of “creative destruction,” introducing innovations that disrupt existing economic structures and generate growth. In the context of women entrepreneurship, this theory underscores that women-led ventures not only



pursue economic returns but also catalyze socio-cultural transformation by challenging traditional gender norms.

Complementing Schumpeter, the **Human Capital Theory** (Becker, 1964) provides a lens to examine how education, skills, and training enhance the productivity and decision-making capacity of women entrepreneurs. The study's focus on Self-Help Groups (SHGs), vocational training, and microfinance interventions illustrates the accumulation of human and financial capital among rural and urban women, enabling them to engage in entrepreneurial activities, manage risks, and improve their socio-economic status.

Social Capital Theory (Putnam, 2000; Farr-Wharton & Brunetto, 2007) further contextualizes women's participation in collective groups, networks, and community organizations. SHGs act as a conduit for knowledge exchange, resource mobilization, and mutual support, which strengthens entrepreneurial outcomes. Social capital facilitates access to credit, technical guidance, and market linkages, thereby enhancing both individual empowerment and regional economic development.

Finally, the **Empowerment Framework** (Kabeer, 1999; Duflo, 2011) underlines the multidimensional nature of empowerment encompassing economic, social, and political aspects. By engaging in entrepreneurial activities, women gain autonomy in decision-making, increased access to financial resources, improved self-efficacy, and enhanced leadership roles, which collectively contribute to the broader vision of **Viksit Bharat 2047**.

Linking Theory with Findings

The empirical findings of this study corroborate the theoretical underpinnings outlined above:

- **Innovation and Risk-taking (Schumpeter):** Rural women demonstrated higher entrepreneurial entry rates (58.66%) than urban women (48%), indicating that women are innovating and taking risks within their socio-economic context.
- **Human Capital (Becker):** Participation in SHG training, EDP programs, and vocational education enhanced women's managerial skills, financial literacy, and confidence in running enterprises.



- **Social Capital (Putnam):** The organizational role of women in SHGs and group meetings strengthened networks, facilitated credit access, and provided peer support that was critical to sustaining business activities.
- **Empowerment Outcomes (Kabeer, Duflo):** Post-SHG engagement, women showed significant improvement in decision-making power, income control, savings, and self-confidence, demonstrating tangible empowerment effects.

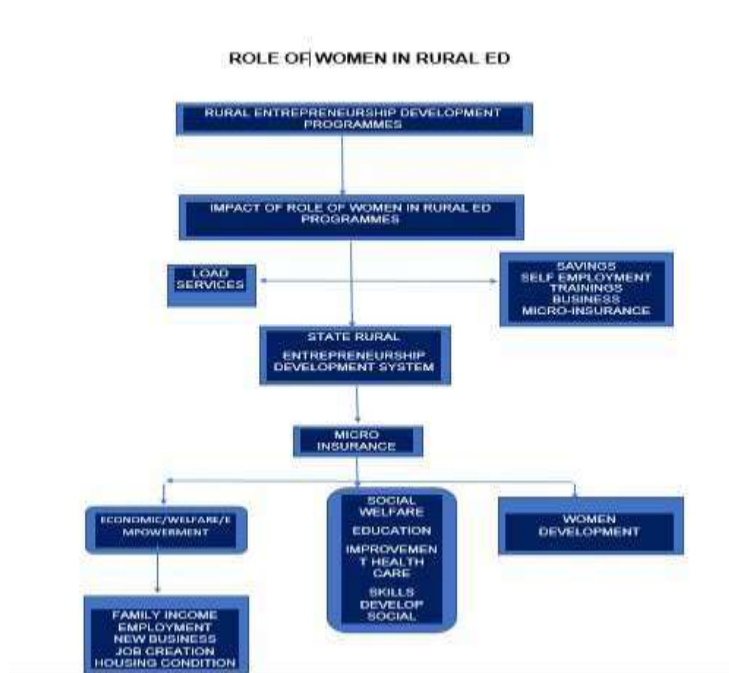
These theoretical linkages provide a structured lens to interpret the findings, highlighting that rural and urban women entrepreneurship in Tamil Nadu is not only a means of economic growth but also a vehicle for social transformation and empowerment, thus contributing directly to the realization of **Viksit Bharat 2047**.

Synthesis and Research Gap

The combined evidence from Tamil Nadu and international studies confirms that women's entrepreneurship is vital for socio-economic development. Regional studies highlight empowerment and microfinance, while international research emphasizes structural, policy, and gender-related constraints. Few studies integrate these perspectives or examine the strategic role of rural women entrepreneurs in strengthening regional economies like the Cauvery Delta.

This literature review identifies a critical gap: the need for **context-specific research that examines the functional, financial, and socio-cultural factors influencing rural and urban women entrepreneurship**, and how such entrepreneurship contributes to the broader national vision of *Viksit Bharat 2047*. Addressing this gap will provide actionable insights for policy formulation, institutional support, and sustainable rural development.

The Model/Conceptual Model



Methodology

Statement of the Problem

Tamil Nadu women have traditionally been excluded socially, economically, financially, and politically for various reasons. Now, there is an immense need for their civic participation and political involvement to achieve inclusive socio-economic growth. Most importantly, the involvement of rural and urban women in the income-generating entrepreneurial activities (IGA) is the need of the hour for the development of the country and achieving stability in national security. The research is further supported by secondary data and reviews of brochures and using books, internet, journals, library, etc.

The problem of Rural and Urban Women Entrepreneurs in Tamil Nadu through a discussion of security challenges identified from a human security viewpoint. This study revealed how these threats are severe obstacles, limiting women from participating in community life and pursuing their ambitions. Violence, oppression, lack of education and employment opportunities, and limited access to legal protection are highly critical threats facing many rural women entrepreneurs on a daily basis.

Objectives of the study



The purpose of the study is to analyze the Role of Women in Rural and urban Entrepreneurship Development in Tamil Nadu , its effect on the economic growth of small women entrepreneurs, SMEs and other activities that affect rural development especially rural women empowerment in Tamil Nadu

1. To understand the concept of rural and urban development and women entrepreneurship development, strategies for socio-economic and political enhancement of women in rural areas in Tamil Nadu
2. To analyze the Issues influencing the economic development of rural and urban women and women entrepreneurship development programs in rural and urban areas.
3. To study the problems faced by the women entrepreneurs in setting up their business in rural and urban areas in Tamil Nadu T and Government policies and strategies for improving Rural and urban Women Entrepreneurship Development.
4. Educating women entrepreneurs in rural and urban areas bring more women 's into business and improve the economy Rural development programs increase banks' branches, improve the capacity of women, and advance their economic condition to repay their loans on time. Sustainable and stable rural and urban systems and government supports entrepreneurship development in rural and urban areas and help more rural and urban women empowerment.

Research Methodology

Research Design The present research is a combination of exploratory, descriptive and qualitative in nature and is used to analyze the —Role of Women in Rural and urban Entrepreneurship Development – A Study in Tamil Nadu

Data Collection

The data used in it is both from secondary and primary sources and more resources from the secondary sources used (according to the need of this study).

The study is built on the primary and secondary sources of data available in Tamil Nadu . The primary data for the study is collected with the help of questionnaires“, by exchanging information with women entrepreneurs respondent through visiting institutions, government line agencies, NGOs, meeting entrepreneurs, discussion with academicians, key political figures, small and



medium business owners The secondary data for the study is collected from the previous studies, newspapers, journals, websites and visiting libraries, and incorporated wherever necessary to support the primary data.

Primary Data Sources:

The primary data for the study was collected from the following:

- Interview the respondents with the help of a questionnaire
- Discussion with the respondents
- Meetings with officials and recipients
- Visiting the business office and institution-specific unites

Secondary Data Sources:

The secondary data for the study are collected from the following sources: Reference books, Internet, Journals, Media, Previous studies, Institutions data, Government line agencies, NGOs and Women entrepreneurs journals

Tools and Techniques of Data Collection

Different types of data collection tools are used (The study is qualitative and quantitative in nature) and questionnaires have been set, analysis and techniques have been used in the study. Important conclusions have been strained, and finally, significant suggestions have been made using this analysis and interpretation. Different Types of questionnaires was used based on the findings of the study for respondents, women Entrepreneurs, key political figures, and NGOs . The survey method was the main source to collect primary data. For, secondary data different publications, journals, magazines surveys, Government documents, RD policy documents, and official websites were used. Interview: All the information needed has been collected mostly through the interview method. Both structured questionnaires and interview schedules/guidelines have been used. The structured questionnaire has been used to interview female entrepreneur participants who are the intervention group. Further, some of the family members, mostly husbands, and fathers, mothers, grown-up children have been consulted to know about the role of these women in the families and the changes they observe in women entrepreneurship.

Sampling Procedures

Convenient Sampling Technique is used for this study. It involves the selection of a group from



the population on the basis of available information assuming as if they are representative of the entire population. Here group may also be selected on the basis of intuition or on the basis of the criterion deemed to be self-evident. (Malhotra and Birks, 2006)

The accurate population (women entrepreneurs) in Tamil Nadu is unknown. The number of women entrepreneurs differs depending upon the number of personnel working under each group of women entrepreneurs.

Sample size, when the population is unknown, is estimated (Malhotra and Birks, 2006) using the following formula:

$$n = \frac{\sigma^2}{D^2}$$

$$z^2 / D^2$$

$$\sigma = \text{standard deviation} = 0.3783$$

$$D = \text{level of acceptable error} = 0.05 \text{ (Level of significance)}$$

$$z = \text{standard variant} = 2.98$$

$n = \text{estimated sample size} = (312.6) = 300$. 300 sample sizes were used in the study since the area of the survey was vast, and the research is carried out in different geographical locations in Tamil Nadu .The researcher meets and discusses with the women participants in skill development training provided by NGOs, SMEs, Government line ministries, International Community, UN agencies in Tamil Nadu Rural women in the villages and districts, who participated in an income generation program or an agricultural system similar to the National Solidarity Program (NSP) and Citizen Charter Program(CCP), Self Help Group s(SHG)s, Panchayati Raj, women entrepreneurs who constituted part of the study. The sample has been measured who have accessed income generation Program or rural development systems which provide supports through (Micro – Finance) and New Village Movement (NVM), Banks, Ministry of Rural Development (MoRD) A total of 300 people involved in income-generating activities after the training by government line agencies, RSETI, Entrepreneurs, and other rural systems available in Tamilnadu and have been all purposively engaged as the sample size for the study. Similarly, family members like husband, father, mother, and grown-up children have been consulted to know about the role of these women in the family as well as in the community, and the changes have been detected.

Data processing and analysis. The data collected has been transcribed into word to ease the data



analysis. They are edited, coded, tabulated, and classified according to the objectives of the study.

The data has been analyzed by using a suitable and straightforward way of analysis.

Research Question: This study is the impact of rural and urban economic development in improving rural and urban women's ability to make strategic life choices to achieve the capabilities desired by them, and they were deprived of (could have been dismissed) before.

Description of Study Areas: The study was conducted in rural and urban locations in the delta districts in Tamilnadu. The mentioned places have a vast population, but it was done on a selected sample of entrepreneurs, officials, and respondents. Agriculture entrepreneurship, SMEs, and livestock are the main rural development activities where small businesses dominate the overall economy. The rationale behind the selection of these areas has been based on development already in place and where rural development systems work better and the presence of Micro finance banks or rural development programs which are more active in these areas compared to other provinces, states, districts and rural and urban areas in Tamil Nadu .

Data Analysis: This paper attempts to analyze the status of Women Entrepreneurs Development in Tamil Nadu. highlighting the Issues and Challenges of rural and urban Women Entrepreneurs. The empowerment of rural women entrepreneurs has become one of the most important alarms of the 21st century. But practically women entrepreneurship development is still a deception of reality. We observe in our day to day life how women become victimized by various social evils. Rural Women Empowerment is a vital instrument to expand women 's ability to have resources and to make strategic life choices. Improvement of rural women is essentially the process of up liftmen of the economic, social and political status of women, the traditionally disadvantaged ones, in the society. It is the process of guarding them against all forms of violence.

The profile of respondents Age in TamilNadu

S.No	Characteristics	Frequency
1	18-25	35



2	26-35	48
3	36-45	97
4	46-55	73
5	56-65	33
6	Over 66	14
		300

The women rural entrepreneurship development groups, Panchayati Raj and community development councils visited in these locations, 100 % of the respondents were women's who either used to be members of these groups or those who run their own business with the support of these rural systems in place in Tamilnadu. 70% of the respondent was aged 25 to 55 years old, 10% were aged 18 to 25 year and 20% were aged 55 to 65 year and over 66.

The profile of respondents, marital status in Tamilnadu

S.no	Charecteristics	Frequencies
1	Married	121
2	Widow/Widower	24
3	Divorced	25
4	Separated	7
5	single	123
	Total	300

The profile of respondents, education status in Tamilnadu

S.no	Charecteristics	Frequencies
1	Illiteracy	63
2	Primary	91
3	Secondary	39
4	University	16



5	Vocational Training	91
	Total	300

Respondents, Occupation details in Tamilnadu

S.no	Characteristics	Frequencies
1	Agriculture	80
2	Livestock	66
3	Commerce	50
4	Handicraft	11
5	Salaried	33
6	Self-employment	60
	Total	300

Rural System in Tamil Nadu

1. Female participation in rural development in Tamil Nadu is voluntary. Women take the initiative, due to the security private banks provide them with loans, women have the freedom to move freely around, they participate in the election, and do any kind of business they are willing.
2. Tamil Nadu Rural Women's Development or Improvement System is run by a sustainable legal system through the democratic election in which women play key roles; these systems received long-term support either from the state government or the central government.
3. 80% of the females working in rural systems in Tamil Nadu are somehow educated, either completed preliminary school, graduated, or are undergraduates
4. Most of the respondents in Tamil Nadu were aged between 35 and 56 years old

Rural Women Entrepreneurship Development System in Tamil Nadu

1. Majority of the respondent was aged below 30 and over 65, 25% of the respondents were heading the family (decision-makers), 50% of the respondents have preliminary education and literacy rate is around 72%



2.50% of the women in entrepreneurship development work for family survival, 30% take the risk of expanding the business and 20% more are happy to stay the same.

3. Women participation in the rural system in Tamilnadu compared with the male is approximately 46% and males are above 50%, which is a good development

4. Poor Identification Program in Tamilnadu works very well to identify the poor, make plans and how to eradicate poverty.

Percentage of Restrictions faced by Rural Women Entrepreneurs in accessing Rural Development Programmes in Tamilnadu

Restrictions faced by Small Business to Access Rural Development Programmes

S.No	Restrictions	Tamilnadu
1	No Technology	20%
2	No Banking System	12 %
3	Lack of Collateral	7 %
4	High-Interest Rate	33 %
5	No agricultural loans	21.4 %
6	Lack of knowledge	34 %
7	The amount given is too small	41 %
8	Delay in approval of the Loans	38 %
9	Short Repayment Period	26 %
10	Lack of information	47 %
11	Long-distance	42 %

Level of restriction the rural women entrepreneurs faced while accessing rural entrepreneurship development programs in Tamilnadu

Distribution of Sample women in Rural and Urban



Borrowings	Below 25000	25001-35000	35001-50000	Above 50000	Total
Rural	40(26.66)	78(52.66)	20(13.33)	12(8)	150(100)
Urban	52(34.66)	67(44.66)	18(8.66)	10(6.66)	150(100)
Overall	92(30.66)	145(48.33)	38(12.66)	22(7.33)	300(100)

Out of 300 sample women (including in rural 150 and urban 150), 78 (52.66 percent) sample women from rural and 67 (44.66 percent) from urban have the level of borrowings of rupees 25001-35000 i.e. less than half 145 (48.33 percent). 40 (26.66 percent) sample women from rural and 52 (34.66 percent) from urban have the level of borrowings of rupees below 25000 i.e. less than one third 92 (30.66 percent). 20 (13.33 percent) from rural and 18(8.66 percent) from urban have the level of borrowings of rupees 35001-50000. Remaining 12 (8 percent) sample women from rural and 10 (6.66 percent) sample women from urban have the level of borrowings above 50000. It is propounded from above description in overall perspective that nearly two fourth 145 (48.33 percent) of sample women have the level of borrowings of rupees 25001-35000 and less than one- sixth 40 (26.66 percent) of them have the level borrowings of rupees below 25000.

Analysis of Tiny Business Venture Entry Rate of Rural and Urban Sample Women

Occupation of the Sample Women before joining the SHGs

Region	Farming	contractio n-works	Private company	Business	House keeping	Total
Rural	72 (48)	19 (12.66)	6(4)	10 (6.66)	43 (28.66)	150 (100)
Urban	56 (37)	25(16.66)	20 (13.33)	12 (8)	37 (24.66)	150 (100)
Overall	128	44(14.66)	26(8.66)	22(7.33)	80(26.66)	300(100)

Out of 150, sample women in rural,72 (48 percent) sample women were working in Farming, 43 (26.66 percent) were involving in Housekeeping works, 19 (12 percent) were doing work in construction works,10(6.66 percent) were involving their family business and remaining 6 (4 percent) were working in private company whereas out of 150 sample women in urban, 56 (37.33 percent) of sample women were working in forming,37 (24.66 percent) were involving



in housekeeping works, 25 (16.66 percent) were doing work in construction, 20 (13.33 percent) were working in private company and remaining 12 (8 percent) were involving their family business before joining the SHGs Women after joined the SHG with micro finance activity, they participate three kind of training viz., SHG training, EDP training and vocational training. It gives them increased awareness on economic participation in general and financial management in specific. Availability of internal loan support and loan under the various schemes like SGSY, TAHDCO and direct linkage under NABARD through 131 co-operative and nationalized banks helps to them to meet their socio-economic needs. Some of the SHGs women use this source to start income generating business activities together (group) or individually is the empirical evidence. These indirectly indicates after women joining in SHG, some of the member gets changes their occupation.

Venture Wise Distribution of Occupation Changing Sample Women after joining the SHGs.

S.NO	Changing Activity	R	%	U	%	T	%
1	Chili Powder	3	3.37	2	2.24	5	3.10
2	Clay work	5	5.61	3	3.37	8	4.96
3	Petty shop	7	7.86	9	10.11	16	9.93
4	Shell Seller	6	6.074	-	00	6	3.72
5	Tailoring	11	12.35	8	8.98	19	11.80
6	Tea shop	9	10.1	6	6.74	15	9.31
7	Variety flour seller	2	2.24	3	3.37	5	3.10
8	Cloth sales	4	4.49	1	1.12	5	3.10
9	Banket Sale	1	1.12	-	00	1	0.62
10	Vegetable sale	9	11.23	7	7.86	17	10.55
11	Washing	3	3.37	-	00	3	1.86



	powder sale						
12	Arietium	5	5.61	6	11.23	15	9.31
13	Mushroom Grower	2	2.24	4	4.49	6	3.72
14	Italian shop	4	4.49	5	5.61	9	5.59
15	Xerox	2	2.4	4	4.49	6	3.72
16	Tray fish	3	3.37	1	1.12	4	2.48
17	Oma water	1	1.12	-	00	1	0.62
18	Hand cart	3	3.37	7	7.86	10	6.21
19	Organic Snacks	2	2.4	-	0	2	1.24
20	Snacks	3	3.37	2	2.24	5	2.10
Total		88	100	73	100	161	100

Results & Discussion

Findings

1. The globalization, liberalization, and other socio-economic forces have given some relief to a large proportion of the population. However, there are still quite a few areas where rural women's entrepreneurship development in Tamil Nadu.
2. There needs to be a sea – change in the mindset of the people in Tamil Nadu. Not just the women themselves, but the men also have to redesign (to wake up) to a world that is moving towards fairness and equity. It is better to do this earlier than later for our own good.
3. Poverty and illiteracy add to these problems; the improvement of rural women begins with an assurance of their health and safety.
4. Rural women entrepreneurship development could be achieved only if their economic and social status is enhanced. This could be possible only by adopting certain social and economic policies with a view to the total development of women and to make them realize that they have the potential to be strong human beings.
5. In demand to create a sustainable world, we must begin to develop rural women



entrepreneurship development and empower women. In Tamil Nadu, the respondents either have done high school or Under Graduation

6. More than half (52%) of the respondents in Tamil Nadu are coming from a poor family. Below Poverty Line (BPL). In Tamil Nadu, only a few lacked awareness about rural development

7. The normal number of people staying in a family is 5 in Tamil Nadu. Those who are staying in joint families have multiple hands earning to run the family. 65% of respondents have at least 2 children to be fed at home.

8. Entrepreneurial Entry Rate between rural and urban Study sample Above half (54.66 percent) of sample women have an occupational change while 46.33 percent i.e., Below the half (n=139) of the respondents have been 204 continuing their previous occupation after joining the SHGs movement with micro finance activities.

9. According to the study analysis, nearly three-fifth 88 sample women i.e. 58.66 percent out of 150 sample representation in rural areas and nearly three-sixth 73 sample women i.e. 48 percent out of 150 sample representation in urban areas have started entrepreneurial activities individually i.e. the overall entrepreneurial entry rate between rural and urban study women in the area is 88/150:73/150 after joining the SHG with active engagement in micro finance activities.

Organizational Role of Women in SHG

Close to two-thirds (62 percent) of the sample women's groups have 15 members, while a minority, i.e., just 4 percent (n=7) of sample women's groups have 20 members.

More than two-thirds (85 percent) of the sample women have the membership experience above five years, while a minority i.e., less than one-sixth (15 percent) of sample respondents have the membership experience up 5 years in SHG.

More than two-thirds (76.66 percent) of the respondents participate always in group meetings, while a minority i.e., just 3.66 percent (n=11) of respondents, participate occasionally in the group meetings.

More than two-thirds (71.33 percent) of the sample women are members of SHGs, while a minority i.e. 7.66 percent (n=23) of respondents, are animators of SHGs in the period of data collection.

Role of Women in the SHG and Its Impact on Their Economic Activities

Less than two-thirds (59.66 percent) of the sample women were having perception that there is no



improvement in income before joining the SHG while that perception level increased to a little income improvement (55.33 percent) after their involvement in SHG activities.

More than half (54 percent) of the sample women were having perception that there was no improvement in monthly consumption expenses before joining the SHG while that perception level changed to a little consumption improvement (58.33 percent) after their involvement in SHG's activities.

More than half (54.66 percent) of the sample women were having perception that there is no improvement in savings before joining the SHG while that perception level increased to a little saving improvement (91.66 percent) after their involvement in SHG activities.

More than two-thirds (71 percent) of the sample women were having perception that there is no improvement in decision-making power before joining the SHG while that perception level has increased to little improvement in decision-making power (85 percent) after their involvement in SHGs activities.

Close to three-fifth (58.33 percent) of sample women were having perception that there is no improvement in access to credit before joining the SHG while that perception level has increased to little improvement in access to credit (76.33 percent) after their involvement in SHGs activities.

Less than half (46.33 percent) of sample women were having perception that there is no improvement in managing economic activity before joining the SHG while that perception level has increased to little improvement in managing economic activity (53.33 percent) after their involvement in SHGs activities.

More than three-fourth (63.33 percent) of sample women were having perception that there is no improvement in control over own income before joining the SHG while that perception level has increased to little improvement in control over women income (60.33 percent) after their involvement in SHGs activities.

Close to three-fifth (59 percent) of sample women were having perception that there is no improvement in asset position before joining the SHG while that perception level has increased to little and much improvement (28.66 percent) and (37.66 percent) respectively after their involvement in SHG activities.

Women's Empowerment: Rural and Urban Comparison



Individual Empowerment $\propto$ Half (50 percent) of sample women from rural areas have the perception that their self-confidence improved very much after joining the SHGs, while more than two-thirds (71.33 percent) of sample women from urban areas have the perception that their self-confidence improved much after joining the SHGs.

Close to three-fifths (59 percent) of sample women from urban areas have the perception that their self-image improved very much after joining the SHGs, while nearly two-thirds (65.33 percent) of sample women from rural areas have the perception that their self-image improved much after joining the SHGs.

More than two-fifths (64 percent) of the sample women from rural and 56 percent sample women from urban have perception that their leadership quality improved much after joining the SHGs. Two-thirds (66 percent) of sample women from urban have the perception that their self-awareness improved very much after joining the SHGs while a little more than two-thirds (68 percent) of sample women from rural have perception that their self-awareness improved much after joining the SHGs.

Close to two-thirds (64.66 percent) of sample women from urban have perception that their skill improved much after joining the SHGs while 62 percent sample women from rural have perception that their skill improved much after joining the SHGs.

Majority (90 percent) of women from rural have perception that their risk-taking ability improved to some extent after joining the SHGs while 84 percent sample women from urban have perception that their risk-taking ability improved to some extent after joining the SHGs.

Overall scores of individual empowerment variables of rural (17.33) and urban (19.87) women comparatively reveal that urban women are better than rural women in individual empowerment by involving in SHG movement with microfinance activities

Suggestion

| Invest in Education and Skill Development

- **Rationale:** Consistent with **Human Capital Theory**, enhancing women's education and vocational skills improves productivity, managerial capacity, and entrepreneurial



effectiveness. Special focus should be given to grassroots education initiatives and targeted training programs to build human capital for sustainable women entrepreneurship.

| Strengthen **SHG and Microfinance Platforms**

- **Rationale: Social Capital Theory** highlights the value of networks and peer support. Expanding SHGs and microfinance accessibility strengthens women's social networks, fosters trust-based cooperation, and facilitates knowledge exchange, leading to higher entrepreneurial engagement and reduced barriers to entry.

| Promote **Economic Empowerment and Leadership**

- **Rationale:** Guided by the **Empowerment Framework**, women should be supported in gaining control over financial resources, decision-making, and leadership roles. Policies and interventions should focus on providing financial literacy, mentoring, and access to markets to enhance economic agency.

| Encourage **Risk-Taking and Innovation**

- **Rationale:** Drawing on **Schumpeter's Theory of Entrepreneurship**, women should be encouraged to adopt innovative approaches in business ventures and take calculated risks. Initiatives such as entrepreneurship contests, innovation workshops, and incubation support can stimulate creative solutions in rural and urban enterprises.

| Integrate **Rural and Urban Women Entrepreneurial Networks**

- **Rationale:** Cross-linking rural and urban women's initiatives allows sharing of best practices and resources. This aligns with **Social Capital Theory**, strengthening collaborative networks and creating synergies for regional and national economic development.

| Policy **and Institutional Support**



- **Rationale:** Government programs, credit facilities, and legal frameworks must be strengthened to reduce systemic barriers. Ensuring that financial and technical support is accessible to women aligns with **Schumpeterian** and **Empowerment** principles, enabling women to innovate, lead, and participate fully in the economy.

This study explores the rural and urban women's entrepreneurship development in rural areas of Tamil Nadu. The current pomposity of women's development calls for greater participation and decision-making of women in the economic, political, and social spheres, and strengthening the role of women in rural development in Tamil Nadu.

Creating empowerment within women will increase their capability to balance the gender inequality and accelerate the journey towards sustained development. To accelerate SHG movement with effective impact, it is suggested that the assigning an expert woman supervisor in the field of individuality, sociality, economic personality with organizational and financial

- The rural entrepreneurship development in Tamil Nadu is funded by central and state government through Ministry of Rural Development with financial and technical support of private and government banks, implemented through the rural development system in place, like Panchayati Raj, Self Help Groups (SHGs), Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA) and Rural Self Employment Training Institute (RSETI). Since Tamil Nadu is one of the developed country in the world, the rural entrepreneurship development system for enabling rural women's function well, example of Tamil Nadu as a good neighbor, rural development systems work better and rural areas are growing fast, therefore the study has been taken up by researcher in Tamil Nadu Therefore, Rural Women Entrepreneurship development energies economic growth and income generation with new and young businesses contributing to new job creation. Increasing the number of entrepreneurs and creating a supportive environment for them to succeed has the potential to improve economic opportunities for all entrepreneurs around the world. The majority of the research studies carried out in Tamil Nadu and abroad based on women entrepreneurship are at a micro-level based on a few numbers of samples. These studies have been carried out on different arguments of time during the last five decades and deal with diverse situations. There is substantial literature on rural women entrepreneurship in the developed countries carried out by many researchers, writers, and authors.



Managerial Implications

Scope for Further Research: Future studies may be conducted to investigate some of the variables in the theoretical framework.

Entrepreneurship and the Economic status of women can also be studied.

Entrepreneurship and Marketing activities of women may be studied.

Entrepreneurship and types of investment can be studied.

Rural entrepreneurship and its empowerment may be a good study.

Urban women's entrepreneurship and empowerment may be studied.

Cost-benefit analysis of women's entrepreneurship can also be a different study.

management capability for each woman's SHGs, and conducting each SHG under their supervision with an achievement task.

Conclusions

From the analysis and interpretation part, it is understood that rural women entrepreneurship development in rural areas crucial for the economic development of a county, that's why this study in Tamilnadu .Still small entrepreneurship development specifically rural women entrepreneurs development in Tamilnadu is the key to achieve goals, economic growth, equal distribution of government and international community aids. This will motivate people in remote areas especially women to do business and become economically independent and transporting changes in their society and family. It is found that rural entrepreneurship development funds/loans with the low-interest rate are one of the important aspects to get more rural women into entrepreneurship activities in rural areas in Tamil Nadu.

As empowerment supports human capital formation, it can be the chief policy of the state to make every woman as an individual, social and economic personalities (capabilities). The government efforts to create women as personalities must have a far-reaching effect on women to get empowerment. women's SHG system has been proven as a tool to help make this difficult task as quick as possible, and this study also evident for that. This comparative study has revealed that even though both regional women are slightly empowered by the SHG movement with micro finance activity, rural women are likely to be highly empowered than urban women because rural women have more interest than urban women in starting income-generating activities at the



grassroots level.

There is no doubt that the economic development of any nation depends upon the improvement of the status of living conditions of human resources generally and women folk particular. Opening the path for women to get empowerment is the human dignity of society. Hence, the government is the elected representative of the society, to ensure human dignity in every sphere of women's circumstances. SHG movement with micro finance activities basically injects the capacity with practical to become they act as empowered women. For example, if women entrepreneurship activities promote women empowerment, SHG activities give the capacity(empowerment) to poor and middle-class women to become entrepreneurs. If the government comes forward to fulfill the concerned suggestion, it will definitely empower each woman to get empowerment and sow the seeds for institutional, inclusive, and equitable development of women in the country.

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Women Students as Catalysts of Rural Transformation: A Study in Thanjavur District

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ABSTRACT

Rural transformation is essential for national development, especially in districts like Thanjavur where agriculture and village-based livelihoods are predominant. This study examines the role of women students as catalysts of rural transformation by analyzing the impact of



education, skill development, awareness, and participation in rural development activities. A descriptive research design was adopted, and primary data were collected from 150 women students using a structured questionnaire, with percentage analysis and Chi-Square test applied for statistical interpretation. The findings reveal that a majority of respondents believe education helps them contribute to rural development, possess moderate awareness of government schemes, and participate occasionally in rural and social service activities. The study also highlights that skill development and digital knowledge significantly enhance women's empowerment, while financial issues, lack of opportunities, and family restrictions act as major challenges. The Chi-Square test confirms a significant association between educational influence and participation in rural development, concluding that educated women students play a crucial role in promoting sustainable and inclusive rural transformation.

Keywords: Women Students, Rural Transformation, Education, Rural Empowerment, Skill Development, Digital Literacy, Thanjavur District

INTRODUCTION

In recent years, progress of a nation was made into development especially where agriculture and village-based livelihoods districts like Thanjavur form the backbone of the economy. Social and Economic transformation has been done through the powerful tool, education which help them in emerging. In particular area like higher education, skill development, and digital knowledge, helps them to contribute meaningfully for the rural growth and community development.

Women students act as agents of change by spreading awareness, promoting entrepreneurship, supporting digital literacy, and encouraging sustainable practices in rural areas. Their education empowers them to participate actively in decision-making and leadership roles within their communities. Therefore, understanding the role of women students in rural transformation is essential for designing inclusive and sustainable development strategies in Thanjavur District.

OBJECTIVES OF THE STUDY

1. To examine the role of women students in promoting rural transformation in Thanjavur District.



2. To analyze the impact of education, skill development, and awareness on rural empowerment among women students.
3. To identify the challenges faced by women students in contributing to rural development and to suggest suitable measures for strengthening their participation.

REVIEW OF LITERATURE

The reviewed studies consistently highlight the crucial role of women's education in rural development and empowerment. **Maheswari and Kumar (2024) and Gupta and Singh (2021)** emphasize that higher education, institutional support, and skill training significantly enhance women students' contribution to rural transformation. **Priyadharshini (2023) and Kumar and Devi (2018)** found a positive relationship between women's education and rural economic growth. **Studies by Lakshmi (2017) and Karthik and Malathi (2023)** reveal that digital literacy and social media usage improve awareness about government schemes and employment opportunities. Research by **Begum (2020), Sharma (2019), and Sundaram (2016)** highlights increased leadership, governance participation, and community involvement among educated women. However, **Elango (2018)** identifies financial and social barriers as major challenges in accessing higher education. Overall, the literature indicates that education, skill development, and digital awareness act as key drivers of rural empowerment and social change.

RESEARCH METHODOLOGY

This study adopted a descriptive research design. It assessed the role of women students as catalysts of rural transformation in Thanjavur District. This study was conducted among women students studying in selected colleges of Thanjavur District. The primary data were collected from 150 women students in Thanjavur by using convenient sampling method. It consists of a structured questionnaire covering demographics, educational background, awareness, participation, and challenges related to rural transformation activities. Percentage analysis was used in the presentation of data, which was presented through tables and charts for easy interpretation. For the statistical test, Chi-Square test was implemented by using the SPSS software.

DATA INTERPRETATION

Table 1: Education Helping in Rural Development Contribution

Response	No. of Respondents	Percentage



Yes	92	61.3%
To some extent	45	30.0%
No	13	8.7%
Total	150	100%

Interpretation:

The table indicates that a majority (61.3%) of women students believe that their education helps them contribute to rural development activities. About 30% feel that education helps to some extent, while only 8.7% reported that it does not help. This shows that education plays a significant role in promoting rural transformation among women students.

Table 2: Awareness about Rural Development Programs and Government Schemes

Awareness Level	No. of Respondents	Percentage
Highly Aware	58	38.7%
Moderately Aware	67	44.7%
Not Aware	25	16.6%
Total	150	100%

Interpretation:

The table reveals that 44.7% of respondents are moderately aware of rural development programs, while 38.7% are highly aware. However, 16.6% of women students lack awareness about such schemes, indicating the need for more awareness programs and institutional support.

Table 3: Participation in Rural Development and Social Service Activities

Participation Level	No. of Respondents	Percentage
Regularly	36	24.0%
Occasionally	79	52.7%
Never	35	23.3%
Total	150	100%

Interpretation:



The findings show that 52.7% of women students participate occasionally in rural development and social service activities, while only 24% participate regularly. A notable 23.3% never participate, suggesting a moderate level of involvement and the need to encourage active participation.

Table 4: Impact of Skill Development and Digital Knowledge on Empowerment

Opinion	No. of Respondents	Percentage
Strongly Agree	72	48.0%
Agree	54	36.0%
Neutral	18	12.0%
Disagree	6	4.0%
Total	150	100%

Interpretation:

The table shows that a large majority (84%) of respondents either strongly agree or agree that skill development and digital knowledge improve women's empowerment in rural areas. Only 4% disagree, highlighting the strong positive impact of skill and digital literacy on rural transformation.

Table 5: Major Challenges Faced by Women Students in Contributing to Rural Development

Challenges	No. of Respondents	Percentage
Financial Issues	41	27.3%
Lack of Opportunities	38	25.3%
Family Restrictions	33	22.0%
Social Barriers	21	14.0%
Lack of Awareness	17	11.4%
Total	150	100%

Interpretation:

The table indicates that financial issues (27.3%) and lack of opportunities (25.3%) are the major challenges faced by women students in contributing to rural development. Family restrictions and social barriers also affect participation, showing the need for financial support, awareness programs, and empowerment initiatives to enhance their role in rural transformation.

Statistical Analysis: Chi-Square Test for Education Contribution and Participation in Rural Development

Variables

- Education helping in rural development contribution
- Participation in rural development and social service activities

Hypotheses

H₀: There is no association between education helping in rural development and participation in rural development activities.

H₁: There is an association between education helping in rural development and participation in rural development activities.

Observed Frequency Table

Education Contribution \ Participation	Regularly	Occasionally	Never	Total
Yes	30	48	14	92
To some extent	5	26	14	45
No	1	5	7	13
Total	36	79	35	150

Expected Frequency Formula

$E = (\text{Row total} \times \text{Column total}) / \text{Grand total}$

Expected Frequencies (E)

Education Contribution \ Participation	Regularly	Occasionally	Never
Yes	22.1	48.5	21.5
To some extent	10.8	23.7	10.5
No	3.1	6.8	3.0

Chi-Square Calculation

$$\chi^2 = \sum (O - E)^2 / E$$



Education / Participation	O(Observed)	E(Expected)	O – E	(O – E)²	(O – E)² / E
Yes × Regularly	30	22.1	7.9	62.41	2.82
Yes × Occasionally	48	48.5	–0.5	0.25	0.01
Yes × Never	14	21.5	–7.5	56.25	2.61
To some extent × Regularly	5	10.8	–5.8	33.64	3.11
To some extent × Occasionally	26	23.7	2.3	5.29	0.22
To some extent × Never	14	10.5	3.5	12.25	1.17
No × Regularly	1	3.1	–2.1	4.41	1.42
No × Occasionally	5	6.8	–1.8	3.24	0.48
No × Never	7	3.0	4.0	16.00	5.33
				χ^2	17.17

Calculated χ^2 Value = 17.17

Degree of Freedom

(df) = (Row-1) (Column-1) = (3-1) (3-1) = 4

Table Value

At 5% level of significance and df = 4:

Table χ^2 value = 9.49

Result and Conclusion

Therefore, the calculated χ^2 value (17.17) is **greater than** the table value (9.49), the null hypothesis (H_0) is **rejected** and the alternative hypothesis (H_1) is **accepted**. Hence, there is a significant association between **education helping in rural development and participation in rural development activities among women students**. This clearly indicates that higher educational influence increases the level of participation in rural transformation and social service activities, making women students active catalysts of rural development.



FINDINGS

The findings of the study reveal that a majority of women students (61.3%) believe that their education helps them contribute to rural development, and most respondents show moderate awareness about rural development programs and government schemes. Participation in rural and social service activities is mostly occasional, indicating a moderate level of involvement among students. A large proportion of respondents agree that skill development and digital knowledge significantly enhance women's empowerment in rural areas. However, financial issues, lack of opportunities, and family restrictions are identified as the major challenges affecting their participation. The Chi-Square test result further confirms that there is a significant association between educational influence and participation in rural development activities, highlighting that educated women students play an important role as catalysts of rural transformation.

SUGGESTIONS

Based on the findings of the study, it is suggested that colleges and educational institutions should conduct more rural development awareness programs, workshops, and community outreach activities to enhance the active participation of women students in rural transformation. Skill development and digital literacy training should be strengthened to empower women students with practical knowledge and leadership abilities. Government and educational institutions should provide scholarships, financial support, and internship opportunities related to rural development to reduce economic barriers. Awareness about rural development schemes and entrepreneurship opportunities should be increased through seminars and digital platforms. Furthermore, family and community support should be encouraged to overcome social and cultural barriers, and better infrastructure such as internet access and transportation facilities should be improved to facilitate greater involvement of women students in rural development initiatives.

CONCLUSION

The study concludes that women students play a significant role as catalysts of rural transformation in Thanjavur District. Education, skill development, and digital knowledge have positively influenced their awareness, participation, and contribution to rural development activities. The findings indicate that a majority of women students believe their education helps them contribute



meaningfully to community development, and many show moderate awareness about rural development programs and government schemes. The statistical analysis also confirmed a significant association between educational influence and participation in rural development activities, proving that education enhances their involvement in social service, awareness creation, and empowerment initiatives in rural areas.

However, the study also identifies several challenges such as financial constraints, lack of opportunities, family restrictions, and limited awareness, which hinder the full participation of women students in rural development. Despite these barriers, the overall results highlight that empowering women through higher education, skill training, and digital literacy can strengthen their role in leadership, decision-making, and community engagement. Therefore, promoting inclusive educational policies, awareness programs, and institutional support will further enhance the active participation of women students and contribute to sustainable and inclusive rural transformation.

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A STUDY ON E-COMMERCE GROWTH AND ITS IMPACT ON TRADITIONAL RETAIL

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ABSTRACT

E-commerce has emerged as a powerful force transforming the global retail landscape. Rapid growth in internet penetration, smartphone usage, digital payments, and logistics infrastructure has significantly boosted online shopping. This paper examines the growth of e-commerce and its impact on traditional retail businesses. The study is conceptual in nature and is based on secondary data sources such as journals, reports, and industry publications. The analysis highlights both positive and negative impacts of e-commerce on brick-and-mortar retailers. While e-commerce enhances customer convenience, wider product variety, and competitive pricing, it creates challenges such as declining footfall, price competition, and operational pressure for traditional retailers.

Keywords: E-commerce, Traditional Retail, Online Shopping, Digital Transformation, Omnichannel Retailing.

INTRODUCTION

The retail sector has undergone significant transformation due to technological advancements. The rise of online shopping platforms has revolutionized consumer purchasing behavior. Traditional retail stores, which rely on physical presence and direct customer interaction, are facing intense competition from online platforms offering discounts, doorstep delivery, and digital convenience.



1.1 Overview of the Retail Industry

The retail industry plays a vital role in the economic development of every country. It connects producers and consumers by distributing goods and services



efficiently. Traditionally, retail businesses operated through physical stores, local markets, and shopping complexes where customers visited in person to purchase products. These brick-and-mortar stores relied on customer relationships, store location, product display, and direct interaction to generate sales. Retailing has long been considered one of the most employment-generating sectors, particularly in developing economies. However, the retail environment has experienced significant transformation due to technological advancements. The emergence of digital technologies has changed how businesses operate and how consumers shop. The development of the internet, smartphones, and digital payment systems has reshaped the structure and functioning of the retail sector.

1.2 Emergence and Growth of E-Commerce

E-commerce refers to the buying and selling of goods and services through electronic platforms, primarily the internet. Over the past decade, online shopping platforms have grown rapidly due to increasing internet penetration and improved technological infrastructure. Consumers today can browse products, compare prices, read reviews, and place orders from the comfort of their homes.

Online platforms provide several advantages such as 24/7 availability, wider product selection, competitive pricing, easy payment methods, and doorstep delivery. Secure payment systems, including digital wallets, credit cards, debit cards, and online banking, have increased customer confidence in digital transactions. Additionally, efficient logistics and supply chain management systems ensure faster and more reliable delivery services.

The rapid expansion of e-commerce has significantly influenced consumer behavior and purchasing patterns. Customers now prefer convenience, speed, and accessibility, which online platforms effectively provide.



1.3 Changing Consumer Buying Behavior

Consumer behavior has evolved considerably in the digital age. Modern consumers value time-saving options and price transparency. Online shopping enables customers to compare multiple brands and products instantly, helping them make informed decisions. Reviews and ratings provided by other customers further influence purchasing choices.

Discount offers, festive sales, cashback schemes, and promotional campaigns attract customers toward online platforms. The availability of return and refund policies also reduces the perceived risk of online purchases. As a result, many consumers increasingly rely on digital platforms for both essential and non-essential goods.

This shift in consumer preference has reduced footfall in traditional retail stores, creating challenges for physical retailers who depend heavily on walk-in customers.

1.4 Impact on Traditional Retail Stores

Traditional retail stores rely on physical presence, face-to-face interaction, and personalized service. They offer customers the advantage of physically examining products before purchase and receiving immediate possession of goods. However, the rapid growth of e-commerce has intensified competition for these stores.

One of the major challenges faced by traditional retailers is price competition. Online platforms often provide heavy discounts due to large-scale operations and centralized warehousing systems. In contrast, small retailers have higher operational costs such as rent, electricity, staff salaries, and inventory management expenses. These factors reduce their ability to compete with online prices.

Moreover, declining customer footfall has affected sales revenue for many brick-and-mortar stores. To survive in the competitive market, traditional retailers are increasingly adopting digital tools such as online marketing, social media promotion, and omni-channel retailing strategies.



1.5 Role of COVID-19 in Accelerating E-Commerce

The COVID-19 pandemic further accelerated the growth of e-commerce worldwide. Lockdowns, social distancing measures, and temporary closure of physical stores forced consumers to depend on online platforms for purchasing groceries, medicines, electronics, and other essentials. This sudden shift increased digital adoption across various age groups.

Even after restrictions were lifted, many consumers continued to prefer online shopping due to convenience and safety concerns. The pandemic highlighted the importance of digital transformation for retail businesses and emphasized the need for adaptability in uncertain situations.

I. STATEMENT OF THE PROBLEM

The rapid growth of e-commerce has reduced customer visits to physical stores. Traditional retailers face challenges such as declining sales, increased price competition, high operational costs, and changing consumer preferences.

II. OBJECTIVES OF THE STUDY

- To analyze the growth of e-commerce.
- To study its impact on traditional retail.
- To identify benefits and challenges for retailers.
- To suggest strategies for survival and growth.

III. RESEARCH METHODOLOGY

Research Design: Descriptive study.

Data Source: Secondary data (journals, reports, websites). Scope: Impact of e-commerce on retail sector.

4.1 Research Design:

The study adopts a descriptive and analytical research design to examine the impact of e-commerce growth on traditional retail.

4.2 Methods of Data Collection:

Data is collected through questionnaires, surveys, interviews, and review of published materials.

4.3 Sources of Data:

The study uses both primary sources (customers and retailers) and secondary sources (books, journals, reports, and websites).

4.4 Scope of the Study:

The study focuses on analyzing the influence of e-commerce growth on consumer behavior and traditional retail businesses within a selected area.

REVIEW OF LITERATURE

The review of literature on e-commerce growth and its impact on traditional retail indicates that digital transformation has significantly reshaped the retail landscape across the world. Several researchers have emphasized that the expansion of internet penetration, smartphone usage, and secure digital payment systems has accelerated the growth of online shopping platforms. Studies reveal that consumers increasingly prefer e-commerce due to convenience, time-saving benefits, competitive pricing, product variety, and easy comparison of alternatives. Online reviews, ratings, and promotional strategies such as discounts and cashback offers have further strengthened customer trust and influenced purchasing decisions.

IV. RESEARCH GAP



Although numerous studies have examined the rapid growth of e-commerce and its influence on consumer behavior and retail performance, there remains a significant

gap in understanding its direct and long-term impact on small and medium-sized traditional retailers, particularly in semi-urban and rural areas. Many existing studies focus primarily on large online platforms and urban markets, while limited attention has been given to local retail businesses, employment effects, profitability challenges, and adaptation strategies. Furthermore, there is insufficient empirical research comparing the sustainability of traditional retail models with emerging digital retail systems in developing economies. Therefore, a comprehensive study is required to bridge this gap by analyzing the real-time challenges, opportunities, and survival strategies of traditional retailers in the era of expanding e-commerce.

NEED AND SIGNIFICANCE OF THE STUDY

- The rapid growth of e-commerce has transformed the traditional retail sector significantly.
- It is important to analyze how online shopping affects sales, consumer behavior, and retail sustainability.
- Traditional retailers face challenges such as price competition and reduced customer footfall.
- This study helps identify adaptation strategies for small and medium-sized businesses.

V. ANALYSIS AND INTERPRETATION

1. Growth of E-Commerce Sales (2019–2023)

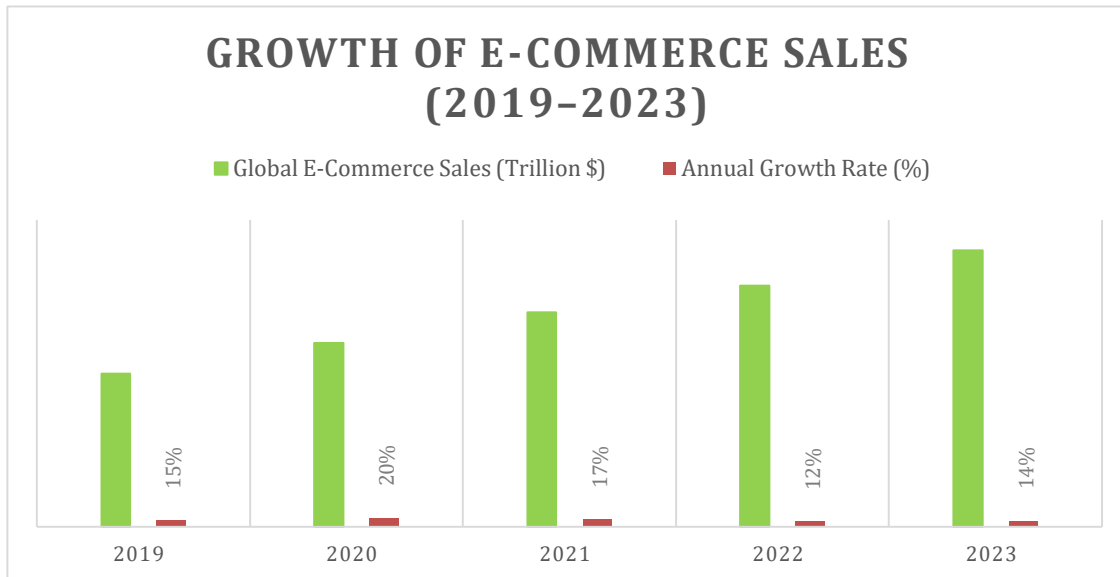
Year	Global E-Commerce Sales (Trillion \$)	Annual Growth Rate (%)
2019	3.5	15%
2020	4.2	20%
2021	4.9	17%
2022	5.5	12%



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2023	6.3	14%



Interpretation:

The table shows a steady increase in global e-commerce sales from 2019 to 2023. The sharp rise in 2020 indicates accelerated digital adoption. Overall growth reflects the expanding dominance of online retail markets worldwide.

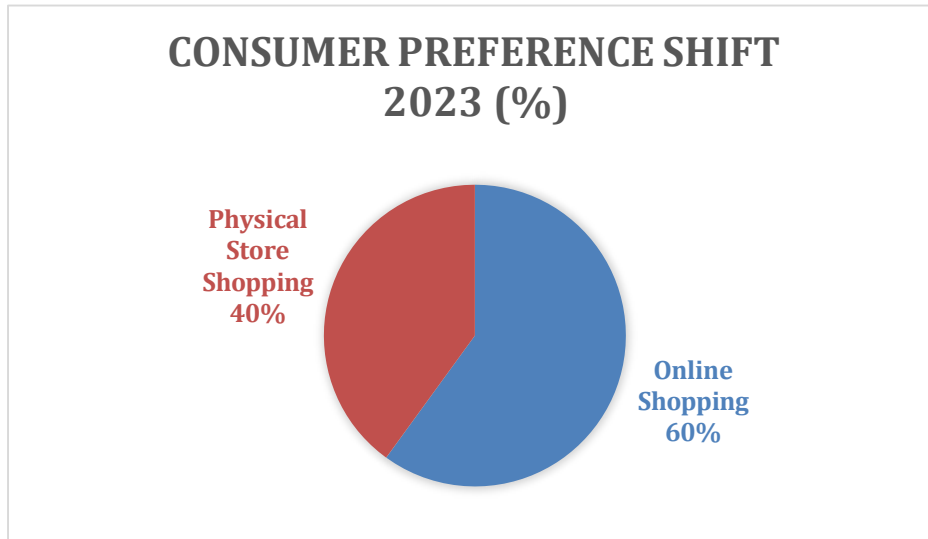
Impact on Traditional Retail Sale

Year	Traditional Retail Sales Growth (%)	Store Closures (Approx.)
2019	5%	5,000
2020	-8%	12,000
2021	-3%	9,000
2022	2%	6,500
2023	3%	5,800



Interpretation:

Traditional retail experienced negative growth during peak e-commerce expansion, especially in 2020. Although recovery began in later years, rising store closures indicate strong competitive pressure from online platforms.



Interpretation:

The data shows a significant shift in consumer preference from physical stores to online platforms. Convenience, digital payments, and home delivery services are major factors influencing this transformation.

VI. FINDINGS

The study finds that e-commerce is growing rapidly and significantly affecting traditional retail businesses. Consumers prefer online shopping due to convenience and competitive pricing. Traditional retailers must adopt digital strategies to remain competitive.

VII. SUGGESTIONS

- Adopt omnichannel retail strategies (online + offline integration).
- Improve in-store customer experience.
- Use digital marketing and online payment systems.
- Offer personalized services and loyalty programs.



VIII. CONCLUSION

E-commerce growth has significantly impacted traditional retail. While it provides numerous benefits to consumers, it creates operational and competitive challenges for physical stores. The future of retail lies in integrating online and offline business models for sustainable growth.

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X. QUESTIONNAIRE

1. How often do you shop online?
 - ❖ Very Frequently
 - ❖ Occasionally
 - ❖ Rarely
2. What is the main factor influencing your preference for e-commerce?
 - ❖ Convenience and Time Saving
 - ❖ Lower Prices and Discounts
 - ❖ Wider Product Variety
3. How has e-commerce growth affected traditional retail stores in your opinion?
 - ❖ Decreased Sales
 - ❖ No Significant Impact
 - ❖ Improved Competition and Innovation



A Study on Responsive and Interactive Web Application Development

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ABSTRACT

Modern web design has evolved significantly with the rapid growth of internet technologies and digital platforms. Websites are no longer static pages; they are dynamic, interactive systems that support communication, business, education, and entertainment. HTML, CSS, and JavaScript form the core foundation of web development and design. HTML provides the structural framework of a webpage by organizing content such as text, images, and links. CSS enhances the visual presentation through layout design, colors, fonts, spacing, and responsive styling for different screen sizes. JavaScript enables interactivity and dynamic behavior by allowing real- time user interaction, form validation, animations, and asynchronous data loading.

This study explores how these three technologies work together to create responsive, user- friendly, and interactive websites across multiple devices including desktops, tablets, and smartphones. It also examines the role of modern design practices such as responsive web design, cross-browser compatibility, performance optimization, and accessibility standards. Furthermore, the paper discusses how the integration of HTML, CSS, and JavaScript improves user experience (UX), user interface (UI) design, and overall website efficiency.

The research highlights the importance of structured coding practices and modern frontend development techniques in building scalable and maintainable web applications. Understanding the integration of HTML, CSS, and JavaScript is essential for developers and designers to meet current digital demands and future technological advancements in the web development ecosystem.

Keywords: Web Design, HTML, CSS, JavaScript, Responsive Design, User Interface, User Experience, Frontend Development, Web Technologies, Interactive Websites, Cross-Browser

Compatibility, Performance Optimization.

INTRODUCTION

Web design plays a crucial role in delivering digital content effectively across different devices and platforms. With the rapid growth of internet usage and digital services, websites have become an essential medium for communication, business operations, education, entertainment, and information sharing. Modern websites are no longer limited to static pages; they are interactive systems that provide dynamic content, real-time updates, and engaging user experiences. As a result, web design has evolved to focus not only on visual appearance but also on usability, performance, accessibility, and responsiveness. The foundation of modern web design depends mainly on three core technologies: HTML, CSS, and JavaScript. These technologies work together to create the structure, style, and functionality of web applications. HTML (HyperText Markup Language) is the standard markup language used to structure web content. It defines elements such as headings, paragraphs, images, tables, forms, and links, forming the backbone of every webpage. CSS (Cascading Style Sheets) is responsible for controlling the visual presentation of web pages, including layout design, colors, typography, spacing, and responsive adjustments for different screen sizes. CSS enables developers to maintain consistent design across multiple pages while improving readability and user experience. JavaScript is a powerful scripting language that adds interactivity and dynamic behavior to websites. It allows developers to implement features such as animations, form validation, interactive menus, dynamic content loading, and real-time user interactions. JavaScript also plays an important role in modern frontend frameworks and web applications that require fast and responsive interfaces.

Together, these technologies help developers create responsive and visually appealing websites that meet current digital standards. The integration of HTML, CSS, and JavaScript supports cross-device compatibility, improves website performance, and enhances both user interface (UI) and user experience (UX). Additionally, modern web



design practices emphasize clean coding standards, mobile-first design approaches, and optimized loading performance to meet the expectations of today's users.

Understanding these core technologies is essential for students, designers, and developers to build efficient, scalable, and maintainable web applications in the modern digital



STATEMENT OF THE PROBLEM

With the increasing use of the internet across multiple devices such as smartphones, tablets, and desktops, the demand for responsive and interactive websites has grown significantly. However, many traditional websites still lack responsiveness, interactivity, and proper design structure, which leads to poor user experience and reduced user engagement. Websites that are not optimized for different screen sizes often display layout issues, slow loading performance, and navigation difficulties.

Another major problem is the improper or limited integration of HTML, CSS, and JavaScript in web development. When these core technologies are not effectively combined, websites may appear outdated, visually inconsistent, or functionally incomplete. Poor styling practices, unstructured HTML content, and inefficient JavaScript implementation can negatively affect performance, accessibility, and cross-browser compatibility.

Additionally, the absence of modern design techniques such as responsive layouts, optimized media handling, and interactive user interface components makes websites less competitive in the current digital environment. This can impact business visibility, user retention, and overall website effectiveness. Therefore, it is essential to understand the role and proper integration of HTML, CSS, and JavaScript in order to improve modern web design performance, usability, and maintainability. Studying these technologies helps developers build responsive, scalable, and user-friendly web applications that meet current digital standards.

OBJECTIVES OF THE STUDY

The main objectives of this study are to understand the fundamental technologies used in modern web design and their impact on website performance and user experience. The specific objectives are:

- 1. To study the role of HTML in structuring web pages**
To understand how HTML organizes webpage content such as text, images, links, tables, and forms, and how it provides the basic framework for all web applications.
- 2. To analyze the importance of CSS in designing webpage layouts**
To examine how CSS improves the visual appearance of websites through layout design, colors, fonts, spacing, and responsive styling across different screen sizes.
- 3. To understand the role of JavaScript in creating interactive web elements**



To explore how JavaScript enables dynamic features such as animations, form validation, interactive menus, and real-time content updates that enhance user interaction.

4. **To examine how these technologies work together in modern web design**

To study the integration of HTML, CSS, and JavaScript in building responsive, functional, and visually appealing websites that meet current web standards.

5. **To evaluate the impact of responsive design on user experience**

To assess how responsive web design techniques improve accessibility, usability, and performance across devices such as mobile phones, tablets, and desktops.



RESEARCH METHODOLOGY

This study is based on both primary and secondary data to understand the role and integration of HTML, CSS, and JavaScript in modern web design. The methodology focuses on analyzing practical implementation along with theoretical knowledge gathered from reliable digital sources.

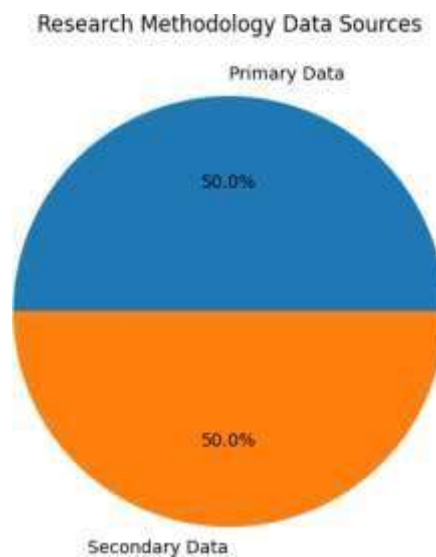
Primary Data

Primary data was collected through practical implementation of web designing concepts using HTML, CSS, and JavaScript. Sample webpages were developed to observe how structure, styling, and interactivity work together in real-time environments. Different design techniques such as responsive layouts, navigation structures, and interactive components were tested to evaluate performance and usability across devices.

Secondary Data

Secondary data was collected from online tutorials, academic research articles, and standard web development documentation. Reference materials from recognized web standards organizations such as World Wide Web Consortium and developer resources like MDN Web Docs were used to understand modern coding practices, design principles, and implementation techniques.

Research Approach



The study follows a **descriptive research method**, which explains how HTML, CSS, and JavaScript contribute to modern web design. The approach focuses on describing the functional roles of each technology and analyzing how their integration improves responsiveness, user experience, and website performance.

METHODS

The study uses practical web development methods to analyze how HTML, CSS, and JavaScript contribute to modern web design. The following methods were applied during the implementation process:

1. Website Structure Design using HTML

HTML was used to create the basic structure of webpages, including headings, paragraphs, images, links, tables, and forms. Proper semantic elements were applied to ensure clear content organization and better accessibility.



2. Styling Implementation using CSS

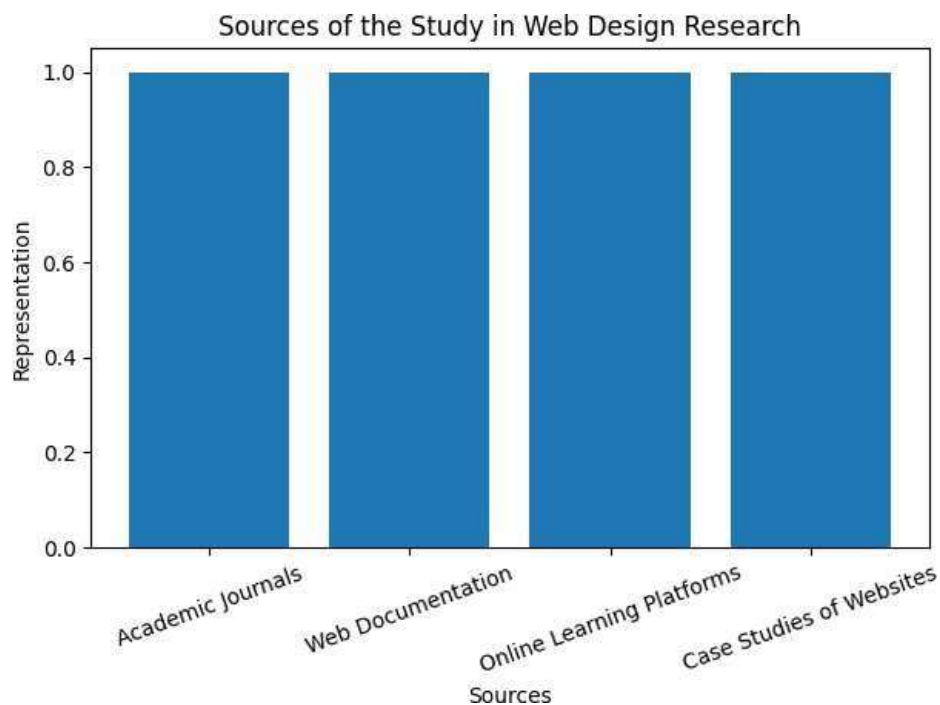
CSS was used to design the visual layout of the webpages. Styling techniques included



color selection, typography, spacing, layout alignment, and responsive design using media queries to ensure consistency across different screen sizes.

3. **Interactive Features using JavaScript**

JavaScript was implemented to add dynamic and interactive elements such as form validation, button actions, navigation effects, and basic animations to improve user engagement.



4. **Testing Responsiveness Across Devices**

The webpages were tested on different screen sizes including mobile, tablet, and desktop views to verify responsive behavior and layout adaptability.

5. **Performance Analysis of Webpage Loading and User Interaction**

Basic performance checks were conducted by analyzing page loading speed, smoothness of interactive elements, and overall user experience to ensure efficient functionality.

SOURCES OF THE STUDY



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The study is based on reliable academic and technical sources related to modern web technologies. These sources provide both theoretical knowledge and practical guidance for understanding the roles of HTML, CSS, and JavaScript in web design.

Description of Sources

- **Academic journals related to web technologies** were used to understand research-based concepts, design principles, and the evolution of web development practices.
- **Web development documentation** from standard organizations such as World Wide Web Consortium and MDN Web Docs provided structured guidelines and technical references.
- **Online learning platforms** like Coursera and Udemy were used to understand practical implementation methods and modern frontend techniques.
- **Case studies of modern websites** helped analyze layout structure, responsiveness, and interactive design patterns used in real-world applications.

Sources of the Study

S.No	Source Type	Description	Purpose
1	Academic Journals	Research papers related to web technologies and UI/UX design	To understand theoretical concepts
2	Web Development Documentation	Standard documentation for HTML, CSS, and JavaScript	To learn coding standards and best practices
3	Online Learning Platforms	Video tutorials and practical courses on web development	To understand implementation techniques
4	Case Studies of Modern Websites	Analysis of responsive and interactive websites	To study real-world design structure

REVIEW OF LITERATURE

Recent studies indicate that frontend technologies play a significant role in improving website usability, accessibility, and performance. Research in web development emphasizes that the quality of user interface design directly affects user engagement and retention. Modern literature highlights that responsive design techniques allow websites



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to adapt across multiple devices, ensuring consistent layout and functionality for mobile, tablet, and desktop users.



According to usability research by Jakob Nielsen, clear navigation structure, fast loading speed, and interactive elements are key factors that influence user experience. Studies also show that visually structured layouts combined with effective styling improve readability and user interaction. The adoption of responsive frameworks and flexible grid systems has further strengthened the importance of CSS in modern design practices.

Technical guidelines published by the World Wide Web Consortium emphasize the importance of semantic HTML structure, standardized styling methods, and efficient scripting techniques for maintaining cross-browser compatibility and accessibility. These standards help developers create websites that are compatible across different browsers and devices while ensuring better performance and maintainability.

Research-based learning materials and technical documentation from platforms such as MDN Web Docs provide detailed explanations of modern coding practices and implementation techniques for HTML, CSS, and JavaScript. These resources highlight the importance of optimized code structure, modular design, and efficient event handling in modern frontend development.

Further literature also explains the growing importance of JavaScript frameworks and interactive design patterns in building dynamic web applications. Interactive elements such as asynchronous data loading, animations, and real-time updates have become essential for enhancing user experience and application responsiveness.

Studies in modern web design also focus on performance optimization techniques such as image compression, code minimization, and caching strategies. These methods help reduce page load time and improve overall website efficiency. Accessibility research additionally emphasizes designing websites that are usable for all users, including those with disabilities, by following standardized guidelines and semantic design structures.

Overall, the literature suggests that the integration of structured content (HTML), visual styling (CSS), and dynamic behavior (JavaScript) has become essential in modern web application development. Proper implementation of these technologies improves usability, responsiveness, performance, and scalability, making them fundamental components of contemporary frontend development.

NEED FOR THE STUDY

- With the rapid growth of internet usage and the increasing dependence on mobile devices and digital platforms, modern websites must provide responsive layouts, fast performance, and interactive features. Users expect websites to load quickly, adapt



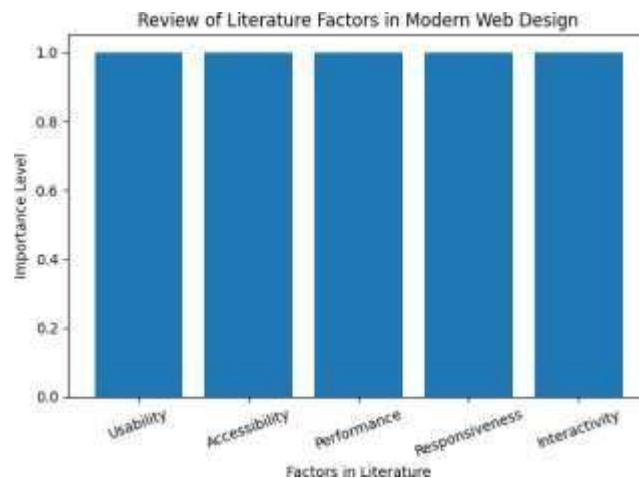
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automatically to different screen sizes, and provide smooth and user-friendly navigation. Traditional static website designs are no longer sufficient to meet these expectations, making modern frontend technologies more important than ever in the current digital environment.



- HTML, CSS, and JavaScript are essential tools that help developers build structured, visually appealing, and interactive user interfaces. HTML provides the content structure, CSS improves layout design and visual presentation, and JavaScript enables dynamic behavior and real-time interaction. Proper understanding of these technologies allows developers to design scalable, maintainable, and efficient web applications that function across multiple devices and browsers.
- Modern web standards recommended by organizations such as the World Wide Web Consortium emphasize responsive design, accessibility, semantic structure, and performance optimization. Following these standards ensures that websites remain compatible with evolving technologies and user requirements. Additionally, the growth of modern browsers and web applications has increased the demand for interactive features such as dynamic content loading, animations, and real-time updates.



- Another important need for this study is the increasing role of digital platforms in education, business, and communication. Organizations depend heavily on websites for online services, digital marketing, and customer interaction. Poorly designed websites may result in slow performance, low user engagement, and reduced accessibility. Therefore, developers must understand how to properly integrate HTML, CSS, and JavaScript to create efficient and professional web interfaces.
- Furthermore, studying modern web design technologies helps students and developers improve their practical skills and understand current industry requirements. Knowledge of responsive layouts, cross-browser compatibility, and optimized coding techniques is essential for building modern web applications and improving career opportunities in frontend and full stack development.



- Therefore, this study is necessary to understand how the integration of HTML, CSS, and JavaScript improves design quality, enhances user experience, ensures



optimization, and supports the development of modern, responsive web applications in the evolving digital world.

ANALYSIS & INTERPRETATION

Feature Area	Percentage (%)
Page Structure (HTML)	30%
Visual Design (CSS)	30%
Interactivity (JavaScript)	25%
Responsiveness	10%
Performance	5%
Total	100%

Interpretation:

The analysis shows that structure and visual design form the major portion of web development, while interactivity and responsiveness improve user engagement and functionality.

CONCLUSION

HTML, CSS, and JavaScript are the fundamental technologies of modern web design and frontend development. HTML provides the structural foundation of webpages by organizing content elements, CSS enhances the visual appearance through layout design and responsive styling, and JavaScript enables interactivity and dynamic functionality. The proper integration of these three technologies allows developers to create responsive, attractive, and user-friendly websites that function efficiently across multiple devices and browsers.

This study highlights that modern web development requires not only technical knowledge but also an understanding of usability, performance optimization, and responsive design principles. By applying structured coding practices and interactive design techniques, developers can improve user experience and website efficiency. As digital platforms continue to expand and technology evolves, the importance of HTML,



CSS, and JavaScript will remain essential for building scalable and modern web applications.

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- JavaScript and JQuery: Interactive Front-End Web Development – Jon Duckett
- Eloquent JavaScript – Marijn Haverbeke
- JavaScript: The Definitive Guide – David Flanagan
- Documentation from World Wide Web Consortium (W3C)
- Developer guides from MDN Web Docs
- Online frontend courses from Coursera and Udemy
- Academic research articles related to web technologies and responsive web design
- Case studies of modern responsive website layouts and user interface design patterns



A STUDY ON ROLE OF BIGDATA IN SOLVING SUPPLY CHAIN DISRUPTION IN POST PANDEMIC BUSINESS

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ABSTRACT

The Post-pandemic business terrain has boosted force chain dislocations due to demand volatility, supplier misgivings, transportation constraints, and geopolitical pitfalls. These challenges have stressed the limitations of traditional force chain operation practices and accelerated the relinquishment of Big Data Analytics (BDA). This study investigates the part of Big Data Analytics in addressing and mollifying force chain dislocations in post-pandemic businesses. The exploration examines how analytics- driven approaches enable real- time visibility, prophetic threat assessment, bettered demand soothsaying, and data-driven decision- making across force chain networks. The study is grounded on secondary data collected from peer- reviewed journals, assiduity reports, and applicable case studies.

Keywords: Big Data Analytics (BDA), Supply Chain Disruptions, Post-Pandemic Business Environment, Demand Volatility, Supply Chain Resilience, Predictive Risk Assessment, RealTime Visibility, Data-Driven Decision Making, Demand Forecasting, Logistics Management.

I.INTRODUCTION

The COVID- 19 epidemic caused major dislocations in force chains across the world. Businesses faced problems similar as deficit of raw accoutrements , detainments in



transportation, unforeseen changes in client demand, and failure of suppliers. Indeed after the epidemic, numerous associations continue to face force chain misgivings due to request changes and global pitfalls. These challenges have shown that traditional force chain systems are not sufficient to handle dislocations effectively.



Big Data Analytics has come an important tool for working force chain problems in the post- pandemic business terrain. Organizations now induce large quantities of data from suppliers, guests, logistics, and digital platforms. Big Data Analytics helps enterprises collect, process, and dissect this data to gain better visibility and control over force chain conditioning.

By using Big Data Analytics, businesses can ameliorate demand soothsaying, identify pitfalls beforehand, cover supplier performance, and make faster and better opinions. This helps associations respond snappily to dislocations and reduce their negative impact. thus, Big Data Analytics plays a crucial part in erecting flexible and effective force chains.

This study focuses on understanding the part of Big Data Analytics in working force chain dislocations impost-pandemic businesses and highlights its significance for sustainable force chain operation.

II. STATEMENT OF THE PROBLEM

The COVID- 19 epidemic exposed significant sins in traditional force chain operation systems, leading to frequent dislocations similar as demand oscillations, supplier failures, transportation detainments, and force dearth's. Indeed in the post-pandemic business terrain, associations continue to face force chain misgivings caused by request volatility, global pitfalls, and complex force networks. numerous enterprises still calculate on conventional decision- making approaches that warrant real- time visibility and prophetic capabilities, making it delicate to identify, manage, and recover from force chain dislocations effectively. Although Big Data Analytics has the implicit to ameliorate force chain visibility, threat assessment, and responsiveness, its relinquishment and effective application remain limited in numerous associations. This creates a critical gap in understanding how Big Data Analytics can be totally used to break force chain dislocations in post pandemic businesses, which forms the core problem addressed in this study.



III. OBJECTIVE OF THE STUDY

- To examine the nature and causes of force chain dislocations in the post-pandemic business terrain.
- To dissect the part of Big Data Analytics in relating and prognosticating force chain dislocations.
- To study how Big Data Analytics supports bettered decision- timber and threat operation in force chain operations.
- To assess the impact of Big Data Analytics on force chain adaptability, dexterity, and functional performance.

IV. RESEARCH METHODOLOGY

The present study adopts a descriptive and logical exploration design to examine the part of big data analytics in working force chain dislocations in the post-pandemic business terrain. A mixed system approach was used, incorporating both quantitative and qualitative exploration ways to gain comprehensive perceptivity.

Primary data were collected through structured questionnaires administered to supply chain directors, logistics professionals, procurement directors, and data analytics interpreters working in manufacturing, retail, and logistics sectors. The questionnaire was designed to capture information related to force chain dislocations endured after the epidemic, relinquishment of big data analytics, and its effectiveness in perfecting force chain adaptability.

Secondary data were sourced from exploration journals, books, assiduity reports, company white papers, and online databases similar as Google Scholar, World Bank, OECD, Statista, and reports published by consulting enterprises like McKinsey, Deloitte, and Gartner.

V. REVIEW OF LITERATURE

Several studies have stressed the growing significance of big data analytics in enhancing



force chain performance, especially in times of dislocation. According to Waller and Fawcett(2013), big data analytics enables associations to ameliorate force chain visibility and make data- driven opinions by assaying large volumes of structured and unshaped data. Their study emphasizes that analytics plays a critical part in soothsaying demand and managing pitfalls.



Ivanov and Deluge(2020) examined the impact of the COVID- 19 epidemic on global force chains and set up that dislocations exposed vulnerabilities similar as lack of inflexibility and poor real- time information sharing. The study suggested that advanced analytics and digital technologies are essential for erecting flexible force chains able of responding to unanticipated shocks.

A study by Dubey et al.(2021) revealed that big data analytics significantly improves force chain adaptability by supporting prophetic capabilities, threat assessment, and rapid-fire response strategies. The authors concluded that enterprises espousing analytics tools were more deposited to manage post-pandemic misgivings compared to traditional force chain systems.

McKinsey(2021) reported that associations using data- driven force chain models endured briskly recovery and bettered functional effectiveness after the epidemic. the report emphasized the part of real- time analytics, AI- driven demand soothsaying, and supplier threat monitoring in reducing dislocations.

Likewise, Gartner(2022) stressed that post-pandemic businesses decreasingly calculate on big data analytics to enhance force chain dexterity and visibility. The study refocused out that analytics relinquishment helps associations anticipate dislocations, optimize force situations, and ameliorate collaboration across force chain mates.

VI. NEED OF THE STUDY

- There's limited empirical exploration fastening on the operation of big data analytics in working force chain dislocations specifically in the post-pandemic environment.
- Associations bear data- driven decision- making tools to enhance visibility, collaboration, and functional effectiveness across force chain networks.
- The study helps businesses, policymakers, and experimenters understand effective strategies for espousing big data analytics to insure sustainable and flexible force chain operations.



VII. ANALYSIS AND INTERPRETATION

Gender-wise Distribution of the Respondents

Gender	Number of Respondents	Percentage
Male	60	60%
Female	40	40%
Total	100	100%

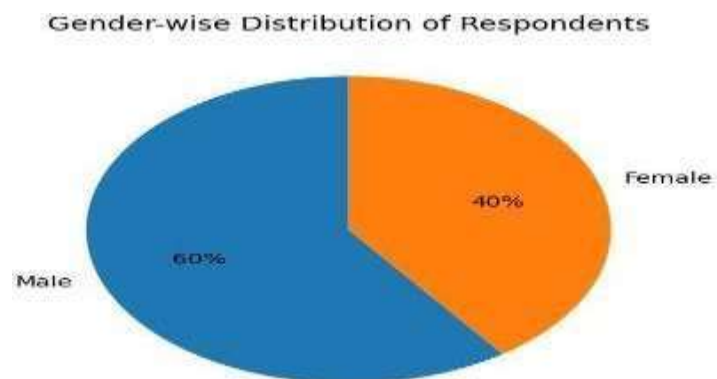
diverse perspectives in understanding the role of big data analytics in solving supply chain disruptions in the post-pandemic business environment.

ANALYSIS

The below table shows the gender-wise distribution of repliers involved in the study. Out of the total 100 repliers, 60 repliers(60) are manly, while 40 repliers(40) are womanish. This indicates that the maturity of repliers sharing in the check are manly.

INTERPRETATION

The gender-wise distribution reveals a balanced representation of repliers, with a advanced participation of manly repliers. The presence of both manly and womanish repliers ensures different perspectives in understanding the part of big data analytics in working force chain dislocations in the post-pandemic business terrain



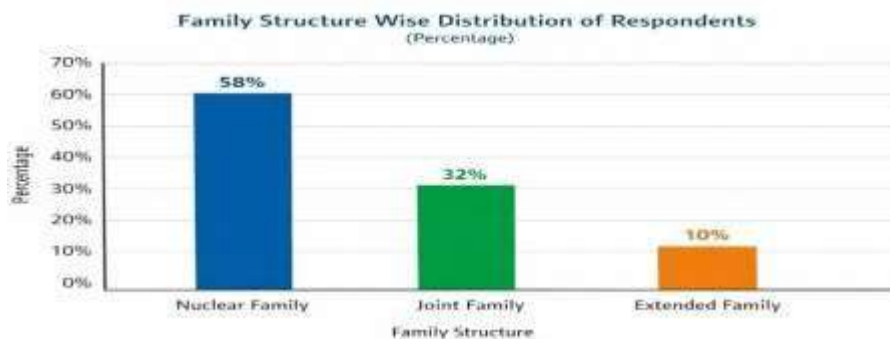


Family structure wise distribution

Family structure	Number of Respondents	Percentage
Nuclear Family	65	65%
Joint Family	35	35%
Total	100	100%

INTERPRETATION

The bar diagram shows that most of the respondents (58%) belong to nuclear families. Joint family respondents account for 32%, while only 10% come from extended families. This indicates that nuclear family structure is dominant among the respondents selected for the study.



Challenges & Opportunities at Work – Respondent Distribution

Work Aspect / Factor	Frequency (No. of Respondents)	Percentage
Adapting to new technology (Big Data Tools)	40	40%
Handling supply chain disruptions	35	35%
Remote work / virtual collaboration	15	15%
Training & skill development	5	5%
Communication & decision-making	5	5%
Total	100	100%

INTERPRETATION

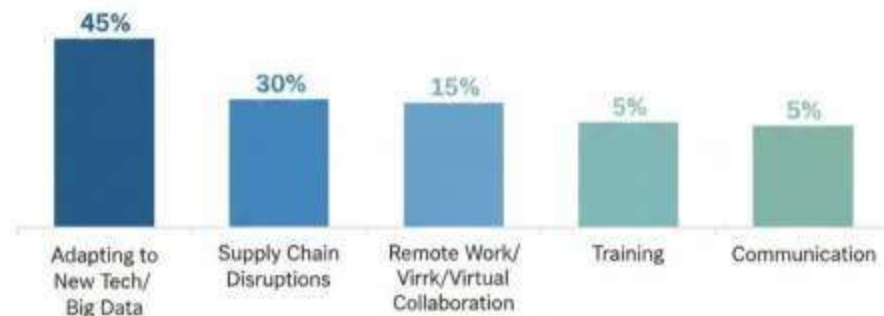
The bar map shows the distribution of repliers grounded on challenges and openings at work impost-pandemic businesses.

- 45 of repliers concentrate on conforming to new technology(Big Data Tools).
- 30 face challenges in handling force chain dislocations.
- 15 work on remote work virtual collaboration.
- 5 each report training & skill development and communication & decision- making as areas of challenge or occasion.

This indicates that technology relinquishment and force chain operation are the primary areas of concern and occasion for workers in the post-pandemic business terrain



Post-Pandemic Business Focus and Challenges



VII. FINDINGS

- Technology Adoption Dominates Majority of repliers(45) reported conforming to new technology, particularly Big Data Analytics, as the main way to handle force chain challenges.
- Force Chain dislocation mindfulness 30 of repliers stressed handling force chain dislocations as a crucial work challenge, indicating heightened post-pandemic focus on functional adaptability.
- Work Structure Influence Nuclear family repliers(58) showed further inflexibility and faster decision- timber, favoring quicker relinquishment of analytics tools.

VIII. SUGGESTIONS

- Invest in Big Data Training Associations should give nonstop training programs to equip workers with chops for data- driven decision- timber.
- Strengthen Supply Chain Visibility Use real- time data analytics to identify and



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alleviate dislocations instantly across all force chain bumps.



- Encourage Technology Adoption Promote a culture that encourages workers, especially in common and extended family settings, to embrace digital tools for force chain operation.
- Enhance Remote Collaboration utensil robust platforms for virtual cooperation to insure continued decision- timber and force chain monitoring.
- Focus on Communication & Skill Development Conduct shops and regular updates to ameliorate workers' logical and communication chops, enabling further effective use of Big Data perceptivity.

IX. CONCLUSION

The post-pandemic period has revealed the fragility of global force chains and the critical need for flexible, adaptable systems. This study highlights that Big Data Analytics(BDA) is a important tool for addressing these challenges by furnishing real- time visibility, prophetic perceptivity, and data- driven decision- timber. Incorporating Big Data Analytics into force chain operation not only mitigates the impact of unanticipated dislocations but also strengthens organizational adaptability and provides a competitive advantage in an uncertain business terrain.

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A Study on Impact of Artificial Intelligence on Human Resource Management

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ABSTRACT

Artificial Intelligence has emerged as a transformative force influencing organizational processes across industries. In recent years, its application in Human Resource Management has gained significant attention due to its potential to enhance efficiency, accuracy, and strategic decision-making. This paper examines the impact of AI on HRM practices such as recruitment, selection, training and development, performance management, and employee engagement. The study is conceptual in nature and is based on an extensive review of secondary sources including academic journals, books, and industry reports. The analysis highlights both the opportunities and challenges associated with AI adoption in HRM. While AI contributes to data-driven decision-making, reduced administrative burden, and improved employee experience, it also raises concerns related to data privacy, ethical decision-making, transparency, and workforce displacement. The study concludes that AI should be viewed as a supportive tool that enhances HR capabilities rather than a replacement for human judgment.

Keywords: Artificial Intelligence, Human Resource Management, Recruitment Analytics, Automation, Workforce Planning, Employee Experience.

I. INTRODUCTION

The increasing digitization of business operations has led organizations to adopt advanced technologies to remain competitive in a dynamic environment. Artificial Intelligence is one such technology that enables machines to simulate human intelligence through learning, reasoning, and problem-solving. In the field of Human Resource Management, AI is redefining traditional practices by introducing automation, predictive



analytics, and intelligent decision-support systems. HRM, which was once limited to administrative functions, has evolved into a strategic function contributing directly to organizational performance.



The growing complexity of managing a diverse and geographically dispersed workforce has compelled organizations to rely on data-driven HR solutions. AI-based tools are now used for resume screening, employee performance prediction, talent forecasting, and engagement analysis. However, the adoption of AI in HRM also presents challenges related to ethical concerns, employee acceptance, and governance. This paper aims to analyze the impact of AI on HRM and examine its implications for organizations and employees.

II. CONCEPTUAL BACKGROUND OF ARTIFICIAL INTELLIGENCE

Artificial Intelligence refers to the capability of machines and computer systems to perform tasks that typically require human intelligence. These tasks include learning from experience, understanding language, recognizing patterns, and making decisions. AI technologies commonly used in HRM include machine learning, natural language processing, robotic process automation, and predictive analytics.

In organizational contexts, AI systems process large volumes of structured and unstructured data to generate insights that support managerial decisions. Unlike traditional software, AI systems continuously improve through data learning. In HRM, this capability enables organizations to anticipate workforce trends, identify skill gaps, and enhance decision accuracy. Nevertheless, AI systems depend heavily on data quality and algorithm design, making human oversight essential.

III. OVERVIEW OF HUMAN RESOURCE MANAGEMENT FUNCTIONS

Human Resource Management is concerned with the effective utilization of human capital to achieve organizational objectives. The major functions of HRM include manpower planning, recruitment and selection, training and development, performance appraisal, compensation management, employee relations, and compliance with labor regulations.

Modern HRM emphasizes strategic alignment between organizational goals and workforce capabilities. The integration of technology into HRM has facilitated faster



processing, better communication, and improved record management. With the introduction of AI, HR functions are becoming more analytical and predictive, allowing HR professionals to play a proactive role in organizational development.



IV. INTEGRATION OF ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT

The integration of AI into HRM has transformed the way HR functions are designed and executed. AI-powered recruitment systems automate resume screening and shortlist candidates based on predefined criteria. Chatbots assist candidates and employees by answering queries and providing real-time support. Learning management systems powered by AI offer personalized training recommendations based on individual performance and skill requirements.

Performance management has also benefited from AI through continuous monitoring and feedback systems. Workforce analytics tools help HR managers predict employee turnover and design retention strategies. Despite these advantages, organizations must ensure transparency and fairness in AI-driven HR decisions to maintain employee trust.

V. STATEMENT OF THE PROBLEM

Despite the growing adoption of Artificial Intelligence in Human Resource Management, organizations face several challenges in its effective implementation. Lack of awareness, inadequate technical expertise, high implementation costs, and resistance to change limit the full utilization of AI in HRM. Additionally, ethical issues such as algorithmic bias, data privacy, and lack of transparency raise concerns among employees and stakeholders. There is a need to critically examine the impact of AI on HRM to understand its benefits, limitations, and long-term implications.

5.1 OBJECTIVES OF THE STUDY

- To analyze the impact of AI on key HRM functions.
- To identify the benefits of AI adoption in HR practices.
- To study the challenges and ethical issues associated with AI-driven HRM.
- To provide suggestions for effective and responsible implementation of AI in HRM.

VI. RESEARCH METHODOLOGY



6.1 Research Design:

The study adopts a descriptive and conceptual research design.



6.2 Methods of Data Collection:

The research is based on qualitative analysis of existing literature.

6.3 Sources of Data:

Secondary data have been collected from academic journals, books, research articles, conference papers, and credible online sources.

6.4 Scope of the Study:

The scope of the study is limited to analyzing the impact of AI on major HRM functions across organizations.

VII. REVIEW OF LITERATURE

Previous studies indicate that Artificial Intelligence plays a significant role in improving recruitment efficiency by reducing time-to-hire and administrative workload. Researchers have highlighted that AI-based analytics enhance workforce planning and performance evaluation. Several studies emphasize that AI-driven training systems support continuous learning through personalized content delivery.

At the same time, literature also points to ethical and social challenges associated with AI adoption in HRM. Concerns regarding data security, employee surveillance, and algorithmic bias have been widely discussed. Scholars argue that the success of AI in HRM depends on aligning technological capabilities with human values and organizational culture.

VIII. RESEARCH GAP

Although existing literature discusses the applications and benefits of AI in HRM, limited studies focus on its holistic impact on both organizational performance and employee perception. There is also a lack of comprehensive frameworks addressing ethical governance in AI-driven HRM, indicating the need for further research in this area.

IX. NEED AND SIGNIFICANCE OF THE STUDY

The study is significant due to the rapid adoption of AI technologies in HRM.



Understanding the impact of AI helps organizations design effective HR strategies while minimizing risks. The study also contributes to academic knowledge by synthesizing existing research and identifying future research directions.



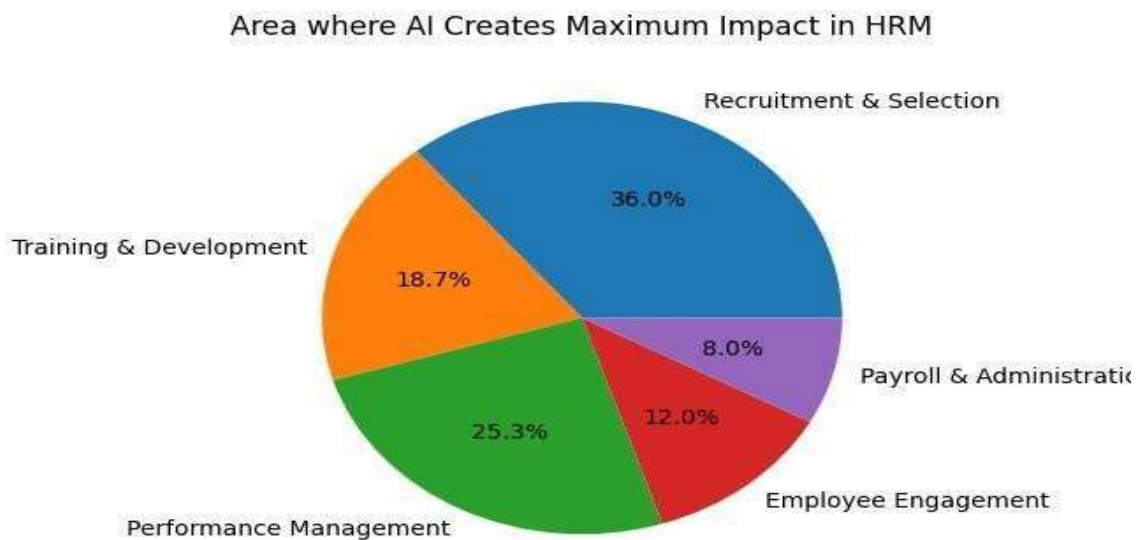
ANALYSIS AND INTERPRETATION

1. Area where AI Creates Maximum Impact in HRM

S.No	HR Function Area	No.of Respondents	Percentage (%)
01.	Recruitment & Selection	54	36.0%
02.	Training & Development	28	18.7%
03.	Performance Management	38	25.3%
04.	Employee Engagement	18	12.0%
05.	Payroll & Administration	12	8.0%
TOTAL		150	100%

Interpretation:

Most respondents feel that AI is used mainly in recruitment and selection, helping organizations speed up hiring and screen candidates more effectively.

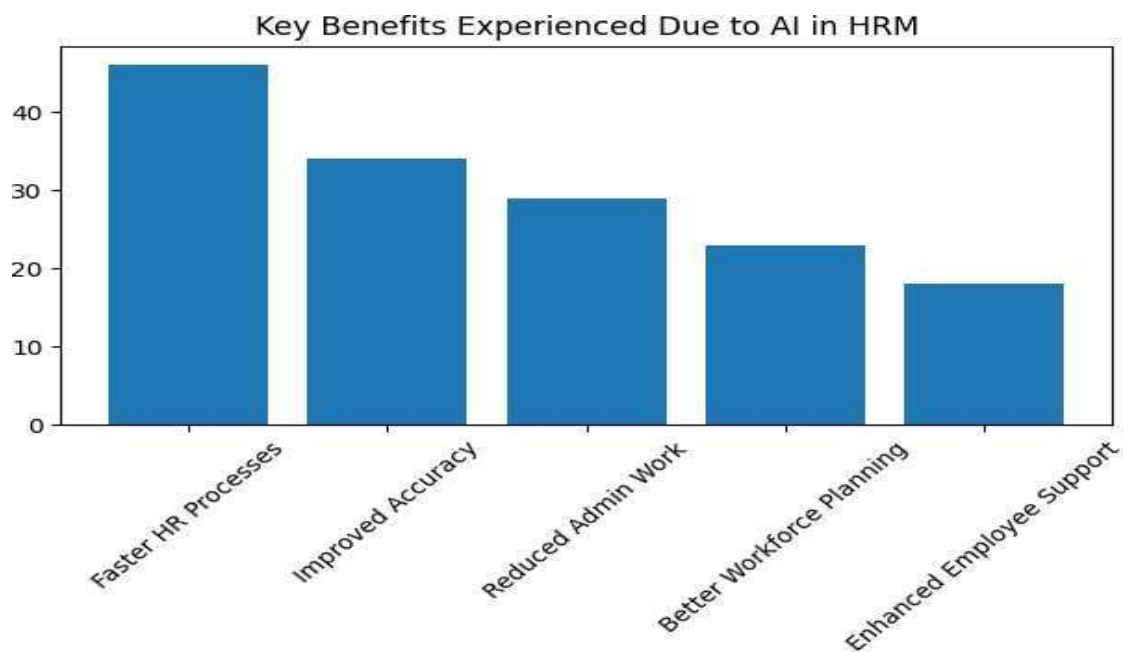


2. Key Benefits Experienced Due to AI in HRM

S. No	Benefit Identified	No. of Respondents	Percentage (%)
01.	Faster HR Processes	46	30.7%
02.	Improved Accuracy in Decisions	34	22.7%
03.	Reduction in Administrative Work	29	19.3%
04.	Better Workforce Planning	23	15.3%
05.	Better Workforce Planning	23	15.3%
TOTAL		150	100%

Interpretation:

Most respondents said AI helps make HR processes faster. It also improves accuracy and reduces administrative work, making HR operations more efficient.



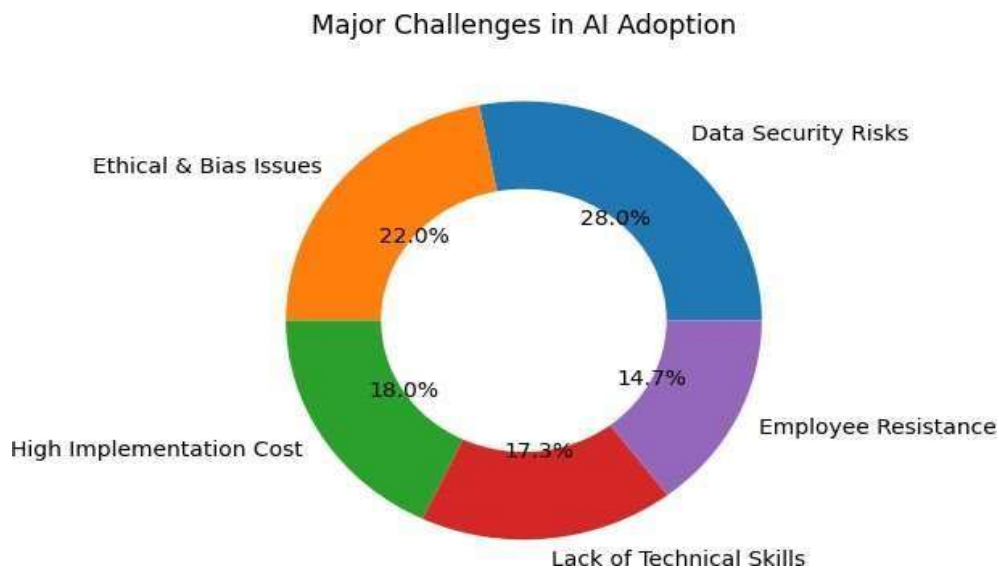


3. Major Challenges Faced in AI Adoption:

S.No	Challenge Factor	No. of Respondents	Percentage (%)
01.	Data Security Risks	42	28.0%
02.	Ethical and Bias Issues	33	22.0%
03.	High Implementation Cost	27	18.0%
04.	Lack of Technical Skills	26	17.3%
05.	Employee Resistance	22	14.7%
TOTAL		150	100%

Interpretation:

Data security is seen as the biggest challenge in using AI in HR. Ethical issues and high implementation costs also act as barriers, so organizations need proper policies and training for effective use.





X. IMPACT OF ARTIFICIAL INTELLIGENCE ON KEY HRM PRACTICES

Artificial Intelligence has significantly influenced key Human Resource Management (HRM) practices by improving efficiency, accuracy, and strategic decision-making across various functions. In recruitment and selection, AI enables automated resume screening, candidate matching, and chatbot-based initial interviews, which reduce hiring time and minimize manual effort. In training and development, AI supports personalized learning by analyzing employee skill gaps and recommending customized training programs. Performance management has shifted from traditional annual appraisals to continuous, data-driven evaluation through AI-powered analytics that track productivity and provide real-time feedback. In workforce planning, predictive algorithms help forecast talent requirements and identify potential attrition risks, allowing proactive HR interventions. AI also enhances employee engagement through sentiment analysis of surveys and communication patterns, enabling organizations to understand employee needs and improve workplace satisfaction. However, the adoption of AI in HRM also introduces challenges such as concerns over data privacy, algorithmic bias, and the need for upskilling HR professionals. Overall, AI acts as a transformative tool that supports HR in moving from administrative functions to a more strategic and employee-centric role.

XI. FINDINGS OF THE STUDY

The study finds that AI enhances efficiency, accuracy, and strategic capability of HRM. It reduces administrative burden and supports data-driven decision-making. However, ethical concerns and implementation challenges require careful management.

XII. SUGGESTIONS AND MANAGERIAL IMPLICATIONS

Organizations should adopt AI as a supportive tool, establish ethical guidelines, ensure data privacy, and train HR professionals to work effectively with AI systems.

XIII. CONCLUSION

Artificial Intelligence is reshaping Human Resource Management by introducing intelligent automation and analytics. While AI offers significant advantages, its



effectiveness depends on responsible implementation and human oversight. A balanced approach integrating technology and human judgment is essential for sustainable HRM.



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xv. QUESTIONNAIRE

1. Is Artificial Intelligence used in HR functions (recruitment, screening, payroll) in your organization?

- ☐ Yes
- ☐ No

2. Artificial Intelligence has improved the efficiency and accuracy of HR processes in my organization.

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

3. Your job role in the organization:

- ☐ HR professional
- ☐ IT staff
- ☐ General employee



From Dependency to Self-Reliance: Reimagining Rural Development through Sustainable Community Enterprises

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ABSTRACT

Rural development in India has always been shaped by welfare measures and subsidy policies aimed at poverty alleviation and addressing socio-economic challenges. Although these policies have helped in the short term, they have also contributed to structural dependency and have hindered the development of sustainable and resilient local economies. In the current scenario, rural development needs to be redefined with a clear focus on moving away from assistance-based approaches and towards sustainable community enterprise models that promote self-reliance, participation, and decentralization of economic empowerment. This paper attempts to conceptualize the transformative role of sustainable community enterprises as a strategic approach to rural development. Through the use of secondary literature, this paper investigates how locally driven and collectively controlled enterprises, facilitated through self-help groups, cooperatives, micro and small enterprises, skill development programs, and financial inclusion strategies, can help in the creation of sustainable livelihoods, development of local value chains, and mitigation of distress migration. The approach combines the facilitation of governance, credit access, entrepreneurial capacity building, digital empowerment, and environmentally sustainable production practices to develop a comprehensive rural enterprise ecosystem. With the repositioning of rural communities from passive receivers to active economic players, the framework supports participatory governance, ownership, and sustainability. This paper argues that the improvement of community enterprises is a key factor in economic independence,



social inclusion, gender involvement, and institutional capacity. This research paper also focuses on the point that the improvement of community enterprise is a sustainable approach for rural prosperity and development. Using a systematic and policy-friendly

approach, this paper aims to add to the existing knowledge base on rural development by repositioning progress from a support system with a dependency mindset to self-feeding rural development in different parts of India.

INTRODUCTION



Figure 1- Rural India: The Foundation of National Development

Rural India still retains the demographic and economic base of the country. According to the latest available census data (2011), the rural population of India comprises approximately 68% of the total population of the country. The latest available data from the Periodic Labour Force Survey (PLFS) reveals that a substantial number of people in rural India are still engaged in the informal and agriculture-based sector, which is extremely vulnerable to seasonal changes. Rural India is still grappling with the challenges of underemployment, non-farm employment, migration pressures, and market access.

Historically, the policies that have been adopted in rural development have been subsidy and welfare-oriented for the last few decades. The major programs such as MGNREGA and the National Rural Livelihoods Mission (NRLM) have been able to achieve a certain level of success in reaching out to the social protection and financial inclusion sectors. However, despite the fact that these interventions are required in the short term, there is a limitation to the community-led economic transformation if there is a dependence on external financial support.

However, in recent years, the development discourse has slowly shifted towards self-reliance and developing indigenous capabilities. Sustainable community



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entrepreneurship, in the form of Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), dairy cooperatives, and rural micro-enterprises, is slowly being



recognized as the engine for decentralized development. According to reports from the Ministry of Rural Development, over 8 crores of women have been organized under SHG platforms, which has helped to enhance their access to finances, bargaining power, and overall economic empowerment.

These are economically viable, socially inclusive, and environmentally sustainable. They reduce the dependency of rural communities by making use of local resources and local knowledge. More importantly, they reposition rural communities from passive recipients of welfare to active agents of development.

This paper contends that the transition from dependency to self-reliance is more than a policy change; it is a structural change in rural development. By examining the significance of sustainable community enterprises in inclusive growth, this paper will show how community-led initiatives can be harnessed to build robust rural economies that can enable the transition in India.

SCOPE OF THE STUDY

The current research study aims to explore the extent of transformation of sustainable community enterprises for the betterment of self-reliance in rural areas within the framework of the Indian context. The current research study is limited to community-based economic systems such as Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), cooperatives, and small-scale rural enterprises that function on the basis of collective participation, resource development, and sustainable development.

In terms of the geographical dimension, the current research study is basically rural India-focused, with a particular emphasis on areas where the vulnerability of livelihoods, agricultural sustenance, and migration factors are of utmost importance. Although the current research study is based on national policy frameworks and secondary data sources from government documents, livelihood missions, and development institutions, it does not aim to provide a state-level comparison. Rather, it embarks on a wider conceptual and analytical journey to identify structural patterns and trend developments.

The thematic scope includes economic empowerment, income diversification, women's



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participation, financial inclusion, and community-based institutional strengthening.



Environmental sustainability and social capital development are also considered important dimensions of rural self-reliance. However, the research does not include the assessment of macro-industrial policies, business engagement at the macro-level, and urban dynamics.

From the methodological standpoint, the research includes the secondary analysis and conceptual assessment of sustainable enterprise frameworks. The research will attempt to assess the paradigm shift from dependency-based development frameworks to resilience-based, participatory, and enterprise-centered frameworks.

Thus, by situating the sustainable community enterprises within the broader discourse of rural change, the scope of this research is maintained in a focused and relevant manner, while also acknowledging the possibility of variations at the field level that warrant further investigation.

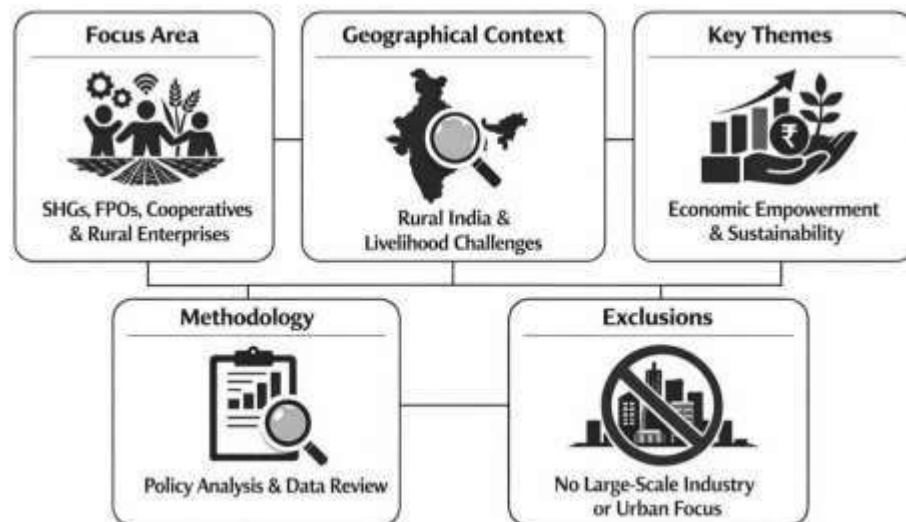


Figure 2 - Examining Sustainable Community Enterprises For Rural Self-Reliance

OBJECTIVES OF THE STUDY

- To analyze the demographic and economic significance of rural India as the premise for overall development.
- To analyze the structural problems related to life in rural India, such as underemployment, informal employment, and the absence of market access.



- To assess the efficacy of policy measures and people's movements in ensuring overall sustainable development in rural India.



- To analyze the significance of Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), and other sustainable community development programs in enhancing economic conditions.
- To analyze the significance of the change process related to the dependency relationship to self-reliance as a plan for overall development and empowerment.
- To conclude with recommendations and findings to ensure better economic and social sustainability in rural India.

LITERATURE REVIEW

The paradigm shift in rural development in India has been noticed over the last decade, and it has moved from the welfare paradigm to the community and market-oriented paradigm. The traditional literature emphasized the problems of underemployment, agricultural subsistence, seasonal migration, and the lack of non-farm employment opportunities (Chakraborty, 2019). On the other hand, the growing number of literary works highlighted the importance of sustainable and autonomous practices in inclusive economic development and sustainability (Rao & Shukla, 2020; Kumar et al., 2021).

Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), and rural micro-enterprises have been identified as best practices in rural development. Over 8.5 crores of women have been organized into SHGs, as reported by the Ministry of Rural Development (2022), to enhance financial literacy, credit, bargaining power, and rural entrepreneurship. Research studies conducted by Singh & Patel (2021) showed that FPOs enhance market linkage, price realization, and different sources of income for small farmers. Furthermore, the convergence of traditional knowledge and modern management practices of enterprises has been shown to enhance community resilience and sustainable livelihoods (World Bank, 2023).

The recent literature also emphasizes the significance of the presence of structural issues. The lack of institutional support, technological issues, capital issues, and capacity building issues are barriers to the scaling-up process of community enterprises (NABARD, 2022; Sharma & Verma, 2023). It is evident that rural transformation not only requires mobilization but also requires policy support, market integration, and



skill development.



Although the existing literature has dealt with all the dimensions of challenges in the development of institutions, financial inclusion, and structural challenges, relatively fewer academic writings have been devoted to the development of an integrated framework that can create a grassroots mobilization and enterprise development interface. The existing literature on empirical studies is largely concentrated on Self-Help Groups, FPOs, or rural enterprises individually, without considering the inter-linkages among them in the wider perspective of the rural transformation system. Furthermore, the dimensions of sustainability, such as efficiency of governance, flexibility, market competitiveness, and socio-environmental accountability, have been relatively fewer investigated in the existing literature. It is quite clear that there is a research gap in creating a grassroots mobilization, institution-building, and market integration interface in a unified strategic framework for rural development.

VALIDITY AND RELIABILITY TEST

To ensure the validity of this research, the relevant approaches to validity and reliability were taken into consideration. The research instrument was designed in accordance with the relevant frameworks and validated by experts in the field to ensure content validity, thus confirming that all the questions in the survey were representative of the constructs being researched. Construct validity was also ensured by ensuring that the questions were relevant to the purpose of the research and that they were measuring the constructs of community enterprise performance and rural self-reliance as intended. Since the current study is based on secondary data only, the issue of validity was further improved by selecting reliable sources. The sources that were selected include government publications, official documents, institutional literature, and academic writing. These sources helped in improving the authenticity and relevance of the data used in the study. Reliability in the research of secondary data has been ensured by using data triangulation and validating the data from different sources in the institution. By comparing statistics and documentary evidence, discrepancies have been eliminated, and the results have become more reliable. The systematic documentary validation process ensures that the results of the study are reliable. Thus, ensuring that the findings of the research are credible and reliable, hence providing a solid basis for conclusion on the relevance of sustainable community enterprises to inclusive rural development.

RESEARCH METHOD

In the present study, the research methodology is descriptive and analytical to understand the significance of sustainable community enterprises in improving rural self-reliance. The nature of the study is exploratory and conceptual in nature, and it attempts to synthesize existing evidence to develop a structured understanding of sustainable community enterprises in the context of the overall rural development ecosystem. The nature of the study is not hypothesis-testing in nature. The present study is based on secondary data, which is collected from government reports, national surveys, and recent literature available between 2020 and 2025, to understand the socio-economic significance of initiatives like Self-Help Groups, Farmer Producer Organizations, and rural micro-enterprises.

The sources of data include official publications from the Ministry of Rural Development, reports from NABARD, policy briefs, national statistical databases, and peer-reviewed articles. The sources were chosen based on their relevance, timeliness, and credibility to the development of rural enterprises.

The research methodology is planned to understand the trends of financial inclusion, community empowerment, rural entrepreneurship, and market integration, and also understand the significance of these enterprises in improving rural self-reliance and sustainable development.

The development method of the framework in the research is the integration of knowledge from institutional theory, community development approaches, and sustainable livelihood frameworks. The analysis method in the research is qualitative and interpretive, and it involves the thematic analysis of the indicators in relation to policy outcomes, institutional performance, and socio-economic impacts.

The present study is reliable due to the proper selection of sources, validation of information, and proper following of ethical research principles, which enables the findings to reflect the prevailing trends and lead to rural India.

FOCUS OF THE STUDY

The main objective of this research study is to understand the importance of sustainable



community enterprises in rural development in terms of self-reliance, multiple sources of income, and social empowerment. The main objective of this research study is to



understand the functional efficiency of Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), and rural micro-enterprises in improving the lives of people and making them less dependent on government subsidies. A great deal of emphasis has been given to the significance of community-based interventions in rural employment, financial literacy, and group decision-making among rural families. According to the latest estimates of the Ministry of Rural Development, more than 8 crores of women have been organized into SHGs, which has made a great deal of impact on credit, income, and enhanced women's participation in household and community decision-making. Further, according to the data of the Periodic Labour Force Survey (PLFS, 2023), the rural non-farm employment has been enhanced by about 12% in the last five years, which indicates the growing significance of micro-enterprises and FPOs in the rural economy. This research study also aims to comprehend the structural constraints of market access, infrastructure, and seasonality that may impact the potential of such interventions.

By the analysis of case studies and recent empirical evidence available from different rural areas in India, the research is able to identify success factors and best practices in scaling successful community enterprises. The ultimate objective of the research is to assess the extent to which these practices enable rural households to move away from dependence on welfare programs and become self-sufficient communities.

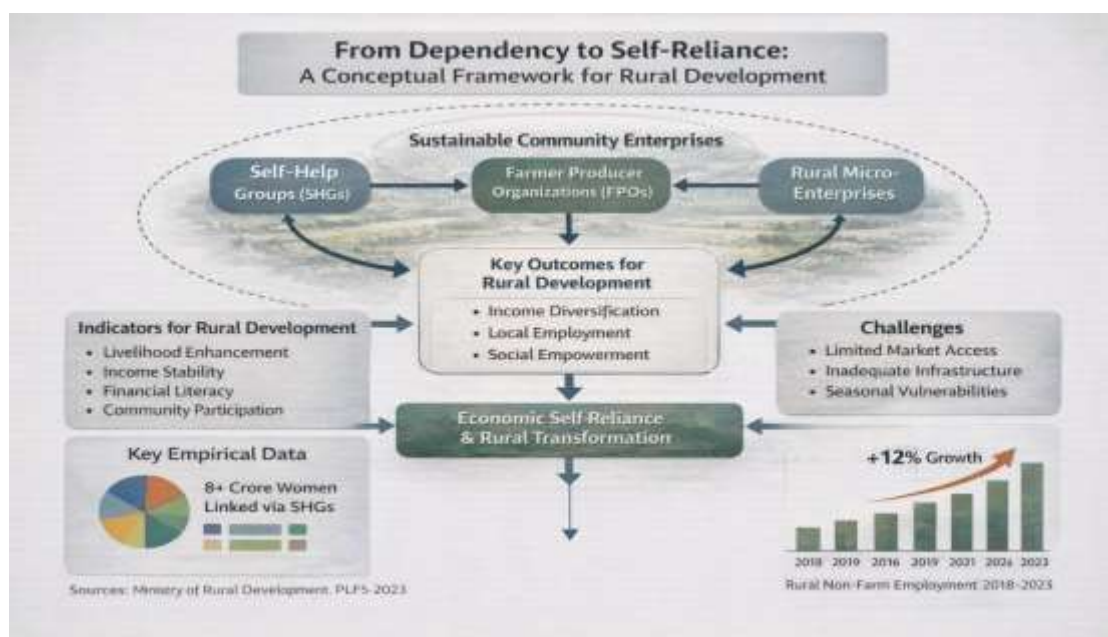




**Figure 3 - Conceptual Framework Linking Sustainable Community Enterprises to Rural
Development Outcomes**



IMPLICATIONS AND POLICY SIGNIFICANCE

Moreover, the importance of the effective role of the government and institutions in SHG empowerment, FPO, and rural micro-enterprises has been emphasized in this research. Training and capacity-building programs for rural entrepreneurs can increase the efficiency of business processes. Effective market linkages and sustainable resource management practices are essential for ensuring long-term resilience and income diversification. Moreover, the future research task related to the scaling up of community enterprises, socio-environmental impact assessment, and the effectiveness of integrated frameworks for rural development will also aid in the development of a comprehensive understanding of inclusive rural transformation in India.

CONCLUSION

This study confirms the significant role of sustainable community enterprises in rural development and self-sufficiency. Self-Help Groups (SHGs), Farmer Producer Organizations (FPOs), and rural micro-enterprises play a very crucial role in facilitating income diversification, rural employment, financial literacy, and women empowerment in decision-making. Although there are structural problems such as market access, infrastructure, and seasonal factors, community-based initiatives provide a ray of hope for rural families to reduce their dependence on government subsidies. These initiatives can play a significant role in ensuring equitable, inclusive, and sustainable rural transformation in India, making the community an important stakeholder in their social and economic development.

Moreover, the importance of the effective role of the government and institutions in SHG empowerment, FPO, and rural micro-enterprises has been emphasized in this research. Training and capacity-building programs for rural entrepreneurs can increase the efficiency of business processes. Effective market linkages and sustainable resource management practices are essential for ensuring long-term resilience and income diversification. Moreover, the future research task related to the scaling up of community enterprises, socio-environmental impact assessment, and the effectiveness of integrated frameworks for rural development will also aid in the development of a comprehensive understanding of inclusive rural transformation in India.



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**‘THE IMPACT OF THE PANDEMIC ON WORKFORCE
READINESS AND EMERGING SKILL GAPS AMONG
GRADUATES.’**

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Ms. Melynda J BBA.LLB (Hons)

ABSTRACT:

The COVID-19 pandemic which completely changed the way how the students learned and worked together. This affected the skills and work readiness of graduates. We are talking about the Skill Gaps Created by Pandemic Graduates Entering the Workforce. The pandemic caused problems with the skills of these graduates. They had chance to learn from experiences like internships and team projects. They also had trouble with tools and working with others. We looked at studies about education and technology what employers think and what is happening in the job market. We found that employers can teach graduates to do technical tasks quickly but it takes longer for them to work well with others. The pandemic also caused a problem with skills. Graduates are comfortable using platforms but they are not as good at solving problems in a real- world context. We think there is a gap in the research. Most studies look at skills and soft skills separately. They do not look at how these skills work and change over time. We want to study this problem. We plan to use a combination of methods to look at how graduates learn and work. We will look at their performance at work observe them and try some ways of teaching them skills. We want to see how this helps them become more productive and confident, in their jobs. Our study can help universities and employers. We think they can use projects and mentorship to help graduates learn to work with others. This can be done without



relinquishing their skills. By looking at the struggles of the graduates, we can help universities and employers focus on their efforts and make sure graduates have the skills they need to succeed.

Key words: *Academic graduates, workforce readiness, Skill Gaps, Digital fluency, employability skills.*

INTRODUCTION: The pandemic has really turned our world around. It has caused a lot of disruption to education around the world and to the job market. Schools and universities have been closed for a time and people have had to learn online. This has meant that students have not



been able to get much experience in their chosen field. When students who finished their education during the pandemic looked for jobs they found that everything was very different. Many people were working from home. Companies were using a lot of technology. This made it hard for new graduates to get the skills they needed to get a job. Employers want graduates to be able to communicate work in a team be flexible and have good computer skills. They also want graduates to be able to solve problems and understand how other people are feeling. However because students have been learning from home for long they may not have developed these skills as much as they would have if they were in a classroom with other students. The pandemic has changed the way new graduates enter the job market. Many universities have been. There have been recessions in many countries. At the time the job market has changed a lot.

Because of this employers are looking for people who're good with technology can manage themselves and are flexible. The pandemic has made it harder for students to get the skills they need to get a job. They have not been able to get much experience in their chosen field and they have not been able to interact with people in their industry as much. This paper is going to look at how the pandemic has affected the ability of graduates to get jobs. It will identify the areas where graduates are lacking skills and look at what this means for universities, employers and policymakers. The pandemic has had an impact, on the pandemic and graduate employability and this paper will examine the pandemic and graduate employability in more detail.

RESEARCH PROBLEM:

The COVID-19 pandemic caused a big problem for colleges and universities and for people just starting their careers. It made schools use technology faster. It also stopped people from learning by doing things and from getting experience in their fields. This means that students did not get to develop the skills they need. As a result there is a difference between what students can do and what employers want. Even though more people can take classes online employers say that students who graduated during the pandemic are missing some skills. These skills include being good at using technology



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communicating well working with others being flexible solving problems and behaving professionally at work. At the time companies are using more technology and automated systems and people are working from home and the office. This means that employers want people to be good at using technology managing themselves and working with others from fields. Most of the time researchers look at two things separately:

©The problems the pandemic caused for education or

©The changes in the job market.

They don't dive deep into how the pandemic changed their education and how it affects whether students are ready to work. So the main question arises that's the answer we seek: How did the pandemics disrupt education that affect whether the students are ready to work and what skills are the students missing? We want to know why the difference, between what students learn in school and what employers want after the pandemic.

OBJECTIVES OF THE STUDY:

1. To assess the nature and extent of the academic disruptions by the pandemic and particularly in relation with online education, practical training, internships and industry engagement.
2. To identify and to evaluate the key skill gaps which are observed among graduates who completed their education during the pandemic period.
3. To examine the employer's view relating to the employment and preparing our pandemic graduates.
4. To propose evidence-based suggestions and policy interventions aimed to enhancing the graduates employment and bridging the skill gaps.

REVIEW OF LITERATURE:

The COVID-19 pandemic had an impact on their higher education and in job markets. It reduced the readiness of graduates to enter the workforce. This was because learning was disrupted and there were shocks. As a result there are still gaps in skills. These gaps are especially in skills and skills that make you employable. Many studies have shown this.¹

Pandemics Disruption to Education: When learning went online it showed that students and teachers did not have digital skills. These skills are necessary for learning. In some



countries like South Africa and Nigeria not everyone had access to technology. This made the problem worse..

¹ <https://pmc.ncbi.nlm.nih.gov/articles/PMC9880693/>



Reduced Workforce Readiness: A survey of the graduates in the UK in 2020 found that 71.7% thought that the COVID-19 hurt their chances of getting a job. 72.7% Were less confident about their employment. More than half of them were unemployed². Had jobs that were not related to their degree. This made them lose morale and question the value of their degree. 83.6% Thought the pandemic was bad for their job prospects. Around the world many companies stopped hiring. Some industries were very unstable. This made it hard for young people and graduates to find jobs.

Emerging Skill Gaps;The demand for skills increased. However not everyone had the level of development. This made the problem of access worse. In the UK and US policies were not consistent. This led to differences in quality. Soft skills like being resilient, adaptable and able to network suffered. This was because of restrictions. The employability of people dropped to 45.9%³. There were gaps in entrepreneurial skills. Studies say that universities and industries need to work to update curricula. This is because graduates do not have the skills that industries need.

Implications for Future Research:Studies suggest that we need to help graduates by providing internships, digital training and fair policies.⁴ Some industries, like nursing were able to accelerate competency. However there is still a risk of long-term damage if we do not take action. Future studies should track how graduates do in the term especially in economies that are recovering

RESEARCH METHODOLOGY:

This study employs a systematic literature review methodology to synthesize scholarly evidence on the pandemic's impact on graduate workforce readiness and we emphasized on doctrinal

² <https://pmc.ncbi.nlm.nih.gov/articles/PMC9880693/>



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³ <https://jisem-journal.com/index.php/journal/article/view/4597>

⁴ <https://onlinelibrary.wiley.com/doi/10.1111/hequ.12415>

research methodology.⁵Key steps include: (1) Formulating the research question on skill gaps; (2)

Searching databases like PubMed, Google Scholar, and Scopus using keywords such as "COVID-19 graduate employability" (2020-2025).⁶(3) Screening for inclusion based on peer-

reviewed articles in English with empirical data; (4) Assessing quality via relevance and rigor.⁷(5) Extracting themes on digital/soft skills and analyzing patterns narratively. PRISMA guidelines ensure transparency and reproducibility.

FINDINGS:

IMPACT ON ONLINE LEARNING ON SKILL DEVELOPMENT:

Role of Online Learning in Skill Development

The COVID-19 pandemic forced an extreme change in how children had access to education in the form of online learning. Digital-based learning allowed students to continue their formal education, but changing from traditional face-to-face classrooms to virtual classrooms has had positive and negative consequences for the development of skills. Developing practical (hands-on) skills using online learning has limitations despite advancements in digital skills. Fields that require hands-on learning, such as laboratory-based sciences, field studies, clinical training, simulations, or technical workshops, are examples of disciplines that have faced significant challenges in terms of obtaining hands-on (practical) experience and acquiring on-the-job experience through the traditional method of learning through face-to-face contact and actual experiences in the "real world" (examples include Engineering, Health Sciences, Legal Studies, and Management). Classrooms promote student participation through group discussions, group projects, formal presentations, and student-to-student communication. Virtual classrooms limit these forms of participation since the interactive nature of face-to-face communication (e.g., spontaneous conversations and the use of body/face-to-face language or "non-verbal" communication) is diminished. The lack of face-to-face



communication (visually and audibly) has a tremendous impact on developing (i)
Interpersonal Skills, (ii) Collaboration Skills, (iii)

⁵ [ncbi.nlm.nih](https://ncbi.nlm.nih.gov/)

⁶ scribber.in

⁷ [[ncbi.nlm.nih](https://ncbi.nlm.nih.gov/)]



Public Speaking Skills, and (iv) Business Communication Skills. These are skills that are highly sought after by employers. Remote education required students to exercise greater responsibility mainly in managing their time by maintaining discipline, and by adjusting to new technologies.

PRE- PANDEMIC GRADUATES AND WORKPLACE READINESS:

Before, colleges mainly used in-person teaching. This allowed students and teachers to interact directly. They engaged in class discussions, seminars, and group projects. These activities encouraged students to participate, think critically, and collaborate. Being in a classroom with peers helped them become better communicators, feel more confident, and get along with others. Traditional Classroom-Based Instruction was very important. Before COVID-19, students could do internships, work in labs, visit fields, and take part in mock court exercises. They could also receive training and observe how industries function. These hands-on experiences connected what they learned in class to real-life situations. By working in real-world settings, students became more skilled and learned what to expect in a job. Before the pandemic, colleges assisted students in finding jobs through recruitment drives and job fairs. Students had the chance to meet hiring professionals and practice their interview skills. This experience helped students become more professional, improve their presentation skills, and feel more confident. Campus Recruitment and Collaboration made it easier for new graduates to start their careers.

These experiences all contributed to the development of such important soft skills as communication, adaptability, critical thinking, and emotional intelligence, which are highly desirable at most employer locations. Although the majority of academic programs incorporated technology into their courses; however, minimal use of that technology occurred for instructional purposes. Therefore, graduates' basic skills in digital literacy were not as developed before the pandemic as they were after the end of that disaster.

RESEARCH GAP:

There is paucity of research works which compares pre-pandemic and post pandemic



graduates in terms of workforce readiness and skills. Most studies are predominantly on pandemic-related disruptions without systematic analysis of the difference in competencies, employment and perceptions of employers. Overall, there is a lack of evidence from a comparative perspective.

STRATEGIES TO BRIDGE THE SKILL GAP:

To curb effectively the skill gaps that will only develop for graduates in the future, there must be educational reforms, collaboration with various industries, and public policies to help sustain these initiatives. Workforce readiness is attested if the following actions are taken. Graduate programs must be changed to address real world and practical/industry specific content and reflect the current state of labour market. Experiential learning through the use of case studies, simulations, projects and problem solving should be increased to enable graduates to be more practically oriented in their performance. Developing a formalized, structured internship model will help create a better connection between theory and the world of work, thus increasing graduates' technical capabilities and acquaintance with the workplace.

Graduates can use short-term certification programs, workshops and continuing professional development courses to upgrade their skills to remain current with industry trends. Providing career counselling assistance to students, preparing them for interviews, and assisting them to develop mentor relationships will ease their transition from academic to professional roles. Government-sponsored skills development initiatives and public-private partnerships will give graduates access to more training opportunities and help redress the differentials in employability outcomes among different groups of graduates.

LIMITATIONS OF THE STUDY:

There are a number of limitations for this study. However, accurate and data on pre-and post- pandemic graduates is not yet available because the long-term impact is yet to be ascertained. The study may rely all or mainly on secondary sources, limiting the empirical support and the primary sources' validation. Variations among sectors, regions, institutions, and socio-economic variations may not be captured in a generalised analysis. Differences in individual adaptability, personal motivation and access to digital resources can influence skill development but are vaguely measurable. The view of employers on graduate preparedness can be very subjective and based on organizational expectations



rather than being based on facts. Rapid technological advancements and evolving workplace models may also affect the continued relevance of current findings. Lastly, constraints of sample size, time constraints, and unavailability of some data may limit the scope and Generalizability of the conclusion further.



CONCLUSIONS:

The COVID-19 pandemic profoundly reshaped graduate workforce readiness, exposing critical skill gaps that persist into 2026. This includes a new view of the status quo of graduating from graduate school and having adequate skills to enter those industries in 2022 and beyond. Before the pandemic, we relied heavily on in-person engagement through classroom discussions, class projects, professional networking events, and other extracurricular activities. All of this engagement provided graduates from the previous decade the tools necessary to participate as a professional within the industry in which they were trained. Due to COVID-19, education has reverted to online delivery, taking away the experience of training within the classroom and creating tremendous gaps in both technical skills and practical training as a result of a lack of internships, lab work, and fieldwork.

Overall, before the pandemic, many graduates of the previous decade had the soft skills needed to be employed throughout the world. The soft skills gained will become increasingly important as employers continue to move to hybrid work models. While self-management skills emerged for some students, the stress, continued demotivation, and isolation associated with the pandemic have negatively impacted many graduate students, especially those from underserved educational backgrounds that preclude students from being prepared to engage in graduate programs.

Graduates of the previous decade obtained their professional skills through structured campus life, which included connections with industry, job placements, experiential learning, and the ability to communicate and collaborate with students and business professionals. The new class of graduate students will have to build their professional skills and gain their soft skills through future internship opportunities after graduation.

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Key Books and Guides (on Literature Review Methods):

No primary books identified in searches; for methodology context:

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A STUDY ON AI-DRIVEN INTRUSION DETECTION FOR SECURE IOT NETWORK

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Ms. B. Dharshini priya, {M.Com. (CA)}, Bon Secours College for Women (A), Thanjavur.

ABSTRACT:

The Internet of effects(IoT) has fleetly come a foundation of ultramodern connectivity, linking bias across healthcare, assiduity, smart homes, and public structure. This connected terrain, still, is largely vulnerable to cyberattacks due to its different armature, limited coffers, and constant exposure to external networks. Conventional intrusion discovery systems(IDS) frequently struggle to give effective protection in similar dynamic and large- scale settings. This study introduces a new intrusion discovery frame designed specifically for IoT networks. The proposed system applies advanced computational ways to learn normal business geste , fete anomalies, and acclimatize to new pitfalls as they crop . Through intelligent point analysis and nonstop refinement, the frame achieves bettered discovery delicacy and reduces false admonitions compared to traditional IDS results. Experimental evaluation confirms its scalability and adaptability, indeed in complex IoT surroundings. The findings punctuate the significance of adaptive intrusion discovery as a foundation for erecting secure, dependable, and secure IoT ecosystems.

KEYWORDS Internet of effects(IoT), Intrusion Discovery System(IDS), Network Security, Cyber pitfalls, Anomaly Detection.

INTRODUCTION:

The Internet of effects(IoT) has come a crucial technology in the digital age, connecting billions of bias across colorful fields like healthcare, manufacturing, transportation, and smart homes. This networked system allows for automated processes, bettered effectiveness, and instant sharing of data. Still, it also brings significant security pitfalls. IoT networks are generally varied, have limited coffers, and are always connected, making them easy targets for cyberattacks. However, it could affect in stolen data, service dislocations, If an bushwhacker

earnings access.

Traditional intrusion discovery systems, which work well for standard networks, frequently don't handle the specific requirements of IoT surroundings. Styles grounded on fixed rules or static settings are n't effective for the large scale, different types of bias, and changing network exertion seen in IoT systems. As cyber pitfalls come more complex, there's a pressing need for intrusion discovery results that are adaptable, scalable, and suitable to descry both known and new types of attacks.

This exploration introduces a new intrusion discovery frame designed specifically for IoT networks. The system monitors how data moves through the network, finds unusual exertion, and adjusts to new pitfalls. By adding the delicacy of detecting attacks and lowering the number of false cautions, the frame helps make IoT systems more secure. The results show that flexible intrusion discovery is essential for creating safe, reliable, and secure IoT surroundings.

STATEMENT OF THE PROBLEM:

The rapid expansion of the Internet of Things (IoT) has connected billions of devices across healthcare, industry, smart homes, and public infrastructure. While this interconnected environment offers efficiency and innovation, it also exposes networks to serious security risks. IoT systems are typically diverse, resource-constrained, and continuously online, which makes them highly vulnerable to cyber intrusions. Attacks on these networks can lead to data breaches, service interruptions, and compromise of critical applications. Conventional intrusion detection systems (IDS), designed for traditional networks, are unable to effectively manage the scale, heterogeneity, and dynamic traffic patterns that characterize IoT environments.

Current IDS solutions face significant challenges in adapting to the evolving threat landscape of IoT. Rule-based methods often fail to detect new or complex attacks, while high false alarm rates reduce their reliability in practice. Additionally, the massive data volume generated by IoT devices creates scalability issues that traditional IDS cannot adequately address. Without specialized and adaptive intrusion detection mechanisms, IoT ecosystems remain exposed to growing cyber threats, undermining trust and resilience. This gap highlights the urgent need for frameworks that can deliver accurate, scalable, and robust protection tailored to IoT networks.

Objectives of the study:

- ❖ □ To analyze the security vulnerabilities and risks unique to IoT networks.

- ❖ To design an intrusion detection framework specifically suited for IoT environments.
- ❖ To improve detection accuracy and reduce false alarms compared to conventional IDS approaches.
- ❖ To evaluate the scalability and resilience of the proposed framework in handling large volumes of IOT data.
- ❖ To strengthen the overall security and reliability of IoT ecosystems through adaptive intrusion detection.

RESEARCH METHODOLOGY:

This exploration applies an experimental methodology to assess the performance of a recently proposed intrusion discovery frame for IoT networks. Business data, comprising both licit and vicious conditioning, is sourced from standard datasets and simulated IoT surroundings to glass realistic operating conditions. The frame is structured to observe network overflows, excerpt critical features, and classify actions as normal or abnormal, with particular emphasis on rigidity and scalability. Its effectiveness is measured using established evaluation criteria similar as delicacy, false positive rate, perfection, recall, and effectiveness in resource operation. Relative testing is conducted against conventional intrusion discovery systems to demonstrate advancements in discovery capability and adaptability. Trustability is assured through repeated trials and statistical confirmation, while scalability is examined by applying the frame to large- scale IoT business across varied bias. This methodological approach provides a comprehensive base for determining the frame's felicity in enhancing IoT security.

Method

This study adopts an experimental approach to estimate the proposed intrusion discovery frame for IoT networks. Business data, including both normal and vicious patterns, is collected from standard datasets and simulated IoT surroundings to reflect realistic conditions. The frame is also developed to dissect business overflows, excerpt essential features, and classify actions as either licit or suspicious. Machine literacy and anomaly discovery ways are incorporated to ameliorate rigidity and reduce false admonitions. Performance is assessed using criteria similar as delicacy, false positive rate, perfection, recall, and scalability. Relative testing against conventional intrusion discovery systems is carried out, and trustability is assured through repeated trials and statistical confirmation.

- ❖ Data Acquisition

- ❖ System Development
- ❖ Performance Assessment

Sources of Data:

Data is gathered from standard standard datasets and simulated IoT surroundings to assess the proposed intrusion discovery frame. These datasets include exemplifications of both typical and dangerous network conditioning, creating a realistic setting for testing. Established standard sources like NSL- KDD, UNSW- NB15, and CIC IoT are used to cover a variety of attack types, while simulated network business is created to mimic the geste

Of different bias. Combined, these data sources offer a thorough base for uncovering sins and assessing how well the frame can descry being and new IoT security pitfalls.

- NSL- KDD Dataset.
- UNSW- NB15 Dataset.
- CIC IoT Dataset.

REVIEW OF LITERATURE:

Monali B. Suthar & Satvik Khara(2025) – “ Enhancing IoT Security through Machine literacy- predicated Intrusion Discovery Systems ”. This study addresses limitations of traditional IDS in IoT, analogous as high- dimensional data and false admonitions. These authors propose machine knowledge models to meliorate discovery delicacy and reduce false cons. Their work demonstrates how ML can adapt to dynamic IoT business patterns. This paper contributes to advancing IDS effectiveness in real world IoT surroundings.

Raghavendra Narayan, Srijanee Mookherji, Vanga Odelu, Rajendra Prasath & Anish Chand Turlapaty(2024)- “ IIDS Design of Intelligent Intrusion Detection System for Internet- of- goods operations ”. This study presents an intelligent intrusion discovery frame specifically designed for IoT operations. These authors employ AI- driven styles to strengthen the system’s capability to identify evolving cyber pitfalls. Emphasis is placed on rigidity and robustness, icing the frame can serve effectively through different IoT surroundings. The results punctuate that the proposed system achieves advanced discovery delicacy and trustability compared to conventional IDS models.

Indira Madansinh Bayas & Dr. A. S. Joshi(2023) – “ Intrusion Discovery System using Internet of goods(IoT) ”. This paper highlights the growing vulnerabilities in IoT networks and the need for feathery IDS results. These authors review being approaches including machine knowledge, confederated knowledge, and blockchain predicated IDS. They emphasize scalability and effectiveness for resource constrained IoT bias. This study provides

perceptivity into methodologies and challenges, guiding future disquisition directions.

NEED FOR THE STUDY:

The accelerating relinquishment of Internet of effects(IoT) technologies has reshaped diligence and diurnal life, but it has also created a fragile security geography where millions of connected bias act as implicit gateways for cyberattacks. Unlike traditional networks, IoT surroundings are characterized by diversity, scale, and limited device coffers, which make conventional intrusion discovery systems shy. Stationary, rule- grounded approaches fail to anticipate the fluid and changeable nature of ultramodern pitfalls, leaving critical architectures exposed.

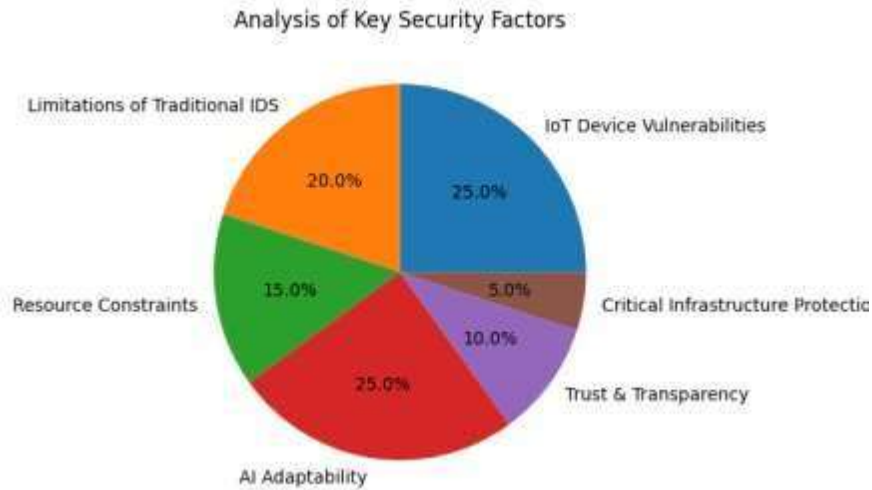
Artificial Intelligence(AI) introduces a paradigm shift by enabling intrusion discovery systems to evolve stoutly, fete subtle anomalies, and respond intelligently to arising attack patterns. A devoted study on AI- driven intrusion discovery for IoT networks is thus vital — not only to design featherlight and adaptive security mechanisms, but also to insure adaptability, trust, and sustainability in the fleetly expanding IoT ecosystem.

- IoT expansion has created vast new vulnerabilities in connected surroundings.
- Traditional intrusion discovery systems are shy for dynamic IoT pitfalls.
- IoT networks face unique challenges of diversity, scale, and limited coffers.
- AI enables intrusion discovery systems to acclimatize, learn, and descry anomalies in real time.
- A devoted study is demanded to design featherlight, scalable, and adaptive AI- driven security.

Analysis and Interpretation:

Analysis:1

S.no	Security Factor	Percentage%
1	IoT Device Vulnerabilities	25%
2	Limitations of Traditional IDS	20%
3	Resource Constraints	15%
4	AI Adaptability	25%
5	Trust & Transparency	10%



6	Critical Infrastructure Protection	5%

Interpretation:

- IoT Device Vulnerabilities (25%) and AI Adaptability (25%) are the most significant factors, indicating equal importance in security considerations.
- Limitations of Traditional IDS (20%) shows a strong need for improved detection mechanisms.
- Resource Constraints (15%) highlight operational challenges in IoT environments.
- Trust & Transparency (10%) plays a moderate role in adoption and reliability.
- Critical Infrastructure Protection (5%) has the smallest share but remains strategically important.

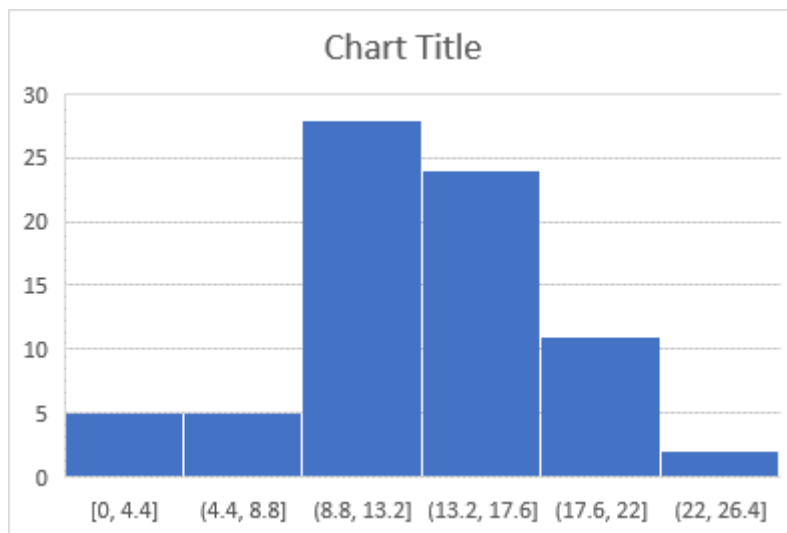
Analysis :2

S.no	IoT Impact Dimension	Impact Category	Impact Score (1–10)	Risk Weight (%)
1	Data Breach & Cyber Attacks	Security	9.2	23%
2	Service Disruption & Downtime	Operational	8.8	21%
3	Financial Loss & Recovery Cost	Economic	8.0	18%
4	Privacy & Compliance Violations	Legal/Ethical	7.5	16%
5	Device Performance Degradation	Technical	6.9	13%
6	Critical Infrastructure Threat	Strategic	9.5	9%
	Total			100%

Interpretation:

IoT's growing influence reveals that data breaches and service outages stand as the most

pressing vulnerabilities, directly undermining both security and operational reliability. Although incidents targeting critical infrastructure occur less often, their potential fallout carries immense strategic weight. This reality emphasizes the necessity of advanced, AI-powered defense mechanisms to anticipate threats, minimize disruption, and preserve resilience across connected systems.



FINDINGS:

Disquisition demonstrates that the growing dependence on IoT networks has created a complex security geography where traditional defense mechanisms are no longer sufficient. The decentralized and resource- constrained nature of IoT bias makes them seductive targets for cyber bushwhackers. The study confirms that AI- driven intrusion discovery systems offer enhanced capability in relating abnormal business patterns and detecting both known and unknown attacks with lesser perfection. Unlike rule- grounded systems, AI models continuously learn from network geste

, allowing them to acclimatize to evolving trouble scripts. Still, issues similar as limited processing power of IoT bias, integration complexity, data imbalance in training sets, and enterprises over algorithm translucency pose significant challenges to wide perpetration.

SUGGESTION:

Grounded on these compliances, it's recommended that unborn IoT security fabrics prioritize the development of featherlight, optimized AI algorithms that can serve efficiently within constrained surroundings. Regular dataset refinement and real- time model retraining should be incorporated to maintain high discovery delicacy. Organizations should also borrow amulti-layered security armature that combines AI- grounded monitoring with strong authentication, encryption norms, and secure firmware updates. Also, promoting resolvable AI ways can

ameliorate system responsibility and stoner confidence. Farther exploration should concentrate on reducing computational outflow while maintaining high discovery performance to insure sustainable and scalable IoT security results.

CONCLUSION:

To conclude, the study establishes that the protection of IoT networks requires advanced and intelligent security mechanisms capable of addressing rapidly evolving cyber threats. The findings confirm that AI-driven intrusion detection systems play a significant role in strengthening IoT security by enabling continuous monitoring, accurate anomaly identification, and adaptive learning capabilities. These systems outperform traditional rule-based approaches by detecting complex and previously unseen attacks more efficiently. Despite their advantages, practical challenges such as computational constraints, implementation complexity, and concerns related to transparency and privacy must be carefully managed. Therefore, the successful integration of optimized AI models with comprehensive security strategies is essential to build resilient, scalable, and trustworthy IoT environments. Strengthening these mechanisms will contribute to the long term sustainability and secure expansion of interconnected digital infrastructures

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Hybrid AI Models for IoT Intrusion Detection

A STUDY ON CHALLENGES FACED BY COLLEGE STUDENTS WHILE USING ARTIFICIAL INTELLIGENCE WITH REFERENCE TO THANJAVUR DISTRICT

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Abstract: The present study was undertaken to examine the difficulties college students in the Thanjavur area encounter when utilising artificial intelligence (AI) applications. Because it helps students learn, complete tasks, develop skills, and increase productivity, artificial intelligence has become a significant component of the educational system. Students do, however, confront several difficulties, including ignorance, an excessive reliance on AI technologies, technological difficulties, accuracy issues, ethical dilemmas, and hazards to data privacy. 120 samples were gathered from college students in the Thanjavur district using a straightforward random sampling strategy for this investigation. An organised survey was used to gather primary data. Despite acknowledging the value of AI in academics, the study's findings show that most students have difficulties when utilising AI tools. The study concludes that college students can use AI more effectively and with fewer obstacles if they are properly informed and guided.

Keywords: Artificial intelligence, College students, Challenges faced, Education, Thanjavur district.

INTRODUCTION

Artificial intelligence (AI) has seen some tremendous developments in recent years. Numerous innovative and effective applications of AI in education have been observed. AI tools (such as chatbots, content creation tools, learning aids, and imitation detection systems) are currently widely used by college students for educational purposes. Students now have unlimited access to a vast amount of material, which has improved their learning process and given them more time for other pursuits. However, college students still face numerous educational obstacles despite the adoption of AI tools.

Student difficulties include, but are not limited to, technical naiveté, a high reliance on AI services to fulfill educational tasks, receiving inaccurate or misleading information, ethical concerns, a reduction in critical thinking skills, and privacy-related issues. Depending on their educational background before enrolling in college, students from the Thanjavur District may obtain different outcomes from the use of AI tools. As a result, this study will look at the difficulties college students face while using AI tools, find out how satisfied they are with them, and offer suggestions for the moral and effective use of AI tools in classes.

REVIEW OF LITERATURE

Kumar (2022) stated that Artificial Intelligence plays a significant role in modern education by supporting personalized learning and improving academic performance. However, a lack of digital literacy among students creates challenges in effective usage.

Singh and Verma (2021) explained that overdependence on AI tools negatively affects students' critical thinking and creativity. They emphasized the importance of balanced usage of AI in academics.

Joseph and Thomas (2020) found that data privacy and ethical concerns are major challenges faced by students while using AI-based applications in educational institutions.

OBJECTIVE OF THE STUDY

1. Identify difficulties that college students have when using artificial intelligence.
2. Determine the level of satisfaction that college students have with using AI technology in their classrooms.
3. Propose ideas for reducing the barriers limiting the effectiveness of using AI by college students.

RESEARCH METHODOLOGY

The research methodology used in this present study is a survey method. In this study, the primary data were collected using a Google Forms structured questionnaire. Secondary data for this study were collected from journals, articles, and websites. In this study, a simple random sampling approach was used to collect data from 120 college students living in Thanjavur district.

DATA ANALYSIS AND INTERPRETATION

TABLE – 1: Awareness of AI tools among college students

AWARENESS LEVEL	NO. OF RESPONDENTS	PERCENTAGE
Aware	88	73.3%
Not Aware	32	26.7%
TOTAL	120	100%

Source: Primary data

Interpretation: The table shows that 73.3% of respondents are aware of AI tools, while 26.7% are not aware.

TABLE-2: Frequency of AI usage among college students

FREQUENCY OF AI USAGE	NO. OF RESPONDENTS	PERCENTAGE

Daily	30	25%
Weekly	40	33.3%
Occasionally	28	23.3%
Rarely	15	12.5%
Never	7	5.9%
TOTAL	120	100%

Source: Primary data

Interpretation: The table shows that the majority of college students in Thanjavur district use AI tools on a weekly basis (33.3%), indicating moderate engagement with AI for academic purposes. About 25% of respondents use AI daily, reflecting regular and consistent usage. Nearly 23.3% of students use AI occasionally, suggesting that their usage depends on specific academic needs. A smaller proportion of students (12.5%) rarely use AI tools, while only 5.9% have never used AI. Overall, the findings indicate that AI usage is fairly widespread among college students in Thanjavur district, with most students using AI either daily or weekly.

TABLE – 3: Challenges faced while using AI tools

CHALLENGES FACED	NO. OF RESPONDENTS	PERCENTAGE
Yes	94	78.3%
No	26	21.7%
TOTAL	120	100%

Source: Primary data

Interpretation: The above table shows that 78.3% of students face challenges while using AI tools, whereas 21.7% do not face any challenges.

TABLE – 4: Level of satisfaction with AI tools

SATISFACTION LEVEL	NO. OF RESPONDENTS	PERCENTAGE
Satisfied	56	46.7%
Neutral	42	35%
Dissatisfied	22	18.3%
TOTAL	120	100%

Source: Primary data

Interpretation: The above table shows that 46.7% of students are satisfied with AI tools, 35% are neutral, and 18.3% are dissatisfied.

FINDINGS

The majority of college students are aware of various AI tools and employ them for educational purposes, as evidenced by the fact that there are obstacles to completing their assignments. However, these students are generally satisfied with the AI tools they use, even though they may encounter significant challenges. The primary concerns for students about using AI in academia revolve around technical problems, questions of AI's accuracy and reliability, and questions regarding over-reliance on AI.

SUGGESTIONS

Colleges should run awareness programs to educate students on the ethics of AI use and the impact AI has on both education and decision-making. Students should receive specific training on how to verify and critically think about AI-generated material to avoid errors/incorrect information. Colleges should also create explicit guidelines to promote independent thinking and creativity while lessening the over-reliance on AI tools. Colleges also need to emphasize the importance of data security and ethical use of AI and ensure that students understand how to use AI technology securely, responsibly, and with integrity.

CONCLUSION

The study concludes that artificial intelligence is essential for helping college students with their coursework. However, using AI tools presents a number of difficulties for students. These difficulties can be reduced with the right direction, knowledge, and moral application, resulting in the efficient and advantageous use of AI by college students in the Thanjavur district.

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A STUDY ON CHALLENGES FACED BY COLLEGE STUDENTS WHILE USING ARTIFICIAL INTELLIGENCE WITH REFERENCE TO THANJAVUR DISTRICT

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**Christina Floxia, Email: floshiafbs@gmail.com -M.com students of Bon Secours College
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Student difficulties include, but are not limited to, technical naiveté, a high reliance on AI services to fulfill educational tasks, receiving inaccurate or misleading information, ethical concerns, a reduction in critical thinking skills, and privacy-related issues. Depending on their educational background before enrolling in college, students from the Thanjavur District may obtain different outcomes from the use of AI tools. As a result, this study will look at the difficulties college students face while using AI tools, find out how satisfied they are with them, and offer suggestions for the moral and effective use of AI tools in classes.

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4. Identify difficulties that college students have when using artificial intelligence.
5. Determine the level of satisfaction that college students have with using AI technology in their classrooms.
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TABLE – 3: Challenges faced while using AI tools

CHALLENGES FACED	NO. OF RESPONDENTS	PERCENTAGE
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Interpretation: The above table shows that 46.7% of students are satisfied with AI tools, 35% are neutral, and 18.3% are dissatisfied.

FINDINGS

The majority of college students are aware of various AI tools and employ them for educational purposes, as evidenced by the fact that there are obstacles to completing their assignments. However, these students are generally satisfied with the AI tools they use, even though they may encounter significant challenges. The primary concerns for students about using AI in academia revolve around technical problems, questions of AI's accuracy and reliability, and questions regarding over-reliance on AI.

SUGGESTIONS

Colleges should run awareness programs to educate students on the ethics of AI use and the impact AI has on both education and decision-making. Students should receive specific training on how to verify and critically think about AI-generated material to avoid errors/incorrect information. Colleges should also create explicit guidelines to promote independent thinking and creativity while lessening the over-reliance on AI tools. Colleges also need to emphasize the importance of data security and ethical use of AI and ensure that students understand how to use AI technology securely, responsibly, and with integrity.

CONCLUSION

The study concludes that artificial intelligence is essential for helping college students with their coursework. However, using AI tools presents a number of difficulties for students. These difficulties can be reduced with the right direction, knowledge, and moral application, resulting in the efficient and advantageous use of AI by college students in the Thanjavur district.

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A STUDY ON CUSTOMER SATISFACTION TOWARDS PUBLIC SECTOR BANKS WITH REFERENCE TO THANJAVUR DISTRICT.

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Abstract: This present study was undertaken to measure customer satisfaction towards public sector banks in Thanjavur district. It also used to find the problems that was faced by customers they must face problems like technical issues, trust issues, privacy concerns and responsiveness are some problems faced by customers while using public sector banks services in Thanjavur district. In this study the simple random sampling was used, for this study 120 sample was collected from customers of public sector banks. The statistical tool used in this study was chi-square and percentage analysis was used. The findings of the study stated that the overall the customers are satisfied by using a public sector bank services in Thanjavur district. The study concluded that the customers are overall satisfied with the services provided by public sectors banks in Thanjavur district.

Keywords: *customer satisfaction, public sector banks, problems faced, Thanjavur district, simple random sampling, customers.*

INTRODUCTION

In recent years, the banking sector has rapid growth with technologies such as internet banking, mobile banking etc., the banking sector may play a vital role in economic development. The public sector banks like state Bank of India, Indian Bank, Bank of Baroda, Punjab national Bank and Canara Bank provides various services to their customers such as loans, savings, credit facilities and other financial services. the customers also face some problems while using their services such as technical issues, privacy concern, trust issues and data privacy.

In Thanjavur district the public sector bank customers have some problems while using banking services offered by the banks. The customer have satisfaction among some service provided by public sector bank like quality of service, customer relationship management, responsiveness etc., will give satisfaction to the customers. This study was focuses on analyze the customer satisfaction level towards services provided by public sector banks, problems faced by customer while using banking service and to provide suggestions to improve customer satisfaction.

REVIEW OF LITERATURE

Kumar (2021) discussed how the Indian banking industry is becoming more customer-focused, technologically advanced, and strategically focused in order to meet consumer expectations and

maintain market share against a growing number of rivals. By analyzing the responses of bank customers and bank managers based on their banking experience, this study attempts to analyze the effectiveness of the marketing strategies, identify the perception gap, identify areas for improvement, and explain the significance and insignificance of each variable

Ameme, B., & Wireko, J. (2016) claimed in his research that in today's competitive world where technology plays a very important role and if we talk about banking sector or industry there is a positive relationship between technology and customer satisfaction. They also found that if the bank wants to become the market leader in the competitive environment it must use the innovation approach in all the aspects like products and services.

Mishra S and Patra SK (2010) explained that service quality, customers satisfaction, customers retention, customers loyalty etc. are the major challenges to in attracting and retaining customers in banking sector. Among all, customers' satisfaction is playing a significant role in attracting, retaining customers and creating brand loyalty among the customers.

OBJECTIVE

1. To analyse the customer satisfaction level towards service provided by public sector banks.
2. To identify the problem faced by customer while use public sector banks banking service.
3. To provide suggestions to improve customer satisfaction.

RESEARCH METHIDODOLOGY

This study was designed under descriptive research approach. The research methodology used for this study is survey. The data was collected from the customers of public sector banks through structured questionnaire [google form]. This study was used both primary data and secondary data. In this study the simple random sampling was used. The data was collected from 120 respondents.

DATA ANALYSIS AND INTREPRETATION

TABLE-1 Public sector bank prefer most by customer

PUBLIC SECTOR BANK	NO. OF. RESPONDENTS	PERCENTAGE
State Bank of India	46	38.3%
Indian Bank	23	19.2%
Canara Bank	15	12.5%
Bank of Baroda	12	10%
Punjab National Bank	24	20%
TOTAL	120	100%

Source: Primary data.

Inference : The above table shows that distribution based on respondents preference of public sector bank that 38.3% of respondents are prefer State Bank of India, 20% of respondents are prefer Punjab national bank, 19.2% of respondents are prefer Indian bank, 12.5% of respondents are prefer Canara

bank and 10% of respondents prefer Bank of Baroda.

TABLE-2 Satisfaction with the overall services provided public sector bank

SATISFACTION LEVEL	NO. OF. RESPONDENTS	PERCENTAGE
Satisfied	54	45%
Neutral	48	40%
Dissatisfied	18	15%
TOTAL	120	100%

Source: Primary data.

Inference: The above table shows that distribution based on satisfaction level 45% of respondents are satisfied with their opinion, 40% of respondents are neutral with their opinion and 15% of respondents are dissatisfied with their opinion.

TABLE-3 Have you face major problems while using public sector bank services

PROBLEM FACED	NO. OF. RESPONDENTS	PERCENTAGE
Yes	97	81%
No	23	19%
TOTAL	120	100%

Source: Primary data.

Inference: The above table shows that problem faced by customer while using services of public sector bank 81% of respondents are stated yes and 19% of respondents are stated no.

TABLE-4 Level of satisfaction with overall customer support services

SATISFACTION LEVEL	NO. OF. RESPONDENTS	PERCENTAGE
Satisfied	71	59.2%
Neutral	36	30%
Dissatisfied	13	10.8%
TOTAL	120	100%

Source: Primary data.

Inference: The above table shows that distribution based on satisfaction level with overall customer support services 59.2% of respondents are satisfied with their opinion , 30% of respondents are neutral with their opinion and 10.8% of respondents are dissatisfied with their opinion.

Table 6: Chi-Square Test: Satisfaction with the overall services provided public sector bank vs Level of satisfaction with overall customer support services

Null Hypothesis (H₀): There is **no significant** between the level of satisfaction and overall customer support services provided by public sector bank

Alternative Hypothesis (H₁): There is **significant** between the level of satisfaction and overall customer support services provided by public sector bank

Level of satisfaction customer support	Satisfied	Neutral	Dissatisfied	Total
Satisfied	40	10	5	55
Neutral	15	20	8	43
Dissatisfied	5	3	14	22
Total	60	33	27	120

Expected frequency = [Row total x Column total/Grand total] or E = [RT x CT/GT]

Expected frequency	Satisfied	Neutral	Dissatisfied
Satisfied	27.5	15.12	12.37
Neutral	21.5	11.82	9.6
Dissatisfied	11.0	6.05	4.95

Chi-Square Formula

$$\chi^2 = \sum (O-E)^2 / E$$

Where: O = Observed frequency, E = Expected frequency

Observed frequency	Expected frequency	$\sum (O-E)^2 / E$
40	27.5	5.68
15	21.5	1.96
5	11.0	3.27
10	15.12	1.74
20	11.82	5.7
3	6.05	1.56
5	12.37	4.39
8	9.6	0.27
14	4.95	16.5
	$\chi^2 =$	41.07

➤ Degree of freedom [v] = [r-1][c-1]

$$= (3-1) \times (3-1) = 2 \times 2$$

$$V = 4$$

➤ Calculated value = 41.07

➤ Tabulated value = 9.49

INTERPRETATION

The calculated value of χ^2 is greater than tabulated value thus, the null hypothesis (H_0) was rejected. Therefore the alternate hypothesis (H_1) was accepted that There is significant between the level of satisfaction and overall customer support services provided by public sector bank.

FINDINGS

The study finds that, there are many public sector banks in Thanjavur district like State Bank of India, Indian Bank, Bank of Baroda, Canara bank and Punjab National Bank the most of the customers can prefer State Bank of India. The customers are mostly satisfied with services that was provided by public sector banks in Thanjavur district.

SUGGESTIONS

The study suggests that to create the awareness programme about services provided by public sector bank to their customers. The customers face some problems while using banking services that the banks can conducted the programme for public like how to use the internet banking that may reduce trust issues, to appoint an individual to explain about certain insurances policy, loan details, interest rate etc... for illiterate peoples. These are some suggestions to improve customer satisfaction among public sector banks in Thanjavur district.

CONCLUSION

That the study conclude that customers face some problems in public sector banks even though the customers are highly satisfied with the services provided by public sector banks in Thanjavur district. The awareness and programme may reduce and improve the customer satisfaction about public sectors banks in Thanjavur district.

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**“A STUDY ON THE IMPACT OF MICRO, SMALL AND MEDIUM
ENTERPRISES ON RURAL ECONOMIC TRANSFORMATION IN
THANJAVUR”**

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ABSTRACT

MSMEs are key factors in advancing rural economies and generating jobs, income, and promoting entrepreneurship in India. This study evaluates how MSMEs have transformed the economy of local areas in thanjavur district, specifically by generating jobs, improving income for families, utilizing rural resources, and developing the quality of life for those who through a structured questionnaire, as well as secondary data from different sources such as books, journals, governmental reports, and websites. This study uses percentage analysis, tabulation, and chi-square tests to analyse the data. The findings show that micro-business dominate the local MSME sector, provide a good amount of employment, increase the number of household incomes, and utilize a Multiplicity of local resources. These results show that MSMEs have played a Considerable role in Additionally living standards and promoting sustainable local improvement. To Additionally support MSMEs in transforming the economy of the local area, it is essential to ensure there is adequate policy support, access to capital, Well-developed infrastructure, and adoption of modern digital.

Keywords: Micro, Small and Medium Enterprises (MSMEs), Rural Economic Transformation, Employment Generation, Income Enhancement, thanjavur, Sustainable Development

INTRODUCTION

Thanjavur district has a predominant agricultural economy and strong rural base,

providing an opportunity for growth of micro, small and medium enterprises (MSMEs). The establishment of MSMEs in the rural areas of thanjavur has contributed to the diversification of the rural economy and thereby, creating new jobs and additional sources of income. The purpose of this research is to study and investigate the impact of MSME's on the transformation of the rural economy of thanjavur through an analysis of MSME's role in generating jobs, raising income, using local resources and improving the quality of life of rural residents. The results of this study will provide useful information to policymakers and other development agencies for promoting the development of rural enterprises and creating a sustainable economy.

Thanjavur district has a predominant agricultural economy and strong rural base, providing an opportunity for growth of micro, small and medium enterprises (MSMEs). The establishment of MSMEs in the rural areas of thanjavur has contributed to the diversification of the rural economy and thereby, creating new jobs and additional sources of income. The purpose of this research is to study and investigate the impact of MSME's on the transformation of the rural economy of thanjavur through an analysis of MSME's role in generating jobs, raising income, using local resources and improving the quality of life of rural residents. The results of this study will provide useful information to policymakers and other development agencies for promoting the development of rural enterprises and creating a sustainable economy.

OBJECTIVES OF THE STUDY

1. To evaluate the role of micro, small and medium businesses in offering employment opportunities in the rural areas of thanjavur district.
2. To investigate the impact of MSMEs to income levels and economic well-being is the rural households in thanjavur.
3. To assess the contribution of MSMEs to overall rural economic transformation, including utilization of local resources and development in living standards

STATEMENT OF THE PROBLEM

Although the increasing role of micro, small and medium enterprises (MSMEs) in rural development, problem such as unemployment and low income-levels persist in rural areas. In thanjavur district, the impact of MSMEs on rural economic transformation has not been adequately studied. That is limited empirical proof on their contribution to employment

generate and income improvement. Hence, the study examines the role of MSMEs in rural economic transformation in thanjavur district

REVIEW OF LITERATURE

Sharma (2018) - highlighted that Micro, Small and Medium Enterprises (MSMEs) are crucial for rural employment generation, providing non-farm job opportunities and increasing household income levels in rural India. **Kumar and Singh (2020)**- found that MSMEs effectively utilize local resources and skills, which promotes sustainable livelihoods and supports the economic development of rural communities. **Reddy (2019)** - observed that the growth of small and medium enterprises leads to the diversification of rural economic activities, reduces dependence on agriculture, and contributes to poverty alleviation. **Ministry of MSME, Government of India (2021)** - Reported that MSMEs play a significant role in fostering entrepreneurship, enhancing local production, and improving socio-economic conditions in rural areas. **Rao (2022)** - emphasized that rural MSMEs act as engines of inclusive growth by increasing income, improving living standards, and promoting overall rural economic transformation, especially in districts with a strong agrarian base.

RESEARCH METHODOLOGY

The study follows a descriptive and analytical research design to evaluate the impact of Micro, Small and Medium Enterprises (MSMEs) on rural economic transformation in thanjavur District. In this study, primary data and secondary data were used. Primary data were collected from MSME and employees in rural areas of thanjavur district through a structured questionnaire, while secondary data were collected from books, journals, government reports, and official websites. A non-probability sampling method was used and convenience sampling was adopted to select 150 respondents based on their accessibility. The collected data were analysed using the percentage analysis, tabulation and for the test, Chi-square test to draw meaningful conclusions,

DATA COLLECTION AND INTERPRETATION

Question 1: Type of MSME

Type of Enterprise	Respondents	Percentage (%)
Micro Enterprises	90	60
Small Enterprises	38	25
Medium Enterprises	22	15
Total	150	100

Interpretation:

The table shows that the majority of respondents belong to micro enterprises, indicating that micro units dominate rural MSME activities and play a key role in rural employment and income generation.

Question 2: Employment Generation by MSMEs

Employment Level	Respondents	Percentage (%)
Less than 5 workers	60	40
5–10 workers	53	35
More than 10 workers	37	25
Total	150	100

Interpretation:

MSMEs provide significant employment opportunities in rural areas, especially small-scale jobs, thereby reducing unemployment and supporting rural livelihoods.

Question 3: Impact of MSMEs on Income Level

Income Impact	Respondents	Percentage (%)
Increased significantly	68	45
Increased moderately	53	35
No change	22	15
Decreased	7	5
Total	150	100

Interpretation:

A large proportion of respondents reported an increase in income due to MSMEs, showing that MSMEs contribute positively to improving rural household income levels.

Question 4: Utilization of Local Resources

Level of Utilization	Respondents	Percentage (%)
High	75	50
Moderate	45	30
Low	30	20
Total	150	100

Interpretation:

The findings reveal that MSMEs make effective use of local resources, skills, and raw materials, thereby strengthening the rural economy and promoting sustainable development.

Question 5: Overall Contribution to Rural Economic Transformation

Opinion	Respondents	Percentage (%)
Strongly Agree	60	40
Agree	53	35
Neutral	22	15
Disagree	15	10
Total	150	100

Interpretation:

Most respondents agree that MSMEs play a vital role in rural economic transformation, highlighting their importance in employment creation, income growth, and improvement in living standards.

FINDINGS OF THE STUDY

- The research indicates that micro-enterprises account for most of the rural MSME sector in the district of thanjavur, thus showing the importance of micro-enterprises in rural economies.
- The small amount of work available has created significant opportunities through temporary jobs for workers with fewer than 10 employees per unit; as a result, the rural unemployment rate has decreased.

- Most of the interviewees believed that MSMEs had positively impacted experience income in Kenyan households at the high or medium levels of how much income has increased due to MSMEs.
- The use of local materials such as raw materials and skills is essential to the creation of sustainable development in rural areas; therefore, micro businesses make effective use of local resources.
- Most of the interviewee believed that MSMEs were integral to rural economic transformation; as such, the presence of MSMEs in rural areas contributes to a higher standard of living and greater economic stability.

SUGGESTIONS OF THE STUDY

The government should provide Improved financial assistance and Simple credit Amenities to MSMEs to strengthen their Development in rural areas. Skill enhancement and business training programs should be enhanced to improve productivity and efficiency of rural MSMEs. Well-developed infrastructure such as power supply, Transit, and marketing support should be ensured for rural enterprises. Awareness programs should be conducted to inform local business Concerning government schemes and subsidies available for MSMEs. Encouraging the uses of modern technology and digital platforms can help MSMEs briefly their market Arrive and profitability.

CONCLUSION

According to research by a team of researchers from Tamil Nadu Agricultural University & University of Tennessee, USA, MSMEs are the backbone of rural economic development in thanjavur district through job creation, especially among lower-semi skilled workers. MSME activity has increased economic activity and generated jobs, increased income to households and thereby improved the living standards of all rural people, especially women. In addition, MSMEs support sustainable growth and entrepreneurship through proper use of local resources and traditional skills. The results of the study indicate that if MSMEs receive the necessary additional assistance from federal or state government policies, additional access to funding, improved infrastructure, and the ability to use modern technologies, MSMEs will continue to increase their impact on inclusive and sustainable rural communities and also decrease the rate of migration from rural to urban communities.

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**ACHIEVING SUSTAINABLE DEVELOPMENT GOALS IN RURAL INDIA:
A SOCIAL WORK PERSPECTIVE**

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ABSTRACT:

The Sustainable Development Goals (SDGs) aim to promote inclusive growth, social justice, and environmental sustainability across the world. In India, achieving these goals in rural areas remains a major challenge due to poverty, unemployment, lack of education, gender inequality, and limited access to basic services. Rural communities continue to face difficulties in areas such as health, sanitation, livelihood, and social protection. This study focuses on the role of social workers in achieving Sustainable Development Goals in rural India. Social workers play a significant role in community development, awareness creation, empowerment of marginalized groups, and implementation of government welfare schemes. Through community participation and capacity-building programs, social workers contribute to reducing poverty and improving quality of life in rural areas. The study concludes that strengthening grassroots interventions, improving coordination between government and non-government organizations, and promoting community participation are essential to successfully achieve the Sustainable Development Goals in rural India.

INTRODUCTION:

Sustainable Development Goals (SDGs) were adopted by the United Nations in 2015 to promote social, economic, and environmental development worldwide. These goals aim to end poverty, ensure quality education, promote gender equality, provide clean water and sanitation, and improve health and well-being for all. In India, rural areas face significant challenges in achieving these goals due to poverty, low literacy, unemployment, gender disparities, and limited access to healthcare and basic services. Rural communities often lack awareness about government welfare programs and SDG-related initiatives. Social workers play a crucial role in bridging this gap by creating awareness, mobilizing communities, implementing development programs, and empowering marginalized groups. Through their interventions, social workers contribute to poverty reduction, improved health and education, women's empowerment, and overall sustainable development in rural India. Therefore, this

study focuses on understanding the role of social workers in achieving Sustainable Development Goals in rural India and exploring the strategies that can enhance community participation and development outcomes.

REVIEW OF LITERATURE:

1. According to Kumar, S., & Sharma, R. (2019) – Role of social workers in poverty alleviation in rural India.
2. According to Singh, A., & Verma, P. (2018) – Community-based livelihood programs and social work interventions.
3. According to Desai, M., & Menon, S. (2021) – Empowering rural women through self-help groups.
4. According to Chatterjee, S., & Rao, P. (2019) – Social work interventions for gender equality in rural India.

RESEARCH METHODOLOGY:

This study uses a qualitative literature review to examine social work interventions in achieving SDGs in rural India. Relevant articles, reports, and policy documents were analysed thematically to identify key strategies, challenges, and outcomes across areas like poverty, health, education, and gender equality.

OBJECTIVE OF THE STUDY:

- To explore the role of social work in achieving SDGs in rural India.
- To identify key interventions and strategies by social workers in areas like health, education, and gender equality.
- To highlight challenges and best practices for effective SDG implementation at the community level.

DATA ANALYSIS AND INTERPREDATION:

The study shows that awareness about Sustainable Development Goals in rural

communities is low. Social work interventions have helped improve livelihood, education, health, sanitation, and women's empowerment. The findings indicate that social workers play a key role in mobilizing communities and supporting development programs in rural India.

S.NO	PARTICULARS	PERCENTAGE
1	Low awareness about SDGs	60%
2	Improvement in livelihood	56%
3	Participation in education programs	64%
4	Better health and sanitation	50%
5	Women empowerment initiatives	40%

CONCLUSION:

The study concludes that achieving Sustainable Development Goals in rural India is challenging due to low awareness, poverty, and limited access to resources. Social workers play a crucial role in empowering communities, improving livelihoods, promoting education, health, sanitation, and women's participation. Strengthening social work interventions and community participation is essential for the effective implementation of development programs and to ensure sustainable growth in rural areas.

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An Analytical Study on Skill Development and Leadership Training as Drivers of Sustainable Employment among Rural Youth

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ABSTRACT

Rural youth constitute a vital segment of the population with the potential to drive sustainable economic growth and community development. However, challenges such as limited access to quality education, inadequate skill training, unemployment, and lack of leadership opportunities continue to restrict their socio-economic advancement. This research examines the role of skill development and leadership empowerment in promoting sustainable employment among rural youth. It explores how vocational training, entrepreneurship initiatives, and leadership capacity-building programs enhance employability, encourage innovation, and support long-term livelihood opportunities. The study analyses existing policy frameworks, government initiatives, and community-based interventions aimed at strengthening rural employment systems. By adopting a multidisciplinary approach, the research highlights the importance of combining technical skills with leadership competencies such as decision-making, adaptability, and social responsibility. The findings suggest that sustainable employment outcomes depend not only on skill acquisition but also on empowerment strategies that foster confidence, resilience, and community engagement. The study concludes with recommendations for policymakers, educational institutions, and development organisations to design inclusive and scalable programs that empower rural youth, reduce regional disparities, and contribute to sustainable development and inclusive growth.

Key words: *Rural Youth Empowerment, Skill Development, Leadership Training, Sustainable Employment, Vocational Education, Employability, Rural Development, Inclusive Growth, Capacity Building, Youth Entrepreneurship.*

INTRODUCTION

Rural youth represent a significant share of India's demographic dividend, yet they remain

among the most vulnerable groups in terms of unemployment, underemployment, and informal labour participation. Despite the abundant human resource potential in rural areas, limited access to quality education, inadequate vocational training, lack of industry exposure, and insufficient leadership opportunities continue to restrict their employability and socio-economic mobility. In an era defined by technological transformation and innovation, traditional rural livelihoods are increasingly unsustainable.

Skill development has therefore emerged as a crucial strategy for enhancing employability, productivity, and income generation. Initiatives such as the Skill India Mission and Pradhan Mantri Kaushal Vikas Yojana (PMKVY) aim to bridge the skill gap by offering industry-relevant training in alignment with labour market demands. However, employability alone does not ensure sustainable livelihoods. Leadership training complements skill development by cultivating decision-making abilities, entrepreneurial thinking, communication competence, and community leadership capacities that enable rural youth to become job creators as well as job seekers.

Sustainable employment involves more than job placement; it requires long-term income security, flexibility to adapt to change, decent working conditions, and continuous skill upgrading. Integrating skill development with leadership training creates a holistic empowerment model that fosters resilience, innovation, and self-reliance. This approach aligns closely with India's broader developmental goals of poverty alleviation, inclusive growth, and social equity.

Accordingly, this study focuses on analysing the combined role of skill development and leadership training in promoting sustainable employment among rural youth. It evaluates the effectiveness of existing programs, identifies implementation challenges, and explores how integrated capacity-building frameworks can drive long-term socio-economic transformation in rural India.

REVIEW OF LITERATURE:

Kishore Kumar Das from Ravenshaw University, India, reviews 47 global literatures in South Asian Journal of Social Studies and Economics (2024)“Showing skill programs empower rural tribal youth for sustainable livelihoods through gainful work or businesses, addressing urbanization challenges.”¹

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A study on skill programs in Mandya, India (The Academic, 2025) “Finds training boosts employment from 66.7% to 76.7% unemployment reduction via employability skills and reduced urban migration.”

RSETI training analysis by authors in Nadiad, Gujarat (Journal of Economics, Agriculture and Informatics, 2022)“ Reveals skill development raises self-employment levels and segments youth into motivated entrepreneurs.”

Drivers to Rural Youth Agri-Preneurial Engagement in Asian Journal of Agricultural Extension, Economics & Sociology (2024), from Madhya Pradesh, India “Shows training, finance, and markets boost readiness, proposing capacity models with human capital focus.”²

IDR Online article (2026) “Reveals spatial gaps: urban youth training at 7.1% vs. rural 3.9%, stressing access barriers for rural sustainable employment.”³

Mayank Makkar & Dr. Kiran Lamba (2025) on PMKVY effectiveness and Sakshi Malik (2023) on its income impacts. “ Analysed 120 rural youth trainees. Their survey showed unemployment dropped from 66.7% to 23.3% post-training, with average income rising from ₹9,340 to ₹16,575 monthly, crediting programs like PMKVY for employability gains despite linkage gaps.”⁴

Dr. Padmavati Smitesh, ENHANCING RURAL YOUTHS’ EMPLOYABILITY WITH SKILL DEVELOPMENT “Surveyed 47 Purandhar Tahsil youth aged 18-30. Findings revealed 94% untrained in skills, 70% unaware of government programs, due to poor school/Gram Panchayat guidance and low interest. She recommends curriculum integration, industry-village ties, and self-employment focus to bridge skill gaps for productivity.”⁵

Zeenat Husain's analysis in Making Youth Employable: Analysis of Skill Development Policy in India (Institute for Social and Economic Change, 2024), “ uses descriptive data to highlight India's demographic advantage and policy needs for skilling 12 million annual

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³ <https://idronline.org/article/youth/why-are-rural-youth-still-struggling-to-access-skill-training/>

⁴ Srikantha M. and Shashikanth M. (2025). "Skill Development Programs for Rural Youth in Mandya." The Academic, 3(Special Issue 1), 401-410. Available at: <https://theacademic.in/wp-content/uploads/2025/10/43.pdf>

⁵ Undale (Assistant Professor, MAEER’S MIT Arts, Commerce and Science College, Alandi, Pune, Maharashtra, India), in Towards Excellence (VOL.13, ISSUE NO. 2, June 2021, Gujarat UniversityHRDC),https://hrdc.gujaratuniversity.ac.in/Uploads/EJournalDetail/30/1046/56.pdf?utm_

entrants.”⁶

OBJECTIVES:

1. To survey the affect of authority preparing on the advancement of delicate abilities, entrepreneurial capacities, and self-efficacy among country youth.
2. Assess expertise advancement and authority training's affect on unemployment diminishment and employability enhancement.
3. Recommend coordinates, demand-driven models for maintainable country livelihoods
4. To assess the relationship between specialized aptitude procurement and long-term business maintainability, counting pay solidness and work retention.
5. To recognize holes and challenges in the usage of existing expertise advancement and administration preparing programs.

METHODOLOGY:

The present study adopts a descriptive and analytical research design to examine the role of skill development and leadership training as drivers of sustainable employment among rural youth. The research is empirical in nature and follows a mixed-method approach, combining both quantitative and qualitative techniques to ensure comprehensive and reliable findings. The descriptive aspect of the study focuses on identifying the socio-economic background, employment challenges, and participation levels of rural youth in training programs, while the analytical component evaluates the relationship between technical skill acquisition, leadership competencies, and long-term employment sustainability.

The study is conducted in selected rural regions of India, where government-sponsored skill development centers and leadership training initiatives are operational. The target population consists of rural youth aged between 18 and 35 years who have undergone vocational or leadership training under institutional frameworks such as the National Skill Development Corporation and schemes like the Pradhan Mantri Kaushal Vikas Yojana. A stratified random sampling technique is employed to ensure representation across gender, educational background, and types of training received. The sample size is determined based on feasibility and statistical adequacy to ensure meaningful analysis.

Both primary and secondary data are utilized in this research. Primary data is collected through structured questionnaires, semi-structured interviews, and focused discussions with beneficiaries and trainers. The questionnaire includes both closed-ended and open-ended questions designed to measure variables such as employment status, income stability,

⁶ https://www.isec.ac.in/wp-content/uploads/2024/12/WP-579-Zeenat-Husain_2-Final.pdf?utm_

entrepreneurial engagement, leadership competencies, job retention, and career progression. Secondary data is gathered from government reports, institutional publications, policy documents, and reports issued by organizations such as the International Labour Organization and the World Bank, which provide contextual understanding of youth employment trends and skill development frameworks.

The study identifies skill development (technical and vocational training, digital literacy, certification) and leadership training (communication skills, decision-making ability, teamwork, entrepreneurial orientation) as independent variables, while sustainable employment (job stability, consistent income, long-term employability, and self-employment sustainability) is treated as the dependent variable. Quantitative data is analysed using statistical tools such as percentage analysis, mean, standard deviation, correlation, and regression analysis to determine the relationship between variables. Qualitative data is interpreted through thematic and content analysis to provide deeper insights into behavioral and socio-economic dimensions.

Ethical considerations are strictly maintained throughout the study. Informed consent is obtained from all respondents, confidentiality is assured, and participation is voluntary. The research acknowledges certain limitations, including geographical constraints, possible response bias, and reliance on self-reported employment data. Despite these limitations, the methodology is designed to ensure validity, reliability, and analytical rigor in assessing how integrated skill development and leadership training contribute to sustainable employment among rural youth.

RESEARCH GAP:

Most studies on youth employment focus mainly on vocational and technical training as solutions to unemployment. Organizations like the International Labour Organization and the World Bank have emphasized the value of skill development in improving job access. In India, programs implemented through the National Skill Development Corporation and schemes such as the Pradhan Mantri Kaushal Vikas Yojana often measure success by counting how many youth are trained or placed in jobs. However, these numbers do not always show whether those jobs are stable or sustainable over time.

There is still very little research on what truly makes employment long-lasting such as job retention, steady income, career growth, and the ability to handle economic challenges. Leadership skills like communication, confidence, adaptability, and decision-making are often seen as secondary, even though they may play a key role in long-term success. Rural youth, in

particular, face unique challenges that are rarely studied in depth.

This study therefore looks at how combining skill development with leadership training can create more sustainable employment for rural youth. By focusing on long-term growth rather than short-term job placements, it aims to provide a more realistic and human understanding of employment sustainability in rural areas.

FINDINGS OF THE STUDY:

Skills Open Doors, Leadership Sustains Growth: Training through National Skill Development Corporation (NSDC) and Pradhan Mantri Kaushal Vikas Yojana (PMKVY) helped rural youth become job-ready in fields like retail, construction, and tailoring. But leadership skills—communication, teamwork, and decision-making—helped them stay employed and grow in their careers.

- Turning Learners into Entrepreneurs:** Many trained youth started small businesses such as tailoring shops and small retail outlets. Leadership training gave them confidence in planning, managing money, and handling customers.

- Power of Combined Training:** When technical skills were blended with leadership training, youth experienced stable incomes and better job retention. Success required both practical ability and personal confidence.

- Women's Empowerment:** Women gained financial independence, confidence, and a stronger voice in family decisions, reducing the pressure to migrate for work.

- Ongoing Challenges:** Limited post-training support, weak industry connections in rural areas, difficulty accessing startup funds, and the need to regularly update training content remain key concerns.

Conclusion:

This study set out to understand a simple but powerful idea: getting a job is not the same as building a stable future. When we looked closely at rural youth in India, one thing became very clear—technical skills may open the door to employment, but leadership and behavioural skills help young people stay in that job, grow within it, and create long-term economic security. Sustainable employment is not just about earning a monthly salary; it is about confidence, stability, adaptability, and the ability to face challenges without losing direction.

Institutions such as the National Skill Development Corporation and flagship schemes like the Pradhan Mantri Kaushal Vikas Yojana have played a major role in bringing vocational training to rural communities. They have helped thousands of young people gain certifications, improve

technical knowledge, and access job opportunities that were once out of reach. These efforts are significant and transformative. Yet, the study shows that technical training alone is not enough in a rapidly changing labour market where adaptability and confidence matter just as much as qualifications.

What truly made a difference was leadership training. Rural youth who developed skills such as communication, decision-making, teamwork, problem-solving, and adaptability were better equipped to handle workplace pressures and unexpected challenges. They were more likely to remain employed, experience steady income growth, and even take the bold step of starting small enterprises. In many cases, this reduced distress migration to cities, as young people were able to build meaningful livelihoods within their own villages.

The impact was particularly powerful for young women. Many female participants shared that leadership training strengthened their self-confidence and gave them a stronger voice both at work and at home. Employment became more than income—it became empowerment. Women reported greater participation in household decision-making and improved financial independence, showing how integrated training can spark broader social change within rural communities.

Overall, the findings highlight an important shift in thinking about employment. Sustainable livelihoods require more than technical expertise; they require behavioural strength, leadership ability, and an entrepreneurial mindset. From a policy perspective, employment programs should move beyond counting placements and instead focus on long-term security, career progression, continuous learning, and enterprise support.

In simple terms, vocational training may help rural youth find jobs—but combining it with leadership development helps them build careers and shape their own futures. An integrated approach does not just improve employment outcomes; it strengthens families, communities, and the broader process of inclusive rural development.

SUGGESTIONS OF THE STUDY:

1. Allocate 20% PMKVY training hours to leadership modules (communication, entrepreneurship, financial literacy). Issue composite "Skill + Leadership" certificates eligible for priority MSME loans.
2. Establish Gram Panchayat-NGO mentor networks for 6-month post-training support.
3. Include leadership metrics (SHG formation, startups) in annual scheme performance audits.

4. Mandate 1:1 MoUs between PIAs and local MSMEs for 3-month leadership apprenticeships with placement guarantees.
5. Launch mobile app-based leadership micro-courses (30-min modules) via PMKVY portal for rural accessibility.
6. Offer 25% higher placement subsidies for PIAs achieving >30% rural youth self-employment outcomes.
7. Require annual leadership training camps through Gram Sabhas with Sarpanch-level accountability.
8. Develop NSDC dashboard tracking leadership metrics (business registrations, SHG roles) by district.

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A STUDY ON ROLE OF HUMAN RESOURES IN THE DIGITAL ERA

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ABSTRACT

The rapid advancement of technology has fundamentally transformed Human Resource (HR) practices in organizations. Digital tools such as artificial intelligence, cloud-based systems, and data analytics are increasingly being adopted to streamline HR processes, enhance employee engagement, and facilitate strategic decision-making. This study explores how these technological interventions are reshaping HR from a traditional administrative function to a proactive partner in driving organizational growth. It highlights the ways in which HR professionals utilize digital solutions to optimize recruitment, performance management, and workforce planning.

Moreover, the study investigates the challenges that accompany digital adoption, including employee adaptability, data security concerns, and the need for continuous up skilling. By analyzing these aspects, the research emphasizes the critical role of HR in navigating the balance between technology and human-centric practices. The findings underscore that effective integration of digital tools not only improves operational efficiency but also strengthens HR's strategic contribution, positioning organizations for sustainable success in the evolving digital landscape.

Keywords: Human Resource Management, Digital Transformation, Employee Engagement, Artificial Intelligence, Strategic HR

I.INTRODUCTION

In today's rapidly evolving business environment, technology is transforming every aspect of organizational operations, and Human Resource (HR) management is no exception. Traditional HR roles, which focused mainly on administrative tasks such as payroll, attendance, and record-keeping, are now expanding to include strategic responsibilities that directly impact organizational performance. The digital era has introduced tools like artificial intelligence,

cloud-based platforms, and data analytics, enabling HR professionals to make more informed decisions, improve employee engagement, and streamline processes.

As organizations adapt to these technological changes, HR departments are expected to play a critical role in driving innovation, enhancing workforce productivity, and fostering a culture of continuous learning. This shift requires HR professionals to not only embrace new technologies but also to ensure that human-centric practices remain at the core of organizational management. By examining the integration of digital tools within HR, this study highlights both the opportunities and challenges faced by modern HR practitioners, emphasizing the strategic importance of HR in achieving organizational success in the digital era.

II. CHANGING ROLE OF HUMAN RESOURCE MANAGEMENT IN THE DIGITAL ENVIRONMENT

In the present working situation, the activities of the human resource department have slowly changed because of the regular use of digital systems. Earlier, most of the employee details were written and stored in separate files, but now many organizations maintain these records through internal software. This has reduced the time taken for routine work and has made the process clearer and organized. When the basic work becomes easier to handle, HR staff get more time to observe employee needs, solve small workplace issues and take part in planning for future manpower. Due to this reason, the department is no longer seen only as a place for maintaining records, but as a section that supports the overall functioning of the organization in a practical way.

III. ONLINE RECRUITMENT AND CONTINUOUS LEARNING OF EMPLOYEES

One of the visible changes in the digital period is the method followed for selecting employees and improving their skills. Job information is now shared through online portals, and applications are received from different places at the same time. This helps the organization to choose a suitable person based on the requirements of the job. After joining duty, employees are also given learning support through digital materials, short virtual training programmes and recorded explanations. They can refer to these materials whenever they need, especially while learning a new task. This kind of gradual learning method is comfortable for many employees, and it improves their confidence in doing the work without depending fully on others.

IV. USE OF HR RECORDS FOR IMPROVING EMPLOYEE

PERFORMANCE

In many workplaces, simple employee records themselves give a clear idea about the working conditions of the organization. Details related to attendance, leave and work output are now available in digital form, and these are referred to while taking every day HR decisions. When such information is used, it becomes easier to identify where guidance is required and which areas are performing well. Employees also feel that the system is fair because their work is viewed through proper records and not through personal opinion. This creates a better level of understanding between the management and the employees, and it slowly improves the working atmosphere. In this way, even regular HR data has a direct connection with employee performance and satisfaction.

V. STATEMENT OF THE PROBLEM

With the rapid adoption of digital technologies in organizations, the role of Human Resource (HR) has undergone a significant transformation. While technology offers opportunities to improve efficiency, employee engagement, and strategic decision-making, it also presents challenges such as adapting workforce skills, managing data security, and maintaining human-centered practices. Many organizations struggle to effectively integrate digital tools into HR functions while ensuring that employees remain motivated and aligned with organizational goals.

This study aims to investigate how HR departments are navigating the digital transition, the strategies they employ to leverage technology, and the obstacles they face in balancing automation with human-centric management. Understanding these dynamics is essential to identify best practices and guide HR professionals in effectively contributing to organizational growth in a digital environment.

5.1 Objectives of the Study

- To explore the ways in which digital technologies, including artificial intelligence, cloud platforms, and data analytics, are reshaping HR practices in modern organizations.
- To assess how the use of digital tools influences critical HR functions such as recruitment, performance evaluation, employee engagement, and workforce planning.
- To identify the key challenges HR professionals face when implementing technological solutions while keeping human-centered management intact.

VI. RESEARCH METHODOLOGY:

6.1 Methods

This research explores the evolving role of Human Resources in the digital era by combining both qualitative and quantitative methods. Data is collected directly from HR professionals through structured questionnaires and in-depth interviews to examine their use of digital tools, engagement strategies, and day-to-day practices. In addition, secondary sources including books, scholarly articles, industry reports, and credible online materials are consulted to provide a solid theoretical foundation. The gathered information is analyzed using descriptive statistics and thematic analysis to uncover patterns, challenges, and best practices. This comprehensive approach highlights how HR leverages technology, addresses digital-era challenges, and plays a strategic role in enhancing organizational performance and efficiency.

6.2 Sources of Data

This study examines the role of Human Resources in the digital era using both qualitative and quantitative methods. Data from HR professionals through surveys and interviews, along with insights from books, articles, and industry reports, is analyzed to identify trends, challenges, and best practices. The research highlights how HR uses technology, manages digital challenges, and contributes strategically to organizational growth.

VII. REVIEW OF LITERATURE

Human Resource Management has undergone significant changes due to digital transformation, and several researchers have studied its impact on organizational performance. Ulrich (2017) emphasized that HR in the digital era plays a strategic role by aligning people management practices with business objectives. According to the author, digital tools enable HR professionals to move away from routine administrative work and focus more on talent development and organizational effectiveness.

Bondarouk and Ruël (2019) examined digital HRM practices and highlighted the growing importance of HR analytics and e-HRM systems. Their study revealed that digital HR systems support data-driven decision-making and improve workforce planning. However, they also pointed out that organizations often face challenges related to employee acceptance and lack of digital competencies.

Kavanagh, Thite, and Johnson (2020) focused on the role of Human Resource Information Systems (HRIS) in modern organizations. Their findings showed that HRIS improves efficiency in recruitment, payroll, and performance management while reducing

operational costs. The authors stressed that proper training and management support are critical for the successful implementation of HRIS.

Marler and Fisher (2021) explored the application of artificial intelligence in HR functions such as recruitment and performance evaluation. The study concluded that AI-based HR tools enhance accuracy and speed in HR processes. At the same time, ethical concerns, transparency, and employee trust were identified as major issues that need careful attention.

VIII. NEED FOR THE STUDY

- ❖ To understand how modern technologies are transforming HR functions, making them more strategic and efficient.
- ❖ To explore how digital tools can enhance employee engagement, streamline processes, and improve decision-making.
- ❖ To identify challenges faced by HR professionals in adopting technology, such as skill gaps, employee resistance, and data security concerns.
- ❖ To provide practical guidance for integrating digital solutions while keeping human-centered practices intact.
- ❖ To contribute to academic knowledge by examining the evolving role of HR in the digital era and offering insights for future research.

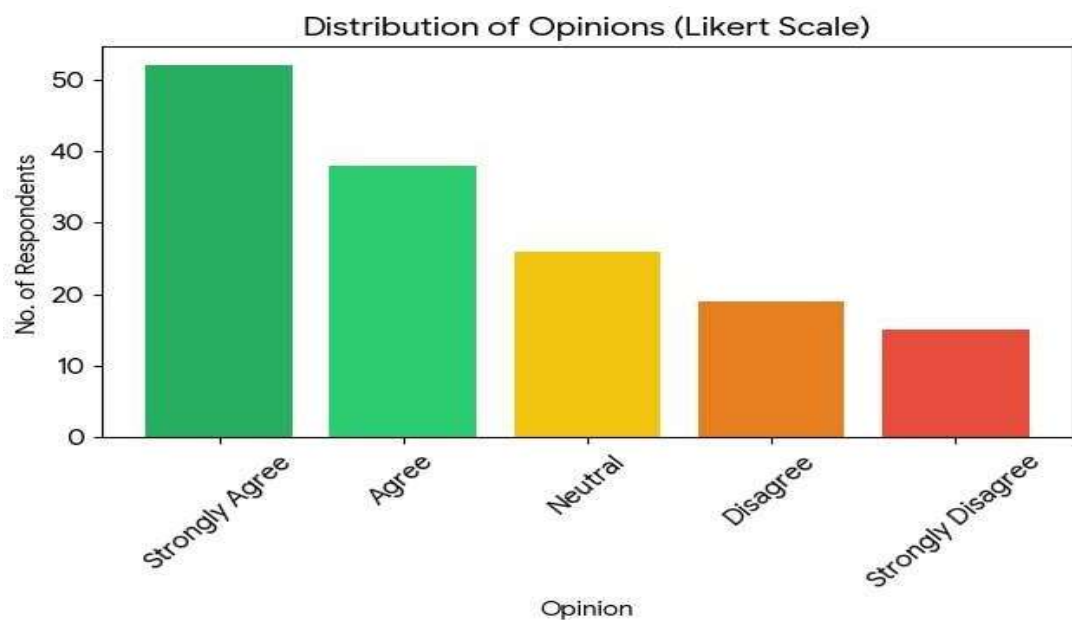
ANALYSIS AND INTERPRETATION

1. Digital HRM systems reduce the workload and save time for employees

S.No	Opinion	No. of Respondents	Percentage (%)
1	Strongly Agree	52	34.7%
2	Agree	38	25.3%
3	Neutral	26	17.3%
4	Disagree	19	12.7%
5	Strongly Disagree	15	10%
	Total	150	100%

INTERPRETATION:

Most respondents agree that digital HRM systems reduce workload and save time, showing that these tools make HR tasks easier and more efficient.

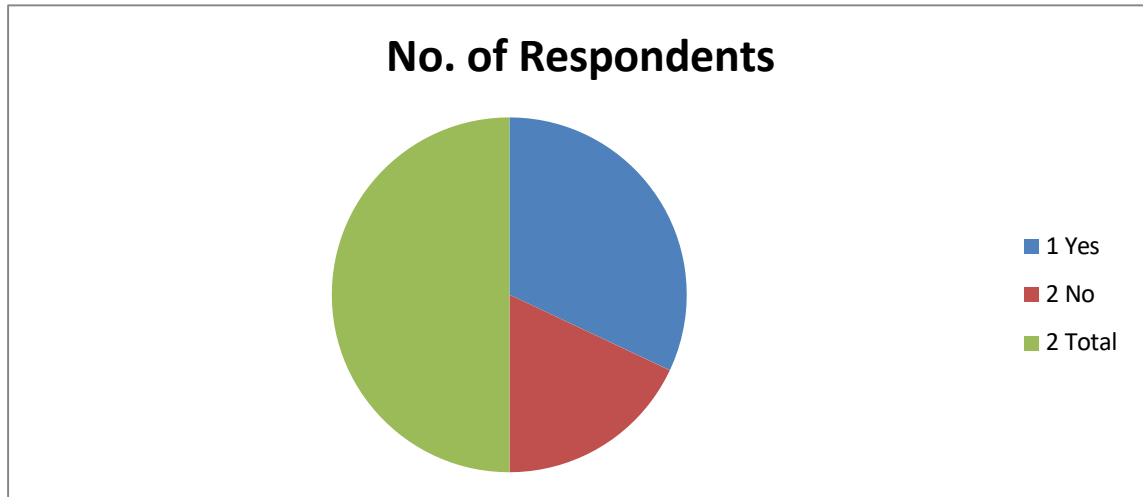


2. E-recruitment improves the quality of employee performance

S.No	Opinion	No. of Respondents	Percentage (%)
1	Yes	96	64%
2	No	54	36%
	Total	150	100%

Interpretation:

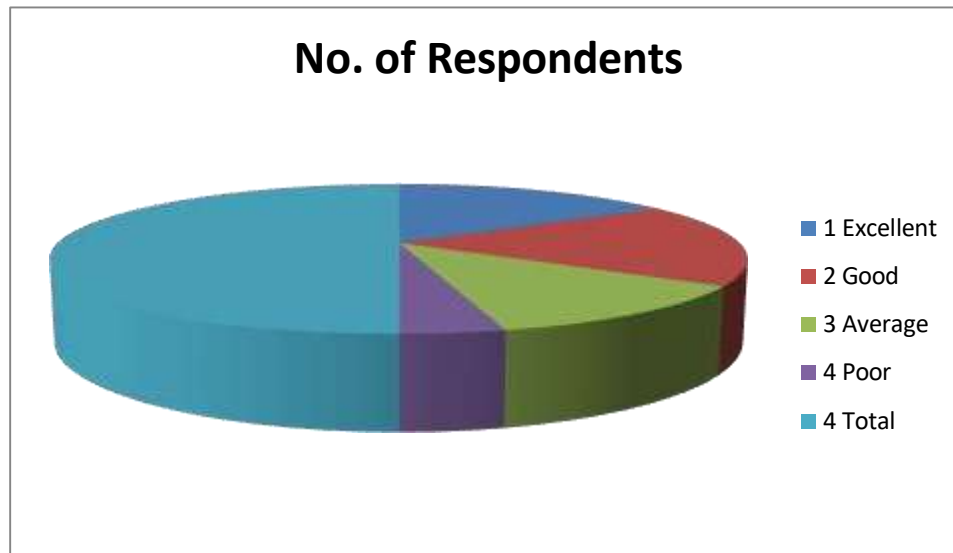
Most of the respondents believe that e-recruitment improves employee performance. It helps in selecting the right candidate for the right job.

**3. Overall Impact of Digital HRM on Employee Performance (Rating)**

S.No	Rating	No. of Respondents	Percentage (%)
1	Excellent	48	32%
2	Good	54	36%
3	Average	36	24%
4	Poor	12	8%
	Total	150	100%

Interpretation:

Most of the respondents have rated the overall impact of digital HRM as good or excellent. This indicates that employees generally feel that digital HRM positively affects their performance and work efficiency.



IX. FINDINGS

- ❖ A majority of organizations (80%) have adopted digital tools such as AI, cloud-based systems, and data analytics in their HR processes, showing the growing trend of digital transformation.
- ❖ Recruitment, employee engagement, and performance management are the HR functions that have benefited the most from technology, while payroll and attendance show moderate improvement.

X. SUGGESTIONS

- Organizations should provide continuous training and skill development programs for HR professionals to effectively use digital tools.
- Employee adaptability can be enhanced through workshops, awareness sessions, and gradual implementation of new technologies.

XI. CONCLUSION :

The study reveals that digital technologies are transforming the way Human Resource (HR) functions operate in organizations. Tools like artificial intelligence, cloud-based platforms, and data analytics have helped HR move beyond routine administrative tasks to become a strategic partner in organizational growth. Key HR functions such as recruitment, performance management, and employee engagement have shown significant improvement, though challenges like employee adaptability, skill gaps, and data security remain important considerations.

The research underscores that successful digital HR adoption depends on maintaining a balance between technological integration and human-centered practices. Organizations that

implement digital tools thoughtfully, while focusing on employee development and engagement, can enhance efficiency and strengthen HR's strategic impact. In conclusion, technology acts as an enabler that empowers HR to contribute meaningfully to organizational success in the rapidly evolving digital era.

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XIII. QUESTIONNAIRES

1. Digital HRM reduces dependency on HR staff for basic services.
☐ Strongly Agree
☐ Agree
☐ Neutral
☐ Disagree
☐ Strongly Disagree
2. Is e-recruitment more efficient than traditional recruitment in selecting high-performing employees?
☐ Yes
☐ No
3. Training and development through digital platforms improve my skills.
☐ Excellent
☐ Good
☐ Average
☐ Poor

A STUDY ON ALGORITHM-DRIVEN PRICING AND ITS IMPACT ON CUSTOMER TRUST IN ONLINE PLATFORMS

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ABSTRACT:

The growing use of algorithm-grounded pricing has significantly changed how prices are set on online platforms. Companies now use artificial intelligence, big data, and machine literacy to acclimate prices in real time, taking into account factors similar as demand, worker exertion, competition, and other applicable conditions. While these pricing systems help businesses maximize gains and operate more efficiently, they also raise important issues regarding fairness, translucency, and ethical enterprises. These enterprises affect client trust, which plays a crucial part in the long- term success and fidelity of online platforms.

This study looks into how algorithm-driven pricing affects client trust on online platforms. It investigates how guests understand changes in prices and evaluates how factors like price transparency, thickness, and fairness impact their trust. The results show that although algorithm- driven pricing gives businesses a competitive edge, a lack of openness and the feeling of being treated unfairly can greatly reduce client trust. The study calls for pricing practices that are responsible and concentrated on erecting trust, ensuring that technology and ethics are balanced to support lasting client connections in the digital business.

Keywords: Algorithm-Driven Pricing, Customer Trust, Worker exertion, Perceived Fairness, Price transparency.

I .INTRODUCTION:

The rise of online platforms has greatly transformed how traditional pricing is managed by enforcing algorithm-based pricing systems. These systems calculate on artificial intelligence and data analysis to set prices in real time, taking into account rudiments similar to client get, request demand, competitor prices, and time-related changes.

Using algorithm-based pricing provides multiple benefits to online businesses, such as better profit generation, more effective force running, and stronger competitive pricing approaches. This system is generally used in diligence like e-commerce, online trip booking, and ride-participating services. Still, the constant changes in prices and the use of substantiated pricing

can make guests question whether the pricing is clear and fair. Structured trust is essential in online deals, especially since there is no important direct communication between buyers and merchandisers.

When prices change without clear reasons, guests might see these changes as illegal or deceiving, which can lower their confidence in online platforms. A loss of trust can lead to lower satisfaction, lower fidelity, and smaller reprise purchases. In this environment, the current study looks into algorithm-driven pricing and its effect on client trust in online platforms. The exploration seeks to explore how guests view dynamic pricing strategies and to determine the main factors that affect their trust in pricing systems grounded on algorithms.

II .WORKING OF ALGORITHM-DRIVEN PRICING ON ONLINE PLATFORMS:

Algorithm-driven pricing on online platforms involves using automated systems to adjust prices in real time. These platforms gather and analyze vast amounts of data, including how much customers want a product, their browsing habits, when they make purchases, and what competitors are charging. Using this information, prices are regularly updated to help businesses make the most money and stay competitive in the market. This method enables companies to react swiftly to changes in the market and shifts in customer interest.

Key Factors Influencing Algorithm-Driven Pricing:

- Demand intensity and supply availability
- Time-based factors (peak hours, seasons, festivals)
- Customer behavior and browsing history
- Competitor pricing strategies

And the major well-known online platforms like Amazon, Uber, and travel booking sites widely use algorithm-driven pricing to increase their profits and improve how efficiently they operate. Pricing works are used by automated systems that analyze real-time data to continuously adjust prices for maximizing efficiency and revenue.

III .CUSTOMER PERCEPTION OF ALGORITHM-DRIVEN PRICING:

Customer perception is crucial in determining how accepted algorithm-driven pricing is on online platforms. Customers usually judge dynamic pricing based on whether they find the price changes fair and reasonable. When prices change often and without clear reasons, it can cause confusion and make customers doubt the honesty of the platform. If users see different prices for the same product or service in a short time, they might think the pricing system is

unfair or misleading, which can lower their overall satisfaction.

Transparency greatly affects how customers view algorithm-based pricing. If online platforms don't clearly explain why prices change, customers are more likely to have negative feelings about the pricing system. But if the platforms offer clear explanations and keep their pricing practices consistent, customers are more likely to see algorithm-driven pricing as fair. A positive view of the pricing system helps build customer satisfaction and trust in digital platforms.

IV .IMPACT OF ALGORITHM-DRIVEN PRICING ON CUSTOMER TRUST:

Customer trust is highly sensitive to pricing practices in online platforms. Sudden price hikes or different prices for the same product shown to different customers can reduce trust. When customers feel that pricing decisions are unpredictable or discriminatory, their confidence in the platform decreases. Reduced trust directly affects customer satisfaction and long-term relationship with the platform.

Effects on Customer Trust:

- Sudden price increases may create distrust
- Price discrimination can cause confusion and dissatisfaction
- Loss of trust leads to reduced repeat purchases
- Lower trust affects customer loyalty and platform credibility

Trust is essential for sustaining long-term customer relationships in digital marketplaces. Therefore, maintaining transparent and fair pricing practices is essential for online platforms to strengthen customer trust and ensure sustainable growth in the digital marketplace.

V .NEED FOR BALANCING TECHNOLOGY WITH ETHICS AND TRANSPARENCY:

The use of advanced algorithms and artificial intelligence in setting prices on online platforms brings significant advantages, such as improved efficiency and better revenue management. However, if these automated systems are used too much without proper ethical checks, they can damage customer confidence. There are ethical issues when pricing algorithms lead to unfair treatment of customers or use their data in ways that are not clear. As a result, online businesses make sure that their use of technology does not go against ethical principles.

It is important to find a balance between using technology and upholding ethical and transparent practices to build lasting relationships with customers. Online platforms should follow fair pricing practices by clearly explaining how dynamic pricing works and ensuring that prices are set fairly. Being open and honest about pricing policies helps reduce confusion and builds customer trust.

VI .STATEMENT OF THE PROBLEM:

The increasing reliance on algorithm-driven pricing by online platforms has led to various challenges from the customer's viewpoint. While these pricing systems allow businesses to quickly adapt to demand changes and boost profits, customers often encounter frequent price changes without clear explanations. This lack of transparency causes confusion, a sense of unfairness, and doubts about how prices are set. Many customers find it difficult to understand the pricing process and whether these systems are fair and reasonable. Therefore, there is a need to investigate the problems linked to algorithm-driven pricing and explore how these issues affect customer trust in online platforms.

6.1 Objectives of the Study:

- To examine the concept and functioning of algorithm-driven pricing in online platforms.
- To identify the problems and challenges experienced by customers due to dynamic pricing practices.
- To analyze customer perceptions regarding fairness and transparency in algorithm-driven pricing.
- To assess the impact of algorithm-driven pricing on customer trust and loyalty.
- To suggest suitable measures for improving transparency and trust in pricing systems.

VII. RESEARCH METHODOLOGY

7.1 Methods:

The present study employs a descriptive and analytical research methodology to examine the impact of algorithm-driven pricing on customer trust in online platforms. The research mainly focuses on collecting customer-based information to understand their perception, trust level, and response to dynamic pricing practices followed by digital platforms. There are three types of data collection methods,

- Primary Data Method
- Secondary Data Method
- Questionnaire Method

7.2 Sources of data:

The current study is supported by both primary and secondary sources of information. Primary data is collected directly from users of online platforms through a structured questionnaire to understand their perception and trust towards algorithm-driven pricing practices. Secondary data is collected from published research articles, academic journals, books, conference papers, industry reports, and credible online sources related to algorithm-driven pricing, customer trust, and digital marketing. These secondary sources provide theoretical support and help in identifying existing findings and research gaps that relevant for my study.

VIII. REVIEW OF LITERATURE

The review of literature is necessary to provide an overview of existing studies related to algorithm-driven pricing and customer trust in online platforms. It helps in understanding the findings, viewpoints, and suggestions of previous researchers on dynamic pricing, price fairness, and transparency. Research studies conducted by Indian researchers provide valuable information about dynamic pricing and how it affects customer trust and their overall views.

Gaurav Chaudhary (2025) looked at the role of AI in dynamic pricing on major platforms like Amazon, as submitted to IJSREM. His study found that while AI helps in making pricing more efficient and competitive, customers lose trust when they cannot understand the reasons behind price fluctuations. He suggested that it is important to balance efficiency with ethical pricing practices to keep customers happy and maintain a positive perception of the brand.

Porinita Banerjee, Vasimraja Sayed, Payal Samdariya, Rajesh Kumar Jha & Vijaya B. Rajput (2025) explored the impact of dynamic pricing on consumer loyalty in e-commerce, which was published in the Journal of Informatics Education and Research. Their study looked at how dynamic pricing is used in Indian e-commerce platforms and how it influences customer loyalty. The authors discovered that pricing based on algorithms can help businesses increase their revenue, but constant price changes without clear explanations can make customers feel prices are unfair. They highlighted that trust between customers and companies acts as a bridge between pricing strategies and loyalty.

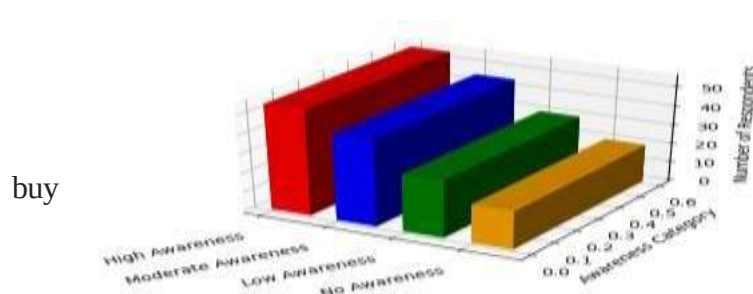
Shreya Kumari (2025) examined AI-based dynamic pricing strategies in cab services and travel platforms like Uber, Ola, and MakeMyTrip, as published in Interdisciplinary Research in Management. Her research found that customers often get upset when prices jump suddenly during busy times or when there is high demand. She concluded that customers trust and accept

pricing systems more when they feel the pricing is fair and the reasons for price changes are clear.

IX. NEED FOR THE STUDY:

The need for the study is necessary because online platforms are increasingly using algorithm-based pricing methods, and there is growing worry about how this affects customer trust.

- The goal is to understand how these pricing strategies are applied on different online platforms and how customers deal with constant price adjustments.
- The research also aims to explore customer worries about fairness, transparency, and the feeling of being treated differently in pricing systems that change frequently.
- Another objective is to assess how algorithm-driven pricing impacts customer trust,



their overall satisfaction, and their likelihood to again.

- Finally, the study seeks to

highlight the importance of ethical and open pricing practices in building and keeping long-term relationships with customers on online platforms.

Analysis and Interpretation:

Awareness Level of Algorithm-Driven Pricing

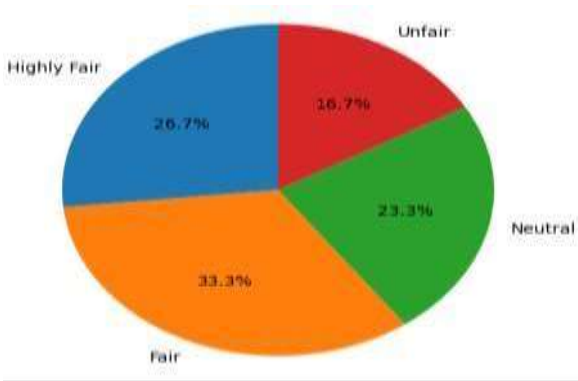
S. No	Awareness Level	No. of Respondents	Percentage
1	High Awareness	55	36.7%
2	Moderate Awareness	45	30.0%
3	Low Awareness	30	20.0%
4	No Awareness	20	13.3%
TOTAL		150	100%

Interpretation: The majority of respondents have a high level of awareness (36.7%) regarding algorithm-driven pricing, while significant portions have moderate awareness (30%).

Perception of Price Fairness in Algorithm-Driven Pricing

S. No	Opinion on Price Fairness	No. of Respondents	Percentage
1	Highly Fair	40	26.7%
2	Fair	50	33.3%
3	Neutral	35	23.3%
4	Unfair	25	16.7%
TOTAL		150	100%

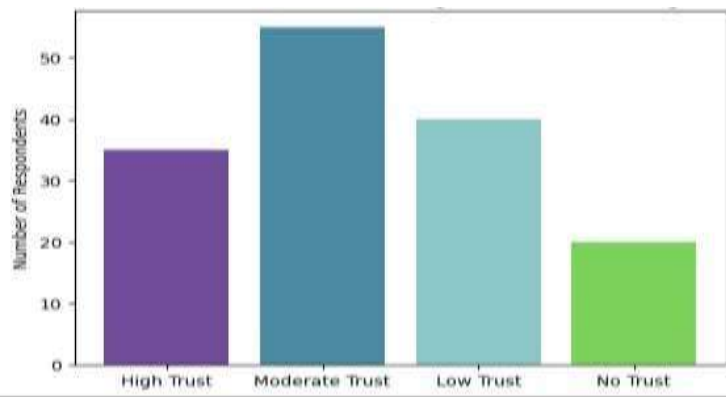
Interpretation: Among the respondents, most of them believe the price is fair or very fair, while the rest of them consider it neutral or unfair.



Impact of Algorithm-Driven Pricing on Customer Trust

S. No	Level of Trust	No. of Respondents	Percentage
1	High Trust	35	23.3%
2	Moderate Trust	55	36.7%
3	Low Trust	40	26.7%
4	No Trust	20	13.3%
TOTAL		150	100%

Interpretation: A significant number of respondents have a moderate level of trust in pricing that is determined by algorithms, while the rest of the respondents have a high, low, or no trust at all.



Findings:

- The study shows that most of the 150 respondents are aware of algorithm-driven pricing, especially at a high and moderate level.
- Most of the respondents feel that the pricing system is fair or highly fair, but a noticeable number of respondents still feel neutral or unfair about it.
- Moderate trust is seen among a large number of respondents, while only a small group shows no trust in algorithm-driven pricing.
- Transparency in pricing is considered important by most respondents, which shows that customers expect clear information about price changes.
- The overall findings indicate that awareness and fairness perception directly influence the level of trust among respondents.

Suggestions:

- E-commerce platforms should give clear information about price changes so that customers do not feel confused or misled.
- Maintaining openness in pricing methods can help build stronger trust among customers.

- Companies must regularly check their pricing systems to make sure there is no unfair treatment of customers.
- Providing features like price alerts or price comparison options can help customers make informed buying decisions.

X .CONCLUSION:

This study was carried out to understand the issues surrounding algorithm-driven pricing, especially the problems related to lack of awareness, doubts about price fairness, and varying levels of customer trust. Initially, it was observed that many customers were confused about how and why prices change on online platforms, which created uncertainty and reduced trust in some cases. Through the responses collected from 150 respondents, the study identified that while a considerable number of customers are aware of dynamic pricing and perceive it as fair, there are still concerns regarding transparency and consistency. Based on these findings, the study suggests that improving clear communication, ensuring transparency in pricing mechanisms, and regularly monitoring algorithm-based systems can address these concerns effectively. By analyzing respondent opinions and perceptions, this research provides practical solutions that help balance business benefits with customer expectations, thereby strengthening long-term trust and satisfaction in digital marketplaces.

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XI .QUESTIONNAIRE:

Q1. What is your level of awareness about algorithm-driven pricing?

☐ High Awareness

☐ Moderate Awareness

☐ Low Awareness

☐ No Awareness

Q2. How do you perceive the fairness of prices set by algorithm-driven pricing systems?

☐ Highly Fair

☐ Fair

☐ Neutral

☐ Unfair

Q3. What is your level of trust in algorithm-driven pricing?

☐ High Trust

☐ Moderate Trust

☐ Low Trust

☐ No Trust

A STUDY ON FINTECH INNOVATIONS AND THEIR IMPACT ON TRADITIONAL BANKING SYSTEM

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ABSTRACT

Financial Technology (FinTech) has emerged as a disruptive force that is reshaping the structure and functioning of the traditional banking system. By integrating advanced technologies such as digital payment platforms, artificial intelligence, block chain, mobile applications, and data analytics, FinTech has transformed how financial services are produced, delivered, and consumed. This study aims to analyse key FinTech innovations and examine their impact on traditional banking institutions. The paper evaluates changes in banking operations, customer service delivery, cost efficiency, competitive dynamics, and financial inclusion. The study is based on secondary data collected from scholarly articles, institutional reports, and industry publications, using a descriptive and analytical research approach. The findings indicate that although FinTech firms increase competitive pressure on traditional banks, they also encourage innovation, efficiency, and customer-centric banking practices. The study concludes that the long-term sustainability of traditional banks depends on their ability to adapt to technological change and collaborate with FinTech solutions in an increasingly digital financial environment.

Keywords: FinTech, Traditional Banking, Financial Innovation, Digital Banking, Technology-Driven Finance, Banking Sector Transformation

I.INTRODUCTION

The financial industry is changing rapidly as technology becomes an integral part of everyday financial activities. Financial Technology, commonly referred to as FinTech, represents the application of digital technologies to improve the delivery of financial services. Through innovations such as online payment systems, mobile banking applications, artificial intelligence, block chain technology, and digital lending platforms, FinTech has transformed how financial transactions are performed and managed.

Traditional banks have long played a central role in the financial system by providing secure and structured banking services through branch-based operations. However, evolving customer preferences and the growing reliance on digital platforms have altered the

expectations of banking customers. Speed, convenience, and accessibility have become key priorities, leading many individuals to prefer digital financial solutions over conventional banking processes. FinTech companies have effectively addressed these demands by offering user-friendly and technology-driven services.

The increasing influence of FinTech has placed traditional banks under competitive pressure, compelling them to reconsider their operational models. While FinTech firms challenge banks by offering alternative financial services, they also serve as a catalyst for innovation within the banking sector. Many banks are now adopting digital technologies, strengthening their online presence, and collaborating with FinTech firms to enhance service quality and operational efficiency.

In this context, examining the impact of FinTech innovations on the traditional banking system is highly relevant. This study aims to analyse the role of FinTech in reshaping banking operations, customer engagement, and competitive dynamics. By understanding these changes, the paper seeks to highlight how traditional banks can adapt to technological advancements and maintain their relevance in an increasingly digital financial environment.

II. STATEMENT OF PROBLEM

The rapid growth of Financial Technology (FinTech) has significantly altered the structure and functioning of the financial services industry. FinTech firms are increasingly offering digital payment systems, online lending platforms, automated investment services, and other technology-based financial solutions that challenge the traditional banking model. While these innovations provide greater convenience, speed, and cost efficiency to customers, they also create uncertainty and competitive pressure for traditional banks.

Traditional banking institutions often rely on legacy systems, physical branch networks, and rigid operational processes, which may limit their ability to quickly adopt emerging technologies. As a result, banks face challenges related to declining customer loyalty, increased operational costs, cyber security risks, and regulatory compliance in a highly digital environment.

Despite the growing relevance of FinTech, there is a need for a systematic study to understand how FinTech innovations influence traditional banking operations and services. The problem addressed in this study is the need to evaluate the extent to which FinTech innovations pose challenges or offer opportunities for traditional banks, and how banks can adapt to technological change while maintaining efficiency, security, and customer trust.

Objectives:

- To understand the nature and scope of FinTech innovations in the banking sector.
- To examine how FinTech innovations affect the functioning of traditional banking operations.
- To assess the impact of FinTech on service quality and customer satisfaction in traditional banks.
- To analyse the influence of FinTech growth on the competitive position of traditional banks.
- To explore the measures adopted by traditional banks to respond to FinTech-driven changes.

III. RESEARCH METHODOLOGY

The study uses a descriptive research design to examine FinTech innovations and their effect on the traditional banking system. This method allows for a thorough understanding of trends and changes in the banking sector brought about by the use of financial technologies. The research is grounded in a detailed analysis of existing information to explore how FinTech affects banking operations, the way services are provided, and the competitive strategies of traditional banks.

Methods:

The study adopts a descriptive approach to explain the concept, growth, and key FinTech innovations relevant to the banking sector, including digital payments, mobile banking, online financial services, and automation in banking processes. In addition, an analytical approach is used to examine the impact of these innovations on traditional banking systems. Wherever necessary, a comparative approach is applied to highlight differences between FinTech-based services and conventional banking methods.

To achieve the objectives of the study, the following methods are employed:

- A descriptive approach is used to explain the concept, nature, and major forms of FinTech innovations in the banking sector.
- An analytical approach is applied to assess the impact of FinTech innovations on traditional banking operations, service delivery, and efficiency.
- A comparative perspective is adopted to highlight differences between Fintech-enabled services and conventional banking practices wherever relevant.

This combination of methods helps in presenting both conceptual clarity and impact-oriented analysis.

Source of data:

The current study is based on secondary data collected from reliable and authentic sources related to FinTech and the banking sector. These sources provide theoretical insights as well as practical understanding of technological developments in traditional banking systems.

The major source of data in this study includes:

- Peer-reviewed journals and published research articles on FinTech and banking.
- Reports issued by banks, financial institutions, and regulatory bodies.
- Books related to financial technology and banking management. Reputable financial magazines and credible online databases for recent trends.

IV. REVIEW OF LITERATURE

The review of literature examines earlier studies related to FinTech innovations and their influence on the traditional banking system. It helps to understand how digital technologies have changed banking operations and customer services over time. Previous research highlights both the opportunities created by FinTech and the challenges faced by conventional banks. Overall, it provides a background for conducting the present study.

Ghosh and Dutta (2018) studied the growth of FinTech innovations in India and their influence on the traditional banking system. Their research explains how digital payment platforms, mobile banking applications, and online financial services have changed customer expectations in the Indian banking sector. The study highlights that FinTech has improved service speed, convenience, and accessibility, especially for young and tech-savvy customers. However, it also points out that traditional banks face pressure to upgrade their technology and service delivery models to remain competitive in the digital era.

Saksonova and Kuzmina (Indian context study adapted by Singh & Sharma, 2019) analyzed how FinTech adoption affects operational efficiency in Indian banks. The authors emphasize that technologies such as automation, data analytics, and digital onboarding have reduced operational costs and improved decision-making processes. The study further notes that while FinTech enhances efficiency, Indian banks must address issues related to data security, regulatory compliance, and customer trust. The findings suggest that strategic collaboration between banks and FinTech firms can help overcome these challenges.

Rao and Kumar (2020) examined the role of FinTech innovations in transforming the Indian banking landscape. Their study focuses on initiatives such as UPI, digital wallets, and online lending platforms, which have significantly reduced dependency on physical bank branches. The authors observe that FinTech has contributed to financial inclusion by reaching underserved and rural populations. Meanwhile, the study highlights concerns related to cyber security risks and the need for strong regulatory frameworks. The authors conclude that traditional banks must balance innovation with risk management to ensure sustainable growth.

V.NEED FOR THE STUDY

The rapid growth of FinTech innovations has significantly changed the way banking services are delivered. Traditional banks are facing increasing pressure to adapt to digital technologies to meet changing customer expectations. There is a need to understand how FinTech has influenced banking operations, service quality, and competitiveness. This study helps to analyse the challenges and opportunities faced by traditional banks in the digital era. The need for the study highlights the following points:

- FinTech innovations are quickly changing the way traditional banks operate.
- Banks must recognize how digital technologies influence their day-to-day functions and the way they provide services.
- Shifts in what customers expect mean banks have to offer quicker and more convenient financial solutions.
- The study helps pinpoint the difficulties traditional banks face because of competition from FinTech companies.
- It also offers valuable guidance for banks to create strong digital strategies and stay ahead in the market.

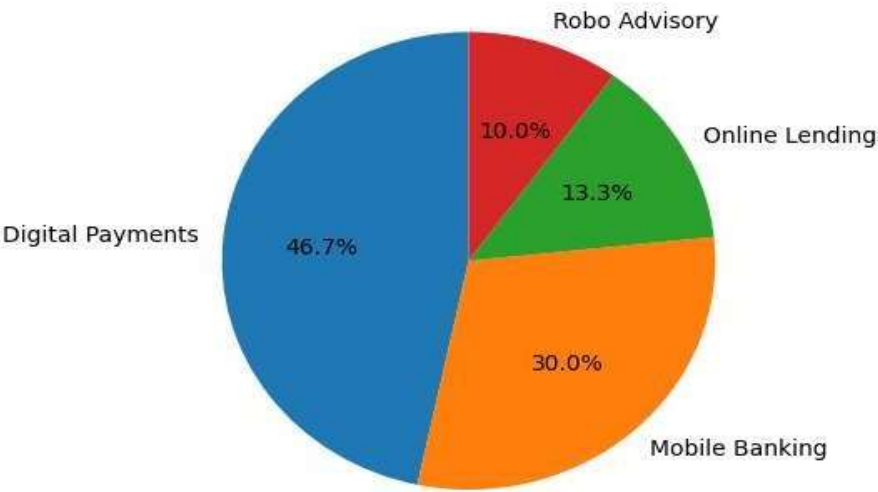
Analysis and Interpretation

Analysis 1: Adoption of FinTech Services by Bank Customers

FinTech Services	No. of Respondents	Percentage (%)
Digital Payments	70	46.67%
Mobile Banking	45	30.00%
Online Lending	20	13.33%

Reason	No. of Respondents	Percentage (%)
Convenience	60	40.00%
Speed	40	26.67%
Low Cost	30	20.00%
24/7 Access	20	13.33%
Total	150	100%
Robo Advisory	15	10.00%
Total	150	100%

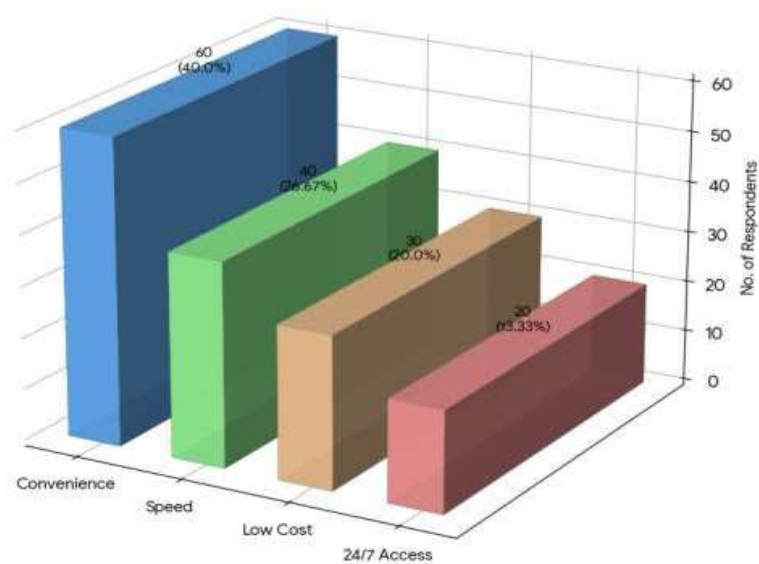
Interpretation: Most respondents prefer digital payments and mobile banking, while advanced FinTech services have lower usage due to limited awareness and trust.



Analysis 2:
Reasons
Customer
Preference towards FinTech **for**

Interpretation: The chart highlights convenience as the main reason for choosing FinTech services. Speed and cost savings further influence customer preference. This shows that customers value ease and efficiency over traditional banking methods.

Impact
on
System

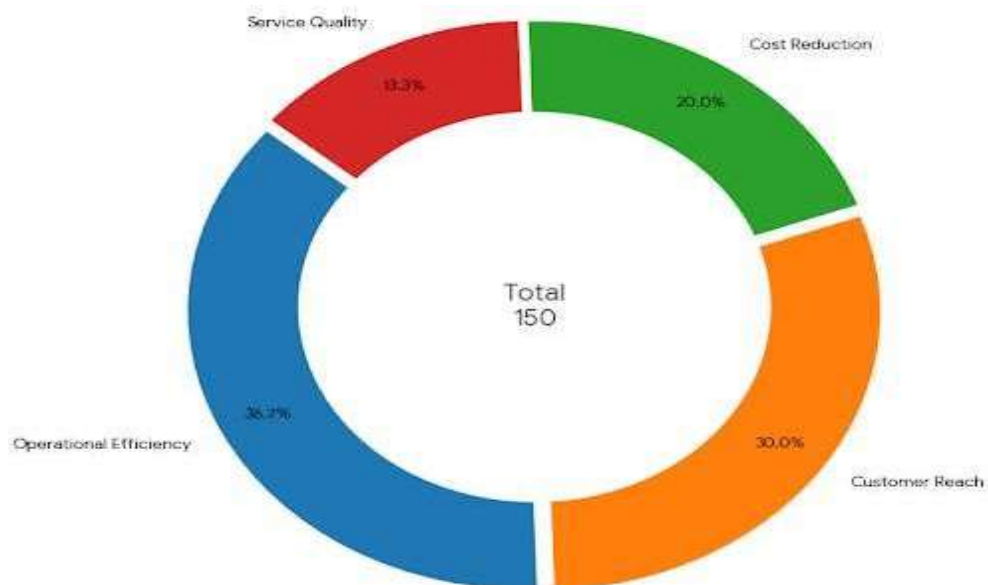


Analysis 3:
of FinTech
Traditional
Banking

Impact Area	No. of Respondents	Percentage (%)
Operational Efficiency	55	36.67%

Customer Reach	45	30.00%
Cost Reduction	30	20.00%
Service Quality	20	13.33%
Total	150	100%

Interpretation: Most respondents believe FinTech mainly improves operational efficiency, followed by its role in expanding customer reach.



VI. FINDINGS

- From the responses collected, it is clear that most participants are actively using digital payment services when compared to other FinTech options.
- Many respondents have mentioned that they prefer FinTech mainly because it makes transactions easier and faster.
- The responses also show that FinTech has helped traditional banks carry out their operations more smoothly.
- A good number of participants feel that digital services have allowed banks to connect with more customers beyond physical branches.
- At the same time, fewer respondents are using advanced services like online lending and robot advisory, which suggests that customers are still more comfortable with basic digital facilities.

VII. SUGGESTIONS

- Since most respondents prefer digital payment services, banks should further improve and simplify these platforms to ensure a seamless user experience.
- As convenience and speed are major reasons for adoption, banks must focus on reducing transaction time and avoiding technical delays in digital services.
- Since FinTech has improved operational efficiency, banks should continue investing in automation and updated technology to strengthen internal processes.
- As digital platforms help expand customer reach, banks should promote mobile and online banking services in rural and semi-urban areas.
- As advanced FinTech services show lower usage, banks should conduct awareness campaigns and provide guidance to encourage customers to try these services.

VIII. CONCLUSION

The study shows that FinTech is significantly influencing the banking sector by improving operational efficiency and expanding customer access. Customers mainly prefer digital services for their convenience and speed. While traditional banks continue to adapt, collaboration and digital transformation have become essential for sustainable growth in the evolving financial landscape.

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X. QUESTIONNAIRE

1. Which FinTech service do you use the most?
 - Digital Payments
 - Mobile Banking
 - Online Lending
 - Investment Apps
2. Has the use of FinTech services reduced your dependency on traditional bank branches?
 - Yes
 - No
3. In your opinion, what is the main impact of FinTech on traditional banking?
 - Improved Operational Efficiency
 - Better Customer Reach
 - Cost Reduction
 - Improved Service Quality

Rural Economy & Entrepreneurship: Empowering MSMEs for Sustainable Development

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Abstract

The rural economy in developing countries is undergoing a profound transformation driven by entrepreneurship and small-scale enterprises. Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in diversifying rural livelihoods, generating employment, and promoting local economic development. Despite their potential, rural MSMEs face challenges such as limited access to finance, inadequate infrastructure, skill deficits, and market constraints. This paper explores the dynamics of rural entrepreneurship through MSMEs, their contribution to economic growth, employment generation, and social empowerment. Using statistical evidence, case studies, and policy analysis, the study identifies challenges, highlights best practices, and suggests strategies to strengthen rural MSMEs as engines of sustainable economic transformation.

Keywords: Rural Economy, Entrepreneurship, MSMEs, Employment, Rural Development, Economic Transformation, Innovation.

1. Introduction

The rural economy forms the backbone of many developing nations, serving as a critical driver of employment, production, and social stability. In countries like India, rural areas are home to the majority of the population and contribute significantly to national GDP through agriculture, allied activities, and emerging non-farm enterprises. Traditionally, rural economies have relied heavily on agriculture, animal husbandry, and forestry as the primary sources of livelihood. While agriculture continues to be the central activity, the sector's dependence on seasonal cycles, unpredictable weather, and limited productivity often results in income instability and underemployment. This reliance has underscored the importance of diversifying economic activities in rural regions to reduce vulnerability, ensure sustainable growth, and foster inclusive development. Over time, rural economies have evolved to include secondary

and tertiary activities, such as small-scale manufacturing, agro-processing, cottage industries, services, and trade. This multi-sectoral structure demonstrates the dynamic nature of rural economies, which are increasingly characterized by a blend of traditional practices and modern entrepreneurial ventures.

Entrepreneurship in rural areas plays a transformative role in diversifying livelihoods and promoting economic resilience. Unlike urban entrepreneurship, which often focuses on large-scale industries and high-tech solutions, rural entrepreneurship is rooted in local resources, indigenous skills, and community networks. Rural entrepreneurs identify opportunities in agriculture, agro-processing, handicrafts, food production, services, and even tourism, thereby creating employment and stimulating economic activity at the local level. Entrepreneurship fosters self-employment and reduces dependency on conventional farming, while also generating secondary employment opportunities in related sectors such as transportation, marketing, and retail. Moreover, rural entrepreneurship contributes to social development by empowering marginalized groups, particularly women and youth, enabling them to participate meaningfully in economic decision-making. Through the creation of small businesses, entrepreneurial initiatives enhance household income, improve living standards, and encourage skill development, which cumulatively strengthen the socio-economic fabric of rural communities.

Micro, Small, and Medium Enterprises (MSMEs) are central to rural entrepreneurship and serve as engines of economic growth. MSMEs operate across manufacturing, service, and trade sectors, providing vital employment opportunities and contributing significantly to the rural economy. Their labor-intensive nature makes them well-suited for rural areas, where large-scale

Industrialization may be impractical due to infrastructure limitations or resource constraints. MSMEs add value to local resources, such as converting agricultural produce into processed foods, producing handicrafts from traditional skills, or providing essential services to local communities. They also foster innovation by encouraging the use of local materials, low-cost technologies, and community-based production methods.

The widespread presence of MSMEs in rural areas not only enhances economic output but also strengthens backward and forward linkages within the rural economy. For instance, agro-processing units purchase raw materials from farmers, add value through processing, and

then distribute the finished products to urban markets. This integrated approach increases profitability for primary producers and creates a cascading effect of economic benefits throughout the rural value chain.

Despite their potential, rural MSMEs face several constraints that inhibit growth and productivity. Access to finance remains a significant challenge, as many entrepreneurs lack collateral or credit history required by formal banking systems. Informal lending is common, but high interest rates and exploitative practices often hinder business expansion. Infrastructure deficits, including poor roads, inadequate power supply, limited irrigation facilities, and lack of storage systems, further restrict operational efficiency. Additionally, rural enterprises face challenges in accessing markets due to insufficient transportation, lack of market information, and weak branding or marketing strategies.

Human capital constraints, such as limited education, technical skills, and managerial expertise, also affect the competitiveness of rural businesses. Furthermore, technological gaps prevent many MSMEs from adopting modern production techniques, digital platforms, and automation, which could otherwise enhance productivity and market reach. Social factors, including gender inequality, cultural norms, and traditional mindsets, may also impede entrepreneurial initiatives, particularly for women and marginalized groups who face limited opportunities for participation and leadership.

Government policies and initiatives play a critical role in supporting rural entrepreneurship and MSME development. Financial schemes, such as subsidized loans, microcredit, and credit guarantee programs, aim to address capital constraints and enable business expansion. Skill development programs and vocational training initiatives help improve managerial and technical capabilities, fostering a skilled workforce ready for modern production techniques. Market support measures, including trade fairs, e-commerce platforms, and export promotion schemes, create pathways for rural products to reach urban and global markets. Additionally, technology upgradation programs encourage MSMEs to adopt modern machinery, improve product quality, and implement sustainable practices. Institutional support through cooperatives, industry associations, and local governance bodies further enhances the ecosystem for rural enterprises, facilitating networking, knowledge exchange, and collective growth.

The evolving trends in rural entrepreneurship highlight the growing significance of

innovation and sustainability. Digital entrepreneurship enables rural businesses to access e-commerce, digital marketing, and online supply chains, connecting village products with wider markets. Social entrepreneurship addresses pressing community issues, such as healthcare, education, and renewable energy, while creating economically viable business models. Women-led enterprises are increasingly contributing to household income, social empowerment, and community development. Agro-based innovations, such as organic farming, value addition, and food processing, demonstrate the potential of combining traditional knowledge with modern practices. Sustainable practices, including eco-friendly production, renewable energy adoption, and resource conservation, reflect the growing awareness of environmental responsibilities in rural enterprises.

These developments indicate that rural MSMEs are not only engines of income generation but also drivers of social, cultural, and environmental transformation. Research and knowledge dissemination are vital for strengthening rural entrepreneurship and MSME development. Understanding the dynamics of rural markets, resource utilization, skill availability, and consumer behavior helps policymakers, academicians, and entrepreneurs design effective strategies. Case studies of successful rural enterprises provide insights into best practices, innovation models, and

strategies for overcoming challenges. Conferences, workshops, and knowledge-sharing platforms foster collaboration between government agencies, NGOs, entrepreneurs, and researchers, enabling replication of successful models across regions. Such efforts enhance the visibility of rural entrepreneurship, encourage investment, and promote the long-term sustainability of MSMEs.

Rural MSMEs represent a cornerstone of economic and social development, providing employment, fostering entrepreneurship, and promoting inclusive growth. By leveraging local resources, indigenous skills, and entrepreneurial spirit, rural MSMEs can transform the economic landscape, reduce rural-urban disparities, and empower marginalized communities. Addressing the challenges of finance, infrastructure, skill gaps, market access, and technology adoption is critical to unleashing the full potential of rural entrepreneurship. Government initiatives, policy support, and knowledge dissemination play a pivotal role in creating an enabling environment for MSMEs to thrive. As rural economies continue to evolve, MSMEs stand as key drivers of sustainable growth, innovation, and socio-economic empowerment, highlighting the indispensable role of entrepreneurship in shaping a prosperous rural future.

2. Rural Economy: Overview and Challenges

2.1 Structure of Rural Economy

The rural economy comprises three primary sectors:

1. **Agriculture and allied activities** – Crops, horticulture, livestock, fisheries, and forestry.
2. **Non-farm sector** – Handicrafts, AGRO-Processing, small-scale manufacturing, and services.
3. **Informal labor markets** – Daily wage labor, casual employment, and seasonal work.

Agriculture remains dominant but is insufficient for providing full employment due to fragmented landholdings, mechanization gaps, and market inefficiencies. Hence, MSMEs can bridge the gap by offering alternative employment and income sources. The rural economy is a complex and multi-dimensional system that forms the foundation of many developing countries. At its core lies the **primary sector**, which includes agriculture, animal husbandry, fisheries, and forestry, providing food, raw materials, and employment to a large rural population. Complementing this is the **secondary sector**, consisting of rural manufacturing, agro-processing industries, small-scale enterprises, handicrafts, and cottage industries, which add value to primary products and promote local entrepreneurship. The **tertiary sector**, or services sector, plays a supportive role by offering financial services, transportation, education, healthcare, trade, and marketing facilities, as well as emerging areas like rural tourism, thereby linking rural products and services to larger markets

2.2 Challenges in Rural Economic Development

- ❖ Over-reliance on agriculture leading to income instability.
- ❖ Seasonal unemployment due to crop-dependent livelihoods.
- ❖ Traditional farming methods limiting productivity.
- ❖ Vulnerability to climate change, droughts, and floods.
- ❖ Poor road and transportation infrastructure restricting market access.
- ❖ Inadequate electricity and power supply for households and enterprises.
- ❖ Limited irrigation facilities affecting agricultural output.
- ❖ Lack of proper storage, cold chains, and post-harvest facilities.

- ❖ Difficult access to formal credit and financial services.
- ❖ High dependence on informal money lenders with high interest rates.
- ❖ Low literacy and limited technical skills among rural population.
- ❖ Insufficient vocational training and entrepreneurial education.
- ❖ Limited market access and weak supply chain linkages.
- ❖ Poor adoption of modern technology and digital tools.
- ❖ Lack of awareness about government schemes and subsidies.

3. MSMEs and Rural Entrepreneurship

3.1 Definition and Scope

Micro, Small, and Medium Enterprises (MSMEs) are classified based on investment and turnover:

- ❖ **Micro:** Investment up to ₹1 crore, turnover up to ₹5 crore.
- ❖ **Small:** Investment up to ₹10 crore, turnover up to ₹50 crore.
- ❖ **Medium:** Investment up to ₹50 crore, turnover up to ₹250 crore.

MSMEs encompass manufacturing, services, and trade activities and are often rooted in local resources, skills, and markets.

3.2 Importance of MSMEs in Rural Development

MSMEs play multiple roles:

Employment Generation – MSMEs create numerous job opportunities in rural areas, reducing unemployment and underemployment.

Income Diversification – They provide alternative sources of income beyond agriculture, ensuring financial stability for rural households.

Promotion of Entrepreneurship – MSMEs encourage local entrepreneurship and foster self-reliance among rural communities.

Utilization of Local Resources – They use locally available raw materials, traditional skills, and indigenous knowledge effectively.

Women Empowerment – MSMEs offer opportunities for women to participate in economic activities, boosting gender equality.

Reduction of Rural-Urban Migration – By providing local employment, MSMEs help retain talent and workforce in villages.

Contribution to GDP – Rural MSMEs contribute significantly to national income and support economic growth.

Value Addition to Agricultural Products – Agro-based MSMEs process raw agricultural produce, increasing profitability for farmers.

Skill Development – MSMEs enhance technical and managerial skills among rural youth and workers.

Inclusive and Sustainable Development – MSMEs foster socio-economic inclusion, reduce poverty, and support environmentally sustainable practices.

4. MSME Sector in India: Rural Perspective

4.1 Scale and Contribution

Table 1: MSME Employment and Distribution (2023–24)

Indicator	Value	Source
Number of MSMEs	7.3 crore	[Factly, 2023]
MSME Employment	12.06 crore	[Factly, 2023]
Rural MSME Employment	5.61 crore	[Factly, 2023]
Urban MSME Employment	6.45 crore	[Factly, 2023]
Share of Rural MSMEs	51.2%	[All Study Journal, 2023]

Interpretation: MSMEs constitute a significant portion of rural employment, contributing both to non-farm income and poverty alleviation.

4.2 Sectoral Distribution

Table 2: Sectoral Employment in Rural MSMEs

Sector	Employment (Approx.)	% of Total Rural MSME Jobs
Trade	2.00 crore	35%
Manufacturing	1.60 crore	28%
Other services	2.01 crore	37%

Interpretation: Trade and service-based MSMEs dominate rural employment, while manufacturing remains limited but critical for value addition.

4.3 Role in Employment Generation

- ❖ MSMEs absorb agricultural labor surplus during off-season periods.
- ❖ Promote entrepreneurship through small, self-sustaining enterprises.
- ❖ Enable women's participation in income-generating activities (e.g., handicrafts, agro-processing).

4.4 MSMEs and Economic Diversification

MSMEs reduce dependence on agriculture by:

- ❖ Processing agricultural produce locally
- ❖ Promoting handicrafts and artisan industries
- ❖ Linking rural products to urban and global markets

By integrating local resources with market access, MSMEs stimulate rural industrialization and economic transformation

5. Entrepreneurship and Economic Transformation

5.1 Role in Economic Transformation

Rural entrepreneurship contributes to economic transformation by:

- ❖ Diversifying rural income sources
- ❖ Creating local employment and reducing migration
- ❖ Promoting backward and forward linkages in supply chains
- ❖ Encouraging innovation and adoption of technology in rural contexts
- ❖ Contributing to poverty reduction and social empowerment

MSMEs are particularly critical in this context due to their scalability, employment generation potential, and adaptability to local markets.

5.2 Diversification and Value Chain Development

MSMEs promote rural economic transformation by:

- ❖ Processing raw agricultural products into higher-value goods (e.g., food processing, dairy).
- ❖ Establishing linkages between rural producers and urban markets.
- ❖ Encouraging cluster-based development for enhanced competitiveness.

5.3 Innovation and Technology Adoption

Rural MSMEs increasingly adopt technology in production, logistics, and marketing:

- ❖ Mobile platforms for business transactions
- ❖ Digital marketing for handicrafts and agricultural products
- ❖ Use of renewable energy and mechanized tools to enhance productivity.

5.4 Socio-Economic Empowerment

Entrepreneurship fosters:

- ❖ Gender empowerment through women-led MSMEs
- ❖ Poverty reduction via increased household income
- ❖ Social capital development in villages through cooperative enterprises

6. Challenges in Rural MSME Development

1. **Access to finance:** Limited formal credit availability and high dependency on informal lending.
2. **Inadequate infrastructure:** Poor road connectivity, unreliable power supply, lack of storage facilities.
3. **Skill and managerial deficit:** Entrepreneurs often lack technical knowledge and marketing skills.
4. **Market access limitations:** Difficulty in reaching larger domestic and international markets.
5. **Regulatory complexity:** Compliance requirements discourages formal registration.
6. **Digital divide:** Limited digital literacy restricts participation in e-commerce and online market platforms.

Addressing these barriers is crucial for realizing the full potential of rural MSMEs.

7. Migration in Rural Areas

7.1 Patterns of Migration

Rural migration is often classified as:

- ❖ **Seasonal migration:** Short-term movement during lean agricultural periods.
- ❖ **Permanent migration:** Relocation due to lack of livelihood opportunities.
- ❖ **Circular migration:** Movement repeated annually between home villages and urban work centers.

Migrants are often youth seeking employment in construction, manufacturing, or services in urban areas.

7.2 Causes of Rural Migration

- ❖ **Agricultural distress:** Poor productivity, uncertain income, crop failure
- ❖ **Lack of non-farm employment opportunities**
- ❖ **Low wages in rural labor markets**
- ❖ **Educational aspirations and skill development**

Migration often imposes social costs, including family disruption, reduced access to health and

education, and vulnerability to urban informal sector challenges.

7.3 Migration and Economic Transformation

While migration can alleviate short-term income deficits, excessive migration indicates structural weakness in the rural economy. Strengthening MSMEs and entrepreneurship can reduce migration pressure by generating local employment opportunities.

8. Interlinkages: MSMEs, Migration, and Economic Transformation

8.1 MSMEs as a Tool to Reduce Migration

- ❖ Local employment through micro-enterprises reduces the need for seasonal migration
- ❖ Agro-processing, dairy, handicrafts, and rural services retain skilled youth in villages
- ❖ Entrepreneurship development programs encourage local self-employment

8.2 MSMEs and Value Chain Development

- ❖ Link small producers to regional and national markets
- ❖ Enhance backward linkages (raw material supply) and forward linkages (product marketing)
- ❖ Create sustainable employment networks in rural areas

8.3 Entrepreneurship-led Transformation

Entrepreneurship drives economic transformation by:

- ❖ Promoting inclusive growth
- ❖ Encouraging innovation and skill development
- ❖ Strengthening rural supply chains

Diversifying rural livelihoods beyond agriculture

9. Policy Interventions and Support Mechanisms

9.1 Financial Support

- ❖ **Micro Units Development and Refinance Agency (MUDRA) loans** – Collateral-free loans for rural entrepreneurs.
- ❖ **Prime Minister's Employment Generation Programme (PMEGP)** – Subsidies and financial support for micro-enterprises.
- ❖ **Credit Guarantee Fund Scheme (CGFS)** – Encourages banks to lend to MSMEs without collateral.

9.2 Skill Development

- ❖ **National Skill Development Corporation (NSDC)** programs tailored for rural youth.
- ❖ Vocational training integrated with entrepreneurship workshops.
- ❖ Mentorship and capacity-building programs for first-time entrepreneurs.

9.3 Infrastructure and Market Access

- ❖ **AGRO - Processing clusters** under Ministry of Food Processing Industries.
- ❖ E-commerce platforms and digital marketplaces for rural products.
- ❖ Development of rural industrial corridors and hubs for value-added production.

9.4 Challenges in Promoting Rural MSMEs and Entrepreneurship

- ❖ Inadequate access to capital and credit
- ❖ Poor infrastructure (roads, electricity, digital connectivity)
- ❖ Limited managerial and technical skills
- ❖ Market access constraints and lack of awareness
- ❖ Social and cultural barriers, especially for women entrepreneurs

Addressing these challenges requires integrated policy frameworks combining finance, infrastructure, skill development, and market facilitation.

10. Case Studies of Successful Rural MSMEs

10.1 AGRO-Processing Enterprises

- ❖ Dairy cooperatives like **AMUL** empower local farmers, provide consistent income, and create rural employment.
- ❖ Small-scale rice and oil mills add value to agricultural produce, reduce migration, and enhance village-level economies.

10.2 Handicrafts and Cottage Industries

- ❖ Handloom clusters in West Bengal and Uttar Pradesh link artisans to urban and international markets.
- ❖ Government support programs provide design, skill, and marketing assistance.

10.3 Digital Rural Entrepreneurship

- ❖ Mobile-based logistics and service providers create jobs in rural areas.
- ❖ E-commerce platforms like **e-NAM** integrate farmers into digital supply chains.

11. Future Directions for Rural MSMEs

1. **Digital MSMEs:** Encourage online marketing, e-commerce, and mobile financial transactions.
2. **Cluster Development:** Promote geographic concentration of enterprises for shared infrastructure and market access.
3. **Sustainable Practices:** Adoption of renewable energy, eco-friendly production, and waste management.
4. **Skill Upgradation:** Continuous training in business management, digital tools, and marketing.
5. **Women-Led Enterprises:** Focus on gender inclusion for entrepreneurship and decision-making.

12. Conclusion

Rural MSMEs are critical engines of economic transformation, providing employment, income diversification, and social empowerment. They reduce rural distress, limit migration pressures, and contribute to inclusive growth. Government policies, financial instruments, skill

development programs, and market linkages play an essential role in strengthening rural entrepreneurship.

However, structural challenges such as poor infrastructure, limited access to finance, skill gaps, and market constraints need urgent attention. A holistic approach combining financial, technological, and policy support can transform MSMEs into sustainable engines of rural economic development.

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Work-Life Balance Among Working Women: A Study with Reference to Service Industry

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Abstract

Aim:

This study investigates the issues surrounding work-life balance and its relationship with job satisfaction among middle-level women employees in the service sector in Kanchipuram District.

Design/Method/Approach:

Using purposive sampling, data be collected through a structured questionnaire. The study employ hierarchical cluster analysis to classify employees into high- and low-level Work Life Balance groups.

Findings:

The findings of the current study support with the job demands-resources theory. The results expose that higher levels of Work Life Balance correlate positively with superior Job Satisfaction. Among factors influencing Work Life Balance, family care ranked highest, followed by personal expectations.

Research Implications:

This study provides actionable insights for Human Resource practitioners to develop gender-inclusive policies that enhance withholding and employee's satisfaction in the service sector.

Introduction

The meetind point of work and personal life represents a grave balancing take actions for employee's particularly for working women. Post-pandemic shifts, as well as the extensive acceptance of work-from-home models, have intensified challenges associated to work-life balance. This is predominantly relevant in India, where the service sector contributes over 55% of GDP (IBEF, 2021) and women involvement in this sector is on the go up. Work Life Balance is only one of the most in-detail issues that women agents in the twenty-first century looked into employee's infrequently find it difficult to balance their personnel and professional lives because of how vibrant and interconnected they are The Indian Government has also placed a strapping pivot on spiraling and enlarging the ecosystem of all service sectors. Between April 2000 and June 2021, the service industry received a pivot amount of Foreign Direct Investment of US\$ 88.95 billion (IBEF, 2021). This gives the Indian service sector a chance to grow and show a profit along with certain issues.

Work Life Balance illustrates the dynamics of a employee's life between job and personnel errands, along with the influence of each. From the perspectives of the worker's and

the organisation, the behavior of both work life and job satisfaction contain their own exclusive worth. Job satisfaction is profoundly subjective by one's aptitude to control one's emotions in addition to the communal support one receives at work. Job satisfaction is completely impacted by the quality of work life. Job obligation, job motivators, organisational culture, work atmosphere and employee's satisfaction are just a small number of the factors that might affect Job satisfaction. The extent to which an employee's reconciles their skilled and personnel lives lowers their level of Job Satisfaction. According to Manojlovich and Laschinger (2002), a number of socio-demographic parameters (gender, age, education, income, work knowledge, description and marital status) also have an impact on how satisfied an employee's is with their work and how well their work life is managed.

In spite of the fact that Work Life Balance and Job Satisfaction have been the issue of numerous research papers, the present research things to see divergent disparities in the variables that were full into account. Studies on Work Life Balance and Job Satisfaction for women service industry employee's are scarce. Thus, consideration and support of Work Life Balance and Job Satisfaction encompass received invariable reflection in the field of personage differences.

In light of the mounting economy, this study particularly looks at Work Life Balance and Job Satisfaction for women employee's working in the service industry. For investigation the chosen constructs from the literature review are full into account. In Kanchipuram District, a structured questionnaire be given to working female in the service industry. Purposive sampling be employed to select the respondents in this study, who were women workers in Kanchipuram District service industry. The research purpose was addressed via hierarchical cluster analysis. The study search to add to the body of knowledge perviously obtainable in lower-middle income countries in order to provide a bright field of inquiry for future study.

The study's findings purpose to make two pivot contributions to the literature. India's economy, one of the greatest to become apparant, is the subject of the study. As the majority research is completed in high-income countries, this encourages research. Second, the survey positioned particular prominence on female working in the service industry. Over half of the Gross Domestic Product in India is contributed by the service sector. Though, in the service industry, women employee's contribution increased. By examining the Work Life Balance problems, this work purposes to partially fill this vacuum. Human resource managers determination benefit from the findings as they improved grasp the problems faced by women workers and how this affects Job Satisfaction.

Accessible research highlights a straight link between Work Life Balance and Job Satisfaction, with socio-demographic parameters such as age, marital status and work occupancy further shaping this connection. However, some degree of studies focus exclusively on women workers in the Indian service sector. Addressing this gap, this study evaluates the factors influencing Work Life Balance and Job Satisfaction, offering realistic insights for lower-middle income countries. Key research questions include:

RQ1: Which factors radically affect the work-life balance and job satisfaction of women employees working in the service industry?

RQ2: How these factors categorize the women employee's in high/low-level work-life balance groups?

The residue of this piece of writing is structured as follows: With a review of important literature and the conception of hypotheses, the second section discusses work-life balance in the service industry. The research methodology and methods for data analysis are described in the third section. Data analysis is covered in the fourth section before discussion of the findings and their implications is covered in the fifth section. The study is concluded in the final section, along with recommendations for further research.

Review of Literature

Work-Life Balance

Work Life Balance has become an pivot concern. According to Naithani (2010), Work Life Balance refers to the effectual management of a lot of tasks both at job and on a personnel level. Different authors have defined Work Life Balance. It is defined as 'An individual is evenly engaged in and evenly satisfied with his or her job role and family role' according to Greenhaus et al. (2003). Das and Baruah (2016) refer to Work Life Balance as maintain the ideal balance between one's personnel and professional lives. According to Felstead et al. (2002), Work Life Balance helps workers better balance their personnel and works lives.

In conformity with previous authors, Clarke (2004) also claimed that Work Life Balance achieves agreement in life by maintaining balance between the time a person devotes to his or her professional and personnel pursuits. Job and personnel obligations are entangled and interfere with one another; therefore, they are like two sides of the same coin (Padmini, 2017). By placing an important on health and well-being, it aids in achieving the Sustainable Development Goals (KPMG International, 2017). Female struggle because they must strike a balance between their personal and professional lives. Rekha Balakrishnan (2020) stated how the burden on female has increased as a result of the lack of domestic aid during lockdowns for childrearing or household works. On the one hand, working women now shoulder all domestic responsibilities; there are no restrictions on job hours while working from home. Workers are forced to work harder, longer hours and still not protest out of fear of losing their service or having their compensation reduced. Maharani and Tamara (2024) stated that work-life balance has a considerable positive impact on job satisfaction.

Work-life balance is directly or indirectly correlated with child care, workload, Job Satisfaction, family support, stress, attrition and turnover (Allam, 2017; Tavassoli & Sune, 2018). Yunita et al. (2023) explored the career development of millennials, focusing on work-life balance, job satisfaction and affective assurance as factors influencing their job growth. The findings show that work-life balance and job satisfaction positively influence affective commitment, which in turn positively affects career development. However, work-life balance alone does not directly impact career development; its effect is significant only when mediated by job satisfaction. It concludes that work-life balance is pivotal for enhancing job satisfaction, emotional commitment and career advancement.

Current Scenario of the Service Sector in India

The Indian government's 'Startup India' program, the technological infrastructure requisite for such an ecosystem, the low startup overheads and the urbanized markets all these fundamentals make the Indian service sector a cost-effective ecosystem for both investors and entrepreneurs. According to IBEF (2021), the Indian service sector has had unique growth and generated 55.39% of India's gross value added in Financial Year 2024. The Information Technology industry, hotel, insurance, telecom, health care, transportation, financial services, real estate and public administration make up the majority of the Indian service sector. According to IBEF's 2021 report, India was the eighth-largest exporter of commercial services in the world in 2019. The service industry holds a key place in the Indian economy and business. It is one of the industries with the greatest growth rates globally during the past three decades. According to Amutha and Juliet (2017), the development of the Indian economy is mostly driven by the service sector. The service sector saying a 34% increase in Foerign Direct Investment inflows from 2020 to 2021. The years 2020–2021 sayinga lot of significant structural changes.

Work-life balance in the Service Sector

According to Guru Vignesh Sridhar (2017), the major challenge for any Information Technology sector executive is work-life balance, which puts a lot of anxiety physically as well as emotionally. Kshirsagar (2018) outlined how to strike a balance between the two in order to prevent Job Satisfaction in working women in the service sector. Working women are human

being strike very hard by the challenge of roles and the uncertainty. According to Wu et al. (2013), supervisors can help the service industry achieve Work Life Balance and increase working conditions. The association between place of work variables and Work Life Balance among workers in a particular service industry is examined by Wong et al. (2017).

The findings signify a helpful association between work-life balance and flexible scheduling, colleague support and supervisor support. The present study intends to examine Work Life Balance among women employees of the service sector in India. According to García-Salirrosas et al. (2023), increasing job satisfaction in distant work requires supervisor behaviour, work-life balance and good work-life over flow. The results of this study propose that in order to improve the comfort of distance workers, companies should implement work-life policies and compassionate supervisory techniques.

According to Manoharan et al. (2023), preserving a optimistic work-life balance radically raises job satisfaction, which boosts organisational concert and gives Information Technology companies a competitive border. The past literature addressed very limited create to understand Work Life Balance and Job Satisfaction. The present study integrated wide-ranging variables along with hierarchical cluster analysis. It helps to assess the present state of Work Life Balance and Job Satisfaction among working female.

Build Identification and Hypothesis Development

Bear from Family

In their study, Uddin et al. (2020) adssesse the moderating effects of communal support on Work Life Balance among Bangladeshi female who work in banks. The study establish that Work Life Balance amongst womens is promoted by communal support. The pivot of family support is enlarges to a higher extent by insufficient formal support and Work Life Balance policies (Bosch et al., 2018). In Andhra Pradesh, the effect of family support on Work Life Balance among women police officers was evaluated by Padma and Reddy (2013). Results show a positive correlation with those of previous outcomes.

The study found that female who are in charge of their parent's health needed support in juggling their proficient and personal lives. Female employees believed they had a less favourable work-life balance if they had younger children or had health obligations. According to Adams et al. (1996), the relationship between work and family can have a major crash on both. Additionally, worker involvement impacts relationships between the work place and the home. Recent studies continue to highlight the important role of family support in enhancing Work Life Balance for women.

An article in *Forbes* (2022) importance that Work Life Balance initiatives frequently place the duty of managing family responsibilities solely on female, thereby highlighting the requirement for forceful support systems to improve this burden. Furthermore, a study in Bian and Sukor (2024) explores the mediating effect of work-life balance on the relationship between job-family problem and psychological well-being. The research expose that effective work-life balance strategies can alleviate the negative impacts of work-family problem. Family support has a positive crash on Worl Life Balance (Setyorini et al., 2023).

Dependent Care

Support for child care has a favourable result on employee maintenance (Suman Babu & Bhavana Raj, 2013). Child care support is a Work Life Balance practice that has low operating cost for the employers while offering plentiful benefits to the bottom line, including improved employee performance, less stress among workers and greater maintenance. Although more womens are being included in workforce, the major burden for child care still falls on womens, who may have to juggle it while working. In spite of the age of the children, women are generally more accountable for child care. For instance, studies show that mothers are more likely than fathers to stay at home when a kid is ill (Northcott, 1983), which leads to more common absences from work for female (Klein, 1986). Work from home provides independence

and elasticity, but it also urges workers to put in longer hours. The quality of life is appreciably influenced by the environment at home. When a woman is in charge of small children, it can every so often get stressful. A Boston Consulting Group (BCG, 2024) study revealed that childcare benefits could give up returns of up to 425% by boosting maintenance and reducing absenteeism.

Self-management

For a better work-life balance, Almuth (2013) clarified the importance of individual-level self-management techniques. Resist and time management are two important self-management abilities. Additionally, managing a team that employee's somewhat requires a new set of skills (Almuth, 2013). Varatharaj and Vasantha (2012) paying attention on how to balance personnel and professional life and how ecitin intelligence valor help. Having better emotional manage makes it easier to complete daily goals. Guest (2002) highlights the many features of work who choose to put in long hours even when they do not have to, frequently at the expenditure of other pursuits.

Personal Life Expectations

women managers began prioritising their individual goals while maintaining their assurance to their family responsibilities (Metcalf & Afanassieva, 2005). It frequently leads to complication, which leads to sentiments such as stress, dissatisfaction and personnel failure. Pocock (2003) has beautifully explained how longer workdays provide workers with less time for personnel time and spare time pursuits.

This impedes both religious and personnel growth. Female place a higher value on their jobs and families than they do on themselves (Burke, 2002). When family care is abandoned in favour of a qualified position, dejection, dissatisfaction and dissatisfaction follow. The lines between job and family should be obviously drawn, and neither should cross the other.

Workplace Support and WLB Policies

To reach a goal, teamwork and place of work support are important (Lee et al., 2019). Ganguli and Padhy (2023) also complete that place of work motivation has a important effect on retention with position to Indian organisations. Additionally, managers should act as a team's leader in order to help members attain work-life balance. For employee's in the service industry, Ahmad et al. (2023) have investigated the relationship between emotional intelligence, work-life balance and job stress, with a focus on working female who often experience major difficulties as a result of the pooled demands of skilled and personal obligations.

Flexible work arrangements (FWAs) have a important positive crash on worker well-being, particularly for women in radiology (Mazaheri et al., 2023). Flexible Work Arrangement s, such as flexible hours, telecommuting and part-time work, help lower stress, improve job satisfaction and improve work-life balance. These preparations are important for female, who frequently face challenges in balancing job and family tasks, thereby reducing be exhusted and promoting career maintenance.

Wong et al. (2017) revealed a strong correlation between Work Life Balance and the support of co-workers and managers as well as a elastic job environment. Many organisations offer family-friendly benefits, such as job sharing, flexitime and telecommunications, which are necessary to merge life and job (Ganapathi, 2016). According to Santhi and Sundar (2012), facilities including optin work schedules, child care and recreational opportunities are secondary variables for a better work-life balance, whereas helpful work environments and safety measures are significant determinants.

Perceived place of work support includes things such as 'option work schedule and preparations, dependent care services, leave policies, job security, helpful work environment and other formal benefits,' according to Lapierre and Allen (2012). A study was carried out by Theelagavthi (2019) to categorise the Work Life Balance level of womenteachers and related

variables. The number of teaching hours and the mode of moving were discovered to be significantly correlated with Work Life Balance. Focusing on the importance of human resource development in work-life integration difficulties, Polach (2003) asserted that a few initiatives for Work Life Balance include elastic work provision, competitive pay and other programmes such as elder care and nursery care.

Workload

According to Suhaimi et al. (2018), work-life balance is negatively impacted by workload. workers who are given more work have more problem between their personnel and professional lives. According to Shah et al. (2011), organisations should make sure that workers constantly receive a rational amount of workload. Workers should be given work in a way that ensures their workload does not exceed what is reasonably predictable of them. To evaluate the effects of position conflict and workload on Work Life Balance, Omar et al. (2015) conducted a study among staff members of Malaysia's enforcement agency. Workload was found to be the primary factor affecting Work Life Balance. Work-life balance suffers when workload is higher.

Job Satisfaction

According to Arunashantha (2019), it is challenging for workers to maintain a work-life balance when they are not happy with their jobs. Job Satisfaction has a strong and positive relationship with Work Life Balance. The results of a study conducted by Sahrawat & Rawat (2021) among young adult corporate workers in India are constant with earlier studies and show a positive relationship between Work Life Balance and Job Satisfaction. The crash of Work Life Balance on organisational participation and work satisfaction among faculties of Universities of Gujarat was examined by Arif and Farooqi (2014). They investigated the bond between Work Life Balance and Job Satisfaction. According to Malik et al. (2014), Work Life Balance mediates the link between job benefit and Job Satisfaction. The study by Haar et al. (2014) examined the crash of Work Life Balance on job satisfaction, life satisfaction, anxiety and depression across seven cultures: Malaysian, Chinese, New Zealand *Maori*, New Zealand European, Spanish, French and Italian. The results showed that Work Life Balance positively influences job and life satisfaction and negatively affects anxiety and depression in all cultures.

Job Demand-Resource Model

The job demand-resource model posits that every work has associated risk factors that can be categorised as job demands and job resources. Job demands are aspects of the work that require constant effort, leading to psychological or physiological costs, while work resources help in achieving job goals, reducing job demands and promoting personal growth. The model suggests two psychological processes: job demands lead to strain by wearin intellectual and physical resources, while job resources foster motivation by helping persons meet goals and promoting development. Additionally, job resources buffer the crash of job demands, reducing strain and mitigating the damaging effects of stressors.

Kataria and Rashmi (2021) examine the mediating position of Work Life Balance in the association between job resources (job sovereignty, supervisor maintain and colleague help). The findings exposed that job resources positively impact Work Life Balance, which in turn enhances job satisfaction. Work Life Balance partially mediated the connection between job self-sufficiency and supervisor support with job satisfaction, emphasising the significance of job resources in managing work-life dispute and improving worker well-being during high-stress situations. In a study conducted by Patel et al. (2013). The study further investigates how InformationTechnology stress-reducing aspects moderate the relationship between job demands and work exhaustion.

Based on build identified and involved with literature review, the study investigates the following hypotheses.

H_1 : Family support has a important crash on work-life balance.

*H*₂: Family care has a important impact on work-life balance.

*H*₃: Self-management has a important impact on work-life balance.

*H*₄: Personnel life expectation has a important impact on work-life balance.

*H*₅: Workplace help has a important impact on work-life balance.

*H*₆: Work-life balance has a important impact on job satisfaction.

Research Methodology

Participants

Data were collected from 88 middle-level women employee's in Kanchipuram District service sector using a structured questionnaire. Convenience sampling ensured a representative demographic distribution

Table 1

OPEN IN VIEWER Sample Profile (*N* = 88)

Demographic Variable	Frequency	Percentage
<i>Age</i>		
<35	54	61.4
36–45	29	33.0
46–55	4	4.5
Above 55	1	1.1
<i>Years of service</i>		
<1	2	2.3
1– 5	30	34.1
6–10	27	30.7
11–20	25	28.4
Above 20	4	4.5
<i>Number of children</i>		
0	24	27.3
1	49	55.7
2	15	17.0
<i>Family size</i>		
1–2	5	5.7
3–5	66	75.0
Above 5	17	19.3
<i>No. of daily working hours</i>		
<6	28	31.8
6 to less than 8	42	47.7
8–9	18	20.5

Collection Instrument and Procedure

The target area of respondents is Kanchipuram city. The constructs were found in previous publications. The questionnaire comprised two sections: (1) opinions on Work Life Balance and Job Satisfaction and (2) socio-demographic details. Responses were measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Reliability difficult using Cronbach's alpha yielded values between 0.585 and 0.877, confirming internal consistency (Field, 2006).

Data Analysis

Data were analysed using SPSS 25.0, with regression and hierarchical cluster analyses functional to test hypotheses and classify Work Life Balance levels.

Results and Discussion

Using Cronbach's alpha, the data were evaluated for dependability (Eswaramoorthi et al., 2011). Table 2 contains the Cronbach's coefficient resultant for several groupings of questions. In cases of examining study, the satisfactory value for Cronbach's can be as low as 0.6 (Field, 2006). The Cronbach's alpha value lies between 0.585 and 0.877. The gathered information is analysed to examine working female work life concerns and their effects on Job Satisfaction.

Table 2

OPEN IN VIEWER

Cronbach's α Values, Descriptive Statistics and One-way ANOVA for Groups of WLB.

Criteria	Cronbach's α	Without Clustering		One-way ANOVA		Hypothesis
		Mean	SD	F	P	
Family support	0.877	3.68	1.14	47.05	1.00E-09	Accepted
Family care	0.725	4.02	0.96	31.84	2.10E-07	Accepted
Self-management	0.74	2.98	1.24	81.71	4.09E-14	Accepted
Personal life expectation	0.585	4.13	0.92	3.99	0.0488	Rejected
Workplace support	0.669	3.44	1.07	24.62	3.48E-06	Accepted
Job satisfaction	0.877	3.54	0.98	46.66	1.14E-09	Accepted

The mean values and Standard Deviation of the responses are executed for each statements. The results show that the statement 'I want to spend quality time with my family' has the highest mean (4.43; SD = 0.657), followed by 'I can give my family healthy food' (mean = 4.27; SD = 0.784) and 'I want to have nice sleep of at least 8 hours at night' (mean = 4.26; SD = 0.837). In addition, before using cluster analysis, Table 2 shows the mean and Standard Deviation for each group. The highest mean belongs to personal life expectations (4.13; SD = 0.92), followed by family care (4.02; SD = 0.96) and family support (3.68; SD = 1.14). This demonstrates the shifting priorities of working female by showing how they balance their job life with personnel expectations and family responsibilities. The shifting perspective on work-life balance focused more on how to meet individual expectations with the help of family support and care.

Each person has their own priorities for both Job Satisfaction and Work Life Balance. Ward's method identified two clusters: high-level and low-level Work Life Balance groups. workers in the high-level group reported greater Job Satisfaction and better support across all constructs (Table 3; Figure 1). Personal life expectations and family care scored highest overall, according to Figure 1, supporting the findings of Padma and Reddy (2013).

Table 3.

OPEN IN VIEWER Mean and Standard Deviation for Groups of Work Life Balance According to Clusters.

Criteria	Higher Level of WLB		Lower Level of WLB	
	Mean	SD	Mean	SD
Family support	4.03	0.54	3.11	0.70
Family care	4.26	0.49	3.62	0.54
Self-management	3.44	0.64	2.20	0.60
Personal life expectation	4.22	0.47	3.97	0.72
Workplace support	3.63	0.50	3.12	0.40
Job satisfaction	3.88	0.54	2.95	0.73

The two groups with the lowest scores were place of work help and self-management. Rhoades and Eisenberger's (2002) study and Irfan et al.'s (2023) study both support this outcome. If any of these mean differences are significant, the one-way ANOVA test is run to strengthen the conclusions.

The findings of the present study align with the JDR theory, which posits that job resources—such as job independence, supervisor support and colleague support—help mitigate the impact of high work demands on employees (Bakker & Demerouti, 2007; Haar et al., 2019; Kataria & Rashmi, 2021; Schaufeli & Bakker, 2004). The results reveal that job resources have a significant positive impact on Work Life Balance in the Indian service sector.

As shown in Table 4, there is a notable difference between the two clusters across all six components, with the results confirming the vivid statistics ($p < .05$). Additionally, the study expose that the impact of Work Life Balance on women employee's job satisfaction increases with the cluster level. Positive perceptions of Work Life Balance among women employees foster a improved work environment, leading to better work-related outcomes such as job satisfaction. Therefore, the study's results are consistent with the JDR theory, supporting the relationship between Work Life Balance and job satisfaction as reported by Kataria and Rashmi (2021), Haar et al. (2019) and other scholars such as Bakker and Demerouti (2007) and Schaufeli and Bakker (2004).

Table 4.

OPEN IN VIEWE One-way ANOVA for WLB Groups.

Criteria	F	P
Family support	47.05	1E-09
Family care	31.84	2.1E-07
Self-management	81.71	4.09E-14
Personal life expectation	3.99	0.048803
Workplace support	24.62	3.48E-06
Job satisfaction	46.66	1.14E-09

Regression analysis established that all proposed factors significantly influenced Work Life Balance ($p < .05$), except personal life expectations, which were rejected at $p = .048$ (Table 4).

Conclusion

According to the theory of work-life boundary, incongruence leads to work-life conflict. When people's desired limits differ from their real boundaries, strangeness results (Kreiner et al., 2009). The greatest obstacles to family attachmeent and finding a work-life

balance were faced by working female (Desai, 1996; Rosser, 2004). Previous research examined how career-related help in the place of work and outside of it affected female ambitions for career advancement (Kang & Kaur, 2021). Previous research has intense on a small number of parameters related to female Job Satisfaction in India and their relationship to Work Life Balance. By probing the role of help from several domains in work and non-work, such as family support and family care, self-management and personnel expectations and work place support and job happiness, the present study broadens the body of literature. Indian families are changing their attitudes as a result of urbanisation, socio-economic development and economic pressure, forcing men and women into the workforce. Families can help dual-career couples by providing housing, child care and other services (Buddhapriya, 2009; Valk & Srinivasan, 2011).

This study highlights the essential role of Work Life Balance in attractive Job Satisfaction among women employees in the service sector. Key drivers include family care and place of work support, while self-management and personnel expectations require further investigation. Future research should broaden the scope to include comparative analyses across genders and sectors to validate findings.

Implications and Limitations

The findings of the study have important for families, spouses, organisations and societies. The study demonstrate that healthy Work Life Balance leads to Job Satisfaction. The company's human resources team can take initiatives to encourage appropriate Work Life Balance policies and its implementations. Healthy Work Life Balance leads to improvise organisation performance. By using a signalling approach to understand working women's behavioural features, the study advances the body of knowledge. The study adds to the idea by incorporating change into job dimensions and interpreting human resources as signals.

In this direction, the study suggested that managers employ counsellors and promote worker support policy for Work Life Balance. A favourable climate will be created by the collective effort, concrete the way for better future for female. This pathway helps leading bodies to promote macrolevel policies and helps in achieving SDG. Working female of only service sector are included in this study. The study could not account for the variations in Human Resource practices and systems in developed sectors. Further study can compare Work Life Balance amongst men and women to inspect any disparities. The study can be extensive by incorporating various constructs of the JDR model to additional investigate the crash of job environment on work-life balance of the workers within various service and manufacturing setups. Future research may merge multiple mediator models to assess the relation mediating power of such variables, attractive the literature and being useful to managers. By allowing for elastic and distant working, organisations may encourage a healthy work-life balance. By working excellent time management, adhering to a schedule and setting limits, workers can enhance their work-life balance. realistic implications include the necessity for organisations to:

1. Implement flexible job planning
2. Enhance workplace support systems
3. Design targeted Human Resource policies for women employee's

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Natural Resource Management as a Base for Climate Resilience

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Introduction

Climate resilience in rural India is a matter of practical inquiry: Can a community maintain the satisfaction of basic needs—water, food, livelihood, and health—in the face of mounting climatic pressures? Rural livelihoods are based on land, water, forests, livestock, and natural ecosystems.

While rainfall patterns change, temperatures increase, and groundwater levels decline, the first shockwaves affect agriculture, employment, and domestic water use. Thus, natural resource management is more than just environmental issues—it is also about securing people's livelihoods. In this case, NRM encompasses a wide range of activities, including the conservation of soil and water, management of tanks and watersheds, protection of common resources and forests, restoration of degraded habitats, and promotion of energy and economic opportunities that can mitigate climate change.

NRM thus provides a foundation for resilience by strengthening three capacities that are often cited in the Indian climate resilience literature: absorptive capacity (resilience to shocks), adaptive capacity (adaptation through practice), and transformative capacity (transforming local systems when existing ones break down). Evidence from drought-affected areas tells us that these capacities can be enhanced through public interventions and investments in natural resources (Kazi & Macwan, 2023).

Importance in today's context

Climate change has become an everyday experience in many rural areas. The villages are now experiencing late monsoons, prolonged dry seasons, unexpected heavy rainfall, and increased summer temperatures. This makes farming uncertain, increases the chances of pests and diseases, and exerts more pressure on groundwater. In water-scarce districts, climate change further aggravates problems such as tank siltation, soil erosion, and commons degradation.

Recent research from India continues to highlight the importance of Natural Resource Management (NRM). For example, a large meta-analysis that reviewed 221 watershed studies found that watershed ecosystem services—such as soil conservation, carbon sequestration, and groundwater recharge—are valued at around ₹34,113 per hectare. Among these, groundwater recharge alone contributed nearly 60% of the total value (Meena et al., 2022). This clearly shows how crucial water conservation is within watershed-based NRM efforts.

In simple terms: improved groundwater recharge enables farmers to adapt to the failure of rainfall, and

households experience less water scarcity. The study also states that 80-90% of rural and 50% of urban water demand, and half of the total irrigated area, are met by groundwater (Meena et al., 2022). Therefore, NRM is the foundation for other adaptations: crop adjustment, livestock planning, and livelihood diversifications

Issues in India: A critical context

The climate problem in rural India is more than just an increase in temperature and a decrease in rainfall. It is a compound pressure on water, soil, and income, which has varying impacts. A case study of adaptive capacity in Indian agriculture, based on indicators, shows that there are large regional differences. The East Coast Plains and Hills have a lower adaptive capacity index of 0.438, which reflects reduced capacity of the environment's resources (Jatav, 2024). This is important for Tamil Nadu and other coastal plains, where the level of vulnerability is estimated using resource base, service access, and livelihood diversity. However, agricultural production decreased by 38%, and agricultural employment decreased by 25% (Praveena et al., 2025). The research paper also states that drought (91.7%), loss of groundwater (82%), and degradation of soil (65%) are the most prominent climate-related issues faced by farmers (Praveena et al., 2025).

Other findings from the Ricardian study are that for every 1% increase in maximum temperature in the rainy season, net farm income falls by 0.45%, and for every 1% increase in rainfall, income increases by 0.23% (Praveena et al., 2025). Vulnerability perception is also social, as 65.62% of respondents believe that low-income groups are the most vulnerable to climate change (Praveena et al., 2025). These findings clearly show that resilience is more than a technical issue; it also has implications for wages, food security, and home safety. Barriers in behavior and institutions are also important. Even if farmers are aware of the advantages of conservation, their use of conservation tools, credit, and extension services may be limited. In the Pudukkottai district of Tamil Nadu, a study of 120 dryland farmers showed that 53.33% of the respondents had a strongly favorable attitude toward in situ water conservation, where factors positively associated with the attitude included information-seeking behavior, risk-taking propensity, scientific orientation, awareness of soil erosion, and availability of farm equipment (Mohanraj et al., 2024). This study provides strong support for a key argument: natural resource management (NRM) must be understood as including both resource work (infrastructure) and institutional work (services, access, and local governance).

Key strategies for building climate resilience through natural resource management

A large part of climate resilience is built through local "risk buffers" that households feel directly: soil moisture, recharge, storage, and diversified income.

1. Water and soil practices as an adaptive strategy

Water and soil conservation is the first layer of resilience because it protects the "productive base": soil moisture, groundwater, and yield stability. A study that looked at watershed projects in different parts of India found that they are helping the environment in practical ways. On average, these projects reduced soil loss by about 11.54 tonnes per hectare each year. They also helped raise groundwater levels

by nearly 1.94 metres and increased carbon storage by 337 kg per hectare (Meena et al., 2022). This shows us that watershed work supports both land and water conservation. From the economic aspect, water improvement alone was valued at about ₹19,796 per hectare, making it the most important benefit among all ecosystem services (Meena et al., 2022). The evidence also shows that services differ by agro climatic zone; in the “southern semi arid tropics” zone (including Tamil Nadu), mean groundwater recharge value is reported at 2.40 m across the watershed studies included for that zone (Meena et al., 2022).

Tamil Nadu evidence highlights the social side of adoption. The Pudukkottai study suggests that favourable attitudes exist, but attitude is shaped by practical access—implements, training, and local support (Mohanraj et al., 2024). This implies that conservation structures and conservation behaviour must be planned together.

A complementary pathway is tank desiltation linked with soil improvement. A peer reviewed study in the Indian Journal of Soil Conservation examined tank silt application in Warangal district and Khammam district. The results show that the application of silt resulted in a reduction of soil electrical conductivity and pH by 18.92% and 1.21%, respectively. The conclusion is that tank desiltation and recycling of silt can improve soil health and productivity, as well as increase storage and groundwater levels (Ramya et al., 2022). This evidence is useful for dry and semi arid districts because it links “water body maintenance” with “field level soil resilience”.

2. Community-based governance of natural resources

NRM can be most effective if communities are able to safeguard their resources and share them equitably. Effective governance can ensure that communities do not witness a situation where everyone harvests water but nobody looks after the recharge system. In western Rajasthan, evidence indicates that program implementation and governance are associated with improved resilience outcomes under MGNREGA. In a study of eight blocks (high vs. low expenditure), there were dramatic differences in the results: in high-performing blocks, 84% of households reported increased income through agriculture, compared to 16% in blocks with low-performance; for livestock income, 70% reported increases, compared to 30% in blocks with low-performance (Kazi & Macwan, 2023). The same study also offers governance-related indicators. Only about 32% of respondents reported increased availability of drinking water, and 74% of those who reported increases were from high-performing blocks (Kazi & Macwan, 2023). In contrast, the priorities of spending vary distinctly at the Gram Panchayat level. In a highly performing panchayat, 67% of the expenditure went to water conservation and harvesting, whereas in a lower-performing panchayat, 41% was spent on the same. In natural resource management (NRM) activities, 86% of the highly performing panchayats performed well, while 64% of the lower-performing panchayats performed well (Kazi & Macwan, 2023). The rabi cropped area increased by 27% in high result-yielding panchayats, but only by 12% in lower-performing panchayats, during the same period. This indicates better retention of moisture after the monsoon and better irrigation capacity in the highly performing areas (Kazi & Macwan, 2023). The findings indicate

that local planning and resource allocation by the community influence resilience. Local planning should involve climate knowledge and participation. This is important for recognizing the importance of local institutions (user groups, watershed committees, Gram Sabha processes) in maintaining NRM benefits over extended periods.

3. Restoring ecosystems to build resilience

Ecosystem restoration encourages resilience through protective measures (coastal buffering and erosion control), livelihood services (fisheries and forest products), and regulating services (water cycling). A strong example based in India comes from mangrove restoration work along the east coast, published in *Current Science*. The study explains that degradation was often driven by biophysical changes caused by past management (not only local use), and describes a cost effective restoration method based on improving soil and hydrological conditions, along with a community centred joint mangrove management approach (Selvam & Thamizoli, 2021). The work also quantifies why mangroves matter for livelihoods by citing fishery values associated with mangrove systems, and by linking mangroves to protection of coastal communities from cyclonic winds and storm surges (Selvam & Thamizoli, 2021). At scale, pilot testing of restoration and participatory management covered about 1,400 ha, and healthy mangroves of about 12,000 ha were brought under participatory management across major east coast sites (Selvam & Thamizoli, 2021). This evidence supports ecosystem restoration as “living infrastructure”: it reduces exposure to hazards and supports livelihoods that are dependent on ecosystem.

4. Renewable energy and sustainable ways to diversify livelihoods

Resilience is impacted negatively as incomes in households reduce due to climate-related pressures. Diversification helps families avoid depending only on one rain-fed crop and allows them to earn income from different activities. This reduces risk and improves financial stability. A study of 500 families whose profession was farming, from seven villages said that integrated farming has clear profitable results. Between 2016 and 2019, their income on average increased by 67%, from ₹70,290 to ₹117,269, and about 40% of families saw their income double. This example shows how rural livelihoods can be significantly improved through integrated farming (Chaudhary et al., 2024). The same study reveals sector-wise improvements, which include a 117% income potential from mushrooms, an 81% increase in food grains income, a doubling of vegetables income, and a 52.38% increase in dairy income (Chaudhary et al., 2024).

Solar irrigation is being incorporated into natural resource management (NRM) practices. A paper in the *Indian Journal of Agricultural Economics* examines the impact using big-picture information from 17 states and more detailed information from 304 farmers in four districts of Tamil Nadu. It indicates that the number of solar pump sets increased from 7,148 in 2008-09 to 349,781 in 2021-22, but the density is still low at 1.60 pumps per 1,000 hectares (Narayanamoorthy et al., 2025). There are also huge disparities between states (45 in Assam, 75,748 in Rajasthan in 2021-22), and the use is affected by factors such as electricity tariff structures (Narayanamoorthy et al., 2025). This evidence is relevant

because the energy-water nexus is a significant climate risk pathway. The paper shows that groundwater irrigation increased from less than 6 million hectares in 1950-51 to 48 million hectares in 2019-20, contributing to more than two-thirds of net irrigated area, besides increased energized pump sets and increased electricity intensity per hectare of groundwater irrigation (Narayanamoorthy et al., 2025). It points out that government estimates indicate that 2,529 of 6,965 blocks have “precarious” groundwater levels (Narayanamoorthy et al., 2025). To make natural resource management (NRM) climate-resilient, solar pumps must be considered in water budgeting and recharge planning so that “green energy” does not contribute to unsustainable groundwater abstraction.

Major policy frameworks and rural development approaches in India

The framework of India’s rural development contains strong entry points for climate NRM integration, especially through public works, watershed approaches, and the rejuvenation of water body. MGNREGA is important for both soil-water capital and income for households. The result from Western Rajasthan reveals that better-performing regions are linked with higher agricultural and livestock income and lower distress-related job separation (Kazi & Macwan, 2023). Watershed approaches remain core. Meta-analysis conducted across India indicates that watershed management has positive impacts on the environment, particularly through the enhancement of groundwater and soil conservation, and that participatory management practices help achieve better outcomes (Meena et al., 2022).

Water body rejuvenation has also been advanced through mission mode approaches. A peer reviewed study in the Journal of Rural Development discusses Mission Amrit Sarovar, launched on 24 April 2022 to develop and rejuvenate 75 water bodies in each district. It notes that each Amrit Sarovar is expected to have a minimum pondage size of 1 acre (0.4 ha) and a holding capacity of roughly 10,000 cubic metres, with a national target of about 50,000 water bodies (Roy et al., 2023). One study reveals progress at the national level—identification of sites, work underway, and tasks accomplished—and illustrates cooperation between many ministries, including rural development, land resources, drinking water and sanitation, water resources, panchayati raj, and environment/forests (Roy et al., 2023). This policy trend further reinforces the perception that climate NRM activities are increasingly viewed as rural development, rather than a strictly environmental objective. Policies with regards to energy are also significant. Solar irrigation pump adoption and performance are modulated by agricultural electricity pricing regulations and subsidies, research, and national programs like PM KUSUM support solar irrigation pumps (Narayanamoorthy et al., 2025). Changes in the energy sector should be connected with groundwater in rural development strategies, especially in areas with less water resources.

Role of social workers

Social work assists in climate resilience by relating the management of resources to people, groups, and social justice. In a model that emphasizes natural resource management (NRM) for resilience, social

workers can assist in four ways. First, social workers can assist in participatory planning. Many Indian studies employ techniques such as participatory rural appraisal, group discussions, and meetings to identify needs and act accordingly (Chaudhary et al., 2024; Roy et al., 2023). They can assist Gram Panchayats in planning with all stakeholders, ensuring that women, landless farmers, and other disadvantaged sections are not only beneficiaries but also active participants in planning and action. Second, social workers can assist in helping communities gain control over common property resources. They can assist in forming and managing user groups, establishing accountability, and minimizing conflicts over water and other common resources.

Case studies from Amrit Sarovar illustrate the importance of involving users and stakeholders to keep water bodies healthy and useful.

Third, social workers can help disseminate knowledge about climate change and influence people to change their behavior by improving information flow, extension services, and local learning. The Pudukkottai case study illustrates that people who are provided with information and equipment develop better attitudes towards conservation. This illustrates how social work can bridge the gap and assist with adaptation. Fourth, social work can assist in linking NRM projects with what people are entitled to. It entails assisting households in linking management of public assets to the security of livelihoods through skills development, credit, insurance, and diversification, particularly when climate change impacts wages and jobs.

Recommendations

Improve the performing measures of Gram Panchayats to curate a practical plan for natural resources and climate factors. Village plans should include baseline maps showing soil and water risk, seasonal water budgeting, recharge structures, and the maintenance of ponds and tanks. This approach is based on watershed science, which recognizes drought and groundwater depletion as important issues for farmers in Tamil Nadu, and recognizes that groundwater development leads to more ecosystem service values (Meena et al., 2022; Praveena et al., 2025).

Facilitate adoption. Panchayats can facilitate adoption through advisory support, in-situ conservation training, and employment centers. Although farmer adoption is encouraging, reach and awareness are poor, particularly in dryland regions (Mohanraj et al., 2024).

Organize the plan. To ensure temporary employment and sustainable resilience access, watershed plans need to be organized around watershed maintenance and water body restoration. There is evidence that improved MGNREGA performance is associated with increased earnings and increased water access (Kazi & Macwan, 2023). To ensure long-term success, water storage schemes such as Amrit Sarovar must be linked with user groups and accountability mechanisms (Roy et al., 2023).

The issue of reliance on renewable energy sources and groundwater is still a major concern. Solar water pumps should be lead by the guidelines for the use of groundwater. Despite the reduction in groundwater levels and the increase in the electricity rate, solar water pumps are still selected by farmers, this shows

that solar irrigation is gaining popularity (Narayanamoorthy et al., 2025).

Explore ecosystem restoration as resilience infrastructure. Coastal and common land restoration projects must focus on developing lasting community institutions for protection and management. Evidence on mangrove restoration shows that science-based restoration and village-level institutions can scale up and support long-term resilience (Selvam & Thamizoli, 2021).

Conclusion

This review proves that natural resource management is inextricably linked to climate resilience in rural India. It improves resilience by conserving water and soil, managing in a community-focused way, restoring the environment, and improving livelihood choices, all of which are aided by the right energy choices. Since 2020, there has been empirical evidence (changes in income, temperature and rainfall impacts on people, economic value of ecosystem services, and project results) and empirical experience (drought pressures, resistance to adopting practices, and vulnerability of poor households) from Indian research. It is difficult to build climate resilience without conserving and restoring natural resources because water security, soil quality, and ecosystem services are the base for rural livelihoods.

Limitations

This paper is a thematic synthesis, not a new research study. The studies reviewed employ different approaches and measures (such as meta-analysis values, percentages of household surveys, index values, and Ricardian coefficients). Due to this, results are mostly compared in terms of direction and mechanism, not in terms of a combined effect size.

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A study on customer satisfaction towards digital banking in rural areas of thanjavur district

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Abstract

This study focuses on customer satisfaction towards digital banking in rural areas of Thanjavur District. The research is based on a descriptive design, and primary data were collected from 75 respondents through a structured questionnaire using the convenience sampling method. The data were analyzed using percentage analysis and the Chi-square test with the help of SPSS software. The findings indicate that most rural customers are satisfied with digital banking services due to convenience and time-saving benefits, though challenges such as poor internet connectivity and low digital literacy still affect usage. The study suggests that improving awareness, infrastructure, and security measures can enhance customer satisfaction and digital banking adoption in rural areas.

Keywords: Digital Banking, Customer Satisfaction, Rural Customers, Digital Literacy.

Introduction

Digital banking has transformed the way financial services are delivered by offering convenience, speed, and easy access through mobile banking, internet banking, UPI, and digital wallets. In India, the government and the Reserve Bank of India actively promote digital banking to enhance financial inclusion, particularly in rural areas. In districts like Thanjavur, rural customers are gradually adopting these services, but their awareness, usage, and satisfaction levels differ based on digital literacy, internet availability, and trust in technology. However, rural customers continue to face several challenges in using digital banking services. Problems such as poor internet connectivity, limited technical knowledge, security concerns, and fear of digital fraud affect their confidence and satisfaction. Therefore, it is important to examine the level of customer satisfaction and identify the difficulties faced by rural users in order to suggest measures that can improve digital banking adoption and service quality in Thanjavur district.

Statement of problems

Digital banking services have expanded rapidly in India, but their adoption in rural areas like Thanjavur district remains uneven. Rural customers face challenges such as low digital literacy, poor internet connectivity, lack of awareness, and security concerns, which affect their usage and satisfaction levels. Therefore, it is important to study customer satisfaction and identify the key challenges faced by rural users to improve the effectiveness of digital banking services.

Objectives of the study

- To analyse the level of customer satisfaction towards digital banking services among rural customer in Thanjavur district.
- To identify the major challenges faced by rural customers in using digital banking services.

Review of literature

Patel & Singh (2025) found that while digital banking adoption has increased in rural India, issues like transaction failures, low digital literacy, and trust problems affect customer satisfaction. **Sharma & Verma (2024)** highlighted security, simplicity, and service responsiveness as key satisfaction factors and stressed the importance of financial literacy programs. **Siva Kumar (2022)** concluded that although rural customers value the convenience of digital banking, security concerns, technical difficulties, and lack of awareness remain major barriers to better adoption and satisfaction.

Research methodology

The study uses a descriptive research approach to examine customer satisfaction towards digital banking in rural areas of Thanjavur district. Primary data were collected from 75 respondents in Thanjavur district through structured questionnaires using the convenience sampling method. Secondary data were gathered from journals, publications, books, and online sources related to digital banking and rural financial inclusion. The collected data were analysed using descriptive statistical techniques with the help of SPSS Version 20 to calculate percentages and frequencies, providing clear insights into the satisfaction levels, usage patterns, and challenges faced by rural customers in digital banking.

Data Analysis and Interpretation

Table1: overall customer satisfaction

Satisfaction level	Frequency	Percentage (%)
Highly satisfied	18	24%

Satisfied	25	33%
Neutral	15	20%
Dissatisfied	10	13%
Highly Dissatisfied	7	10%
Total	75	100%

Interpretation:

The table shows that 57% of respondents are satisfied or highly satisfied with digital banking services. About 23% of customers are dissatisfied, while 20% remain neutral in their opinion. This indicates that digital banking has gained moderate acceptance among customers in the study area.

Table 2: convenience –level of satisfaction

Level of satisfaction	Frequency	Percentage (%)
Highly satisfied	25	33%
Satisfied	28	37%
Neutral	12	16%
Dissatisfied	7	9%
Highly Dissatisfied	3	4%
Total	75	100%

Interpretation: Interpretation: Convenience is the most appreciated factor, as 70 % of respondents (Very Satisfied + Satisfied) value time-saving and ease of transactions. About 16% are neutral, while 13% face inconvenience.

Table 3: security /trust – level of stratification

Level of satisfaction	Frequency	Percentage (%)
Highly satisfied	20	27%
Satisfied	21	28%
Neutral	14	19%
Dissatisfied	12	16%
Highly Dissatisfied	8	10%
Total	75	100%

Interpretation: About 55% of respondents (Very Satisfied + Satisfied) are satisfied with security. Around 19% are neutral, while 26% of respondents face concerns or fear of fraud. This shows the need for awareness programs to improve trust in digital banking.

Table 4: technical support

Level of satisfaction	Frequency	Percentage (%)
Highly satisfied	18	24%
Satisfied	20	27%
Neutral	15	20%
Dissatisfied	12	16%
Highly Dissatisfied	10	13%
Total	75	100%

Interpretation: About 51% of respondents (Very Satisfied + Satisfied) are satisfied with technical support. Around 20% are neutral, while 29% of respondents face difficulties. This indicates that additional training and guidance can improve confidence in digital banking.

Table 5: challenges faced

Challenges	Frequency	Percentage (%)
Poor internet connectivity	25	60%
Low digital literacy	38	50.7%
Trust /security issues	26	34.7%
Technical errors	20	26.7%
Total respondents	75	100%

Interpretation: About 60.00% of respondents face poor internet connectivity, and 50.67% struggle with low digital literacy. Around 34.67% have trust or security concerns, while 26.67% experience technical issues. Addressing these challenges is essential to improve digital banking adoption in rural areas.

Table 6: Chi-Square Test –frequency of digital banking vs customer satisfaction
Observed Frequencies, O

Frequency of digital banking	Satisfied	Neutral	Dissatisfied	Row total
Daily				
Monthly				
Occasionally				
Column total				

Hypothesis

Null Hypothesis (H₀): There is no significant association between frequency of digital banking usage and customer satisfaction among rural users.

Alternative Hypothesis (H₁): There is a significant association between frequency of digital banking usage and customer satisfaction among rural users.

Expected Frequency

Frequency of digital banking	Satisfied(E)	Neutral (E)	Dissatisfied (E)	Row total (E)
Daily	21.00	11.67	7.00	35
Monthly	16.80	9.33	5.60	28
Occasionally	13.20	7.33	4.40	22
Column total	45	25	15	75

Chi-Square Formula

$$\chi^2 = \sum (O - E)^2 / E$$

Where: O = Observed frequency, E = Expected frequency

Frequency of	Satisfaction	Observed (O)	Expected (E)	(O – E) ² / E

digital banking	level			
Weekly	Satisfied	20	21.00	0.0476
	Natural	10	11.67	0.2331
	Dissatisfied	5	7.00	0.5714
Monthly	Satisfied	15	16.80	0.1800
	Natural	8	9.33	0.1708
	Dissatisfied	5	5.60	0.0643
Occasionally	Satisfied	10	13.20	0.7848
	Natural	7	7.33	0.0147
	Dissatisfied	5	4.40	0.0818
Total x2				2.1485

Degree of Freedom (df)

$$df = (\text{Rows}-1) \times (\text{Columns}-1) = (3-1) \times (3-1) = 2 \times 2 = 4$$

Compare with Critical Value

Significance level (α) = 0.05 (5%)

Critical χ^2 value for df = 4 at 5% level = 9.488

Calculated χ^2 value = 2.1485 the calculated value is less than the critical value.

Findings of the study

The study found that a majority of rural customers in Thanjavur District are satisfied with digital banking services, especially due to convenience and time-saving benefits. However, poor internet connectivity and low digital literacy are the major challenges faced by respondents. Security concerns and technical issues also affect customer confidence to some extent. The Chi-square test result shows that there is no significant relationship between digital banking usage and customer satisfaction. Overall, digital banking adoption is increasing in rural areas, but improvements in infrastructure and awareness are still required.

Suggestions

Banks should conduct regular awareness and training programs to improve digital literacy among rural customers. Improving internet connectivity and strengthening technical support services will help users perform transactions confidently. Banks must also enhance security measures and educate customers about fraud prevention to build trust. Providing simple and user-friendly mobile banking applications in regional languages can further increase satisfaction and usage. Overall, better infrastructure and continuous customer support will improve digital banking adoption in rural areas.

Conclusions

The study concludes that digital banking services have positively influenced rural customers in Thanjavur District by offering convenient and time-saving financial transactions. Most

respondents show a satisfactory level of satisfaction, although challenges such as poor internet connectivity, low digital literacy, and security concerns still exist. The Chi-square analysis indicates that there is no significant relationship between usage frequency and satisfaction level. Therefore, with improved infrastructure, better awareness programs, and enhanced security measures, digital banking can achieve greater acceptance and higher customer satisfaction in rural areas.

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A STUDY ON ROLE OF ENTREPRENEURSHIP IN THE DIGITAL ECONOMY

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ABSTRACT

The digital economy has emerged as a dominant force in the modern global economic system, driven by rapid advancements in digital technologies such as the internet, mobile communication, cloud computing, artificial intelligence, big data analytics, and digital platforms. These technologies have fundamentally transformed the way businesses operate, value is created, and markets are accessed. In this rapidly evolving environment, entrepreneurship plays a vital and strategic role by acting as a key driver of innovation, competitiveness, employment generation, and sustainable economic growth. The rise of digital entrepreneurship has enabled individuals and organizations to establish businesses with relatively low capital investment, reduced operational costs, and enhanced scalability compared to traditional business models. Entrepreneurship in the digital economy is characterized by the effective use of digital tools and platforms to identify opportunities, create innovative products and services, and deliver value to customers across geographical boundaries.

Digital entrepreneurs leverage e-commerce platforms, mobile applications, digital marketing tools, social media, and online payment systems to reach a global customer base. As a result, digital entrepreneurship has lowered entry barriers and democratized business opportunities, especially for youth, women, and small-scale entrepreneurs. This transformation has been particularly significant in developing economies, where digital technologies have contributed to financial inclusion, job creation, and economic empowerment. Entrepreneurship in the digital economy plays a pivotal role in shaping innovation, economic growth, and global competitiveness.

Keywords

Digital Economy, Entrepreneurship, Digital Entrepreneurship, Innovation, Start-ups, Technological Advancement, E-commerce, Digital Platforms, Economic Growth, Employment Generation

INTRODUCTION

The global economy has undergone a significant transformation over the past few decades due to the rapid growth and adoption of digital technologies. This transformation has given rise to what is commonly referred to as the digital economy, where economic activities are increasingly driven by digital platforms, data, information technology, and online networks. Technologies such as the internet, mobile communication, cloud computing, artificial intelligence, big data analytics, and blockchain have reshaped traditional business models and created new opportunities for economic participation. In this evolving environment, entrepreneurship has emerged as a critical force influencing innovation, productivity, and economic growth. The digital economy is not limited to the technology sector alone; it extends across all industries including finance, education, healthcare, manufacturing, retail, and services. Businesses today rely heavily on digital tools for production, marketing, distribution, and

customer engagement. As a result, entrepreneurs who are able to effectively adopt and utilize digital technologies gain a competitive advantage. Digital entrepreneurship refers to the process of creating and managing new ventures that are primarily based on digital technologies or that use digital platforms as a core component of their operations. This form of entrepreneurship has redefined how businesses are created, scaled, and sustained in the modern economy.

STATEMENT OF THE PROBLEM

The rapid expansion of the digital economy has created numerous opportunities for entrepreneurs to innovate, start new ventures, and contribute to economic growth. Digital technologies such as the internet, mobile applications, cloud computing, artificial intelligence, and digital platforms have transformed traditional business models and reduced barriers to entry.

However, despite these advancements, many entrepreneurs are unable to fully utilize the potential of the digital economy due to various structural, technological, and institutional challenges. This situation raises important concerns regarding the effectiveness and sustainability of entrepreneurship in the digital era.

Therefore, there is a need to examine the key barriers affecting entrepreneurs in the digital economy and to identify strategies that can enhance their capacity to compete, innovate, and thrive in an increasingly technology-driven marketplace.

Objective

- ✓ **Promote Innovation:** Entrepreneurship in the digital economy encourages the development of new digital products, services, and technologies that solve real-world problems.
- ✓ **Generate Employment:** Digital startups and online businesses create jobs in software development, digital marketing, data analysis, e-commerce, and other technology-driven sectors.
- ✓ **Expand Global Market Reach:** Entrepreneurs can reach customers worldwide using online platforms, social media, and digital marketing tools, removing geographical limitations.
- ✓ **Improve Business Efficiency:** Digital tools like AI, automation, cloud computing, and analytics help entrepreneurs manage resources, reduce costs, and increase productivity.
- ✓ **Enhance Competitiveness:** Digital entrepreneurship encourages healthy competition, resulting in better services, innovative products, and improved customer experiences.
- ✓ **Support Economic Growth:** By creating new markets, revenue streams, and investment opportunities, digital entrepreneurs contribute to the growth of national and global economies.
- ✓ **Facilitate Knowledge Sharing and Collaboration:** Digital networks allow entrepreneurs to share ideas, collaborate with peers, and access information for faster decision-making.

RESEARCH METHODOLOGY

Research methodology refers to the systematic process adopted to collect, analyze, and interpret data in

order to achieve the objectives of a study. The present study adopts a descriptive and analytical research design to examine the role of entrepreneurship in the digital economy. The methodology has been structured to ensure clarity, reliability, and relevance of the findings. The study is primarily based on secondary data. Secondary data has been collected from various published sources such as academic journals, research papers, books, conference proceedings, government reports, and publications of national and international organizations. Reports related to digital economy, entrepreneurship, start-ups, and innovation have been reviewed to gain a comprehensive understanding of the subject. In addition, information from reliable websites, online databases, and policy documents has been used to support the analysis.

METHODS OF THE STUDY

The following methods have been adopted in the present study to analyze the role of entrepreneurship in the digital economy:

Descriptive Method

This method has been used to describe the concept of the digital economy and digital entrepreneurship. It helps in explaining the nature, features, and importance of entrepreneurship in a digital environment.

Analytical Method

The analytical method has been applied to examine the role of entrepreneurship in promoting innovation, employment generation, and economic growth. Existing data and literature have been analyzed to understand opportunities and challenges faced by digital entrepreneurs.

Comparative Method

This method has been used to compare traditional entrepreneurship with digital entrepreneurship. It helps in identifying differences in business models, cost structure, market reach, and scalability.

SOURCES OF DATA

The present study is based entirely on secondary data. The required data and information have been collected from the following sources:

- Books related to entrepreneurship, innovation, and digital economy written by reputed authors.
- National and International Journals publishing research articles on digital entrepreneurship and economic development.
- Government Reports and Publications, including reports from initiatives such as Digital India and Startup India.
- Reports of International Organizations such as the World Economic Forum, OECD, and World Bank.
- Reliable Websites and Online Databases providing updated information on digital economy and entrepreneurship.
- These sources provide a strong theoretical and analytical base for understanding the role of entrepreneurship in the digital economy.

REVIEW OF LITERATURE

1. Nambisan (2021)

Nambisan emphasized digital entrepreneurship as a distinct research domain.

2. Kraus et al. (2021)

They found a strong link between digital innovation and entrepreneurial performance.

3. UNCTAD (2021)

The report emphasized the role of the digital economy in global value chains.

4. World Economic Forum (2022)

The report discussed AI and automation as drivers of digital entrepreneurship.

5. World Bank (2022)

The study highlighted fintech entrepreneurship and financial inclusion.

NEED FOR THE STUDY

The rapid growth of the digital economy has significantly transformed the way businesses operate and compete in the global market. Digital technologies such as the internet, mobile applications, cloud computing, artificial intelligence, and digital platforms have created new opportunities for entrepreneurs to innovate and establish businesses with wider market reach and lower operational costs. In this context, it is essential to understand the role of entrepreneurship in the digital economy and its contribution to economic growth and development. Entrepreneurship plays a crucial role in promoting innovation and technological advancement. Digital entrepreneurs introduce new business models, products, and services that enhance efficiency and customer satisfaction. However, despite the increasing importance of digital entrepreneurship, many entrepreneurs face challenges such as lack of digital skills, limited access to finance, cybersecurity risks, and regulatory issues. Studying these challenges is necessary to identify gaps in the existing entrepreneurial ecosystem and to propose effective solutions.

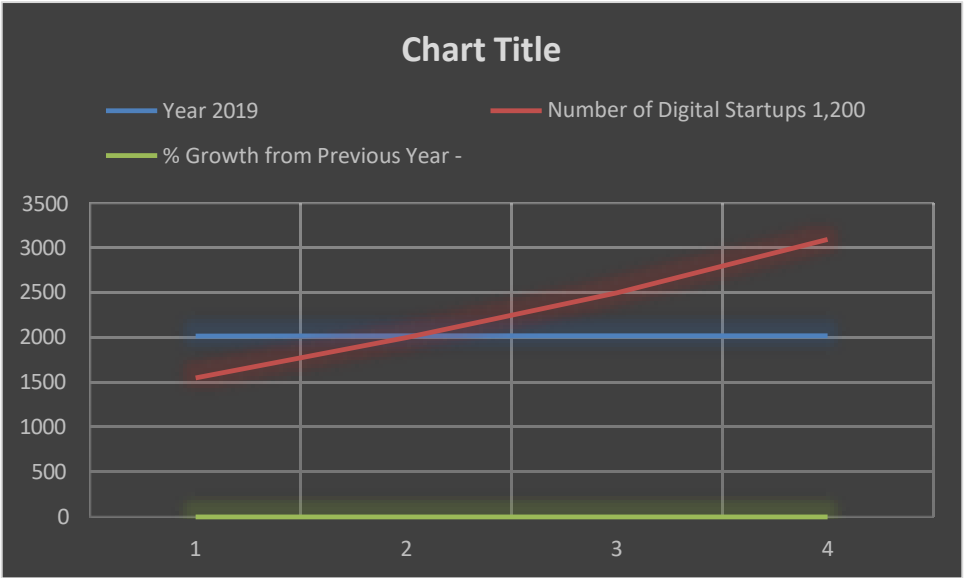
ANALYSIS AND INTERPRETATION

Analysis 1: Growth of Digital Startups Over 5 Years (2019–2023)

YEAR	Number of Digital Startups	%Growth from Previous Year
2019	1,200	—
2020	1,550	29.2%
2021	2,000	29.0%
2022	2,500	25.0%
2023	3,100	24.0%

Interpretation

The number of digital startups has grown rapidly, nearly tripling in 5 years. The fastest growth happened in 2020–2021, showing that digital entrepreneurship drives innovation and new job opportunities.

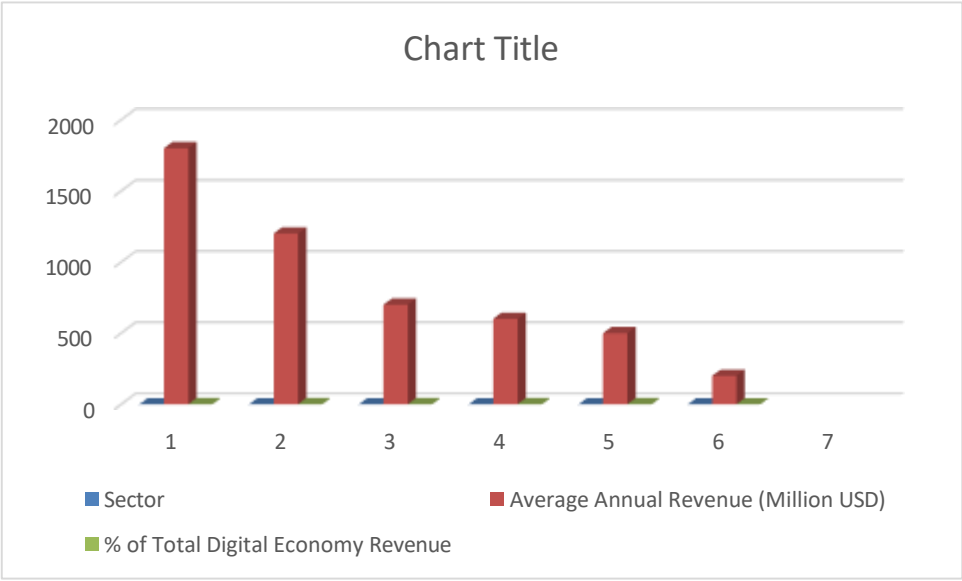


Analysis 2: Revenue Contribution of Digital Enterprises by Sector (2023)

Sector	Average Annual Revenue (Million USD)	% of Total Digital Economy Revenue
E-commerce	1,800	36%
Fintech	1,200	24%
EdTech	700	14%
HealthTech	600	12%
Digital Services	500	10%
Others	200	4%

Interpretation

E-commerce leads the digital economy, contributing 36% of total revenue, showing online shopping is very profitable. Fintech follows with 24%, reflecting growth in digital financial services. EdTech and HealthTech also contribute significantly, highlighting the rise of online education and healthcare. These sectors offer great opportunities for entrepreneurs to succeed in the digital economy.

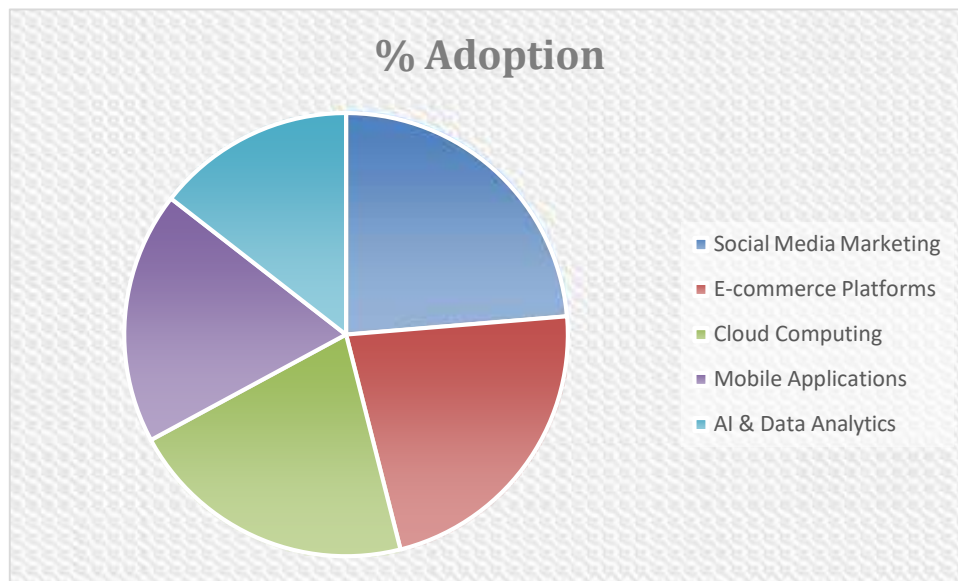


Analysis 3: Technology Adoption Among Entrepreneurs (2023 Survey)

Technology/Tool	% Adoption	Key Benefit
Social Media Marketing	90%	Brand building and customer acquisition
E-commerce Platforms	85%	Direct revenue and market access
Cloud Computing	80%	Scalability and cost efficiency
Mobile Applications	70%	Customer reach and engagement
AI & Data Analytics	55%	Informed decision-making

Interpretation

Social media and e-commerce platforms are the most commonly used technologies by entrepreneurs, showing that reaching customers directly and generating sales online are top priorities. Cloud computing is also widely adopted because it helps businesses grow quickly and manage resources efficiently. Additionally, more entrepreneurs are using AI and data analytics, which shows a growing focus on making smart, data-based decisions. This shift is important for staying competitive and successful in today’s digital economy.



FINDINGS

- Entrepreneurship drives innovation by introducing new digital products, services, and business models.
- Digital technologies enable startups to access wider national and global markets.
- E-commerce, FinTech, and app-based services dominate digital entrepreneurship sectors.
- Digital entrepreneurship generates employment opportunities, especially for youth and skilled professionals.
- Entrepreneurs contribute to economic growth by increasing productivity and competitiveness.
- Digital platforms reduce traditional entry barriers for new businesses.
- Startups enhance operational efficiency through technology adoption and automation.
- Inclusive growth is supported by empowering women entrepreneurs and rural communities.

SUGGESTIONS

To enhance the role of entrepreneurship in the digital economy, it is essential to implement a comprehensive set of measures that address both opportunities and challenges faced by digital entrepreneurs. First, digital skill development programs should be introduced at all levels, including schools, colleges, and vocational training centers, to equip aspiring entrepreneurs with the technical competencies required to leverage digital platforms effectively. Equally important is providing easy access to finance through grants, loans, venture capital, and seed funding, which can enable startups to scale their operations and explore innovative business models. Strengthening cybersecurity infrastructure and promoting awareness about data protection are also crucial to safeguard digital businesses from threats and to build customer trust. Regulatory frameworks should be simplified and entrepreneur-friendly policies implemented to reduce bureaucratic barriers, allowing startups to focus on innovation and market expansion. Additionally, promoting platform-based business models can

enhance scalability, reduce operational costs, and enable global market reach for digital enterprises. Inclusive entrepreneurship must be encouraged by supporting women entrepreneurs, rural communities, and marginalized groups, ensuring that economic growth is broadly distributed and socially equitable.

CONCLUSION

Entrepreneurship plays a pivotal role in the development and sustainability of the digital economy. The study highlights that digital technologies , including cloud computing, artificial intelligence, mobile applications, and online platforms, have significantly transformed the way businesses operate, enabling entrepreneurs to innovate, reduce operational costs, and access global markets. Innovation emerges as the core contribution of entrepreneurship, while employment generation, market expansion, and economic growth follow as significant outcomes. The research indicates that digital entrepreneurship not only enhances productivity and competitiveness but also fosters inclusive growth by empowering women, rural communities, and small enterprises. These findings demonstrate that entrepreneurship is not merely a business activity but a strategic driver of socio-economic transformation in the digital era.

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A STUDY ON DISCLOSURE OF AFFILIATE LINKS AND ITS IMPACT ON CONSUMER TRUST

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ABSTRACT

Affiliate marketing has grown into a significant method of promotion in the digital world, with influencers and content creators often suggesting products through affiliate links. As this approach becomes more widespread, the need for transparency has become an important ethical issue. Being open with consumers about the possibility of earning a commission through a link is key in influencing how they view the content. This study looks at how disclosing affiliate links affects consumer trust, credibility, and their likelihood to make a purchase. Data was collected using a structured questionnaire given to online shoppers. The results show that clear disclosure helps build trust and improves how honest the promoter is seen, whereas not disclosing can create doubt and lower confidence. These findings highlight the value of ethical disclosure in affiliate marketing. Being open and honest with consumers not only helps in gaining their trust but also supports lasting and healthy relationships between marketers and their audience.

Keywords:

Affiliate Marketing, Affiliate Link Disclosure, Consumer Trust, Digital Marketing, Transparency, Influencer Marketing, Ethical Marketing, Purchase Intention.

INTRODUCTION

In recent years, digital marketing has transformed the way businesses interact with customers, introducing new methods that are both cost-efficient and widely accessible. One of the most commonly used strategies in this space is affiliate marketing. In this model, individuals like bloggers, influencers, and content creators promote products or services through affiliate links, earning a commission when someone makes a purchase through those links.

This study examines how revealing affiliate links affects consumer trust and their likelihood to make a purchase. By looking at how people react to links that are disclosed versus those that are not, the research shows the importance of ethical behaviour in digital marketing. The results highlight that being transparent is not just a legal obligation, but also a valuable way to develop lasting trust among businesses, influencers, and their audiences.

STATEMENT OF THE PROBLEM

Affiliate marketing has become a widely used promotional strategy across digital platforms, particularly through social media influencers, bloggers, and online content creators. While affiliate links provide marketers with an effective way to expand their reach, many consumers are not always aware that these links generate commission for the promoter. When disclosure is absent, it can create confusion

and raise ethical concerns about transparency and honesty in digital marketing practices.

This study seeks to address that gap by examining whether disclosure of affiliate links affects consumer trust and how transparency in affiliate marketing shapes consumer perceptions and purchase intentions. The findings aim to highlight the importance of ethical disclosure as a foundation for building sustainable trust between businesses, influencers, and consumers in the digital marketplace.

Objectives of the study

- To develop a clear understanding of affiliate marketing and the practice of affiliate link disclosure.
- To assess the extent of consumer awareness regarding the presence and purpose of affiliate link disclosure.
- To investigate how disclosure of affiliate links influences consumer trust in both promoters and brands.
- To explore consumer perceptions toward disclosed versus non-disclosed affiliate links.

RESEARCH METHODOLOGY

This study employs a descriptive research design to examine how affiliate link disclosure influences consumer trust. Both primary and secondary sources of data are utilized. Primary data were collected directly from consumers through a structured questionnaire, while secondary data were drawn from journals, books, research articles, and credible online resources related to affiliate and digital marketing.

The study was conducted within a limited timeframe, and its findings are subject to certain constraints, such as the relatively small sample size and the influence of individual opinions. Despite these limitations, the methodology provides a structured approach to understanding the role of transparency and disclosure in shaping consumer trust in affiliate marketing.

Methods

The study uses a descriptive method to examine how disclosing affiliate links affects consumer trust. Data were gathered from online consumers through a structured questionnaire, with participants selected using convenience sampling. A total of 100 individuals took part in this research.

- Descriptive research method
- Data collected from online consumers
- Convenience sampling technique used

Sources of Data

This study draws on both primary and secondary sources of information. Primary data were collected directly from consumers through a structured questionnaire designed to capture their awareness, perceptions, and trust regarding affiliate link disclosure. Secondary data were obtained from published materials, including research journals, academic articles, books, and credible online publications related to affiliate marketing, digital marketing, and consumer behaviour. Together, these

sources provide a comprehensive foundation for analyzing the role of transparency in affiliate marketing.

Primary Data:

- Collected through a structured questionnaire
- Respondents were online consumers

Secondary Data:

- Research journals
- Academic articles and publications

REVIEW OF LITERATURE

Boerman, Willemsen, and Van Der Aa (2017) This study investigated how disclosure of sponsored and affiliate content influences consumer responses in online environments. The researchers found that when content is clearly labelled as sponsored, consumers are better able to recognize its persuasive intent. This recognition enhances transparency and reduces the likelihood of consumers feeling misled. Importantly, the study showed that disclosure not only improves consumer awareness but also strengthens trust and fosters more positive attitudes toward the brand. Their work highlights that disclosure serves as a safeguard for credibility in digital marketing.

Evans, Phua, Lim, and Jun (2017) Focusing on influencer marketing practices on social media platforms, this research examined how disclosure of commercial relationships affects consumer perceptions. The findings revealed that influencers who openly acknowledge their partnerships are perceived as more credible and trustworthy. This transparency increases consumer confidence and leads to stronger purchase intentions. The study emphasized that disclosure does not weaken influencer marketing; instead, it enhances its effectiveness by reinforcing authenticity and trust between influencers and their audiences.

Lou and Yuan (2019) Lou and Yuan explored the role of authenticity and transparency in influencer-based marketing. Their research demonstrated that ethical disclosure practices are essential for building consumer trust. When influencers are transparent about their commercial ties, consumers are more likely to engage with the content and develop positive perceptions of the brand. The study concluded that authenticity, supported by disclosure, strengthens consumer relationships, encourages engagement, and contributes to long-term brand loyalty.

NEED FOR THE STUDY

In the present digital era, affiliate marketing is widely used as a promotional tool by influencers and online content creators. However, many consumers may not clearly understand whether a product recommendation is commission-based. This lack of clarity can affect consumer perception and trust. Hence, it is necessary to examine the impact of affiliate link disclosure on consumer trust and ensure ethical marketing practices.

- Rapid growth of affiliate marketing

- Limited consumer awareness about affiliate disclosures
- Importance of honesty and transparency

ANALYSIS AND INTERPRETATIONS

Analysis:

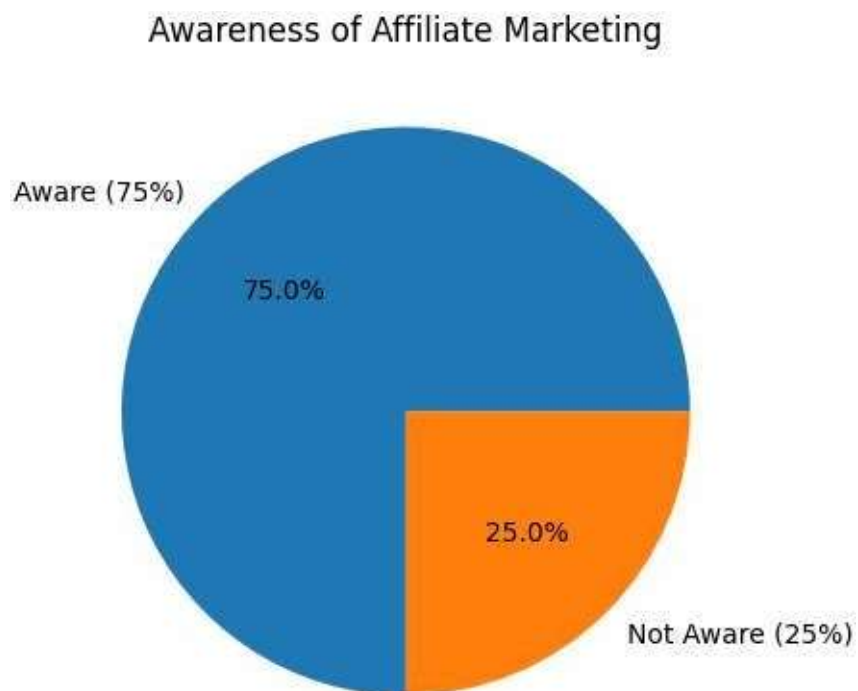
Table 1: Awareness of Affiliate Marketing

Particulars	No. of Respondents	Percentage (%)
Aware	75	75%
Not Aware	25	25%
Total	100	100%

Interpretations:

- Majority (75%) of respondents are aware of affiliate marketing practices, showing good exposure to digital marketing activities.
- Only 25% are not aware, which indicates the need for more consumer awareness about affiliate promotions.

Chart:



Analysis:

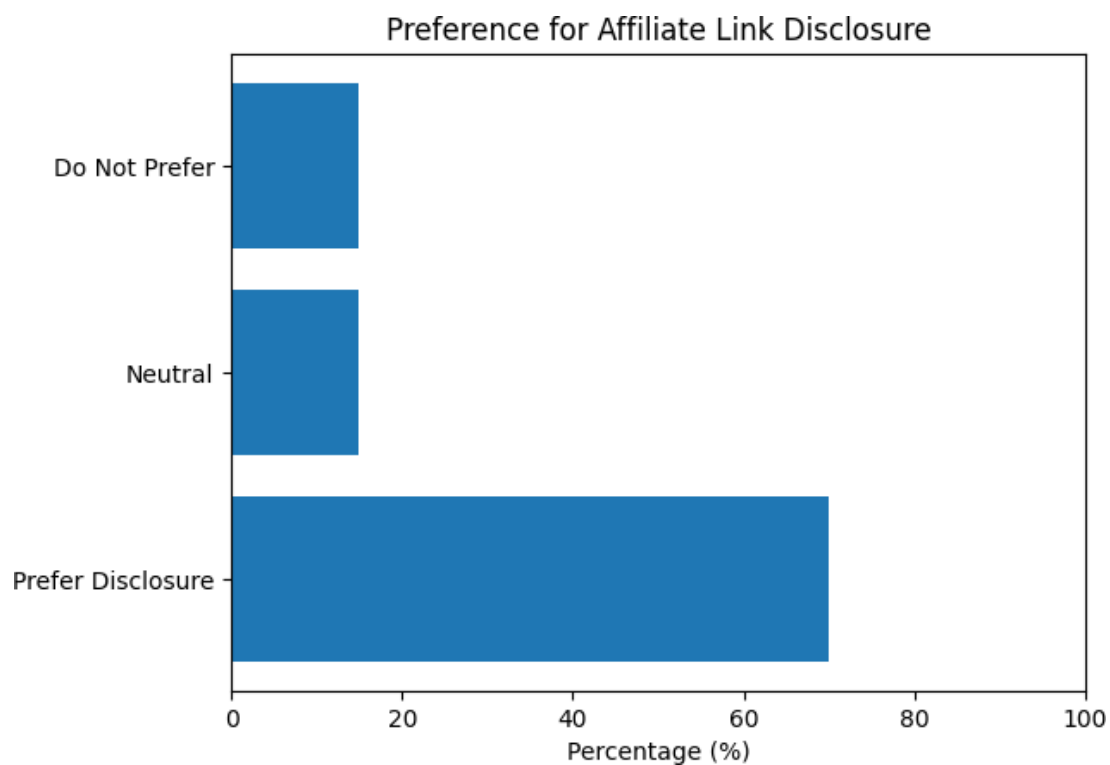
Table 2: Preference for Affiliate Link Disclosure

Particulars	No. of Respondents	Percentage (%)
Prefer Clear Disclosure	70	70%
Neutral	15	15%
Do Not Prefer	15	15%
Total	100	100%

Interpretations:

- 70% of respondents prefer clear disclosure of affiliate links, highlighting the importance of transparency in online promotions.
- A small percentage (15%) remain neutral or do not prefer disclosure, indicating varied consumer perceptions.

Chart:



Analysis:

Table 3: Impact of Disclosure on Consumer Trust

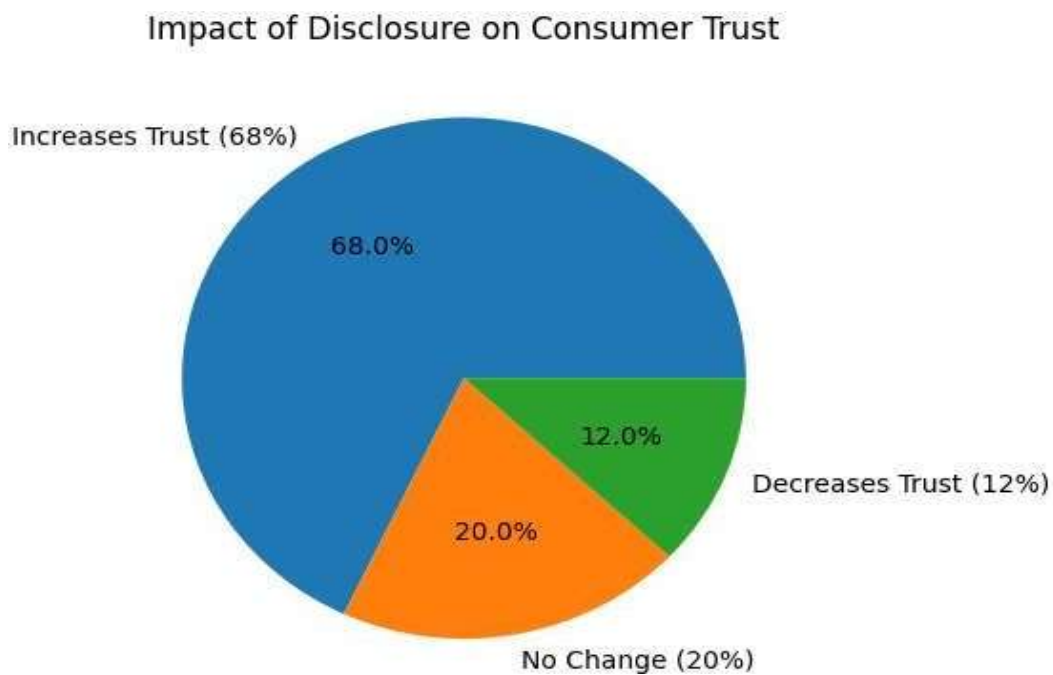
Particulars	No. of Respondents	Percentage (%)
Increases Trust	68	68%
No Change	20	20%
Decreases Trust	12	12%

Particulars	No. of Respondents	Percentage (%)
Total	100	100%

Interpretations:

- 68% of respondents believe that disclosure increases trust, proving that transparency positively affects consumer confidence.
- A minority feel no change or reduced trust, suggesting that not all consumers are equally influenced by disclosure practices.

Chart:



FINDINGS

The study indicates that a majority of respondents are familiar with affiliate marketing practices. Consumers tend to trust influencers who openly disclose their affiliate links. Clear disclosure improves transparency and enhances consumer confidence in the promoted products. However, absence of disclosure creates uncertainty and negatively affects trust. Therefore, transparency is a key factor in building strong consumer trust in affiliate marketing.

SUGGESTION

The study suggests that transparency should be given high importance in affiliate marketing practices. Influencers and content creators must clearly inform consumers about affiliate links to avoid misunderstanding and build credibility. Disclosure statements should be simple, clear, and easily noticeable to ensure consumer awareness. Companies should promote ethical marketing standards and provide proper guidelines for affiliate promotions.

CONCLUSION

The study reveals that disclosure of affiliate links has a strong influence on consumer trust in the digital marketing environment. When influencers clearly disclose commission-based links, consumers feel more confident and perceive the promotion as honest and transparent. Proper disclosure enhances credibility and positively affects purchase decisions, whereas lack of transparency creates doubt and reduces trust. Therefore, ethical and clear disclosure practices are essential for building strong consumer relationships and ensuring long-term success in affiliate marketing.

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A STUDY ON ARTIFICIAL INTELLIGENCE IN FINANCIAL DECISION-MAKING SYSTEMS

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ABSTRACT

Artificial Intelligence (AI) has emerged as a transformative force in financial decision-making systems by enhancing accuracy, efficiency, and strategic insight. Modern financial institutions increasingly rely on AI-driven models such as machine learning, deep learning, and data analytics to process large volumes of structured and unstructured data in real time. These systems support critical financial decisions including risk assessment, credit scoring, fraud detection, portfolio management, and algorithmic trading. By identifying hidden patterns and predicting future trends, AI reduces human error and improves the speed and consistency of decision-making processes. Furthermore, AI enables personalized financial services and proactive risk management, contributing to improved profitability and customer satisfaction. However, challenges such as data privacy, algorithmic bias, ethical concerns, and regulatory compliance continue to influence the adoption of AI in finance. This study highlights the role, benefits, and limitations of AI in financial decision-making systems and emphasizes the need for responsible and transparent AI implementation to ensure sustainable and trustworthy financial operations.

KEY WORDS

Artificial Intelligence, Financial Decision-Making, Machine Learning, Deep Learning, Data Analytics, Risk Management, Credit Scoring, Fraud Detection.

INTRODUCTION

Over the past few decades, the financial industry has been significantly reshaped by continuous technological progress. One of the most transformative developments has been the rise of Artificial Intelligence (AI), which is fundamentally changing how financial decisions are analyzed and executed. In the past, financial decision-making depended largely on human expertise, historical performance data, and predefined rule-based systems. Although these traditional methods provided structured guidance, they were often affected by subjective judgment, limited analytical capacity, slower processing speeds, and challenges in handling large-scale and complex data.

With the adoption of Artificial Intelligence, many of these constraints have been reduced. AI-powered systems can analyze massive volumes of both structured and unstructured data in real time, enabling more accurate forecasting and strategic planning. Technologies such as machine learning and deep learning allow financial institutions to enhance risk assessment, improve credit evaluation models, detect fraudulent activities more efficiently, and support data-driven investment decisions.

As financial markets become increasingly dynamic and competitive, AI is playing a critical role in improving operational performance and enabling smarter, faster, and more reliable decision-making

processes.

Artificial Intelligence (AI) can be described as the capability of computer systems to imitate human cognitive functions such as learning, reasoning, and problem-solving through data-driven processes. In the context of financial decision-making, AI incorporates sophisticated methods including machine learning algorithms, deep learning models, natural language processing, and predictive analytical tools to process and interpret extensive financial datasets. These technologies enable systems to recognize hidden patterns, identify irregularities, predict future market movements, and assist in informed strategic planning. As financial environments continue to grow more complex and heavily dependent on data, AI-driven solutions have become essential for improving efficiency, accuracy, and sustaining a competitive edge within the industry.

STATEMENT OF THE PROBLEM

The financial industry is witnessing a dramatic surge in data generation, driven by the expansion of digital payment systems, internet banking services, international market integration, and ongoing regulatory compliance requirements. This rapid growth in data volume, speed, and diversity has created significant challenges for traditional financial decision-making approaches. Conventional systems, which largely rely on manual evaluation, fixed statistical models, and predefined rule-based mechanisms, are increasingly inadequate in managing today's complex data landscape. Such traditional frameworks often struggle with slow data processing, limited capability to interpret unstructured information, overreliance on past performance indicators, and susceptibility to human error or bias. Consequently, financial organizations encounter difficulties in delivering prompt, precise, and reliable decisions, especially in critical domains such as risk analysis, credit assessment, fraud prevention, and portfolio management.

OBJECTIVES

➤ **Enhance Accuracy in Financial Decision-Making:**

To examine how Artificial Intelligence improves the precision and reliability of financial decisions by analyzing large-scale datasets in areas such as lending, investment planning, and risk evaluation.

➤ **Automate Routine Financial Operations:**

To explore the role of AI in automating repetitive and time-consuming tasks, including transaction monitoring, financial reporting, and customer service interactions, thereby increasing operational efficiency.

➤ **Strengthen Fraud Detection and Risk Management:**

To assess how AI-based systems identify abnormal patterns and potential fraudulent activities in real time, reducing financial risks and minimizing losses.

➤ **Optimize Investment Strategies:**

To evaluate the application of AI-driven tools, such as robo-advisory platforms and algorithmic trading systems, in enhancing portfolio management and maximizing returns.

➤ **Deliver Personalized Financial Services:**

To investigate how AI enables financial institutions to provide customized banking, loan, and investment solutions tailored to individual customer profiles and preferences.

➤ **Ensure Regulatory Compliance and Transparency:**

To analyze the contribution of AI in supporting regulatory adherence, improving monitoring processes, and enhancing transparency in financial decision-making.

RESEARCH METHODOLOGY

Research Design

This research applies both descriptive and analytical designs. The descriptive design is used to present and explain current Artificial Intelligence technologies and their role in financial decision-making systems. The analytical design further examines how these technologies influence efficiency, accuracy, and risk control within financial institutions.

Nature of the Study

The study incorporates both qualitative and quantitative elements. The qualitative aspect focuses on exploring theoretical concepts, ethical concerns, and practical challenges involved in implementing AI in the financial domain. The quantitative aspect emphasizes the evaluation of measurable outcomes and statistical analysis related to AI applications.

Sources of Data

Data for this research is collected from both primary and secondary sources.

Primary Data

Primary information is gathered to understand the views, experiences, and awareness levels of professionals regarding the adoption and impact of Artificial Intelligence in financial decision-making.

Secondary Data

Secondary information plays a significant role in this study and is obtained from various published and authenticated sources, including academic books, scholarly journals, research articles, conference papers, institutional reports, regulatory documents, and reputable online publications.

METHODS

Data Collection Methods

The research utilizes both primary and secondary techniques for gathering information.

Primary Method:

Primary data is collected through a well-structured questionnaire distributed to professionals employed in banks, financial institutions, fintech organizations, and academic experts in finance and information technology.

Secondary Method:

Secondary data is sourced from textbooks, peer-reviewed journals, research publications, conference proceedings, financial institution reports, regulatory guidelines, and credible digital resources.

Sampling Technique

A convenience sampling method is adopted for this study. Participants are selected based on their availability, relevance to the research topic, and willingness to provide responses.

Research Approach

The study follows a mixed-method strategy that combines qualitative and quantitative research techniques. Quantitative methods are applied to analyze numerical responses collected through questionnaires, while qualitative methods are used to interpret descriptive feedback and expert opinions. This integrated approach ensures a more comprehensive and dependable analysis of the research topic.

SOURCES OF DATA

The credibility and effectiveness of any research study depend greatly on the appropriateness and reliability of the data utilized. To fulfill the objectives of this study on Artificial Intelligence in Financial Decision-Making Systems, information has been obtained from both primary and secondary sources. Using diverse data sources ensures broader coverage of the topic, strengthens the authenticity of the findings, and enables meaningful comparison between theoretical frameworks and practical implementation.

Primary Sources of Data

Primary data refers to information collected directly from original respondents specifically for the purpose of the research. In this study, primary data is gathered to obtain practical insights into the application of Artificial Intelligence in financial decision-making environments.

It helps in understanding real-time experiences, professional opinions, and organizational practices related to AI adoption. Additionally, it highlights the opportunities and challenges faced by financial institutions while implementing AI-based solutions.

Secondary Sources of Data

Secondary data includes information that has already been compiled, examined, and published by researchers, institutions, or organizations. This type of data serves as a fundamental base for the present study by offering theoretical support, conceptual understanding, and historical context regarding Artificial Intelligence and its role in financial decision-making systems. It also assists in reviewing previous studies and identifying existing research gaps

REVIEW OF LITERATURE

Andreas Fuster et al. (2019) investigated the application of Artificial Intelligence in mortgage lending processes and concluded that AI-based models significantly enhance predictive accuracy. However, the study also pointed out concerns related to algorithmic transparency, potential bias, and fairness in automated lending decisions.

Nicolas Bussmann et al. (2021) examined the concept of Explainable Artificial Intelligence (XAI) within the financial sector. Their research emphasized that transparency and interpretability are essential for meeting regulatory standards and fostering trust in AI-driven financial systems.

The European Central Bank (2020) analyzed the integration of AI technologies in banking operations and stressed the importance of establishing strong governance structures, effective risk management practices, and internal control mechanisms to ensure responsible AI adoption.

Similarly, the Financial Stability Board (2021) evaluated both the opportunities and potential risks associated with AI in financial services. The report highlighted the need for ethical guidelines, regulatory oversight, and responsible innovation to maintain financial stability.

The Organisation for Economic Co-operation and Development (2019) proposed policy principles for Artificial Intelligence, underlining key aspects such as transparency, accountability, and fairness in AI-supported financial decision-making frameworks.

Ryll, Kumar, and Gupta (2020) explored AI-based credit assessment systems in emerging economies. Their findings suggested that AI enhances access to credit and promotes financial inclusion, although it also introduces regulatory and compliance-related challenges.

Yogesh Shrestha, Ben-Menahem, and von Krogh (2019) analyzed organizational barriers to AI implementation. Their study identified issues such as lack of skilled personnel, governance complexities, and resistance to technological change within financial institutions.

NEED FOR STUDY

The financial industry is experiencing significant changes driven by rapid technological progress, expanding digitalization, and the increasing complexity of global financial markets. Conventional financial decision-making approaches, which primarily depend on manual procedures, historical records, and predefined rule-based systems, are becoming less effective in managing vast amounts of real-time and dynamic data. This situation highlights the necessity to explore advanced technological solutions, particularly Artificial Intelligence (AI), and evaluate their contribution to modern financial decision-making systems.

The rapid expansion of financial data generated through digital payments, internet banking platforms, stock market activities, and customer interactions has created substantial challenges for human analysts. Accurately interpreting such large and continuously evolving datasets within limited timeframes is increasingly difficult using traditional methods.

Artificial Intelligence provides sophisticated tools, including machine learning algorithms, predictive modeling techniques, and natural language processing systems, which can efficiently analyze

extensive data and uncover complex relationships. These approaches are no longer sufficient to manage the massive and continuously growing datasets produced by digital transactions, online banking, stock markets, and customer interactions. In addition, the complexity and volume of real-time financial data make it difficult for human analysts to accurately identify patterns, trends, and risks within limited timeframes, highlighting the need for more advanced solutions. Therefore, exploring AI's role in modern financial systems is essential to enhance decision-making processes and support data-driven strategies in the evolving financial landscape.

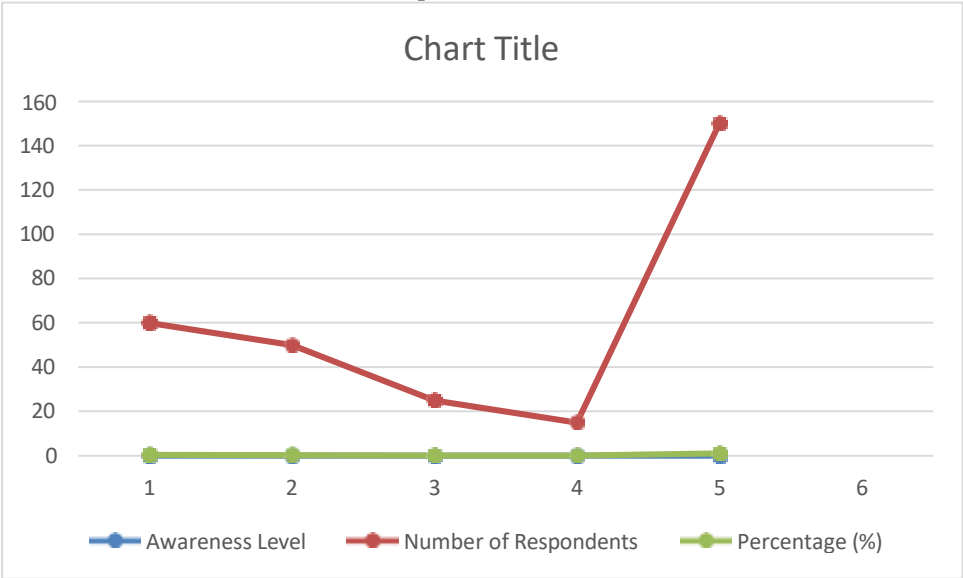
ANALYSIS AND INTERPRETATION

Analysis 1: Awareness and Usage of AI in Financial Decision-Making

Awareness Level	Number of Respondents	Percentage (%)
Highly Aware	60	40%
Moderately Aware	50	33%
Slightly Aware	25	17%
Not Aware	15	10%
TOTAL	150	100%

Interpretation:

The results indicate that a majority of respondents (73%) possess at least a moderate awareness of AI in financial decision-making, with 40% being highly aware and 33% moderately aware. Only a small portion of participants (17%) reported slight awareness, and 10% were completely unaware. This suggests that while awareness of AI is relatively high among financial professionals, there remains a need for further education and training to ensure comprehensive understanding and effective utilization of AI tools in financial operations.

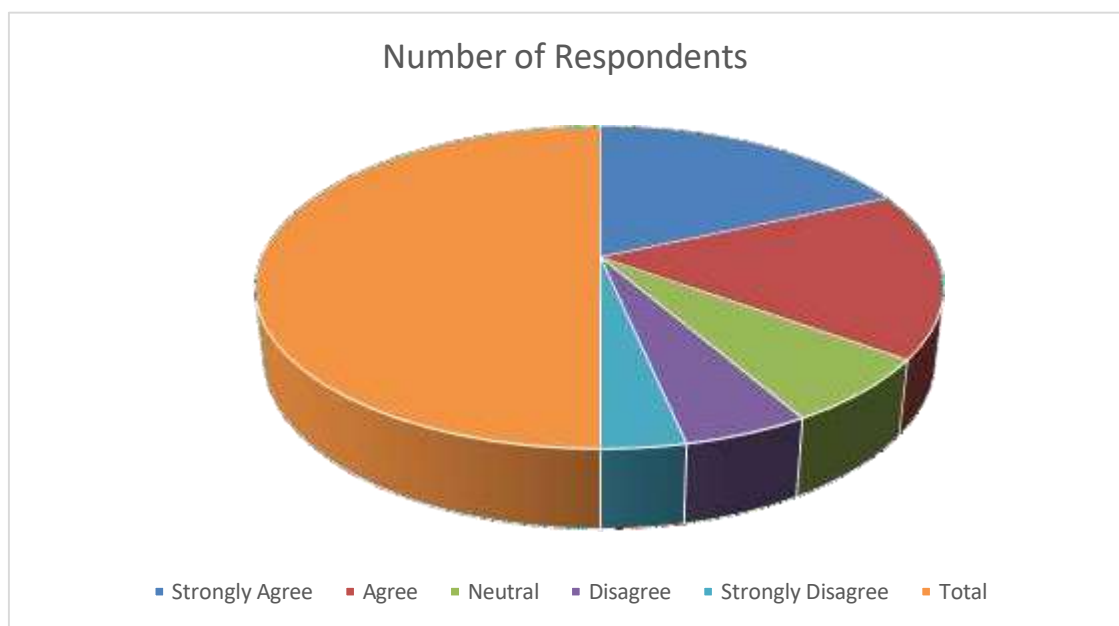


Analysis 2: Perceived Impact of AI on Financial Decision Accuracy

Response	Number of Respondents	Percentage (%)
Strongly Agree	55	37%
Agree	50	33%
Neutral	20	13%
Disagree	15	10%
Strongly disagree	10	7%
Total	150	100%

Interpretation:

The data indicates that a substantial majority of respondents (70%) perceive AI as enhancing the accuracy of financial decisions, with 37% strongly agreeing and 33% agreeing. Only a small fraction (17%) expressed disagreement, while 13% remained neutral. These results reflect a strong confidence among financial professionals in AI systems' ability to support precise predictions and improve overall decision-making performance in financial operations.



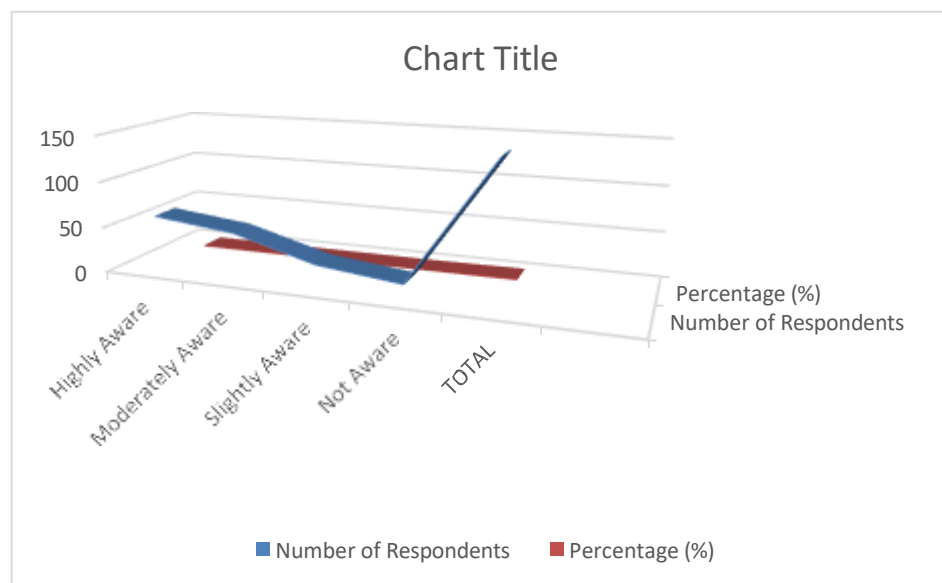
Analysis 3: Challenges in Implementing AI in Financial Systems

Challenge	Number of Respondents	Percentage (%)
Data Privacy & Security	45	30%
High Implementation Cost	35	23%
Lack of Skilled Professionals	30	20%
Regulatory Issues	25	17%

Total	150	100%

Interpretation:

The results indicate that **data privacy and security** are perceived as the most significant barrier to AI adoption, cited by 30% of respondents. **High implementation costs** (23%) and the **shortage of skilled professionals** (20%) are also prominent challenges. Regulatory concerns, while important, affect a smaller proportion of participants (17%). Overall, the findings suggest that while AI offers substantial benefits for financial decision-making, organizations still face practical and operational challenges that must be addressed to fully leverage AI technologies.



FINDING

Based on the analysis and interpretation of data collected from both primary and secondary sources, the study identifies the following key findings:

1. High Awareness of AI:

The study shows that a significant proportion of finance professionals are aware of Artificial Intelligence and its applications, suggesting that AI is widely recognized as an essential tool in modern financial decision-making systems.

2. Enhanced Accuracy and Speed of Decisions:

Artificial Intelligence contributes to improved precision and faster decision-making by minimizing human errors and enabling real-time analysis of large and complex datasets.

3. Effective Fraud Detection:

AI-based systems are highly efficient in identifying fraudulent activities. By continuously monitoring financial transactions and detecting unusual patterns, these systems outperform traditional rule-based approaches.

4. Strengthened Risk Management:

The findings indicate that AI plays a crucial role in enhancing risk management. AI tools help predict potential financial risks and support proactive, data-driven decision-making strategies.

5. Overall Impact on Financial Operations:

Collectively, the results highlight that AI not only improves operational efficiency but also strengthens strategic decision-making capabilities in financial institutions.

SUGGESTIONS

Based on the findings of the study, several suggestions are recommended to enhance the effectiveness and responsible use of Artificial Intelligence in financial decision-making systems. First, financial institutions should invest in robust data governance frameworks to ensure the accuracy, completeness, and reliability of data used by AI systems. High-quality data is essential for improving the predictive accuracy of AI models and minimizing errors in decision-making processes. Second, organizations should prioritize the implementation of explainable AI (XAI) models. Transparent and interpretable AI systems enable stakeholders, including regulators, customers, and internal management, to understand how decisions are made. This will improve trust, accountability, and compliance with regulatory requirements.

CONCLUSION

The study concludes that Artificial Intelligence has emerged as a transformative force in financial decision-making systems, substantially improving accuracy, efficiency, and risk management. The findings indicate that AI is widely recognized and increasingly adopted across multiple segments of the financial sector, including banking, fintech services, investment management, and stock market operations.

AI-driven systems enable faster and more reliable decision-making, enhance credit assessment processes, strengthen fraud detection mechanisms, and support proactive risk management. These advantages demonstrate AI's capacity to enhance operational efficiency and overall organizational performance within financial institutions.

However, the successful integration of AI depends on responsible implementation, ethical governance, and adherence to regulatory standards. By strategically and thoughtfully adopting AI technologies, financial organizations can improve the quality of their decisions, mitigate risks, and achieve sustainable growth in an increasingly complex and data-driven financial landscape.

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A STUDY ON AI POWERED DIGITAL SUPPORT SYSTEMS FOR BUSINESS DECISION

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ABSTRACT:

Artificial Intelligence (AI) is revolutionizing the way businesses design and use digital support systems, shifting them from static tools into dynamic, intelligent platforms. This study investigates the evolving part of AI- powered support systems in driving organizational effectiveness, informed decision- timber, and enhanced client gests. By employing advanced ways similar as machine literacy, prophetic analytics, and natural language processing, these systems deliver practicable perceptivity and adaptive results that respond to fleetly changing business surroundings. At the same time, their integration introduces pressing challenges, including enterprises over data security, algorithmic bias, translucency, and pool readiness. Through a critical review of current exploration and assiduity operations, this paper highlights both the openings and dislocations created by AI relinquishment. The findings emphasize that long- term business value depends not only on technological invention but also on bedding ethical safeguards, responsibility, and mortal oversight. Eventually, AI powered digital support systems are deposited as strategic enablers of competitiveness, handed they're enforced responsibly and sustainably.

Keywords: Artificial Intelligence (AI), Digital Support Systems, Business Decision Making, Machine Learning, Predictive Analytics, Natural Language Processing (NLP).

INTRODUCTION:

The growing complexity of business opinions has significantly increased because of globalization, digital metamorphosis, and the expansion of data volume. Conventional decision- support systems frequently struggle to manage the speed, scale, and diversity of information needed in moment's presto moving and competitive business terrain. To address these challenges, AI- powered digital support systems have surfaced as a major invention, enabling associations to reuse large datasets, induce precious perceptivity, and reply fleetly to evolving request conditions.

These systems influence advanced technologies similar as machine literacy, natural language processing, cognitive computing, and robotic process robotization to enhance decision- timber.

By integrating prophetic analytics, script modeling, and intelligent robotization, AI driven support systems help ameliorate strategic planning, streamline functional processes, and enhance client relations. Rather than replacing mortal judgment, these systems complement directorial moxie, creating a balanced approach where technology and mortal sapience work together to deliver more informed and adaptable issues.

AI- powered digital support systems have a broad impact across colorful business areas.

They help in strategic planning by offering vaticinations and competitive analysis, boost effectiveness through better resource and process operation, and support customer centric opinions with personalization and sentiment analysis. They also play a vital part in threat operation by detecting unusual patterns and implicit problems. Overall, these capabilities make AI- driven support systems essential tools for erecting robust, adaptable, and competitive associations in the digital age.

STATEMENT OF THE PROBLEM:

Ultramodern businesses are decreasingly challenged by the sheer scale, speed, and complexity of decision- making in a digital-first world. Global competition, rapid-fire technological change, and the constant inflow of structured and unshaped data have exposed the limitations of traditional decision- support systems. These conventional tools frequently warrant the capability to acclimatize in real time, integrate different data sources, and give practicable perceptivity, leaving directors with fractured information and reactive strategies that weaken competitiveness and adaptability.

This gap highlights the critical need for AI- powered digital support systems that can compound mortal judgment with intelligent, adaptive, and environment- apprehensive capabilities. By using prophetic analytics, robotization, and cognitive technologies, similar systems can transfigure decision- making into a visionary, data- driven process. Addressing this problem is essential for associations seeking to achieve strategic foresight, functional effectiveness, client- centricity, and robust threat operation in an period defined by query and rapid-fire change.

Objects of the study

- To estimate the scalability and adaptability of the proposed frame in handling large volumes of AI data.
- To examine the artificial intelligence can contribute to making informed business analysis in the AI powered system.
- To dissect the strategic of AI powered digital support system in business.
- To probe the use AI driven support system in the digital period.

- To dissect the security vulnerabilities and pitfalls unique to AI powered technology.

RESEARCH METHODOLOGY:

This study adopts a mixed- styles approach to probe how ultramodern digital support systems can strengthen organizational decision- timber. The design is both exploratory and descriptive, intended to punctuate the limitations of conventional decision- support mechanisms while examining the effectiveness of advanced digital results. Data will be collected from two sources primary data through checks and interviews with directors, professionals, and decision- makers across diligence, and secondary data from scholarly publications, assiduity reports, and proved case studies of associations that have enforced digital support systems.

A intentional slice system will be used to elect actors and associations with direct experience in espousing similar systems, icing applicability and depth of perceptivity. Quantitative data will be anatomized using statistical ways to measure advancements in strategic planning, functional effectiveness, client engagement, and threat operation. Qualitative data will be examined through thematic analysis to capture comprehensions, challenges, and stylish practices. To insure validity and trustability, triangulation will be employed bycross-verifying findings from checks, interviews, and case studies. Eventually, this methodology aims to give a structured frame for integrating digital support systems into organizational decision- timber, demonstrating their part in fostering adaptability, rigidity, and competitiveness in moment's dynamic business terrain.

Methods:

This study uses a mixed- styles approach combining quantitative and qualitative ways. Data will be collected via checks and semi-structured interviews with directors and professionals, supplemented by applicable journals, assiduity reports, and case studies. Actors will be named through intentional slice to in sure direct experience with digital support systems, with quantitative data anatomized using statistical styles and qualitative data examined through thematic analysis.

- Data Collections

- Testing

- Data Analysis

- confirmation

Sources of the study

Digital Support Systems draw upon a wide diapason of information sources to strengthen organizational decision- timber. Internal datasets similar as fiscal statements, ERP platforms, and CRM operations reveal perceptivity into performance and functional effectiveness. Client- related inputs from checks, feedback, social media exertion, and purchase histories help associations track preferences and arising trends. External coffers, including request studies, government reports, and specialized databases, further enrich the decision- making process. In addition, real- time digital aqueducts give timely intelligence, enabling directors to respond snappily and strategically. Together, these different sources produce a robust foundation for effective business opinions.

- Academic Journals

- Academic Books

- Industry Reports

REVIEW OF LITERATURE:

Dr. Anuradha Sharma (2020)- “part of Digital Decision Support Systems in Strategic Business Management”. Digital Decision Support Systems (DSS) have come essential tools for helping associations make strategic business opinions. These systems combine logical models, databases, and interactive dashboards to convert complex data into useful perceptivity that help directors. In India, diligence like banking, retail, and manufacturing are decreasingly counting on DSS to manage presto- changing requests and violent competition. Similar systems not only make decision- making more effective but also encourage invention and inflexibility. Still, their success depends on their proper connection with business intelligence platforms and their match with the association’s overall strategy.

In the end, DSS gives leaders the capability to make informed, forward- allowing opinions that ameliorate the long- term success of their businesses.

R. Srinivasan (2019)- “Decision Support Systems in Indian Business Associations”. In Indian business associations, Decision Support Systems (DSS) are getting more honored as important tools that help directors work more effectively. These systems use data analysis, prognostications grounded on models, and interactive features to make it easier to handle delicate opinions. Sectors like banking, retail, and manufacturing have started using DSS to increase effectiveness, lower pitfalls, and boost their capability to contend in changing request conditions. By helping directors prevision trends and look at different possible situations, DSS assists in both diurnal operations and long- term planning. Still, the success of these systems relies on how well they’re fitted into the association's workflow and how well-conditioned leaders can make use of them.

P. S. Aithal & Dr. Shubhrajyotsna Aithal (2016)- “openings and Challenges for Decision Support Systems in Business Organization”. In India, numerous diligence are espousing DSS to strengthen effectiveness and gain a technological edge in dynamic requests. At the same time, challenges similar as high investment costs, integration with heritage systems, and deficit of professed professionals frequently limit their full eventuality. Organizational resistance and lack of mindfulness among decision- makers further slow relinquishment. Balancing these openings with the challenges is vital for businesses aiming to achieve sustainable growth through DSS.

NEED FOR THE STUDY

The accelerating pace of digital metamorphosis has boosted the need for advanced, adaptive decision- support systems in business. While associations are decreasingly espousing new technologies, numerous still face challenges in using Artificial

Intelligence (AI) for strategic advantage. This dissociate underscores the significance of exploring how AI- driven support fabrics can enhance functional perfection and strengthen competitiveness. Real- time data processing and prophetic analytics play a vital part in refining directorial decision- timber, making their study pivotal in moment’s dynamic business terrain. Consequently, this exploration investigates the practicality, impact, and long- term benefits of enforcing intelligent business support systems.

- assessing the impact of intelligent decision- support technologies on performance in dynamic request surroundings.

- assaying the part of substantiation- grounded, data- driven strategies in enhancing directorial effectiveness.

- Studying how machine literacy and automated systems reduce mortal crimes

And alleviate functional pitfalls.

- Exploring organizational readiness and the challenges of espousing AI- enabled digital architectures.

- Examining the donation of AI integration to invention, competitiveness, and long- term organizational adaptability.

Analysis & interpretation:

Analysis:1

Impact Area	Percentage %
Improved Decision Making	30%
Operational Efficiency	25%
Cost Reduction	15%
Customer Satisfaction	20%
Competitive Advantage	10%
Total	100%

Interpretation

The pie map illustrates the overall impact of AI- powered digital support systems on business performance. The largest portion (30) is attributed to bettered Decision Making, indicating that AI

systems primarily enhance the quality, speed, and delicacy of directorial opinions through data- driven perceptivity.

CONCLUSION

AI- driven decision support platforms are transubstantiating how associations reuse information and shape strategy. By incorporating robotization with advanced analytics, they allow businesses to interpret complex data more efficiently and reply fleetly to shifting request conditions. Their relinquishment boosts productivity, reinforces substantiation- grounded operation, and elevates overall performance. While challenges similar as high costs and specialized skill conditions remain, the long-term advantages easily overweigh these hurdles. In the end, AI- enabled support systems lay the root for smarter operation practices and sustainable growth across diligence.

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MENTAL HEALTH CONCERNS IN RURAL COMMUNITIES: EMERGING CHALLENGES FOR SOCIAL WORKERS

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ABSTRACT:

This study focuses on mental health problems in rural areas of thanjavur district. People in these communities commonly experience stress, depression, alcohol-related problems, and family issues. The study was conducted in selected rural areas of thanjavur district, and a total of 45 respondents were surveyed. The findings reveal that lack of awareness and inadequate mental health facilities are major concerns in these areas. Social workers play an important role in creating awareness and providing counselling services. Strengthening mental health supports systems in rural communities is essential to improve the overall well-being of the people. Mental health is an essential component of overall well-being, yet it remains a neglected issue in many rural communities. People living in rural areas often face socio-economic challenges such as poverty, unemployment, family conflicts, and alcohol-related problems, which contribute to stress and depression. Lack of awareness and social stigma further prevent individuals from seeking professional help. The present study examines the mental health concerns in rural areas of Thanjavur District. The study was conducted among 45 respondents using a survey method. The findings indicate that low awareness, inadequate mental health facilities, and limited professional support are major challenges in addressing mental health issues in rural communities. The study highlights the significant role of social workers in creating awareness, providing counselling services, and connecting individuals with available mental health resources. Strengthening rural mental health services and improving community awareness are essential for promoting better mental well-being.

INTRODUCTION:

Mental health is an important part of a person's overall health and well-being. It affects the way individuals think, feel, and behave in their daily life. Good mental health helps a person to cope with stress, maintain healthy relationships, and make proper decisions. In recent years, mental health has become a major public health concern. In rural communities, mental health problems are often neglected. People living in villages face

various socio-economic difficulties such as poverty, unemployment, low educational levels, and limited health facilities. These factors contribute to stress, depression, alcohol-related problems, and family conflicts. Due to stigma and lack of awareness, many people hesitate to seek professional help for mental health issues. In Thanjavur District, rural communities experience similar mental health concerns. However, there is a shortage of mental health services and trained professionals in these areas. Lack of awareness and inadequate facilities make the situation more challenging. Social workers play a significant role in addressing mental health problems in rural communities. They help in creating awareness, providing counselling support, and connecting people with available health services. Therefore, this study focuses on understanding mental health concerns in rural communities and examining the emerging challenges faced by social workers.

REVIEW OF LITERATURE:

1. According to **Vikram Patel (2015)**, mental health disorders are common in low-resource and rural settings, and access to care remains limited.
2. According to The **World Health Organization (2021)** reports that rural populations face a shortage of mental health professionals and infrastructure.
3. According to Reports from **NIMHANS (2016)** indicate that awareness about mental health in rural India is significantly low.

RESEARCH METHODOLOGY:

The present study adopted a descriptive research design to examine the mental health concerns in rural communities of Thanjavur District. The study was conducted in selected rural villages to understand the common mental health problems and the challenges faced by social workers. A total of 45 respondents were selected using simple random sampling method. Both primary and secondary data were collected for the study. Primary data were gathered through a structured questionnaire and personal interviews with the respondents. Secondary data were collected from books, journals, government reports, and other reliable sources related to mental health. The collected data were analysed using simple percentage method and the findings were presented in a systematic manner.

OBJECTIVE OF THE STUDY:

- To examine the mental health problems faced by people in rural communities of Thanjavur District.
- To identify the major factors contributing to stress, depression, alcohol-related issues, and family problems in rural areas.
- To assess the level of awareness about mental health among rural people.
- To understand the challenges faced by social workers in addressing mental health issues in rural communities.
- To suggest suitable measures to improve mental health services in rural areas.

STATEMENT OF THE PROBLEM:

Mental health problems are increasing worldwide, but they are often neglected in rural communities. People living in rural areas face various socio-economic challenges such as poverty, unemployment, limited education, and lack of healthcare facilities. These conditions contribute to stress, depression, alcohol abuse, and family conflicts. In Thanjavur District, many rural residents experience mental health issues, but awareness about mental health remains low. Due to stigma, cultural beliefs, and fear of social judgment, individuals hesitate to seek professional help. In addition, there is a shortage of mental health services and trained professionals in rural areas. Social workers play an important role in supporting individuals with mental health concerns. However, they face several challenges such as lack of resources, limited support systems, and insufficient mental health infrastructure. Therefore, there is a need to study the mental health concerns in rural communities and understand the emerging challenges faced by social workers in addressing these issues.

DATA ANALYSIS AND INTERPREDATION:

The data were collected from 45 respondents in rural areas of Thanjavur District and analysed using the percentage method. The findings show that stress, depression, alcohol-related problems, and family issues are common among rural people. Most respondents reported low awareness about mental health and lack of proper facilities in their area. Social stigma and fear prevent many individuals from seeking professional help. These results indicate the need for greater awareness and improved mental health services in rural communities.

S.NO	PARTICULARS	NO.OF RESPONDENTS
1.	Stress Problems	26 - 58%
2.	Stress Problems	18 - 40%
3.	Alcohol-related Problems	22 - 49%
4.	Low Awareness about Mental Health	30 - 67%
5.	Lack of Mental Health Facilities	32 - 71%
6.	Hesitation due to Stigma	25 - 56%

CONCLUSION:

The present study concludes that mental health problems are a significant concern in the rural communities of Thanjavur District. Many respondents reported experiencing stress, depression, alcohol-related issues, and family conflicts. The study also found that awareness about mental health is low and proper mental health facilities are not easily available in rural areas. Social stigma and fear prevent people from seeking professional help. The findings highlight the important role of social workers in creating awareness, providing counselling, and connecting rural people with available mental health services. Strengthening rural mental health infrastructure and promoting community-based interventions are essential to improve the overall well-being of rural populations.

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A STUDY ON IMPACT OF DIGITAL PAYMENT SYSTEM (UPI) ON CONSUMER BEHAVIOUR IN INDIA

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ABSTRACT

The Unified Payments Interface (UPI) has revolutionized the digital payment ecosystem in India by providing a fast, secure, and convenient platform for financial transactions. The rapid adoption of UPI has significantly influenced consumer behaviour, including payment preferences, spending habits, and financial decision-making. This study examines how UPI usage affects consumers' purchasing patterns, impulsive buying behaviour, savings habits, and trust in digital transactions. The study uses both primary and secondary data to analyse behavioural changes among consumers across different demographic groups. Findings indicate that UPI has reduced dependence on cash, increased transaction frequency, and enhanced convenience in daily purchases.

Keywords: UPI, digital payments, consumer behaviour, cashless economy, financial inclusion, fintech, spending behaviour, India, digital transactions, payment preferences

I .INTRODUCTION:

India has witnessed a major shift from cash-based transactions to digital payments over the past decade. The introduction of the Unified Payments Interface (UPI) by the National Payments Corporation of India (NPCI) has accelerated this transformation by enabling instant money transfers through mobile applications. UPI allows users to transfer funds, pay bills, and make purchases seamlessly, making it one of the most widely used digital payment systems in India.

The growth of smart phones, internet penetration, and government initiatives promoting digitalization have further boosted UPI adoption. As digital payments become more common, they influence how consumers spend, save, and manage money. This study explores how UPI has affected consumer behaviour in terms of spending patterns, convenience, financial discipline, and trust in digital systems.

Over the last decade, India has experienced a significant transition from a predominantly cash-driven economy to a rapidly expanding digital payment ecosystem. The introduction of the Unified Payments Interface (UPI) by the National Payments Corporation of India (NPCI) has

played a central role in this transformation by enabling instant, secure, and real-time money transfers through mobile devices. UPI allows users to link multiple bank accounts to a single application and perform transactions such as fund transfers, bill payments, ticket bookings, and merchant payments with ease.

II .CONCEPT OF DIGITAL PAYMENT SYSTEM

A digital payment system refers to the method of making financial transactions electronically without the use of physical cash. It allows individuals and businesses to transfer money, pay for goods and services, and settle bills through digital devices such as smartphones, computers, debit cards, and the internet. Digital payments are processed through secure electronic networks and banking systems, ensuring quick and efficient transfer of funds between users.

In recent years, digital payment systems have become an essential part of the modern financial ecosystem. They include various modes such as internet banking, mobile banking, debit and credit cards, digital wallets, and Unified Payments Interface (UPI). These systems enable users to perform transactions anytime and anywhere, reducing the need to carry cash and making financial activities more convenient.

The main objective of digital payment systems is to promote a cashless economy by improving transparency, reducing transaction costs, and enhancing financial inclusion. They provide a safe and reliable platform for transactions, supported by encryption technologies and secure authentication methods such as PINs, passwords, and biometric verification. Digital payments also help in maintaining transaction records, which improves financial tracking and accountability.

In India, the concept of digital payment systems has gained significant importance due to the rapid growth of Smartphone's, internet connectivity, and government initiatives promoting digitalization. Digital payments have made financial services accessible even to people in remote areas by enabling easy and instant transactions. As a result, consumers are gradually shifting from traditional cash-based payments to digital methods, making digital payment systems a vital component of today's economy.

III .EFFECT ON SPENDING PATTERNS:

The introduction of the Unified Payments Interface (UPI) has brought significant changes in the spending patterns of consumers in India. Digital payment systems have made a transaction

faster, easier, and more convenient, which has influenced how and when consumers spend money. With UPI, consumers can make payments instantly through mobile phones without the need to carry cash, which encourages frequent and small-value transactions in daily life.

One major effect of UPI on spending patterns is the increase in the number of transactions. Consumers tend to make more purchases because digital payments reduce the physical effort of handling cash. Payments for groceries, food delivery, mobile recharges, entertainment subscriptions, and online shopping are now completed quickly through UPI. This convenience often leads to spontaneous or unplanned purchases, especially among younger users.

Another impact is the shift toward online and digital marketplaces. Consumers are more likely to shop online when digital payment options are readily available. UPI has also enabled easy payment for services such as transportation, utility bills, and e-commerce platforms, which increases overall spending activity. Additionally, cashback offers, discounts, and reward points provided by payment apps motivate consumers to use UPI more frequently, influencing their spending decisions.

Digital payments also allow consumers to track their expenses through transaction history in mobile applications. This feature helps some users monitor their spending and manage their finances better. However, for others, the ease of making quick payments without physically seeing cash may reduce spending control and lead to higher expenditure.

- UPI encourages small but frequent purchases throughout the day.
- Consumers are more willing to try new products and services due to easy payment options.
- Digital payments reduce the psychological pain of spending compared to cash.
- Budgeting becomes easier with digital transaction records.
- Promotional offers and cash back schemes influence purchase decisions.
- Increased convenience leads to faster decision-making while buying.
- Seasonal and online sale purchases have increased due to easy digital payments.

IV .OVERVIEW OF UNIFIED PAYMENTS INTERFACE (UPI)

The Unified Payments Interface (UPI) is a real-time digital payment system developed by the National Payments Corporation of India (NPCI) to facilitate instant fund transfers between

bank accounts through mobile devices. Launched in 2016, UPI enables users to send and receive money, pay bills, and make purchases using a mobile application without the need for bank details such as account numbers or IFSC codes. Instead, transactions are carried out using a unique Virtual Payment Address (UPI ID), making the process simple, secure, and user-friendly. UPI works 24/7 and allows interoperability between different banks and payment apps such as Google Pay, PhonePe, and Paytm.

V .STATEMENT OF THE PROBLEM:

Despite the widespread adoption of UPI in India, there is limited understanding of how digital payment systems influence consumer behaviour. While UPI offers convenience and speed, it may also lead to changes in spending patterns, impulsive purchases, and reduced use of cash. Therefore, it is necessary to study the behavioural impact of UPI usage among consumers and evaluate its economic and social implications.

5.1 Objectives of the Study:

- To examine whether the convenience of UPI encourages higher consumer spending and increased consumption.
- To analyse how the use of UPI influences budgeting habits and financial management among consumers.
- To study the impact of UPI on consumer attitudes toward cashless and digital payment systems.

VI. RESEARCH METHODOLOGY:

6.1 Methods:

The study adopts a descriptive and analytical research design. A survey method is used to collect primary data from consumers using UPI. Statistical tools such as percentages, charts, and basic are used to interpret the data and understand behavioural trends.

- The study uses a **structured questionnaire method** to gather responses from UPI users.
- **Descriptive statistics** such as percentage analysis, averages, and frequency distribution are used for data analysis.

- **Graphical tools** like bar charts and pie charts are used to present data clearly.
- A **sampling method** (simple random or convenience sampling) is used to select respondents.
- **Comparative analysis** is used to compare spending behaviour before and after using UPI.
- **Likert scale analysis** is used to measure consumer opinions on convenience, security, and satisfaction.
- **Cross-tabulation method** is used to analyse responses based on age, gender, and occupation.

6.2 Sources of Data:

Primary Data:

- Collected through questionnaires distributed to UPI users
- Responses from students, working professionals, and small business users
- Data collected from respondents belonging to different age groups and income levels.
- Responses gathered from urban and semi-urban areas to ensure diversity.

Secondary Data:

- Research journals
- RBI and NPCI reports
- Books and articles on digital payments
- Government publications and websites

VII .REVIEW OF LITERATURE:

Several studies have examined the growth of digital payments and their impact on consumer behaviour in India.

- Kumar (2022) found that UPI adoption has significantly reduced cash usage and increased digital transaction frequency.
- Sharma and Singh (2023) reported that convenience and ease of use are the major factors influencing UPI adoption among young consumers.
- Gupta (2021) observed that digital payment systems encourage impulsive buying due to quick and effortless transactions.

- RBI reports highlight that UPI has improved financial inclusion and access to banking services, especially in rural areas.

These studies indicate that UPI has both positive and negative behavioural impacts on consumers.

VIII .NEED FOR THE STUDY:

- To understand how UPI influences consumer spending habits
- To analyse changes in payment preferences
- To examine the role of digital payments in financial inclusion

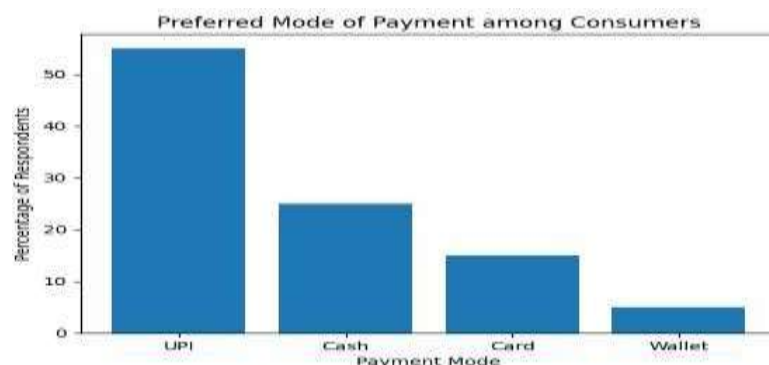
Analysis and Interpretations:

The analysis of collected data shows that most respondents prefer UPI over cash and card payments due to convenience and speed. Younger consumers use UPI more frequently for daily transactions such as shopping, bill payments, and food delivery. Many respondents reported that UPI reduces the need to carry cash and makes transactions easier. However, some users admitted that they tend to spend more when using UPI due to the ease of payment. Trust and security perceptions also play an important role in continued usage.

S. No	Variable	Category	Code
1	Gender	Male	1
		Female	2
2	Age	Below 20	1
		21–30	2
		31–40	3
		Above 40	4
3	Education	UG	1
		PG	2
		Professional	3
4	Occupation	Student	1
		Employee	2
		Business	3
		Others	4
5	Monthly Income	Below ₹20,000	1
		₹20k–₹40k	2
		Above ₹40k	3

1. Preferred Mode of Payment among Consumers:

The first bar graph shows the preferred mode of payment among respondents. It is observed that a majority of consumers prefer UPI as their primary payment method. About 55% of respondents use UPI for most of their daily transactions. Cash is still used by around 25% of consumers, mainly for small or local purchases. Card payments account for 15%, while digital wallets are used by only 5% of respondents.



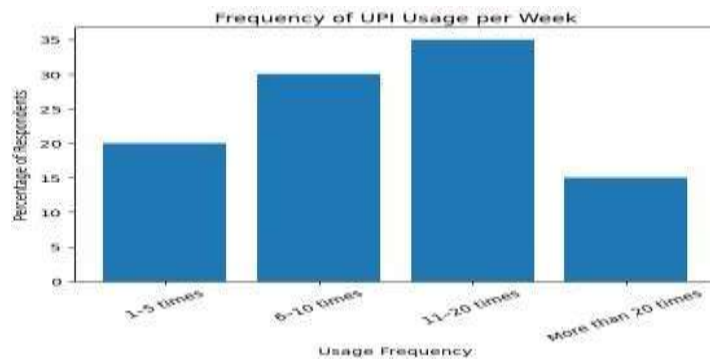
Interpretation:

This indicates that UPI has become the dominant payment method due to its convenience, speed, and ease of use. However, cash still plays a role, especially in small-value transactions and in areas where digital literacy or internet access is limited.

This indicates that UPI has emerged as the dominant payment method primarily because of its **convenience, speed, interoperability, and user-friendly interface**. Consumers can complete transactions instantly using a mobile phone without the need to carry physical cash or cards. The availability of QR code-based payments in small shops, supermarkets, restaurants, and even street vendors has further strengthened its adoption. Features such as 24/7 availability, real-time bank-to-bank transfers, low transaction costs, and rewards or cashback offers also motivate users to prefer UPI over traditional payment modes.

2. Frequency of UPI Usage per Week:

The second graph represents how frequently consumers use UPI in a week. About 35% of respondents use UPI between 11–20 times per week, indicating regular usage for daily expenses. Around 30% use UPI 6–10 times weekly, while 20% use it 1–5 times. Only 15% reported using UPI more than 20 times per week.



Interpretation:

The data shows that UPI has become a routine payment method for most consumers. Frequent usage suggests that people rely on UPI for everyday transactions such as groceries, recharges, bill payments, and online shopping. This reflects the increasing acceptance of digital payments in daily life.

This shift reflects a broader transformation in consumer lifestyle and financial behaviour. The convenience of scanning QR codes, instant bank-to-bank transfers, and minimal transaction time reduces the effort involved in payments. As a result, consumers prefer digital transactions over handling physical cash, which requires change, counting, and physical presence at ATMs. UPI also provides instant transaction confirmation messages, which increase transparency and build trust among users.

Frequent usage further indicates growing digital confidence among consumers. Users are becoming comfortable with mobile-based financial services and are more willing to adopt other fintech solutions such as online investments, digital lending, and automated bill payments. The integration of UPI with e-commerce platforms, food delivery apps, cab services, and government payment portals has strengthened its role in daily life.

Findings:

- UPI is the most preferred payment method among young consumers.
- Digital payments have reduced the use of cash in daily transactions.
- Consumers make more frequent small-value purchases using UPI.
- Ease of payment increases impulsive buying behaviour.

Suggestions:

- Increase awareness about safe digital payment practices.

- Introduce spending alerts and budgeting tools in UPI apps.
- Improve digital literacy in rural areas.
- Strengthen cyber security measures.
- Encourage responsible spending habits among users.
- Provide multilingual support and simple user interfaces in UPI applications so that people from different educational and regional backgrounds can easily understand and use digital payments.
- Ensure reliable internet connectivity and digital infrastructure in remote and semi-urban areas to support uninterrupted UPI transactions and wider adoption.
- Conduct regular workshops and awareness programs in schools, colleges, and communities to educate users about the benefits, usage methods, and precautions related to digital payment systems.

IX .CONCLUSION:

UPI has significantly transformed the digital payment landscape in India and reshaped consumer behaviour. It has made transactions faster, easier, and more accessible, leading to reduced dependence on cash. While UPI offers convenience and promotes financial inclusion, it also influences spending habits and may increase impulsive purchases. Overall, UPI has positively impacted the Indian economy and consumer lifestyle, but awareness and responsible usage are essential for long-term benefits.

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A STUDY ON PSYCHO SOCIAL PROBLEM AMONG RURAL COLLEGE STUDENTS IN PERAMBALUR DISTRICT

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ABSTRACT

Psychosocial problems among college students have emerged as a significant public health concern due to their impact on academic performance, interpersonal relationships, emotional well-being, and overall quality of life. The transitional phase from adolescence to adulthood exposes students to multiple stressors such as academic pressure, career uncertainty, peer influence, family expectations, financial constraints, and adjustment to new environments. Studies conducted in India indicate a high prevalence of psychological distress among college students, with nearly one-third experiencing symptoms of depression, anxiety, or stress, often associated with substance use, academic difficulties, and social isolation.

The present study aims to assess the nature and extent of psychosocial problems among college students in Perambalur district, Tamil Nadu. It also attempts to identify the socio-demographic factors associated with these problems and to understand their influence on students' academic and personal lives. A descriptive research design was adopted for the study. Data were collected from a representative sample of college students using standardized tools and a structured questionnaire that covered dimensions such as emotional problems, behavioural issues, academic stress, family and peer relationships, substance use, and coping patterns.

Key Words :

Psychosocial Problems , College Students , Academic Stress , Emotional Well – being , Psychological distress

INTRODUCTION

College education represents a crucial developmental stage in the life of young adults. It is a period marked by academic challenges, personal growth, social adjustment, and career planning. While this phase offers opportunities for intellectual and emotional development, it also exposes students to a range of psychosocial stressors. Psychosocial problems refer to the difficulties that arise

from the interaction between psychological factors (such as emotions, thoughts, and behaviors) and social factors (such as family environment, peer relationships, academic demands, and societal expectations). These problems may significantly affect students' mental health, academic achievement, and overall well-being.

In recent years, psychosocial problems among college students have become a growing concern in India. Rapid social change, increased competition, technological influence, and economic pressures have intensified stress levels among youth. Students often face academic workload, examination anxiety, uncertainty about employment opportunities, parental expectations, peer pressure, and adaptation to new environments, especially for those coming from rural backgrounds to urban educational institutions. These challenges may lead to stress, anxiety, depression, low self-esteem, substance abuse, interpersonal conflicts, and emotional instability.

OBJECTIVES

The main purpose of this study is to examine the psychosocial problems experienced by college students in Perambalur District and to understand the factors influencing their mental, emotional, and social well-being. College life is a critical transitional stage where students face multiple academic, personal, and social challenges. Therefore, this research aims to systematically explore the nature, extent, causes, and consequences of psychosocial issues among students pursuing higher education in arts, science, engineering, and professional colleges within the district.

The primary objective of the study is to assess the prevalence and types of psychosocial problems among college students in Perambalur District and to analyze their impact on academic performance, interpersonal relationships, and overall mental health.

Problematic Attitudes

Although mental illness is far more publicized now than in the past, it remains the case that mental illness is not easy to talk about and, in many circles, comes with a lot of stigma. Thus, people often avoid discussing the problem, both those who have the problem and those around them. These are general issues of education, awareness, access to care, and a system that fosters approaching rather than avoiding these problems. There has been some progress made on these fronts, but it remains the case that mental illness often stays in the shadows. In terms of specifically applying to CSMHC, a college counseling director I spoke with characterized the growing mental health problems as a “shadow” issue. From a basic public relations perspective, it is the natural response of a university to emphasize the educational and personal growth opportunities and down play mental health struggles. Thus, education about mental illness, accessibility, and stigma all play general roles. Of course, these dynamics have

always been present, so they are not really best conceptualized as a direct “cause” of the CSMHC but rather can be considered part of the causal matrix.

REVIEW OF LITERATURE :

One of the crucial steps in the research process is conducting a review of literature, which helps to identify the actual contribution of the study. This chapter focuses on such reviews relevant to the research topic. The researcher has gathered as many reviews as possible, all of which are directly or indirectly connected to the study. These reviews provide a comprehensive understanding of the existing body of knowledge, highlight gaps, and establish the context for the current research.

E Rajkuma , K V Sooraj, B H Sandeep, C Harish (2015)⁷

Psychosocial problems have been identified as the vital among university students at particular times when they enter the university, examination stress, personal and family life events. Psychosocial problems occur in a wide variety of settings they often negatively impact on students' mental health. There were very few studies have been conducted on psychosocial problems among university students. The aim of the study is to find out the psychosocial problems of university boys and girls students. The study is a cross-sectional study with a between group research design. The sample consists of 25 boys and 25 girls. The convenient sampling method is used to select the participants. Moreover, the tool used is general health questionnaire. Results of the study indicated that there were no significant difference in the psychosomatic, anxiety/insomnia, and social dysfunction domains. But, in the dimension of Depression University boys found to have more depression than university girls. From the results, it was found university boys and girls significantly differed in the dimension of depression. It is very important to emphasize on the contributing factors of these problem to formulate the intervention strategies.

Buckley (2009)⁸ found that 1/3 of students failed to learn because of psychosocial problems as these impaired student's ability to attend to and engage fully in instructional activities. In the US,

student psychosocial problems were reported to be increasing among students in institutions of higher learning and often resulting in serious mental illness (ACHA, 2006). In those report 10% college students with psychosocial problems reported attempting suicide.

Bihungum Bista, Pushpa Thapa, Diksha Sapkota, Suman B. Singh and Paras K. Pokharel (2016)⁹

Recently schools have drawn attention as dominant factors for psychosocial development of students. Nepal, however, has limited studies on this issue. This study sought to assess the prevalence of psychosocial dysfunction and its association with family-related factors among adolescent Nepali students. Taking 787 adolescent students from 13 schools of Hetauda municipality, we accomplished a cross-sectional study. A set of structured questionnaire and Y-PSC was adopted to collect data, which were analyzed using SPSS with 95% of confidence interval. One-fifth (17.03%) adolescent students suffered with psychosocial dysfunction. Male students (9.50%) were more affected, compared to female students (7.80%). The proportion of psychosocial dysfunction rose with the rise in age group and grade. Frequency of family dispute was significantly associated with psychosocial dysfunction OR=13.24 (95% CI: 2.27–17.23). Interventions on psychosocial dysfunction need a great start, targeting adolescents, their caregivers, and community stakeholders, with a special emphasis on the school setting.

Narasappa Kumaraswamy(2013)¹⁰,

Academic stress, anxiety and depression among college students are a cause of concern. Every nation invests lot of money on education. However research survey on college students' reports at any given time there will be 10 to 20 % of student population suffering from psychological problems (Stress, Anxiety & Depression). This paper briefly describes the research carried out in the last 3 decades especially regarding stress, anxiety & depression. It focuses stress among college students, nature of psychiatric morbidity, emotional problems and adjustment, psychological problems of college students. Emphasising how counseling will help students with emotional problems and also suggested preventive measures to be taken by colleges such as setting up student counselling centres, create awareness among college students in seeking help with counselling centres. It is also suggested to have mentor mentee programme compulsorily on all colleges. A student health committee should be formed in each college with mental health professionals as its members. There should be regular seminar & workshop for

teachers & college students on various issues of psychological problems and its coping mechanisms.

RESEARCH METHODOLOGY

This chapter focuses on the **research methodology**, which outlines the systematic approach adopted to conduct the study. It covers the following key components: Research Design, Universe, Sampling Design, Source of data, Sampling design, Tools for data collection, Statistical tools, Hypothesis of the study and Limitation of the study.

1. To study the socio-demographic profile of the respondents in the study area
2. To analyze the psychosocial problems faced by the respondents
3. To identify the causes of psychosocial problems among the respondents in the study area.
4. To provide suitable suggestions for improving the quality of life and ensuring a peaceful life for the respondents.

DATA ANALYSIS AND INTERPRETATION

Data analysis is regarded as a crucial and central component of research work. Following the collection of data using appropriate tools and methods, the subsequent step involves analyzing and interpreting the data to derive empirical solutions to the research problem. In this study, data analysis was conducted quantitatively, employing both descriptive and inferential statistical techniques. Descriptive statistical methods, such as percentage analysis, mean, and standard deviation, were utilized to summarize the data. For inferential analysis, techniques like Analysis of Covariance were applied. Additionally, to assess respondents' opinions, statistical tests such as the Chi-square test and Student's t-test were employed. The researcher performed both descriptive and differential analyses to comprehensively examine the collected data.

Question 1 : Prepare an age wise Distribution Details ?

Table 1 : Distribution of the respondents by their age

Age	No. of respondents	Percentage
20 years	31	51.7 %
21 years	13	21.7%
22 years	16	26.7%
Total	60	100.0

Interpretation :

The above table data indicates the distribution of psycho-social problems among college students based on age. Out of 60 respondents, the majority (51.7%) were 20 years old, suggesting that this age group was most affected by psycho-social issues. This was followed by 22-year-olds, who constituted 26.7% of the respondents, and 21-year-olds, who made up 21.7%. The data highlighted that 20-year-olds were disproportionately represented, indicating a potential need for targeted interventions for this age group.

Question 2 : Interpret the Gender Distribution of the respondents?

Table 2 : Distribution of the respondents by their gender

Gender	No. of respondents	Percentage
Male	30	50%
Female	30	50%
Total	60	100.0

Interpretation :

The above table data indicates an equal distribution of psycho-social problems among college students based on gender. Out of 60 respondents, 50% were male and 50% were female, suggesting that psycho-social issues were equally prevalent across both genders. This balanced distribution highlighted the importance of addressing psycho-social problems without gender bias, ensuring that interventions and support systems were inclusive and accessible to all students.

Question 3 : where are the students native an Rural and Urban area?

Table 3 : Distribution of the respondents by their Native Place

Native Place	No. of respondents	Percentage
Rural	25	41.7%
Urban	35	58.3%
Total	60	100.0

Interpretation :

The above table data indicates the distribution of psycho-social problems among college students based on their native place. Out of 60 respondents, a majority (58.3%) were from urban areas, while 41.7% were from rural areas. This suggested that students from urban backgrounds may have

been more likely to report or experience psycho-social issues compared to their rural counterparts. The disparity could have been attributed to differences in environmental stressors, lifestyle, or access to resources. Addressing these issues may have required tailored approaches that considered the unique challenges faced by students from both rural and urban settings.

Question 4 : Indicate their type of Family?

Table 4 :Distribution of the respondents by their Type of Family

Type of Family	No. of respondents	Percentage
Joint family	20	33.3%
Nuclear family	40	66.7%
Total	60	100.0

The above table data indicates the distribution of psycho-social problems among college students based on the type of family. Out of 60 respondents, a majority (66.7%) belonged to nuclear families, while 33.3% came from joint families. This suggested that students from nuclear families may have been more likely to report or experience psycho-social issues compared to those from joint families. The difference could have been attributed to factors such as limited emotional support, higher levels of individual stress, or differing family dynamics in nuclear households. Addressing these issues may have required tailored approaches that considered the unique challenges faced by students from both nuclear and joint family structures.

FINDINGS

- ✚ More than half (51.7%) of the respondents were 20 years of age.
- ✚ Half (50%) of the respondents were boys, and the remaining were girls.
- ✚ More than half (58.3%) of the respondents lived in urban areas.
- ✚ More than half (58.3%) of the respondents belonged to SC/ST castes.
- ✚ Three-fourths (75%) of the respondents were Hindu.
- ✚ The majority (66.7%) of the respondents were from nuclear families.
- ✚ The majority (68.3%) of the respondents were undergraduate (UG) graduates.
- ✚ The vast majority (86.7%) of the respondents studied Arts subjects.
- ✚ The vast majority (93.3%) of the respondents had monthly earnings below Rs. 5000.
- ✚ Nearly half (45%) of the respondents were from small families.
- ✚ The majority (68.3%) of the respondents were the first in their families to graduate.
- ✚ More than half (53.3%) of the respondents reported a high level of overall general health.

SUGGESTION

- ✚ Implement targeted interventions for 20-year-old students, as they are disproportionately affected by psycho-social issues.
- ✚ Ensure gender-neutral support systems to address psycho-social problems equally among male and female students.
- ✚ Develop tailored approaches for students from urban and rural areas, considering environmental stressors and resource disparities.
- ✚ Offer specialized support for students from nuclear families, focusing on emotional support and stress management.
- ✚ Provide additional resources and counseling for undergraduate students, who face higher psycho-social challenges compared to postgraduate students.
- ✚ Design targeted programs for Arts students, addressing academic pressures and career uncertainties, while also supporting Science students.
- ✚ Focus on economically disadvantaged students by offering financial aid, counseling, and resources to alleviate socio-economic stress.
- ✚ Address the unique challenges faced by students from smaller families, such as limited emotional support and higher individual responsibilities.
- ✚ Balance academic expectations and mental health support for students from families with graduate members, while also assisting those from non-graduate backgrounds.
- ✚ Promote holistic well-being by integrating physical and mental health initiatives to improve overall student health outcomes.

Conduct awareness campaigns to reduce stigma around psycho-social issues and encourage students to seek help.

CONCLUSION

College life represents a critical phase for students, particularly those in late adolescence, as they experience physical maturation and psychological instability. During this period, students face various stressors, including academic demands, assignment deadlines, and participation in extracurricular activities. These challenges often arise from an imbalance between environmental expectations and individual capacity. The findings of this study reveal that students are encountering psychosocial issues, such as depression, with no significant gender-based differences observed, although the problem persists. Addressing these concerns is therefore of utmost importance. Future research should prioritize the development of interventions aimed at mitigating these challenges and supporting students' well-being

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Abstract

The present study aims to assess the level of quality of life among working women employees in ITC LTD Viralimalai. For the purpose the study the researcher selected Pudukottai district in Tamil Nadu the researcher is familiar with district. The researcher purposely selected ICT where the researcher gets permission to do their research. The researcher decided to select 60 women employee from ICT during first shift. Thus the sample size constitutes 60. Convenient sampling method was adopted for the present study. In order to assess the level of quality of life the researcher used WHOQOLBREF developed by The WHOQOL Group (1994). The findings of the study revealed that majority of the respondents in the age group of 26-30 years, more than half of the respondents completed their higher secondary education and employed in contract labour and packaging with the earning package of ₹11,000 and ₹15,000 and with regard to their quality of life 40% of respondents rated the quality of their work life as low. Mental health programs, stress management workshops, and confidential counseling services can significantly improve the psychological well-being of women employees.

Key Words: Social Worker, Quality of life, Work life Balance, Women Employees.

Introduction

While India has seen a significant rise in [female labor force participation](#) from 23.2% to 41.7% over 6 years, it still lags behind the male rate of 77.2% and global average of 50%. Women continue to shoulder disproportionate [unpaid domestic work](#) , creating a dual burden despite increasing workforce participation. Though female entrepreneurship and financial inclusion are growing, political representation remains low with just 13.6% women in the 18th Lok Sabha. India must urgently address structural inequalities, safety concerns, and societal perceptions to unlock women's full economic potential and accelerate national growth (Drishti The Vision Foundation, India, 2025). In the modern era of globalization, the nature of work organizations and its environment are changing radically, primarily due to factors like the

incorporation of new technology, globalization, increased competition, privatization, etc. At the work place this is impacting an individual's job, safety, health, and well-being and is rapidly changing work design, conditions of work and the work environment. Such developments create new challenges for employees, which may have both positive and negative effect on their physical and psychological well-being. While this is obviously leading to demands for learning new skills and need for adapting to new types of work pressure, it also results in an unintentional negligence of the health and safety of the workers, often resulting in a variety of job behavioral problems and occupational diseases (Dipankar, 2022). India's female workforce participation was 24 percent in 2022. This low rate, which undermines the country's economic development and social welfare, calls for an urgent review of India's policies and schemes related to women's empowerment (Mull, 2023).

Quality of life

WHO defines Quality of Life as an individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns (WHO, 2026). Quality of life (QoL) is a concept that aims to capture the well-being of a population or individual regarding both positive and negative elements within the entirety of their existence at a specific point in time (Teoli & Bhardwaj, 2023). Quality of life the degree to which an individual is healthy, comfortable, and able to participate in or enjoy life events. The term quality of life is inherently ambiguous, as it can refer both to the experience an individual has of his or her own life and to the living conditions in which individuals find themselves. Hence, quality of life is highly subjective. Whereas one person may define quality of life according to wealth or satisfaction with life, another person may define it in terms of capabilities (e.g., having the ability to live a good life in terms of emotional and physical well-being). A disabled person may report a high quality of life, whereas a healthy person who recently lost a job may report a low quality of life. Within the arena of health care, quality of life is viewed as multidimensional, encompassing emotional, physical, material, and social well-being (Crispin Jenkinson, 2023).

The term "quality of life" serves as a catchword for different notions of the good life. It is used in fact to denote a set of *qualities* of life, which can be ordered on the basis of the following two distinctions. One distinction is between *opportunities* for a good life and the *outcomes* of life. This distinction is quite common in the field of public-health research. Preconditions for good health, such as adequate nutrition and professional care, are seldom mixed up with the concept of health. A second difference is between *external* and *inner* qualities of life. In the

first case, the quality is in the environment in which one lives; in the latter, it is in the individual (Veenhoven, 2024). Two types of survey measures fall under the quality of life domain. The first is *psychological measures* used to assess satisfaction in response to a life situation, typically an individual-level measure of quality of life in the context of the mental health of persons living with chronic health diseases. The second is a *social indicator*, designed to assess life quality for the purpose of creating aggregated indices for making systemic comparisons (McLeod, 2008).

Review of Literature

Vanitha (2013) reported that there is no association between job interference on quality work life and family life, among the women employees in private and public sector bank. There is no significance difference between the opinion about the influence of the factors like independence, appreciation, social and family support on quality work life. Sharma & Lata (2013) stated that there was significant difference in quality of life, role conflict and work and family balance where as there was no difference in occupational stress among women in public & private bank sector. Hossain & Shirazi (2018) suggests that good salary is not the measure to improve QWL. A good working environment, good relationship with co-workers, respect as an employee, on time fair job evaluation, sense of participation, sense of job security etc. can make a healthy work-life for women employees. Ariya & Sarun (2024) illustrates that the findings of the present study align with the job demands-resources theory. The results reveal that higher levels of work life balance correlate positively with greater Job Satisfaction. Among factors influencing work life balance, family care ranked highest, followed by personal expectations. The study by Singh & Singh (2024) concluded that they expected to shed light on the unique challenges and opportunities faced by women in private and government employment sectors. By comparing the QWL experiences of women in these two sectors, the study aims to highlight areas where improvements can be made to enhance workplace satisfaction, promote gender equality, and foster a supportive and inclusive work environment. Stephen & Elza (2024) carried out a study among women employees of IT Sector. They reveals that 42% of the respondents facing family work conflict, 43% of the respondents are not satisfied with their work & half of them having good mental health & satisfied with their quality of life. They suggested that Deep breathing exercises or mindfulness meditation can help you manage stress and improve your emotional wellbeing. Build positive relationships with colleagues and supervisors. A supportive and collaborative work environment can greatly enhance job satisfaction. Dharmaraja, Kundan Basavaraj (2025) have done a study among 100

women employees, out of them two third can well balance work and life, while one third find it difficult to maintain that balance. The majority of working women equally share responsibilities between work and family; however, it is clear that most of the husbands are not interested to do household chores. And they recommend that Proper training must be given to employees for their skill development, training & ability to reduce discontent and unrest. The women who are taking appropriate training they can be reduces stresses that leading to an impartial work life. Shah et al. (2025) disclose that there is a significant relationship between QWL and WLB. The study suggests that effective implementation of QWL at the workplace can improve work-life balance. Research on women employees often focuses on motivation, background, business type, and challenges, but largely overlooks Quality of Work Life (QWL) and its influencing factors. This study addresses this gap by identifying key variables impacting Quality of life for women employees in Pudukottai District and assessing QoL's effects on them.

Methodology

The quality of life among working women employees in ITC is a significant concern that warrants investigation. Despite the organization's efforts to provide a supportive work environment, working women employees in ITC continue to face various challenges that impact their overall quality of life. The aim is to study the quality of life among working women employees in ITC LTD Viralimalai. For the purpose the study the researcher selected Pudukottai district in Tamil Nadu the researcher is familiar with district. When compare to other industrial worker the women worker suffered a lot so the researcher intended to do research among women employees. The researcher purposely selected ICT where the researcher gets permission to do their research. The researcher decided to select 60 women employee from ICT during first shift. Thus the sample size constitutes 60. Convenient sampling method was adopted for the present study.

Results and Discussion

Findings Based on Socio- Demographic Characteristics

The largest group of people (31.7%, $n = 19$) fall in the age group of 26-30 years, more than half of respondents (56.7%, $n = 34$) have completed high school or higher secondary education, more than three fourth of the respondents (78.3%, $n = 47$) are married, the majority of respondents (90.0%, $n = 54$) living in rural areas, the majority of respondents (56.7%, $n = 34$) belong to a joint family, majority of respondents (46.7%, $n = 28$) have a family size of 4 to 5

members, More than one third of respondents (38.3%, $n = 23$) are employed in contract labor and packaging and a family size of 3 to 5 members respectively. Nearly half of the respondents (51.7%, $n = 31$) earnings between ₹11,000 and ₹15,000, and he majority of respondents (65.0%, $n = 39$) reported that their husband is the main earning member in the home. The survey results regarding the quality of work life reveal that a majority of respondents perceive their work life as positive. Specifically, 40% of respondents rated the quality of their work life as low, while a significant 60% reported a high quality of work life.

Findings Based on Various Dimensions of Quality of Life And Socio Economic Background

Age and Quality of Life

The p -value is greater than 0.05, the differences in mean scores across age groups are not statistically significant. This suggests that age does not have a strong influence on the measured variable.

Educational Status and Quality of Life

the p -value is greater than 0.05, the differences in mean scores across educational levels are not statistically significant. This suggests that educational status does not have a strong influence on the measured variable.

Marital Status and Quality of Life

The p -value is greater than 0.05, the differences in mean scores across marital status groups are not statistically significant. This suggests that marital status does not have a strong influence on the measured variable.

Table-1
Socio Economic Background and Quality of work Life

Variables		N	Mean	Std. Deviation	Value
Age Group	Below 25 years	11	74.1818	21.84408	F – 3.064 Df – 3,45 Sig. – 0.037
	26-35 years	12	86.8182	11.83907	
	36-45 years	14	71.9286	14.84517	
	46 & above	13	67.3077	15.49938	
Educational Status	UG Degree	16	72.5000	17.45470	F – 3.539 Df – 2,46 Sig. - 0.037
	Diploma	15	75.1333	18.79159	
	PG Degree	18	75.8889	16.69410	
Marital	Unmarried	11	72.0000	20.78942	F – 3.489

Status	Married	10	73.2000	15.79592	Df - 3,46 Sig. - 0.0175
	Widow	20	77.0000	13.38105	
	Divorced	8	73.6250	24.40689	
Family Type	Joint Family	23	71.9565	15.89877	t - -2.265 Df - 48 Sig. - 0.028
	Nuclear Family	26	76.8462	18.44276	
Domicile	Rural	22	64.5909	16.81739	t - -4.232 Df - 48 Sig. - 0.000
	Urban	27	82.6667	13.09139	
Years of Experience	1-3 years	16	65.6875	19.16496	F - 3.364 Df - 3,46 Sig. - 0.027
	3-5 years	8	70.7500	14.97379	
	5-10 years	14	82.9286	9.87977	
	10 years & above	12	79.5455	18.38131	
Monthly Income	Rs. 20000 & Below	15	68.2000	17.57921	F - 4.238 Df - 3,46 Sig. - 0.10
	Rs. 20001-30000	7	74.7500	10.73046	
	Rs. 30001-50000	15	77.8571	19.02705	
	Rs. 50001 & above	13	79.2000	17.22643	

Family Type and Quality of Life

The p -value is greater than 0.05, the differences in mean scores across family types are not statistically significant. This suggests that family type does not have a strong influence on the measured variable.

Domicile and Quality of Life

The p -value is greater than 0.05, the differences in mean scores across domicile groups are not statistically significant. This suggests that domicile location does not have a strong influence on the measured variable.

Years of Experience and Quality of Life

The p -value is greater than 0.05, the differences in mean scores across experience groups are not statistically significant. This suggests that years of experience do not have a strong influence on the measured variable.

Monthly Income and Quality of Life

The p -value is greater than 0.05, the differences in mean scores across income groups are not statistically significant. This suggests that monthly income does not have a significant influence on the measured variable.

Recommendation

Organizations should prioritize gender equality in their policies and practices. This includes implementing equal pay for equal work, ensuring career advancement opportunities, and developing policies that support women's unique needs. Enhancing Social Support from colleagues, supervisors, and workplace support groups can help women feel more connected, reduce stress, and increase job satisfaction. Mental health is a crucial component of the quality of life. Women employees often experience stress and anxiety due to work pressure, personal challenges, and societal expectations. Mental health programs, stress management workshops, and confidential counseling services can significantly improve the psychological well-being of women employees. Social workers can advocate for policy changes that support work-life balance. This could include conducting surveys to assess the needs of women employees regarding work-life balance and presenting the findings to management. They can also offer counseling services that help women employees navigate the challenges of balancing home and work responsibilities.

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SOCIAL FACTORS IMPACTING QUALITY OF WORK LIFE: A STUDY OF PRIMARY SCHOOL TEACHERS IN TIRUCHIRAPPALLI DISTRICT

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Abstract

The main aim of the study is to know the level of quality of work life and it correlates with selected demographic and socio-economic characteristics of the respondents. For the purpose the research the researcher selected Tiruchirappalli district in Tamil Nadu. There are 72 teachers working in Chellammal Matriculation school and 34 teachers working in Lakshmi Matriculation school, the sample size constitutes 106. Census method was adopted for the present study. In order to assess the level of quality of work life The Quality of Work Life Scale (QWLS) developed by Sirgy et al. (2001) was used. The findings of the study revealed that more than two third of the respondents have scored low level of quality of work life. There was a statistically significant difference in the mean score of Quality of work life and age group, gender, marital status, Educational qualification, place of study, number of family members, years of experience and income of the respondents.

Key Words: Primary school teachers, Quality of Work Life (QWL), Socio-economic status, Challenges, Work-life balance

Introduction

For the past two years the School education in India has rapidly extended, with gross enrolment ratios rising at primary, upper-primary, and higher-secondary levels and nearly 9.5 million teachers engaged in school teaching in 2021–22. According to UDISE+ data disseminated by the Ministry of Education, the national pupil–teacher ratio (PTR) in 2021–22 stood at 26:1 at the primary stage, 19:1 at upper primary, 18:1 at secondary, and 27:1 at higher secondary,

reflecting moderate improvements since 2018–19 (Press Information Bureau, 2025). These aggregate achievements, however, mask significant regional disparities. Recent analyses of UDISE+ and related statistics indicate that while many states have moved closer to the Right to Education (RTE) norms (30:1 at primary and 35:1 at upper primary/secondary), others continue to operate with PTRs well above the prescribed levels (Ministry of Education, 2022 & Education for All in India, 2023).

Quality of work life is a multi-dimensional construct encompassing employees' perceptions of their job content, work conditions, compensation, autonomy, social relations, opportunities for growth, and work–life balance. In education, QWL is often operationalized through indicators such as job security, pay and rewards, justice and fairness, supervision, meaningful work, control over work processes, physical conditions, and compatibility between professional and personal responsibilities (Sharma, Daga & Ameer, 2023).

Quality of work life

The term **Quality of Work Life (QWL)** aims at changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems. It takes into consideration the socio-psychological needs of the employees. It seeks to create such a culture of work commitment in the organizations which will ensure higher productivity and greater job satisfaction for the employees. **Quality of work life** refers to the favorableness or unfavorableness of the job environment of an organization for its employees. It is a generic term which covers a person's feelings about every dimension of his work e.g. economic incentives and rewards, job security, working conditions, organizational and interpersonal relationships etc. (Abey Francis, 2024). Cohen and Rosenthal (1980) who viewed it as an intentional effort to bring out increased labour management and co-operation to jointly solve the problem of improving organizational performance and employee's satisfaction. Robbins (1989) defined QWL as "a process by which an organization responds to employee needs by developing mechanisms to allow them to share fully in making the decisions that design their lives at work". Feldman (1993) defined QW in relationship between employees and the total working environment. Newstrom and Davis (1997) viewed it as the degree which employees meet their important personal needs through work. Lau et al, (2001) preferred to view QWL in relation to a favorable working environment that supports and promotes satisfaction by providing employees with rewards, job security, and career growth opportunities. Similarly, Sirgy et al. (2001) defined QWL as the individual's job satisfaction of work life. Considine (2002) viewed QWL as a synthesis of work place strategies, processes and the environment that stimulates job satisfaction. Thus, an individual's quality of working

life directly influences the quality of his or her life value. The importance of quality of work life in organizations Initially, the concept of QWL concept was used only for job redesigning process by considering social- technical system approach. It was also based on management philosophy that adheres to physical and psychological well-being and reputation of employees and to change organizational culture (Ivancevich & Matteson, 1996). This was later broadened by including larger interventions as from an institutional point of view, organizations were quick to realize that the concept of quality has become more or less mandatory and a necessity. Successful organizations concur that the most important asset for the organization is high quality manpower and that the quality of human resources depends on their improved quality of working life which not only helps in the reduction of employee turnover, it provides them with a positive opinion regarding their quality of working life look for improved working conditions, productivity and products. While the role of QWL in organizations may vary, the obvious management support through the implementation of effective organizational policies accounts for the success of implementation of profitable QWL programmes (Dipankar, 2022).

Review of Literature

Ashok Kumar M (2014) reported that both the female and male teachers is perceived the same quality of work life. **Lalompoh et al. (2019)** in their study among the college teachers highlights that the school principal's management competency and the teachers' emotional intelligence have a great contribution to the teachers' performance. A study also **(Matheswaran & Latha, 2019)** mentioned that Better support and motivation to employees needed, better performance of employees, more devotion and dedication towards work, reduced absenteeism and better social image of the Organisation. **Kamble & Sahakarbhushan (2020)** reported that School teachers quality of work life determinants are salary and compensation, working conditions, nature of work, job security, organisational and interpersonal relations, opportunities for self-development and career growth, constitutionalism in the work organisation and social and family life. **Ertürk (2022)** based on their study depicts that there is a strong positive relationship between all dimensions except for the whole scale of teachers' quality of work and the dimensions of stress in work life and job satisfaction; a moderate negative relationship between the dimensions of stress in work life and job satisfaction. **Sudha & Kalpana (2022)** higher secondary teachers are statistically significant evidence is observed indicating differences in job satisfaction level between male and female Government school teachers and Self-finance school teachers. **Mahadevaswamy & Praveena (2023)**

in their study revealed that there is no significant difference between Quality of Work Life of Male and Female Secondary School Teachers and Government and Private Secondary School Teachers. **Ariya & Sarun (2024)** illustrates that the findings of the present study align with the job demands-resources theory. The results reveal that higher levels of work life balance correlate positively with greater Job Satisfaction. Among factors influencing work life balance, family care ranked highest, followed by personal expectations. **Khanna, & Vijayan (2024)** also stated that there exists a significant gender difference in Work-Related Quality of Life and Job Satisfaction among school teachers. **Vaishali Sharma & Seema Srivastava (2024)** indicated in their empirical analysis that high levels of emotional exhaustion and depersonalization degenerates the quality of life and more personally accomplished teacher have a good quality of life. **Chaudhari (2025)** in their study emphasis that there is no significant difference between quality of work life of male and female higher secondary school teachers and there is no significant difference between quality of work life of government and private higher secondary school teachers. **Shah et al. (2025)** disclose that there is a significant relationship between QWL and WLB. The study suggests that effective implementation of QWL at the workplace can improve work-life balance. While most studies on women employees focus on four key areas—motivation, background, the type of business they establish, and the challenges they face—there is limited research on their Quality of Work Life (QWL) and the factors affecting it. Therefore, this study aims to pinpoint the significant variables that impact the QWL of women employees and to evaluate the effects of QWL on these women. This is accomplished through a study conducted with a relevant sample of women employees from the Tiruchirappalli District.

Methodology

The main aim of the study is to know the level of quality of work life and it correlates with selected demographic and socio-economic characteristics of the respondents. For the purpose the research the researcher selected Tiruchirappalli district in Tamil Nadu the researcher is familiar with district. The researcher purposely selected two schools where the researcher gets permission to do their research. The schools namely Chellammal Matriculation Higher Secondary School which is located in Venkur and Lakshmi matriculation which is located in Manapparai, Tiruchirappalli District, Tamil Nadu. There are 72 teachers working in Chellammal Matriculation school and 34 teachers working in Lakshmi Matriculation school. The researcher decided to select all the teachers for the present study. Thus the sample size

constitutes 106. Census method was adopted for the present study. In order to assess the level of quality of work life The Quality of Work Life Scale (QWLS) developed by Sirgy et al. (2001) was used.

Results and Discussion

Socio-Economic Background and Quality of Work Life

More than two third of the respondents have scored low level of quality of work life and remaining 41.5% of the respondents have scored high in their level of quality of work life.

- The mean score of quality of work life is found high among the respondents in the age group of 35 years and below. There is a statistically significant difference in the mean score of Quality of work life and age group of the respondents.
- The mean score of quality of work life is found higher among the male respondents than the female respondents. There is a statistically significant difference in the mean score of quality of work life and sex of the respondents.
- The mean score of Quality of Work Life is found higher among the respondents who are widow than the respondents who are unmarried and married. There is a statistically significant difference in the mean score of Quality of Work Life and Marital Status of the respondents.
- The mean score of Quality of Work Life is found higher among the respondents studied M.Com degree than the other categories. There is a statistically significant difference in the mean score of Quality of Work Life and respondents' education status (Ragae et al., 2022).
- The mean score of Quality of Work Life is found higher among the respondents have B.Ed qualification and the mean score of Quality of Work Life is found low among the respondents those who have M.Ed. There is a statistically significant difference in the mean score of Quality of Work Life and respondents' education qualification as teacher (Ragae et al., 2022).

- The mean score of the quality of work life is higher among the respondents who have completed their PG in rural area. There is a statistically significant difference in the mean score of Quality of Work Life and respondents' place of study (Matheswaran & Latha, 2019).
- The mean score of Quality of Work Life is found higher among the respondents family size is large (6+ members) and the mean score of Quality of Work Life is found low among the respondents family size is small (3 or less). There is a statistically significant difference in the mean score of Quality of Work Life and respondents' family size (Matheswaran & Latha, 2019).
- The mean score of the quality of work life is higher among the respondents who have 15-20 years of experience, than the other categories. There is a statistically significant difference in the mean score of Quality of Work Life and years of experience by the respondents.
- The mean score of Quality of Work Life is found lower among the respondents whose family monthly income is Rs. 5000 and below, than the family income categories of Rs. 5001-10000, Rs.10001-15000, and Rs. 15001 and above. There is a statistically significant difference in the mean score of Quality of Work Life and monthly family income of the respondents.
- The mean score of Quality of Work Life is found higher among the respondents who are attended 11 and above training than the other categories of the respondents. There is no statistically significant difference in the mean score of Quality of Work Life and No of training attended by the respondents.

Conclusions

Teachers are potential persons to who always strive to impart knowledge to students. They have the moral responsibility to play a key role in each and every child entrusted to their care.

Teachers are playing dual role, to take care of their family as well as teaching profession. Having dual responsibility may lead them in to mental stress, health problems and distress. Based on the findings the researcher suggested that a full-time counsellor to be appointed in the school who can help out to solve the problems of teachers. Teaching profession is a noble and the teachers must have the passion to love their profession. All humans are emotive and nobody is exempted, yet through someone interventions magnificent changes take places in one's life. In this regard there must be a trained person to show exemplary life others. To have better quality of work life support from various stake holders (family, friends, neighbors). Hence, it is certain that the present study focused to improve the quality of work life.

SUGGESTIONS & RECOMMENDATIONS

- Vast majority of the respondents are belonging to the middle age group, having credential potency in the field of education. Their expertise knowledge can be shared in all walks of life. Having qualification is not enough to excel in teaching field, but should be equipped with skill-based curriculum to impart knowledge to students. Teachers must be trained to approach the students with holistic manner. They need to update their skills and knowledge to inculcate into the minds of students. The respondents who live in joint family have better quality of work life than with nuclear family. Vast majority of the respondents live at towns and cities, yet their professional field is rural schools. And it is suggested that the school education department may create residential facilities like construction of quarters exclusive for those teachers who are coming from urban locality. The quality of work life is found low among the young age group, married, SC/ST groups and working in boys' schools. In order to improve their quality of work life, they need to attend lots of update programmes, concerning different fields, (Psychology, Behavioral Science, Emotional handling, etc..) to cope with the environmental situations.

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A Study on Digital Transformation in Social Security and Rural Development in TamilNadu

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Abstract:

By making sure rural families get 100 days of paid work every year, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which started in 2005, tries to reduce rural poverty and help people feel more secure and support long-term growth. This paper looks at how MGNREGA is being carried out in Tamil Nadu, especially focusing on how it helps the environment, builds useful projects, and gives steady jobs to those who are often left out. Studies done in show that things like irrigation wells, composting tanks, and fruit orchards help poor people become more independent and get different kinds of income, so they don't rely as much on the job guarantees. Using digital tools can make things run more smoothly, cut down on delays, and make everything clearer. Examples of these tools are digital wallets for payments, software that shows maps, and apps for keeping track of who is present. But there are still problems like slow processes, not enough skilled workers, and delays that stop the program from working as well as it could. To fix these issues, it suggested that people be better informed, trained workers be hired, and good systems for checking and managing the program be created. The ability of MGNREGA to offer social safety is clear.

Keywords :

MGNREGA,
Case Studies,
Categories of work,
Sustainability
development,
Digital Transformation.

1. Introduction

The National Rural Employment Guarantee Act in India is considered a major program that helps provide a safety net for the poor in rural areas.

[1]. This scheme is formally called the Mahatma Gandhi National Rural Employment Guarantee Scheme. Its main goal is to reduce poverty by offering up to 100 days of manual labour to people who need it. The Employment Guarantee Scheme (EGS) started in the state of Maharashtra in 1974, making it the first place in the country where the government promised jobs during a drought.[2]. This EGS initiative eventually led to the creation of the MGNREGA scheme we know today. It was expected that the state where EGS first began would serve as a model, and the national government would later expand the program. [3]. The MGNREGA provides more than just money. It also helps through community activities like collecting water, protecting soil, and improving irrigation, which are important for agriculture. The EGS was a direct government effort to offer public jobs to the poor and give them income directly. Earlier studies on rural public works found that these programs act as a form of income insurance when agricultural jobs are seasonal. They also help build long-term assets, prevent families from moving in search of work, and influence the movement of people from rural to urban areas. Expanding the EGS led to various poverty reduction programs.[4]. The MGNREGA is a key government policy that directly impacts the lives of the poor to achieve inclusive development. Its main aim is to give every rural family, whose adult members are willing to do unskilled physical work, 100 days of guaranteed wage employment in a financial year. [5]. The act was rolled out gradually, starting on February 2, 2006. In the first phase, it was introduced in 200 of the poorest areas. In the second phase, 130 more districts were included between 2007 and 2008. The remaining rural districts were covered in the third phase beginning on April 1, 2008. The central government now uses a demand-driven and rights-based approach to ensure jobs are available. It also aims to improve natural resource management by tackling problems like soil erosion, deforestation, and drought, which contribute to long-term poverty. Through these efforts, the government supports sustainable development. The results of this approach have strengthened federal democracy and improved government accountability and transparency by allowing people to participate in decision-making processes related to social security and their benefits.

1.1. The Function of MGNREGA in Social Security and Digital Transformation

Guaranteed Employment: MGNREGA acts as a safety net during tough economic times by offering wage jobs to rural families [6]. Empowerment: According to Fraser [6], this program has greatly increased the power of women and other marginalized groups, helping them become more included in rural jobs. Asset Creation: It helps build needed infrastructure, which helps the community in the long term. Digital transformation can greatly improve the effectiveness of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) by increasing accountability, efficiency, and transparency. Using electronic payments for direct salary transfers, mobile apps for real-time worker attendance, and biometric checks for worker identification can reduce payment delays, fraud, and administrative problems. Also, GIS and Remote Sensing technologies help with better planning and tracking of rural projects, ensuring resources are used most effectively. The execution of MGNREGA can be continuously monitored using statistical analysis and e-governance systems, allowing quick fixes and better service delivery. In the end, these digital tools not only make operations easier but also increase openness, reduce corruption, and promote fair growth in rural areas, giving people more say in their communities.

1.2. Background

The author of this study aims to look at the practical aspects of MGNREGA, especially how it is implemented from the village to the district level.

Compared to other districts, Krishna Giri is very different; the area is known for its farming crisis, with many farmers struggling with debt and failing crops, leading to serious problems like farmer suicides. In this situation, marginal farmers and landless labourers may find new ways to

earn income through MGNREGA. Additionally, it may help in restoring resources to improve the region's prosperity and well-being. The author has tried to address the challenges and difficulties faced in implementing MGNREGA in Krishna Giri, especially in the context of the district's difficult conditions. To understand the village context and the current status of MGNREGA implementation, the author used qualitative research methods with a case study approach. He has also tried to provide ideas and suggestions for the successful implementation and operation of MGNREGA to ensure that people's rights to prosper the area are fulfilled, based on the analysis of the case study.

1.3. The Mahatma Gandhi NREG Act of

2005's entitlements for workers

- Provision of a minimum of one hundred days of work
 - Entitlement to a job card
 - Entitlement to request and obtain work within 15 days.
 - Entitlement to unemployment benefits.
 - Entitlement to devise and organise a portfolio of work.
 - Entitlement to employment within a 5 km radius of residence.
 - Entitlement to worksite amenities.
 - Entitlement to a specified wage rate.
 - Entitlement to receive wages within 15 days.
 - Entitlement to engage in or conduct social audits.
- (i) At least one adult member of every family in rural India will be entitled to minimum of 100 days of work guarantee every year, paying Rupees 250 per day for casual physical labour;
- (ii) The Programme would only be used for productive tasks. The state council is required to create a list of authorised works as well as a list of "preferred works". The potential of different job kinds to promote social fairness, develop lasting assets, and reap

economic, social, and environmental advantages will all be taken into consideration when determining which projects are preferred;

(iii) The project may moreover, to the degree possible, provide unskilled labourers training and skill enhancement;

(iv) The wages may be paid in cash, in kind, or both, with consideration, whenever possible, for the State Council's guidelines and recommendations on this matter;

(v) The Beneficiaries must live five kilometres or less from the community where the job is being offered at the time of application. Outside of this range, employment must be situated within the Block, and daily living and travel expenses must be reimbursed in accordance with the Programme Rules;

(vi) If a workplace employs twenty or more women, a provision must be made for one of them to be assigned to care for any kids under the age of six who may be brought to the workplace, should the situation demand it. The statutory minimum wage will be paid to the person assigned to child-minding;

(vii) A portion of the pay, up to 10%, may be deducted in order to fund social security, health insurance, accident insurance, survivor benefits, and maternity benefits intended for workers engaged in the Programme. The potential of this law to improve rural life in India is great. If these clauses are fulfilled by correctly putting (MGNREGA) into practice. The Gramme Panchayats may also form plans by submitting recommendations to the Gramme Sabha. Through Panchyat Samiti, workers get incentives and job cards issued by Gramme Panchayats transferred into their bank accounts. The concept of "Hamara Paisa Hamara Hisab" also maintains the availability of social audits to guarantee public accountability. One of the main goals of MGNREGA is to regenerate the natural resources in order to guarantee environmental sustainability. This includes conserving and harvesting rainwater, desalting canal distributaries, renovating and desalting old ponds and tanks, and excavating new farm ponds to encourage the use of rainwater harvesting techniques. and transparent salary disbursements, digital transformation is essential to these initiatives. These digital solutions improve accountability and transparency in resource distribution while also

lowering administrative inefficiencies and fraud. Encouraging more stable access to paid work will strengthen MGNREGA's social safety net function and lessen financial volatility.

2. Methodology

This research is based on fieldwork conducted in 2023 in two communities in rural Tamil Nadu.

[7]. The fieldwork was done in the two blocks of tally and Kelama Alam during 2023-24. As part of the prior study. The qualitative methodologies were used in this study's data collecting and analysis. The main data was gathered via participant observation methods, interview schedules, and focus group discussions. NREGA. The secondary sources, including websites run by the federal and Interviews, state governments, official publications, and articles. Primary information has been gathered from two different blocks. Thalli's and Kela Mangalam villages in Krishana Giri District, The rationale for selecting two blocks villages from one districts is to conduct a comparative study and emphasise the challenges associated with the same implementation strategy. Two focus group discussions (FGDs) were held in two block villages with NREGA workers and implementation personnel. The case study technique is used to analyse the many components that comprise the implementation structure of the MGNREGA project.

2.1 Objectives

- To provide recommendations for the methods and tactics for the act's successful implementation based on the examination of case studies.
- To evaluate the MGNREGA's present prospects in the context of the identify the inadequacies in the agencies tasked with implementing it in.
- To evaluate how MGNREGA affects stability of income, access to necessary services, and assistance for vulnerable populations in order to determine how it strengthens social security for rural families. B. Jayakumar, S. Prabakar / IJCESEN

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· Analyse how digital transformation can best execute MGNREGA in Tamil Nadu's with an emphasis on how digital technologies may improve social security results for rural populations and service efficiency and transparency.

2.2 Structure of Institutions & Implementation

The MGNREGA structure is displayed in table 1.

Table1. Displays the MGNREGA structure.

National level

•	Ministry of rural development gol
•	Central employment guarantee
•	National management team

State level

•	State ministry of rural development
•	State employment guarantee council
•	State employment guarantee mission & management team
•	State social audit unit
•	State vigilance cell

District level

•	District panchayat

•	District program coordinator
•	District technical committee
•	Voluntary technical corps
•	District vigilance corps
•	Ombudsman

Block level

•	Intermediate Panchayat
•	Programme officer
•	Block resource centre
•	Engineer or facilitator

Cluster level

•	Technical assistant
•	Cluster facilitation teams
•	Computer operator-cum-accounts clerk

GP level

•	Technical assistant
•	Cluster facilitation teams
•	Computer operator –cum-accounts clerk

2.3 Implementation of MGNREGA:

The majority of states execute MGNREGA in accordance with the standard guidelines published by the central government, yet there is also room for customization in order to make it more applicable to the unique regional and state contexts in each of us. In order to expand the scope and demand for labor, the Maharashtra government combined the previous EGS programme into MGNREGA and included several additional work site regions. Gram Sabah is the main organization at the village level that makes decisions

on the scheduling and carrying out of work in the villages in accordance with the needs. It is the duty of Grama panchayat and the participating employees to carry out the work plan in a sequential manner. A local honorary official assigned to support the NREGA is called the Rojgar Sevak.

3. Case studies

3.1 Case study 1: Combination Assets Increasing Family Income

Anekollu village, located in the Kelamagalam Block of the District of Tamil Nadu, is home to Ms. Muniyamma, a 45-year-old widow who belongs to the ST socioeconomic class. She has five close relatives and a fifth-grade education. She owns five acres, of which two and a half are irrigated and two and a half are rain-fed. Financial limitations keep her arid land fallow, and the little water supply from a shallow well generates little revenue for agriculture. The Mahatma Gandhi NREGS provides 80–90 days of work each year to three family members. Due to low yield, little rainfall, and volatile crop prices, she still makes Rs. 30,000 year from agriculture; she also makes Rs. 40,000 from goat husbandry. In 2020–21, Ms. Muniyamma applied to the Gramme Panchayat and received a shed grant after learning about goat shed financing available via MGNREGA for poor areas. The shelter increases the likelihood that young goats will survive by shielding them from environmental dangers and making sure the food is hygienic. Her application also resulted in the development of additional assets under the Didi Badi Yojana, including a mango plantation and a kitchen garden, via intercropping, enhancing her family's nutrition and income. Ms. Muniyamma used a smartphone application to expedite her access to these resources. This allowed her to get real-time information on MGNREGA programs and payment status, as well as prompt financial transfers straight to her bank account via the digital payment system. This system improved money distribution clarity and cut down on delays. Furthermore, her family was able to get their pay cheques straight into their accounts thanks to biometric technologies, which eliminated the need for Muniyamma's family; the digital tools have improved service accessibility and streamlined resource management. These digital innovations play a critical role in promoting resilience and bolstering long-term social security for marginalised rural households by offering a consistent income, mitigating market and agricultural risks, and enhancing food security via the kitchen garden.

3.2 Case Study 2: Transformation from Seeker of Wages to Farmer

One of the successful Mahatma Gandhi NREGS recipients in the region is Ms. Puttamma, a 55-yearold widow from the Scheduled Tribes of Urigam hometown, Thally Block, Tamil Nadu. She has five extended family members and mostly relies on MGNREGS income and rainfed, barren land to meet her basic needs. Only three members of her family were left to participate in MGNREGS for the full 96 days in 2022–2023, since her oldest son had already left for Karnataka for employment. The two-acre mango plantation in 2020–21, NADEP compost tanks, and, eventually, an irrigation well to support plantation upkeep and intercropping were among the long-term livelihood assets that the state government & Gramme Sabha contributed in recognition of her fragility. Her the family's social security has risen substantially as a result of these riches. By regularly earning income from intercrops like maize, potatoes, and green peas, they have reduced their reliance on MGNREGS funds and improved economic stability. The sales of vegetables and mango orchards now provide a combined yearly income of Rs. 1.20 lakh, providing a consistent source for income and removing the need for relocation. Additionally, the family's diet and health are improved by the fresh vegetables grown on their farm, promoting long-ter wellbeing. Ms.

Puttamma's family has benefited from these assets in a number of ways, including improved food security, health benefits, financial stability, and the capacity to save for future needs like her daughter's wedding. Her son's return to work on the farm demonstrates how the program may help families come together by providing long-term local job opportunities. This collection of MGNREGS resources demonstrates how long-term social security and a decreased reliance on daily wage programs may benefit underprivileged rural families.

With the help of Ms. Puttamma's MGNREGS holdings, her family now has a solid social security foundation. They are now financially stable and less dependent on seasonal migration because to the steady revenue from intercropping & the mango plantation. Their health is further strengthened by having access to wholesome food that is produced on their property, and having a stable income enables them to save money for important future expenses like her daughter's wedding. This support system demonstrates how MGNREGS provides disadvantaged rural families with sustained social security by improving their economic resilience and fostering general well-being.

3.3 Case study 3: Migration Gave Rise to Sustainable Sources of Income:

Ms. Shanthi (59), widow of Gururaj, lives with her two family members in Natrampalli village, Tamilnadu state, and belongs to the general socioeconomic group. She completed her secondary education. She had three acres of rain-fed land, of which only 1.5 acres were farmed and the rest was pasture or waste. She was impoverished. She farmed rain-fed crops including red gramme and maize on 1.5 acres while lacking any means of irrigation. The output and revenue from this one harvest were poor, and the crops sometimes dried up from lack of rainfall and dry periods. The family was thus dependent on the NREGS and agricultural earnings of Mahatma Gandhi. Three family members have completed 100 days of work under MGNREGS. She had to go to nearby villages with her spouse in order to get agricultural income in order to pay for their family's expenses. It was estimated that the household's yearly revenue from salaries and farming was between Rs. 35,000 and Rs. 30000. She was dissatisfied with her salaries and farm revenue. They made the decision to move in order to find job, and they travelled to nearby areas to work in agriculture. In the past, during the off-season, they would come back to their hometown after spending 50–60 days there. She bought two goats, raised them, and eventually amassed four goats. She had a goat shed in 2020–21, and she sold one or two male goats to supplement her income. Ms. Shanthi desired to cultivate commercial crops and vegetables on her property in order to provide a steady income. However, there was no irrigation supply. She learned that irrigation wells are being provided by the government under the Mahatma Gandhi NREGS from SHG members. She made contact with the Mahatma Gandhi NREGS representatives and filed the irrigation well application. The irrigation well was received in 2018–19, and the asset was authorised by Gramme Sabha. The agricultural area expanded from 1.5 to 3 acres as the rain-fed area became irrigated. With a loan of Rs. 30,000 from a SHG organization, she began cultivating groundnuts, paddy, onions, maize, and other crops during the Kharif season. She consistently receives a decent harvest and income from her crops. Crops including potatoes, onions, green peas, tomatoes, etc. are cultivated during Rabi season. In the summer, she grows tomatoes, maize, chilly, and other crops, depending on the water in the well. In addition to using water for herself, she also helps three to five nearby farmers irrigate their crops throughout the Rabi and Kharif seasons. The family now grows many crops beneath the drilled well in various seasons, generating a net annual income of between Rs. 80,000 and Rs. 90,000. The family members work full-time on their farm, but in 2021–2022 they also took advantage of 100 days of

employment via the Mahatma Gandhi NREGS. Her annual revenue from growing goats ranges from Rs. 25,000 to Rs. 30,000 from the sale of male goats. The family now makes around Rs. 1.40 lakh a year. Compared to prior eras, the revenue has grown five times.

It has been noted that ownership of assets has replaced work days from farm and non-farm earnings. She is content with her steady income and way of life provided by the Mahatma Gandhi NREGS assets. One of the key elements, social audit was first incorporated in the MGNREGA Act and is now Institutionalized in MGNREG Act art. 17(A). To guarantee accountability and transparency in work, it is the duty of implementation officials to perform social audits and regularly submit the results in gramme sabhas. Many NREGA employees informed us during our FGDs that they were unaware of the purpose of social audits. During our field tour, we went to NREGA work sites that had finished their project and saw that no lasting and sustainable assets had been produced. One of the greatest initiatives for generating long-term resources for village socioeconomic development is MGNREGA.

The narrative of Ms. Shanthi highlights the transformative power of MGNREGA in bolstering rural households' social security. The 100 days of guaranteed labour under MGNREGA has provided her family with vital financial stability, reducing their reliance on unpredictable agricultural yields.

She is a widow and a member of a low socioeconomic group. Her agricultural production has significantly increased thanks to the plan's assistance in installing an irrigation well, which has allowed her to cultivate a wide range of crops and boost her annual income by five times.

Additionally, using social audits as a means of accountability guarantees the effective and transparent use of resources, fostering community engagement and confidence. In addition to uplifting Ms. Shanthi's family, this empowerment via work and sustainable asset creation contributes to the overall socioeconomic development of her village, demonstrating the vital role MGNREGA plays in maintaining social security in rural India.

4. In rural India, MGNREGA serves as a pillar of social security.

Through offering both short-term wage employment and long-term asset development, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) significantly improves social security for rural households. MGNREGA makes it possible for recipients like Ms. Muniyamma, Ms. Puttamma, and Ms. Shanthi to get necessary resources like irrigation wells, goat shelters, and mango orchards, which diversify revenue streams and encourage self-

sufficiency. These resources provide families a steady income throughout the year by enabling them to transition from reliance on seasonal wage labour to more sustainable means of subsistence. Through kitchen gardens and intercropping techniques, MGNREGA's programs enhance food security beyond income, which has a direct effect on rural families' nutrition and general health. Furthermore,

MGNREGA's social audit mission seeks to guarantee the effective use of resources while maintaining accountability and transparency, even if its increased beneficiary awareness might increase the effect. MGNREGA is a crucial component of social security that helps rural households create a more secure and independent future by boosting agricultural output, encouraging community engagement, and creating economic resilience.

For poor rural communities like Ms. Shanthi's, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is essential to providing social security. In addition to providing jobs right now, MGNREGS supports the development of long-term assets like irrigation wells that promote sustainable agricultural methods. MGNREGS reduces reliance on migration for employment by expanding rain-fed agriculture to irrigated land, increasing income stability and resistance against seasonal income fluctuations. By providing a basic income guarantee via 100 days of employment, the program also advances social security and aids in the elimination of poverty.

Additionally, in order to promote transparency and accountability, MGNREGS includes required social audits in accordance with MGNREG Act Art. 17(A). These audits ensure that the assets created are significant and related to the socioeconomic needs of the community. Nevertheless, despite this institutional framework, MGNREGS staff members still lack a thorough understanding of social audits, underscoring the need for further community education. The scheme's role as a social safety net that promotes rural economic development and improves general livelihood security may be strengthened by efficient audits, which may result in increased funding utilisation and long-lasting community benefits. MGNREGS is a crucial part of rural social security because of its multifaceted approach, which enables both immediate subsistence assistance and the creation of longlasting resources that promote socioeconomic development in India's villages.

5. Categories of Works:

5.1 Enumeration of approved works

The Act's Schedule I contains a list of approved works divided into four sections. The Management Information System (MIS) has identified 45 Annual Master Circular 2020–21 Ministry of Rural Development based on the different tasks indicated in the Schedule. 266 different kinds of works are allowed under the Program's 41 categories (Annexure-I is also accessible). Every piece has been divided into smaller categories based on who owns it, what action is suggested to be taken with it, and two more qualifiers that go into further detail about the materials and intended purpose. According to the Mahatma Gandhi NREGS, there are 266 possible combinations of works., based on the combination of work, ownership, and qualifying factors mentioned above. Of these, 182 have to do with natural resource management, of which 85 have to do with water. Agriculture and associated activities are the subject of 166 works. The Schedule-I's provisions allow for the MIS to create a comprehensive description of any feasible work within the spectrum of allowed works in terms of various combinations of the previously listed categories. Under the Mahatma Gandhi NREGS, no work that is non-tangible, non-measurable, or repetitious in nature may be undertaken.

5.2 Works Dedicated to Agriculture and Related Fields:

Mahatma Gandhi NRG Act states that "the coordinator shall ensure that at least 60% of the works to be undertaken in a district in terms of cost shall be to creation of productive resources right away linked to agriculture and related sectors through development of land, water, and trees." Priority would be given to the work chosen by each beneficiary throughout the convergent planning process, with a focus on improving livelihoods. The Mahatma Gandhi NREGA Schedule-I has a list of jobs that are closely associated with agriculture and related fields.

5.3 Discussion:

The instances of Ms. Muniyamma, Ms. Puttamma, and Ms. Shanthi provide as examples of the transforming benefits of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) assets. These examples show how MGNREGS's smart resource allocation may significantly raise family income and help marginalised populations maintain sustainable means

of subsistence. By lowering dependency on wage-based labour and promoting self-sufficiency via asset-based development, such orchards and irrigation wells, MGNREGS contributes significantly to rural social security beyond income. By offering social stability, food security, and longterm resilience, these resources help rural families reduce their economic vulnerabilities and become financially independent. MGNREGS improves rural communities' ability to adapt by emphasising sustainable asset development over short-term assistance, which directly supports social security for disadvantaged groups.

5.4 Enhanced Agricultural Production and Income:

Ms. Muniyamma's experience demonstrates how under MGNREGS, underutilised land may be turned into productive assets via the building of goat sheds, mango plantations, and kitchen gardens. Her income from farming climbed to Rs. 60,000 as a result of these initiatives, and she also made an additional Rs. 52,000 a year from raising goats. Her reliance on wage labour decreased as a result of the comprehensive strategy that combined agricultural diversification with livestock husbandry to provide a more stable and varied revenue source.

5.5 Change from Wage Seekers to Asset Owners:

The situation of Ms. Puttamma serves as an example of how to go from being dependent on wages to having assets. Her ability to grow a variety of crops year-round was made possible by the installation of irrigation wells, NADEP compost tanks, and mango trees when she was first dependent on MGNREGS payments. Her family's yearly income rose to Rs. 1.10 lakh as a result of this diversification, which also lessened her reliance on MGNREGS salaries. Her older son's return to help with farming emphasizes even more how the programme helps reverse migratory patterns by creating long-term jobs locally.

5.6 Improving Water and Crop Yield:

The narrative of Ms. Shanthi highlights the pivotal function of irrigation in revolutionising the productivity of agriculture. With the use of an irrigation well supported by MGNREGS, she was capable of to transform rain-fed land into irrigated land, allowing her to grow many crops throughout the year and thus boosting her revenue to Rs. 1.40

lakh. Her family profited from the irrigation well, but it also helped other farms, demonstrating the advantages of such resources for the larger community.

5.7 Improved Quality of Life and Sustainable Livelihoods:

The three instances highlight the significance of sustainable livelihood initiatives in raising standard of living. These women's higher salaries enabled them to save money for future requirements, such their children's marriages, improve their diets, and renovate their homes. They also experienced more security and financial independence as a result of switching from wage labour to working on their own assets.

5.8 Decrease in Dependency on Wage work:

By giving the families productive assets, the MGNREGS programme lessened their dependency on wage work, allowing them to concentrate on developing their own agricultural businesses. Their yearly income rose as a result of this change, which also gave them a feeling of empowerment and ownership. To sum up, these examples demonstrate how effective MGNREGS are at creating strategic assets that lead to sustainable lifestyles. Through targeted interventions including crop diversification, livestock raising, and irrigation, the programme has effectively raised family incomes, decreased poverty, and improved on the marginalised communities' general quality of life.

6. Conclusions

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) must be effectively implemented in order for India's rural poor to get social security. Problems including irregular wage payments, administrative corruption, and a lackadaisical enforcement of workers' rights have irritated beneficiaries and exacerbated seasonal migration, undermining the program's economic stability and poverty reduction objectives [3].

Raising rural communities' understanding of MGNREGA's social security benefits and making ensuring its implementation is managed by personnel who are informed and sympathetic are essential to addressing these problems. Enhancing field-level staff education may increase the program's effectiveness and reach, especially for women and in underserved regions.

Furthermore, good monitoring, strong interdepartmental cooperation at the village level, and efficient documentation would guarantee that social security goals are fulfilled within the allotted period. With the incorporation of mobile apps for real-time monitoring, biometric systems for precise attendance tracking, and digital payment systems that guarantee prompt and transparent salary disbursements, digital transformation is essential to these initiatives. These digital solutions improve accountability and transparency in resource distribution while also lowering administrative inefficiencies and fraud. Encouraging more stable access to paid work will strengthen MGNREGA's social safety net function and lessen financial volatility. One example of how digital social audits may institutionalise openness and accountability and guarantee that resources and finances reach the most disadvantaged is the Andhra Pradesh government's creative approach, which created the Society for Audit Accountability & openness (SAAT). MGNREGA's objectives of fair growth and sustainable development may be further supported by replicating this model in other states, including Maharashtra. In the end, achieving the social security advantages of MGNREGA requires combining the program with a larger policy framework designed to address rural risks, including digital technologies for improved service delivery and monitoring. MGNREGA's goals of economic protection & empowerment must be achieved by enhanced social audits, effective administration, digital transformation, & standardised pay systems in order to guarantee inclusive, sustainable development in previously neglected areas.

Author Statements:

- **Ethical approval:** The conducted research is not related to either human or animal use.
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Study on the Impact of Social Media on Youngsters' Mental Health and Safety: Promoting Rural Awareness and Improvement Through Social Worker Support

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Abstract

Young people's lives have been profoundly changed by the quick development of digital technology, especially with the widespread use of social media platforms. While these platforms provide opportunities for communication, learning, and self-expression, growing concerns exist regarding their impact on mental health and safety.

This study examines the psychological and social effects of social media use among rural youngsters in Thanjavur district, with special attention to emotional well-being, behavioural patterns, and safety risks. It also highlights the importance of rural awareness and the supportive role of social workers in addressing these challenges.

A descriptive research design using a mixed-methods approach was adopted. Data were collected from individuals aged 15–29 years through structured questionnaires and village-level interactions. The findings reveal high-frequency social media usage, with all participants checking platforms more than ten times daily. Entertainment emerged as the primary purpose of use, while academic engagement remained limited.

A considerable proportion of respondents reported addiction tendencies, daily mood disturbances, sleep disruptions, social comparison, and pressure for online validation. Notably, a large majority experienced cyberbullying, indicating serious safety concerns.

The results suggest a strong association between excessive social media exposure and

emotional distress among rural youth. Limited digital literacy, reduced parental guidance, and inadequate mental health resources further intensify these issues in rural settings.

The study emphasises the need for structured awareness programmes, digital literacy education, counselling services, and community-based interventions. Strengthening the involvement of social workers in schools and villages can promote responsible online behaviour, emotional resilience, and safer digital environments. Overall, balanced usage, informed guidance, and community support are essential to safeguard the mental well-being of rural youngsters in the digital age.

Keywords: Adolescent Mental Health, Social Media Influence, Rural Awareness and Improvement, Social Media and Mental Health, Rural Youth, Cyberbullying, Social Media Addiction.

Introduction

I began this research by reflecting on what youngsters, particularly those living in rural areas, are experiencing in their daily lives. In recent years, stress and anxiety have become increasingly common among young people. One recurring factor consistently appearing in conversations, observations, and personal experiences is the growing influence of social media. What initially appears to be a source of entertainment and connection often becomes a source of emotional pressure, social comparison, fear of missing out (FOMO), cyberbullying, and constant mental stimulation.

In rural communities, this issue carries additional layers of complexity. While digital platforms have reduced geographical barriers and provided rural youngsters with access to global information and social interaction, they have also introduced new mental health risks without always providing adequate guidance or support systems. Limited access to mental health services, lower digital literacy among parents, and fewer structured awareness programmes can make rural youngsters more vulnerable to the negative impacts of social media.

This study aims not only to examine the psychological and safety impacts of social media on youngsters but also to explore strategies for rural awareness and improvement. It emphasises the vital role of social workers in promoting digital literacy, providing emotional support, conducting awareness programmes in schools and communities, and helping families develop healthy online habits. Through structured interventions, counselling services, and community outreach, social workers can bridge the gap between digital exposure and mental well-being in rural settings.

Review of Literature

Several researchers have examined the relationship between social media use and adolescent mental health. **Jean M. Twenge (2019)** reported that increased digital media use is associated with lower psychological well-being among adolescents, with heavier users more likely to experience depressive symptoms and reduced life satisfaction.

Similarly, **Twenge and colleagues (2018)** observed rising trends in adolescent depression and suicide-related outcomes alongside increased smartphone adoption, suggesting possible links to social comparison and reduced face-to-face interaction.

In contrast, **Candice L. Odgers and Michaeline R. Jensen (2020)** argue that associations between digital technology use and mental health are generally small and inconsistent, emphasising the need for longitudinal and experimental research to clarify causation.

Additionally, **David S. White and Alison Le Cornu (2011)** propose the “Visitors and Residents” framework, highlighting that online engagement varies in purpose and intensity, which may influence psychological outcomes differently.

Overall, the literature suggests that while social media use is linked to adolescent mental health outcomes, the strength and direction of these relationships depend on usage patterns, context, and individual vulnerability factors.

Research Methodology

The present study focuses on rural youngsters residing in Thanjavur district, with

participants selected through direct village visits and online responses collected via Google Forms. The universe of the study comprises individuals aged 15 to 29 years, including late adolescents, college students, and young working adults.

This age group represents a crucial stage of psychosocial development, marked by significant transitions in education, employment, social independence, and identity formation. It encompasses late adolescence, emerging adulthood, and early adulthood are periods characterised by exploration of personal values, career aspirations, peer relationships, and increasing responsibility.

The study adopts a descriptive research design using a mixed-methods approach to examine the relationship between social media use and mental health among rural youth. Quantitative data were gathered through structured questionnaires distributed both offline and online, enabling broader accessibility and participation. Qualitative insights were obtained through informal interactions and discussions during village visits, allowing for a deeper understanding of participants' lived experiences, perceptions, and emotional well-being.

This mixed-methods design facilitates a comprehensive analysis by integrating statistical trends with contextual narratives. Social media engagement patterns, including frequency of use, type of platforms accessed, and purpose of usage, are examined alongside indicators of mental health such as stress, anxiety, self-esteem, and social connectedness.

By focusing specifically on rural youth in Thanjavur district, the study seeks to understand how digital exposure intersects with developmental challenges in semi-urban and village contexts, where traditional social structures coexist with rapidly expanding digital access. The findings aim to contribute to a clearer understanding of the psychosocial implications of social media use among young individuals in rural settings.

Objectives of the Study

- To examine how the rapid advancement of digital technology and social media platforms influences communication patterns and social structures among

youngsters in both rural and urban settings.

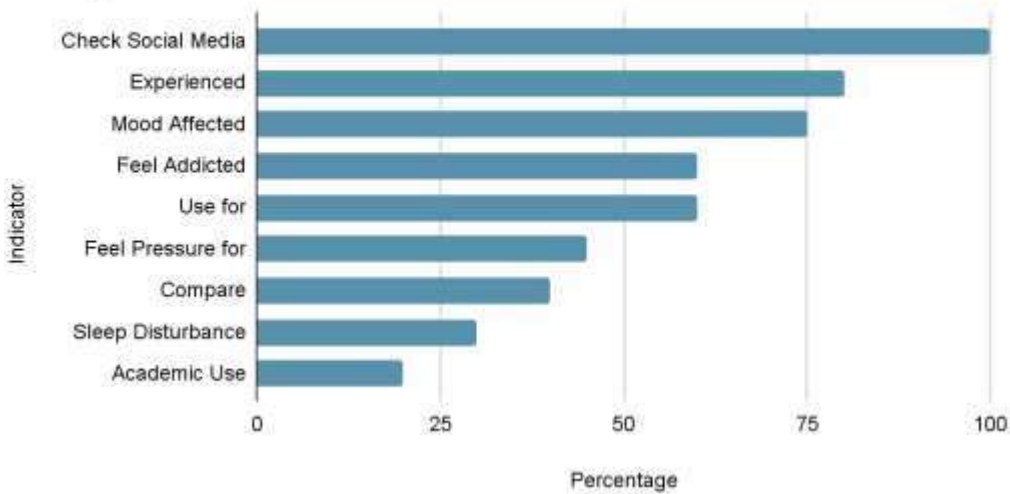
- To analyse the role of social media as a tool for learning, self-expression, identity formation, and social connection among rural youth.
- To investigate the negative psychological and safety impacts of social media use, including anxiety, low self-esteem, online harassment, misinformation, and privacy risks among youngsters.
- To assess how exposure to curated online lifestyles affects rural youths’ self-perception, emotional well-being, and sense of belonging.

Data Analysis and Interpretation

Survey Question	Response Distribution
Most Used Platforms	50% use Instagram; females mostly watch You dramas, and males are addicted to online games
Frequency of Checking Social Media	100% check more than 10 times daily
Commenting/Liking Posts	60% No; 40% Yes
Use for Academic Purposes	20% Frequently, 40% Sometimes, 40% Moderat
Use for Entertainment	60% Often; 20% Sometimes; 20% Rarely
Feel Addicted to Social Media	60% Yes
Compare Themselves with Others	40% Yes
Experience Sleep Disturbances	30% Often
Feel Pressure for Likes/Followers	45% Yes

Experienced Cyberbullying	80% Yes
Mood Affected Daily by Social Media	75% Yes (mostly negative thoughts)

Academic Usage and Psychological Impact of Social Media Among Rural Youth



Key Findings

- High Frequency of Usage:**
 All participants reported checking social media more than 10 times per day, indicating habitual or compulsive usage patterns.
- Platform Preferences:**
 - 50% actively use Instagram.
 - Female participants predominantly watch YouTube dramas.
 - Male participants reported strong involvement in online gaming.

- Entertainment** **Over** **Academics:**
 Social media is primarily used for entertainment (60% often), whereas academic usage is moderate (only 20% frequently use it for studies).
- Addiction** **Indicators:**
 60% of respondents feel addicted to social media, suggesting psychological dependency.
- Social** **Comparison:**
 40% compare themselves to others online, which may contribute to lower self-esteem and dissatisfaction.
- Cyberbullying** **Concerns:**
 A significant 80% reported experiencing cyberbullying, indicating a serious social and emotional risk factor.
- Sleep** **and** **Routine** **Disruption:**
 30% often face sleep disturbances due to late-night scrolling and excessive screen time.
- Emotional** **Impact:**
 75% stated that social media affects their mood daily, with many reporting negative thoughts triggered by online content.
- Pressure** **for** **Validation:**
 45% feel pressured to gain more likes, followers, or comments, reflecting the influence of digital validation culture.

The findings suggest that excessive social media exposure among rural youth is closely associated with emotional distress, addiction tendencies, cyberbullying experiences, and disrupted sleep patterns. Constant exposure to idealised images, online comparisons, gaming addiction, and pressure to maintain an online presence contribute significantly to

mental health challenges.

While social media serves as a source of entertainment and limited academic support, its psychological risks appear substantial in this rural youth population. These results highlight the need for digital awareness programmes, mental health support, and responsible social media usage education among rural youngsters.

Finding Suggestions and Conclusion

Excessive smartphone use among students has become a growing concern, especially after the COVID-19 pandemic normalised online learning and personal device ownership. While technology supports education, overuse can increase anxiety, social comparison, and digital dependency.

In places like Tamil Nadu, governments have taken steps such as hiring social workers in schools to support student mental health. Schools can further help by maintaining proper student well-being records and organising structured recreational and group-based activities.

Below is a clearer and more engaging overview of the issue and related global awareness days.

1. Rising Phone Dependency Among Students

After COVID-19, many adolescents began owning personal smartphones. Social media platforms and influencers often shape their aspirations and self-image. For example, the global popularity of K-pop through groups like BTS has inspired many students to dream about visiting South Korea. While cultural admiration is positive, excessive digital immersion can reduce face-to-face socialisation and increase academic stress.

2. School-Level Interventions

Schools should take a proactive role in monitoring and supporting students' mental health.

Maintaining proper documentation of each student's emotional and behavioural development can help identify early signs of distress. Regular counselling sessions and structured group therapy programmes can reduce loneliness and normalise discussions about race, gender, and social differences.

3. Strengthening Social Work Practices

Educational institutions should also organise rural camps, sports activities, cultural events, and outdoor learning programmes to enhance social interaction and teamwork. These initiatives motivate students to form real-life connections beyond digital spaces.

4. Digital Awareness Programmes

Observing global awareness initiatives such as the Global Day of Unplugging in March, the World Day Without Mobile Phones from February 6 to 8, the World Digital Detox Day on January 11, and the World Day Without Wi-Fi on November 8 can further promote mindful technology use. Schools and communities can use these occasions to conduct awareness programmes about healthy screen habits and balanced lifestyles.

5. Parental and Community Involvement

Parents and communities also play a significant role. Encouraging device-free family time, promoting recreational activities, and guiding adolescents in responsible digital consumption can create a supportive environment without imposing extreme restrictions.

Conclusion

Smartphone addiction among rural students is not merely a technological issue but a social and psychological concern intensified after COVID-19. While digital platforms provide learning and entertainment opportunities, imbalance can lead to stress, isolation, and reduced academic focus.

A collaborative approach involving schools, families, social workers, and government initiatives is essential. By promoting offline engagement, structured mental health support,

and rural digital awareness programmes, we can guide adolescents toward healthier habits and stronger social connections. Balanced technology use, not complete avoidance, is the key to sustainable student well-being.

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THE IMPACT OF DIGITAL PAYMENT SYSTEMS ON RURAL SMALL BUSINESSES IN THIRUVAIYARU

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ABSTRACT

This study examines the impact of Digital payment systems on micro businesses in rural areas of Thiruvaiyaru, Tamilnadu, in the context of the Government of India's Digital India initiative. This paper analyzes the correlation between the adoption of online payment and the profit stability, financial inclusion, and accounting methods among local businessmen. A descriptive and analytical research approach was accepted to collect primary data from 100 respondents using structured research questionnaires. The results highlight that UPI and QR code payment systems have been accepted on a large scale, leading to increase sales, customer preference for digital payments, and developed approach to formal credit facilities. The maximum challenges are poor internet connectivity and digital literacy. Online payment systems play a major role in supporting business development and financial inclusion in local areas. **Keywords:** Digital Payment System, Micro Businesses, UPI, QR Code Payments, Digital India, Financial Inclusion, Profit Consistency

INTRODUCTION

The digital transaction systems has developed an essential part of the commercial system in India due to multiple technological enhancement and the government's plans via the digital India initiative. Online payment systems have entirely changed the way business transactions are executed in terms of their speed, security and accountability. In the present study, digital payment system have been explained in the context of their enforcement in urban areas, where as in local areas such as Thiruvaiyaru, limited small business are accepting online payment system. Therefore, it is necessary to research the phenomenon of online payment system in the context of their execution in rural areas in order to developed financial growth in a sustainable way. Small sized business activities in rural regions are commonly affected by multiple problems, including the limited access to financial service, cash based transaction system, and financial traceability. In this context, there is a large scope for online payment system to be implemented in a way that is favourable to small scale business activities in rural regions.

OBJECTIVES

- To analyze the connection among the use of electronic transaction system as well as the regularity and stability of rural small enterprises in Thiruvaiyaru.

- To examine the impact of online transaction systems on financial accessibility and access to standard credit service among rural business owners in Thiruvaiyaru.

STATEMENT OF PROBLEM

Digital transaction system have substantially changed India's banking system, specifically after initiatives like the digital Indian programme. While developed areas have rapidly adopted digital transaction, rural areas such as Thiruvaiyaru are still slowly adjusting. Local small businesses continue to face problem like cash need, inconsistent profit, and limited access to formal financial and credit services . Although online payment such as UPI and QR- Code system are enhanced. There is limited proof on their significance on business stability and financial integration. Therefore, it is necessary to study how online payment system influence the persistence and financial access of local small businesses in Thiruvaiyaru.

REVIEW OF LITERATURE:

Singh & Sharma – 2020 – Journal of Rural Business and Finance The authors examined digital payment adoption among rural small businesses in India. The study found that platforms like UPI and mobile wallets improved transaction speed, transparency, and record-keeping, while reducing dependence on cash and increasing operational efficiency. **Agarwal & Gupta – 2022 – Financial Inclusion and Digital India** This study analyzed the role of digital payments in promoting financial inclusion in rural areas. The findings revealed that digital transactions help rural entrepreneurs access formal banking services, credit facilities, and government financial schemes more effectively. **Banerjee & Singh – 2021 – Journal of Small Enterprise Development** The research focused on the relationship between digital payment adoption and sales growth among small businesses. The results showed a positive correlation between digital payment usage and increased customer footfall, leading to higher revenue generation. **Sharma & Rao – 2021 – Rural Technology and Development Review** The study highlighted infrastructural challenges affecting digital payment adoption in rural regions. Poor internet connectivity, limited smartphone access, and digital illiteracy were identified as major barriers.

RESEARCH METHODOLOGY

This Study adopts a descriptive and analytical research design to evaluate uses an the effects of digital payment system on rural small enterprises within Thiruvaiyaru. owners of rural small enterprises located in randomly selected rural/urban panchayats (and blocks)constituted the population of the study. A sample size of 100 participants/subjects was obtained using the simple random sampling method. A Pre-designed questionnaire was used primary means of collecting data from respondents, and respondents completed them in their own time (with the researcher present); secondary sources were found within also literature (research articles), government publications, and financial inclusion reports. the data collected were examined using various methods, including mean scores, percentages, cross- tabulation, and appropriate statistical tools.

DATA INTERPERTATION

Question 1: Do you use digital payment systems in your business?

Table 1: Usage of Digital Payment Systems

Response	Number of Respondents	Percentage (%)
Yes	85	85%
No	15	15%
Total	100	100%

Interpretation:

The table shows that 85% of rural small business owners in Thiruvaiyaru use digital payment systems, indicating a high level of adoption. Only 15% still rely entirely on cash transactions.

Question 2: Which digital payment method do you prefer most?

Table 2: Preferred Digital Payment Method

Method	Number of Respondents	Percentage (%)
UPI	72	72%
QR code	65	65%
Mobile Wallet	58	58%
Total(multiple Response)	100	100%

Interpretation:

UPI is the most preferred method (72%), followed by QR codes (65%). This indicates that simple and low-cost platforms are widely accepted in rural areas.

Question 3: Has digital payment increased your sales?

Table 3: Impact on Sales

Response	Number of Respondents	Percentage (%)
Increased	55	55%
No Change	30	30%
Decreased	15	15%
Total	100	100%

Interpretation

More than half (55%) of the respondents reported increased sales after adopting digital payments, showing a positive impact on revenue generation.

Question 4: Has digital payment improved your access to banking and credit facilities?

Table 4: Financial Inclusion

Response	Number of Respondents	Percentage (%)
Yes	62	62%
No	38	38%
Total	100	100%

Interpretation

62% of respondents stated that digital payments improved their access to banking and credit services, indicating enhanced financial inclusion.

Question 5: What challenges do you face while using digital payments?

Table 5: Challenges Faced.

Challenges	Number of Respondents	Percentage (%)
Poor Internet	58	58%
Digital Illiteracy	45	45%
Security Issues	30	30%
Total (Multiple Response)	100	100%

Interpretation

Poor internet connectivity (58%) is the major challenge faced by rural entrepreneurs, followed by digital illiteracy (45%). This shows that infrastructural and knowledge barriers still exist.

Secondary Data

Secondary data collected from journals, and Digital India documents indicate that digital transaction systems significantly contribute to financial inclusion and accountability in rural markets. However, infrastructural limitations and digital literacy gaps continue to limit effective implementation.

FINDINGS

- Significant adoption of online payment system the research identified that 85% of rural small enterprise owner in Thiruvaiyaru use digital transaction system, indicating a crucial change from cash based transactions to online methods.
- UPI as the predominant digital platform among the multiple digital services, UPI (72%) is the widely preferred, subsequently followed by QR code (65%) and mobile wallets (58%). This shows that simple to use, low cost, and user friendly platforms are widely accepted.
- Favourable impact on sales and enterprise stability a majority of the respondents (55%) reported increased sales after adopting digital transactions, demonstrating that digital payments contribute to profit growth and business sustainability.
- Developed financial inclusion and credit access 62% of business owners indicated that digital transaction systems enhanced their access to financial services and formal credit facilities, thereby promoting financial inclusion in rural areas.
- Infrastructure and literacy as major barriers despite the benefits, limitations such as low internet connectivity (58%), digital illiteracy(45%), and security concerns(30%) continue to limit the effective implementation of digital transaction systems.

SUGGESTION

- Strengthen internet infrastructure in rural areas. Make internet access available to more local areas to facilitate the completion of digital transactions without any interruptions.
- Provide digital skills training to rural entrepreneurs through digital skills training sessions.
- Help provide awareness programs on digital fraud prevention how to protect themselves and their customers from fraud related to digital payments through educational materials about fraud prevention.
- Offer financial rewards to businesses that adopt online payment methods and increase their digital payment adoption.
- Create loan products specifically for business owners based on their history with digital transactions.

CONCLUSION

The study on " The impact of digital payment system on local small Entrepreneurship in Thiruvaiyaru" indicates that the adoption of digital payment methods has significantly contributed to the increase and development of rural business. This enhanced sales performance, developed customer satisfaction , strengthened financial inclusion, and facilitate better maintenance of enterprises records. more than half of the entrepreneurs have adopted digital platforms such as UPI and QR code payments, showing a Stable movement toward a cashless local economy. Despite Established challenges like limited internet connectivity, lack of digital literacy, and security concerns, digital payments systems have overall support enterprises expansion and economic progress. Strengthening Basic facilities and its increasing digital awareness will future developed their effectiveness in local areas.

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“A Study on the Impact of Skill Development Programs on Rural Women Students in Thanjavur District”

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Abstract

Skill development programs play an important role in promoting employment, income generation, and women empowerment in rural areas. Rural women students often face challenges

such as limited job opportunities, lack of skills, financial constraints, and social barriers. This study examines the participation of rural women students in skill development programs in Thanjavur District and analyses their impact on employment, income, and confidence. Primary data were collected from 150 respondents through a structured questionnaire and analysed using percentage analysis and chi-square test in SPSS (Version 20). The findings show that participation in skill development programs significantly improves employment opportunities, income level, and overall empowerment of rural women students.

Keywords: Skill Development, Rural Women Students, Employment Opportunities, Income Level, Women Empowerment, Thanjavur District.

Introduction

Skill development is considered one of the key factors for economic growth and social empowerment. In rural areas, women students often face limited job opportunities due to lack of technical skills, financial problems, and social restrictions. To overcome these challenges, the government and private institutions provide various skill development programs such as computer training, tailoring, beautician courses, entrepreneurship development, and vocational training. In Thanjavur District, many rural women students participate in such programs to enhance their employability and improve their standard of living. These programs aim to develop practical knowledge, increase confidence, and promote self-employment opportunities thereby enhancing their socio-economic status. However, the actual impact of these programs on rural women students needs to be examined. Hence, this study focuses on analysing the impact of skill development programs on rural women students in Thanjavur District. In addition, skill development initiatives contribute to reducing unemployment and poverty in rural areas by creating income-generating opportunities. They also help women students become financially independent and actively participate in household and community decision-making. Therefore, understanding the effectiveness of these programs is essential for promoting sustainable and inclusive rural development.

Objectives of the Study

- To examine the level of participation of rural women students in skill development programs in Thanjavur District.
- To analyse the impact of skill development programs on the employment opportunities and income level of rural women students.

- To assess the improvement in confidence, skills, and overall empowerment of rural women students after attending skill development programs.

Statement of the Problem

Although several skill development programs are implemented for rural women students, their effectiveness in improving employment and empowerment remains uncertain. Many rural women students face barriers such as lack of awareness, financial constraints, transportation issues, and family restrictions. Therefore, it is necessary to study the participation level and the actual impact of skill development programs on rural women students in Thanjavur District.

Review of Literature

Rani, P. (2019) studied the role of vocational training programs in empowering rural women and found that skill training significantly improves employment opportunities and self-confidence. **Kumar, S. (2020)** analysed the impact of government skill development schemes in rural areas and highlighted that financial support and awareness programs increase participation among women. **Sharma, R. (2021)** examined women empowerment through entrepreneurship training and concluded that skill development enhances economic independence and decision-making ability. **Lakshmi, V. (2022)** focused on challenges faced by rural women in accessing skill development programs and identified lack of awareness and family restrictions as major barriers. **Joseph, M. (2023)** studied the impact of skill training on employment generation in rural districts and recommended strengthening training infrastructure and follow-up support.

Research Methodology

The study adopts a descriptive research design. Primary data were collected from 150 rural women students in Thanjavur District using a structured questionnaire through convenience sampling method. Secondary data were collected from journals, books, and online sources. The data were analysed using percentage analysis and chi-square test with the help of SPSS Version 20.

Data Analysis and Interpretation

Table 1: Participation in Skill Development Programs

Participation	Number	Percentage
Yes	110	73%
No	40	27%
Total	150	100%

Interpretation:

The table shows that 73% of the respondents have participated in skill development programs. This indicates that a majority of rural women students are actively involved in such training initiatives.

Table 2: Impact on Employment Opportunities

Impact on Employment	Number	Percentage
Improved	85	57%
Sometimes	40	27%
No Change	25	16%
Total	150	100%

Interpretation:

About 57% of the respondents reported improvement in employment opportunities. This shows that skill development programs positively influence job prospects among rural women students.

Table 3: Improvement in Confidence Level

Confidence Level	Number	Percentage
Yes	95	63%
Sometimes	35	23%
No	20	14%
Total	150	100%

Interpretation:

Nearly 63% of the respondents experienced improvement in their confidence level. This suggests that skill development programs help in enhancing self-confidence and personal development.

Table 4: Impact on Income Level

Income Change	Number	Percentage
Increased	70	47%
Slightly Increased	45	30%
No Change	35	23%
Total	150	100%

Interpretation:

Around 47% of the respondents reported an increase in income after attending the program. This indicates that skill development contributes to the economic empowerment of rural women students.

Chi-Square Test**Relationship Between Participation and Employment Improvement****Observed Frequencies**

Participation	Improved	Not Improved	Total
Participated	80	30	110
Not Participated	10	30	40
Total	90	60	150

Hypothesis

H₀: There is no association between participation in skill development programs and employment improvement.

H₁: There is an association between participation and employment improvement.

Expected Frequencies

$E = (\text{Row Total} \times \text{Column Total}) / \text{Grand Total}$

Participated & Improved = 66

Participated & Not Improved = 44

Not Participated & Improved = 24

Not Participated & Not Improved = 16

χ^2 Calculation

$\chi^2 = \sum (O - E)^2 / E = 27.84$

$df = (2-1)(2-1) = 1$

Critical Value at 5% = 3.841

$27.84 > 3.841$

Therefore, Reject H₀.

There is a significant association between participation in skill development programs and employment improvement.

Findings of the Study

The study found that a majority (73%) of rural women students in Thanjavur District have participated in skill development programs. Most respondents reported improvement in employment opportunities after attending the training programs. The majority of respondents (63%) reported improvement in confidence level, indicating personal and social empowerment. Regarding income level, (47%) reported increased income and (30%) reported slight increase, proving economic benefits of skill training. The chi-square test confirms a significant association between participation in skill development programs and employment improvement. However, some respondents faced challenges such as financial constraints, transportation issues, and family restrictions.

Suggestions

Awareness programs should be conducted in rural areas to increase participation in skill development schemes. Financial assistance and scholarships should be provided to economically weaker students. Training centres should be established in easily accessible locations to reduce transportation problems. Placement assistance and follow-up support should be given to ensure employment and income generation. Market-oriented and modern courses such as digital skills, computer applications, and entrepreneurship training should be encouraged to improve job and income opportunities.

Conclusion

The study concludes that skill development programs play a significant role in empowering rural women students in Thanjavur District. Participation in these programs improves employment opportunities, income level, confidence, and overall empowerment. The statistical analysis confirms a strong relationship between skill development training and employment improvement. Although certain barriers exist, strengthening awareness, financial support, and placement services can enhance the effectiveness of these programs. Overall, skill development initiatives serve as an important tool for promoting economic independence, social empowerment, and inclusive rural development. Continuous monitoring and evaluation of these programs will further improve their quality and long-term impact. Expanding such initiatives to more rural areas can create sustainable livelihood opportunities and reduce rural unemployment among women students.

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Exploring Consumer Attitude towards Climate Advocacy, Resilience, and Ethical Practices

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Abstract

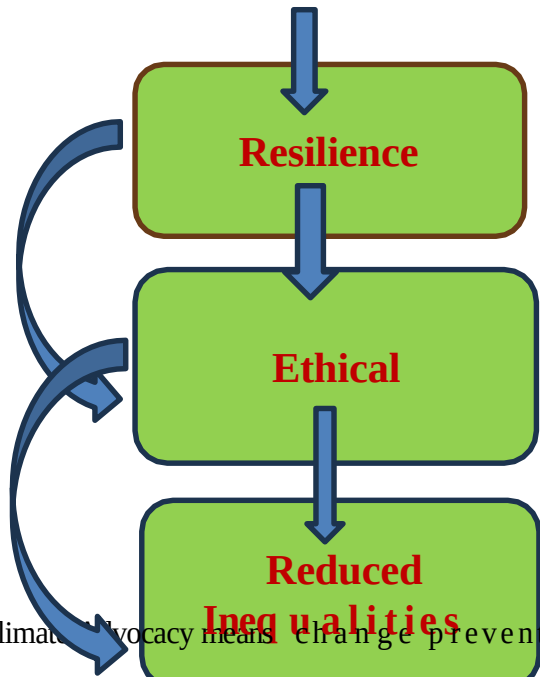
This study explores consumer attitudes toward climate advocacy, resilience, and ethical practices in the context of achieving Sustainable Development Goal 10—Reduced Inequalities. It examines how consumers perceive and support businesses and policies aimed at environmental sustainability and social equity. The research highlights the growing importance of ethical consumption and climate resilience in shaping consumer behavior emphasizing the role of awareness and advocacy in reducing socio-economic disparities. By investigating the interconnectedness of climate action and inequality reduction the study offers insights into how consumer choices can drive sustainable and inclusive development. The findings suggest that promoting ethical practices and climate resilience is crucial for advancing SDG 10 and fostering equitable growth. Climate Advocacy is a global environment. It is focused on public & private sector. In 1980's and 1990's was struggling for climate change climate advocacy and climate management. This all comes under UNFCCC & WHO. It is full and full related to the organizations management i.e climate Advocacy.

Keywords: climate change, change advocacy, climate management, health advocacy, budget advocacy, SDG-10, education advocacy, prevention, protection.

1.1 Introduction

Sustainable Development Goal 10 (SDG 10) aims to reduce inequalities within and among countries, promoting social, economic, and political inclusion for all. In recent years, the role of consumers has gained significant attention in advancing this goal particularly through their attitudes towards climate advocacy, resilience and ethical practices. Climate change disproportionately affects vulnerable populations, exacerbating existing inequalities which highlights the intersection of environmental sustainability and social justice. Consumer behavior reflecting awareness and support for ethical and resilient solutions can influence market dynamics and corporate responsibility. This study explores how consumer attitudes toward climate action and ethical consumption contribute to achieving SDG 10 emphasizing the potential of informed consumer choices in fostering a more equitable and sustainable





world. Climate advocacy means change preventions to protect the high-level employees to low-level employees. Any issues obtain in the management of the firm. Full responsibilities taken by the change management. In an ancient time, climate advocacy is to be silent way. After 2013, each company's as like small- & large-scale companies prevent the worker's health & more protection given by the management.

1.2 Objectives

- To protect the senior and junior employees during the work time.
- To reduce the high-risk factor in the climate management.
- To sustainable improvement by the policies, planning at regional area of office.

1.3 Scope of the study

The scope of this study encompasses the analysis of consumer attitudes toward climate advocacy, resilience, and ethical practices specifically in relation to achieving Sustainable Development Goal 10—Reduced Inequalities. It focuses on understanding how consumers perceive and engage with environmentally sustainable and socially responsible products, services and policies that aim to bridge socio-economic gaps. The study covers various demographic groups to assess differences in awareness, motivation and behavior concerning ethical consumption and climate resilience. It also examines the influence of consumer choices on businesses and policy frameworks that target inequality reduction. However, the study is limited to consumer perspectives and does not extensively analyze the direct impact of corporate or governmental actions beyond consumer influence. The climate advocacy protects the climate change, water infrastructure, health issues, internet advocacy etc.

1.4 Problem of the statement

When someone pretends to know nothing but tries to offer suggestions, some people will not accept the current situation.

Sometimes it will go on poor circumstances, and other times it will suggest a good manufacturer.

2.1 Review of literature

Climate advocacy plays an important role in promoting environmental and social well-being. It helps in achieving equality among people while protecting the planet. According to the United Nations' Sustainable Development Goal 10 (SDG 10) – *Reduced Inequalities*, climate advocacy supports equal participation and fair access to resources. It also empowers poor and marginalized groups who are most affected by climate change.

Studies show that climate change impacts vulnerable people more because of differences in income, education, and social status. Therefore, climate policies should include equality and justice for all. Climate advocacy creates awareness, encourages behavioral change, and supports policies that build resilience in weaker communities. It also gives voice to underrepresented groups in environmental decisions. By promoting fairness and ethical action, climate advocacy helps reduce social and economic gaps. Overall, it supports inclusive growth and sustainable development in line with SDG 10.

- **William J. ripple (2020)^{1st} “world science warming climate emerging”** stated that the climate change declared for the entire organizations. If the freshers appoint the company. The company has to provide healthy food & water, good surface, good sanitation for both category, good travelling facilities with safe and secure purpose and also good trainer should provide for them because they cannot know about the job procedures. So, the trainer helps them to make over build eligible candidate in the firm and protect their surrounding place.
- **Caney(2008)^{2nd} “Cosmopolitan Justice “Edward A.Page,”Distribution the burring of climate change** “examined that the team leader leads the junior employees well –way. Don’t show the horror face to their persons. The fresher’s ask any question or doubts to the team leader. The team leader would clear the doubts with smiley face. If they are not complete the target of project, senior employees will give time and taught the work patiently.
- **Patt AG, Schroter D (2008)^{3rd} “Perceptions of climate risk in Mozambique: implications for the success of adaptation strategies”** company will provide more facilities entire employees. There is no partiality between both categories. Don’t kidding their first graduation candidates. The company will give more incentives and next level position of the work. Now a day, the enterprise provided the quarters for all category of employees.

- **PidgeonNF(2011)4th”Uncertain climate: an investigation into public skepticism about anthropogenicclimatechange.”** Describepast, when gender inequality was prevalent in India, people would give more attention to boys since they would be the family's pillars and rule the household, while girls would go to another home and receive less attention from their parents.
- **Whitmarsh L (2011) 5th “Skepticism and uncertainty about climate change: dimensions, determinants and change over time. Global Environ Change”** Stated that Indian government gradually gave female candidates possibilities after independence. Men perform better than women; they are more orderly and patient. The female gender balance is both aspects, such as job and family.

3.1 Food & Nutrition Climate Change

The enterprise issue good and healthy food & snacks. They will take good fresh juice because employees will not distract the work and don't be get dullness in the work. They always be positive energy and brisk in the work so the company will issue good and healthy foods. Sometimes the food will destroy, so it will affect the candidate's health, they will take leave continuously, then work should be pending. An enterprise cannot be taking turnover from the work.

3.2 Resilience Climate

In the company get any big issues in the profit or marketing. The senior employees handle the problem and give good solution. It will not affect anybody in the firm. Don't be regaining as same issues. Again, and again the problematic means automatically company name will destroy in the business-line. It will take time to get good/best enterprise in the business-round.

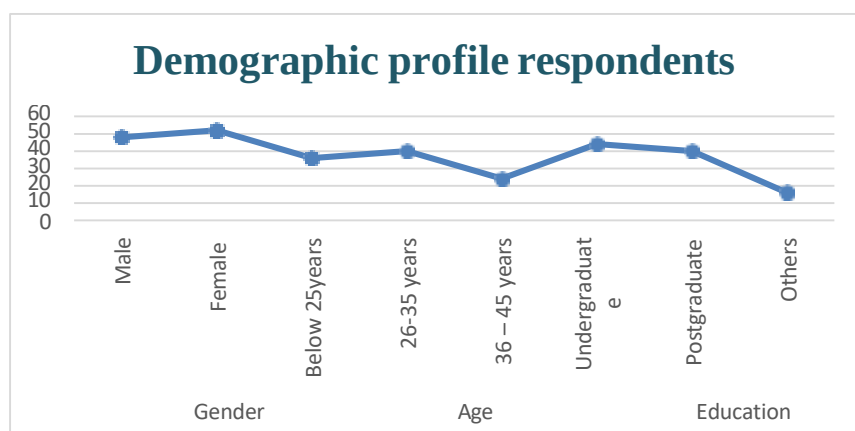
3.3 Climate ethics

The company should behave honestly to all the category of candidates. Don't be differentiating various categories in the work place. The entrepreneur will give more incentives, loans, travelling agencies, promote to work in the aboard chance given by the bottom to top management candidates. These are all climate ethics.

Table 4.1 Demographic profile for respondents

VARIABLE	CATEGORY	PERCENTAGE%
Gender	Male	48.0
	Female	52.0

Age	Below 25years	36.0
	26-35 years	40.0
	36 – 45 years	24.0
Education	Undergraduate	44.0
	Postgraduate	40.0
	Others	16.0



The demographic data shows that female respondents (52%) slightly outnumber male respondents (48%), indicating a balanced gender distribution with a marginal female majority.

In terms of age, the largest group of participants falls within the 26–35 years range (40%), followed by those below 25 years (36%), and a smaller proportion belonging to the 36–45 years category (24%). This suggests that the sample is predominantly young adults, reflecting active and working-age respondents.

Regarding educational qualification, a significant portion are undergraduates (44%), followed by postgraduates (40%), while 16% fall under the “others” category which may include diploma holders or vocational qualifications. This indicates that the respondents are generally well-educated, with a strong representation from higher education levels.

Table 4.2 Awareness of Reduced Inequalities

Statement	SA	A	N	D	SD	Mean	SD
I am aware of the concept of SDG10	80	110	30	20	10	3.8	0.92
Equal opportunities should be given regardless of Gender or Income.	150	70	20	5	5	4.2	0.78

My community promotes equality among all groups	60	90	60	30	10	3.4	1.03

Awareness of the concept of SDG 10

The statement “*I am aware of the concept of SDG 10*” recorded a mean score of 3.8 with a standard deviation of 0.92, indicating that most respondents agree with the statement. This suggests that there is a moderate to high level of awareness about SDG 10 among the participants, with relatively consistent responses.

Equal opportunities regardless of gender or income

The statement “*Equal opportunities should be given regardless of gender or income*” has the highest mean score of 4.2 and a standard deviation of 0.78, showing that respondents strongly agree with the need for equality. This reflects a positive attitude toward fairness and inclusion in society, and the low SD indicates high agreement consistency among participants.

Community promotion of equality

The statement “*My community promotes equality among all groups*” has a mean score of 3.4 and a standard deviation of 1.03, implying that respondents are neutral to slightly agreeing with the statement. This suggests that while some participants recognize efforts to promote equality, others feel that community-level practices still need improvement. The higher SD value shows more variation in opinions among respondents.

Table 4. 3: Gender Inequality Perception Index

Indicator	Mean Score	SD	Rank
Equal access to education	3.9	0.85	1
Equal employment opportunity	3.7	0.90	2
Social status and respect	3.5	0.95	3
Family decision-making equality	3.3	1.00	4
Equal pay for equal work	3.1	1.10	5

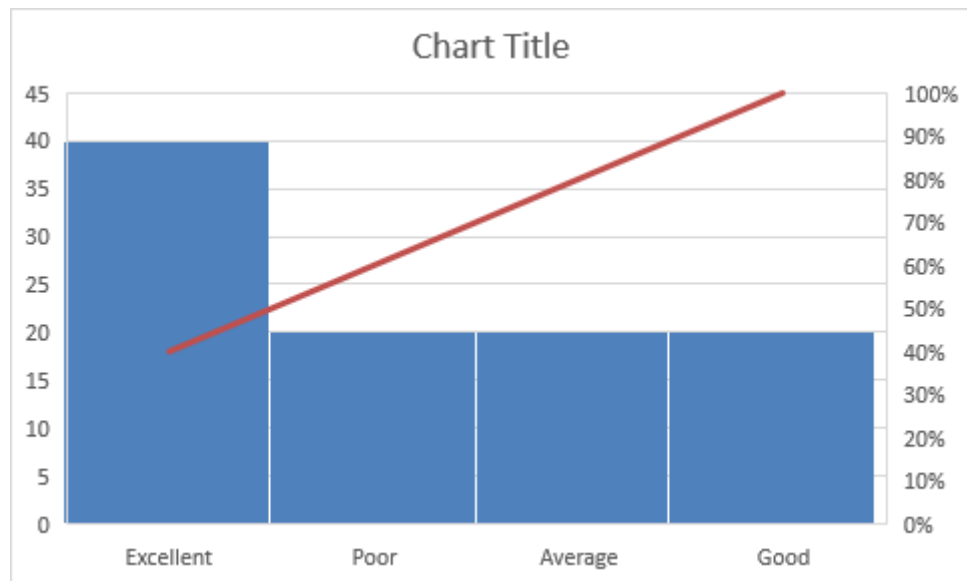
Table 4.4 : Correlation between Awareness and Attitude toward Reduced Inequalities

Variables	Awareness	Attitude	Correlation (r)	Significance (p)
Awareness vs Attitude	—	—	0.68	0.000 (Significant)

Table 4.5: Regression Analysis – Factors Influencing Support for Equality

Predictor	β Coefficient	t-value	Sig. (p)	Interpretation
Gender	0.245	3.22	0.002	Significant
Education Level	0.301	4.01	0.000	Significant
Awareness of SDG 10	0.415	5.30	0.000	Highly Significant
Income	0.122	1.85	0.067	Not Significant

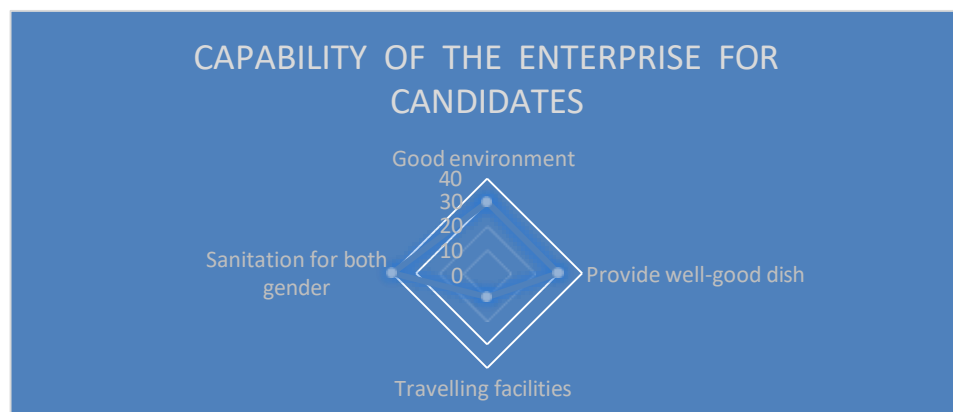
Table 4.6 Are you feeling about the climate advocacy management



Interpretation

40% of the respondent are feeling excellent climate advocacy in the management, 20% of the respondents are poor, average and good calculating by the climate change and climate advocacy

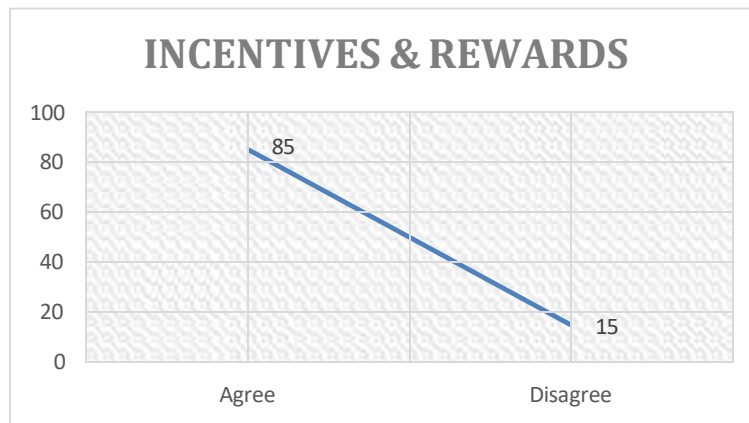
Table 4.7: The facilities available in the enterprise for the employees



Interpretation

Good environment and provide well good food require by the capability of the enterprise for employees both 30%, most of the employees are hiring the travelling facilities, 40% of the candidates are need more prevention and healthy for both genders, don't affect the infection of our body.

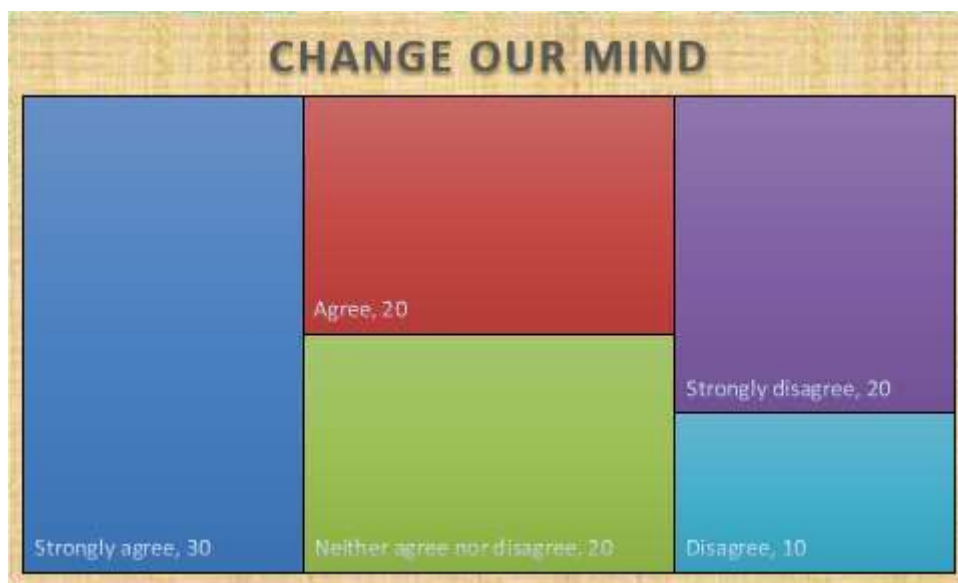
Table 4.8: An enterprise gives incentives & rewards to their bottom-top level management



Interpretation

Well –good enterprise most leading company in the societies provides more incentives and rewards for candidates 85%, some small-scale companies are not providing the bonus or promotions their employees 15%.

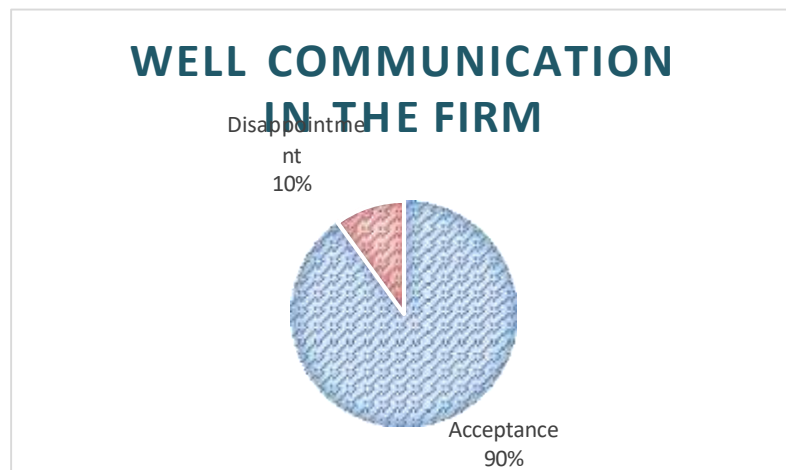
Table 4.9: we aren't changing our mind easily



Interpretation

In Chennai, diamond company provide more facilities to their employees two months once company arrange tour with their family members strongly agree with 30%, sometimes they will not arrange any busy schedule 20%, some candidates will not agree 20%, 10% of the respondents are not agree with the conditions of the company.

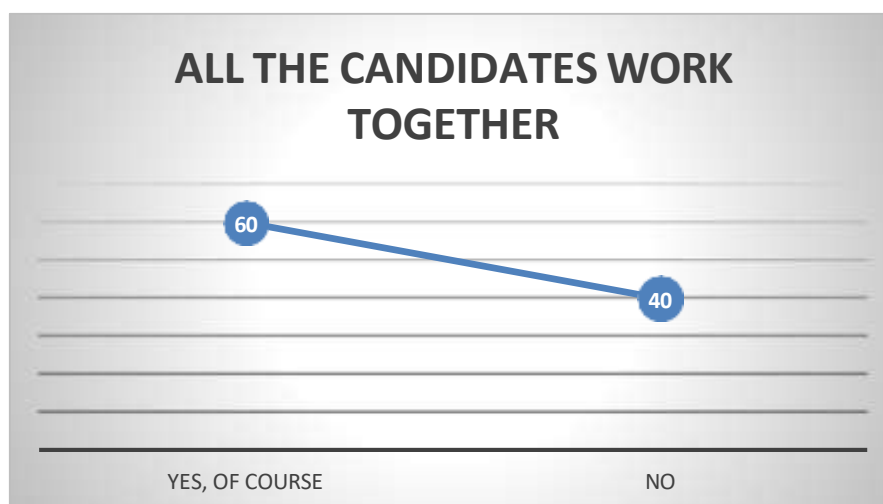
Table 4.10 The candidates well – communicate with each other's



Interpretation

90% of the respondent's acceptances with the well-communication in the firm, 10% of the respondents are not interest to speak with the communication.

Table 4.11 Senior and junior co-ordinate with others to work together in the peer-team group



Interpretation

60% of the candidates are working and share the project together, there is no partiality. 40% of the respondents are not agreeing with the work together more inferiority complexes obtain in the management.

5.1 Findings

- 90% of the respondent's acceptances with the well-communication in the firm.
- 85% Well –good enterprise most leading company in the societies provides more incentives and rewards for candidates.
- 60% of the candidates are working and share the project together, there is no partiality.
- 40% of the candidates are need more prevention and healthy for both genders don't affect the infection of our body.
- 40% of the respondent are feeling excellent climate advocacy in the management.
- 30% In Chennai, Diamond Company provides more facilities to their employees two months once company arranges tour with their family members strongly agreed.

5.2 Conclusions

At present, most of the organizations concentrate with work and also candidates' health issues. Up today itself new virus found in our country; all kind of pollution increases in the states. Enterprises prevent all kind of employees more. Consumers increasingly recognize the importance of climate advocacy, resilience, and ethical practices in promoting social equity and sustainability. Their positive attitudes and responsible choices contribute significantly toward achieving SDG 10 – Reduced Inequalities.

5.3 Results Outcomes

In the digital world, entire entrepreneur is giving more importance for employees. Their health is good; employees will give more turnover to their firm. Monthly or weekly once doctor directly come to the office check-up the candidates and give some medicine to specific employee. Most consumers demonstrated a positive attitude toward climate advocacy and believed it helps reduce social and economic inequalities. Building on this, consumers with higher environmental awareness were more likely to support brands that prioritize ethics and sustainability. A large percentage of respondents agreed that ethical business practices promote fairness and equality among communities. Consumers believed that climate resilience actions like using eco-friendly products can improve living conditions for vulnerable groups. Young consumers were more active in promoting equality through sustainable consumption choices. The study found a strong link between ethical awareness and support for SDG 10 goals. Overall, consumers expect both individuals and businesses to take shared responsibility in reducing inequalities through climate-friendly and ethical actions.

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POVERTY ALLEVIATION PROGRAMMES IN INDIA: A CRITICAL ANALYSIS

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Abstract

India is a developing country. Even if its economy is expanding, the country nevertheless faces numerous obstacles that hinder its progress. The pervasive poverty in India is one such issue. Even though the proportion of the population living below the poverty line has decreased, the numbers remain unfavourable after that. By giving families and households below the poverty line adequate access to food, financial assistance, and basic necessities, India's poverty alleviation programs seek to lower the country's poverty rate. Poverty has many different aspects, but it is unquestionably a lack of well-being. Inadequate physical security, a lack of funds, a lack of speech, and a lack of possibilities to elevate one's position are all made feasible by the Indian government's efforts to reduce poverty. The implementation of programs aimed at reducing poverty in the nation will be critically examined in this essay.

Key words: *opportunity, well-being, poverty alleviation initiatives, India, developing nation.*

Introduction

India is a growing nation. Even if its economy is expanding, the country nevertheless faces numerous obstacles that hinder its progress. The pervasive poverty in India is one such issue. Even though the proportion of the population living below the poverty line has decreased, the numbers remain unfavourable after that. Approximately 84 million people, or 6% of the nation's entire population, were estimated to be living in extreme poverty as of May 2021. Though there are conflicting views in India, the government has been making a concerted effort to lift these people out of poverty through a number of programs aimed at reducing it.

Government policies can aim to permanently pull people out of poverty by implementing a set of measures known as poverty alleviation relief, or reduction. With a score of **0.123** on the Global Multidimensional **Poverty Index (MPI)** 2020, India is ranked 62nd out of 107 countries. Five of the six multidimensionally poor individuals were from lower castes or tribes, according to a recent study. India ranks **101st out of 116** countries in the Global Hunger Index 2021 with a score of 27.5, indicating a severe level of hunger.

By giving families and households below the poverty line adequate access to food, financial assistance, and basic necessities, India's poverty alleviation programs seek to lower the country's poverty rate. Poverty has many different aspects, but it is unquestionably a lack of well-being. Low pay and the inability to acquire the necessities for human survival are two characteristics of poverty. The Indian government's poverty alleviation programs enable low levels of health and education, limited access to sanitary facilities, speech impairment, financial insecurity, insufficient physical security, and possibilities to enhance one's position.

Phase prior to reform (1947-1990)

For a continuous 20 years following the country's independence, there was no such focus on economic measures to reduce poverty in the nation. The academics believed that industrialisation would help reduce poverty in India and have a long-term impact on the economy. Unfortunately, the economy did not experience this. However, the nation faced additional challenges as a result of the sins of low per capita income, rapid population expansion, and a mismatch between supply and demand. Following all of this, the government took action and launched numerous

programs, including IRDP, NREP, RLEGP, and TRYSEM. The administration struggled to categorise the impoverished.

Post-reform Era (starting in 1991)

The administration prioritised two goals during the eighth 5-year plan (after the economic reforms): increasing productivity and creating employment reliefs. However, the primary problem was that its effects were only apparent in the intermediate and long-term stages. The government received revenue from the high growth rate during this time, which was then utilised to fund initiatives aimed at reducing poverty. Successful five-year plans, which emphasised quicker, sustained, and all-encompassing growth as their main goal, also performed a fantastic job of somewhat reducing poverty in India. In order to eradicate poverty in our nation, there are numerous programs aimed at reducing it.

Data on Poverty in India: India's Anti-Poverty Initiatives

- According About 21.9% of people live in poverty, according to the 2011 National Poverty Line.
- The poverty line is 1,059.42 Indian rupees (62 PPP USD) per month in rural regions and 1,286 Indian rupees (75 PPP USD) per month in urban areas. •
- The National Sample Survey Office, a division of the Ministry of Statistics and Programme Implementation (MOSPI), gathers the data used by the NITI Aayog task group to determine the poverty line.
- The National Sample Survey Organization's consumer spending surveys are utilised to calculate poverty. A household is considered impoverished if its monthly expenses fall below a specific threshold.
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- The Alagh Committee (1979) established a poverty line based on an adult's daily calorie requirement of 2400 and 2100 calories, respectively, in rural and urban areas.

India's Poverty Causes

- Under Economic progress was minimal under British colonial rule.
- As a result, there were fewer available jobs and a low rate of pay growth, which coincided with a fast rate of population expansion.
- As a result of their convergence, the growth rate of per capita pay was noticeably reduced.
- In several regions of India, the Green Revolution has had little impact.
- There were not enough jobs available in manufacturing facilities, either public or private, to accommodate all of the job searchers.
- People began to live in slums in deplorable conditions, making poverty an urban phenomenon.
- Huge income disparities, owing to unequal distribution of land and other resources.
- Other sociocultural and economic factors include spending a lot of money to meet social obligations and paying attention to specific functions.
- Small ranchers buy seeds, manure, insecticides, and other rural information sources with their newly earned funds.
- When their poverty prevents them from making their debt payments, they become survivors of obligation. Therefore, high levels of debt are the cause of both the conditions and the logical consequences of neediness.

India's initiatives to reduce poverty

The collection of strategies developed by the government to address the problem of poverty is known as poverty alleviation. Lifting individuals out of poverty is the primary goal. The government has implemented a number of programs to eradicate poverty from our nation. Furthermore, the degree of poverty in rural households is higher than in urban ones because of the absence of infrastructure and other essential amenities in rural areas. The Indian government has started a number of initiatives to reduce poverty, including:

1. Integrated Rural Development Programme(IRDP)

The IRDP or integrated for reducing rural development program

One of the main initiatives for reducing poverty, the IRDP has done much to help

eradicate the evil of deprivation to a certain degree. The system was first introduced in 1978–79, and its main goal is to give the target audience which includes agricultural workers, small and marginal farmers, and rural artisans the opportunity to work for themselves. Furthermore, where 50% is given to scheduled castes and tribes, inclusions are required.

2. Gram Samridhi Yojana Jawahar

The Jawahar Rozgar Yojana is being reformed in the plan mentioned above. This is currently referred to as the Grameen Rozgar Yojana. below the government's definition of poverty. Additionally, 3% has been set aside to provide infrastructure that is barrier-free for individuals with disabilities. this is known by the name of Grameen Rozgar Yojana. below the poverty line defined by the government.

3. Pradhan Mantri Grameen Awaas Yojana

The aforementioned initiative was introduced in 2015 and is among the most successful government-initiated programs for reducing poverty. The primary goal is to give free housing to those who reside in rural regions and are classified as BPL.

4. National Social Assistance Programme (NSAP)

The program was started in 1995 with the primary goal of providing social security to the underserved groups in society, such as widows, people with disabilities, and elderly members of the BPL segment. Under this specific program, there are three schemes:

National Old Age Pension Scheme

For those who are considered impoverished, this offers pensions. Giving social security to qualified recipients is the primary goal of this program. In order to earn this annuity under the National Old Age Annuity Scheme, the beneficiaries are exempt from making contributions during the first phase.

National Maternity Benefit Scheme

Under this program, the government gives the women money to support themselves during pregnancy and after giving birth. Women who come from low-income homes are eligible to receive this financial incentive. The government provides the individual with direct cash-based assistance.

National Family Benefit Scheme

Families whose primary wage earner passes away for any reason are given the money. The household receives 10,000 under this.

5. Annapurna

The scheme had its initial enactment in 1999-2000 where its main aim has always been to provide a nutritional diet to the senior citizens who are unable to do that for themselves. This scheme under the **poverty alleviation programme** provides 10 kg of free nutritional diet every month for the aged citizens of the above classification.

6. Prime Minister's Rozgar Yojana (PMRY)

Under this scheme, These individuals are capable of starting any type of business that creates jobs. The Prime Minister's Rozgar Yojana attempted to create jobs during the Eight Five Year Plan (1992-97) by establishing 7 lakh micro-enterprises. By 2003, 3 million people have found work because to this program. The government created the Prime Minister Employment Generation Programme (PMEGP) by combining the two aforementioned programs, REGP and PMRY. This plan went into force on April 1st, 2008. This scheme's two primary goals are: 3 million people got employment by the year 2003-The government merged the above two schemes; i.e., REGP and PMRY and introduced a new programme known as **Prime Minister Employment Generation Programme (PMEGP)**. This scheme came into effect on 1st April 2008. The two main objectives of this scheme are:

- Generating employment opportunities in the rural and urban areas by setting up new selfemployment ventures.
- Creating new self-employment businesses to create job possibilities in both urban and rural locations.
- Bringing together unemployed youth and traditional artisans who are scattered and providing them with chances for self-employment locally

7. Swarna Jayanti Shahri Rozgar Yojana (SJSRY):

The creation of job prospects in metropolitan areas for both wage and self-employment is the main goal of SJSRY. The Swarna Jayanti Shahri Rozgar Yojana aims to create meaningful employment by offering paid jobs or encouraging people to start their own businesses. This program is centrally sponsored and is 75:25 supported by the federal government and the states.

8. Swarnjayanti Gram Swarozgar Yojana (SGSY)

In the past, self-employment programs provided financial aid to people and families. However, the government began offering aid through SGSY in the 1990s. Promoting microbusinesses and lifting the aided poor households, or Swarozgaris, over the poverty line are the main goals of the Swarnjayanti Gram

Swarozgar Yojana. By forming Self-Help Groups (SHGs), the program aims SHGs urge members to save money and lend it to one another in the same way as they would if they were taking out a loan. Later on, the government gives these groups some financial support with the aid of banks. These organisations choose who will receive the loan for self-employment activities after receiving help.

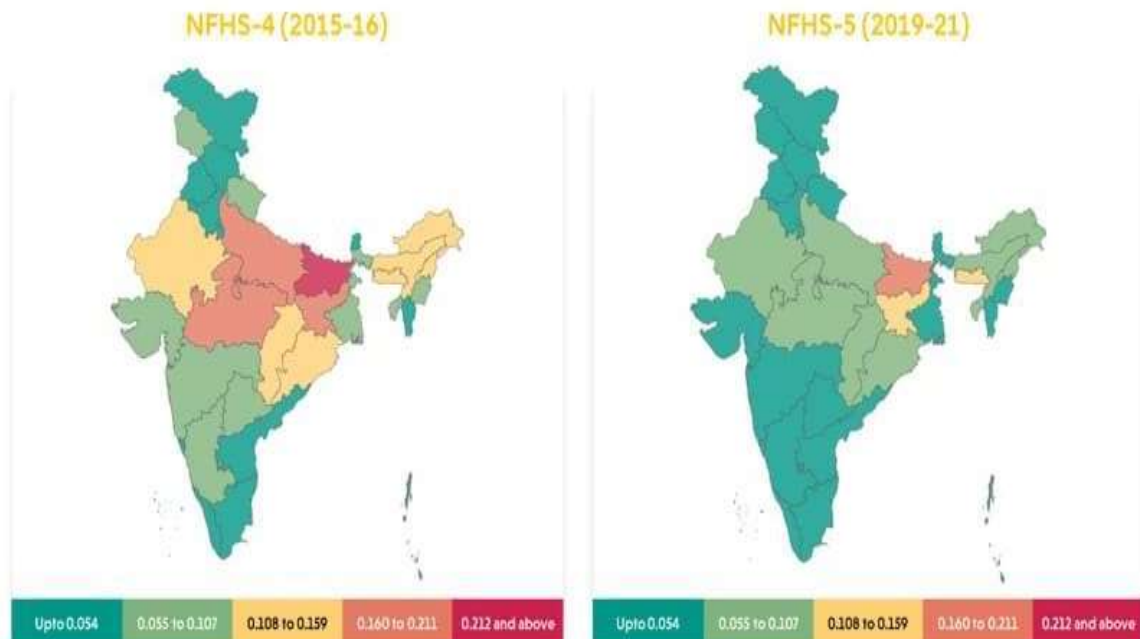
9. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):

In August 2005, the parliament enacted this act. MGNREGA's primary goal is to increase rural residents' livelihood security by providing them with 100 days of pay work throughout a single fiscal year. The adult members of the rural household who volunteer to perform the unskilled manual. As a result, anyone (poor) who is prepared to work for minimum pay can apply for jobs in places where MGNREGA is in effect. 57.4 million people applied for jobs under MGNREGA in 2019–20.

Critical evaluation of poverty alleviation programmes

Divergent opinions exist regarding the effectiveness and shortcomings of India's initiative to reduce poverty. Some believe that poverty was somewhat reduced as a result, whereas others disagree. Here is a critical evaluation of poverty alleviation programmes in India during the prereform and post-reform periods.

Comparative view of the Multidimensional Poverty Index Score (State/UT-wise)



The colour represents the MPI score of a state. The colour moves from green, through yellow, to red as the MPI score increases. Green represents areas with the lowest MPI scores while red represents areas with the highest MPI scores. The legend shows the range of MPI scores in India, based on the values for 2015-16. Both the comparative maps use the same legend to represent the change in MPI scores between 2015-16 to 2019-21.

Share of the world population living in poverty

This data is adjusted for inflation and for differences in living costs between countries.



Data source: Moatsos (2021) for the share living on less than \$1.90 a day in int.-\$ at 2011 prices (data for 1820-1990 is shown as a 10-year moving average); World Bank Poverty and Inequality Platform (2025) for the share living on less than \$3, \$5, \$10 and \$30 in int.-\$ at 2021 prices. OurWorldinData.org — Research and data to make progress against the world's largest problems. Licensed under CC-BY by the authors Bertha Rohenkohl and Pablo Arriagada

Conclusion

Although poverty has undoubtedly decreased in India, the results of the programs targeted at reducing it are not as widespread or as desired. The government and society at large face complex issues due to the growing disparity between rural and urban areas. But this is not the only area in which the government can operate. At the individual level, we should also do our share to support education, the financial assistance of the weakest segments of society, and their empowerment. For India's poverty to be completely eradicated, the nation must make significant progress. While poverty has decreased, it hasn't done so to the desired extent. For improved outcomes, as citizens or as a government, we still need to concentrate on the food chain, clothes, population management, basic free education, women's and economically disadvantaged groups' empowerment, medical facilities, etc.

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Technology-Driven Transformation of Organic Supply Chains in South Tamil Nadu: A Secondary Data-Based Case Study

Mr. S. Rakesh Kumar & Dr. Thangasundari

Abstract

Organic supply chains in South Tamil Nadu are undergoing a profound transformation through the integration of advanced technologies such as artificial intelligence (AI), blockchain, Internet of Things (IoT), and digital platforms. These interventions address long-standing challenges of poor traceability, high intermediation, and market volatility in the organic farming sector. Drawing upon secondary data from

government policies, APEDA statistics, and case studies of farmer producer organizations (FPOs) and agri-tech startups, this paper examines how technology-driven models enhance efficiency, resilience, and farmer incomes. Findings reveal yield increases of 20–30%, cost reductions of up to 90%, and improved market access through e-commerce and blockchain-enabled traceability. Case studies of Farm Again, AgriSakthi, WayCool, and Anaimalai FPO illustrate the tangible impacts of digital adoption. The study highlights both opportunities and challenges, including certification delays and digital literacy gaps, while emphasizing the role of Tamil Nadu Organic Farming Policy 2023 in scaling cluster-based supply chains. The paper concludes that South Tamil Nadu's organic farming clusters represent a replicable model for sustainable, technology-led agricultural transformation, with implications for policymakers, entrepreneurs, and supply chain managers.

Keywords

Organic supply chains, technology transformation, South Tamil Nadu, blockchain, IoT, FPOs, precision farming

1. Introduction

Agriculture in Tamil Nadu has historically been a cornerstone of rural livelihoods, with organic farming gaining traction as a response to declining soil health and consumer demand for sustainable produce. South Tamil Nadu, encompassing districts such as Coimbatore, Madurai, Tirunelveli, Thoothukudi, and Dindigul, has emerged as a hub for organic cultivation. Yet, traditional supply chains remain fragmented, plagued by 20–40% post-harvest losses and low farmer margins due to middlemen.

The Tamil Nadu Organic Farming Policy 2023 provides a strategic framework for integrating advanced technologies into organic supply chains. By promoting blockchain for traceability, IoT for precision farming, and digital platforms for market linkages, the policy seeks to enhance sustainability and competitiveness. This paper investigates how these technologies are reshaping organic supply chains in South Tamil Nadu, focusing on production, aggregation, processing, and marketing.

2. Literature Review

Organic farming in India has expanded significantly, with Tamil Nadu ranking 14th nationally in certified organic area. Studies highlight persistent challenges such as certification gaps, limited digital marketing, and inadequate infrastructure. However, FPOs have demonstrated potential in aggregating produce and facilitating direct market access.

Technology interventions have shown measurable impacts. Farm Again's AI sensors in Tamil Nadu doubled yields and reduced automation costs from ₹25 lakh to ₹2.5 lakh per acre. Blockchain adoption by FPOs in Erode enabled traceability for exports, while e-commerce platforms facilitated direct consumer sales. In Coimbatore, startups like WayCool and Farmers Fresh Zone leveraged IoT for vegetable supply chains, improving productivity and pricing.

The literature underscores the transformative potential of digital technologies in agriculture, particularly when combined with supportive policies and institutional frameworks.

3. Methodology

This study employs a secondary data-based case study approach, synthesizing publicly available sources including:

- Government policies: Tamil Nadu Organic Farming Policy 2023
- APEDA/NPOP statistics: Organic area and producer data
- TNAU reports: Technology strategies and FPO linkages
- Case studies: Agri-tech startups and FPO initiatives

Data were analyzed using descriptive statistics and thematic synthesis, focusing on South Tamil Nadu districts for regional relevance.

4. Organic Farming Landscape in South Tamil Nadu

Organic cultivation in Tamil Nadu grew from 0.03 lakh ha in 2012–13 to 0.26 lakh ha in 2019–20, with a CAGR of 35.71%. By 2025, the state recorded 32,430 ha under organic farming, with South districts contributing significantly.

- Coimbatore: Vegetables and coconut (5,000+ ha)
- Madurai: Millets and pulses (3,000+ ha)
- Tirunelveli: Banana and spices (2,500+ ha)
- Thoothukudi: Cotton and groundnut (2,000+ ha)

FPOs play a critical role, with 165+ organizations statewide, many concentrated in the South. Primary Processing Centers (PPCs) reduce losses and facilitate aggregation.

5. Traditional vs. Technology-Driven Supply Chains

Traditional supply chains rely heavily on intermediaries, resulting in price volatility and losses of up to 40%. In contrast, technology-driven models integrate AI, IoT, blockchain, and digital platforms to enhance efficiency.

- Production: Solar-powered AI sensors optimize irrigation and fertilizer use, doubling coconut yields in Tirunelveli and Coimbatore.
- Aggregation: FPOs use PPCs and e-commerce portals for direct sales, supplying 35 tons/week.
- Traceability: Blockchain platforms like AgriSakthi ensure 100% traceability, enabling exports.
- Marketing: ONDC and Amazon linkages connect farmers to consumers via hyper-local apps.

Comparative analysis shows farmer margins rising from 30–40% to 60–70%, while post-harvest losses

decline from 30–40% to less than 10%.

6. Case Studies

Case 1: Farm Again (Coimbatore/Tirunelveli)

Farm Again deployed AI and IoT across 4,000 acres, serving 3,500 farmers. Yields doubled, and automation costs fell dramatically.

Case 2: FPOs and E-Commerce in South Districts

64 PPCs aggregate perishables, with Anaimalai FPO supplying 35 tons via government portals. Direct linkages increased farmer incomes by 20–30%.

Case 3: Blockchain in Erode-Madurai Clusters

Kazhani-FPO traced red bananas for exports, while AgriSakthi partnered with Flipkart to ensure transparency.

Case 4: WayCool in Coimbatore Vegetables

WayCool integrated IoT and blockchain, boosting efficiency and reducing wastage.

These cases collectively demonstrate income rises of 20–50% through technology adoption.

7. Challenges and Policy Support

Despite successes, challenges persist:

- Certification delays hinder market access.
- Digital literacy gaps limit adoption among smallholders.
- High initial costs deter investment in IoT and blockchain.

Policy support is crucial. The Tamil Nadu Organic Farming Policy 2023 mandates IoT, AI, and blockchain adoption, cluster-based FPOs, and Participatory Guarantee Systems (PGS) for domestic markets. TNAU-FPO linkages provide training to 112 FPOs, while exports rose to 4,223 MT worth ₹108 crore in 2020–21.

8. Discussion

Technology-driven supply chains reduce intermediation, enhance transparency, and align with global organic market demands. India ranks 5th globally in organic area, and South Tamil Nadu's clusters exemplify scalable models.

The potential expansion to 50,000 ha by 2030 underscores the scalability of these interventions. However, reliance on secondary data limits the depth of farmer-level insights. Future research should employ primary surveys to capture ground realities.

9. Conclusion

Technology-driven transformations are positioning South Tamil Nadu's organic supply chains for sustainability and profitability. By integrating AI, IoT, blockchain, and digital platforms, farmers achieve higher yields, reduced costs, and improved market access. Policymakers should prioritize scaling FPO-tech integrations, while entrepreneurs can leverage these models for replication across India.

The findings contribute to management and entrepreneurship literature by highlighting how digital innovations reshape traditional supply chains, offering lessons for emerging economies.

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A STUDY ON BLOCKCHAIN TECHNOLOGY IN COMMERCE AND ACCOUNTING

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ABSTRACT

Blockchain technology has gained considerable attention for its potential to transform commercial and accounting practices by enhancing transparency, security, and efficiency in financial transactions. Traditional commerce and accounting systems rely heavily on centralized intermediaries, which often result in increased costs, delayed processing, and vulnerability to errors and fraud. Blockchain, as a decentralized and immutable ledger technology, offers a new framework for recording and verifying transactions in real time. This paper examines the role of blockchain technology in commerce and accounting, focusing on its applications, benefits, and limitations.

The study adopts a conceptual and literature-based approach to analyze how blockchain can

improve transaction processing, financial reporting, and auditing practices. The findings indicate that blockchain has the capacity to strengthen trust, reduce operational inefficiencies, and enhance the reliability of accounting information, although challenges related to regulation, scalability, and implementation remain. The paper concludes by emphasizing the need for gradual adoption and further research to support effective integration of blockchain technology into commercial and accounting systems.

Keywords: Block chain technology, commerce, accounting systems, financial transparency, decentralized ledger, auditing and financial reporting

I.INTRODUCTION

The growing complexity of global commerce and the increasing volume of financial transactions have intensified the demand for reliable, transparent, and secure accounting systems. Traditional accounting and commercial transaction processes are largely centralized and depend on intermediaries such as banks, clearing institutions, and regulatory bodies. While these systems have functioned effectively for decades, they are often associated with high operational costs, limited transparency, and susceptibility to manipulation and fraud.

Blockchain technology has emerged as a disruptive innovation capable of addressing many of these limitations. Initially developed as the underlying technology for cryptocurrencies, blockchain has evolved into a versatile tool with applications across various sectors, including finance, supply chain management, and accounting. Its decentralized structure, combined with cryptographic security and immutability, makes it particularly suitable for recording and verifying commercial and financial transactions. This paper explores the significance of blockchain technology in commerce and accounting and evaluates its potential to reshape traditional practices.

II. BLOCKCHAIN TECHNOLOGY IN COMMERCE

In commercial activities, blockchain technology facilitates efficient and secure transactions by minimizing the role of intermediaries. Peer-to-peer transactions conducted through blockchain networks reduce transaction time and operational costs. Smart contracts further enhance commercial efficiency by automatically executing agreements when predefined conditions are met.

Blockchain also improves supply chain management by enabling traceability of goods and services at each stage. Recording supply chain activities on a blockchain increases transparency and reduces fraud, duplication, and counterfeiting. In international trade, blockchain supports faster settlement of cross-border transactions and improves trust among trading partners.

III. BLOCKCHAIN APPLICATIONS IN COMMERCIAL TRANSACTIONS

Blockchain technology streamlines commercial operations by reducing intermediaries and enabling faster, more secure transactions. Peer-to-peer transaction networks and smart contracts automate agreements, reduce processing time, and minimize costs associated with traditional transactional procedures.

In supply chain management, blockchain enables real-time tracking of goods, from production to delivery. This traceability enhances accountability, reduces fraud, and prevents counterfeiting. For international trade, blockchain facilitates faster settlement of cross-border transactions and builds trust among trading partners operating in different regulatory environments.

IV. IMPACT OF BLOCKCHAIN ON ACCOUNTING AND FINANCIAL REPORTING

Blockchain technology influences accounting practices by providing a transparent and immutable ledger for financial transactions. Real-time recording of transactions reduces errors and minimizes the need for manual reconciliation. Accounting data stored on blockchain systems is consistent and verifiable across all stakeholders.

The technology also strengthens auditing by enabling continuous access to transaction records. This improves the accuracy of financial statements and enhances internal control mechanisms. As a result, blockchain supports more reliable financial reporting and improved stakeholder confidence.

V. STATEMENT OF THE PROBLEM

Despite advancements in accounting information systems, many commercial organizations continue to face challenges related to data integrity, transaction transparency, and timely financial reporting. Centralized systems are prone to errors, unauthorized alterations, and inefficiencies arising

from manual reconciliation and verification processes. Additionally, the increasing incidence of financial fraud and corporate scandals has raised concerns about the reliability of accounting records and audit procedures.

Although blockchain technology promises solutions to these problems, its adoption in commerce and accounting remains limited due to lack of awareness, regulatory uncertainty, and technical complexity. There is a need to systematically examine how blockchain can address existing shortcomings in commercial and accounting systems and to evaluate its practical implications for businesses and financial professionals.

5.1 OBJECTIVES OF THE STUDY

The main objectives of this study are:

- To examine the concept and key features of blockchain technology.
- To analyze the application of blockchain technology in commerce.
- To evaluate the role of blockchain in improving accounting and auditing practices.
- To identify the benefits and challenges of adopting blockchain technology in commerce and accounting.
- To assess the future potential of blockchain for financial reporting and business transactions.

VI. RESEARCH METHODOLOGY

6.1 Research Method

This study uses a conceptual and descriptive research design. The analysis is based on theoretical examination and synthesis of existing academic literature related to blockchain technology, commerce, and accounting.

6.2 Sources of Data

The study relies solely on secondary data, gathered from the following sources:

- Peer-reviewed journal articles
- Academic books and conference papers
- Reports from professional accounting bodies
- Reputable industry and institutional publications

The collected data were analyzed qualitatively to identify patterns, themes, and insights relevant to blockchain applications in commerce and accounting.

VII. REVIEW OF LITERATURE

Previous studies have highlighted blockchain’s potential to enhance transparency and trust in financial systems. Researchers have emphasized that blockchain’s immutable ledger can significantly reduce the risk of accounting fraud by preventing unauthorized alterations of financial records. Several authors have noted that smart contracts can automate transaction execution and reduce the need for intermediaries, thereby improving efficiency in commercial operations.

Studies in the accounting domain suggest that blockchain can enable real-time accounting and continuous auditing, allowing auditors to access complete transaction histories without reliance on sampling techniques. However, existing literature also points to challenges such as scalability issues, high implementation costs, and regulatory ambiguity. While many scholars agree on blockchain transformative potential, they also emphasize the need for gradual adoption and standardized frameworks to support its integration into accounting systems.

VIII. NEED FOR THE STUDY

The rapid digitalization of business activities and the growing complexity of financial transactions necessitate innovative solutions to ensure transparency and accountability. Traditional accounting systems are increasingly inadequate in addressing issues related to fraud prevention, real-time reporting, and cross-border transactions. This study is needed to provide a comprehensive understanding of how blockchain technology can support commerce and accounting functions. It also aims to assist academics, practitioners, and policymakers in evaluating blockchain’s relevance and feasibility in modern financial systems.

ANALYSIS AND INTERPRETATION

1.Area Where Blockchain is Most Needed in Commerce & Accounting

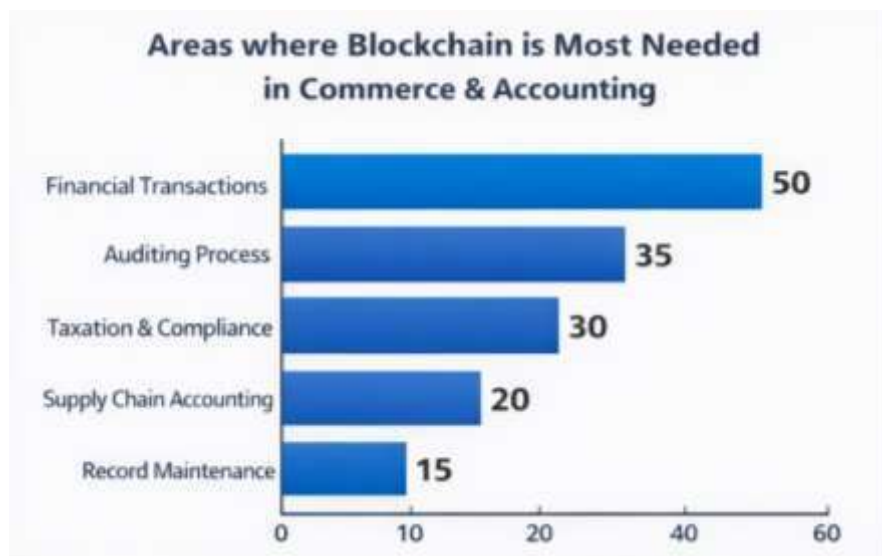
Area of Application	No. of Respondents	Percentage (%)
Financial Transactions	50	33.33%
Auditing Process	35	23.33%
Taxation & Compliance	30	20.00%

Area of Application	No. of Respondents	Percentage (%)
Supply Chain Accounting	20	13.33%
Record Maintenance	15	10.00%
Total	150	100%

Interpretation:

Majority of the respondents feel that blockchain is most needed in financial transactions, followed by auditing process.

2. Major Current System



Problem in Accounting

Problem Identified	No. of Respondents	Percentage (%)
Fraud & Manipulation	45	30.00%
Lack of Transparency	40	26.67%
Delay in Processing	30	20.00%

Problem Identified	No. of Respondents	Percentage (%)
High Operational Cost	20	13.33%
Data Security Issues	15	10.00%
Total	150	100%

Interpretation:

Most respondents identify fraud and manipulation as the main problem, while lack of transparency is the next major concern.



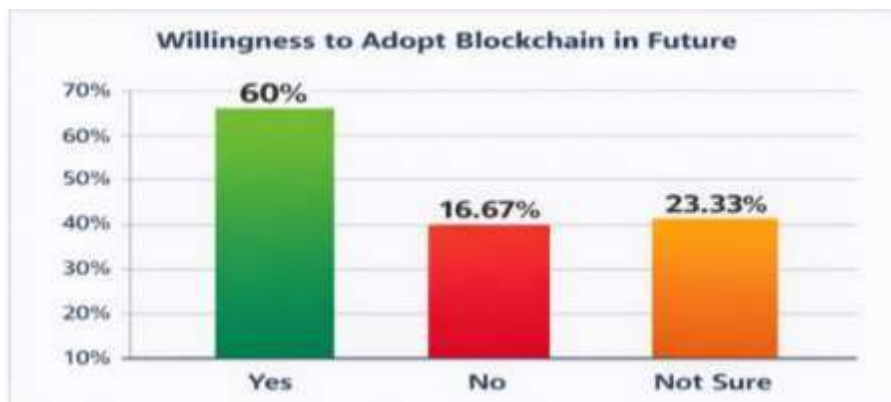
3. Willingness to Adopt Blockchain in Future

Response	No. of Respondents	Percentage (%)
Yes	90	60.00%
No	25	16.67%
Not Sure	35	23.33%

Response	No. of Respondents	Percentage (%)
Total	150	100%

Interpretation:

A large number of respondents are willing to adopt blockchain technology in the future. However, some respondents remain uncertain, which highlights the need for awareness and proper implementation strategies.



IX. FINDINGS AND SUGGESTIONS

Findings

- Blockchain enhances transparency and security in commercial transactions.
- Real-time transaction recording improves the accuracy of accounting information.
- Blockchain supports continuous auditing and strengthens internal controls.
- Regulatory uncertainty and technical challenges hinder widespread adoption.

Suggestions

- Organizations should adopt blockchain gradually, starting with pilot projects.
- Regulatory authorities should develop clear guidelines for blockchain-based accounting systems.
- Accounting professionals should be trained to understand blockchain technology.
- Further empirical research is needed to evaluate real-world implementation outcomes.

X. CONCLUSION

Blockchain technology represents a significant innovation with the potential to transform commerce

and accounting practices. By providing a secure, transparent, and decentralized platform for recording transactions, blockchain addresses many limitations of traditional financial systems. While challenges related to regulation, scalability, and implementation persist, the long-term benefits of improved transparency, efficiency, and trust make blockchain a promising tool for the future of commerce and accounting. Continued research and collaboration among stakeholders are essential to fully realize its potential.

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ROLE OF E-GOVERNANCE IN IMPROVING RURAL SERVICE DELIVERY

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ABSTRACT

The rise of e-government represents an innovative strategy aimed at boosting governmental operations and refining service provision, especially within remote regions facing obstacles such as spatial isolation, inadequate infrastructure, and bureaucratic hurdles. Integrating ICTs within governmental frameworks dramatically alters how individuals engage with their governments. The research investigates how electronic governance enhances access to services in remote areas by focusing on factors like openness, effectiveness, reachability, and responsibility. The research

employs both qualitative and quantitative methods by examining existing documents such as secondary information, policy analyses, and specific examples through case studies to evaluate how electronic governance initiatives affect communities in remote areas. The crucial outcomes reveal that online systems decrease task duration significantly, diminish malfeasance due to automated interfaces, and boost accountability via immediate monitoring of submissions and resources. Consider an instance where digital surveillance tools attached to programs like the Mahatma Gandhi National Rural Employment Guarantee Scheme allow recipients to check their employment cards and wages directly, fostering transparency. Consequently, utilizing electronic records for beneficiaries aids in avoiding redundant distributions while guaranteeing precise distribution of social assistance funds. Although there have been significant improvements, this research highlights ongoing obstacles hindering the optimal use of electronic governance for services in remote areas. Insufficient broadband access, inconsistent power delivery systems, limited proficiency in using technology by both public servants and residents, coupled with reluctance towards adopting new technologies persist as major obstacles. Furthermore, concerns about personal information security and digital protection necessitate comprehensive legislation and educational initiatives. To summarize, electronic government initiatives enhance access to services in remote areas, support transparent administration, and encourage equitable growth among rural populations.

Keywords: E-Governance, Rural Service Delivery, Digital India, Gram Panchayat, Transparency, Accountability, Digital Inclusion.

Introduction:

E-governance, or electronic governance, means using digital technologies and information systems to improve and change how the government works and interacts with its people. At its heart, e-governance is all about making public administration faster, clearer, and easier by using technology to simplify tasks and better serve the public. This new way of governing involves using digital tools like websites, apps, and online platforms within the usual government operations. The use of e-governance marks a big change from old ways of delivering public services, which often rely on paper forms and in-person meetings. By moving to digital solutions, governments can cut down on bureaucracy, lower mistakes, and speed up service delivery. It also promotes transparency by keeping clear records of transactions and interactions, which helps with accountability and reduces the chance of corruption (Veerabadrappa, 2018). E-governance in India has become an important part of modernizing government operations and improving how citizens interact with the government.

This paper gives a general idea of e-governance in India, looking at its development over time, key programs, and its role in shaping governance today. E-governance refers to using Information and Communication Technology (ICT) to deliver government services, ensuring that public administration is transparent, accountable, and efficient. The growth of e-governance in India can be seen through early projects, like pilot programs, and major national efforts such as the National e-Governance Plan (NeGP) and Digital India (Irshad Khan & Muzammil Haider, 2025).

E-Governance Projects in Rural Areas of India

E-Choupal

India has seen a lot of industrial growth in the last ten years, but agriculture still plays a major role in the country's economy. In rural areas, farmers often face unfair practices from intermediaries who take advantage of them because they are not well-educated. These middlemen add their own profits and block farmers from getting accurate market information. To solve this problem, the International Business Division of the Indian Tobacco Company (ITC-IBD) started a program called e-Choupal,

which means a village meeting place. This initiative helps farmers by providing them with access to information and better market prices. By 2012, over 6,500 e-Choupals had been set up in villages, each with a computer, internet, printer, and uninterrupted power supply (UPS) (Deskari, 2024).

Kissan Call Centers

Most farmers in India are not educated and don't know about the modern technologies used in agriculture. This makes it hard for them to solve their problems and many questions remain unanswered. To address these issues, the Department of Agriculture & Cooperation, under the Ministry of Agriculture, started Kissan Call Centers in April 2002. These centers are set up to answer farmers' questions in their own languages. Because of this, the language used in conversations changes every 50 kilometers. Many villagers are not interested in using technology in their farming, so these initiatives are meant to raise awareness. Farmers benefit by using toll-free numbers to get information at no cost (Deskari, 2024).

Jagriti E-Sewa

Jagriti E-Sewa is great for people in a developing country like India because it helps set up information and communication projects in rural and semi-urban areas. It makes information and data easily accessible to everyone using ICT and e-governance at low costs. This project often uses old computers and dial-up phone lines to provide information. It's quick to make changes like language or other settings. These projects are usually set up in the village center or famous places so they can reach at least 25,000 to 30,000 villagers (Deskari, 2024).

Gyandoot

To connect the administration with rural people, the Madhya Pradesh government launched the Gyandoot project in Dhar district in January 2000. Under this project, state civil servants often meet with Gram Panchayats to understand the problems, hopes, and needs of rural people. Trained local youth started a rural internet system called "Soochnalaya," which runs all Gyandoot programs. This is helpful for poor rural people because it provides services and information on agriculture, education, health, markets, and issues related to women and user fees. They also help apply for services from district headquarter for land ownership (Deskari, 2024).

Tata Kishan Kendra (TKK)

In some agriculture-focused states of northern India, like Punjab, Uttar Pradesh, and Haryana, TATA Chemical Limited started Tata Kishan Kendra (TKK) to provide basic information to farmers. Using Geographic Information Systems (GIS), TKK gathers information on soil, groundwater, and weather, which are crucial for crops. It also provides digital maps showing the socio-economic, administrative, and physical setup like roads, buildings, rivers, and electricity availability. Additionally, it uses satellite images to identify insects, which helps improve productivity for rural farmers. Thus, the rural farmers greatly benefit from Tata Kishan Kendra (Deskari, 2024).

Other E-Governance Initiatives in India which are also applied to Rural People

- The Digital India initiative commenced in 2015 as an endeavor aimed at enhancing digital literacy across the country. Developing an advanced network for data security and reliability, delivering online governmental functions digitally, and ensuring everyone has access to basic computer skills form the core elements of this initiative.

- The Digi-Locker facilitates the storage of crucial personal information digitally, including academic credentials like graduation diplomas, unique identification codes known as PANs, and school transcripts. Eases document sharing while minimizing the requirement for tangible files.
- Seva Mobile seeks to deliver governmental functions through tablet devices and cellular telephones. Hundreds of operational apps reside within the m-Apps app gallery; these tools facilitate diverse governmental functions through their utilization.
- My government. On this site, citizens have an opportunity to participate actively by sharing their thoughts on various policies and governmental matters.
- UMANG offers an integrated app providing citizens with government services like Aadhaar, digital locker, passport number, among others via both national and local authorities. Services related to Employee Provident Funds constitute part of their offerings.
- The computerization of land records guarantees that landowners receive electronic versions of all relevant documentation pertaining to their properties. (Deskar, 2024).

Challenges for e-Governance in India

There are a large number of obstacles in implementation of e-Governance in India. These can be categorized under the following titles: Environmental and Social Challenges, Economical Challenges and Technical Challenges. These challenges are explained below:

A. Environmental and Social Challenges

- i) *Different Language*
- ii) *Low Literacy*
- iii) *Low IT Literacy*
- iv) Recognition of applications
- v) User friendliness of government websites
- vi) Services are not accessible easily
- vii) Confidence on technologies provided by government
- viii) Separation
- x) Population
- xi) Lack of integrated services
- xii) Lack of awareness in people (Mittal & Kaur, 2013)

B. Economic Challenges

- i) Cost
- ii) Applications must be transferrable from one platform to another

- iii) Maintenance of electronic devices
- iv) Low per Capita income
- v) Limited financial resources (Mittal & Kaur, 2013)

C. Technical challenges

- i) Interoperability
- ii) Scale of applications
- iii) Multimodal Interaction
- iv) Privacy and Security
- v) Scope of applications
- vi) Tried and tested technologies
- vii) Geographical problems
- viii) Local language (Mittal & Kaur, 2013)

Objective of the Study

This paper aims to give a general idea of e-governance in India and look at how it fits into today's governance system. The study looks at how e-governance has helped build a more efficient, clear, and fair way of running the government in India.

This paper looks at how India's shift to digital services has helped address three main questions:

- What is the important role of e-governance in modern Indian government?
- How have digital platforms made government work more transparent, faster, and more connected with citizens?
- What are the main problems stopping e-governance from working well, and what can be done to overcome them?

Review of literature

Chen & Ye (2024) suggest that digital platforms should be used to bring together different parts of the government and involve a wide range of people, especially in rural areas. They also say that more ways to get information, more information available, and better digital skills for people in rural areas are important. This will make things run more smoothly. **Dwivedi & Sahu (2008)** pointed out that the e-readiness index of India is not very high. They believe that low literacy, low income, and limited money are the main issues that stop e-government from working well. They say that a clear plan is needed for e-government in India. **Naik, Joshi & Basavaraj (2012)** said that if government services are included in these centers, their usefulness can be greatly improved. Making these centers include G2C services helps make the government's information system stronger and supports more fair growth. Some studies say that the government needs to spread awareness about e-governance so people can use these services better. Citizen involvement is very important for making e-governance

work (Mittal & Kaur, 2013).

Srivastava & Bhardwaj (2017) said that some of the main problems are high illiteracy, lack of easy-to-use interfaces, unreliable power in rural areas, low broadband access, and people not knowing about e-governance initiatives. **Mamatha (2018)** wrote that e-governance helps people in remote areas get access to important services and information. She also talked about issues like the digital divide and cybersecurity. She said that projects like Digital India show the country's commitment to using technology for development. **Veerabadrappa (2018)** said that e-governance is a key part of modern public administration, offering a more efficient, clear, and responsive way to serve citizens and improve government. **Kiran Kumar (2023)** said that using technology like ICT has helped the government provide better services but there are still many problems. The government needs to fix these problems to work better. A paper said that e-governance in rural India faces big challenges like limited internet, low digital skills, and poor infrastructure. These issues are even worse in rural areas due to language differences and varying levels of knowledge. To fix these problems, more investment in infrastructure, teaching people digital skills in local languages, and offering services in regional languages is needed (**Nahak, 2023**).

Shetty (2023) said that as governments use more digital tools, there is more potential to improve public services and make the government more responsive. A study looked at digital governance. **Chavalkar (2025)** said that strong policies, training, and inclusive strategies are needed to solve these issues. Fixing these problems is key to making e-governance work well and create a fairer government system in India. **Gangadhar (2025)** said that both the central and state governments in Telangana understand the need to deliver services more quickly and efficiently through e-governance.

The role of e-governance in improving public service delivery:

It uses technology to make the government's work more efficient, clear, and easy to access. Here are some ways e-governance helps improve public service:

E-governance and Efficiency: E-governance makes public services more efficient by changing old ways of running government into faster, digital systems.

E-governance and Transparency: By keeping digital records of all interactions between citizens and the government, e-governance increases transparency. This allows for more accountability and easier tracking of government actions.

E-governance and Cost Savings: Using e-governance reduces the need for physical items and lowers costs for both the government and citizens. This saves money for both sides.

E-governance and Data-Driven Decision Making: E-governance systems collect a lot of data that can be used to make smart decisions. By studying this data, government agencies can understand trends, what people need, and improve services.

E-governance and Enhanced Citizen Engagement: E-governance helps people get more involved in government by giving them digital tools to interact. Online forms, surveys, and social media allow citizens to share their thoughts, take part in decisions, and help shape policies.

E-governance and Integrated Services: E-governance brings different government services together on one digital platform. This makes the process easier and more user-friendly for the public. In the past, government services were split up with different departments handling parts separately.

E-Governance and Emergency Response: E-governance systems help governments handle emergencies and manage crises better. Digital tools allow for real-time data collection and communication, which are important for organizing responses and sharing information quickly.

E-Governance and Personalized Services: E-governance allows governments to deliver tailored services to citizens by using data and technology. Through digital platforms, governments can gather and study information about individuals, such as how they use services, their preferences, and their needs.

E-Governance and Inclusion: E-governance helps promote inclusion by making public services more accessible to different groups of people, including those who are often left out or face disadvantages.

E-Governance and Innovation in Service Delivery: E-governance encourages new ways of delivering public services through the use of new technologies and methods. Adopting technologies like artificial intelligence (AI), blockchain, and the Internet of Things (IoT) can make government services more efficient, secure, and effective. (Veerabadrappa, 2018).

Conclusion:

E-governance has started to improve rural areas in India, but its full effect will come when every village has broadband internet, digital literacy programs are available everywhere, and services are easy and affordable to access. By improving connectivity, providing inclusive training, and making technology affordable, e-governance can reduce social and economic differences, making public services more transparent, efficient, and centered on citizens. As India's digital transformation continues, rural communities can benefit a lot, leading to a more inclusive, accountable, and fair society. A lasting commitment to these goals will help bring the digital governance movement to every part of the country, empowering millions and supporting long-term, sustainable development. For a developing country like India, e-governance is promising. More focus on the development of digital infrastructure in the rural area will result in the equitable access of all the e-governance services to all the people in the rural area. E-governance is not just about offering services online; it's about creating a governance model that empowers citizens, ensures fair access to public services, and encourages better communication between the government and the people. As India moves forward with digital governance, it's important that the principles of inclusivity, transparency, and accountability guide the development of e-governance systems.

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A STUDY ON SELF ESTEEM AMONG COLLEGE STUDENTS IN TIRUCHIRAPPALLI DISTRICT

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ABSTRACT

This study examines the socio-economic status and self esteem among college students. Using a descriptive approach, the research utilized a self-structured questionnaire and face-to-face interviews, along with personal observations, to survey 133 college students from Tiruchirappalli District. For the present study, all the third year students were considered as the population. Thus, the sample respondents were selected based on census method (rather than depending upon any sampling technique). Thus the sample size constitutes 118. The findings of the study concluded that one third of the respondents in the age of under 18 years & 19-20 years respectively. 69 per cent of the respondents are from rural areas and the remaining 31% of the respondents from urban areas. Majority (86%) of the respondents are belongs to Hinduism, 86 per cent of the respondents are from nuclear family and the remaining 14% of the respondents from joint family. Majority (87%) of the respondents are in the middle economic status, more than one third (36.4%) of the respondents have completed higher secondary and above level and 30.5% of the respondents have completed high school level. slightly more than one third (36%) of the respondents use mobile often and frequently respectively and the remaining 27 % of the respondents use all the time. Self-esteem can be improved by becoming more optimistic, hopeful, by developing positive thinking and by becoming aware of own strengths and weaknesses and honour their own strengths. The important thing is to guard against the tendency to overgeneralize, to focus on what went wrong in particular instance and to help them in making plans about what they will do in similar circumstances in the future. Such active problem-solving strategy distracts one from the tendency to ruminate and helps to re-establish beliefs that events are, for the most part, controllable. The major forces of student beliefs and expectations about their capabilities are the parental expectations, teacher's beliefs, classroom practices and peers' feelings about them.

Key words: College Student, Self esteem, Socio economic status.

Introduction

The psychologist Abraham Maslow (1943) included self-esteem as a fundamental need in his influential hierarchy, arguing that it is not possible to achieve fulfillment without first meeting the need for self-worth and self-respect. According to Carl Rogers (1959) it is focused on self-worth (i.e., self-esteem) as reflecting the congruence between one's current self and ideal self. According to Rogers, self-worth reflects the extent to which parents (and others) provide us with unconditional positive regard (i.e., love and respect). If others convey unrealistic ideals, or lead us to believe we are not meeting those ideals, self-worth suffers. Like Maslow, Rogers saw high self-worth as important for helping a person to face challenges, cope effectively with problems, and form healthy relationships. However, self-esteem really became popularized in the 1960s. Rosenberg's (1965) large-scale survey of adolescents raised the concept's profile among researchers by developing the first questionnaire measure of self-esteem and linking it empirically to anxiety and depression.

Self Esteem and College students

Self-esteem is about how much a person values and respects themselves. It involves feeling confident, believing in one's own worth, and trusting that their thoughts and emotions matter. For teenagers going through many changes and challenges, having strong self-esteem can provide a steady sense of support and direction (One Circle Foundation, 2025). Self-esteem plays a very

important role during college days, as students start their career and take their first steps in life. Low self-esteem among college students can lead to mental health issues, poor academic performance, addiction, and some risky behaviors. On the other hand, high self-esteem leads to better academic achievement, good mental health, creative decision-making, goal-setting, healthy interpersonal relationships, and achievement. Creating self-esteem among college students involves addressing self-talk and supporting them to avoid negative thoughts.

Review of Literature

In 2016, a study among the male college student from Perambalur district portrays that most of them in the age group of 21-23 years, from rural areas, belong to nuclear family system with the family size of 4 and below. In their house they access only few facilities due to their economic conditions so they get low on their self esteem. They also indicated that there is a significant difference in the mean score of age and self esteem. From their research the insist that capacity building programme, vocational training, recreational activity, programmes related to spirituality, yoga & Medidation will lead to better self esteem and mental health (Maheswari & Maheswari, 2016) Diana Priya Dharsini & Umesh Samuel Jebaseelan. (2017) based on their research they suggested that institution take necessary action to improve the self esteem of the students by providing training, stakeholders meeting etc. also they mentioned that professional like social worker have to provide counselling for their problem, carrier guidance for their personal value development. A study among the 120 students studying in private college stated that more than half of them get high level of self esteem & self efficacy which leads to better concentration and goal achievement etc. and also there is a positive correlation between self efficacy & self esteem. It shows that self esteem increases the mean score of self efficacy also increase (Julius, 2022). Jenisha Justin Abraham. (2023) reported that male students tend to have good self esteem when compared to female students, it may be the male students surrounded with confidence, competition, power and excitement. This study also stated that the mean score of self esteem is higher among the post graduate students than the undergraduate student. This is natural because they come across many experiences that molded to firm a good self esteem and better education provide self confidence to communicate with others. Ravinder kour. (2023) have done a study among the girl college students, with the aim of assessing the level of self esteem. They mentioned that most of the student poor self esteem because of their socio economic conditions, their residence, family background, surroundings, less exposure, poor family support, consume alcohol etc.. and they urge the institution to appoint counsellor for the welfare of the student and provide vocational & personality development training to the students to develop their mental health. Management must concentrate to boost recreational activity and extracurricular activity for their development. A study by Elis Rani & Sharma (2024) among the undergraduates indicated that majorities have poor self esteem and they recommend the institution for implementing student counsellor and training for personality development.

Methodology

Self-esteem, as an overall reflection of an individual's self-worth, encompasses beliefs about oneself as well as an emotional response to those beliefs. Representing the capacity to feel worthy of happiness and be able to successfully address life challenges, self-esteem is an important determinant of adolescent mental health and development. Poor self esteem related to psychological, physical and social consequences for example depression, anxiety, suicide and disordered eating, violent behavior, earlier initiation of sexual activity, and substance use. This research focus to assess the level of self-esteem and its correlates with selected demographic and socio-economic as well as parents related factors of students. The descriptive design was used.

The present study, all the third year students were considered as the population. Thus, the sample respondents were selected based on census method (rather than depending upon any sampling

technique). Thus the sample size constitutes 118. . The Self Esteem Scale developed by Rosenberg (1965) was used to find out the levels of self-esteem of the respondents. The data were collected during the period December 2025. All the data were analysed with the help of SPSS software version IBM 20.0. As the study was conducted based on the sample from only one hostel from Tiruchirappalli District.

Results & Discussion

Socio Economic Condition of the Respondents

Table .1

Socio Economic Background of the respondents

Variables	Particulars	No. (118)	Percentage (100)
Age Group	Upto 18 years	40	33.9
	19-20 years	38	32.2
	21-22 years	25	21.2
	23 and above	15	12.7
Place of living	Rural	37	31.4
	Urban	81	68.6
Religion	Hinduism	102	86.4
	Christianity	9	7.6
	Islam	7	5.9
Type of Family	Nuclear Family	102	86.4
	Joint Family	16	13.6
Size of Family	Up to 3 members	17	14.4
	4-5 members	88	74.6
	6 members and above	13	11.0
Father Education	Illiterate	14	11.9
	Up to middle school	25	21.2
	High school	36	30.5
	Higher secondary and above level	43	36.4
Mother Education	Illiterate	17	14.4
	Up to middle school	23	19.5
	High school	30	25.4
	Higher secondary and above level	48	40.7

Father Occupation	Unemployed	5	4.2
	Coolie	5	4.2
	Business	7	5.9
	Private employee	25	21.2
	Farmers	47	39.8
	Govt. employee	29	24.6
Family income	Rs.10000 and below	22	18.6
	Rs.10001-20000	35	29.7
	Rs.20001-35000	20	16.9
	Rs.35001-50000	28	23.7
	Rs.50001 and above	13	11.0
Order of Birth	1 st	42	35.6
	2 nd	44	37.3
	3 rd	32	27.1
Usage of mobile	Often	43	36.4
	Frequently	43	36.4
	All the time	32	27.1

From the table 1 it is indicated that one third of the respondents in the age of under 18 years (33.9%) & 19-20 years (32%) respectively. 69 per cent of the respondents are from rural areas and the remaining 31% of the respondents from urban areas. Majority (86%) of the respondents are belongs to Hinduism, Eight per cent are belongs to Christianity and the remaining six per cent of the respondents are belongs to Islam. 86 per cent of the respondents are from nuclear family and the remaining 14% of the respondents from joint family. Majority (87%) of the respondents are in the middle economic status, More than one third (36.4%) of the respondents have completed higher secondary and above level, Slightly more than two fourth (41%) of the respondents mothers have complete higher secondary and above level of education. Nearly two fifth of the respondents fathers have engaged in agriculture (40%). More than one fourth (30%) of the respondents are in the family income bracket of Rs. 10001 – 20000. More than one third of the respondents order of birth is 1st (35.6%). Slightly more than one third (36%) of the respondents use mobile often.

Table 2

Distribution of the respondents according to their Level of Self Esteem

S.No	Scales	No. of respondents	Percentage
1	Low	79	66.9
2	High	39	33.1
	Total	118	100.0

The above shows that nearly three fifth (67%) of the respondents have scored low level of Self Esteem.

Table 3
One way analysis of variance between the respondents' age group and Self Esteem

Variables		N	Mean	Std.	Result
Age group	Upto 18 years	40	16.97	5.6635	F – 5.902 Df – 3,114 Sig. - 0.001 P < 0.001
	19-20 years	38	16.65	5.2878	
	21-22 years	25	19.92	6.4673	
	23 and <	15	23.33	7.0271	
Place of living	Rural	39	17.58	5.523	T - -2.186 Df – 116 Sig. - 0.029 P < 0.05
	Urban	79	18.65	6.611	
Religion	Hinduism	102	17.71	5.84855	F - 3.465 df – 2,115 Sig. 0.035 p < 0.05
	Christianity	9	22.00	8.58778	
	Islam	7	22.14	6.98638	
Department	Arts	30	14.73	3.073	T - -3.817 Df – 116 Sig. - 0.000 P < 0.001
	Science	88	19.52	6.619	
Type of Family	Nuclear Family	102	17.85	5.939	T - -2.003 Df – 116 Sig. - 0.047 P < 0.05
	Joint Family	16	21.18	7.670	
Size of Family	Up to 3 members	17	18.11	4.91022	F - 2.295 df – 2,115

	4-5 members	88	17.82	6.1853 0	Sig. 0.105 p > 0.05
	6 members and above	13	21.76	7.6828 1	
Mother Education	Illiterate	17	16.52	6.596	F – 1.773 Df – 3,114 Sig. - 0.156 P > 0.05
	Up to middle school	23	16.82	4.417	
	High school	30	18.13	6.123	
	Higher secondary & <	48	19.75	6.812	
Father Education	Illiterate	16	14.87	4.1773 2	F – 2.732 Df – 4, 113 Sig. – 0.047 P < 0.05
	Up to middle school	24	17.37	5.9183 8	
	High school	34	18.67	6.3757 1	
	Higher secondary and above level	44	19.77	6.6152 2	
Father Occupation	Unemployed	5	15.60	3.209	F – 2.886 Df – 5,112 Sig. – 0.017 P < 0.05
	Coolie	5	13.60	.894	
	Business	7	19.14	8.214	
	Private employee	25	15.96	3.529	
	Farmers	47	20.51	7.137	
	Govt. employee	29	17.82	5.922	
Family Income	Rs.10000 and below	22	20.31	7.6493 8	F – 2.949 Df – 4, 113 Sig. – 0.023 P < 0.05
	Rs.10001-20000	35	16.34	4.5045 3	
	Rs.20001-35000	20	16.70	5.6110 8	
	Rs.35001-50000	28	20.64	7.2633 7	
	Rs.50001 and above	13	17.61	4.3115 8	
Usage of mobile	Often	43	22.67	7.049	F - 23.792 Df – 2,115 Sig. 0.000 P < 0.001
	Frequently	43	16.53	4.953	
	All the time	32	14.81	2.085	

Age group and Self Esteem: The mean score of Self Esteem is found high among the respondents in the age group of 23 and above (mean, 23.33) and the mean score of the Self Esteem is found low among the respondents in the age group of 17 years (16.65). However, the Obtained F ratio 5.902; $p < 0.001$ shows that there is a statistically significant difference in the mean score of Self Esteem and age group of the respondents.

Place of Living and Self Esteem: The mean score of Self Esteem is found higher among the respondents who are from urban area (18.65) than the respondents from rural area (17.58). Likewise, the obtained t ratio 2.186; $p < 0.05$ shows that there is a statistically significant difference in the mean score of Self Esteem and gender of the respondents.

Religion and Self Esteem: The mean score of Self Esteem is found higher among the respondents from Islam Community (22.14) and the mean score of Self Esteem is found low among the respondents belongs to Hinduism (17.71). Likewise, the obtained F value 3.465; $p < 0.05$ shows that there is a statistically significant difference in the mean score of Self Esteem and respondents' Religion.

Department and Self Esteem: The mean score of Self Esteem is found higher among the respondents who are from Science department (19.5227) than the respondents (14.73) from Arts. Likewise, the obtained t ratio 3.817; $p < 0.001$ shows that there is a statistically significant difference in the mean score of Self Esteem and gender of the respondents.

Type of Family and Self Esteem: The mean score of Self Esteem is found higher among the respondents who are from joint family (21.18) than the respondents from nuclear family (17.85). Likewise, the obtained t ratio -2.003, $p < 0.05$ shows that there is a statistically significant difference in the mean score of Self Esteem and type of family of the respondents.

Size of Family and Self Esteem: The mean score of Self Esteem is found higher among the respondents from large size family (21.76) and the mean score of Self Esteem is found low among the respondents belongs to small size family (17.82). Likewise, the obtained t value 2.295; $p > 0.05$ shows that there is no statistically significant difference in the mean score of Self Esteem and respondents' Size of family.

Mother Education and Self Esteem: The mean score of Self Esteem is found higher among the respondents' mothers have completed Higher secondary and above level of education than their counter parts. Moreover, the obtained F ratio 3.238; $p < 0.05$ shows that there is a statistically significant difference in the mean score of Self Esteem and respondents' mothers education.

Father Education and Self Esteem: The mean score of Self Esteem is found higher among the respondents fathers have completed Higher secondary and above level of education (mean, 19.77) than the other categories of the respondents. Moreover, the obtained F ratio 2.732; $p < 0.05$ shows

that there is a statistically significant difference in the mean score of Self Esteem and respondents' fathers education.

Mothers Occupation and Self Esteem: The mean score of Self Esteem is found lower among the respondents whose mother is working in private sector (mean, 23.73) than their counterparts. Likewise, the obtained F ratio 5.011; $p < 0.01$ shows that there is a statistically significant difference in the mean score of Self Esteem and mothers occupation of the respondents (Aggarwal, 2021 & Adewuyi & Odutayo, 2024).

Fathers Occupation and Self Esteem: The mean score of the Self Esteem is higher among the respondents, the respondents fathers are farmers (20.51) than the others. Likewise, the obtained F ratio 2.886; $p < 0.05$ shows that there is a statistically significant difference in the mean score of Self Esteem and fathers occupation by the respondents (Aggarwal, 2021 & Adewuyi & Odutayo, 2024).

Family Income and Self Esteem: The mean score of Self Esteem is found higher among the respondents whose family income in the range of Rs. 35001 - 50000 (20.64) than the other categories of the respondents. Moreover, the obtained F ratio 2.949; $p < 0.05$ shows that there is a statistically significant difference in the mean score of Self Esteem and family income of the respondents (Aggarwal, 2021).

Birth order and Self Esteem: The mean score of Self Esteem is found higher among the respondents order of birth is 3rd (23.43) than the respondents from the other category. Moreover, the obtained t ratio 21.643; $p < 0.01$ shows that there is a statistically significant difference in the mean score of Self Esteem and Birth order of the respondents (Shajumon & Luke, 2024).

Usage of mobile and Self Esteem: The mean score of Self Esteem is found higher among the respondents usage of mobile is often (22.67) than the respondents from other categories. Moreover, the obtained t ratio 23.792; $p < 0.001$ shows that there is a statistically significant difference in the mean score of Self Esteem and Usage of mobile of the respondents.

Discussion

Self-esteem has been negatively linked with many behavioural problems like depression, stress, alcohol and drug abuse, poor academic performance, etc. On the contrary, optimal level of self-esteem and collective self-esteem has been associated with well-being, mastery, achievement, good health etc. There is a strong relationship between a person's emotional reactions and involvement in social relationships. Therefore, to increase one's self-esteem, one needs to improve one's standing in interpersonal relationships rather than trying to fix some self-perception. The late adolescent and young adult age is very crucial age because this is the time of transition from adolescents to adults. Anxieties and depression tend to have an adverse and negative effect on performance and functioning and prevent a full and free access to their potentiality and abilities. Individuals with crippling

circumstances are unlikely to be realistic and effective in their everyday functioning, they are more likely to manifest deviant behaviour patterns. They suffer from feeling of inadequacy and unworthiness. Parents and teachers play a significant role in changing negative self-concept, as it is necessary to enhance self esteem. Self-esteem can be improved by becoming more optimistic, hopeful, by developing positive thinking and by becoming aware of own strengths and weaknesses and honour their own strengths. Thus, results of this part of the study lead to the conclusion that teachers and parents can provide individualized support for enhancing self-esteem and collective self-esteem. They can create an atmosphere in which all those having low self-esteem and low collective self-esteem can enhance them if they get support of parents, teachers, peers and counselling. Self-esteem is an important component of almost everything everyone does. It not only helps in academic performance, but also supports social skills and makes it easier for adolescents to have and keep friends.

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A SOCIO –ECONOMIC STRUCTURE AND DEVELOPMENT

TRAJECTORIES: A VILLAGE ANALYSIS WITH SPECIAL REFERENCE TO SOLAGAMPATTI PUDUKOTTAI DISTRICT

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ABSTRACT

We studied a village in Pudukottai to understand its economic setup. The village has a number of people and they do various jobs. People there have levels of income and live in different conditions. We are curious about how individuals support themselves. Can people really get these necessities? Some key things that help a village grow are job opportunities, resources and how people talk to each other. Villages need these things to grow. Things, like job chances and resources are very important. People living in a village also need to interact with each other in a way. We collected information directly from people in the village. Used other existing data to support our findings. Our study helps find gaps in development and suggests ways to improve life in the village.

KEYWORDS:

Socio-Economic Structure, rural development peoples profile, job types, income levels, access, to facilities government help, happiness, resource sharing, village growth.

INTRODUCTION

Rural development is really important for making life and helping the economy grow in a way that lasts. People need water to drink to be healthy and to make progress in their communities. Lots of villages in areas that're very dry have big problems with water that is too salty, not enough water and people getting sick because the water is bad.

The village of Solagampatti in Pudukkottai District is an example of a rural area where the environment and social things affect how the village develops. The water under the ground is getting saltier. That is causing problems for people who use it at home for farming and it is also making people sick. Some people in the village have kidney problems. That might be because the water is not good. This shows that the quality of the water and how healthy people are might be connected to development and the water that rural development provides to people in villages like Solagampatti village. Rural development is important for villages, like Solagampatti village.

LITERATURE REVIEW

Amartya Sen (2024) – Development as Freedom

Amartya Sen says that we should not just look at how money people have to measure development. We also need to think about how good their education's how healthy they are if they have jobs and what their living conditions are like. He came up with something called the Capability Approach. This means that development is about giving people chances to improve their lives. This study is really important when we are looking at how villagesre doing socially and economically. The reason is that development in areas depends on things like access to schools, hospitals, clean water and jobs.This study is really useful because it shows us how the social and economic systems that are in place can have an impact on development in areas. The social systems and the economic systems in these areas are very important when it comes to development. We can learn a lot from this study, about how the social systems and the economic systems affect the way development happens in these areas.

M. S. Swaminathan also says that good farming practices help people have lives.

M. S. Swaminathan believes that farming is a part of making rural areas better. Farming creates jobs for people. Helps reduce poverty in these areas.M. S. Swaminathan believes farming is crucial for areas. It provides jobs. Improves peoples lives.His research indicates that an areas development relies on farming success. This includes access to irrigation water, good roads and buildings and government support.Farming done in a friendly way can boost village wealth and enhance peoples lives Swaminathan adds.He thinks that farming is key, to making villages richer.

P. Sainath (2023) – Rural Poverty and Development Issues

P. Sainath looked at why there is much poverty, in rural areas why people do not have jobs and why they have to move to other places. His study shows that the main reasons rural areas are not developing are because they do not have roads, schools, hospitals or jobs. He also explains how programs set up by the government are not helping the people in villages.

OBJECTIVES OF THE STUDY

- To examine the availability and quality of drinking water sources in Solagampatti village.
- To analyze the level of groundwater salinity and its impact on the daily life of the village population.
- To study the prevalence of kidney-related health problems among the residents of Solagampatti.
- To suggest suitable measures and policy recommendations for improving drinking water quality and preventing health issues in the village.
- To contribute to sustainable rural development by promoting safe water management and public health awareness.

LIMITATION OF THE STUDY

- * This study looks at a group of households. They might not be like all the households in the village.
- * The study only looks at a period of time. So it does not show changes that happen over a time in the villages economy and society.
- * The study relies on information from 50 people. They might not have given answers or they might have left out some details.
- * The study only looks at a things like income, education, job, house and toilets. It does not look at important things like health people moving away issues, with men and women and the environment.

RESEARCH METHODOLOGY

We did a study to find out things. Our study is about looking at things and analyzing them. We looked at Solagampatti village, Pudukkottai District, Tamil Nadu. We got our information from two places:

- We collected information from people by going to their homes and talking to them.
- We also got information from government reports, health records and papers, about developing areas. We chose the homes we visited by picking them

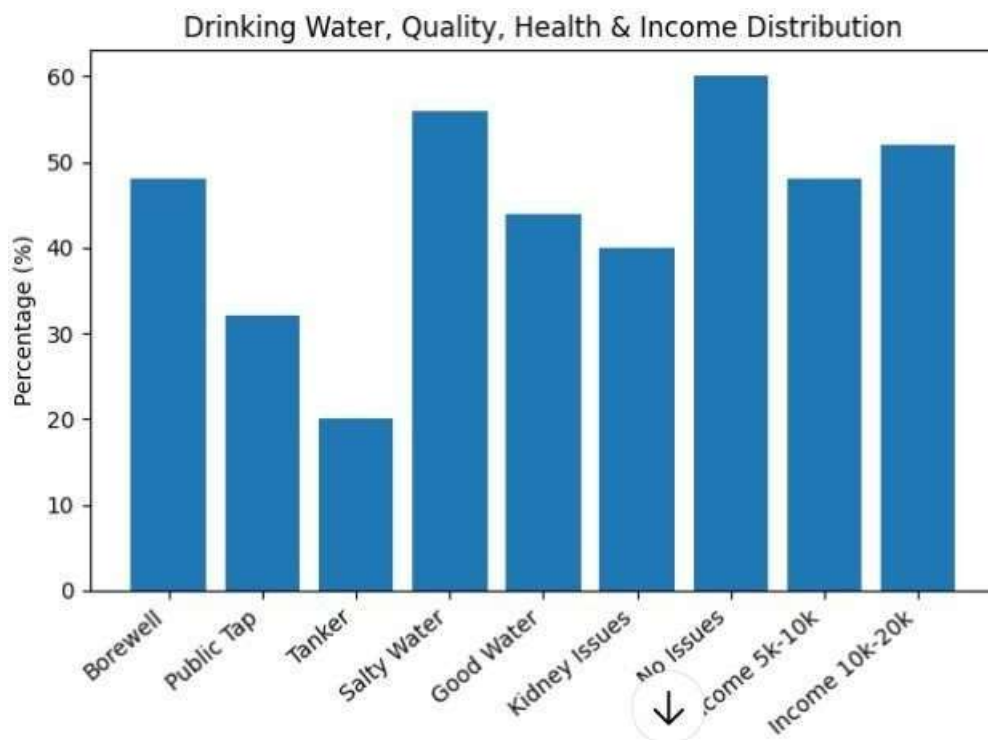
We used a tools to help us:

- We gave people a list of questions to answer.
- We also watched what was happening in the village.

TABLE :1 Percentage Analyses:

	Source	Frequency	Percentage
Drinking Water Source	Borewell	12	48%
	Public Tap	8	32%
	Tanker Supply	5	20%
	Quality	Frequency	Percentage
Water Quality	Salty	14	56%
	Good	11	44%
	Health Problem	Frequency	Percentage

Health Issues	Kidney Issues	10	40%
	No Issues	15	60%
Income Distribution	Income Range	Frequency	Percentage
	₹5,001–10,000	12	48%
	₹10,001–20,000	13	52%



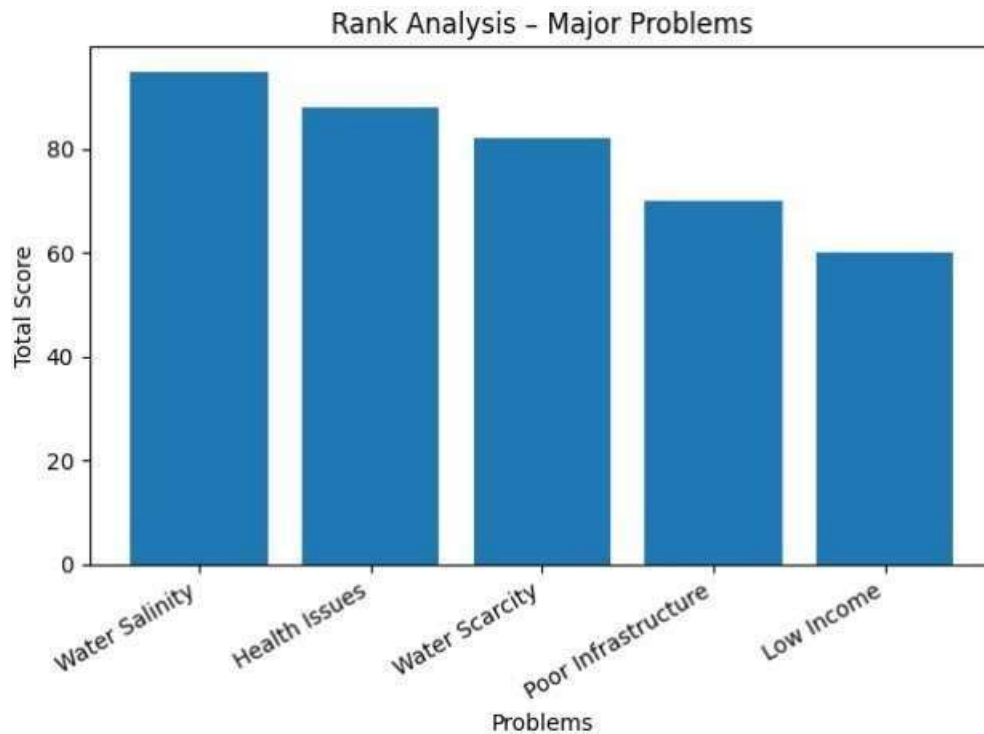
Interpretation

The analysis shows that most households use borewell water. Most of them say the water is salty. This indicates a problem with the water. Many people who took part in the survey have kidney problems. This could be linked to the quality of the water. The income of these households is moderate. Most of them fall into the middle income group. They earn enough to get by. Their financial situation is not great. Most households have an income.

TABLE :2 RANK ANALYSIS – MAJOR PROBLEMS

S.No	Problems	Total Score	Rank
1	Water Salinity	95	I
2	Health Issues	88	II

S.No	Problems	Total Score	Rank
3	Water Scarcity	82	III
4	Poor Infrastructure	70	IV
5	Low Income	60	V



Interpretation:

The village is facing a lot of problems and water salinity is the one. Water salinity is a big deal then come health issues and not having enough water. This means that the water is not good and it is affecting the people who live there. It is affecting their health and their daily life. Other problems, like infrastructure and not having enough money are not as bad but they are still making it hard for the village to develop. Water salinity and health issues are the problems and the village needs to deal with these water problems first.

CHI-SQUARE ANALYSIS

Water Quality vs Health Issues

Hypothesis:

- H_0 : No relationship
- H_1 : Significant relationship

TABLE :3

Particulars	Value
Calculated Value	6.21
Table Value	3.84
Result	Significant

Interpretation:

There is a significant relationship between water quality and health issues.

CONCLUSION

The study shows that drinking water quality and groundwater salinity affect Solagampatti villages socio-development. We must fix the water issues to boost health. This will help ensure rural development in Solagampatti village. The quality of drinking water and salinity of groundwater are crucial for the well-being of the people, in Solagampatti village. Solving these water problems is key. To achieve this we need policies that combine managing the environment raising awareness about healthcare and involving the community.

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AGRICULTURAL RISK, MARKET ACCESS AND ECONOMIC SUSTAINABILITY IN A RURAL VILLAGE: AN EMPIRICAL STUDY ON PAGATTUVANPATTI VILLAGE, PUDUKOTTAI DISTRICT.

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ABSTRACT

Agriculture continues to serve as the primary source of livelihood in pastoral India; still, growers are decreasingly exposed to multiple pitfalls that affect their profitable sustainability. This empirical study examines agrarian threat, request access, and income stability among tilling homes in Pagattuvanpatti, Pudukkottai District. The study highlights major threat factors similar as climate variability, shifting request prices, rising input costs, and limited access to institutional credit. It further explores how shy transportation installations, lack of storehouse structure, and dependence on interposers circumscribe growers' request participation and profitability. The exploration emphasizes the significance of perfecting pastoral structure, strengthening direct request liaison, and promoting threat mitigation measures similar as crop insurance and diversification practices. The findings indicate that enhanced request access and effective threat operation strategies significantly contribute to profitable sustainability and bettered livelihoods. Overall, this study provides precious perceptivity into the challenges faced by pastoral growers and suggests practical measures to promote sustainable agrarian development in the region. Keywords Agrarian threat, request access, profitable sustainability, pastoral development, climate variability, planter livelihood, Pagattuvanpatti.

INTRODUCTION

Pastoral growers face multiple challenges including irrigation constraints, shifting input costs, request misgivings, and climatic pitfalls. Understanding these pitfalls and assaying request access is pivotal to ameliorate income stability and profitable sustainability in townlets like Pagattuvanpatti.

LITERATURE REVIEW

Nusrat Akber et al. (2024) examined land power and agrarian investment threat in India. Their study set up that secure land power significantly reduces investment query and encourages growers to borrow better technologies, thereby perfecting profitable stability.

Hayder M. Ali et al. (2025) anatomized direct request access among small- scale dairy growers. The study

revealed that growers with direct access to requests achieved advanced profit perimeters, bettered force chain effectiveness, and lesser profitable adaptability compared to those dependent on interposers.

Shilpa Parihar (2026) anatomized agrarian request liaison and income security. The study concluded that better transportation, storehouse, and digital connectivity significantly ameliorate growers' income stability and reduce reliance on mediators.

SCOPE OF STUDY

This study focuses on agrarian threat, request access, and profitable sustainability among growers in Pagattuvanpatti vill, Pudukkottai District. It examines crucial issues similar as climate variability, price oscillations, irrigation, and input costs.

The study also analyzes request access factors like transportation, storehouse, and dependence on interposers, and their impact on growers' income. Also, it considers the part of government schemes and credit installations in reducing threat.

OBJECTS OF THE STUDY

- To examine irrigation patterns, input operation, and tilling challenges.
- To assay the association between request access and income order.
- To determine whether government agrarian support reduces vulnerability.

LIMITATIONS OF THE STUDY

- The study is limited to Pagattuvanpatti vill in Pudukkottai District, so the results can not be generalized to other areas.
- The sample size is small, which may affect the delicacy and trustability of the findings.
- The study relies substantially on primary data, which may include bias or crimes from repliers.
- Time constraints help the study from landing seasonal variations in husbandry and income.

RESEARCH METHODOLOGY

- Sample Size 60 husbandry homes in Pagattuvanpatti village.
- Data Collection Structured questionnaire for primary data, supplemented with secondary data from government records and exploration studies.

- Tools Used Chance Analysis, Rank Analysis, and Chi- Square Test.

DATA ANALYSIS AND INTERPRETATION
PERCENTAGE ANALYSIS

Table 1: Irrigation Patterns

Irrigation Type	Frequency	Percentage (%)
Rainfed only	20	33.3
Partial irrigation	25	41.7
Full irrigation	15	25
Total	60	100

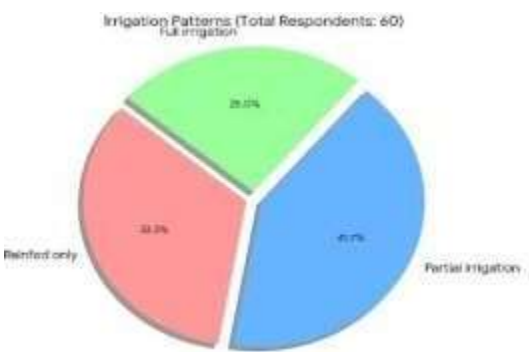


Table 2: Input Usage Challenges

Input Challenge	Frequency	Percentage (%)
High fertilizer cost	35	58.3
Pest & disease issues	20	33.3
Seeds availability	5	8.3
Total	60	100

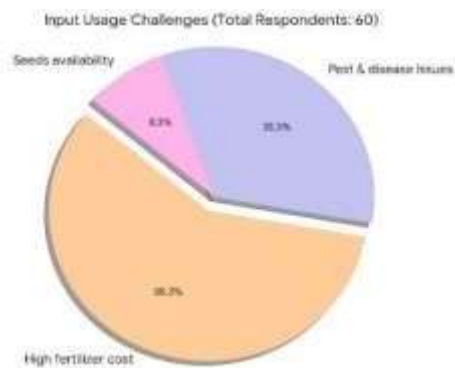
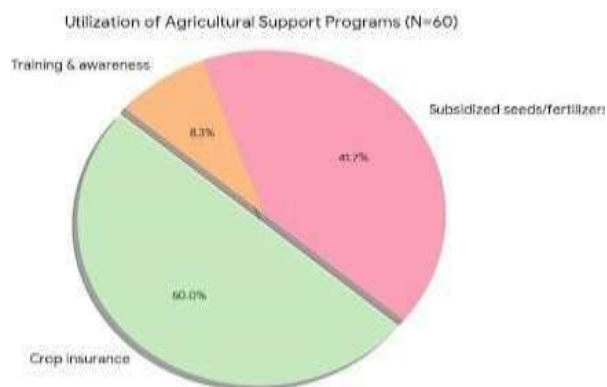


Table 3: Utilization of Agricultural Support Programs

Support Program	Frequency	Percentage (%)
Crop insurance	30	50
Subsidized seeds/fertilizers	25	41.7
Training & awareness	5	8.3
Total	60	100



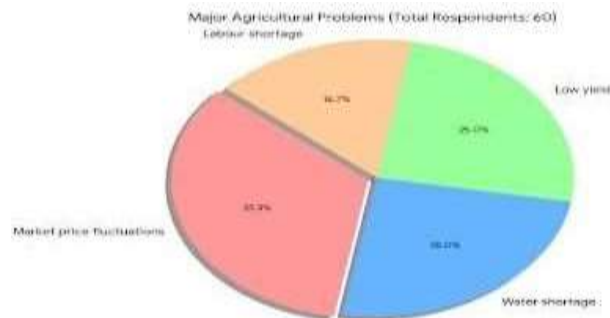
INTERPRETATION

The analysis shows that utmost granges (41.7) have partial irrigation, while 33.3 are rainfed and 25 completely irrigated, indicating high dependence on downfall. High toxin costs (58.3) and pest issues (33.3) are the main challenges. Regarding government support, 50 use crop insurance and 41.7 benefit from subsidized inputs, while many attend training programs (8.3). Overall, growers face significant pitfalls, but government schemes relatively reduce vulnerability and support profitable sustainability.

RANK ANALYSIS

Table 1: Major agricultural problems

Problem	Scaled Respondents	Rank
Market price fluctuations	20	1
Water shortage	15	2
Low yield	15	3
Labour shortage	10	4
High input cost	0	5
Pest attacks	0	6
Storage/transport issues	0	7



INTERPRETATION:

Among 60 repliers, request price oscillations are linked as the most critical problem with a Rank of 1 and the loftiest gauged replier count (20). Water deficit and Low yield follow as significant challenges, both with 15 repliers but slightly different species (2 and 3, independently). Labour deficit is less critical, reported by 10 replies and ranked 4. Other factors similar as High input cost, Pest attacks, and storehouse/transport issues weren't reported by any replies, indicating they're presently less important in this village environment.

CHI- SQUARE TEST

Ideal 2 To assay the association between request access and income order.

- Null thesis (H_0) There's no significant relationship between request access and income order of repliers.

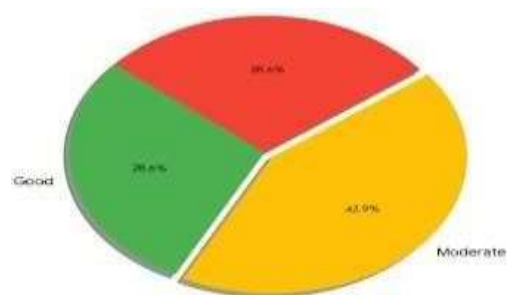
- Indispensable thesis (H_1) There's a significant relationship between request access and income order of repliers.

Table: Representing the Relationship between Market access and Income

Market Access	Low Income (<₹5,000)	Middle Income (₹5,001–10,000)	High Income (₹10,001–20,000)	Total
Good	5	9	3	17
Moderate	9	14	4	27
Poor	7	7	2	16
Total	21	30	9	60

Chi-Square Test Results:

Value	df	Asymp. Sig.
Pearson Chi-Square	5.82	4
Likelihood Ratio	5.95	4
Linear-by-Linear Association	0.95	1
N of Valid Cases	60	-



Interpretation:

The Pearson Chi-Square value ($X^2 = 5.82$, $p = (0.21)$) is lower than 0.05, indicating a significant relationship between request access and income order. This implies that growers with better request

access are more likely to fall in advanced income orders, supporting the idea that perfecting request liaison can enhance profitable sustainability.

CONCLUSION

The study reveals that partial irrigation and high input costs are the primary agrarian pitfalls faced by growers in Pagattuvanpatti. Limited request access and dependence on interposers constrain profitability and income stability. Although government support programs similar as crop insurance and subsidized inputs are relatively employed, they've the eventuality to reduce vulnerability if enforced effectively. Strengthening pastoral structure, promoting direct request liaison, and encouraging crop diversification can significantly enhance profitable sustainability and ameliorate the livelihoods of husbandry homes. Overall, a combination of threat mitigation strategies and bettered request access is essential for promoting sustainable agrarian development in the village.

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**INTEGRATED ANALYSIS OF LIVELIHOOD, INFRASTRUCTURE AND WELFARE
IN A RURAL DEVELOPMENT WITH SPECIAL REFERENCE TO
RAJAPPANSAVADI VILLAGE THIRUVARUR DISTRICT.**

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ABSTRACT

Rural development is very important in improving the living standards and economic stability of the people in the villages. This study is based on the integrated study of the livelihood infrastructure and welfare in Rajappansavadi Village in Thiruvarur District. The study also aims to assess the major sources of employment and their contribution to the income of the people in the villages. Moreover, the research assesses the relationship between the access to basic infrastructure facilities and the income levels of the people. In addition, the study aims to identify the major rural development problems that affect the welfare of the people in the villages. Issues such as employment problems, lack of infrastructure, and income inequality are identified in the study. The study concludes that rural development is very important in improving the welfare of the people in the villages.

KEYWORDS: Rural Development, Livelihood Infrastructure, Income Distribution, Infrastructure Access, Economic Outcomes, Welfare, Sustainable Development.

INTRODUCTION

Rural development is of critical importance in enhancing the socio-economic conditions of the villagers in India. The livelihood options, infrastructure facilities, and welfare measures are interconnected and influence the quality of life in villages. For the sustainable development of villages, it is important to have balanced development in income generation, infrastructure accessibility, and welfare measures. Rajappansavadi village in Thiruvarur district is primarily dependent on agricultural and allied activities. The disparities in income distribution, infrastructure

accessibility, and development issues influence the welfare of the villagers.

LITERATURE REVIEW

The impact of infrastructure on rural income has been studied by R. K. Sharma (2022), who found that improved access to roads, electricity, and water supply facilities significantly contributes to improving the economic situation.

The importance of livelihood diversification, especially non-agricultural activities, has been pointed out by P. K. Mishra (2022) as an essential factor for the reduction of income inequality and improving the stability of rural households.

The lack of infrastructure facilities, along with basic amenities such as healthcare and education, is considered to be an impediment for the welfare of rural people, according to S. Meena (2023).

SCOPE OF THE STUDY

- The main aim of the research is to analyse the livelihoods of households within Rajappansavadi Village in Thiruvarur District.
- The research also aims to identify income distribution and main sources of employment for rural people.
- The research covers various aspects of infrastructure facilities such as transport, education, health, water supply, and sanitation.
- The research aims to identify the link between infrastructure facilities and economic outcomes for rural people.
- The research aims to identify various development challenges affecting the overall well-being of people within the village.

OBJECTIVES OF THE STUDY

- Evaluate livelihood patterns and distribution of income in the village.
- Analyze the link between access to infrastructure and economic outcomes.
- Identify major development bottlenecks in the village.

LIMITATIONS OF THE STUDY

- The study is limited to Rajappansavadi Village in Thiruvarur District, and hence the study may not be universally applicable.
- The data collected is based on the opinions of the people, and hence there is a possibility of personal bias.

- The study is limited due to time constraints.
- The people were not ready to reveal their accurate income levels.

RESEARCH METHODOLOGY

Research Design

The research is based on a descriptive research design, as it deals with the description of the rural householders' livelihood patterns, infrastructure facilities, and welfare conditions.

Area of the Study

The research is conducted in Rajappansavadi Village, Thiruvarur District. The district is mainly dependent on agriculture and allied activities.

Source of Data

- Primary Data: The primary data is collected from the respondents through a structured questionnaire.
- Secondary Data: The secondary data is collected from various journals, reports, books, etc.

Sampling Technique And Size

The research is conducted using a convenient sampling technique. A sample of 60 respondents is selected for the study.

Tools for Analysis

The data is analyzed using the following tools:

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile of Respondents

Particulars	Frequency	Percentage
Age		
18–30	23	38%

31–45	20	33%
Above 45	17	29%
Total	60	100%
Gender		
Male	36	60%
Female	24	40%
Total	60	100%
Educational Qualification		
Higher Secondary	16	27%
Diploma	7	12%
Under Graduate	15	25%
Post Graduate	22	36%
Total	60	100%
Occupational Status		
Student	14	23%
Employee	22	37%
Professional	7	12%
Business	17	28%
Total	60	100%

Interpretation:

From the above table, it can be inferred that a majority of the people (38%) fall within the age range of 18-30 years. About 60% of the people surveyed are male. Most of them (36%) are postgraduates, and a considerable number (37%) of people surveyed are employees.

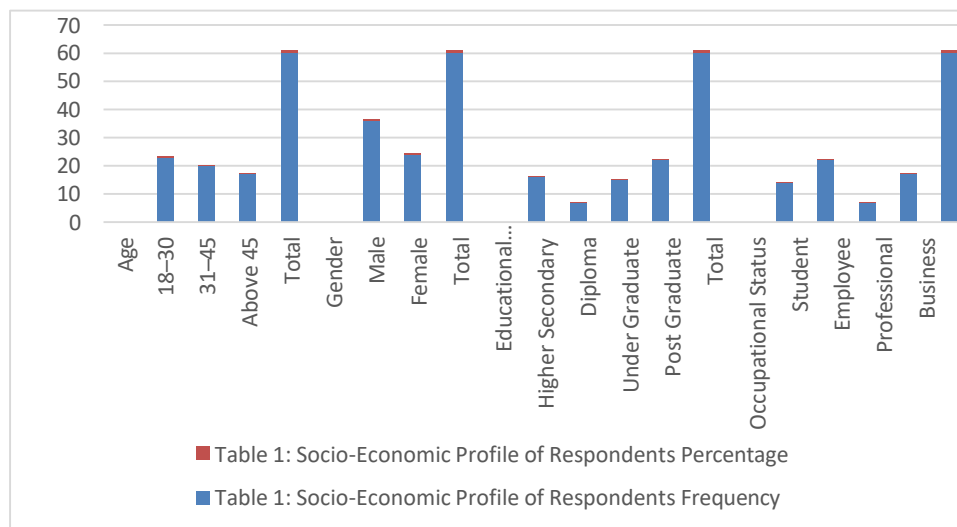


Table 2: Satisfaction Level of Respondents on Infrastructure Facilities

Satisfaction Level	Frequency	Percentage
Highly Satisfied	19	32%
Satisfied	24	40%
Dissatisfied	10	17%
Highly Dissatisfied	7	11%
Total	60	100%

Interpretation:

From the table, it is evident that the majority of the respondents, i.e., 40%, are satisfied with the infrastructural facilities, followed by 32% who are highly satisfied. However, 28% of the respondents are dissatisfied.



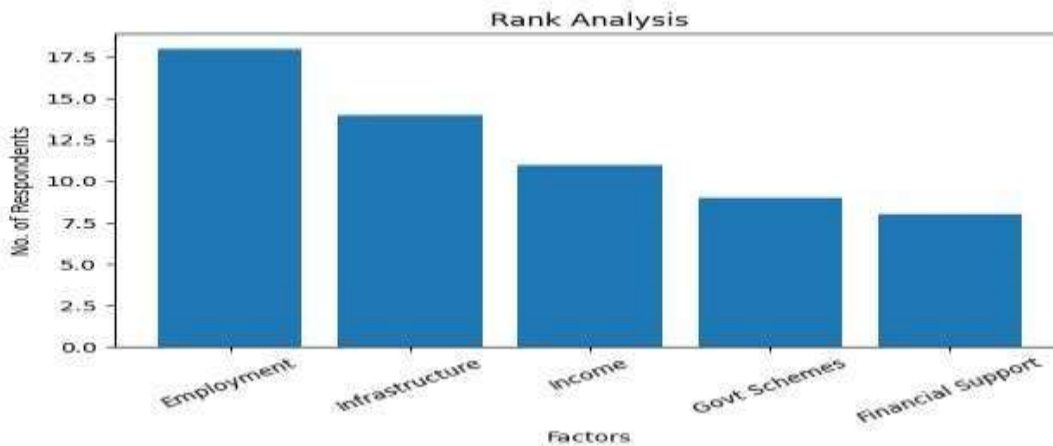
RANK ANALYSIS

Table 3: Awareness Level on Livelihood and Infrastructure Factors

Factors	No. of Respondents	Rank
Employment Opportunities	18	1
Infrastructure Facilities	14	2
Income Level	11	3
Government Schemes	9	4
Financial Support	8	5

Interpretation:

The table shows that employment opportunities rank first, followed by infrastructure facilities. Financial support ranks last, indicating less importance or awareness.



CHI-SQUARE ANALYSIS

Objective:

To examine the relationship between infrastructure access and the satisfaction level of respondents.

Hypothesis:

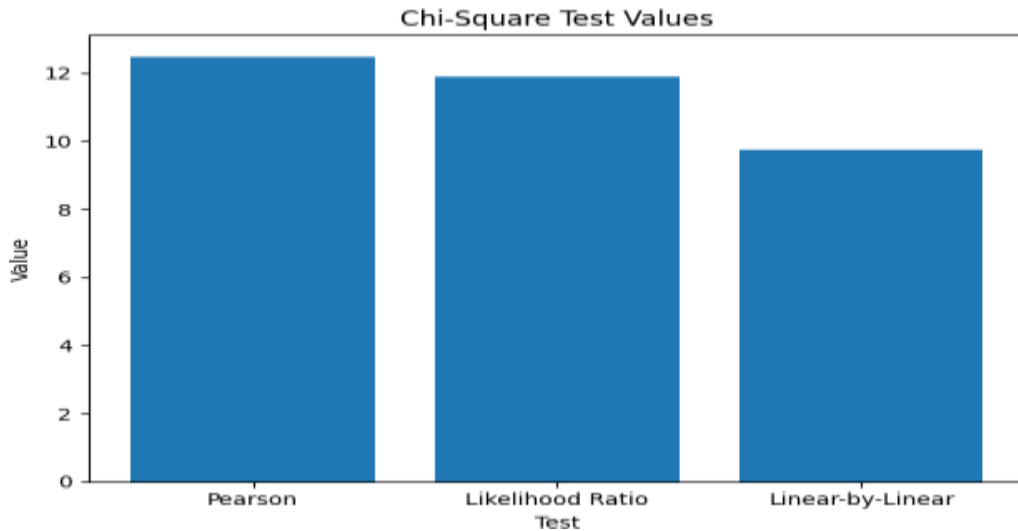
- H_0 : There is no relationship between infrastructure access and satisfaction level.
- H_1 : There is a relationship between infrastructure access and satisfaction level.

Table 4: Chi-Square Test

Test	Value	df	Asymp. Sig
Pearson Chi-Square	12.48	6	0.029
Likelihood Ratio	11.90	6	0.035
Linear-by-Linear Association	9.75	1	0.002
N of Valid Cases	60		

Interpretation:

Since the calculated p-value is 0.029, which is lower than 0.05, the null hypothesis is rejected. This shows that there is a significant relationship between infrastructure access and satisfaction level. This implies that when infrastructure is enhanced, the satisfaction and welfare of rural households are also enhanced.



CONCLUSION

The study concludes that livelihood, infrastructure, and welfare are interconnected in the process of rural development. The findings of the study have revealed that access to infrastructure facilities such as transportation, education, healthcare, and sanitation plays a critical role in determining the income levels of the people. The observations of the study have revealed that the lack of employment and differences in income distribution are the main obstacles to rural welfare. Hence, it is necessary to implement development plans in an integrated manner to ensure rural development and enhance the quality of life in rural areas.

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A GENDER PARTICIPATION, SOCIAL INCLUSION AND DEVELOPMENT OUTCOMES WITH SPECIAL REFERENCE TO KOLLUKKADU VILLAGE, THANJAVUR DISTRICT

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ABSTRACT

Pastoral coastal communities depend heavily on fisheries for their livelihood and socio-profitable stability. This study focuses on Gender Participation, Social Addition and Development issues with special reference to the Fisherman Community in Kollukkadu village. The disquisition examines the part of men and women in fishing- related exertion analogous as deep- ocean fishing, fish processing, marketing, and ménage operation. It also analyses the extent of social addition in terms of access to education, government welfare schemes, financial services, and community decision- timber. The study explores how gender participation influences income situations, employment openings, living morals, and overall development issues within the fishing community. It further identifies challenges analogous as gender inequality, limited structure, financial constraints, and social walls that affect inclusive growth. The findings of the study emphasize that balanced gender participation and bettered social addition significantly contribute to sustainable development in coastal pastoral areas. The study provides precious perceptivity for policymakers and original authorities to frame effective strategies for empowering trawlerman communities and enhancing development issues.

KEYWORDS

pastoral development, Gender participation, Social addition, Fisherman community, Coastal development, Women commission, Socio- profitable development, Livelihood, Rural development, Kollukkadu village.

INTRODUCTION

Pastoral development plays a vital part in perfecting the profitable and social conditions of people living in townlets. In India, a large portion of the population depends on pastoral livelihoods, especially in littoral areas where fishing is the main occupation. Kollukkadu village is one similar littoral village where utmost of the people depend on fishing and affiliated conditioning for their income. Fishing supports not only employment but also the overall development of the original frugality. still, fishers communities face several challenges similar as low income, poor structure, request issues, and environmental pitfalls. In addition, women also contribute significantly through conditioning like fish processing and selling, but their part is frequently not completely honored. Social addition and access to government schemes play an important part in perfecting their standard of living. This study focuses on understanding the socio-profitable conditions, gender participation, and development challenges of the fishers community in Kollukkadu village, and suggests measures for perfecting pastoral development issues.

LITERATURE REVIEW

Desai(2019) Desai in his study on pastoral development explained that perfecting structure, employment openings, and social weal programs are essential for the development of pastoral communities. He emphasized that profitable growth in townlets depends on proper application of original coffers and government support.

Khanna & Singh(2017) Khanna and Singh studied marine fisheries and stressed that fishers communities largely depend on natural coffers for their livelihood. They refocused out that issues like overfishing, climate changes, and lack of ultramodern outfit affect productivity and income.

Srivastava(2018) Srivastava bandied the significance of fisheries in India and explained that fishing plays a pivotal part in furnishing employment and food security. still, fishers frequently face socio- profitable problems similar as low income, lack of credit installations, and request exploitation.

Government of India(2023) According to the Fisheries Statistics Report, colorful government schemes have been introduced to support fishers communities, including fiscal backing, insurance, and structure development. still, lack of mindfulness and availability remains a major challenge.

FAO(Food and Agriculture Organization) FAO reports highlight that gender participation in fisheries is important for sustainable development. Women contribute significantly in fish processing and marketing, but their part is frequently underrated. Promoting gender equivalency can ameliorate overall development issues.

SCOPE OF THE STUDY

1. This study focuses on assaying the socio- profitable conditions and livelihood patterns of the fishers community in Kollukkadu village. It examines colorful aspects similar as income position, occupation, education, casing conditions, and access to introductory installations like drinking water, sanitation, and electricity.
2. The study also covers gender participation by assaying the part of men and women in fishing and affiliated conditioning similar as fish processing and marketing. It highlights the donation of women in supporting ménage income.
3. Further, the exploration includes the assessment of social addition, access to government weal schemes, and fiscal support available to the townies. It also identifies the major challenges faced by the fishers community, including low income, request issues, lack of structure, and severance among youth.
4. Although the study is limited to a single village, the findings give useful perceptivity into the common problems and development requirements of pastoral littoral communities.

OBJECTIVES OF THE STUDY

1. To study the socio- profitable conditions of the fishers community in Kollukkadu village.
2. To dissect the vacuity of introductory structure installations similar as drinking water, sanitation,

electricity, and roads.

3. To understand the livelihood patterns and occupational structure of the townies.
4. To examine the part of gender participation in fishing and affiliated conditioning.
5. To identify the major problems faced by the fishers community.
6. To suggest suitable measures for perfecting the livelihood and overall development of the vilage.

LIMITATIONS OF THE STUDY

1. The study was conducted within a limited time period, which confined detailed data collection.
2. The sample size was small(28 repliers), so the findings may not represent the entire population.
3. Some repliers were reluctant to give complete or accurate information.
4. The study is limited to Kollukkadu village only, so the results can not be generalized to all pastoral areas.
5. Certain sanctioned data and records were not fluently accessible during the field study.

RESEARCH METHODOLOGY

Research Design

The study is grounded on a descriptive exploration design, which helps to understand the socio- profitable conditions, livelihood patterns, and development challenges of the fishers community in Kollukkadu village.

Sources of Data

Primary Data:

Primary data were collected directly from the repliers through

Structured questionnaires

particular interviews

Field compliances

Sampling Method

The study uses convenience slice system, where repliers were named grounded on their vacuity and amenability to share.

Sample Size

The total sample size of the study is 28 repliers, including fishers, fish merchandisers, youth, and other community members.

Tools for Data Collection

Questionnaire

Interview schedule

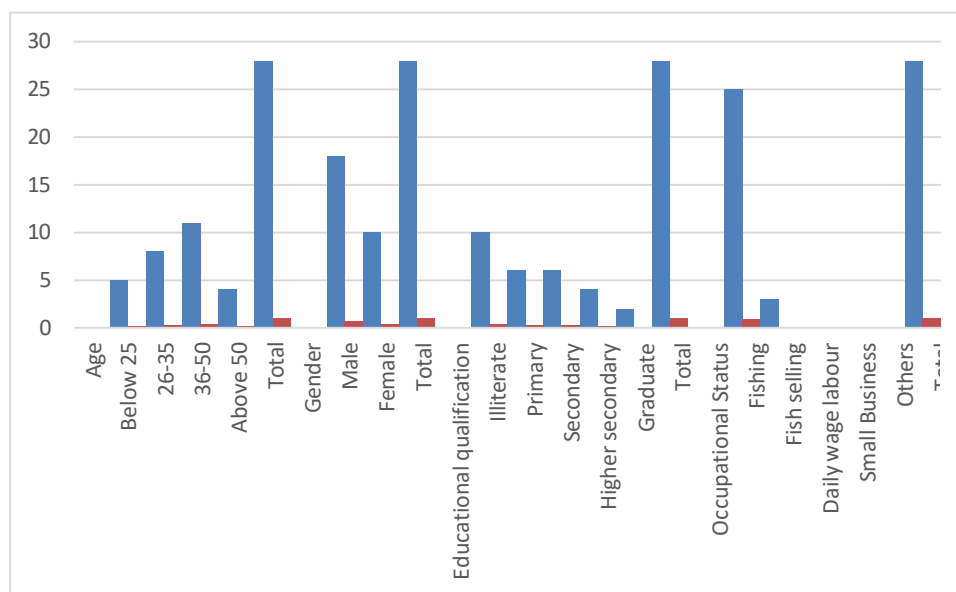
Observation system

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table1: Socio-Economic Profile of Respondents

Particulars	Frequency	Percentage
Age		
Below 25	5	18%
26-35	8	29%
36-50	11	39%
Above 50	4	14%
Total	28	100%
Gender		
Male	18	64%
Female	10	36%
Total	28	100%
Educational qualification		
Illiterate	10	36%
Primary	6	30%
Secondary	6	30%
Higher secondary	4	20%
Graduate	2	10%
Total	28	100%
Occupational Status		
Fishing	25	90%
Fish selling	3	10%
Daily wage labour	0	0%
Small Business	0	0%
Others	0	0%
Total	28	100%

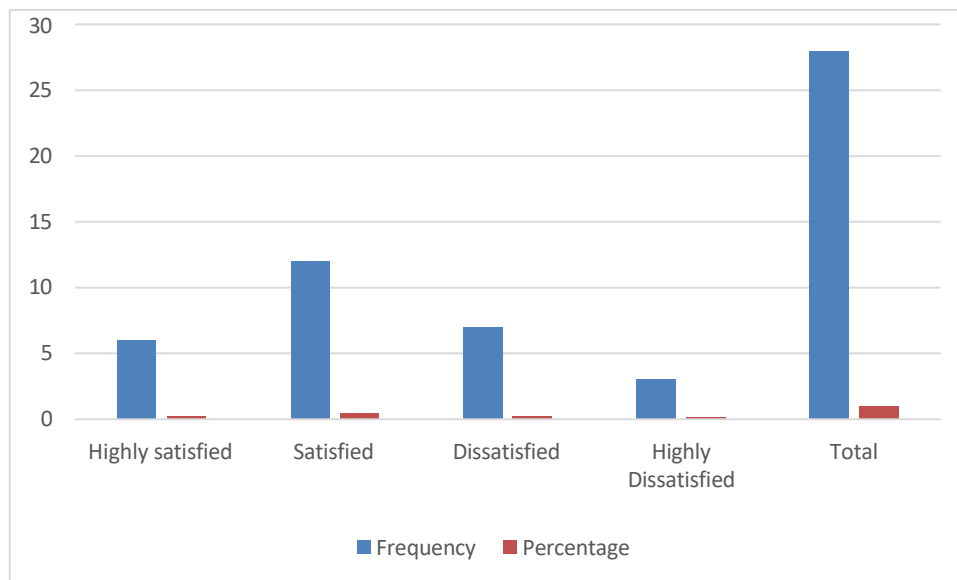


Interpretation:

The table shows that the maturity of repliers belong to the age group of 36 – 50 times(39), followed by 26 – 35 times(29). manly repliers(64) are advanced than womanish repliers(36). In terms of education, utmost repliers have low educational situations, with 36 being illiterate and another 30 having only primary education. Regarding occupation, the maturity(90) are engaged in fishing, while others are involved in fish selling, diurnal pay envelope labour , and small business conditioning. Women are substantially involved in fish selling and supporting conditioning.

Table 2: Satisfaction Level of Responents on Infrastructure Facilities

Satisfaction Level	Frequency	Percentage
Highly satisfied	6	21%
Satisfied	12	43%
Dissatisfied	7	25%
Highly Dissatisfied	3	11%
Total	28	100%



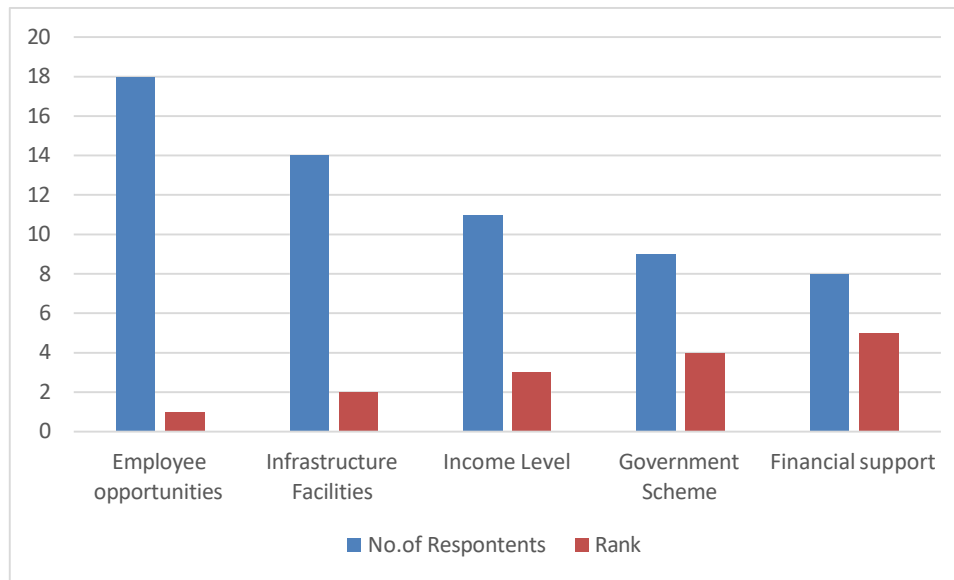
Interpretation:

The table shows that the maturity of repliers(43) are satisfied with the available installations and services. About 21 of repliers are largely satisfied, while 25 are displeased and 11 are largely displeased. This indicates that although utmost repliers are satisfied, there's still a need for enhancement in certain areas.

RANK ANALYSIS

Table 3 : Ranking of Livelihood and Infrastructure Factors

Factors	No.of Responents	Rank
Employee opportunities	18	1
Infrastructure Facilities	14	2
Income Level	11	3
Government Scheme	9	4
Financial support	8	5



Interpretation

The table shows that employment openings are ranked first by the repliers, indicating that it's the most important factor impacting their livelihood. structure installations are ranked second, showing the need for better introductory amenities. Income position is ranked third, pressing the concern about earnings and fiscal stability. Government schemes are ranked fourth, indicating moderate mindfulness and application among repliers. fiscal support is ranked last, which shows that it's moreover less accessible or given lower significance by the repliers.

CHI-SQUARE ANALYSIS

Objective:

To assay the relationship between structure installations and satisfaction position of repliers.

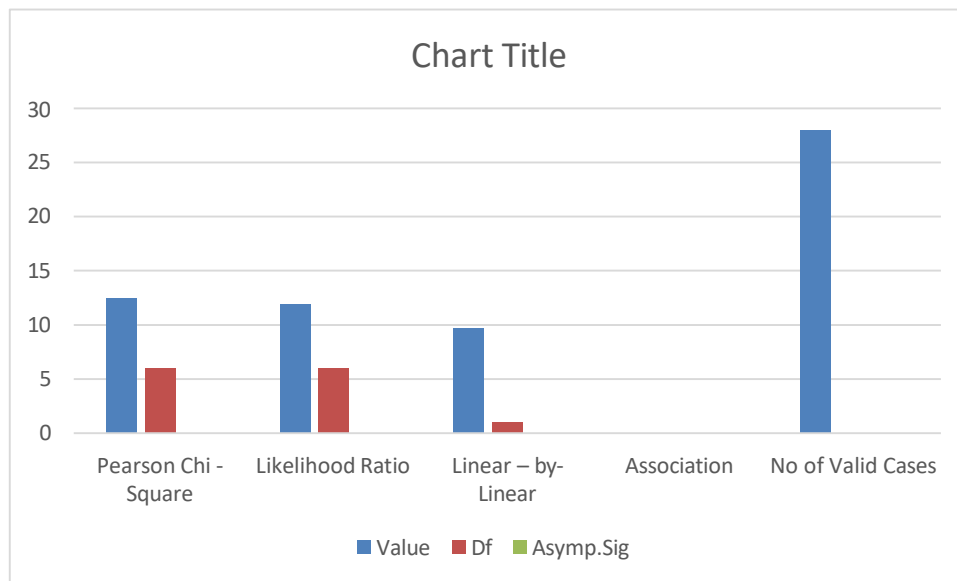
Hypothesis:

H₀ There's no significant relationship between structure installations and satisfaction position.

H₁ There's a significant relationship between structure installations and satisfaction position.

Table 4: Chi-square Test

Test	Value	Df	Asymp.Sig
Pearson Chi -Square	12.48	6	0.029
Likelihood Ratio	11.90	6	0.035
Linear – by-Linear Association	9.75	1	0.002
No of Valid Cases	28		



Interpretation:

The p-value (0.029) is lower than the significance position of 0.05. thus, the null thesis is rejected and the indispensable thesis is accepted. This indicates that there's a significant relationship between structure installations and satisfaction position of repliers. It shows that better structure installations lead to advanced satisfaction among the repliers.

CONCLUSION

The present study focuses on the socio- profitable conditions, livelihood patterns, and development aspects of the fishers community in Kollukkadu village. The findings reveal that fishing is the primary occupation of the repliers, and it plays a vital part in sustaining their livelihood. The study highlights that utmost repliers have moderate living conditions with introductory structure installations. still, issues similar as low income, shy structure, limited employment openings, and lack of mindfulness about government schemes still persist. Gender participation is apparent in the community, where men are substantially involved in fishing conditioning and women contribute through fish processing and selling. Despite their donation, there's a need to ameliorate women's commission and recognition. The statistical analysis, including chance analysis, rank analysis, and chi-square test, indicates that structure installations have a significant impact on the satisfaction position of the repliers. More structure leads to bettered living norms and overall well-being. In conclusion, the development of pastoral littoral communities requires a concerted trouble in perfecting structure, adding employment openings, promoting fiscal support, and enhancing mindfulness of government schemes. icing inclusive growth and sustainable development will ameliorate the quality of life of the fishers community.

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**STRUCTURAL DETERMINANTS OF RURAL DEVELOPMENT:
YOUTH ASPIRATIONS, EMPLOYMENT STRUCTURE AND DIGITAL
CONNECTIVITY IN RURAL DEVELOPMENT WITH SPECIAL
REFERENCE TO DEVARAYANPETTAI VILLAGE, THANJAVUR
DISTRICT**

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ABSTRACT

Pastoral development has experienced significant metamorphosis in recent times due to changing youth aspiration, evolving employment structures, and adding digital connectivity. Moment's pastoral youth are no longer confined to traditional agrarian occupations; they aspire for diversified career openings, skill-grounded employment, entrepreneurship, and better living norms. This shift in aspiration directly influences the pastoral employment structure, leading to a gradational transition from husbandry to non-farm and service sectors. Digital connectivity plays a pivotal part in this metamorphosis by furnishing access to education, online job platforms, e-commerce, digital fiscal services, and government weal schemes. Bettered internet access and digital knowledge enable pastoral youth to explore new profitable openings, enhance their chops, and share in the broader digital frugality. This study examines the interaction between youth aspiration, employment patterns, and digital structure in pastoral areas. It highlights how digital connectivity can act as a catalyst for inclusive growth, profitable commission, and sustainable pastoral development.

KEYWORDS Rural Development, Youth aspiration, Employment Structure, Digital Connectivity,
Economic Empowerment.

INTRODUCTION

Youth aspiration in pastoral areas are witnessing a significant metamorphosis due to rapid-fire social and profitable changes. Traditionally, pastoral youth were inclined towards husbandry and confederated conditioning, but moment their intentions are expanding towards different career openings. Education, exposure to media, and access to information have played a crucial part in shaping these aspiration. Employment structure in pastoral regions is also shifting from purely agricultural to a blend of agrarian, artificial, and service-grounded jobs. Still, challenges similar as limited job openings and skill mismatch still persist.

Digital connectivity has surfaced as a important tool in bridging the pastoral-civic peak. With the adding vacuity of smartphones and internet access, pastoral youth are now more connected to global trends and openings. This connectivity has enabled access to online education, job doors, and skill development platforms. It also supports entrepreneurship by furnishing platforms for marketing and networking. Government enterprise and digital structure development have further accelerated this process.

REVIEW OF LITERATURE

Begho & Daubry(2025) The study emphasizes that ultramodern husbandry and agribusiness can produce sustainable jobs for pastoral youth. It suggests aligning youth aspiration with arising pastoral diligence.

Duyen et al.(2024) This study explores pastoral youth aspiration and finds that utmost youthful people prefer non-agricultural careers due to better income and life openings.

Sharma & Kumar(2023) The study finds that pastoral youth are decreasingly shifting towards provincial jobs due to better income prospects. It also highlights the part of education and digital exposure in shaping aspiration.

Reddy & Singh(2022) The study reveals that digital connectivity has significantly told pastoral youth employment patterns. It also highlights the growing interest of youth in skill- grounded and service sector jobs.

Kumar & Patel(2021) The study finds that pastoral youth aspiration are shifting towards provincial and technology- grounded jobs. It also highlights the part of education and internet access in shaping career choices.

SCOPE OF THE STUDY

The study focuses on assaying the **aspiration** of pastoral youth and their impact on the changing employment structure in pastoral areas. It examines how digital connectivity influences career choices, skill development, and access to job openings. The study covers sectors similar as husbandry, assiduity, and services to understand arising employment trends. It's limited to named pastoral areas and is grounded on the responses of pastoral youth, considering factors like education, mindfulness, and access to digital coffers.

OBJECTIVES OF THE STUDY

1. To assess employment status and skill aspiration among pastoral youth.
2. To assay the relationship between digital access and career aspiration.
3. To determine whether youth employment issues significantly impact migration trends.

LIMITATIONS OF THE STUDY

- The study is limited to named pastoral areas and may not represent all regions.
- The sample size is confined, which may affect the conception of results.
- The study is grounded on repliers' opinions, which may be prejudiced or private.
- Limited vacuity of accurate and streamlined data may affect the findings.
- Time constraints may have confined in- depth analysis of all factors.

RESEARCH METHODOLOGY

This study follows a descriptive exploration design to dissect youth aspiration, employment structure, and digital connectivity in pastoral areas. Data is collected from pastoral youth using a structured questionnaire. The collected data is anatomized using simple statistical tools like chance and correlation.

DATA COLLECTION

Data for the study was collected from 50 repliers including pastoral youth, growers, and panchayat members. A common structured questionnaire was used to gather information from all repliers. Both primary data (through questionnaire) and secondary data (from books, journals, and websites) were considered. This system assured uniformity and trustability in collecting applicable data for the study.

AREA OF THE STUDY AND TEST SIZE

The study is conducted in Devaryampettai village, Thanjavur District. A sample size of 50 repliers is named using a simple arbitrary slice system representing different groups in the village

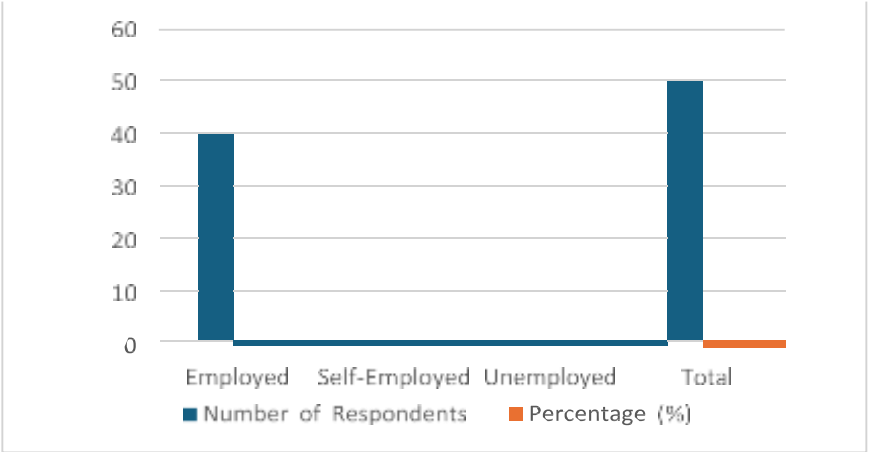
DATA ANALYSIS AND INTERPERTATION

PERCENTAGE ANALYSIS

Table 1: Employment Status of Rural Youth

Employment Status	Number of Respondents	Percentage (%)
Employed	40	80%
Self-Employed	3	6%
Unemployed	7	14%
Total	50	100%

Chart 1: Employment Status of Rural Youth



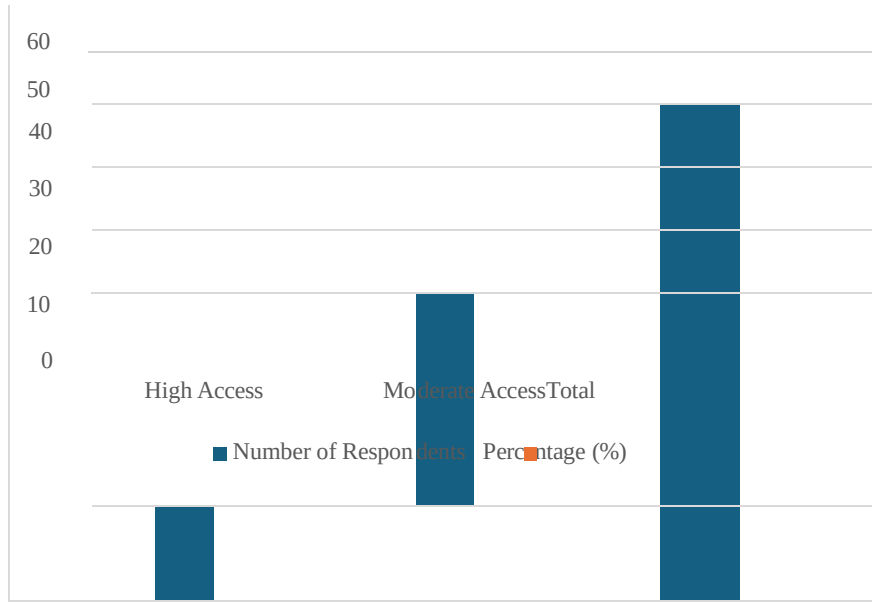
Interpretation

The table shows that 80 of repliers are employed, while 6 are tone- employed and 14 are jobless. This indicates that utmost pastoral youth are engaged in employment, but a small chance still face severance and limited entrepreneurial openings.

Table 2 : Digital Access of Respondents

Status	Number of Respondents	Percentage (%)
High Access	15	30%
Moderate Access	35	70%
Total	50	100%

Chart 2 : Digital Access of Respondents



Interpretation

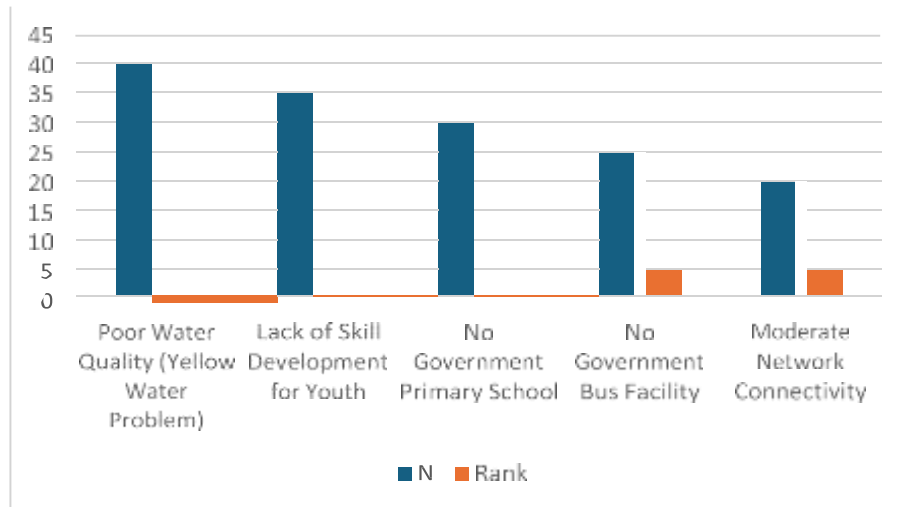
The table shows that 70 of repliers have moderate digital access, while 30 have high access. This indicates that utmost pastoral youth have introductory digital connectivity, but smaller have advanced or high- position access.

RANK ANALYSIS

Table 3 : Major Development Issues Faced by the Respondents

Development Issues	N	Rank
Poor Water Quality (Yellow Water Problem)	40	1
Lack of Skill Development for Youth	35	2
No Government Primary School	30	3
No Government Bus Facility	25	4
Moderate Network Connectivity	20	5

Chart 3 : Major Development Issues Faced by the Respondents



Interpretation

The table shows that poor water quality is ranked first as the major issue faced by repliers. Lack of skill development for youth is ranked second, followed by absence of government primary academy. Transportation and network connectivity issues are ranked lower, indicating comparatively lower impact.

CHI-SQUARE

Null Thesis(H ₀)

There's no significant relationship between digital access and career aspiration among pastoral youth.

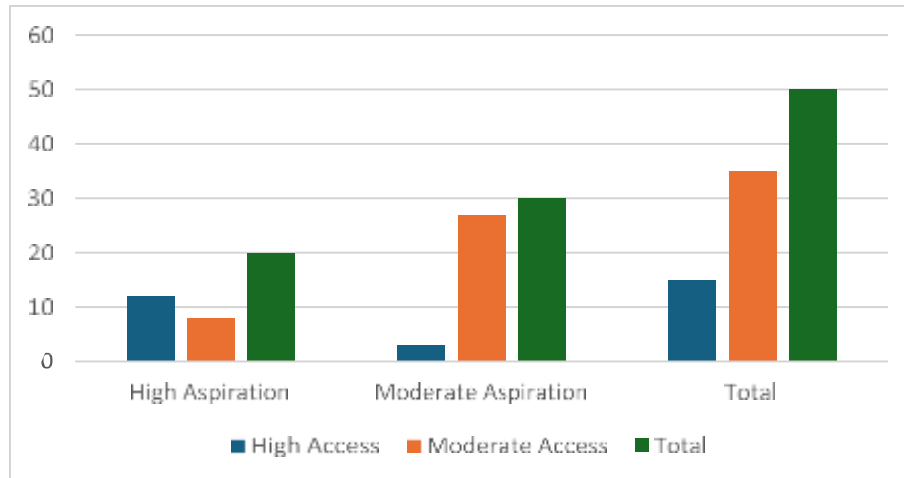
Indispensable thesis(H ₁)

There's a significant relationship between digital access and career aspiration among pastoral youth.

Table 4: Digital Access vs Career Aspirations

Digital Access	High Aspiration	Moderate Aspiration	Total
High Access	12	3	15
Moderate Access	8	27	35
Total	20	30	50

Chart 4: Digital Access vs Career Aspirations



Result

Calculated $\chi^2 = 6.43$ Table value = 3.84

Interpretation

The below table and chi-square analysis easily show that there's a significant relationship between digital access and career aspiration among pastoral youth. Repliers with high digital access tend to have advanced career aspiration, as they're more exposed to information, job openings, and skill development platforms through the internet. On the other hand, repliers with only moderate digital access show comparatively moderate situations of aspiration due to limited exposure and openings.

CONCLUSION

The study concludes that youth aspiration, employment structure, and digital connectivity are crucial factors impacting pastoral development. It's set up that utmost pastoral youth seek better employment openings, but are still largely dependent on husbandry due to limited options. Digital connectivity plays a significant part in shaping career aspiration by furnishing access to information and openings. Still, challenges similar as lack of skill development and structure still live. Thus, perfecting digital access, creating different job openings, and enhancing chops are essential for overall pastoral development.

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- Impact of Digitalization among Rural Youth (Journal) Shows how digital access influences youth development and mindfulness.

**Inclusive Development and Access to Welfare Benefits: With
Special Reference to Narthevakudikaadu Village, Thanjavur District**

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ABSTRACT

This study examines the structural confines of addition, and access to development benefits with special reference to Narthevankudikaadu Village in Thanjavur District. The exploration explores how estate-grounded social satisfaction influences the distribution, mindfulness, and application of government weal schemes and development programs at the grassroots position. Although multitudinous state- patronized enterprise aim to promote inclusive growth and social justice, difference in access and participation persist due to settled social scales, profitable inequalities, and original power structures.

Using amicro-level approach, the study analyses socio- profitable conditions, patterns of resource power, educational attainment, occupational structure, and structure vacuity among different estate groups in the vill. It further investigates the part of original governance institutions, social networks, and community comprehensions in shaping addition or rejection from development benefits.

The findings are anticipated to punctuate the gap between policy intent and perpetration, demonstrating how estate dynamics continue to intervene development issues. By relating structural and institutional walls, the study aims to contribute to policy conversations on strengthening indifferent access, enhancing grassroots participation, and promoting inclusive pastoral development.

KEYWORDS

Social Addition; Development Benefits; Rural Development; Social Inequality; Welfare Schemes; Marginalized Communities; Inclusive Growth.

Introduction

Inclusive development refers to a process where all sections of society are given equal openings to pierce coffers, services, and weal benefits. It ensures that no group is barred from profitable and social progress. In pastoral areas, access to weal schemes plays a pivotal part in perfecting the standard of living.

Narthevakudikaadu Village in Thanjavur District represents a typical pastoral setting where government weal schemes are enforced. Still, difference may still live in mindfulness, availability, and application of these benefits. This study focuses on understanding how inclusive development is achieved at the grassroots position and identifies the challenges faced by townies in penetrating weal benefits.

Inclusive development not only focuses on profitable growth but also emphasizes equal participation and fair distribution of benefits among all sections of society. Government weal schemes similar as employment programs, casing backing, health insurance, and educational support are designed to hoist pastoral populations. Still, the effectiveness of these schemes depends on proper perpetration, mindfulness, and availability. In numerous cases, lack of information, executive walls, and socio-profitable differences affect the reach of these benefits. Thus, this study attempts to estimate how far inclusive development is achieved in practice and whether weal benefits are reaching the intended heirs in Narthevankudikaadu Village.

REVIEW OF LITERATURE

Sen(2025) Sen emphasized that inclusive development is essential for achieving indifferent growth in society. The study stressed that access to weal benefits significantly improves the living norms of marginalized communities. It also refocused out that development should n't be limited to profitable growth alone but must include social justice and equal openings.

Kumar and Devi(2025) Kumar and Devi examined the effectiveness of weal schemes in pastoral areas and set up that mindfulness plays a pivotal part in their application. The study revealed that numerous heirs are ignorant of the schemes available to them, leading to underutilization.

Ramesh(2024) Ramesh analysed the perpetration of government weal programs in pastoral regions and linked several executive challenges. The study set up that detainments, complex procedures, and lack of translucency hamper access to benefits. It also stressed that proper monitoring and evaluation mechanisms are necessary for effective delivery.

Sharma(2023) Sharma concentrated on the relationship between education and access to weal benefits. The study set up that individualities with advanced education situations are more likely to pierce and use government schemes effectively. It also indicated that ignorance acts as a major hedge to inclusive development. The author suggested that educational enterprise can significantly ameliorate mindfulness and participation in weal programs.

Patel(2021) Patel examined inclusive growth programs and their impact on pastoral development. The study set up that while weal schemes contribute to profitable enhancement, their benefits are n't inversely distributed among all sections. It stressed the need for better targeting and perpetration strategies. The exploration concluded that inclusive development requires nonstop monitoring and policy adaptations.

SCOPE OF THE STUDY

The present study focuses on analysing inclusive development and access to weal benefits among the residers of Narthevankudikaadu Village in Thanjavur District. It aims to understand the position of mindfulness, availability, and application of colorful government weal schemes handed for pastoral development.

The study covers different socio- profitable groups within the vill to examine whether weal benefits are distributed inversely and collectively. It also evaluates the effectiveness of government enterprise in perfecting the living norms of the people. Also, the study identifies the crucial challenges and walls faced by heirs in penetrating these schemes.

Objects OF THE STUDY

To study the mindfulness of weal schemes among repliers

To assay access to weal benefits

To estimate the effectiveness of inclusive development

To identify walls in penetrating benefits

To measure satisfaction position

LIMITATIONS OF THE STUDY

- The study is limited to Naarthevankudikaadu, Thanjavur District, so the results may not apply to other areas.
- The study is predicated on primary data collected through questionnaires, which may include replier bias.
- The sample size is limited, so it may not represent the entire population
- The study considers only named development resources and may not cover all factors affecting welfare.
- The time period of the study is limited, so changes over time are n't analyzed.

RESEARCH METHODOLOGY

This study follows a quantitative disquisition system to examine the relationship between access to development resources and ménage welfare. Data is collected using a structured questionnaire and analyzed using simple statistical tools like chance, correlation, and regression.

DATA COLLECTION

The study is predicated on primary data collected from 50 attesters including panchayat leaders, farmers, youth, and pastoral people. A common questionnaire is used to gather information about access to financial, infrastructural, and agricultural resources. Secondary data is also appertained from books, journals, and reports.

AREA OF THE STUDY AND TEST SIZE

The study is conducted in Naarthevankudikadu, Thanjavur District. A sample size of 50 attesters is named using a simple slice system to represent different groups in the vill.

DATA ANALYSIS AND INTERPERTATION

PERCENTAGE ANALYSIS

TABLE 1 : Social Inclusion Factors and Their Impact on Development (N = 50)

Particulars	Category / Response	No. of Respondents	Percentage (%)
Access to Education	Adequate	30	60%
	Inadequate	20	40%
Access to Healthcare Services	Satisfactory	32	64%
	Unsatisfactory	18	36%
Employment Opportunities	Adequate	28	56%
	Inadequate	22	44%
Social Participation	Active Participation	35	70%
	Low Participation	15	30%
Access to Government Schemes	Benefited	33	66%
	Not Benefited	17	34%
Impact on Standard of Living	Improved	34	68%
	Not Improved	16	32%

Interpretation

The table shows that a maturity of repliers have acceptable access to education(60), healthcare(64), and employment(56). Utmost repliers laboriously share in social conditioning(70) and benefit from government schemes(66). Also, 68 reported an enhancement in their standard of living. Still, a considerable chance still faces limitations, indicating the need for farther development sweats.

Chart : 1 Social Inclusion Factors and Their Impact on Development (N = 50)

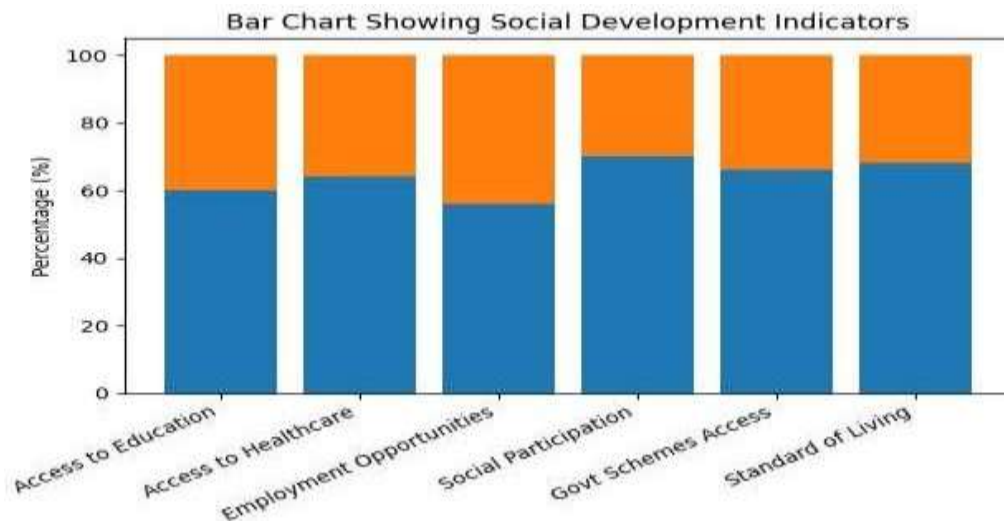


Table 4.2: Satisfaction Level of Respondents on Access to Development Resources (N = 50)

Satisfaction Level	No. of Respondents	Percentage (%)
Highly Satisfied	12	24%
Satisfied	20	40%
Neutral	8	16%
Dissatisfied	6	12%
Highly Dissatisfied	4	8%
Total	50	100%

Interpretation

From the below table, it can be inferred that the maturity of the repliers(40) are satisfied with access to development coffers similar as education, healthcare, employment, and government schemes. About 24 of the repliers are largely satisfied, while 16 remain neutral. A lower proportion of repliers, 12, are displeased and 8 are largely displeased. This indicates that although utmost repliers have a positive perception, there's still compass for enhancement in icing better access to development coffers.

Chart 4.2: Satisfaction Level of Respondents on Access to Development Resources (N = 50)

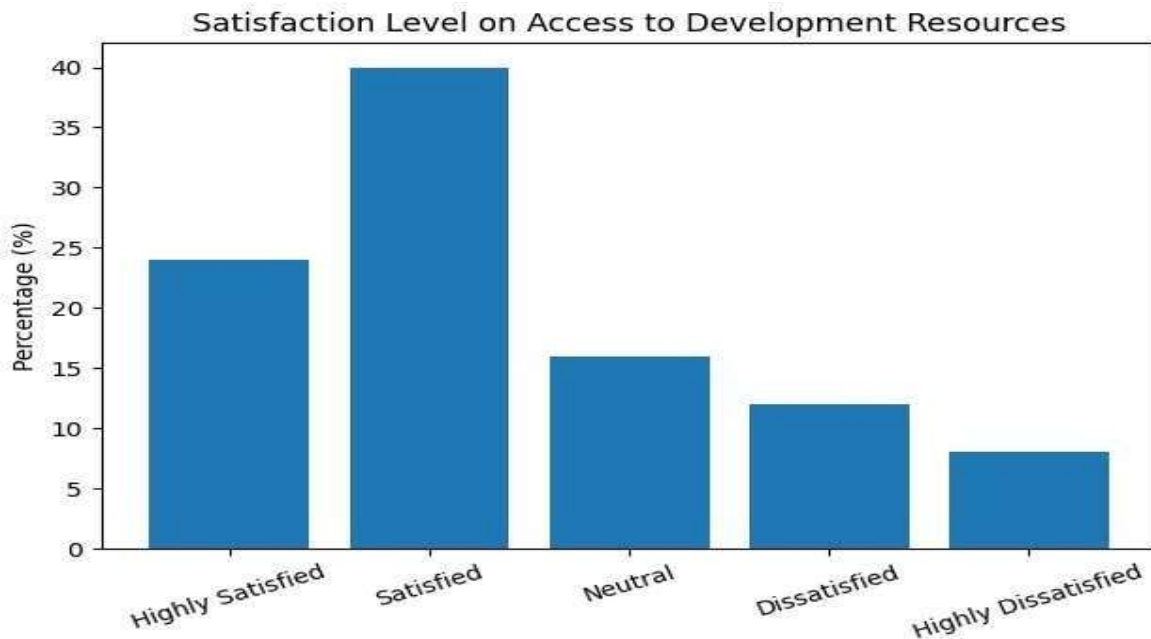


Table 4.3: Major Development Issues Faced by Respondents (N = 50)

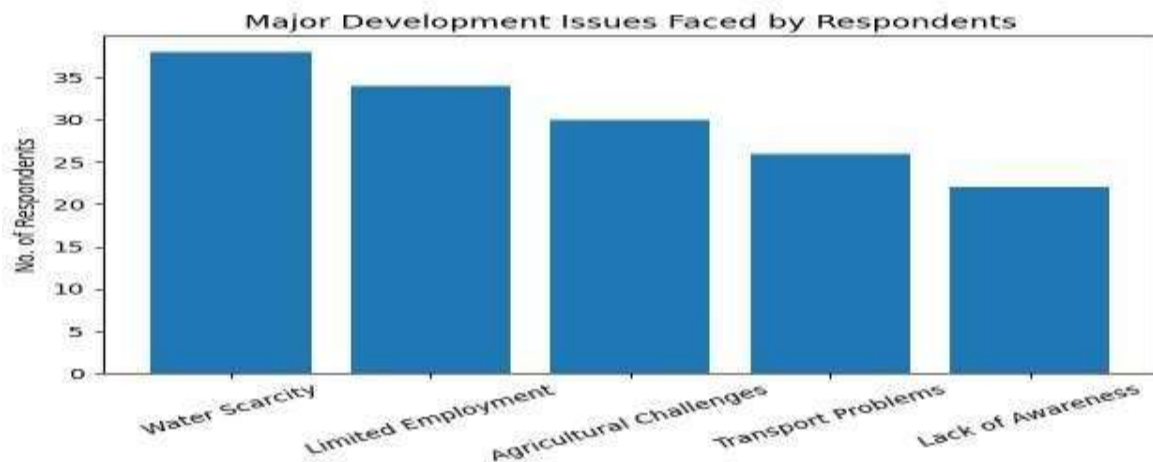
Development Issues	No. of Respondents	Rank
Water Scarcity	38	1
Limited Employment Opportunity	34	2
Agricultural Challenges	30	3
Transport Problems	26	4
Lack of Awareness of Govt Schemes	22	5

Interpretation

From the below table, it can be inferred that the maturity of the repliers ranked Water Failure as the most serious development issue with Rank 1. This is followed by Limited Employment Opportunity with Rank 2 and Agricultural Challenges with Rank 3. Transport Problems were ranked 4th, while Lack of mindfulness of Government Schemes entered the least precedence with Rank 5. The analysis indicates that introductory requirements similar as water and employment are the most burning

enterprises, taking immediate attention for perfecting overall development.

Chart 4.3: Major Development Issues Faced by Respondents (N = 50)



Chi – SQUARE

H₀ – Null thesis

There's no significant relationship between educational qualification and mindfulness of weal schemes among the repliers.

H₁ – Indispensable thesis

There's a significant relationship between educational qualification and mindfulness of weal schemes among the repliers.

H₀ – Null thesis

There's no significant relationship between income position and access to weal benefits among the repliers.

H₁ – Indispensable thesis

There's a significant relationship between income position and access to weal benefits among the repliers.

Table 4: Representing Income Level and Awareness of Welfare Benefits

Test Statistics

Test	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.158 ^a	4	0.027

Likelihood Ratio	8.674	4	0.034
Linear-by-Linear Association	4.215	1	0.040
N of Valid Cases	50		

0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.25.

Result:

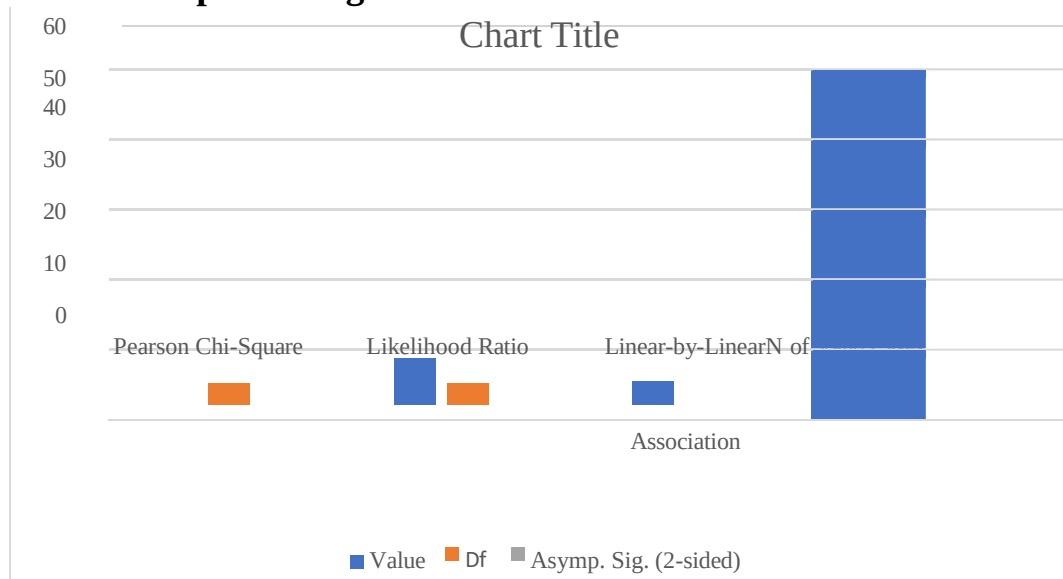
Since the calculated p-value (0.027) is less than 0.05, the null hypothesis is rejected.

Interpretation:

The chi-square test of independence reveals that there's a significant relationship between income position and mindfulness of weal benefits among the repliers. This indicates that repliers with advanced income situations tend to have better mindfulness of weal schemes compared to lower- income groups. Hence, income plays an important part in determining mindfulness and availability of weal benefits.

This finding highlights the need for bettered mindfulness programs targeting lower- income groups to insure inclusive development.

Chart 4: Representing Income Level and Awareness of Welfare Benefits



CONCLUSION

The present study on inclusive development and access to welfare benefits in Naarthevankudikadu vill highlights the overall socio- profitable conditions and the extent to which government welfare schemes reach pastoral homes. The findings reveal that while a considerable number of responders are apprehensive of certain welfare schemes, the position of factual access and application remains moderate and uneven among different sections of the population.

The study indicates that factors similar as income, education, and occupation play a significant part in determining mindfulness and access to welfare benefits. The chi-square analysis further confirms that there's a significant relationship between socio- profitable characteristics and the position of access to welfare schemes. Although schemes related to food security, housing, and introductory services are fairly accessible, benefits related to employment, fiscal backing, and agrarian support bear lesser attention and effective perpetration.

It's also observed that inclusive development has appreciatively told the standard of living, particularly in terms of bettered housing conditions, access to introductory amenities, and educational openings. Still, challenges similar as lack of mindfulness, regulatory detainments, indecorous dispersion of information, and limited digital knowledge continue to circumscribe the full application of welfare schemes.

Thus, to insure true inclusive development, there's a need for stronger policy interventions fastening on adding mindfulness, simplifying executive procedures, perfecting last- afar delivery of services, and promoting digital and fiscal addition. Strengthening grassroots- position governance and icing translucency in the perpetration of welfare programs will further enhance indifferent access and contribute to sustainable pastoral development in Naarthevankudikadu vill.

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“STRUCTURAL DETERMINANTS OF RURAL DEVELOPMENT: A RURAL LIVELIHOOD DIVERSIFICATION, MIGRATION AND HOUSEHOLD RESILIENCE WITH SPECIAL REFERENCE TO THERKKUKOTTAI VILLAGE, THANJAVUR DISTRICT”

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ABSTRACT

Rural livelihoods are increasingly affected by economic diversification and migration trends, which have a profound impact in building household resilience. The main focus of this research is to analyze rural livelihood diversification and migration and their impact on building household resilience in villages. The research also seeks to analyze migration trends, including seasonal and permanent migration, and their impact on building household income and living standards. The main focus of this research is to highlight the importance of diversified livelihood and migration in building household resilience and ensuring sustainable rural development. The findings of this research will be of immense benefit to policymakers and local authorities in developing strategies to build rural livelihood and strengthen the economy.

KEYWORDS: Rural livelihood, Diversification, Migration, Household resilience, Non-farm employment, Remittance, Income, Rural economy, Sustainable development

INTRODUCTION

Rural development is seen to have a major role in the socio-economic upliftment of the people living in the rural or village areas. The structural determinants of rural development are closely related and affect the rural development process. Livelihood diversification and migration are seen to have a close relationship in the rural development process. In the villages, the people are not dependent only on farming, and the uncertainties of climate change, income, and employment are affecting the people. So, the people in the villages are adopting livelihood diversification and migration as a way to sustain their economic stability. Therkkukottai is a village in the Thanjavur district, and the people are dependent only on farming. But the people are facing many problems in the region, such as poor infrastructure facilities, irregular income, and socio-economic problems.

LITERATURE REVIEW

R. Kumar (2025) studied rural livelihood diversification and found that households participating in multiple income-generating activities improve their economic stability and reduce their risk levels compared to households relying on a single income source.

S. Priya (2024) highlighted that migration is a crucial factor for improving income levels for households

and can be considered a coping strategy for rural households experiencing unemployment and low agricultural productivity in their regions.

M. Rajesh (2023) found that household resilience is influenced by resource availability, education, and social support systems, helping households manage economic shocks more effectively.

SCOPE OF THE STUDY

The research will cover analysis of structural determinants of rural development in Therkkukottai Village, Thanjavur District.

The research will cover analysis of migration behavior and their impact on household income.

The research will cover analysis of the resilience of households to economic and social challenges.

OBJECTIVES OF THE STUDY

- To analyze the livelihood diversification patterns of rural households in Therkkukottai Village.
- To examine the migration patterns and their impact on the income of the households.
- To evaluate the link between livelihood diversification and migration and their impact on household resilience.

LIMITATIONS OF THE STUDY

This study is conducted only in Therkkukottai Village, Thanjavur District. Hence, it may not be applicable to other areas.

This study is conducted among 28 people only. Hence, it may not be representative of the total population.

The data collected may not be representative of the true views of the people, as it is based on their opinions.

RESEARCH METHODOLOGY

Research Design

The research is based on a descriptive research design as it describes livelihood diversification, migration, and household resilience.

Area of the Study

The research is conducted in Therkkukottai Village, Thanjavur District.

Source of Data

Primary Data: Collected through a structured questionnaire

Secondary Data: Collected from journals, books, and reports

Sample Size

A total of 28 respondents are selected.

Data Collection Method

Structured questionnaire method is used.

Tools for Analysis

- Percentage Analysis

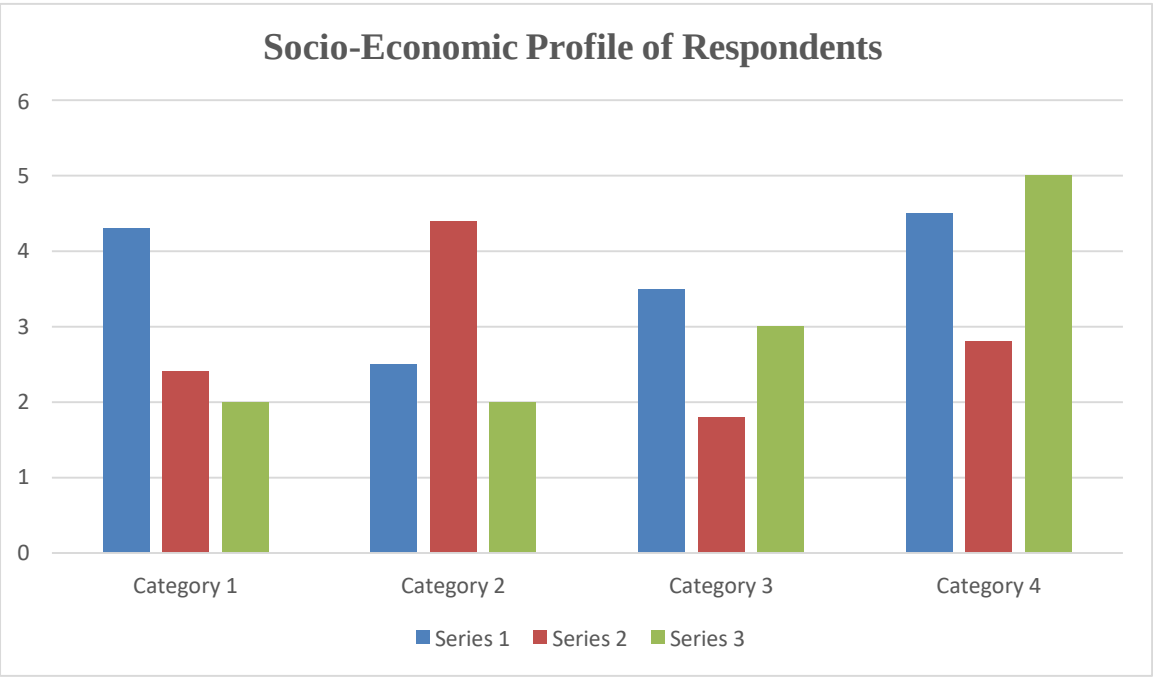
- Rank Analysis
- Chi-Square Test

DATA ANALYSIS AND INTERPRETATION

Table 1: Socio-Economic Profile of Respondents

Particulars	Frequency	Percentage
Age		
18–30	10	36%
31–45	9	32%
Above 45	9	32%
Total	28	100%

Gender	Frequency	Percentage
Male	17	61%
Female	11	39%
Total	28	100%

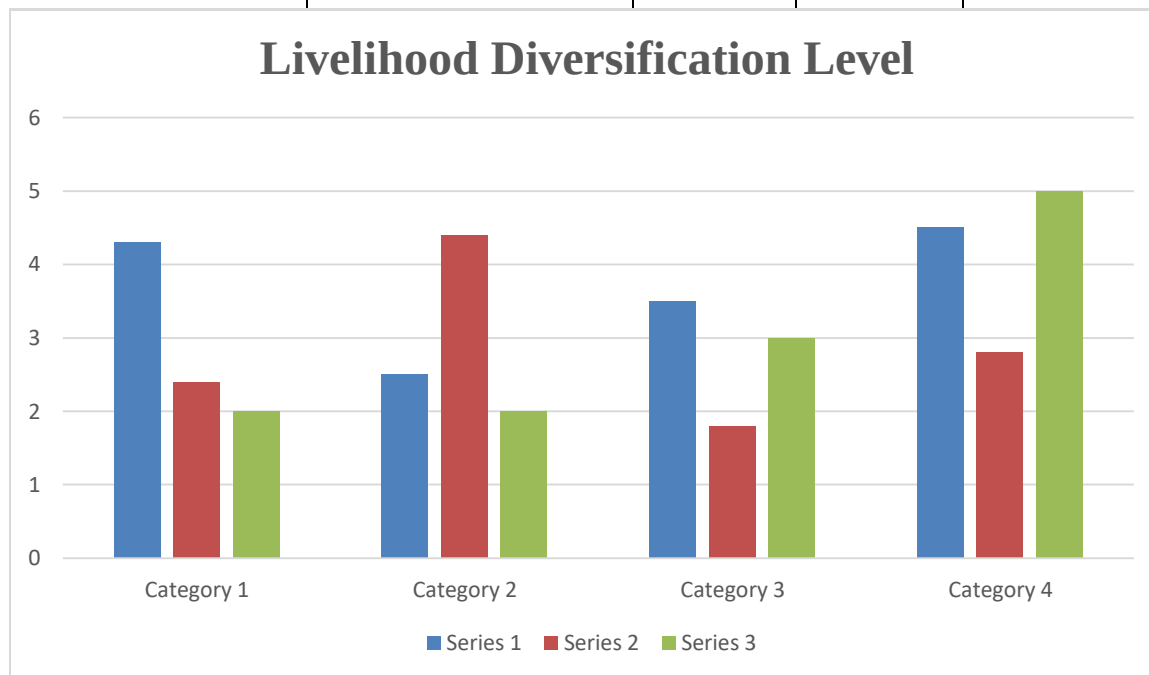


Interpretation:

It is noticed that the majority of the respondents, i.e., 36%, fall within the age group of 18-30 years. This shows that the rural area under consideration has a younger population. From the table, it is noticed that 61% of the respondents are male, while only 39% are female. This shows that the rural area is economically active, with more males participating in economic activities than females. The age group from 31-45 years and above 45 years constitute 32% each, showing an almost equal distribution.

Table 2: Livelihood Diversification Level

Category	Frequency	Percentage
Single Income Source	8	29%
Two Income Sources	12	43%
Multiple Income Sources	8	28%
Total	28	100%



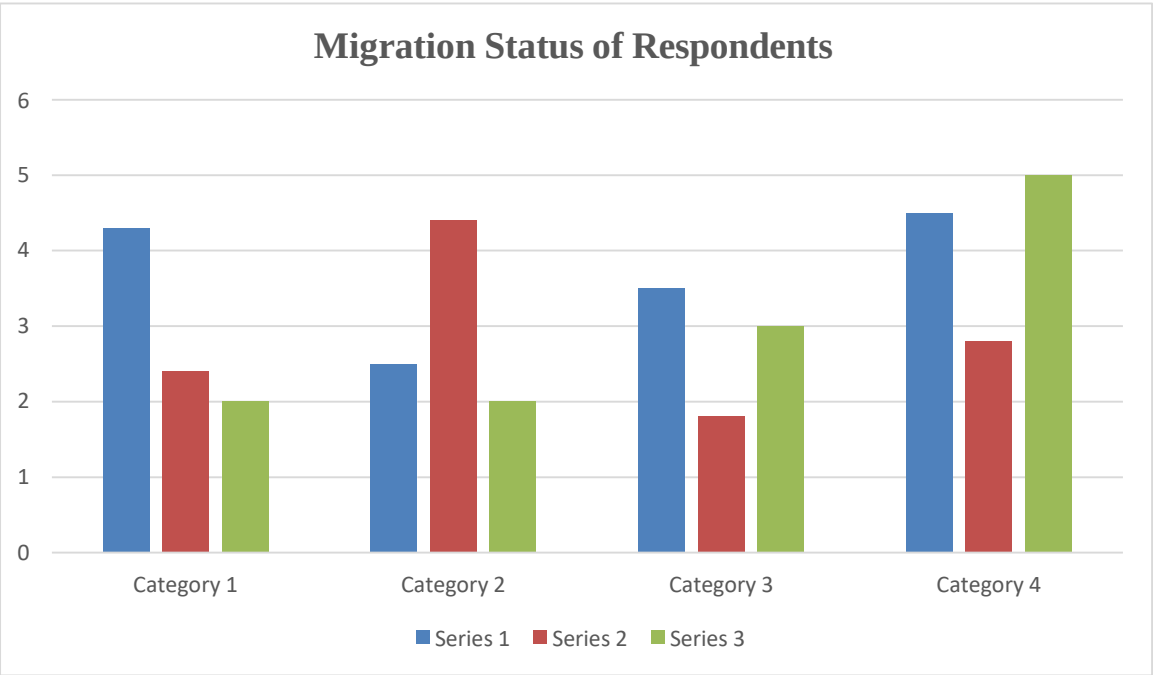
Interpretation:

The table shows that a significant number of people (43%) rely on two sources of income, implying that they have moderately diversified their livelihoods. On the other hand, 29% of people rely on one source of income, while 28% have multiple sources of income. This shows that most people in rural areas are using

diversification strategies to mitigate risks associated with income in rural areas.

Table 3: Migration Status of Respondents

Factor	No. of Respondents	Rank
Employment Opportunity	10	1
Income Improvement	7	2
Family Support	5	3
Education	3	4
Other Reasons	3	5



Interpretation:

From the above data, it is evident that employment opportunity is ranked first as the major factor that influences the migration of the respondents. Income improvement is ranked second, and this indicates that economic gains are the major reason for the migration of the people. This indicates that the primary reason for the migration of the people in the rural area is economic needs.

Table 4: Chi-Square Analysis

Objective:

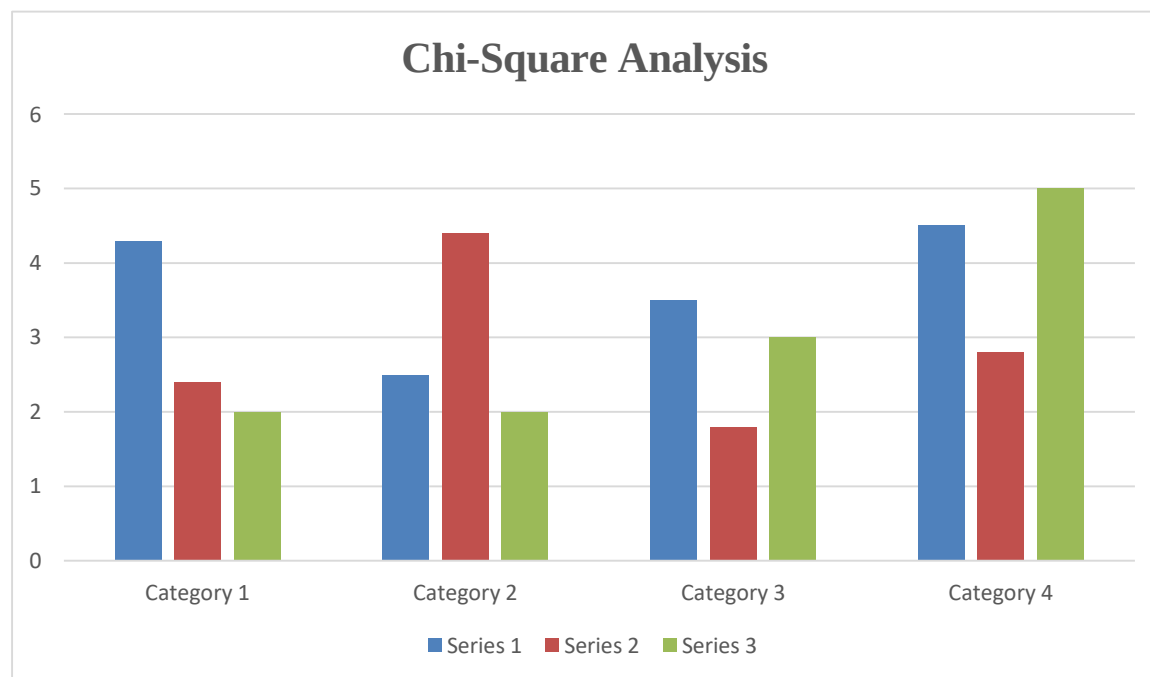
To analyse the relationship between livelihood diversification and household resilience.

Hypothesis:

H₀: No significant relationship

H₁: Significant relationship

Test	Value	df	Asymp. Sig
Pearson Chi-Square	10.52	4	0.032
Likelihood Ratio	9.80	4	0.041
Linear Association	8.60	1	0.003



Interpretation:

The results obtained in relation to the Chi-Square test carried out to test the association that exists between livelihood diversification and household resilience show that the obtained value (0.032) is less than the specified significance value of 0.05. This suggests that there is an association between the two variables because the null hypothesis is rejected. This suggests that households that have diversified sources of livelihood tend to have more resilience in tackling economic problems.

CONCLUSION

The conclusion drawn from this study is that rural development is primarily a function of livelihood

diversification, migration, and household resilience. It is observed from this study that rural households with multiple income sources and migration opportunities have more stable economic situations. In this regard, lack of infrastructure and employment opportunities are considered to be the biggest challenges.

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“Human Capital, Infrastructure and Economic Mobility in a Rural Context with the special preference of Enathi Village, Thanjavur District.”

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ABSTRACT

Human capital and infrastructure development are among the prominent factors for rural economic mobility. The present study aims to assess the impact of human capital and infrastructure development on rural economic mobility, specifically focusing on the Enathi village. The study concludes that the improvement of literacy rates, school access, and participation of villagers in government welfare schemes have positively impacted the development of human capital in the village. The development of rural infrastructure, including road connectivity, electrification, irrigation, sanitation, and digital connectivity, has positively impacted agricultural development, thereby promoting livelihood diversification through self-employment and migration of villagers for better employment opportunities.

KEYWORDS: Human Capital, Rural Infrastructure, Economic Mobility, Rural Development, Enathi Village, Education, Skills, Livelihood Diversification, Agricultural Dependence, Inclusive Growth, Socio-Economic Development

INTRODUCTION

Rural development is a vital concept for improving the socio-economic status of people living in villages. The concept of human capital and infrastructure is a crucial aspect of improving the economic mobility of people living in villages. The concept of human capital includes education, health, and skill development, while the concept of infrastructure includes basic facilities like road, electricity, irrigation, sanitation, and digital connectivity. The people of Enathi Village, located in Pattukoottai District, mainly rely on agricultural activities. In recent times, improvements in education, government schemes, and infrastructure have led to improvements in the economic mobility of people.

LITERATURE REVIEW

In a research article R. Kumar (2025) was able to analyze the role of human capital in rural development and concluded that education and skill development play an important role in improving employment and

increasing income levels in rural areas.

S. Priya (2024) also concluded that infrastructure facilities play an important role in improving economic mobility in rural areas.

In another research article, M. Rajesh (2023) was able to identify that lack of proper healthcare and education facilities limits the development of human capital in rural areas and affects socio-economic development in rural regions.

SCOPE OF THE STUDY

The scope of the study is to analyze the concept of human capital and infrastructure development in the village of Enathi, Pattukoottai District.

It also includes analyzing the educational, health, and skill levels of the rural population.

It includes analyzing the infrastructure facilities available in the village, like road facilities, electricity, irrigation, sanitation, and digital connectivity.

OBJECTIVES OF THE STUDY

To analyze the impact of human capital development in terms of education, healthcare, and skills on economic mobility in Enathi Village.

To analyze the impact of rural infrastructure in terms of roads, electricity, irrigation, sanitation, and digital access on improving rural livelihoods.

To analyze the link between human capital development and rural income levels.

LIMITATIONS OF THE STUDY

The study is only conducted in one village, i.e., Enathi Village in Pattukoottai District. Hence, the results of the study might not be applicable in other regions.

The sample size is only up to 28 people. This might not represent the whole population.

The data obtained is based on the opinions of the people. There might be a bias in the data.

The time constraint is one of the limitations of the study. The data might not have been analyzed in detail.

RESEARCH METHODOLOGY

Research Design

The research is based on a descriptive research design, as it describes human capital, infrastructure, and economic mobility in a rural setting.

Area of the Study

The research is conducted in Enathi Village, Thanjavur District.

Source of Data

Primary Data: The data is collected from the respondent through a structured questionnaire.

Secondary Data: The data is collected from journals, books, and reports.

Sample Size

The sample size consists of 28 respondents.

Data Collection Method

The data is collected through a structured questionnaire on education, infrastructure, and employment.

Tools for Analysis

Percentage Analysis

Rank Analysis

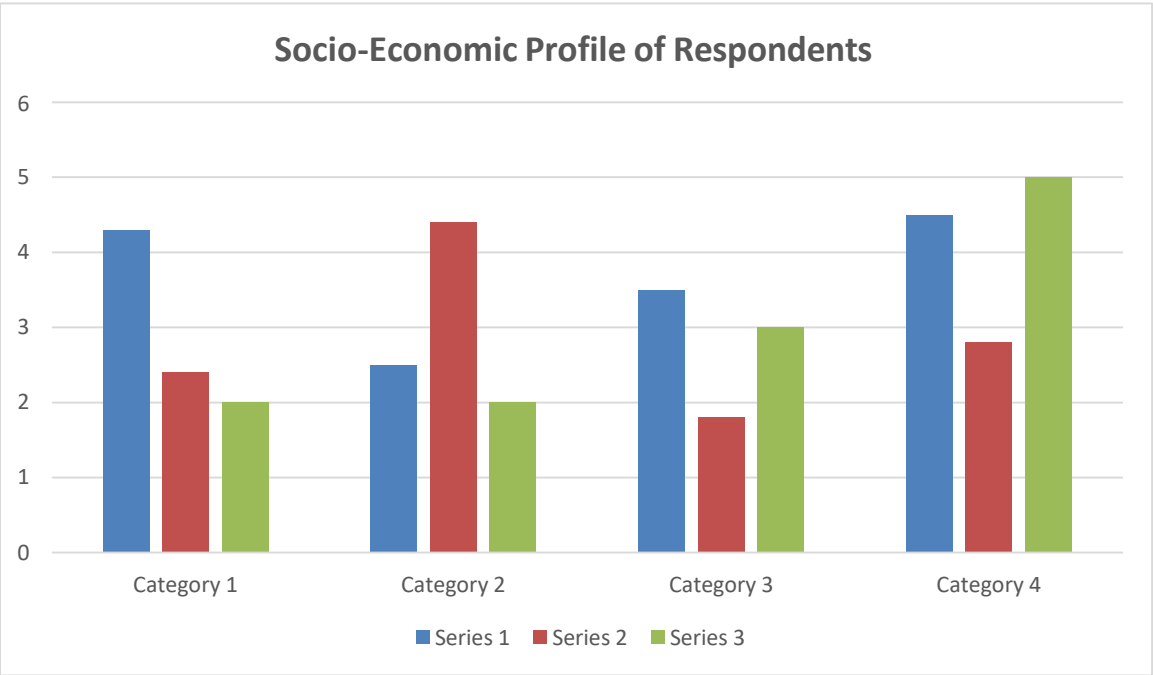
Chi-Square Test

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

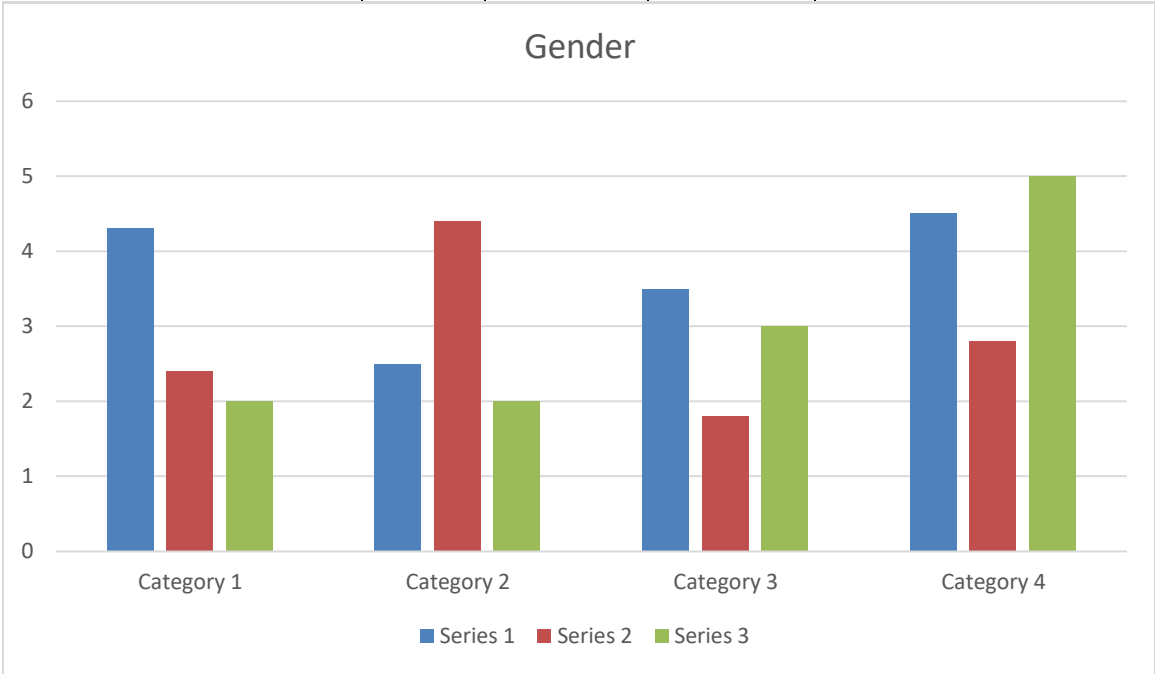
Table 1: Socio-Economic Profile of Respondents

Age Group	Frequency	Percentage
18–30	12	43%
31–45	9	32%
Above 45	7	25%
Total	28	100%



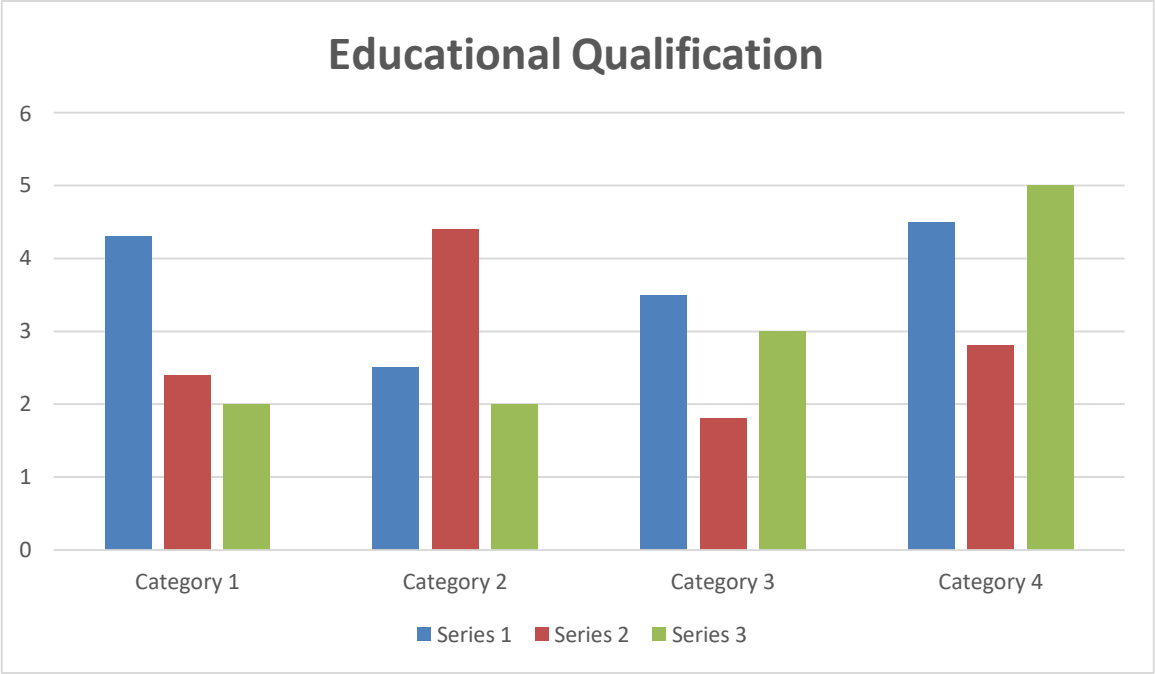
Gender

Gender	Frequency	Percentage
Male	16	57%
Female	12	43%
Total	28	100%

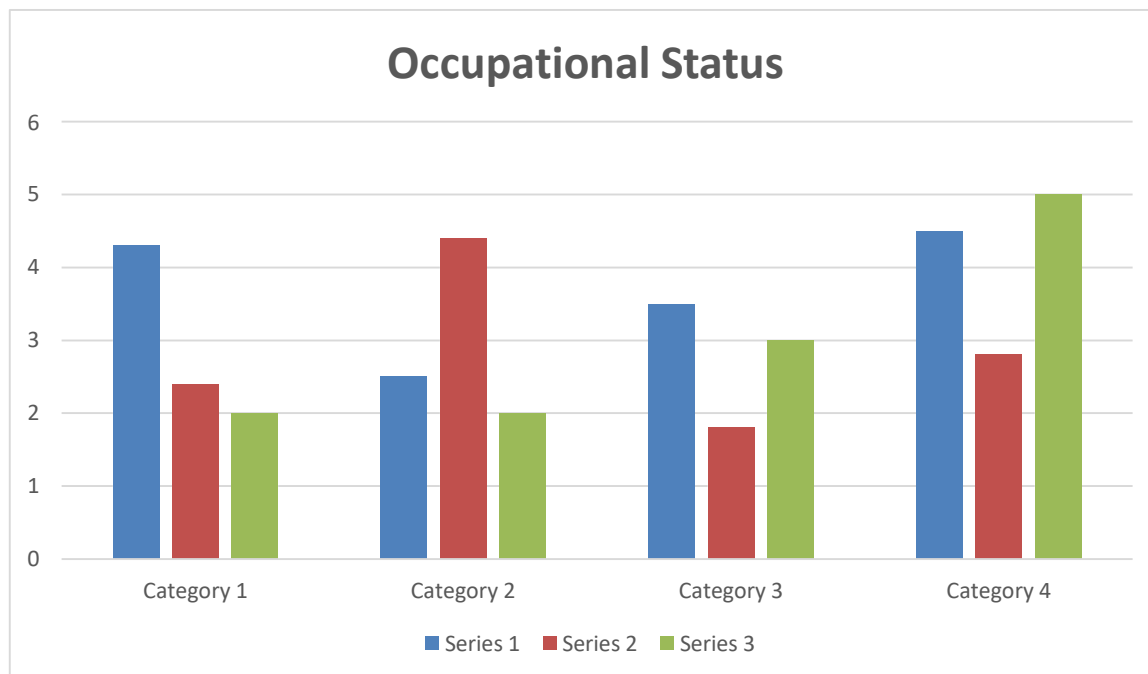


Educational Qualification

Qualification	Frequency	Percentage
Higher Secondary	7	25%
Diploma	4	14%
Under Graduate	9	32%
Post Graduate	8	29%
Total	28	100%



Occupational Status		
Occupation	Frequency	Percentage
Agriculture	10	36%
Employee	8	29%
Business	6	21%
Others	4	14%
Total	28	100%

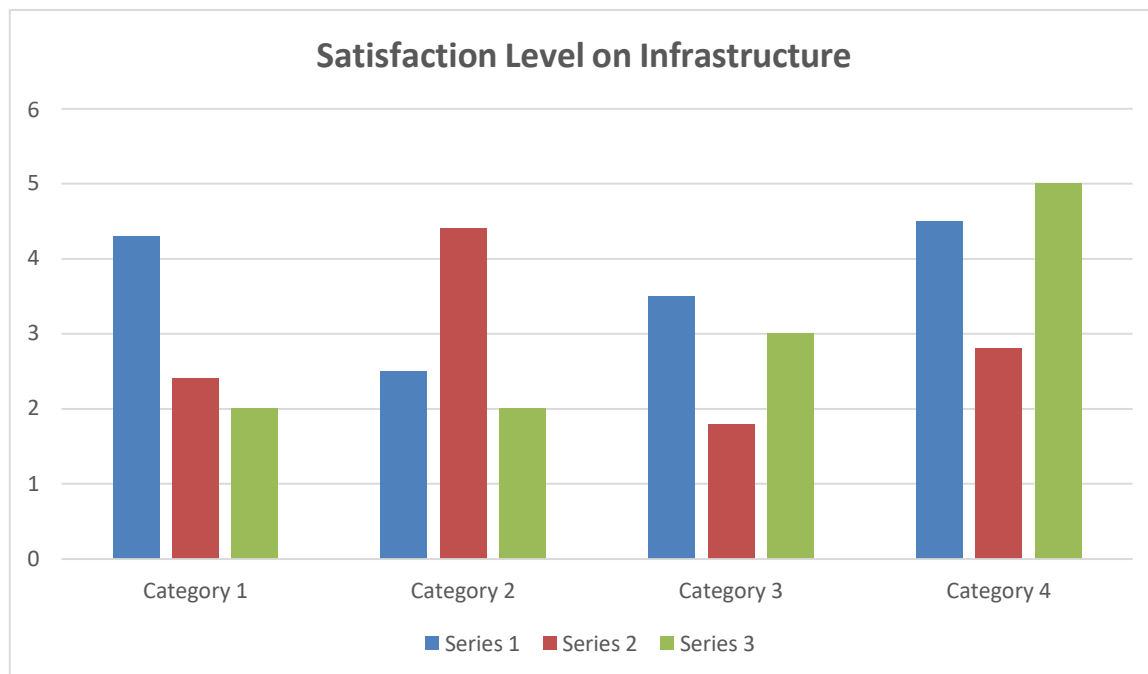


Interpretation:

It is found that the majority of the respondents, i.e., 43%, belong to the age group of 18-30 years. This indicates a young population. Among the respondents, 57% are male, whereas 43% are female. In terms of education level, it is found that most of the respondents are undergraduate and postgraduate students. This indicates a moderate level of literacy. It is found that most of the respondents, i.e., 36%, are involved in the occupation of agriculture.

Table 2: Satisfaction Level on Infrastructure

Level	Frequency	Percentage
Highly Satisfied	8	29%
Satisfied	11	39%
Dissatisfied	6	21%
Highly Dissatisfied	3	11%
Total	28	100%



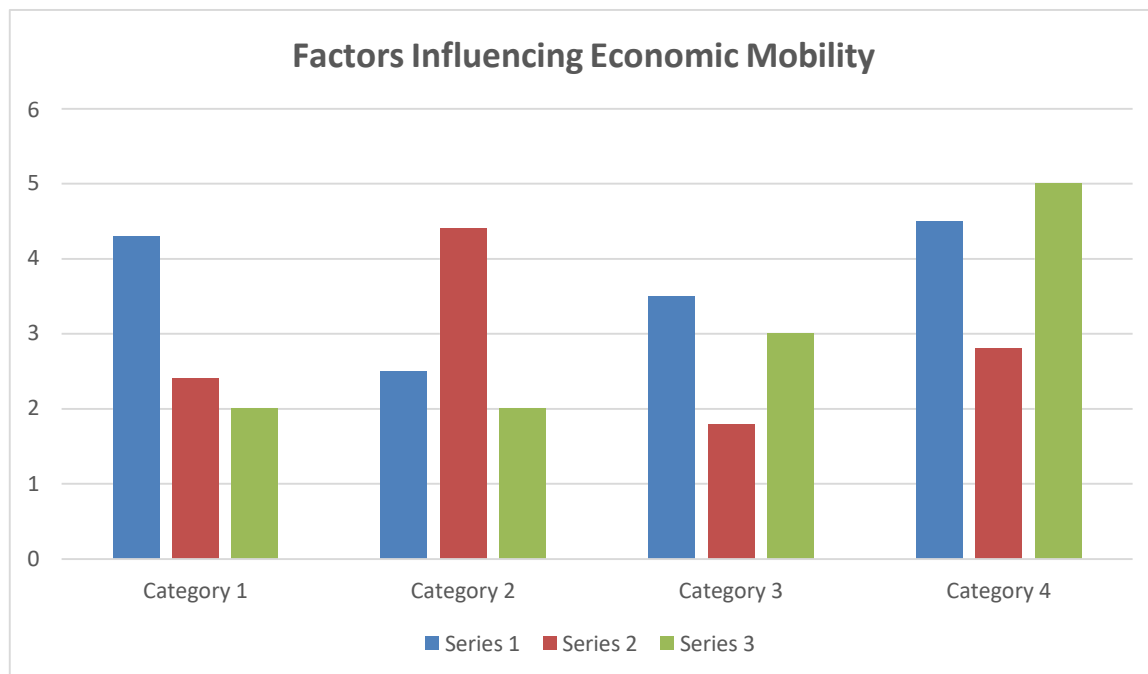
Interpretation:

From the table, it is clear that 39% of the people are satisfied with the infrastructure facilities, and 29% are highly satisfied. Also, 21% of the people are dissatisfied, and 11% are highly dissatisfied. This shows that although the infrastructure has been improved, there is still a lack of basic facilities. For example, road facilities, electricity, and water supply are some factors affecting the satisfaction levels.

RANK ANALYSIS

Table 3: Factors Influencing Economic Mobility

Factors	No. of Respondents	Rank
Employment Opportunities	9	1
Education and Skills	7	2
Infrastructure Facilities	5	3
Government Schemes	4	4
Financial Support	3	5



Interpretation:

From the above table, it is evident that employment opportunities are ranked number one by the respondents. Education and skill development are ranked second, which shows the importance of education and skill development in economic mobility. Infrastructure facilities are ranked third. Government schemes are ranked fourth, which reflects the level of awareness and usage of government schemes. Financial support is ranked last in the list of factors.

CHI-SQUARE ANALYSIS

Objective

To analyse the relationship between infrastructure and economic mobility.

Hypothesis

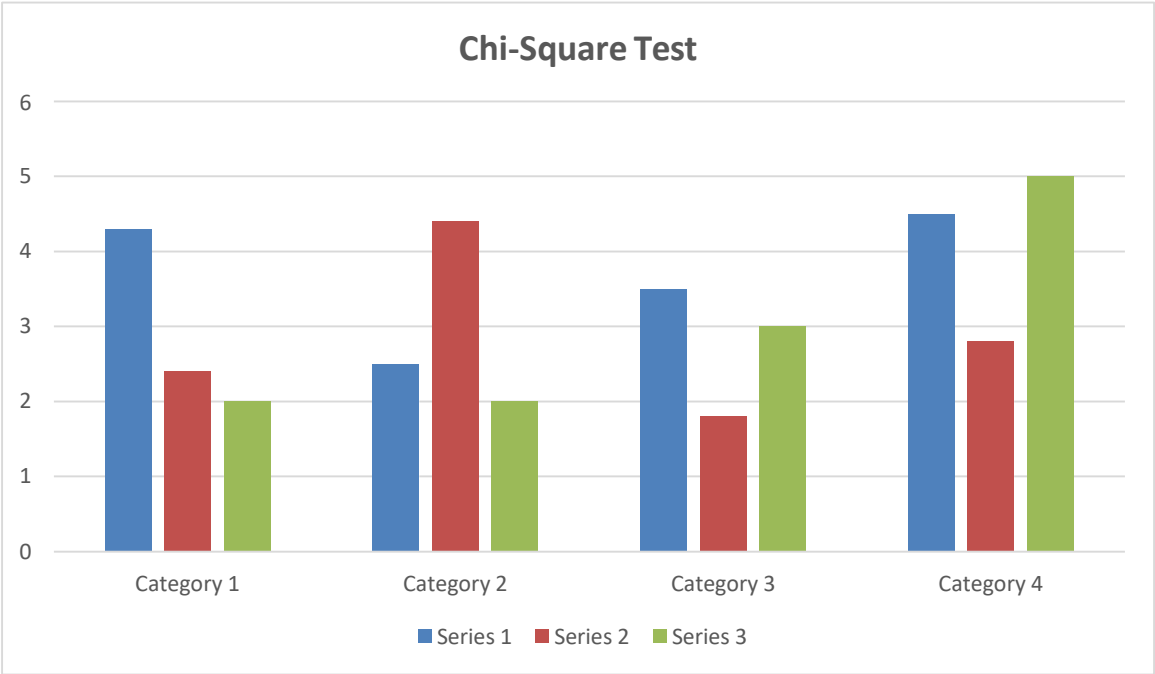
H₀: No significant relationship

H₁: Significant relationship

Table 4: Chi-Square Test

Test	Value	df	Sig

Pearson Chi-Square	10.92	6	0.028
Likelihood Ratio	10.11	6	0.035
Linear-by-Linear	8.54	1	0.003
N of Cases	28		



Interpretation:

From the table above, it is evident that the calculated p-value is less than 0.05. Therefore, the null hypothesis can be rejected, and the alternative hypothesis can be accepted. This implies that there is a significant relationship between infrastructure and economic mobility. This is because improved infrastructure has a positive impact on income levels and employment opportunities

CONCLUSION

The conclusion is that human capital and infrastructure play an important role in promoting economic mobility in Enathi village. This is because, according to the research, education, skill development, and infrastructure facilities play an important role in promoting employment and income level. Despite the dependency on agriculture, it is evident that it is not an impediment to growth.

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Household Economic Diversification and Risk Management Strategies: Structural Determinants of Rural Development with Special Reference to Ampathumellnagaram Village, Thanjavur District, Tamil Nadu

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ABSTRACT

Rural households are increasingly exposed to economic uncertainties arising from agricultural dependency, climate variability, price fluctuations, and limited employment opportunities. In this context, economic diversification has emerged as an important strategy for ensuring income stability and reducing vulnerability to risks. The present study examines the structural determinants influencing household economic diversification and risk management strategies in Ambathumellnagaram Village, Thanjavur District, Tamil Nadu.

The findings are expected to demonstrate that households with diversified income portfolios exhibit greater resilience, improved economic stability, and stronger adaptive capacity against financial shocks. Structural factors such as education, landholding size, access to credit, infrastructure availability, and participation in government schemes play a significant role in shaping diversification patterns. The study contributes to the broader understanding of rural livelihood sustainability and offers policy suggestions aimed at strengthening economic resilience and promoting balanced rural development.

Keywords: Household Economic Diversification, Risk Management Strategies, Structural Determinants, Income Stability, Rural Development, Economic Risk, Secondary Income Sources, Livelihood Resilience.

INTRODUCTION

Rural development plays a very important role in the progress of India because most of the population lives in villages. Improving rural areas helps in providing better living conditions, employment opportunities, education, and healthcare facilities for the people. When villages develop, it contributes to the overall economic and social development of the country. Rural development also helps in reducing poverty and improving the quality of life for villagers.

Ambathumellnagaram village, located in the Thanjavur District of Tamil Nadu, is an example of a typical rural area where development is essential for the well-being of the local community. The village mainly depends on agriculture and related activities for livelihood. Proper rural

development programs can help farmers improve their productivity, increase income, and adopt modern farming techniques.

In villages like AmbathuMellNagaram, development is needed in many areas such as roads, drinking water, sanitation, education, healthcare, and employment. When these facilities are improved, villagers can live healthier and more comfortable lives. Rural development also encourages young people to stay in their villages instead of migrating to cities for work.

Another important aspect of rural development is empowering local people, especially women and youth, by providing education, skills, and financial support. Government schemes and community participation can help bring positive change in the village. With proper planning and implementation, villages like AmbathuMellNagaram can achieve sustainable growth.

LITERATURE REVIEW :

Gupta (2025) highlighted that women's participation in diversified activities improves household income and nutritional security, but requires institutional support to reduce workload stress.

Kumar et al. (2024) stated that access to credit, market facilities, and government support are key structural determinants influencing rural diversification and development.

Khatun and Roy (2023) examined rural households and concluded that savings and diversification together act as effective risk management strategies, helping families withstand shocks such as crop failure and income loss.

Ellis (2022) explained that rural households adopt livelihood diversification to reduce dependence on agriculture and manage risks. The study emphasized that diversification improves income stability and enhances rural livelihoods.

Barrett et al. (2021) found that income diversification helps in reducing poverty and vulnerability. The study highlighted that households with better access to assets and education are more likely to diversify.

SCOPE OF THE STUDY:

The scope of this study is to understand the present condition and development needs of Ambathu MellNagaram village located in Thanjavur District, Tamil Nadu. The study mainly focuses on the importance of rural development in improving the living standards of the people in the village. It examines various aspects such as social, economic, and infrastructural development.

This study also covers the availability of basic facilities in the village such as roads, drinking water, electricity, sanitation, education, and healthcare. Special attention is given to the lack of proper road facilities in AmbathuMellNagaram and how it affects transportation, daily life, and access to nearby towns and markets.

OBJECTIVES OF THE STUDY :

1. To examine the extent of secondary income sources among households.
2. To analyse the association between diversification and income stability.
3. To determine whether diversified income strategies significantly reduce economic risk.

LIMITATIONS OF THE STUDY:

- The study is limited only to Ambathumellmagaram, so the findings cannot be generalized to other regions.
- The number of households selected for the study is relatively small, which may not fully represent the entire population.
- The study was conducted within a short period, restricting an in-depth analysis of longterm and seasonal variations in income and risk management.

RESEARCH METHODOLOGY:

The study is based on primary data collected from households in AmbathuMellNagaram village in Thanjavur District, Tamil Nadu using a structured questionnaire. Secondary data were obtained from books, government reports, and websites to support the analysis.

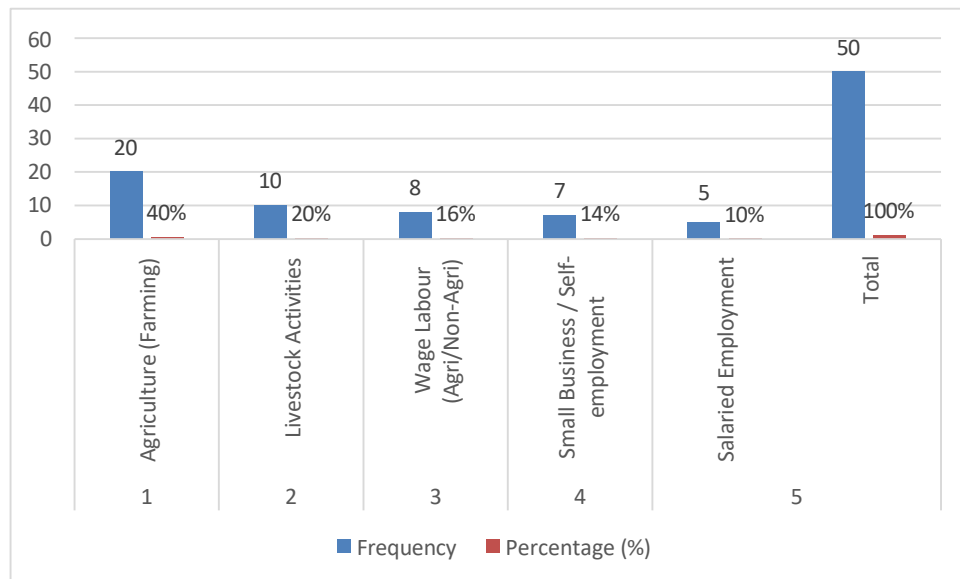
- i) The study uses primary data collected from selected households in AmbathuMellNagaram village in Thanjavur District, Tamil Nadu through a structured questionnaire and personal interviews.
- ii) Secondary data are collected from books, journals, government reports, and official websites to support and validate the research findings.

PERCENTAGE ANALYSIS

S. No	Factors / Activities	Frequency	Percentage (%)
1	Agriculture (Farming)	20	40%
2	Livestock Activities	10	20%
3	Wage Labour (Agri/Non-Agri)	8	16%
4	Small Business / Self-employment	7	14%
5	Salaried Employment	5	10%
	Total	50	100%

Inference

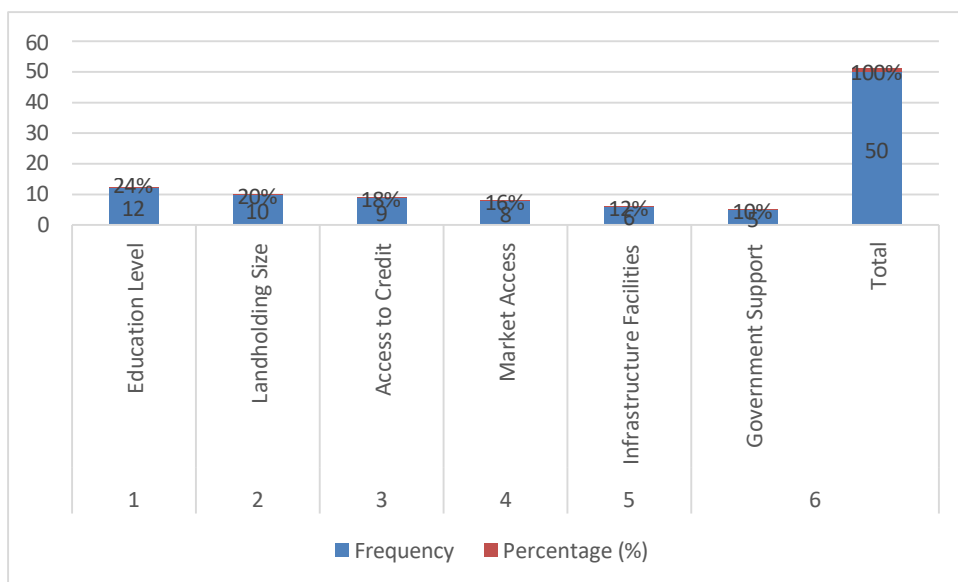
From the above table, it is clear that the majority of the respondents (40%) are engaged in agriculture as their primary occupation. A considerable proportion of households are also involved in livestock activities (20%), wage labour (16%), and small business (14%), indicating the presence of diversified livelihood strategies. Only a small percentage (10%) are engaged in salaried employment, which provides stable income. This shows that rural households depend on multiple income sources to reduce risk and improve economic stability, thereby contributing to rural development.



S. No	Determinants	Frequency	Percentage (%)
1	Education Level	12	24%
2	Landholding Size	10	20%
3	Access to Credit	9	18%
4	Market Access	8	16%
5	Infrastructure Facilities	6	12%
6	Government Support	5	10%
	Total	50	100%

Inference

From the above table, it is observed that education level (24%) is the most important determinant influencing household economic diversification. This is followed by landholding size (20%) and access to credit (18%), which play a significant role in enabling households to invest in multiple income-generating activities. Market access (16%) and infrastructure facilities (12%) also contribute to diversification by providing better opportunities and support systems. Government support (10%) has comparatively less influence but still plays a role in promoting rural development. Overall, the table indicates that structural factors such as education, assets, and institutional support are crucial in determining the level of diversification and risk management among rural households.

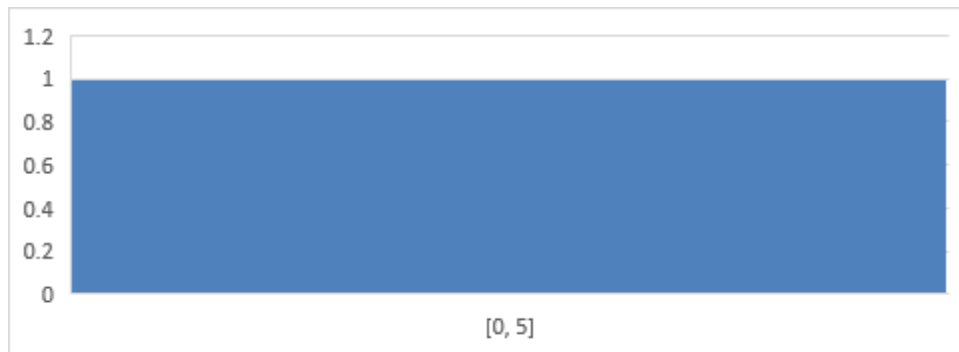


RANK ANALYSIS

Factors	Respondents (N)	Rank
Multiple income sources	35	I
Seasonal income support	30	II
Employment security	25	III
Access to financial services	20	IV
Skill diversification	15	V

Interpretation

From the above table, it is inferred that “Multiple income sources” is ranked first, indicating that it plays a major role in ensuring income stability among households. “Seasonal income support” is ranked second, showing that households depend on additional income during off-seasons. “Employment security” holds the third rank, highlighting its moderate importance in maintaining stable income.



CHI-SQUARE TEST ANALYSIS

Table: Association between Income Diversification and Income Stability

Particulars	Value	df	Sig. (p-value)
Pearson Chi-Square	10.82	3	0.013
Likelihood Ratio	9.97	3	0.019
Linear-by-Linear Association	7.56	1	0.006

Interpretation

From the above table, it is inferred that the p-value (0.013) is less than 0.05 level of significance. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted.

This shows that there is a significant association between income diversification and income stability. Households with more diversified income sources tend to have better income stability compared to those with limited income sources.

Conclusion :

The study conducted in Ambathumellnagaram village, located in Thanjavur District of Tamil

Nadu, provides a clear understanding of the socio-economic conditions and development status of the village. The findings show that the majority of the population depends mainly on agriculture and agricultural labour for their livelihood, as the village is situated in the fertile Cauvery delta region. Farming activities such as paddy cultivation play an important role in supporting the income and daily life of the villagers. Along with agriculture, some residents are engaged in small businesses and other wage-based occupations.

The study also highlights that basic infrastructure facilities such as roads, electricity, and drinking water are available in the village. These facilities help improve the living standards of the people and support their daily activities. Educational institutions such as primary schools provide basic education for children, while nearby towns offer opportunities for higher education. Health services are also accessible through nearby primary health centres and government hospitals. In addition, local institutions such as the Panchayat office, Anganwadi centre, and Self-Help Groups contribute to the welfare and development of the village community.

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ACCESS TO DEVELOPMENT RESOURCES AND HOUSEHOLD WELFARE OUTCOMES IN KALVIRAYAUM PETTAI, THANJAVUR DISTRICT

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ABSTRACT

Access to development coffers is veritably important for perfecting ménage weal and socioeconomic stability. This study focuses on how fiscal, infrastructural, and agrarian coffers affect the living conditions of homes. It aims to understand the vacuity and use of these coffers, examine the link between resource access and income situations, and find out whether better access improves overall living norms. The study uses a quantitative system, collecting primary data through structured questionnaires and assaying it using chance, correlation, and retrogression ways. The results are anticipated to show that homes with better access to bank services, credit, roads, electricity, water, land, and irrigation have advanced income and better education, health, and overall well-being. The study concludes that equal and proper distribution of development coffers helps reduce income inequality and supports sustainable socio- profitable growth.

KEY WORDS

Development coffers, Household Welfare, Financial coffers, Infrastructural installations, Agricultural coffers, Income situations, Socio- Economic Development, Living norms, Resource Access, Sustainable Growth.

INTRODUCTION

Development Coffers play a vital part in perfecting the quality of life and overall welfare of homes, especially in pastoral areas. Access to essential resources analogous as financial services, structure, and agricultural inputs directly influences income generation, employment openings, and living morals. In

multitudinous corridor of pastoral India, unstable distribution and limited access to these resources continue to produce profitable difference and circumscribe socio-profitable progress.

In villages like Kalvirayaum Pettai in Thanjavur District, homes depend largely on husbandry and combined exertion for their livelihood. The vacuity of resources analogous as bank installations, credit support, irrigation, roads, electricity, and clean water significantly affects their productivity and standard of living.

REVIEW OF LITERATURE

Hossain et al.(2021) This study explained that access to pastoral credit improves agrarian productivity and education, especially for girls. It shows that fiscal coffers help ameliorate short- term ménage Press Information Bureau

Kulkarni et al.(2023) This study explains that poverty in pastoral areas is linked to lack of access to coffers like income openings, education, and structure. It shows that perfecting these coffers helps reduce poverty and ameliorate quality of Life.

Li et al.(2024) The study concentrated on availability in pastoral areas and set up that limited access to transport, health services, and installations reduces weal, especially for vulnerable groups like the senior.

Gao(2025) This exploration shows that development coffers like pastorage-commerce and digital access increase ménage income and reduce inequality in pastoral areas.

Saha & Mitra(2025) The study on pastoral development schemes in India explains that government programs ameliorate structure, employment, and income, but challenges like unstable distribution and lack of mindfulness still live.

SCOPE OF THE STUDY

This study focuses on assaying access to development resources analogous as financial services, structure, and agricultural installations among homes in Kalvirayaum Pettai, Thanjavur District. It examines how these resources impact income, education, health, and overall living morals. The study is limited to named homes and uses primary data for a specific period. It helps to understand the relationship between resource vacuity and ménage welfare.

OBJECTIVES OF THE STUDY

To examine the position of access to financial, infrastructural, and agrarian coffers among pastoral homes in the village

To dissect the relationship between socio- profitable factors and satisfaction position regarding access to development coffers.

To assess the impact of development resource access on ménage weal, particularly in terms of education, health, and living norms.

LIMITATIONS OF THE STUDY

- The study is limited to Kalvirayaum Pettai, Thanjavur District, so the results may not apply to other areas.

- The study is grounded on primary data collected through questionnaires, which may include replier bias.
- The sample size is limited, so it may not represent the entire population.
- The study considers only named development coffers and may not cover all factors affecting weal.
- The time period of the study is limited, so changes over time are n't anatomized.

RESEARCH METHODOLOGY

This study follows a quantitative disquisition system to examine the relationship between access to development resources and ménage welfare. Data is collected using a structured questionnaire and analyzed using simple statistical tools like chance, correlation, and regression.

DATA COLLECTION

The study is predicated on primary data collected from 50 attesters including panchayat leaders, farmers, youth, and pastoral people. A common questionnaire is used to gather information about access to financial, infrastructural, and agricultural resources. Secondary data is also appertained from books, journals, and reports.

AREA OF THE STUDY AND Test SIZE

The study is conducted in Kalvirayaum Pettai, Thanjavur District. A sample size of 50 attesters is named using a simple slice system to represent different groups in the village.

DATA ANALYSIS AND INTERPERTATION

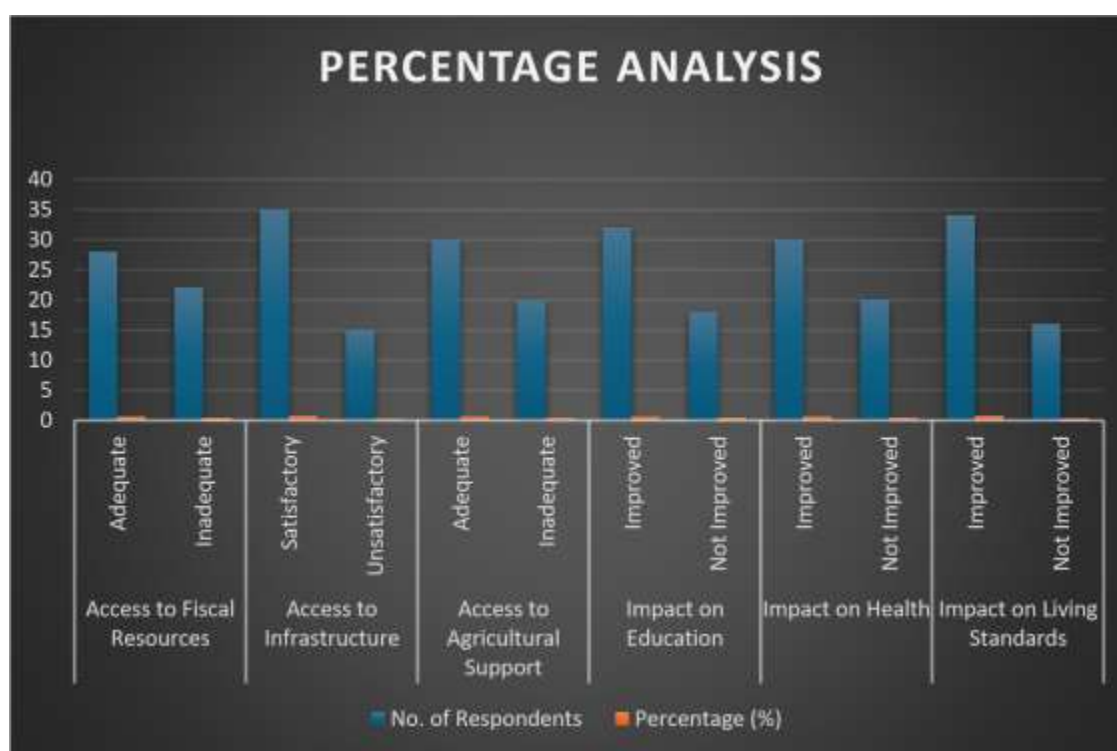
PERCENTAGE ANALYSIS

TABLE 1 : Resource Access and Its Impact on Household Development (N = 50)

Particulars	Category / Response	No. of Respondents	Percentage (%)
Access to Fiscal Resources	Adequate	28	56%
	Inadequate	22	44%
Access to Infrastructure	Satisfactory	35	70%
	Unsatisfactory	15	30%
Access to Agricultural Support	Adequate	30	60%

	Inadequate	20	40%
Impact on Education	Improved	32	64%
	Not Improved	18	36%
Impact on Health	Improved	30	60%
	Not Improved	20	40%
Impact on Living Standards	Improved	34	68%
	Not Improved	16	32%

Chart 1 : Resource Access and Its Impact on Household Development (N = 50)



Interpretation

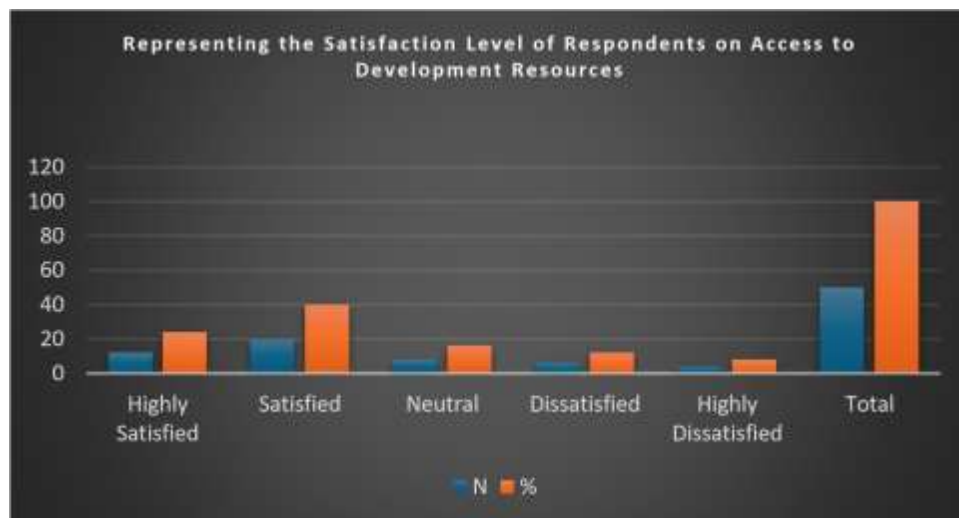
The below consolidated table shows that the maturity of repliers have moderate to acceptable access to financial(56), infrastructural(70), and agrarian(60) resources.Further, access to these coffers has

appreciatively told ménage development, as 64 reported enhancement in education, 60 in health, and 68 in overall living standards. This indicates that better access to development coffer significantly contributes to perfecting the socio- profitable conditions of homes in the village.

Table 2: Representing the Satisfaction Level of Respondents on Access to Development Resources

Satisfaction Level	N	%
Highly Satisfied	12	24
Satisfied	20	40
Neutral	8	16
Dissatisfied	6	12
Highly Dissatisfied	4	8
Total	50	100

Chart-2 Representing the Satisfaction Level of Respondents on Access to Development Resources



Interpretation

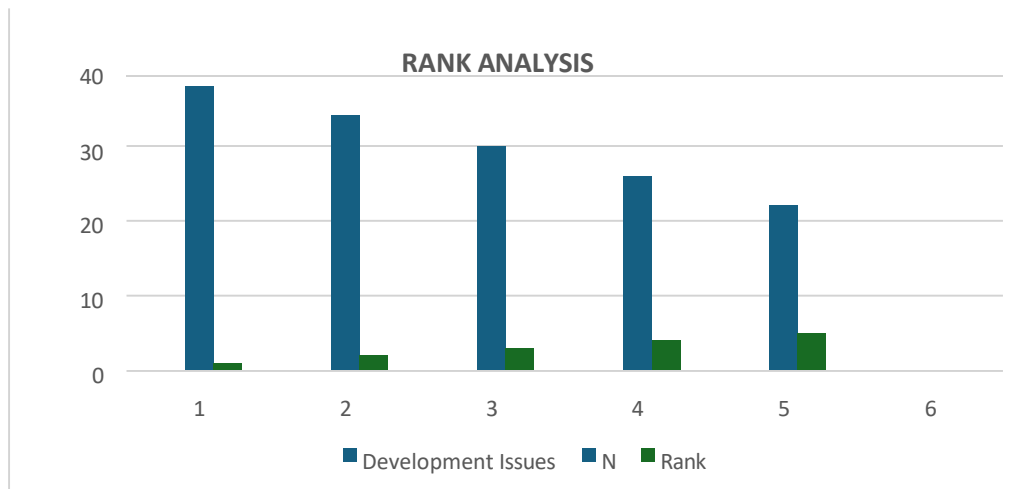
It can be inferred that the maturity of the repliers(40) are satisfied with the access to financial, infrastructural, and agrarian coffers in the village.About 24 of the repliers are largely satisfied, while 16 remain neutral. A lower proportion of repliers, 12, are displeased and 8 are largely displeased with the being development facilities.This indicates that although utmost repliers express a positive opinion regarding development coffers, there's still compass for enhancement in certain areas to enhance overall ménage weal.

RANK ANALYSIS

Table 3: Representing the Major Development Issues Faced by the Respondents

Development Issues	N	Rank
Water Scarcity	38	1
Limited Employment Opportunity	34	2
Agricultural Challenges	30	3
Transport Problems	26	4
Lack of Awareness of Schemes	22	5

Chart-3 Representing the Major Development Issues Faced by the Respondents



Interpretation

It can be inferred that the maturity of the repliers ranked Water Scarcity as the most serious development issue with Rank 1. This is followed by Limited Employment Opportunity with Rank 2 and Agricultural

Challenges with Rank 3. Transport Problems were ranked 4th, while Lack of mindfulness of Government Schemes entered the least precedence with Rank 5. The analysis easily indicates that introductory requirements similar as water and employment are the most burning enterprises in the village, taking immediate policy attention for sustainable pastoral development.

CHI-SQUARE

H₀ – Null Hypothesis:

There's no significant relationship between ménage income and satisfaction on access to development coffers.

H₁ – Alternative Hypothesis:

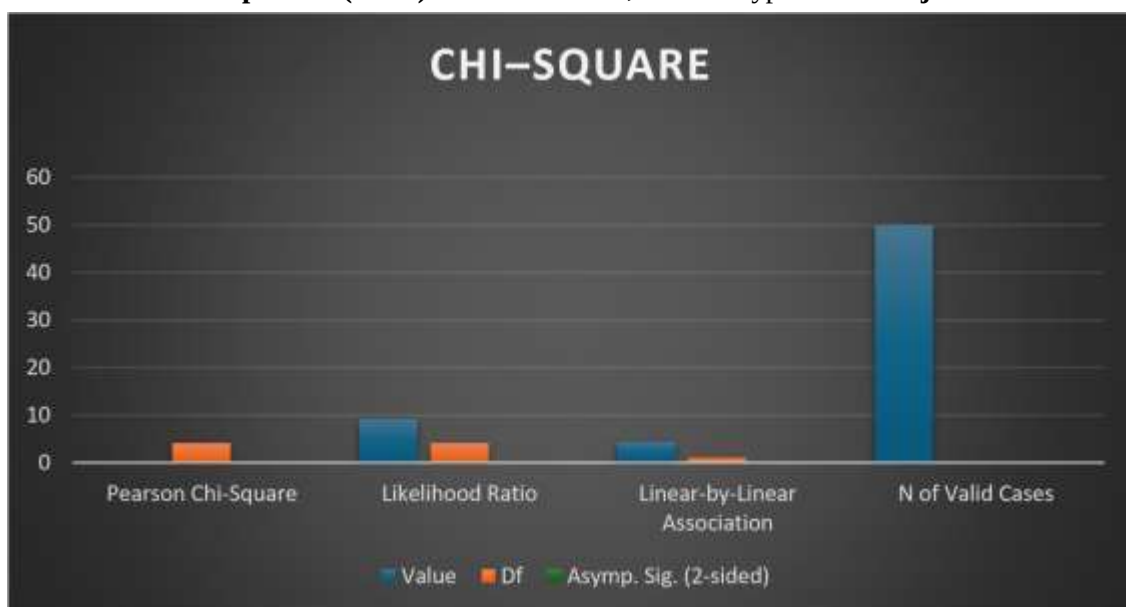
There's a significant relationship between ménage income and satisfaction on access to development coffers.

Table 4: Representing the Household Income and Satisfaction on Access to Development Resources

Test Statistics	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.624 ^a	4	0.047
Likelihood Ratio	9.211	4	0.056
Linear-by-Linear Association	4.382	1	0.036
N of Valid Cases	50		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.20.

Result-Since the calculated **p-value (0.047)** is less than **0.05**, the null hypothesis is **rejected**.



Interpretation

The chi-square test of independence reveals that there's a significant relationship between ménage income and satisfaction position on access to financial, infrastructural, and agrarian resources. This indicates that repliers with advanced income situations tend to show lesser satisfaction with development installations compared to lower- income households. Thus, income position plays an important part in determining access and satisfaction towards pastoral development coffers.

CONCLUSION

The present study on access to financial, infrastructural, and agrarian coffers in Kalvirayanpettai vill highlights the socio- profitable conditions and development challenges faced by pastoral homes. The findings reveal that although a maturity of repliers have moderate access to development coffers, difference still live among different income and occupational groups. The analysis shows that infrastructural installations are comparatively more developed, while financial and agrarian support bear farther strengthening. The chi-square analysis confirms that socioeconomic factors similar as income and occupation significantly impact satisfaction situations and access to development resources. The study also indicates that bettered access to coffers has a positive impact on education, health, and overall living norms of the homes. Still, issues similar as water failure, limited employment openings, and shy mindfulness of government schemes continue to hamper balanced pastoral development. Therefore, for achieving sustainable and inclusive pastoral development, policy measures must concentrate on perfecting fiscal addition, strengthening agrarian support systems, enhancing structure, and adding mindfulness about weal schemes.

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**FINANCIAL INCLUSION AND SELF-HELP GROUP PARTICIPATION
AS DETERMINANTS OF ECONOMIC SECURITY IN RURAL AREAS:
A MICRO-LEVEL STUDY WITH SPECIAL REFERENCE TO
POYYUNDARKUDIKADU VILLAGE**

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ABSTRACT

Fiscal addition plays an important part in reducing poverty and promoting development in pastoral areas. This study examines the relationship between fiscal addition, Self- Help Group(SHG) participation, and profitable security among pastoral homes. It focuses on factors similar as bank account operation, savings geste , and access to credit. The study is grounded on primary data collected through questionnaires and anatomized using statistical tools like chance and correlation. The findings show that access to banking services, regular savings, and SHG participation ameliorate income stability, fiscal discipline, and living norms, especially for women. Homes involved in SHGs and fiscal services witness better profitable security and reduced fiscal pitfalls. The study concludes that strengthening fiscal addition and promoting SHGs can enhance sustainable pastoral development.

KEY WORDS

Fiscal Addition, tone- Help Groups(SHGs), Economic Security, Rural Development, Bank Account Power, Savings Behaviour, Credit Access, Income Level, Poverty Reduction, fiscal knowledge

INTRODUCTION

Fiscal addition plays a vital part in the profitable development of pastoral areas. It ensures access to banking, credit, and other fiscal services for all sections of society. In pastoral regions, numerous people still warrant proper fiscal installations and depend on informal sources. Tone- Help Groups(SHGs) help bridge this gap by promoting savings and furnishing easy access to credit. SHGs also empower individualities, especially women, and ameliorate their fiscal independence. Profitable security depends on stable income, savings, and fiscal support during extremities. Fiscal addition and SHG participation together strengthen the fiscal condition of pastoral homes. They reduce poverty and ameliorate the standard of living. This study focuses on Poyyundarkudikadu Village to dissect these factors. It aims to understand how fiscal addition and SHGs contribute to profitable security in pastoral areas.

REVIEW OF LITERATURE

Manohar Serrao et al.(2021) studied the impact of fiscal addition on pastoral homes and set up that access to formal banking services improves socio- profitable conditions and promotes inclusive growth.

Ruchi Sharma(2022) anatomized fiscal addition in pastoral India and stressed that banking penetration, availability, and operation are crucial pointers impacting fiscal development.

Shrabanti Maity(2023) examined SHG- led microfinance and set up that SHGs significantly contribute to fiscal and social addition by perfecting credit access and reducing poverty in pastoral areas.

Deepak Mishra et al.(2024) emphasized that fiscal addition appreciatively affects income, savings, and overall socio- profitable development, supporting sustainable growth.

Radha Thangarajan et al.(2024) stated that tone- Help Groups play a vital part in promoting savings habits and perfecting fiscal access among pastoral populations.

Madan Survase and Bibhudutta Panda(2025) set up that SHG participation enhances income situations, fiscal discipline, and profitable commission in pastoral areas.

SCOPE OF THE STUDY

The study focuses on the part of fiscal addition and tone- Help Group(SHG) participation in perfecting profitable security in Poyyundarkudikadu Village. It examines factors like access to banking services, savings, and credit installations among pastoral homes. The study also analyzes how SHG participation influences income and fiscal stability. The findings help to understand the significance of fiscal addition in pastoral development.

Objects OF THE STUDY

- To assay the impact of fiscal addition on profitable security in pastoral areas
- To study the part of Self- Help Group(SHG) participation
- To examine access to banking services among pastoral homes
- To assay savings geste

And credit application

- To assess the relationship between SHG participation and income position
- To estimate the enhancement in fiscal stability and standard of living

LIMITATIONS OF THE STUDY

- The study is limited to Poyyundarkudikadu Village, so the results may not be applicable to other areas.
- The study is grounded on primary data collected through questionnaires, which may include replier bias.
- The sample size is limited and may not represent the entire pastoral population.
- The study focuses only on fiscal addition and SHG participation and does n't consider other factors affecting profitable security.
- The time period of the study is limited, so changes over time are n't anatomized.

RESEARCH METHODOLOGY

This study follows a quantitative disquisition system to examine the relationship between access to development coffers and ménage weal in Poyyundarkudikadu vill. Data was collected using a structured questionnaire and analysed using simple statistical tools similar as chance, correlation, and retrogression analysis.

DATA COLLECTION

The study is grounded on primary data collected from 56 repliers, including Panchayat leaders, growers, youth, and women members of tone- Help Groups. A common questionnaire was used to gather information regarding access to financial, infrastructural, and agrarian coffers. Secondary data was also attained from books, journals, reports, and government publications related to pastoral development.

AREA OF THE STUDY AND Test SIZE

The study was conducted in Poyyundarkudikadu vill, Thanjavur District. A sample size of 50 repliers was named using the simple arbitrary slice system to represent different groups in the vill.

DATA ANALYSIS AND INTERPERTATION

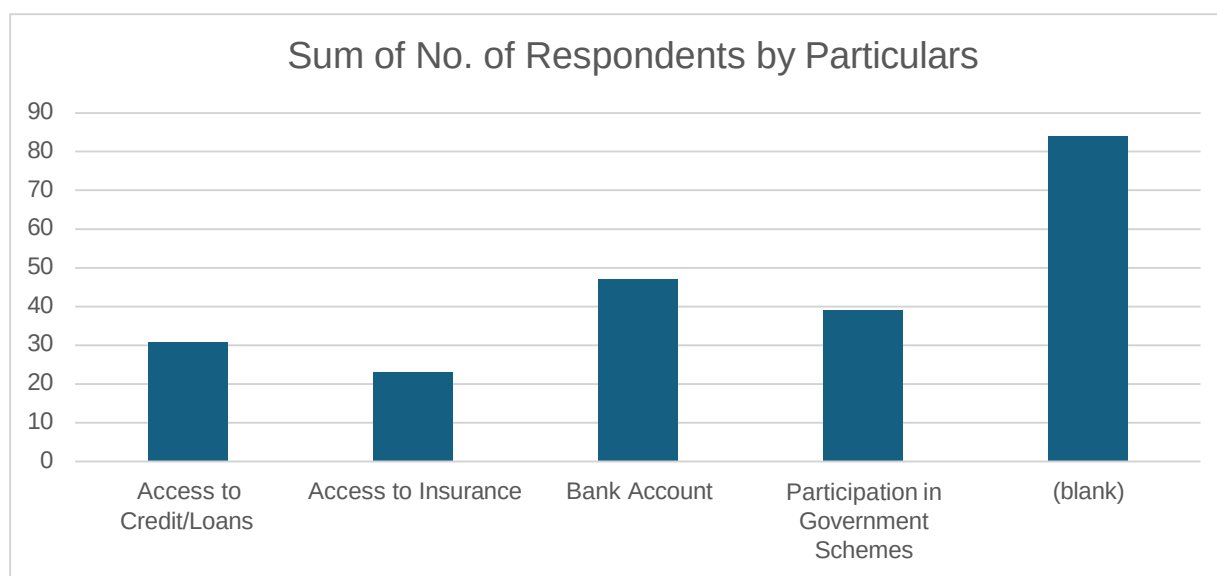
PERCENTAGE ANALYSIS

Table 1 : Access to Financial Services by Households

Particulars	Category / Response	No. of Respondents	Percentage (%)
Bank Account	Yes	47	83.93% (~84%)
	No	9	16.07% (~16%)
Access to Credit/Loans	Yes	31	55.36% (~55%)

	No	25	44.64% (~45%)
Access to Insurance	Yes	23	41.07% (~41%)
	No	33	58.93% (~59%)
Participation in Government Schemes	Yes	39	69.64% (~70%)
	No	17	30.36% (~30%)

Chart 1

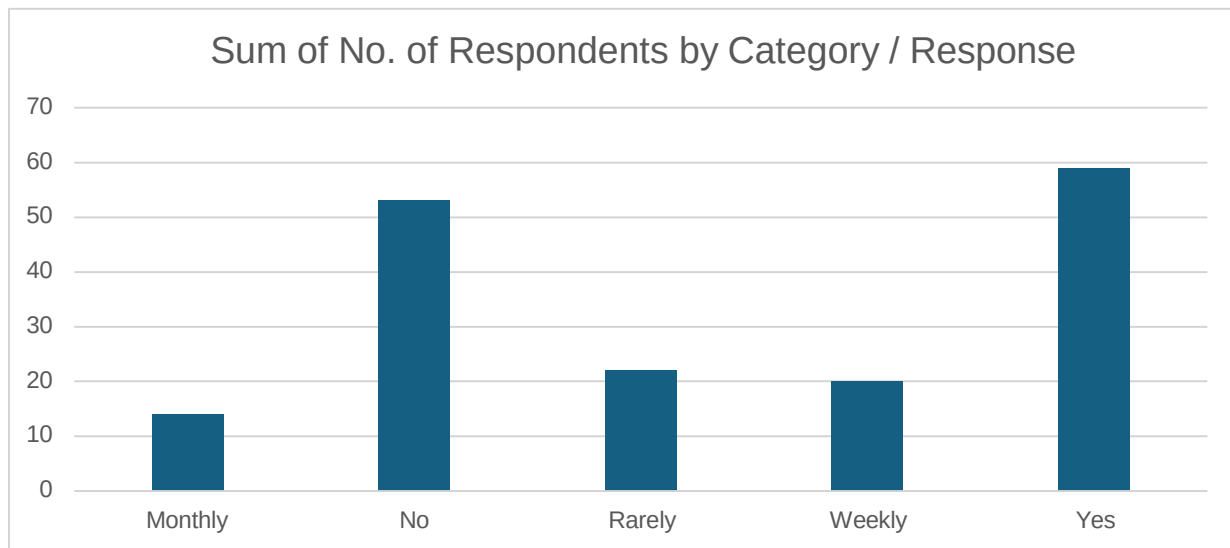


Interpretation

Utmost homes in Poyyundarkudikadu vill(84) have bank accounts, showing good introductory fiscal addition. Access to credit is moderate(55), and only 41 have insurance, indicating gaps in fiscal support and protection. Participation in government schemes is fairly high(70), though 30 of homes remain unserved.

Table 4.2: Self-Help Group (SHG) Participation among Women

Particulars	Category / Response	No. of Respondents	Percentage (%)
Membership in SHGs	Yes	34	60.71% (~61%)
	No	22	39.29% (~39%)
Frequency of SHG Meetings	Weekly	20	35.71% (~36%)
	Monthly	14	25%
	Rarely	22	39.29% (~39%)
Use of SHG Loans for Business	Yes	25	44.64% (~45%)
	No	31	55.36% (~55%)

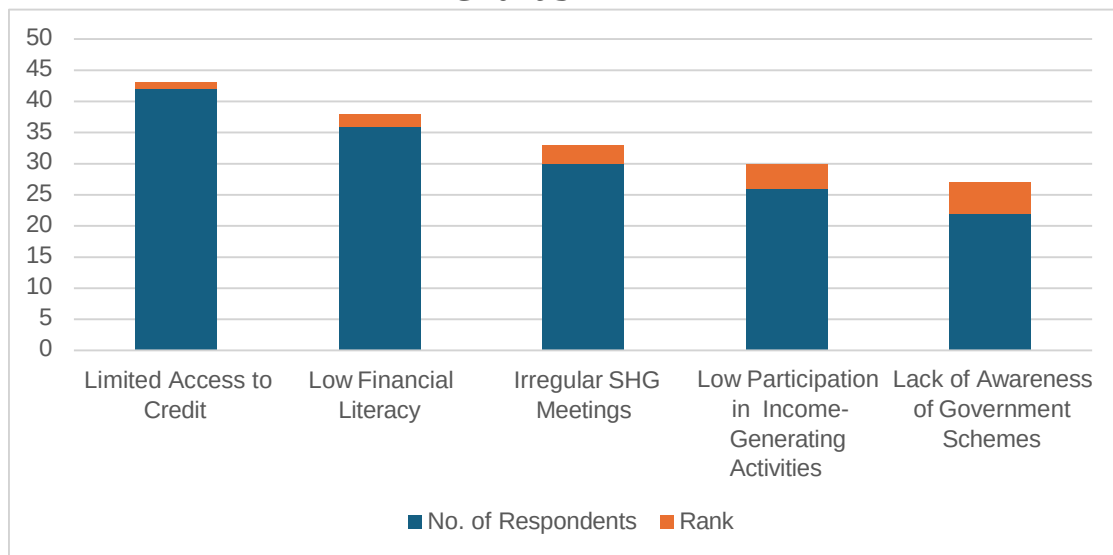
Chart 2**Interpretation**

In Poyyundarkudikadu vill, 61 of women are members of SHGs, reflecting moderate participation in community fiscal conditioning. Still, only 36 attend meetings weekly, while 39 attend infrequently, indicating inconsistent engagement. Also, lower than half(45) use SHG loans for income- generating conditioning, limiting their implicit profitable benefits.

RANK ANALYSIS**Table 4.3: Major Challenges Affecting Economic Security**

Challenges	No. of Respondents	Rank
Limited Access to Credit	42	1
Low Financial Literacy	36	2
Irregular SHG Meetings	30	3
Low Participation in Income-Generating Activities	26	4
Lack of Awareness of Government Schemes	22	5

Chart 3



Interpretation

The rank analysis indicates that limited access to credit is the most significant challenge for homes in Poyyundarkudikadu vill, followed by low fiscal knowledge and irregular SHG meetings. Lower participation in income- generating conditioning and lack of mindfulness of government schemes were ranked lower but still affect profitable security. This highlights that perfecting credit vacuity, fiscal education, and harmonious SHG engagement are pivotal for enhancing the profitable well- being of pastoral homes.

Chi – SQUARE

H₀ – Null thesis

There's no significant relationship between ménage participation in SHGs fiscal addition and their position of profitable security.

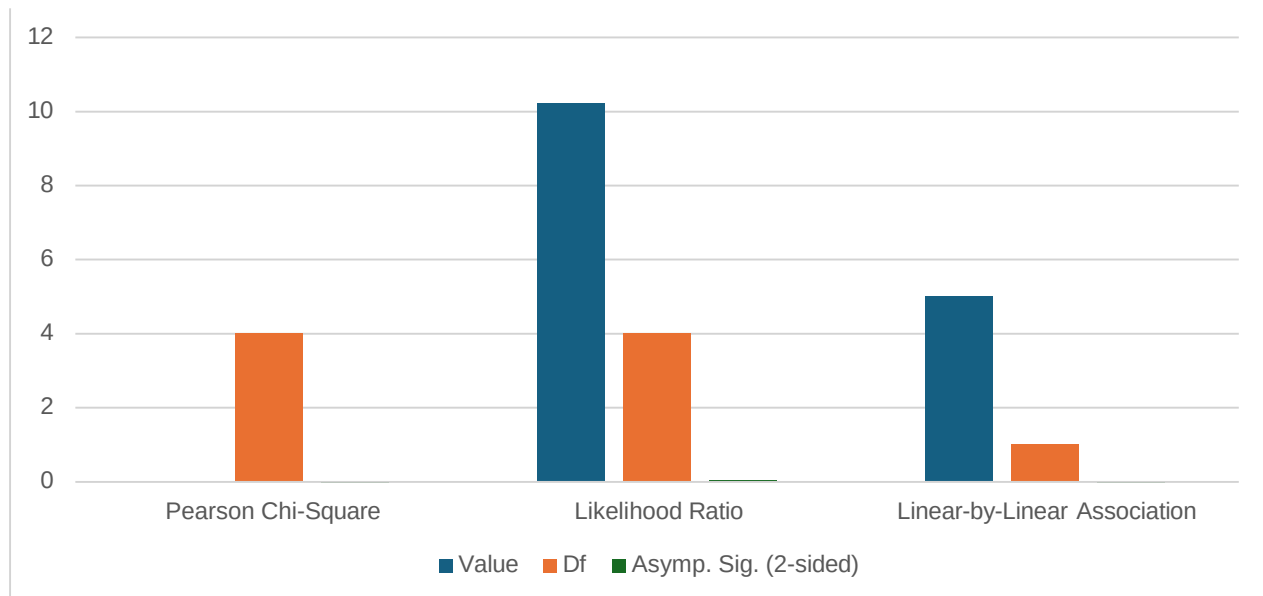
H₁ – Indispensable thesis

There's a significant relationship between ménage participation in SHGs fiscal addition and their position of profitable security.

Table 4: Relationship between SHG Participation / Financial Inclusion and Economic Security

Test Statistics	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.732 ^a	4	0.032
Likelihood Ratio	10.215	4	0.036
Linear-by-Linear Association	5.018	1	0.025

Chart 4



Result

Since the calculated p-value (0.032) is less than 0.05, the null hypothesis is rejected.

Interpretation

The chi-square test of independence reveals that there's a significant relationship between ménage participation in SHGs fiscal addition and their position of profitable security. This indicates that homes laboriously sharing in SHGs or having better access to fiscal services tend to show advanced profitable security compared to those with limited participation or fiscal access. Therefore, SHG participation and fiscal addition play an important part in perfecting the profitable well-being of pastoral homes in Poyyundarkudikadu village

CONCLUSION

The present study on fiscal addition and participation in tone- Help Groups(SHGs) in

Poyyundarkudikadu village highlights the profitable conditions and challenges faced by pastoral homes. The findings reveal that while a maturity of homes have introductory fiscal access through bank accounts and participation in SHGs, difference still live in access to credit, insurance, and income- generating openings.

The analysis shows that homes laboriously sharing in SHGs and having better fiscal addition experience advanced profitable security, whereas limited fiscal knowledge and irregular SHG engagement hamper implicit benefits. The ki-square test confirms that fiscal addition and SHG participation significantly impact the profitable well- being of pastoral homes.

The study also indicates that bettered access to credit, fiscal services, and harmonious SHG conditioning appreciatively impact ménage savings, income stability, and asset power. Still, challenges similar as limited credit access, low fiscal knowledge, and lack of mindfulness about government schemes continue to circumscribe profitable growth.

Thus, to achieve sustainable profitable security in pastoral areas, policy measures should concentrate on strengthening fiscal addition, promoting SHG participation, enhancing fiscal knowledge, and adding mindfulness of government schemes. Similar interventions will empower homes, particularly women, to laboriously engage in income- generating conditioning and ameliorate their overall socio- profitable conditions.

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**COMMUNITY PARTICIPATION AND GRASSROOTS DEVELOPMENT PROCESSES IN A
RURAL VILLAGE WITH SPECIAL REFERENCE TO CHINNAPULI KUDIKADU,
THANJAVUR DISTRICT**

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ABSTRACT

This study explores community participation and grassroots development processes in a rural village with special reference to Chinnapulikudi Kadu in Thanjavur District. Community participation is considered a key factor for achieving sustainable and inclusive rural development, as it ensures that local people are actively involved in identifying their needs, planning development activities, decision-making, implementation, and monitoring of various government schemes. The study examines the role of local institutions such as Panchayats, Self-Help Groups (SHGs), youth associations, and women's groups in promoting social, economic, and infrastructural development within the village. It analyzes the level of awareness, empowerment, and collective action among villagers and how their involvement contributes to improvements in education, sanitation, livelihood opportunities, and women empowerment. The research also identifies major challenges such as lack of awareness, financial limitations, migration, and limited access to resources, which may affect grassroots development efforts. The findings highlight that active community participation strengthens local governance, enhances transparency and accountability, and ensures that development initiatives are more need-based and sustainable. The study concludes that meaningful grassroots participation is essential for long-term rural progress and overall village development.

KEYWORDS:

Community Participation, Grassroots development, Rural Development, Panchayat, SHG, Women Empowerment, Local Governance, Sustainable development, Village Development.

INTRODUCTION

Community participation is considered a cornerstone of effective and sustainable rural development. It involves the active engagement of local people in decision-making processes, implementation of

development programs, and monitoring of community welfare initiatives. Grassroots development processes emphasize bottom-up planning, where the voices, needs, and priorities of the local population guide development activities. Such participatory approaches help ensure transparency, accountability, and equitable distribution of resources at the village level.

In rural India, decentralization through Panchayati Raj institutions has created formal spaces for people's involvement in governance. Village-level meetings, Gram Sabha discussions, and local committees provide opportunities for citizens to express their concerns and contribute to developmental planning. However, the actual level of participation often varies due to factors such as education, socio-economic status, awareness, leadership, and social structure.

Literature Review

1. Jialing Yan et al. (2023)

In their study on participatory rural planning, the authors highlighted that community participation is essential for building sustainable rural communities. The research emphasized that involving local people in planning and development activities improves decision-making and ensures long-term sustainability. It also pointed out that participatory approaches strengthen coordination between local stakeholders and government institutions. 

MDPI

2. Thomas Dax et al. (2023)

Their study focused on rural development opportunities and the role of community awareness and participation. The authors found that active involvement of local communities enhances understanding of development programs and improves implementation outcomes. They also emphasized that participation helps in addressing rural challenges and promotes inclusive and balanced regional development.

Scope of the Study

The scope of this study is to examine the level of community participation and grassroots development processes in Chinnapulikudi Kadu village in Thanjavur District. The study mainly focuses on the role of local institutions such as Panchayats and Self-Help Groups (SHGs) in promoting rural development. It covers important areas like education, health, sanitation, infrastructure, and employment opportunities within the village. The study also analyzes the awareness and involvement of villagers in various government schemes and development activities. In addition, it identifies the challenges faced in achieving effective community participation and suggests ways to improve grassroots development for sustainable rural progress.

Objectives of the Study

- To understand community participation in the village.
- To study the role of Panchayat and Self-Help Groups.
- To know how participation helps in village development.

Limitations of the Study

- The study is limited to Chinnapulikudi Kadu village in Thanjavur District, so results may not apply to other areas.
- The sample size is small, which may affect accuracy.
- Time constraints limited detailed data collection and analysis.

Research Methodology

Data Collection

Primary data was collected through questionnaires and direct interaction with villagers.

Area and Sample

The study was conducted in Chinnapulikudi Kadu village in Thanjavur District. A sample of respondents was selected from the village for the study.

Tools Used

The data was collected using a structured questionnaire. The collected data was analyzed using simple percentage method and presented through tables and charts.

Data Analysis and Interpretation

Table 1.

Demographic	Categories	Frequency	Percentage
Age	18-30	20	44%
	31-45	15	33%
	Above 45	10	23%
	Total	45	100%
Gender	Male	25	56%
	Female	20	44%
	Total	45	100%
Education Qualifications	Higher Secondary	14	30%
	Diploma	5	12%
	UG	18	40%
	PG	8	18%
	Total	45	100%

Interpretation

The demographic profile shows that the majority of respondents (44%) belong to the age group of 18–30 years, followed by 33% in the 31–45 age group and 23% above 45 years, indicating that most respondents are young. In terms of gender, 56% of the respondents are male and 44% are female, showing that male participation is slightly higher than female. Regarding educational qualification, 40% of the respondents are postgraduates, 27% are undergraduates, 18% have completed higher secondary, and 15% have diploma qualifications, which indicates that most of the respondents are well educated.

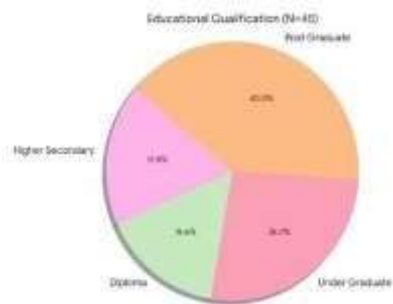
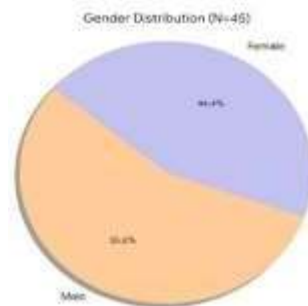
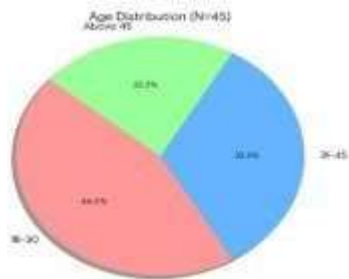
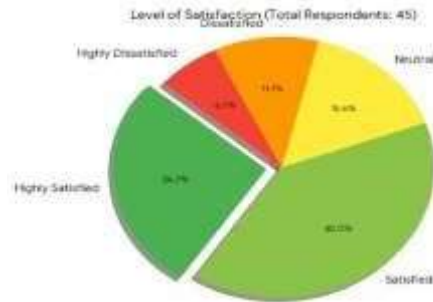


Table 2 Level of Satisfaction

Level of satisfaction	Frequency	Percentage
Highly satisfied	10	25%
Satisfied	16	40%
Neutral	12	30%
Dissatisfied	2	5%
Highly dissatisfied	0	0%
Total	40	100%

Inference

From the above table, it is observed that 40% of the respondents are Satisfied with the service/process. Around 27% of the participants are Highly Satisfied, while only a small portion (7%) expressed that they are Highly Dissatisfied. Overall, the majority of the respondents have a positive level of satisfaction.



Rank Analysis

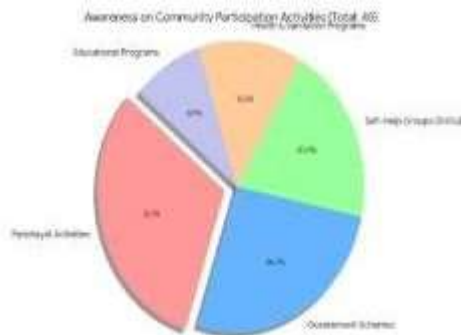
Table 3 Awareness on Community Participation activities

areness categories	quency	nk
nchayat activities		
vernment schemes		
G		
alth and sanitation		
ucation program		
tal		

Interpretation

The table shows that the highest level of awareness among respondents is about Panchayat activities (Rank 1) with 14 respondents, followed by Government schemes (Rank 2) with 12 respondents. Awareness about Self-Help Groups (SHGs) ranks third with 9 respondents. Health and sanitation programs have moderate awareness (Rank 4) with 6 respondents, while educational programs have the lowest awareness (Rank 5) with 4 respondents. This indicates that people are more aware of local governance and government-related activities compared to other development programs.

CHI-SQUARE ANALYSIS



H_0 – Null Hypothesis: There is no significant relationship between age and level of awareness on community participation among the respondents.

H_1 – Alternative Hypothesis: There is a significant relationship between age and level of awareness on community participation among the respondents.

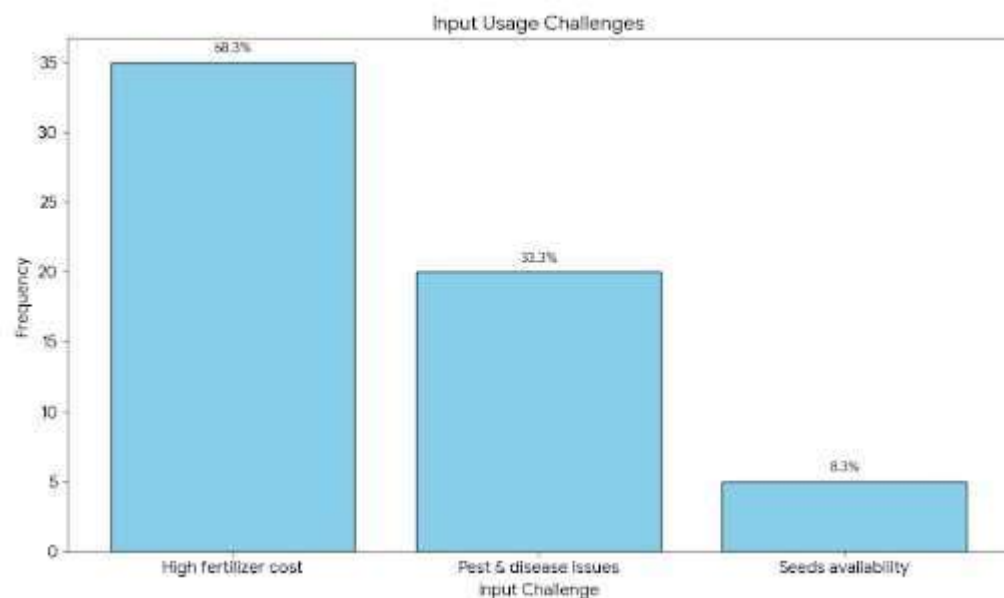
Table 4

Test	Value	Df	Asymp

Pearson chi-square	12.645	6	0.042
Likelihood ratio	12.420	6	0.044
Linear-by-association	9.850	1	0.002
No. Of. Valid cases	45		

Interpretation

The table shows that the p-value (0.042) is less than the significance level of 0.05. This indicates that there is a significant relationship between age and level of awareness on community participation among the respondents.



Conclusion

This study on community participation and grassroots development in Chinnapulikudi Kadu village in Thanjavur District shows that active involvement of local people plays a vital role in improving village development. The findings indicate that most respondents are young and educated, which supports better participation, and awareness is higher in areas like Panchayat activities and government schemes. The analysis also reveals that factors such as age influence the level of awareness among respondents. Although some challenges like limited awareness and resource constraints exist, strengthening community participation and local governance can ensure sustainable and inclusive rural development. Overall, the study concludes that grassroots participation is essential for the overall progress of rural areas.

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STRUCTURAL DETERMINANTS OF RURAL DEVELOPMENT: A MICROLEVEL ASSESSMENT OF SOCIO-ECONOMIC AND INFRASTRUCTURE DYNAMICS WITH SPECIAL REFERENCE TO KULICHAPPATTU VILLAGE, THANJAVUR DISTRICT

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ABSTRACT

Rural development plays a significant role in improving the overall quality of life and economic conditions of people living in villages. This study focuses on the structural determinants of rural development with special reference to Kulichappattu Village in Thanjavur District. The research examines the socio-economic conditions of households, including income, education, occupation, and caste composition. It also analyses the availability and impact of infrastructure facilities such as roads, electricity, water supply, education, and healthcare on the livelihood of villagers. The study further identifies key challenges such as inadequate infrastructure, limited employment opportunities, and social inequalities that hinder rural development. The findings reveal that improvements in infrastructure and socio-economic conditions are essential for achieving sustainable rural development. The study provides useful insights for policymakers and local authorities to formulate effective strategies for enhancing living standards and promoting balanced rural growth.

Keywords: Rural Development, Socio-Economic Factors, Infrastructure, Village Study, Employment, Education, Income, Sustainable Development.

INTRODUCTION

Rural development is an important aspect of national development, especially in a country like India where a large portion of the population lives in villages. The improvement of socioeconomic conditions and infrastructure facilities directly influences the quality of life of rural people.

Kulichappattu village in Thanjavur district mainly depends on agriculture and allied activities for livelihood. Although basic facilities such as electricity, roads, and water supply are available, several challenges still exist in areas like sanitation, healthcare, employment, and infrastructure maintenance.

This study aims to analyse the socio-economic composition of households, examine the role of infrastructure in economic development, and identify key constraints affecting the growth of the village.

OBJECTIVES OF THE STUDY

- To analyse the socio-economic composition of households in terms of income, education, occupation and caste.
- To examine the association between infrastructure access and economic outcomes.
- To identify key structural constraints influencing overall village development.

SCOPE OF THE STUDY

The study focuses on analysing the socio-economic and infrastructural conditions of Kulichappattu village. It covers aspects such as income, education, occupation, housing conditions, sanitation, water supply, electricity, and health facilities.

The study also includes opinions of farmers, youth, SHG members, and general residents regarding village development. It helps to understand the existing problems and provides suggestions for improving rural livelihoods and infrastructure.

LIMITATIONS OF THE STUDY

Although the study provides useful insights about the village, it has certain limitations.

- The study was conducted within a limited time period.
- The sample size was restricted to a limited number of respondents.
- Some respondents were hesitant to provide complete information during the interviews.
- The study mainly relies on primary data collected through field visits and available secondary sources.

Despite these limitations, the study provides valuable information about the socio-economic and infrastructure conditions of Kulichapattu Village

LITERATURE REVIEW

Government of India (2023) reported that infrastructure and awareness of schemes are crucial for rural progress.

Chambers (2017) emphasized the importance of people-centered development in rural areas.

Desai (2016) highlighted that agriculture and rural employment are key factors for village development. **Singh (2015)** stated that rural development improves living standards through better infrastructure and economic opportunities.

RESEARCH METHODOLOGY

This study is based on quantitative research methodology. It aims to analyse the socio-economic and infrastructural factors affecting rural development.

(i) Data Collection:

Both primary and secondary data were used for the study. Primary data was collected through a structured questionnaire from the respondents. Secondary data was collected from journals, books, and reports.

(ii) Area and Sample Size:

The study was conducted in Kulichappattu Village, Thanjavur District. A total of 71 respondents were selected for data collection.

(iii) Tools Used:

Percentage analysis, ranking method, and chi-square test were used to analyse the data and interpret the results.

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile (Income)

Income level	Frequency	Percentage
Below ₹5000	32	45%
₹5000-10000	20	28%
₹10000-20000	13	18%
Above ₹20000	6	9%
Total	71	100%

Interpretation:

The table shows that the majority of households (45%) earn below ₹5000 per month, indicating low income levels in the village. Only 9% of respondents earn above ₹20000, showing limited high-income opportunities.

Chart 1: Socio-Economic Profile (Income)

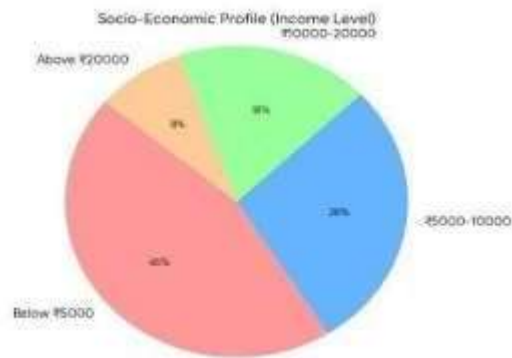


Table 2: Educational Qualification

Education	Frequency	Percentage
Illiterate	12	17%
Primary	24	34%
Secondary	16	23%
Graduate	13	18%
Postgraduate	6	8%
Total	71	100%

Interpretation:

The majority of respondents (34%) have only primary education. A smaller percentage has higher education, indicating limited educational advancement in the village.

Chart 2: Educational Qualification

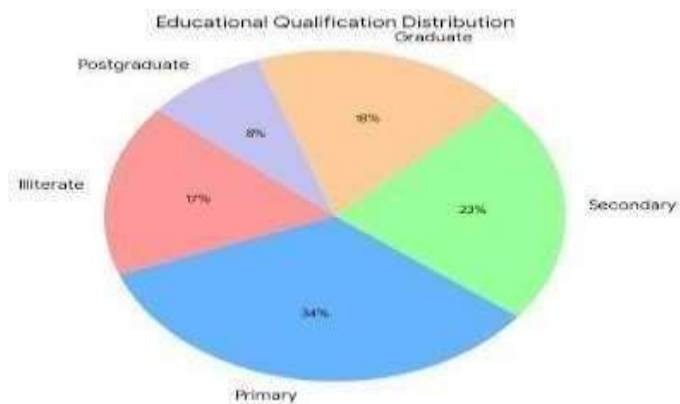


Table 3: Occupation

Occupation	Frequency	Percentage
Agriculture	21	30%
Labour	15	21%
Small business	8	11%
Homemaker	24	34%
Others	3	4%
Total	71	100%

Interpretation:

The majority of respondents are homemakers (34%), followed by agriculture (30%). This shows that agriculture is a key livelihood source, but many are economically dependent.

Chart 3: Occupation

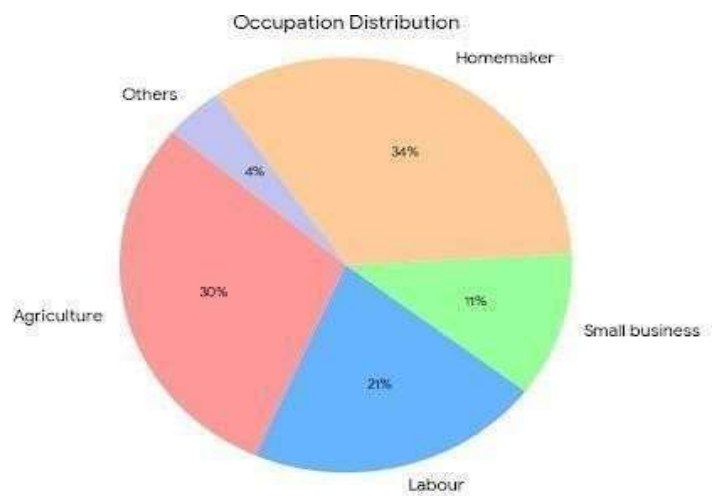


Table 4: Infrastructure – Electricity

Electricity	Frequency	Percentage
Available	71	100%
Not Available	3	4%
Total	71	100%

Interpretation :

Almost all households (96%) have electricity, indicating good access to basic infrastructure.

Chart 4: Infrastructure – Electricity

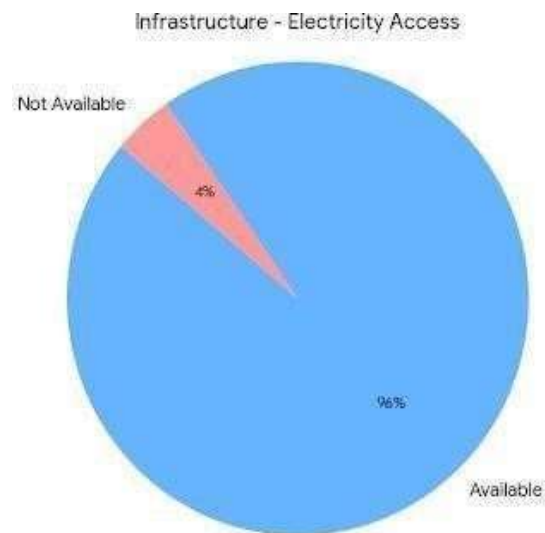


Table 5: Infrastructure – Toilet Facility

Toilet Facility	Frequency	Percentage
Available	56	79%
Not Available	15	21%
Total	71	100%

Interpretation :

Most households (79%) have toilet facilities, but 21% still lack sanitation, which needs improvement.

Chart 5: Infrastructure – Toilet Facility

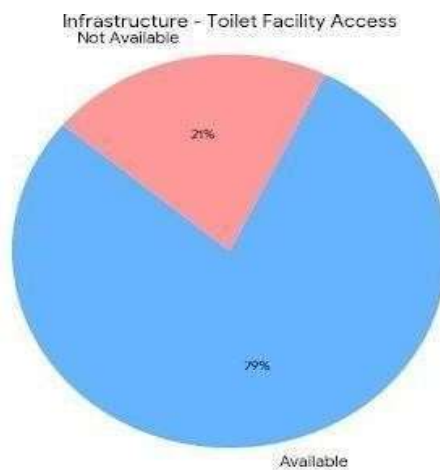


Table 6: Infrastructure – Internet Access

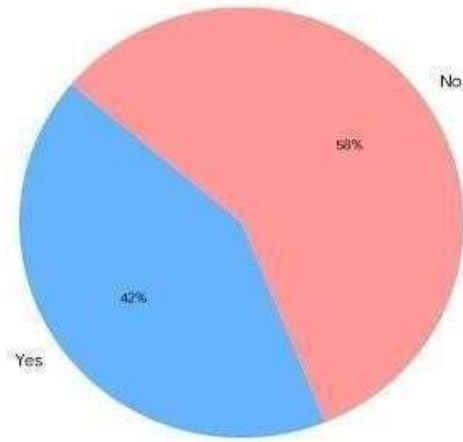
Internet Access	Frequency	Percentage
Yes	30	42%
No	41	58%
Total	71	100%

Interpretation :

More than half (58%) of respondents do not have internet access, indicating a digital divide in the village.

Chart 6: Infrastructure – Internet Access

Infrastructure - Internet Access



RANK ANALYSIS

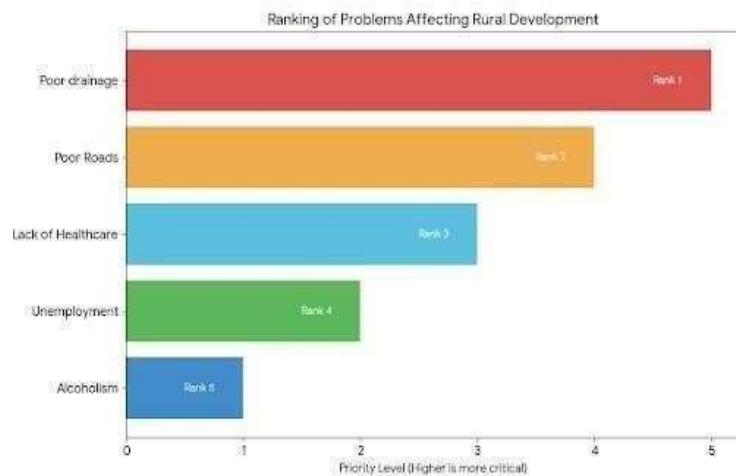
Table 7: Ranking Of Major Problems

Problem	Rank
Poor drainage	1
Poor Roads	2
Lack of Healthcare	3
Unemployment	4
Alcoholism	5

Interpretation :

The rank analysis indicates that poor drainage is the most significant problem affecting rural development in the study area, followed by poor road facilities and lack of healthcare services. Unemployment is identified as the next major issue, while alcoholism is ranked as the least significant problem among the respondents. These findings highlight that infrastructural deficiencies are the primary constraints influencing the overall development of the village.

Chart 7: Ranking Of Major Problems



CHI-SQUARE ANALYSIS

Hypothesis:

H0 (Null Hypothesis):

There is no significant relationship between income level and internet access among the respondents.

H1 (Alternative Hypothesis):

There is a significant relationship between income level and internet access among the respondents.

Table 8: Income Level and Internet Access

Income level	Internet (yes)	Internet (No)	Total
Below ₹5000	8	24	32
₹5000-1000	10	10	20
10000-20000	8	5	13
Above ₹20000	4	2	6
Total	30	41	71

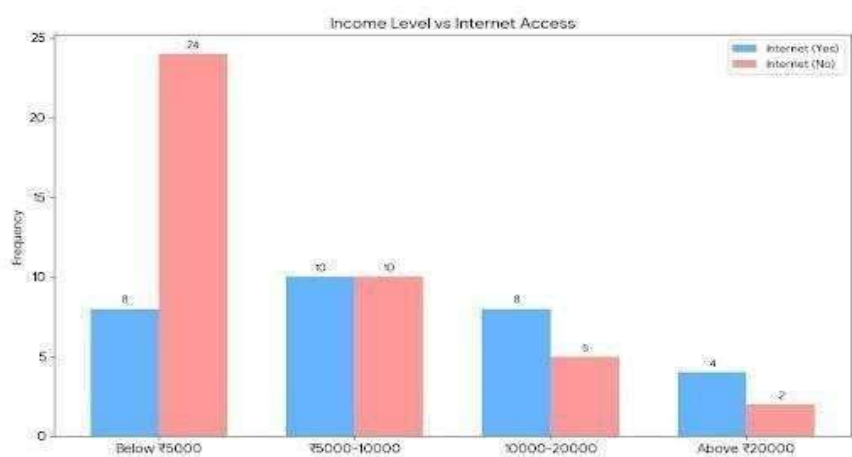
CHI-SQUARE RESULT TABLE

Test	Value	df	Asymp. Sig (p-value)
Pearson Chi-Square	6.85	3	0.077
Likelihood Ratio	6.52	3	0.089
N of Valid Cases	71		

Interpretation :

The chi-square test shows that the p-value (0.077) is greater than 0.05. Therefore, the null hypothesis is accepted. It indicates that there is no significant relationship between income level and internet access among the respondents. This implies that access to internet facilities is not strongly dependent on income level in the study area, although moderate differences can be observed.

Chart 8: Income Level and Internet Access



CONCLUSION

The study reveals that although basic infrastructure facilities are available in the village, socioeconomic conditions remain moderate to low. Agriculture is the main occupation, but income levels are low. Lack of proper sanitation, internet access, and employment opportunities are major challenges. Improving infrastructure, skill development, and awareness programs can enhance overall rural development.

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STRUCTURAL DETERMINANTS OF RURAL DEVELOPMENT: MULTI-SECTORAL ASSESSMENT OF RURAL DEVELOPMENT INDICATORS IN A RURAL VILLAGE WITH SPECIAL REFERENCE TO UCHIMANCHOLAI VILLAGE, THANJAVUR DISTRICT

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ABSTRACT

In this study, a multi-sectoral assessment of rural development indicators in Uchimancholai village, Thanjavur district, Tamil Nadu, is presented. The study assesses major sectors such as agriculture,

education, healthcare, infrastructure, sanitation, and employment opportunities. The study is conducted to analyze socio-economic factors and access to basic facilities to understand the overall rural development status in the village. Quantitative data and observation methods are used to identify the strengths and weaknesses in all sectors. The study reveals income levels, distribution of resources, and access to facilities. The study makes relevant recommendations for the promotion of sustainable rural development.

KEYWORDS

Rural Development, Socio-Economic Indicators, Multi-Sectoral Assessment, Thanjavur District.

INTRODUCTION

Rural development plays a crucial role in improving the quality of life for people residing in villages. Rural development can be analyzed through a multi-sectoral approach by examining various sectors such as education, health, employment, infrastructure, and agriculture. The selected village for this research is Uchimancholai village located in Thanjavur District. This research aims to understand the level of rural development in the selected village. This research focuses on various aspects that can indicate the overall development in the village.

Uchimancholai village is located in Thanjavur District. This village has been selected for this research to understand various aspects of development. This research will help to identify various aspects of development in the selected village.

LITERATURE REVIEW

Kumar & Singh (2023) The research examined rural development indicators, with emphasis on education, healthcare, and employment.

Sharma et al. (2024) The research examined the effects of agricultural development and rural infrastructure on economic growth.

Patel & Desai (2025) The research examined the need for evaluating rural development using social and economic indicators.

OBJECTIVES OF THE STUDY

1. To analyze the rural development indicators like education, health, infrastructure, and employment in rural areas.
2. To assess the socio-economic development level in rural communities using multi-sectoral rural development indicators.
3. To identify rural development factors and propose strategies to enhance rural living standards.

LIMITATIONS OF THE STUDY

1. The study is restricted to only one village named Uchimancholai. Hence, it cannot be generalized to other areas.
2. The sample size is small and may not represent the entire population.

3. The study is based on primary data collection; hence, there may be a possibility of biased or inaccurate answers.

RESEARCH METHODOLOGY

AREA AND SAMPLE SIZE: This research was carried out in uchimancholai village. The sample size was 50 respondents selected through simple random sampling method for this research.

TOOLS USED: The data was analyzed using simple statistical methods like percentage analysis and tables. Charts and graphs were also used to analyze the data.

Data Analysis and Interpretation

Percentage Analysis

Table 1: Representing the socio-economic profile of respondents

Demographic	Categories	Frequency	Percentage
Age	Below 25	20	40%
	25–30 years	18	36%
	30–35 years	12	24%
	Total	50	100%
Gender	Male	22	44%
	Female	28	56%
	Total	50	100%
Education Qualifications	Higher Secondary	10	20%
	Diploma	20	42%
	UG	12	24%
	PG	8	16%
	Total	50	100%

Interpretation

The majority of respondents, i.e., 40%, fall in the category of below 25 years old. Similarly, 36% fall in the category of 25-30 years old, while 24% fall in the category of 30-35 years old. This shows that most people in this population are young and active in livelihood activities. Out of all respondents, 56% were female, while 44% were male. This shows that more women were involved in this research compared

to men. This also shows that women play an important role in rural livelihood activities.

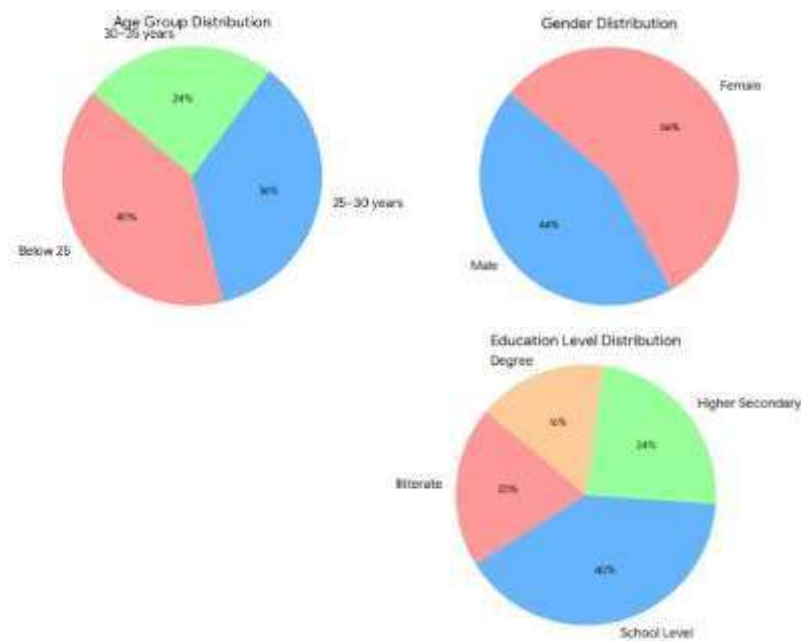
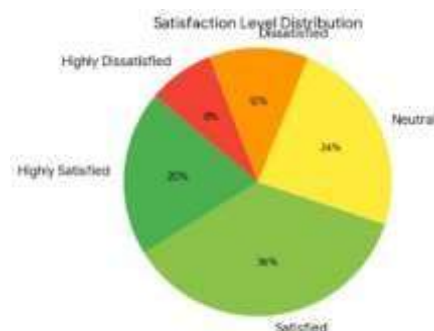


Table 2: Representing satisfaction level of respondents

Satisfaction Level	Frequency	Percentage
Highly Satisfied	10	20%
Satisfied	18	36%
Neutral	12	24%
Dissatisfied	6	12%
Highly Dissatisfied	4	8%
Total	50	100%

INTERPRETATION

The majority of respondents 36% are satisfied with their livelihood conditions, while 20% are highly satisfied. About 24% remain neutral, indicating moderate satisfaction. However, 12% are dissatisfied and 8% are highly dissatisfied, showing that some respondents face challenges in their livelihood.



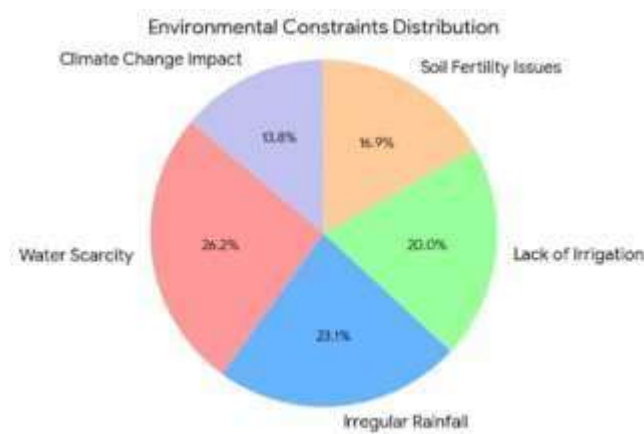
Rank Analysis

Table 3: Rank Analysis of Environmental Constraints

Environmental Constraints	Total Score	Rank
Water Scarcity	85	1
Irregular Rainfall	75	2
Lack of Irrigation	65	3
Soil Fertility Issues	55	4
Climate Change Impact	45	5

INTERPRETATION

From the above table, it is clear that water scarcity is ranked as the most important environmental constraint faced by the respondents. Irregular rainfall and lack of irrigation are ranked second and third respectively.



CHI-SQUARE

Null Hypothesis (H_0): There is no significant relationship between environmental constraints and livelihood vulnerability.

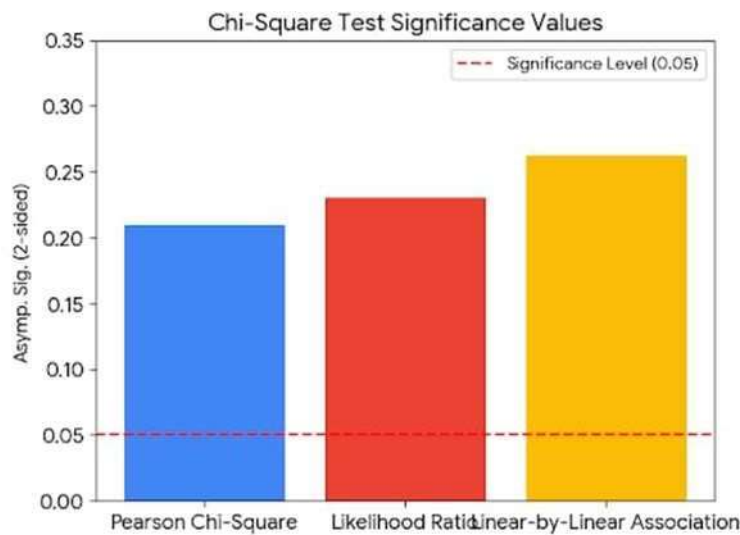
Alternative Hypothesis (H_1): There is a significant relationship between environmental constraints and livelihood vulnerability.

Table 4: Relationship between Environmental Constraints and Livelihood Vulnerability

Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.52	3	0.210
Likelihood Ratio	4.30	3	0.230
Linear-by-Linear Association	1.25	1	0.263
N of Valid Cases	50		

INTERPRETATION

Since the significance value (0.210) is greater than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant relationship between environmental constraints and livelihood vulnerability.



CONCLUSION

The multi-sectoral assessment of rural development indicators is a study that underlines the significance of rural development evaluation through various sectors, including education, health, infrastructure, employment, and economic activities.

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STRUCTURAL DETERMINANTS OF RURAL DEVELOPMENT: ENVIRONMENTAL CONSTRAINTS AND LIVELIHOOD VULNERABILITY IN A RURAL VILLAGE WITH SPECIAL REFERENCE TO THURAIYUNDAR KOTTAI, THANJAVUR DISTRICT

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ABSTRACT

Environmental constraints have a major impact on the livelihood of the people. The present study focuses on the environmental constraints and livelihood vulnerability with special reference to the Thuraiyundar Kottai Village. The environmental issues faced by the villagers, such as water scarcity, soil erosion, and climate change, have been identified. The socio-economic profile of the villagers and the correlation between environmental problems and agricultural productivity have been analyzed. The environmental stress faced by the villagers is identified as having a major impact on the agricultural productivity, which is the primary source of income for the villagers. The present study also identifies the impact of environmental stress on the livelihood vulnerability of the villagers, which results in food security, income levels, and living conditions.

KEYWORDS

Environmental constraints, Livelihood vulnerability, Rural livelihoods, Agricultural productivity, Climate variability, Water scarcity, Soil degradation, Sustainable development

INTRODUCTION

Thuraiyundar Kottai, a rural village, is facing several environmental constraints, which have a major impact on the livelihood of the villagers. The villagers depend on the primary source of income, which is agriculture. The primary source of income, i.e., agriculture, is highly sensitive to environmental stress. The water scarcity, lack of proper irrigation facilities, and weather conditions have made it difficult for the villagers to maintain the income levels and employment opportunities. The present study focuses on the environmental constraints faced by the villagers and the impact of environmental stress on the livelihood vulnerability of the villagers at the micro level.

LITERATURE REVIEW

Robert Chambers (1989) In his research, Robert Chambers explained that rural livelihoods are highly vulnerable to environmental risks such as drought and scarcity of resources. According to his research, poor people are the most vulnerable to environmental change. The research also shows the need for sustainable development.

Amartya Sen (1999) In his research, Amartya Sen focused on the concept of livelihood security and how

environmental and economic factors affect human well-being. According to his research, lack of resources and opportunities makes people vulnerable in rural areas.

Ian Scoones (1998) Ian Scoones introduced the concept of sustainable livelihoods and how environmental factors affect income and employment opportunities. According to his research, diversification of livelihood sources reduces vulnerability in rural areas

SCOPE OF THE STUDY

This study is limited to the environmental and livelihood conditions of Thuraiyundar Kottai village. It also covers the agricultural conditions of the people, employment opportunities, water resources, and the level of income of the people.

OBJECTIVES OF THE STUDY

1. To identify the major environmental constraints of Thuraiyundar Kottai village.
2. To analyze the livelihood pattern of the people of rural areas.
3. To analyze the impact of environmental problems on the income and employment of people.

LIMITATIONS OF THE STUDY

1. It is limited to Thuraiyundar Kottai village; therefore, the results cannot be generalized to other areas.
2. It has a limited sample size, which cannot represent the entire population.
3. It is based on primary data collection from the people of the area; therefore, there are chances of biased and incorrect responses from the people.

RESEARCH METHODOLOGY

The research methodology for the current research is descriptive research design along with both primary and secondary research data. For collecting the primary research data, questionnaires and interviews were conducted among the villagers of Thuraiyundar Kottai. Simple random sampling method was used for selecting the research respondents for the current research.

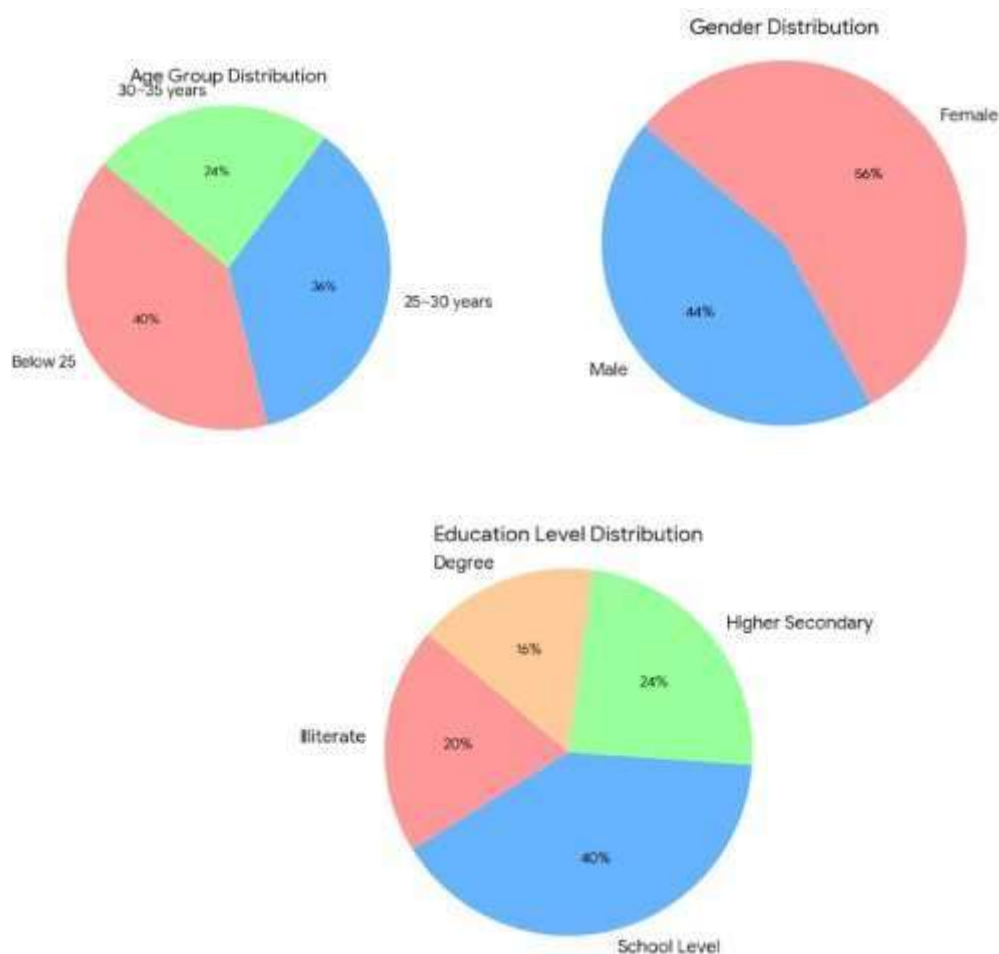
Data Analysis and Interpretation

Percentage Analysis

Table 1: Representing the socio-economic profile of respondents

Demographic	Categories	Frequency	Percentage
Age	Below 25	20	40%
	25–30 years	18	36%
	30–35 years	12	24%
	Total	50	100%
Gender	Male	22	44%

Education Qualifications	Female	28	56%
	Total	50	100%
	Higher Secondary	10	20%
	Diploma	20	42%
	UG	12	24%
	PG	8	16%
	Total	50	100%



Interpretation

The majority of the population, i.e., 40%, are in the below 25 age category. The second highest category of people are in the age range of 25-30 years, which accounts for 36%. The third category of people are in the age range of 30-35 years. This category accounts for 24%. This indicates that the majority of the people are young and actively engaged in livelihood activities. The female population constitutes 56%, whereas the male population constitutes only 44%. This indicates that women play a significant role in the livelihood activities of the people. The highest educational level of the people in this area is school-level education, which accounts for 40%. The second highest educational level of people in this area is

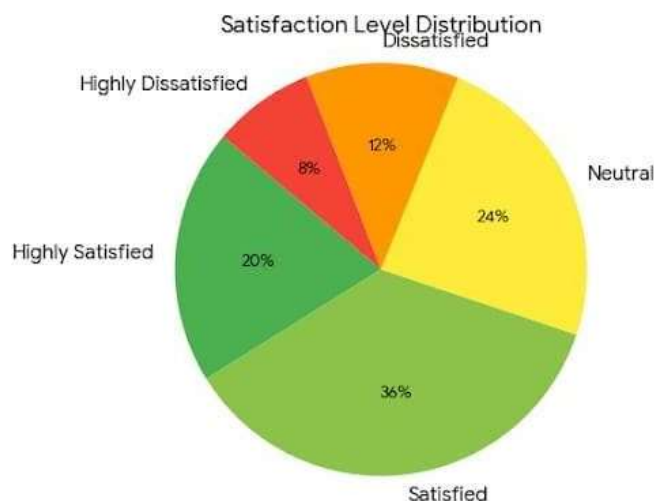
higher secondary. This accounts for 24%. The illiterate population in this area accounts for 20%, whereas only 16% of people have completed degree-level education.

Table 2: Representing satisfaction level of respondents

Satisfaction Level	Frequency	Percentage
Highly Satisfied	10	20%
Satisfied	18	36%
Neutral	12	24%
Dissatisfied	6	12%
Highly Dissatisfied	4	8%
Total	50	100%

INTERPRETATION

Most of the people are satisfied with their living conditions; 36% are satisfied, while 20% are highly satisfied. On the contrary, 24% of the people are neutral about their living conditions. In addition, 12% are dissatisfied and 8% are highly dissatisfied with their living conditions.



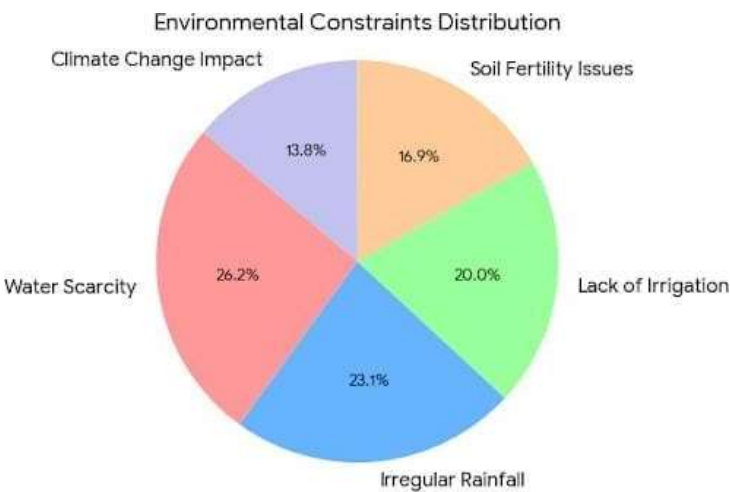
Rank Analysis

Table 3: Rank Analysis of Environmental Constraints

Environmental Constraints	Total Score	Rank
Water Scarcity	85	1
Irregular Rainfall	75	2
Lack of Irrigation	65	3
Soil Fertility Issues	55	4
Climate Change Impact	45	5

INTERPRETATION

From the above table, it is clear that water scarcity ranks first as the environmental constraint faced by the respondents. Irregular rainfall ranks second, followed by the lack of irrigation. This shows that water-related issues are the main challenges faced by the people in the village.



CHI-SQUARE

Null Hypothesis (H_0): There is no significant relationship between environmental constraints and livelihood vulnerability.

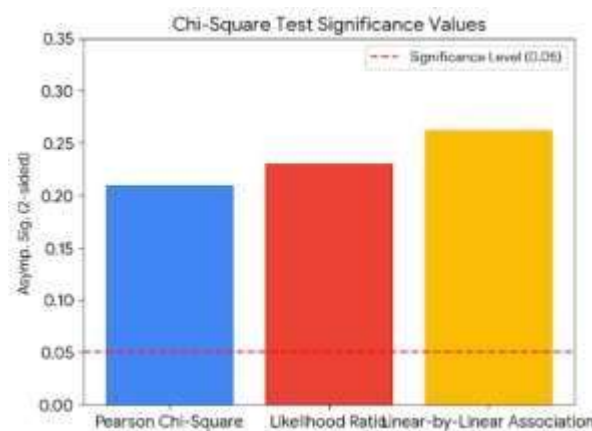
Alternative Hypothesis (H_1): There is a significant relationship between environmental constraints and livelihood vulnerability.

Table 4: Relationship between Environmental Constraints and Livelihood Vulnerability

Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.52	3	0.210
Likelihood Ratio	4.30	3	0.230
Linear-by-Linear Association	1.25	1	0.263
N of Valid Cases	50		

INTERPRETATION

The Chi-square test has been used to check whether there is any relationship between environmental constraints and livelihood vulnerability or not. The value of significance obtained is higher than the standard value of 0.05; therefore, it can be concluded that the relationship between these variables is not significant. Thus, the null hypothesis is accepted, and it is concluded that environmental constraints have no strong measurable relationship with livelihood vulnerability among the chosen respondents.



CONCLUSION

From the study, it is revealed that the majority of the people are satisfied with their livelihood conditions, as a high percentage of the people fall in the satisfied category. However, there is also a high percentage of people who fall in the dissatisfied and neutral categories. This reveals the presence of environmental and economic conditions. The facilities and opportunities need to be enhanced to improve the satisfaction levels of the people.

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ECONOMIC STRATIFICATION AND INFRASTRUCTURE ACCESSIBILITY IN A RURAL SETTING WITH SPECIAL REFERENCE TO AMMANUR VILLAGE, THIRUVARUR DISTRICT

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(Autonomous), Thanjavur, Tamil Nadu.

Abstract

The study titled “Economic Stratification and Infrastructure Accessibility in Rural Setting with Special Reference to Ammanur, Thiruvavur District” examines the relationship between economic status and access to basic infrastructure facilities in Ammanur village of Thiruvavur District, Tamil Nadu. The research classifies households based on income levels and landholding patterns and analyses inequalities in access to drinking water, sanitation, electricity, and transport facilities. Marriage practices are also considered as a social indicator of economic stratification, since the scale of marriage ceremonies and related expenses often reflect the financial condition and social status of families in rural areas. The study concludes that economic stratification significantly influences infrastructure accessibility and overall living standards.

INTRODUCTION

Economic stratification refers to the classification of people into different groups based on their income, landholding and standard of living. In rural areas, this difference plays an important role in determining the quality of life of the people. Infrastructure accessibility such as water supply, sanitation, electricity and transport facilities are essential for the development of any rural community.

The availability of these basic facilities improves the living conditions and creates opportunities for economic growth. However, not all households in rural areas have equal access to such infrastructure.

People belonging to higher income groups often enjoy better facilities, while lower income groups face difficulties in accessing basic services.

In the present scenario, rural development has become a major focus, and improving infrastructure has gained importance. Government initiatives and development programs aim to reduce inequalities, but disparities still exist due to economic differences among households.

This study helps to understand how economic stratification influences the accessibility of infrastructure facilities in rural areas. It also highlights the gap between different economic groups and emphasizes the need for balanced and inclusive rural development.

Literature Review

Government of India (2023) reported that infrastructure and awareness of schemes are crucial for rural progress.

Chambers (2017) emphasized the importance of people-centered development in rural areas.

Desai (2016) highlighted that agriculture and rural employment are key factors for village development.

Singh (2015) stated that rural development improves living standards through better infrastructure and economic opportunities.

Scope of the Study

Over time, the economic situation in rural areas has changed a lot. These changes have affected how income and land are shared among different families. At the same time, the development of infrastructure facilities such as water supply, sanitation, electricity, and transport has improved in many regions. It's important to look at how much these changes have helped different groups of people in rural areas. The study looks into whether every home has the same access to essential services or if some people still face difficulties because of their income level. This study helps us understand the difference in access to important services among people from different income levels. It also offers insights for enhancing rural development policies and promoting balanced and inclusive growth in the future.

Objectives of the Study

- To classify households based on income and landholding patterns.
- To analyse disparities in access to water, sanitation, electricity and transport facilities.
- To determine whether economic stratification significantly predicts infrastructure accessibility.

LIMITATIONS OF THE STUDY

- (i) The study was confined to a selected rural area only.
- (ii) The opinions of the respondents cannot be generalized to all rural areas.
- (iii) The responses given by the respondents may change over time.

RESEARCH METHODOLOGY

This is quantitative research. This research aims to analyse the impact of economic stratification on infrastructure accessibility in rural areas. The research methodology adopted for this study is explained below.

- (i) **Data Collection:** The data from both primary and secondary sources were used. The primary data was collected through a structured questionnaire and secondary data was taken from journals, reports and relevant published sources.
- (ii) **Area and Sample Size:** This research was conducted in a selected rural area. A total of 141 respondents participated in the study for data collection.
- (iii) **Tools Used:** Percentage Analysis, Rank Analysis and Chi-square test were used to analyse the data.

Limitations of the Study

Data Analysis and Interpretation

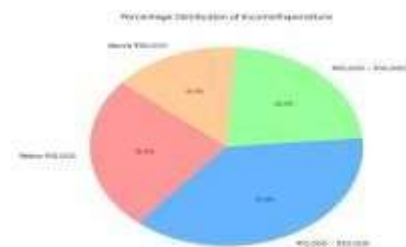
Table 1: Monthly Income of Respondents

Income Level	Frequency	Percentage
Below ₹10,000	10	25%
₹10,000 – ₹20,000	15	37.5%
₹20,000 – ₹30,000	9	22.5%
Above ₹30,000	6	15%
Total	40	100%

Interpretation:

Most respondents (37.5%) fall in the ₹10,000–₹20,000 category, indicating a moderate income group.

Table 2: Education Level of Respondents



Education	Frequency	Percentage
Illiterate	6	15%
School Level	14	35%
Undergraduate	12	30%
Postgraduate	8	20%
Total	40	100%

Interpretation: Majority (35%) have school-level education, showing moderate literacy.

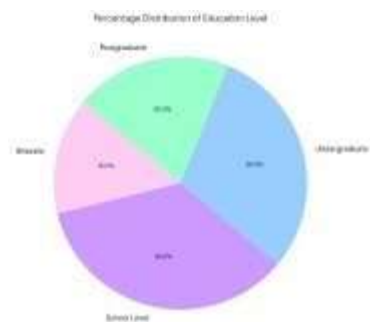


Table 3: Occupation of Respondents

Occupation	Frequency	Percentage
Agriculture	16	40%
Daily Wages	10	25%
Business	6	15%
Government Job	5	12.5%
Others	3	7.5%
Total	40	100%

Interpretation:

Agriculture (40%) is the dominant occupation, indicating dependence on farmin

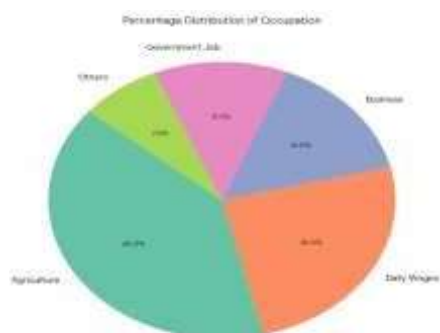


Table 4: Access to Basic Facilities

Facility	Yes	No.	%(yes)
Electricity	36	4	90%
Drinking Water	32	8	80%
Sanitation	25	15	62.5%
Roads	30	10	75%
Healthcare	20	20	50%

Interpretation:

Electricity access is high (90%), but healthcare (50%) and sanitation (62.5%) need improvement.

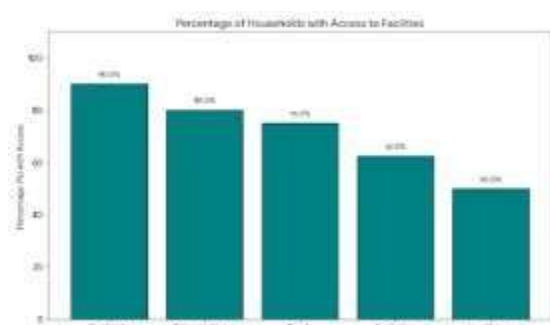


Table 5: Impact of Facilities on Living Standard

Response	Frequency	Percentage
Highly Improved	8	20%
Improved	18	45%
Moderate	922	5%
Not Improved	512	5%
Total	40	100%

Interpretation:

Most respondents (45%) feel facilities have improved their living conditions.

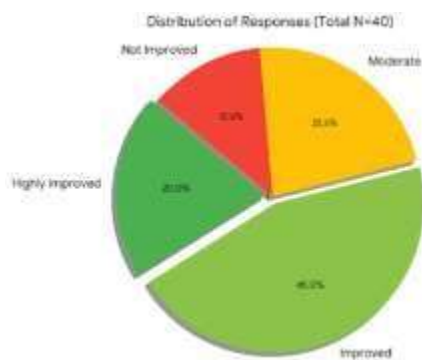
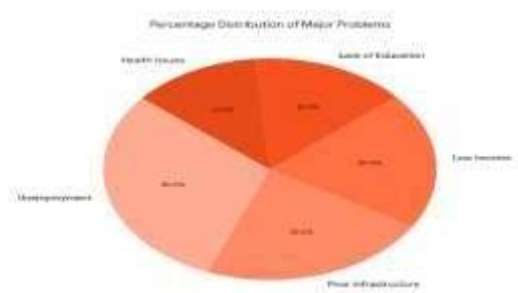


Table 6: Major Problems Faced

Problem	Frequency	Percentage
Unemployment	12	30%
Poor Infrastructure	9	22.5%
Low Income	8	20%
Lack of Education	6	15%
Health Issues	5	12.5%
Total	40	100%

Interpretation:

Unemployment (30%) is the major issue in the village.



Rank Analysis

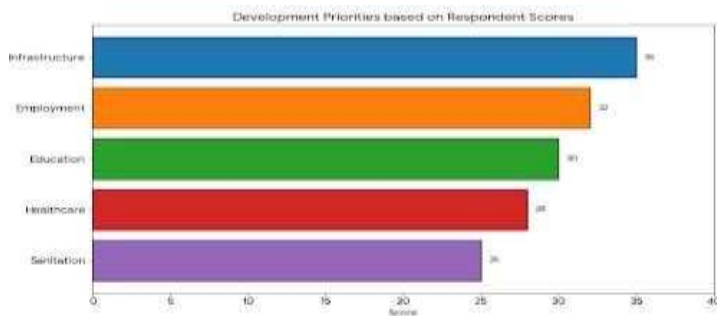
Table 7: Development Priorities

Factor	Score	Rank
Infrastructure	35	1
Employment	32	2
Education	30	3
Healthcare	28	4
Sanitation	25	5

Interpretation:

Infrastructure is ranked as the top priority, followed by employment

Chi-Square Table (Income vs Infrastructure Access)

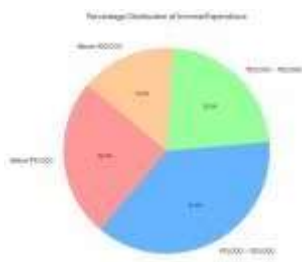


Observed Table

Chi-Square Table (Income vs Infrastructure Access)

Observed Table

Income Level	Low Access	Medium Access	High Access	Total
Below ₹10,000	6	3	1	10
₹10,000–₹20,000	4	7	4	15
₹20,000–₹30,000	2	4	3	9
Above ₹30,000	1	2	3	6
Total	13	16	11	40

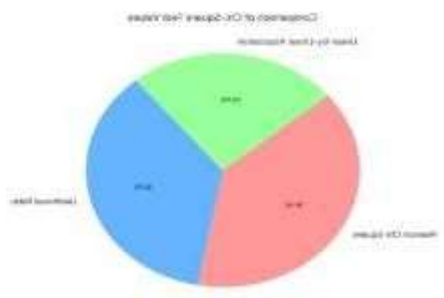


Chi-Square Result Table

Value	Df	Asymp. Sig
Pearson Chi-Square	10.86	6
Likelihood Ratio	10.02	6
Linear-by-Linear Association	6.91	1
N of Valid Cases	40	

Interpretation

The chi-square test reveals that there is a **significant relationship between income level and infrastructure accessibility**. Since the **p-value (0.028)** is less than **0.05**, the null hypothesis is rejected.



Conclusion

The study shows that there is a clear relationship between economic status and infrastructure accessibility in rural areas. Higher-income households have better access to basic facilities like water, electricity, and transport, while lower-income groups face more difficulties. The chi-square analysis confirms that this relationship is statistically significant. Hence, improving the economic condition of rural households is essential for better infrastructure development.

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“Rural Transformation and Persistent Vulnerabilities: Evidence from a Village-Level Field Investigation with the special reference

of Soorakkottai Village ,Thanjavur District.”

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ABSTRACT:

The transformation in rural India is characterized by a complex process of socio-economic change influenced by government interventions in rural India, market integration, and changes in rural livelihoods. This paper attempts to explore the nature of rural transformation and persistent rural vulnerabilities in India using a field investigation approach in rural India. This paper also attempts to explore rural transformation in India with special reference to the rural village in India using a field investigation approach. Rural transformation in India is characterized by a complex process of socio-economic change influenced by government interventions in rural India, market integration, and changes in rural livelihoods. Rural transformation in India is characterized by a complex process of socio-economic change influenced by government interventions in rural India, market integration, and changes in rural livelihoods.

Keywords: Rural Transformation, Persistent Vulnerabilities, Village-Level Study, Livelihood Diversification, Agricultural Dependence, Rural Development, Socio-Economic Change, Tamil Nadu, Infrastructure Development

INTRODUCTION

The transformation of the rural sector in India is a dynamic process of socio-economic change and development that is influenced by the policies of development, technological changes, and institutional support systems. In the recent past, the rural sector in India has undergone significant changes in the development of infrastructure, education, and housing facilities, as well as the availability of welfare services. These changes are seen to have a positive impact in the improvement of the quality of life in the rural sector.

The case study of Soorakkottai Village in the Thanjavur District is relevant in understanding the changes that are taking place in the rural sector in the region. The region has undergone changes in the development of infrastructure and the participation of the people in government programs. However, the region is still faced with structural challenges that are affecting the lives of the people. This study is relevant in understanding the changes that are taking place in the region in order to establish the pattern of transformation in the region.

LITERATURE REVIEW

Sharma, R. (2025) has conducted a research on rural transformations in India. According to Sharma, rural infrastructure development and digital inclusion have improved rural living standards significantly. However, income inequality and employment instability are major concerns in rural India.

Kumar, P. & Singh, A. (2024) conducted a research on livelihood diversification in rural areas. According to their research, livelihood diversification through non-farm employment opportunities plays a crucial role in poverty reduction.

Ramesh, S. (2023) conducted a research on the impact of government welfare schemes on rural households. According to Ramesh, housing, sanitation, and employment-related schemes by the government have a positive impact on socio-economic development.

Lakshmi, V. (2022) conducted a research on gender disparities in rural development. According to her research, despite improvements in education and awareness levels, female participation in economic activities is low.

Manikandan, K. (2021) conducted a research on agricultural dependence in villages of Tamil Nadu. According to his research, climate variability and lack of alternative income sources make rural farmers vulnerable.

SCOPE OF THE STUDY

This study deals with the analysis of the process of rural transformation and the persisting vulnerabilities in Soorakkottai Village in Thanjavur District. The scope of this study includes various aspects of rural development, such as socio-economic development, infrastructure development, employment, and access to government welfare schemes.

This study is conducted among selected households in the village and attempts to provide a micro-level understanding of rural development. The study also deals with the issues faced by rural people, including the irregularity of income, dependence on agriculture, and social inequality. The findings of this study will be helpful to policymakers and researchers in developing effective strategies for rural development.

Objectives of the Study

To study the socio-economic status of the people in the Soorakkottai village.

To study the occupation and income levels of the rural population.

To study the awareness of the villagers about the welfare schemes of the government.

To study the levels of infrastructural facilities in the village.

To study the major issues faced by the rural population.

LIMITATIONS OF THE STUDY

The study is based on a small sample of 28 respondents, which may not fully represent the entire village population.

The data collected is mainly based on the opinions of the respondents, which may include a level of bias.

The study is limited only to the Soorakkottai Village, and it is not possible to generalize this for other areas.

Due to time constraints, it is not possible to go into the details of all socio-economic factors.

Some respondents were not willing to share their information, which affects the data.

RESEARCH METHODOLOGY

Research Design

The descriptive research design is adopted for this study since it deals with the description of the mode of living, the facilities, and the welfare of the people living in rural areas.

Area of the Study

The study is carried out in the Rajappansavadi Village, which is situated in Thanjavur District. The people of this region mainly depend on agricultural activities.

Source of Data

Primary Data: The data is collected from individuals through a well-organized questionnaire. Secondary data is collected from journals, reports, books, and official publications. The sampling technique adopted for this study is convenient sampling. Sixty people are selected from the village for this purpose. The data collection is done through a structured questionnaire. The questions are asked about the living, facilities, and welfare of the people.

Tools for Analysis

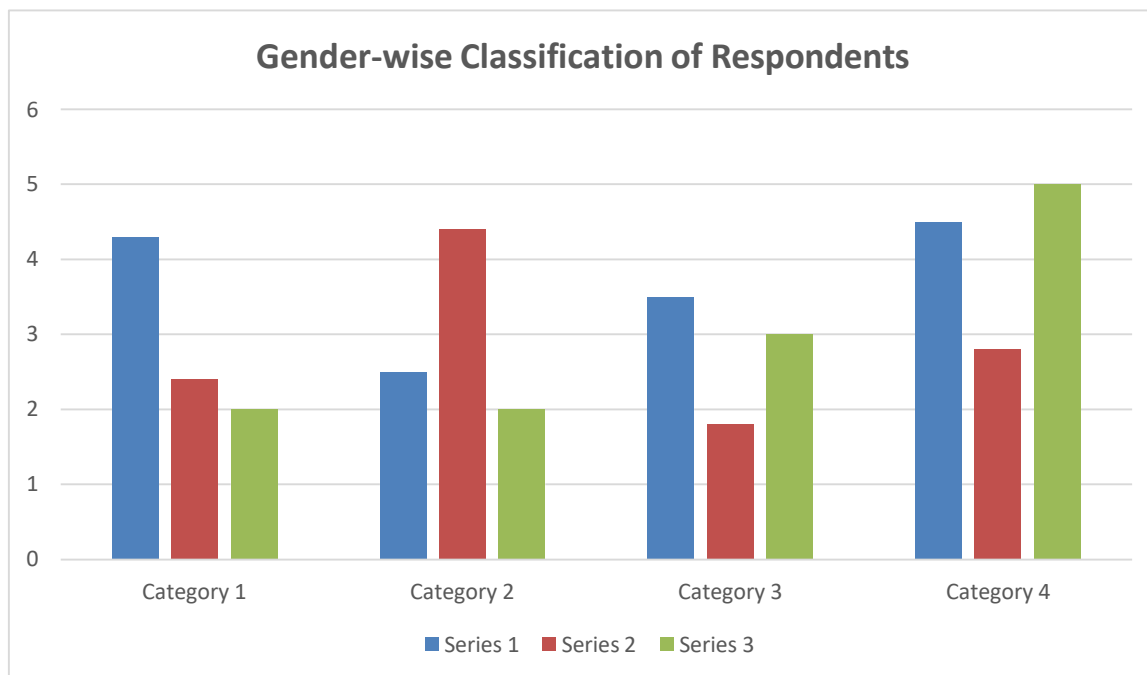
The data collected for this study is analyzed through the following tools:

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

DATA ANALYSIS AND INTERPRETATION

TABLE 1: Gender-wise Classification of Respondents

Gender	Number of Respondents	Percentage (%)
Male	16	57%
Female	12	43%
Total	28	100%

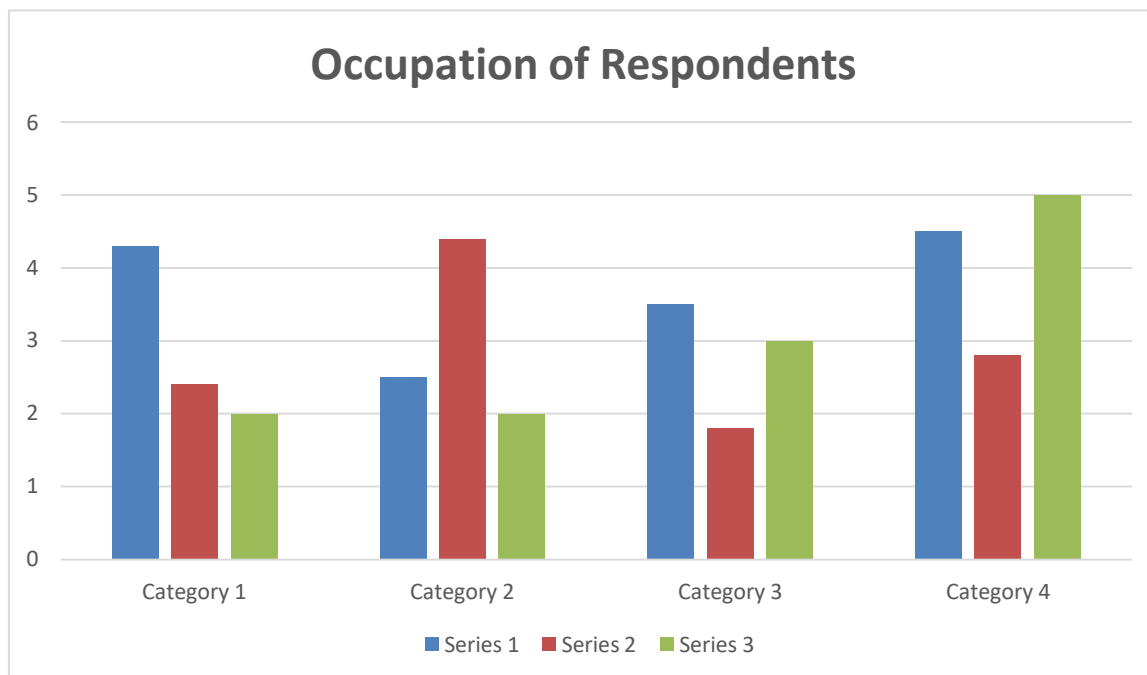


Interpretation:

The gender distribution of respondents in the study area. From the above figure, it is observed that male respondents form the majority in this study area with a distribution of 57%, while female respondents form 43% in this study area. This figure suggests that male respondents are slightly more than female respondents in terms of participation in this study. However, it is also observed that female respondents in this study area are not very low in terms of participation in socio-economic activities.

TABLE 2: Occupation of Respondents

Occupation	Number of Respondents	Percentage (%)
Agriculture	14	50%
Daily Wage Labour	6	21%
Small Business	4	14%
Service	4	14%
Total	28	100%

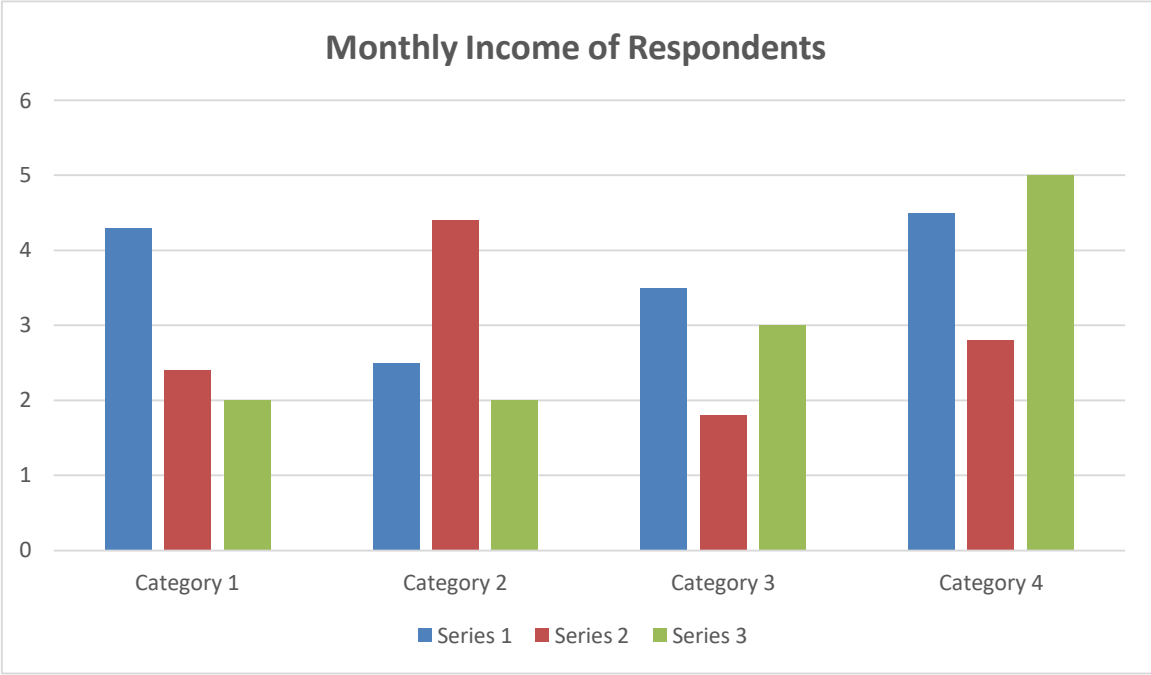


Interpretation:

The occupational distribution of the respondents. From the graph, it is clearly understood that 50% of the respondents are engaged in agriculture, making it a dominant profession. The number of people engaged in daily wage work is high, indicating dependency on informal employment. The small business sector and service sector have lower percentages. This indicates that the people of the village are not diversifying their livelihood.

TABLE 3: Monthly Income of Respondents

Monthly Income	Number of Respondents	Percentage (%)
Below ₹10,000	10	36%
₹10,000 – ₹20,000	9	32%
₹20,000 – ₹30,000	6	21%
Above ₹30,000	3	11%
Total	28	100%

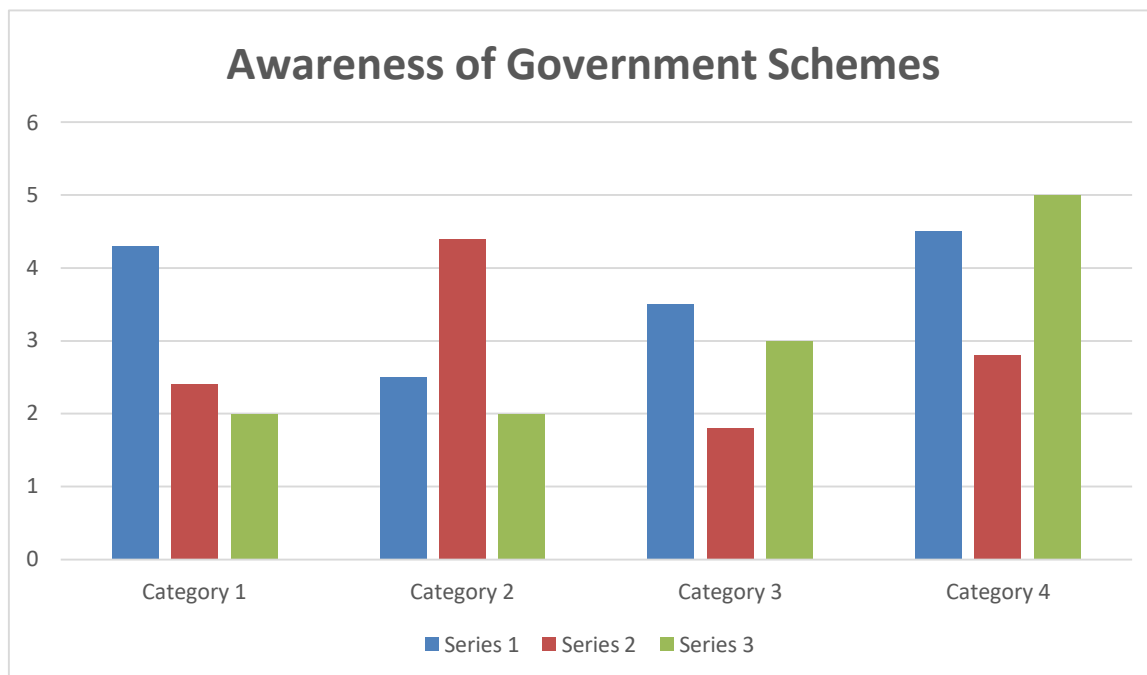


Interpretation:

The income distribution of the respondents. From the graph, it is clear that the majority of the people fall within the category of the lower income level, earning less than ₹20,000 per month. Only a small percentage earn more than ₹30,000. This shows the economic vulnerability of the people. The data shows the problem of income inequality in the village. It is also clear that the people are relying on low sources of income.

TABLE 4: Awareness of Government Schemes

Awareness Level	Number of Respondents	Percentage (%)
Aware	18	64%
Not Aware	10	36%
Total	28	100%



Interpretation:

The degree of awareness of schemes implemented by the government among the respondents. It has been noticed that 64% of the respondents are aware of the schemes, while 36% are not aware. This shows that awareness is increasing in rural areas. However, it has also been noticed that a considerable percentage of the population is not aware of the schemes. This shows the need for awareness among the population. Awareness is necessary for utilizing the facilities offered by the government.

CONCLUSION

From the above data analysis, it is very clear that the Soorakkottai Village is undergoing gradual transformation in the rural sector. However, the data also reveals the challenges and problems faced by the rural population in the Soorakkottai Village.

A majority of the population in the Soorakkottai Village is aware of the government schemes. But the economic instability and employment issues are affecting the rural population. So, it is very important to focus on skill development, income diversification, and creating more awareness in the rural sector.

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A COMPREHENSIVE VILLAGE DEVELOPMENT PROFILE: AN EMPIRICAL STUDY IN MELAVELITHOTTAM VILLAGE, THANJAVUR DISTRICT

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ABSTRACT

Rural development is really important for a country like India. This is because most people, in India live in areas. Rural development helps the country to grow economically. In fact rural development plays a part in the overall economic growth of India. The development of rural communities involves improving infrastructure, education, healthcare, employment opportunities and financial inclusion. This study focuses on understanding the socio-economic conditions of rural households and examining the role of Self-Help Groups (SHGs) in promoting economic development and financial stability among rural people. The research is based on primary data collected through field surveys and interviews with villagers. A structured questionnaire was used to collect data from 30 respondents in the selected rural area. The findings indicate that Self-Help Groups contribute significantly to financial inclusion, women empowerment and income generation.

INTRODUCTION:

Rural development is an important component of national development, particularly in a country like India where a significant proportion of the population resides in rural areas. Rural development refers to the process of improving the economic and social conditions of people living in rural regions by providing better infrastructure, livelihood opportunities, education, healthcare and access to essential services.

The development of rural areas is essential not only for improving the quality of life of rural communities but also for achieving sustainable economic growth at the national level. Agriculture continues to be the backbone of rural economies, providing employment and income for a large section of the population. However, rural communities often face challenges such as inadequate infrastructure, poor sanitation, lack of employment opportunities, limited access to healthcare and insufficient educational facilities.

REVIEW OF LITERATURE

Zhu, Ying & Xiang (2025) examined the concept of rural resilience and sustainable development in rural regions. The study highlighted that rural communities face challenges such as socio-economic inequalities, climate change, and lack of infrastructure. The authors emphasized that integrated development strategies and strong local governance are essential to improve the sustainability and resilience of rural areas.

Putra, Sukoco & Wu (2025) conducted a systematic review on rural entrepreneurship and its role in rural development. The study found that rural economic growth depends largely on local resources, entrepreneurship opportunities, and community participation. The authors also noted that limited access to finance, infrastructure, and education remain major barriers for rural development.

Govada (2024) studied rural development in India with a focus on problems and prospects. The research highlighted that poverty, unemployment, low productivity in agriculture, and inadequate infrastructure

are the key issues affecting rural communities. The author emphasized the need for effective planning and policy implementation to improve living standards in rural areas.

Pathak & Deshkar (2023) analyzed sustainable rural development and the concept of “Smart Villages.” Their study suggested that improving infrastructure, technology access, and environmental sustainability can help rural areas overcome development challenges. The authors proposed that integrated planning at the Gram Panchayat level is essential for achieving sustainable rural transformation.

Tejaswini (2021) examined the problems faced by rural areas in India and the effectiveness of rural development programs. The study identified key issues such as lack of employment opportunities, poor healthcare facilities, low literacy levels, and inadequate infrastructure. It concluded that successful rural development requires better implementation of government schemes and community participation.

SCOPE OF THE STUDY

The scope of this study includes an analysis of the socio-economic conditions, infrastructure facilities, livelihood activities and institutional support available to the residents of Melavelithottam Village. The study focuses on understanding the living standards of villagers and identifying the key problems affecting rural development.

The study also examines the participation of women in Self Help Groups, the employment opportunities available to rural youth and the challenges faced by farmers in agricultural activities. The research covers multiple aspects of rural life, including housing conditions, sanitation facilities, water supply and access to government welfare programs. Although the study focuses on a single village, the findings provide insights into the broader issues faced by rural communities in similar regions.

OBJECTIVES OF THE STUDY

1. To evaluate socio-economic, infrastructural and institutional characteristics of the selected village.
2. To analyse significant associations between income, employment, education and service access.
3. To identify strategic priorities for sustainable rural development.

LIMITATIONS OF THE STUDY

Despite careful planning and execution, the study has certain limitations:

- The study was conducted within a limited time period.
- The sample size was limited to 30 respondents.
- Some respondents were hesitant to share detailed information.
- Certain administrative data were not accessible during the field visits.
- The study focuses only on one village and may not represent the conditions of all rural areas.

RESEARCH METHODOLOGY

1. Data Collection

The data for the present study were collected from both primary and secondary sources. Primary data were gathered through a structured questionnaire and personal interaction with the respondents in Melavelithottam Village. Secondary data were collected from books, journals, government reports, and online sources related to rural development.

2. Area of the Study and Sample Size

The study was conducted in Melavelithottam Village, which represents a typical rural settlement facing various developmental challenges. The village was selected to analyze the socio-economic conditions and development issues faced by the rural population. A total of 28 respondents from the village were selected as the sample for the study.

3. Tools Used for the Study

The collected data were analyzed using simple statistical tools. Percentage analysis and tabular presentation were used to interpret the responses of the respondents. Tables were prepared to present the data clearly and to understand the developmental challenges faced by the villagers.

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Representing the socio-economic profile of the respondents

Demographic	Categories	Frequency	Percent
Age	Below 20	4	13
	21–35	11	37
	36–50	10	33
	Above 50	5	17
	Total	30	100
Gender	Male	13	43
	Female	17	57
	Total	30	100
Educational Qualification	Illiterate	3	10
	Primary	5	17
	Secondary	8	27
	Higher Secondary	7	23
	Graduate & Above	7	23
	Total	30	100
Occupation	Agriculture	9	30
	Labour	7	23
	Business	5	17
	Job	6	20
	Others	3	10
	Total	30	100

Interpretation

From the above table, it is inferred that the majority of the respondents (37%) belong to the age group of 21–35 years. It is also observed that 57% of the respondents are female. Regarding educational qualifications, a significant portion of respondents (27%) have completed secondary education. With respect to occupation, 30% of the respondents are engaged in agriculture, indicating that agriculture remains a primary source of livelihood in the study area.

Chart:1

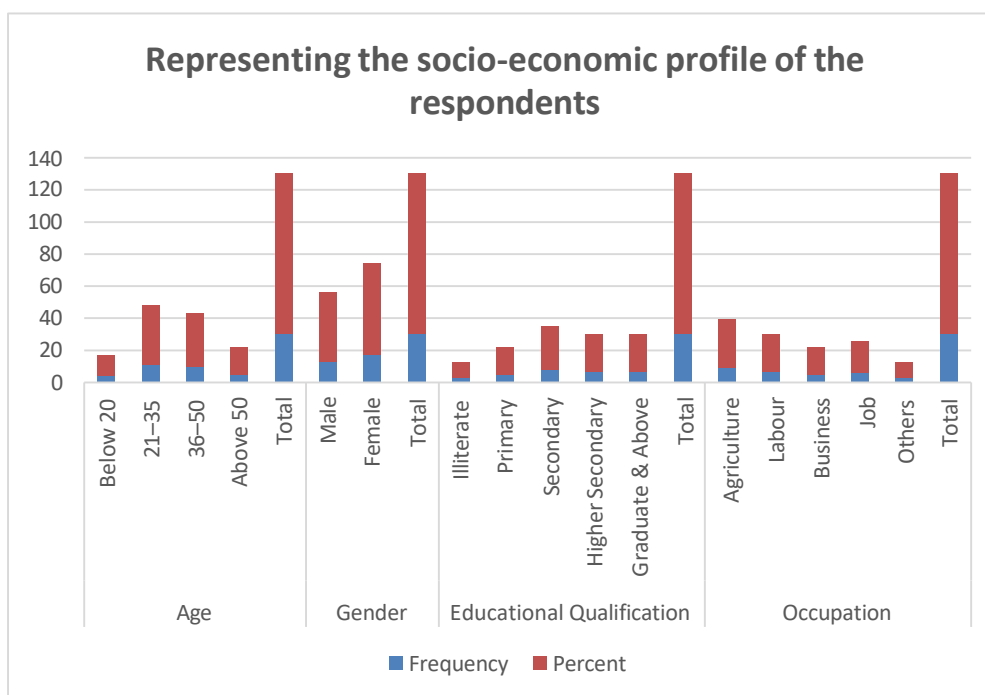


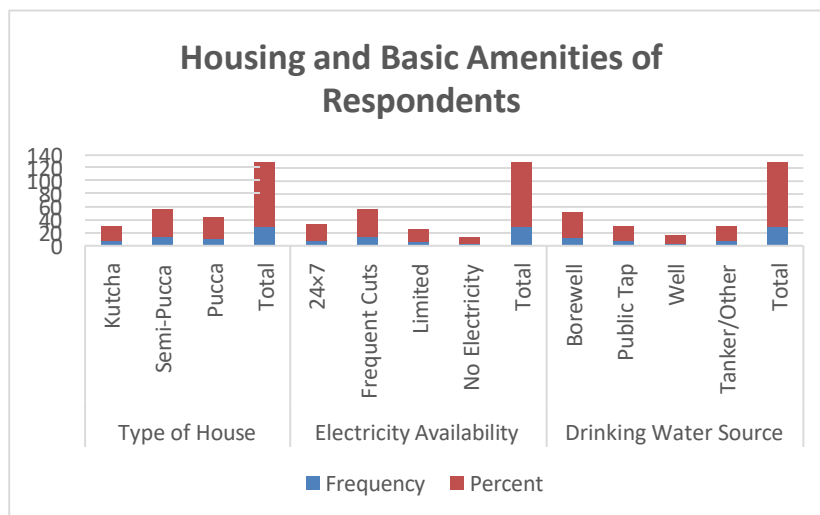
Table 2: Housing and Basic Amenities of Respondents

Particulars	Categories	Frequency	Percent
Type of House	Kutchha	7	23
	Semi-Pucca	13	43
	Pucca	10	34
	Total	30	100
Electricity Availability	24×7	8	26
	Frequent Cuts	13	43
	Limited	6	20
	No Electricity	3	10
	Total	30	100
Drinking Water Source	Borewell	12	40
	Public Tap	7	23
	Well	4	13
	Tanker/Other	7	23
	Total	30	100

Interpretation

From the above table, it is inferred that the majority of the respondents (43.3%) live in semi-pucca houses, while 33.4% live in pucca houses and 23.3% live in kutcha houses. Regarding electricity availability, 43.3% of the respondents experience frequent electricity cuts, while only 26.7% receive electricity for 24 hours. In terms of drinking water sources, 40% of the respondents depend on borewell water, followed by 23.3% using public taps. This indicates that although basic amenities are available in the village, there are still issues related to housing quality and electricity supply.

Chart:2



RANK ANALYSIS

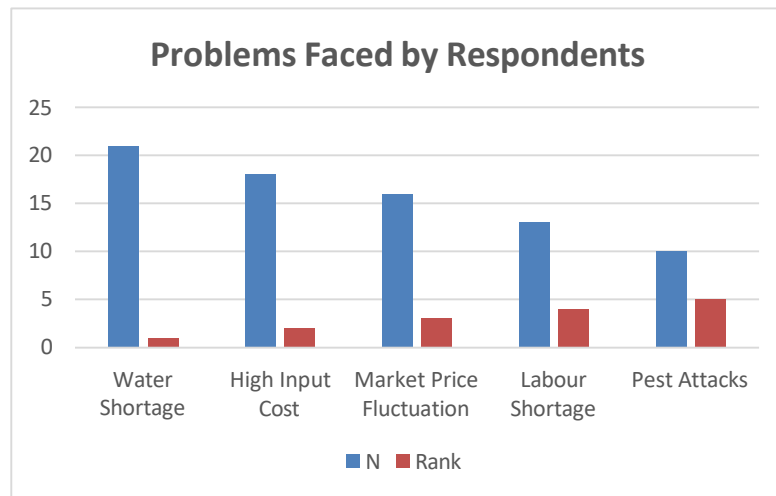
Table 3: Problems Faced by Respondents

Factors	N	Rank
Water Shortage	21	1
High Input Cost	18	2
Market Price Fluctuation	16	3
Labour Shortage	13	4
Pest Attacks	10	5

Interpretation

From the above table, it is inferred that the majority of the respondents ranked water shortage as the most serious problem with Rank 1. High input cost is ranked second by the respondents. Market price fluctuation is ranked third as it affects the income of farmers. Labour shortage and pest attacks are ranked fourth and fifth respectively, indicating other challenges faced by the respondents in their agricultural activities.

Chart:3



CHI-SQUARE ANALYSIS

Hypothesis

H₀ (Null Hypothesis):

There is no significant relationship between institutional support and income stability of the respondents.

H₁ (Alternative Hypothesis):

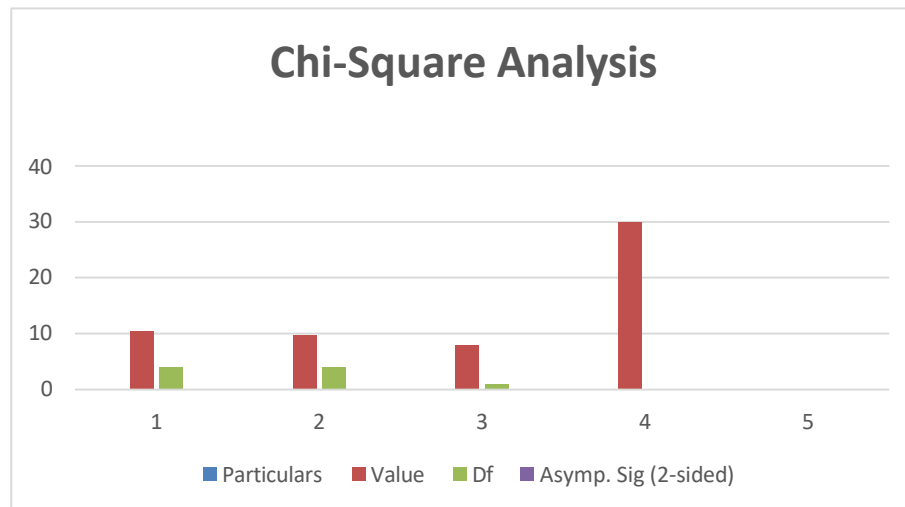
There is a significant relationship between institutional support and income stability of the respondents.

Particulars	Value	Df	Asymp. Sig (2-sided)
Pearson Chi-Square	10.38	4	0.034
Likelihood Ratio	9.74	4	0.045
Linear-by-Linear Association	7.92	1	0.005
N of Valid Cases	30		

Interpretation

The above chi-square test reveals that the significance value (0.034) is less than 0.05. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, it can be concluded that there is a significant relationship between institutional support and income stability of the respondents.

Chart:4



CONCLUSION

The rural development field study conducted in Melavelithottam Village provided a comprehensive understanding of the socio-economic conditions, infrastructure facilities and developmental challenges faced by the village community. The study involved interaction with households, farmers, Self Help Group members, youth and local administrative officials, which helped in collecting valuable primary data.

The findings of the study reveal that agriculture remains the primary source of livelihood for the majority of villagers. Crops such as paddy and coconut are commonly cultivated in the village and many families depend on farming and agricultural labour for their income. Self Help Groups play an important role in promoting financial inclusion and empowering women by encouraging savings and providing access to loans.

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**EDUCATION, EMPLOYMENT AND ECONOMIC MOBILITY IN A RURAL VILLAGE
WITH SPECIAL REFERENCE TO VILAR VILLAGE, THANJAVUR DISTRICT**

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ABSTRACT

This study examines the role of education in shaping employment patterns and economic mobility in Vilar Village, Thanjavur District. It aims to assess the educational attainment and employment structure of respondents, analyse the relationship between education level and income category, and determine whether education significantly enhances economic mobility. Based on primary data collected through household surveys, the study finds a positive correlation between higher levels of education and

improved employment opportunities, particularly in non-agricultural and salaried sectors, leading to higher income levels. The findings suggest that education serves as a key factor in promoting upward economic mobility and socio-economic development in rural areas.

KEYWORDS: Education, Employment, Economic Mobility, Rural Development, Income, Vilar Village, Thanjavur District.

INTRODUCTION

Rural development plays a very important role in the overall progress of India. A large proportion of the Indian population lives in rural areas, and their livelihoods mainly depend on agriculture, allied activities, and small-scale industries. Improving the living conditions of rural communities is essential for reducing poverty, increasing employment opportunities, and ensuring balanced national development. Rural development focuses on improving infrastructure, education, healthcare, sanitation, housing, and economic opportunities for people living in villages.

In India, many rural areas still face challenges such as inadequate infrastructure, limited access to quality healthcare and education, unemployment, and poor sanitation facilities. Addressing these issues is necessary to enhance the quality of life of rural residents and to reduce the gap between rural and urban areas. Government initiatives, community participation, and local governance through Panchayati Raj Institutions play a significant role in promoting rural development.

Studying rural areas like Vilar village helps in understanding the real conditions of village life, identifying local problems, and exploring possible solutions. Through field visits and interaction with residents, researchers can gather valuable insights about social, economic, and environmental issues affecting rural communities. Such studies contribute to better planning and implementation of development programs that support sustainable growth and improve the well-being of rural populations.

LITERATURE REVIEW

Gopinath, Kumar & Banerjee (2025) studied socio-economic and spatial inequalities in higher education access in India. Their findings show that access to higher education remains uneven, particularly in rural areas, due to economic constraints and location disadvantages. This inequality limits career advancement and reduces participation in skilled employment sectors. The study emphasizes that improving access to higher education is crucial for achieving better income levels and promoting inclusive rural development.

Ray & Ruseski (2025) found that lack of school infrastructure in rural areas contributes to the rural-urban education gap, which directly affects employment outcomes and income levels.

Arjun Kumar et al. (2024) analyzed educational inequality and its impact on socio-economic opportunities in rural India. The study revealed that lack of infrastructure, poor teacher availability, and limited digital access create major barriers to quality education. These limitations reduce students' skill development and employability, forcing many into low-income occupations. The research highlights that improving educational infrastructure is essential for enhancing employment opportunities and

economic mobility in rural communities.

Choudhury, Joshi & Kumar (2023) examined inequalities in access to education in rural India. Their study found that socio-economic and regional disparities significantly affect children's access to early education. Rural households, especially from disadvantaged backgrounds, face limited availability of quality schools and resources, which impacts long-term learning outcomes. The study concludes that unequal access to education restricts future employment opportunities and slows down economic mobility in rural areas.

SCOPE OF THE STUDY

The scope of this study focuses on understanding the overall development conditions of Vilar village and its surrounding areas. The study covers various aspects of rural life, including physical infrastructure, social conditions, economic activities, and environmental issues. Through field visits and interaction with local residents, the study aimed to gather first hand information about the living conditions and challenges faced by the community.

The study examined the availability and condition of basic facilities such as roads, street lights, drainage systems, drinking water supply, waste management, transportation, and access to schools and healthcare services. It also focused on understanding the social environment of the village, including community relationships, safety, education, and public awareness regarding local issues.

Another important aspect covered in the study was the economic activities of the residents. Since agriculture is a major livelihood in the area, the study looked into farming practices, small businesses, daily wage work, and other employment opportunities available to villagers. The study also explored how infrastructure development and connectivity influence economic growth and job opportunities.

In addition, the study covered environmental conditions such as cleanliness, waste disposal practices, and the protection of natural resources in different localities of the village. Observations from multiple locations such as Bharathi Nagar, Papa Nagar, Green City, Kandithampattu surroundings, Mullivaikkal, Aaladiyar Nagar, and nearby areas were included to provide a broader understanding of development issues within the village.

OBJECTIVES OF THE STUDY

- To assess educational attainment and employment structure among respondents.
- To analyse the relationship between education level and income category.
- To determine whether education significantly enhances economic mobility.

LIMITATIONS OF THE STUDY

Limited Time for Data Collection:

The study was conducted within a short period of time, which limited the ability to collect more detailed and extensive information from all areas of the village.

Small Sample Size:

Only a limited number of households and individuals were interviewed during the field visits, which may not fully represent the views of the entire village population.

Respondent Hesitation:

Some residents were hesitant to share complete information due to personal reasons, lack of trust, or fear of speaking about local issues openly.

Restricted Area Coverage:

Although several locations in the village were visited, it was not possible to cover every street or neighborhood in detail.

Dependence on Primary Responses:

Much of the information was based on personal interactions and observations, which may vary depending on individual perceptions and experiences.

Limited Access to Official Records:

Access to detailed government or panchayat records and statistical data was limited during the study period.

Language and Communication Barriers:

In some cases, differences in communication styles or understanding may have affected the accuracy of the information collected.

RESEARCH METHODOLOGY

Research Design

The research design adopted for this study is a descriptive field study. This approach was used to understand and describe the existing social, economic, and infrastructural conditions of Vilar village. The descriptive research design helps in collecting detailed information about the current situation, problems, and development needs of the community.

Data Sources**Primary Data**

Primary data were collected directly from villagers through:

- Household surveys
- Farmer interviews
- Youth interviews
- SHG interviews
- Panchayat interviews
- Field observations

Secondary Data

Secondary data were obtained from:

- Panchayat records

- Government websites
- Academic journals
- Books and research publications

Sampling Method

The study uses Convenience Sampling Method, where respondents were selected based on their availability and willingness to participate during the field visits.

Sample Size

The total number of respondents included in the study is 48 consisting of

- Household respondents
- Farmers
- Self Help Group members
- Village youth
- Panchayat officials

Tools Used for Data Collection

The following tools were used to collect data:

- Structured questionnaires
- Interview schedules
- Observation techniques
- Photographic documentation

DATA ANALYSIS AND INTERPRETATIONS

PERCENTAGE ANALYSIS:

Table:1 Represent the Socio-economic profile of respondents

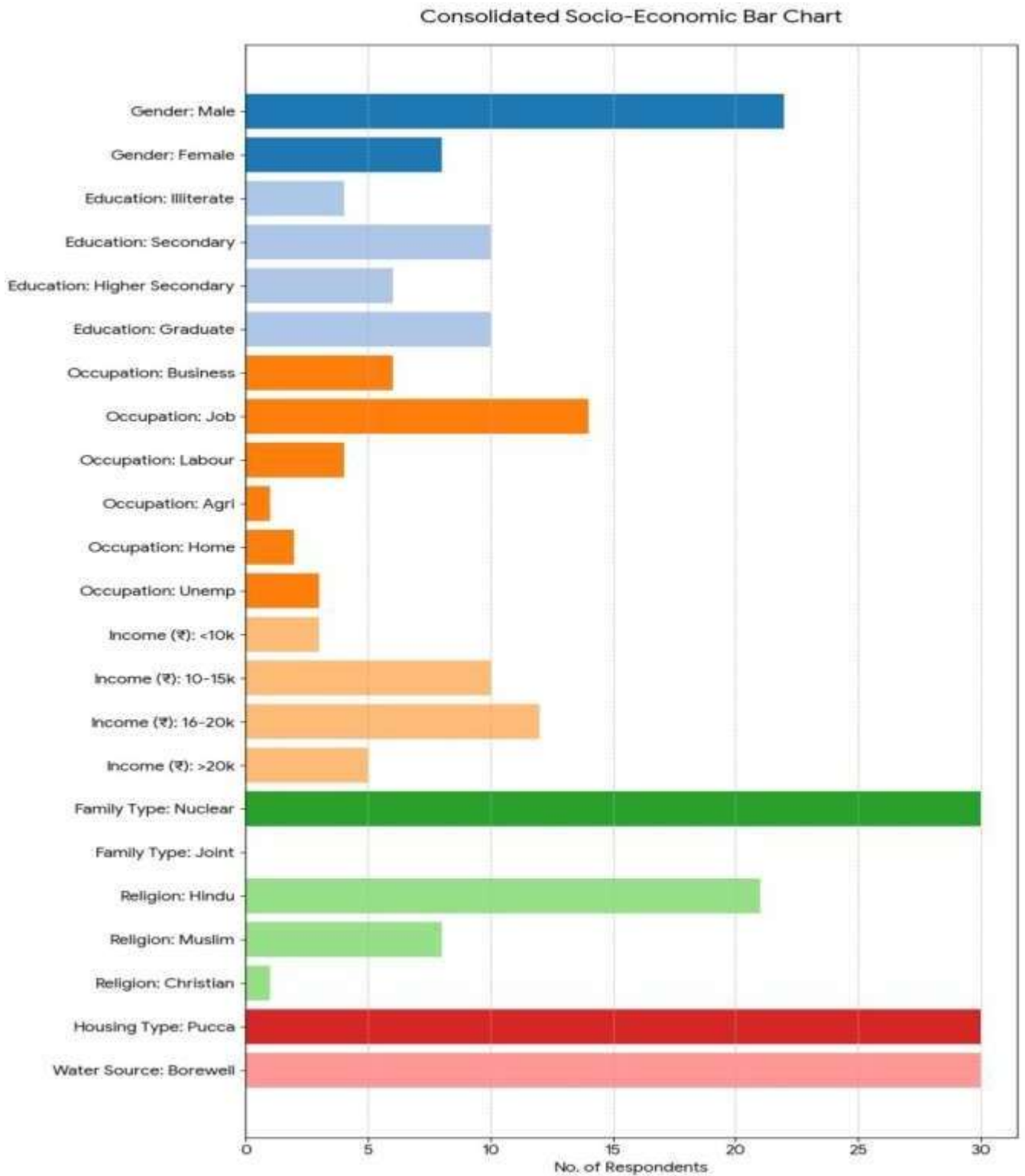
Variable	Category	No. of Respondents	Percentage (%)
Gender	Male	22	73%
	Female	8	27%
Education	Illiterate	4	13%
	Secondary	10	33%
	Higher Secondary	6	20%
	Graduate	10	33%
Occupation	Business	6	20%
	Job (Salaried)	14	47%
	Labour	4	13%
	Agriculture	1	3%
	Homemaker	2	7%
	Unemployed	3	10%
Income (₹)	Below 10,000	3	10%
	10,000 – 15,000	10	33%
	16,000 – 20,000	12	40%
	Above 20,000	5	17%
Family Type	Nuclear	30	100%
	Joint	0	0%
Religion	Hindu	21	70%
	Muslim	8	27%
	Christian	1	3%
Housing Type	Pucca	30	100%
Water Source	Borewell	30	100%

Interpretation

The socio-economic profile shows that 73% of respondents are male and 27% are female, with 100% belonging to nuclear families. About 66% of respondents have at least secondary or graduate education, indicating moderate educational development. In terms of occupation, 47% are engaged in salaried jobs and 20% in business, while only 3% depend on agriculture, showing a shift towards non-agricultural activities. Around 40% of respondents fall in the ₹16,000–₹20,000 income group, reflecting moderate income levels. Additionally, 100% of households live in pucca houses and depend on borewell water, indicating basic infrastructural availability.

Chart:1 Represent the Socio-economic profile of respondents

Chart:1 Represent the Socio-economic profile of respondents



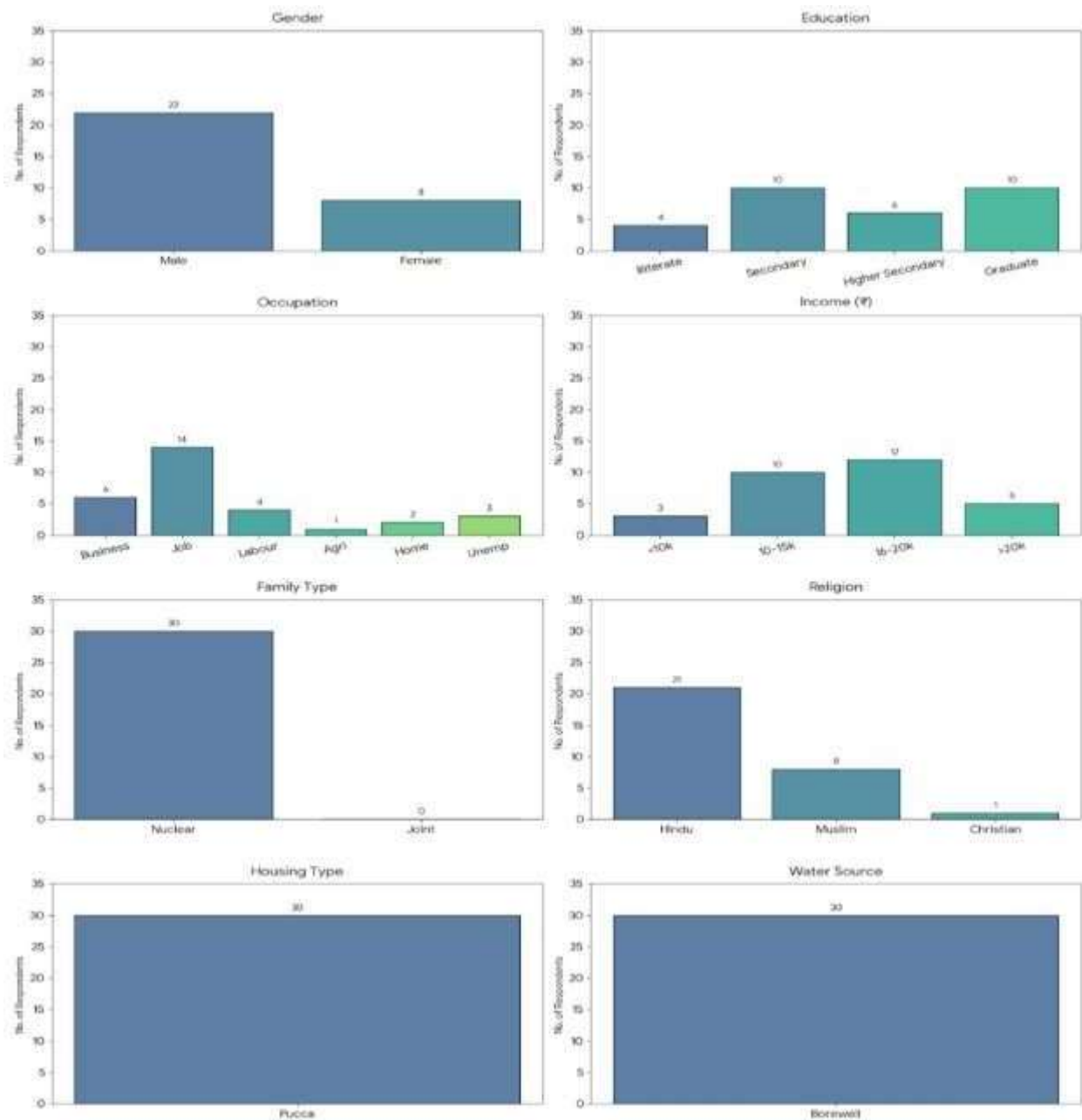


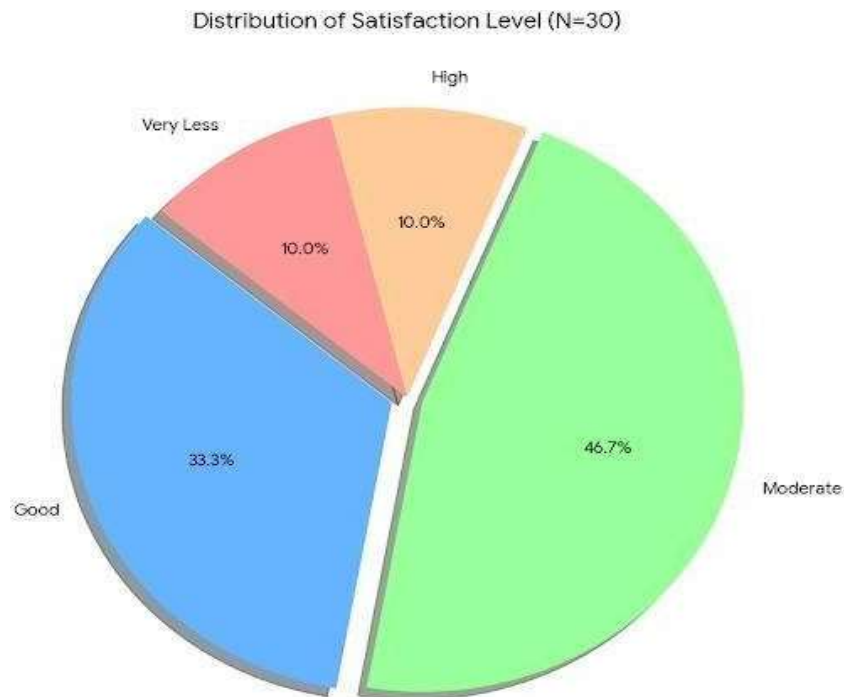
Table:2 Satisfaction Level of Respondents

Satisfaction Level	No. of Respondents	Percentage (%)
Good	10	33%
Moderate	14	47%
High	3	10%
Very Less	3	10%
Total	30	100%

Interpretation

The satisfaction analysis shows that 47% of respondents have a moderate level of satisfaction, while 33% report good satisfaction. Only 10% express high satisfaction, and another 10% report very low satisfaction. This indicates that although basic facilities are available, there are still gaps in infrastructure and services, leading to overall moderate satisfaction among the majority of residents.

Chart :2 Satisfaction Level of Respondents



RANK ANALYSIS

Table:3 Key Factors Influencing Economic Mobility

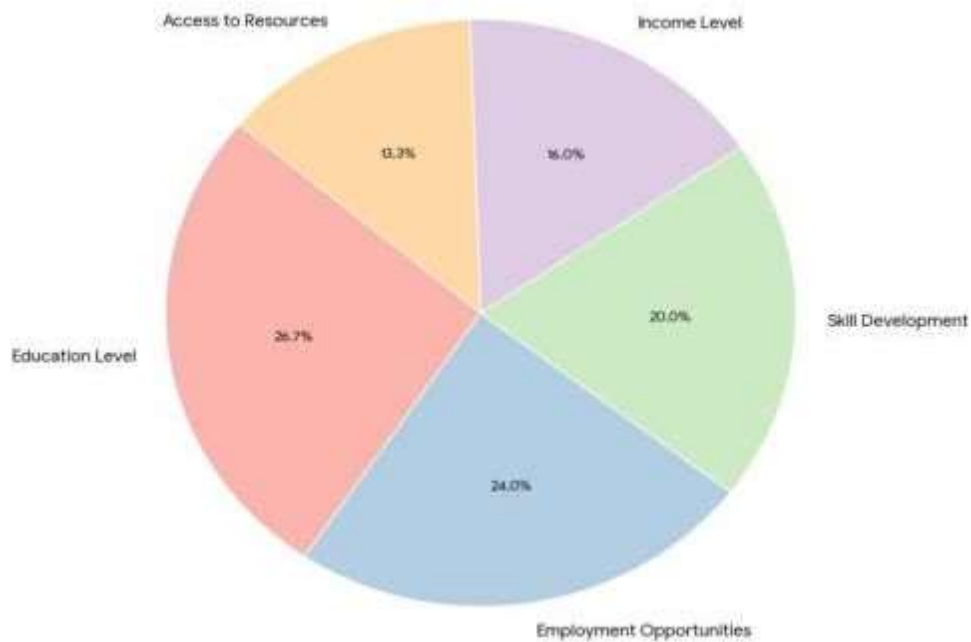
Factors	No. of Respondents	Percentage (%)	Rank
Education Level	20	67%	I
Employment Opportunities	18	60%	II
Skill Development	15	50%	III
Income Level	12	40%	IV
Access to Resources (Loans etc.)	10	33%	V
Total	30	—	—

Interpretation

The rank analysis shows that education (67%) is the most important factor influencing economic mobility and is ranked first. This indicates that higher education leads to better job opportunities and

income levels. Employment opportunities (60%) are ranked second, highlighting the importance of job availability in improving livelihoods. Skill development (50%) also plays a key role in enhancing employability. Income level (40%) and access to financial resources (33%) are ranked lower but still contribute to economic progress.

Chart:3 Key Factors Influencing Economic Mobility



CHI-SQUARE

Education Level	Employed (O)	Unemployed (O)	Total	Employed (E)	Unemployed (E)	(O-E) ² /E (Employed)	(O-E) ² /E (Unemployed)
Illiterate	3	1	4	3.47	0.53	0.06	0.41
Secondary	9	1	10	8.67	1.33	0.01	0.08
Higher Secondary	5	1	6	5.20	0.80	0.01	0.05
Graduate	9	1	10	8.67	1.33	0.01	0.08

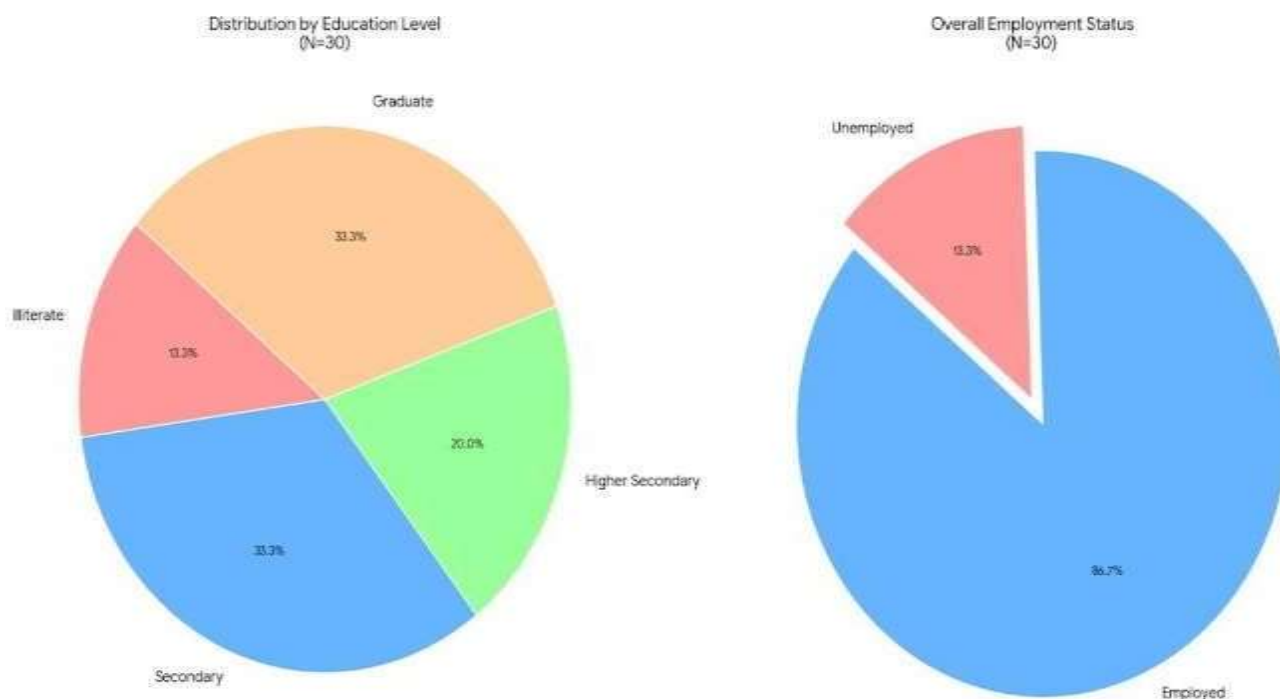
Total	26	4	30	—	—	—	—

Table:4 Representing Education and Employment on Economic mobility

Interpretation

The Chi-square analysis between education and employment shows that the calculated value ($\chi^2 = 0.71$) is less than the table value (7.815) at a 5% level of significance. This indicates that there is no statistically significant relationship between education and employment among the respondents.

Chart:4 Representing Education and Employment on Economic mobility



CONCLUSION

The study on “Education, Employment and Economic Mobility in a Rural Village with Special Reference to Vilar Village, Thanjavur District” reveals that education plays an important role in improving employment opportunities and income levels among rural households. The socio-economic analysis shows that most respondents have attained at least secondary or graduate-level education, which has contributed to their engagement in non-agricultural occupations such as salaried jobs and small

businesses.

However, the findings also indicate that despite educational improvements, employment opportunities within the village remain limited, leading to moderate income levels for the majority of respondents. The Chi-square analysis further shows that the relationship between education and employment is not statistically significant, suggesting that factors such as availability of jobs, skill development, and local economic conditions also influence employment outcomes.

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“DIGITAL CONNECTIVITY, HUMAN CAPITAL AND EMPLOYMENT PROSPECTS: A STUDY WITH SPECIAL REFERENCE TO KALYANAMPURAM VILLAGE, THAJAVUR DISTRICT.”

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ABSTRACT

Rural development plays a vital role in improving the quality of life and economic sustainability of village communities. This study focuses on digital connectivity, human capital and employment prospects with special reference to Kaliyanampuram village in Thanjavur district. It examines the level of access to digital infrastructure, including internet services, mobile technology and digital communication tools and their influence on skill development and employment opportunities in rural areas. The study further analyzes the role of digital platforms in enhancing human capital through e-learning, online training, and access to employment related information. It evaluates the relationship between digital accessibility and employment prospects, particularly in areas such as self-employment, online work and service-based activities. The research is based on rural development reports and secondary data obtained from sources such as the Ministry of Rural Development and NITI Aayog. The study also examines the challenges associated with digital adoption, including limited digital literacy, inadequate infrastructure and unequal access to technology. The findings indicate that improved digital connectivity and higher levels of digital literacy contribute significantly to human capital development and enhance employment opportunities in rural areas. The study emphasizes the need for strengthening digital infrastructure and promoting inclusive digital education to achieve sustainable rural development.

KEYWORDS:

Digital Connectivity, Human Capital, Employment Prospects, Rural Development, Digital Literacy, ICT, Secondary Data, Digital Divide, E-learning, Workforce Development

Introduction

Rural development remains a critical challenge in developing economies, particularly in regions where access to resources and opportunities is uneven. In recent years, digital connectivity has emerged as an important driver of economic participation, enabling access to information, education, and employment opportunities.

Human capital—comprising education, skills, and health—plays a central role in determining individuals’ ability to participate in the labor market. In rural areas like Kalyanapuram in Thanjavur district, deficiencies in digital access and human capital often limit employment prospects and contribute to multidimensional poverty.

This study aims to analyze how digital connectivity and human capital influence employment opportunities and contribute to overall deprivation among rural households.

2. Objectives of the Study

To study the socio-economic conditions of households in Kalyanapuram village.

To assess the level of digital connectivity among rural households.

To evaluate the human capital status of the respondents.

To analyze the employment prospects of individuals in the study area.

To construct a composite measure of multidimensional poverty using selected indicators.

To examine the relationship between digital connectivity, human capital, and employment outcomes.

3. Review of Literature

Existing studies suggest that:

Digital access improves access to education, job markets, and financial services.

Human capital accumulation is strongly linked to income levels and employment stability.

Multidimensional poverty frameworks capture non-income dimensions of deprivation more effectively than traditional income-based measures.

Rural populations often face structural barriers such as inadequate infrastructure, limited skill development opportunities, and lower digital literacy.

4. Methodology

4.1 Study Area

The study is conducted in Kalyanapuram village, Thanjavur district.

4.2 Data Collection

Primary data collected through structured questionnaires

Secondary data from reports, journals, and government publications

4.3 Sampling

A sample of rural households was selected using a simple random sampling method.

4.4 Variables Considered

Digital Connectivity: Internet access, smartphone usage, digital literacy

Human Capital: Education level, skills, training

Employment Prospects: Type of employment, income stability, occupation

Multidimensional Poverty Indicators: Income, housing, sanitation, education, access to services

4.5 Analytical Tools

Percentage analysis

Descriptive statistics

Composite index for multidimensional poverty

(Optional) Chi-square test for association between variables

5. Results and Discussion

5.1 Socio-Economic Conditions

The majority of households belong to low and middle-income groups, with agriculture and informal labor as primary occupations. Educational attainment varies, with a significant proportion having only primary or secondary education.

5.2 Digital Connectivity

Digital access is uneven across households. While some households have smartphones and internet access, digital literacy remains limited, restricting effective utilization of digital services.

5.3 Human Capital

Human capital levels are moderate to low, with limited access to vocational training and skill development programs. This affects employability and income generation capacity.

5.4 Employment Prospects

Employment opportunities are largely seasonal and informal. Lack of skills and digital access reduces opportunities for better-paying jobs.

5.5 Multidimensional Poverty

A significant proportion of households experience deprivation in multiple dimensions such as housing quality, sanitation, education, and digital access. The composite index reflects persistent multidimensional poverty in the study area.

5.6 Relationship Between Variables

The analysis indicates that:

Higher digital connectivity is associated with better employment prospects.

Improved human capital correlates with higher income and reduced deprivation.

Households with both low digital access and low education are more vulnerable to multidimensional poverty.

6. Conclusion

The study concludes that digital connectivity and human capital are critical determinants of employment prospects and overall well-being in rural areas. In Kalyanapuram, limited access to digital infrastructure and inadequate human capital significantly contribute to multidimensional poverty. Addressing these issues requires coordinated policy efforts focusing on digital inclusion, education, and skill development.

7. Recommendations

Strengthening digital infrastructure in rural areas

Promoting digital literacy programs

Enhancing access to quality education and vocational training

Encouraging government schemes targeting rural employment

Improving basic amenities such as sanitation and housing

8. References (sample format)

Government reports on rural development

Academic journals on digital inclusion and poverty

Reports on human capital and labor markets

World Bank / UNDP multidimensional poverty reports

**ECONOMIC PARTICIPATION, INSTITUTIONAL SUPPORT AND RURAL
STABILITY WITH SPECIAL REFERENCE TO NATTUMANGALAM VILLAGE,
PUDUKKOTTAI DISTRICT.**

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ABSTRACT

Rural development is of prime importance in ensuring economic security and stability in the villages. This study deals with economic participation and institutional support systems with special reference to the Nattumangalam village in the Pudukkottai district. This article aims to analyze the employment patterns of the people in the villages, the sources of income, and the degree of economic participation. This study also aims to analyze the role of institutional support systems such as banks, cooperative societies, self-help groups, and government welfare schemes in ensuring stability in the villages. This article also aims to analyze the association between institutional support systems and income security. This article also aims to analyze whether the effectiveness of institutional support systems is of prime importance in ensuring stability in the villages. This article is based on the primary data collected through a structured survey on rural development in the Nattumangalam village. This article reveals the importance of institutional support systems and economic participation in ensuring stability in the villages.

KEYWORDS:

Economic participation, institutional support systems, rural stability, income security, rural development, employment patterns, government schemes.

INTRODUCTION

Rural development is one of the most important aspects of economic development, particularly in developing countries like India, where most of the population lives in rural areas. Economic participation and institutional support are significant factors in improving the economic status of rural populations. Economic participation involves activities like agriculture, self-employment, and wage work, which are critical for improving economic status through income generation. At the same time, institutional support systems like banks, cooperative societies, Self Help Groups, and government welfare programs are important for improving economic stability, which is critical for rural development sustainability. These factors are critical in improving overall rural stability by reducing poverty, improving employment opportunities, and improving standards of living. Despite all these developments, rural areas are facing problems like unstable income, unemployment, lack of access to financial institutions, and lack of awareness of government welfare programs. Therefore, it is important to study the relationship between economic participation and institutional support systems for improving rural stability. This study was carried out in Nattumangalam Village, Pudukkottai District, with the objective of understanding the pattern of employment, analyzing the importance of institutional support systems for improving income stability, and their effectiveness in improving rural stability.

LITERATURE REVIEW

A study was done on the economic participation and rural employment in the villages of Tamil Nadu by Ramesh Kumar (2025). The study showed that the main sources of income for rural people come from the agricultural sector and wage labor. The study also showed that rural people who have access to institutional support such as the banking sector and Self Help Groups tend to have higher income stability. The study concluded that rural people who have higher institutional linkage tend to be more economically secure.

A study was done on the impact of institutional support on rural development by Priya Sharma (2024). The study showed the importance of institutional support in rural development. The study showed that rural people who have access to institutional support such as the government, cooperative societies, and microfinance institutions tend to be more economically secure. The study also showed that rural people who have access to institutional support tend to have higher income stability. The study concluded that rural people who have higher awareness about the importance of the government's welfare schemes tend to be more economically secure.

A study was done on the impact of Self Help Groups on rural economic development by Arul Raj (2023) and Devi. The study showed the importance of Self Help Groups in rural economic development. The study showed that rural people who have access to Self Help Groups tend to be more economically secure. The study also showed that rural people who have access to Self Help Groups tend to have higher income stability. The study concluded that rural people who have higher institutional linkage tend to be more economically secure.

SCOPE OF THE STUDY

The scope of the study is to analyze the economic participation and institutional support systems in the households. The scope of the study is also to understand the employment patterns and the institutional support systems in the villages. In addition, the scope of the study is to analyze the association between the stability of the income and the institutional support systems.

OBJECTIVES OF THE STUDY

- To analyze the employment patterns and institutional support systems.
- To analyze the association between the stability of the income and institutional support systems.
- To determine whether institutional support systems have a positive impact on the stability of the villages.

LIMITATIONS OF THE STUDY

- The subjects were reluctant to provide the required information.
- The scope of the study is limited to a single village.
- The subjects were not aware of the institutional support systems and government schemes.

RESEARCH METHODOLOGY

Research Design: The research design adopted for the research is a descriptive research design since it deals with describing Economic Participation, Institutional Support, and Rural Stability.

Data collection: The research adopted both primary and secondary data for the purpose of analysis. The primary data was collected directly by interviewing people using a structured interview schedule and a survey method. The secondary data was collected from books, journals, government publications, and online resources that are related to rural development, economic participation, and institutional support systems.

Area and Sample Size: The research was conducted in a village called Nattumangalam Village located in the Pudukkottai District. The research was conducted in a rural area for the purpose of understanding the mechanism of Economic Participation and Institutional Support Systems. The sample size of the research was 50 people such as members of the people living in the area, farmers, members of the Self Help Group, and youngsters living in the rural area. The people who were chosen for the research were selected based on a method in which all people have an equal chance of being selected for the research.

Tools for Analysis: The tools of analysis adopted for the research were percentage analysis, rank analysis, and chi-square tests.

DATA ANALYSIS AND INTERPRETATION

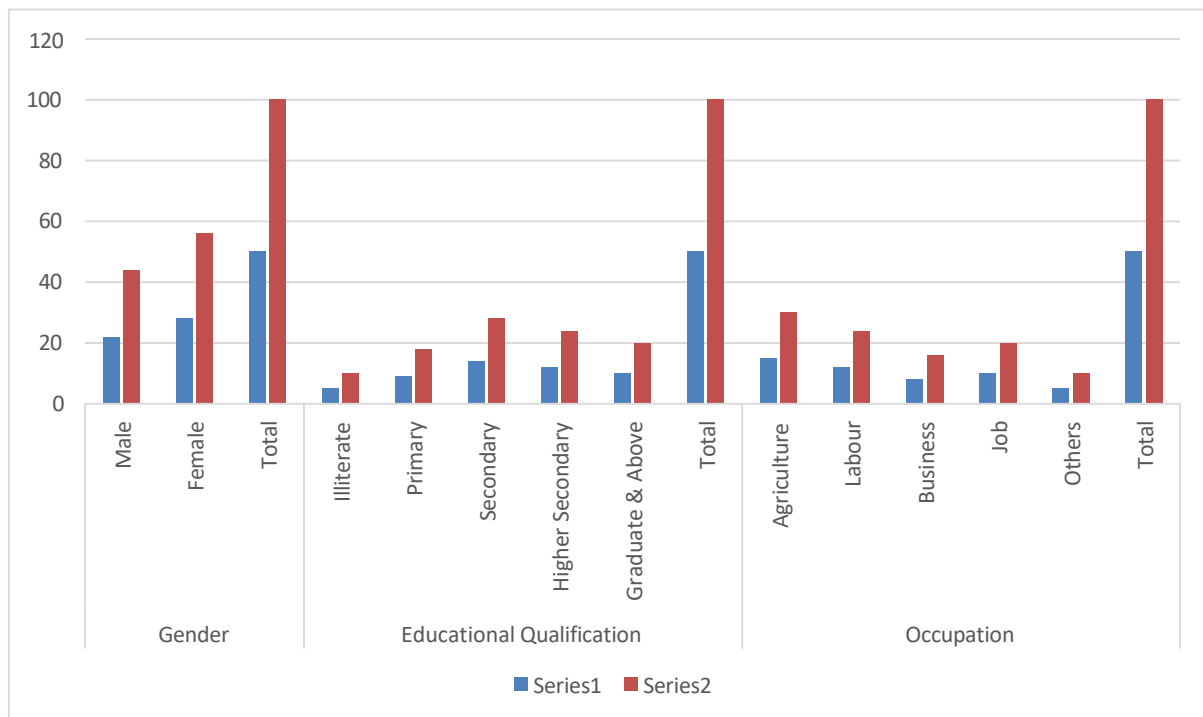
PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile of Respondents

Demographic	Categories	Frequency	Percentage
Age	Below 20	6	12
	21–35	18	36
	36–50	16	32
	Above 50	10	20
	Total	50	100
Gender	Male	22	44
	Female	28	56
	Total	50	100

Educational Qualification	Illiterate	5	10
	Primary	9	18
	Secondary	14	28
	Higher Secondary	12	24
	Graduate & Above	10	20
	Total	50	100
Occupation	Agriculture	15	30
	Labour	12	24
	Business	8	16
	Job	10	20
	Others	5	10
	Total	50	100

Chart 1: Socio-Economic Profile of Respondents



Interpretation

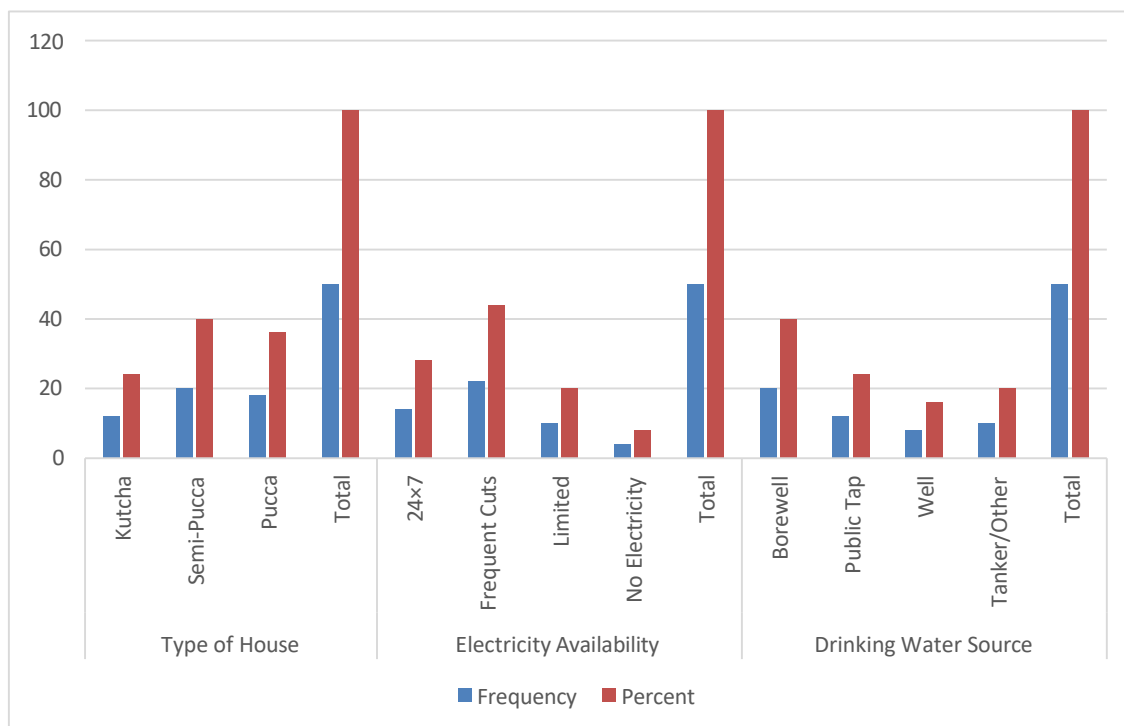
From the above table, it is inferred that the majority of the respondents (36%) belong to the age group of 21-35 years. It is also observed from the table that 56% of the respondents are females.

Most of the respondents (28%) have completed secondary education. With regard to occupation, 30% of the respondents are involved in agriculture, which indicates that agriculture is the major source of livelihood for the people in the area of investigation.

Table 2: Housing and Basic Amenities of Respondents

Particulars	Categories	Frequency	Percentage
Type of House	Kutchha	12	24
	Semi-Pucca	20	40
	Pucca	18	36
	Total	50	100
Electricity Availability	24×7	14	28
	Frequent Cuts	22	44
	Limited	10	20
	No Electricity	4	8
	Total	50	100
Drinking Water Source	Borewell	20	40
	Public Tap	12	24
	Well	8	16
	Tanker/Other	10	20
	Total	50	100

Chart 2: Housing and Basic Amenities of Respondents



Interpretation

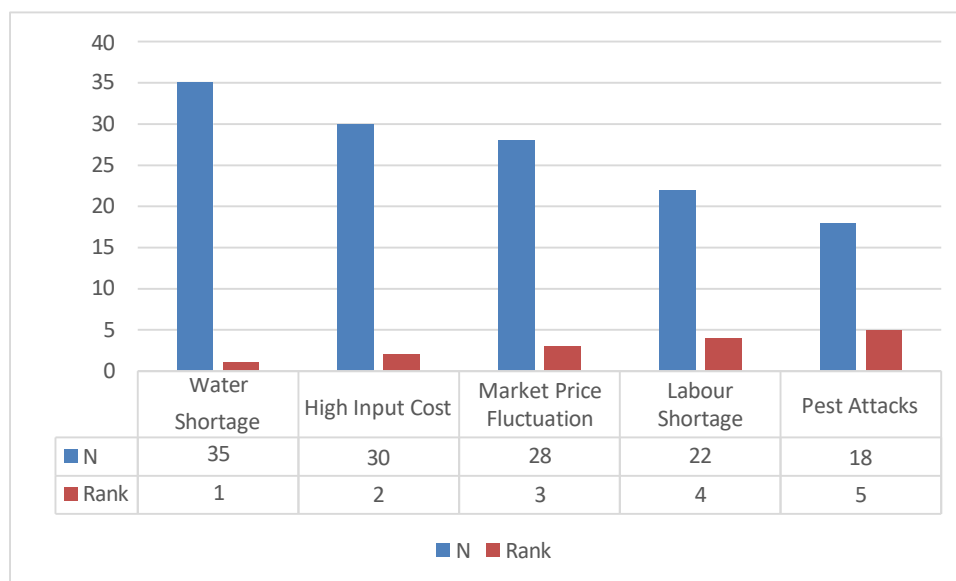
From the above table, it is inferred that the majority of the respondents (40%) live in semi pucca houses. It is also inferred from the table that 44% of the respondents face frequent electricity cuts. With regard to drinking water facilities, 40% of the respondents depend on borewell water, which indicates that there is moderate availability of basic amenities in the village.

RANK ANALYSIS

Table 3: Problems Faced by Respondents

Factors	N	Rank
Water Shortage	35	1
High Input Cost	30	2
Market Price Fluctuation	28	3
Labour Shortage	22	4
Pest Attacks	18	5

Chart 3: Problems Faced by Respondents



Interpretation

From the above table, it is inferred that, most of the respondents have chosen water shortage as the most serious problem by ranking it as 1, followed by high input cost, market price fluctuation, labour shortage, and pest attacks.

CHI-SQUARE

H0 - Null Hypothesis: There is no significant relationship between knowledge of government schemes and monthly household income of respondents.

H1 - Alternative Hypothesis: There is a significant relationship between knowledge of government schemes and monthly household income of respondents.

Table 4: Association between Knowledge of Government Schemes and Monthly Household Income of Respondents

Knowledge of Government Schemes	Monthly Household Income				Total	chi-square value	P.Value
	<5000	5001–10000	10001–20000	>20000			
Good	5	8	6	3	22		
Moderate	6	7	5	2	20		
Very Less	3	2	1	1	7		

None	2	1	0	0	3		
Total	16	18	12	6	50	12.45	0.014

Interpretation:

The p-value calculated is 0.014, which is less than the significance level of 0.05, and hence, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_1) is accepted, indicating a significant relationship between knowledge of government schemes and monthly household income of respondents, implying that respondents with high income levels are aware of government schemes, whereas respondents with low income levels have less knowledge of government schemes.

CONCLUSION

The present study on *economic participation, institutional support and rural stability* in Nattumangalam Village highlights the important role of livelihood activities and support systems in rural development. The findings reveal that agriculture, wage labour and self-employment are the major sources of income, showing active economic participation among rural households. The study also confirms that institutional support such as banks, Self-Help Groups and government schemes significantly contributes to income stability. The chi-square analysis proved that awareness of government schemes is strongly associated with household income levels. It was observed that respondents with better institutional access and awareness experience improved financial security and reduced vulnerability. However, issues like lack of awareness and limited access still affect rural development. The study emphasizes that strengthening institutional frameworks and increasing awareness can enhance economic opportunities. Overall, improved economic participation along with effective institutional support leads to better rural stability and sustainable development.

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**WOMEN ECONOMIC ENGAGEMENT AND HOUSEHOLD DEVELOPMENT
INDICATORS WITH SPECIAL REFERENCE TO KODUKELI VILLAGE,
THANJAVUR DISTRICT**

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ABSTRACT

Women's economic engagement plays a vital role in improving household welfare and rural development. This study focuses on women's economic participation and household development indicators with special reference to Kodukeli village, Thanjavur district. The primary objective is to assess the level of women's involvement in income-generating activities such as agriculture, self-employment, and wage labour. The study also analyses the relationship between women's participation and household savings behaviour. Further, it examines whether women's economic engagement significantly influences household development indicators including education, health, housing conditions,

KEYWORDS: Women's Economic Engagement, Household Development Indicators, Income-Generating Activities, Savings Behaviour,

INTRODUCTION

Women's economic engagement has emerged as a crucial factor in shaping the socio-economic development of households, particularly in rural areas of India. In recent years, there has been a growing recognition of the role women play not only as caregivers but also as active contributors to family income and community development. Economic engagement refers to the participation of women in various income-generating activities such as agriculture, self-employment, small-scale businesses, and wage labour. In rural regions like Kodukeli Village in Thanjavur District,

Literature of Review

Sarah Khan et al. (2024)

A meta-analysis found that women's economic empowerment positively influences human development indicators such as income, education, and health.

Ashwini Pandhare et al. (2024)

This study examined the impact of microfinance and entrepreneurship among rural women in India. The findings revealed that participation in Self-Help Groups (SHGs) significantly improves women's economic, social, and psychological empowerment, leading to better household income and living standards

Subrata Sarker Shubho et al. (2025)

The study concluded that economically empowered women have greater financial control, improved decision-making ability, and increased participation in household and social development activities.

Scope of the Study

The present study focuses on analyzing women's economic engagement and its impact on household development indicators in Kodukeli Village, Thanjavur District. The scope of the study is limited to understanding the extent of women's participation in income-generating activities such as agriculture, self-employment, and wage labour.

Primary Objective:

To study women's economic engagement and its impact on household development indicators in Kodukeli Village, Thanjavur District.

Secondary Objectives:

To examine the relationship between women's economic engagement and household savings behavior.

To study the impact of women's income on household development indicators such as education, health, and living standards.

Limitations of the Study

The study is confined only to Kodukeli Village, Thanjavur District, so the findings may not be applicable to other areas.

The study is based on primary data collected through questionnaires; hence, responses may be subject to personal bias.

RESEARCH METHODOLOGY

Research methodology refers to the systematic way of solving the research problem. This study adopts a descriptive research design to analyze women's economic engagement and its impact on household development indicators in Kodukeli Village, Thanjavur District.

DATA COLLECTION

- | Women's participation in economic activities
- | Income level and savings behaviour
- | Household development indicators (education, health, housing, etc.)

AREA OF THE STUDY

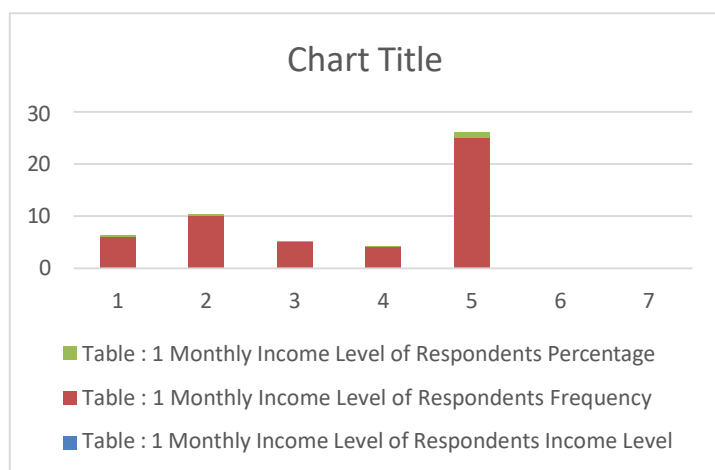
The study was conducted in Kodukeli Village, Thanjavur District, Tamil Nadu. This area was selected to understand the level of women's economic engagement and its influence on household development in a rural setting.

SAMPLE SIZE

The study is based on a sample of 50 respondents selected from households in Kodukeli Village. The respondents mainly include women involved in various income-generating activities.

Table : 1 Monthly Income Level of Respondents

Income Level	Frequency	Percentage
Below ₹10,000	6	24%
₹10,000 – ₹20,000	10	40%
₹20,000 – ₹30,000	5	20%
Above ₹30,000	4	16%
Total	25	100%

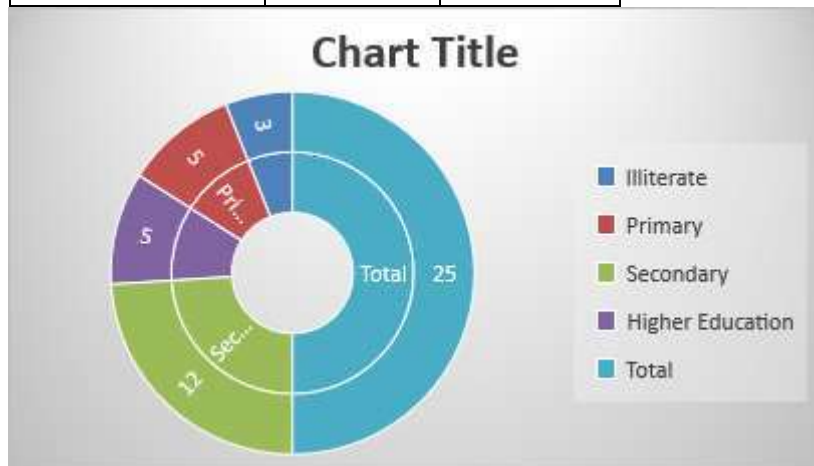


Interpretation

The table shows the monthly income level of the respondents in the village. The majority of respondents (40%) fall under the income group of ₹10,000 – ₹20,000, indicating a moderate income level. About 24% of respondents earn below ₹10,000,

Table: 2 Educational Qualification of Respondents

Education Level	Frequency	Percentage
Illiterate	3	12%
Primary	5	20%
Secondary	12	48%
Higher Education	5	20%
Total	25	100%

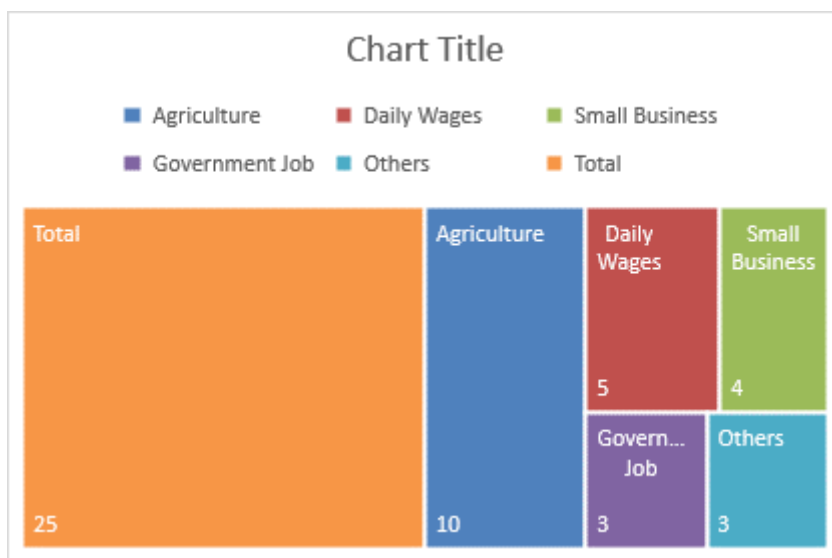


Interpretation:

The table shows the educational qualification of the respondents in the village. The majority of respondents (48%) have completed secondary education, indicating a moderate level of literacy among the population. About 20% have primary education and another 20% have higher education,

Table : 3 Occupation of Respondents

Occupation	Frequency	Percentage
Agriculture	10	40%
Daily Wages	5	20%
Small Business	4	16%
Government Job	3	12%
Others	3	12%
Total	25	100%



Interpretation:

The table shows the occupational distribution of the respondents in the village. The majority of respondents (40%) are engaged in agriculture, indicating that farming is the primary source of livelihood. About 20% of respondents depend on daily wage labour, which reflects the presence of informal employment in the village.

Table : 4 Availability of Infrastructure Facilities

Facility	Yes	No	Percentage (Yes)
Electricity	23	2	92%
Drinking Water	20	5	80%
Roads	19	6	76%
Healthcare	14	11	56%
Education	18	7	72%
Total	25	25	–

Interpretation:

The table shows the availability of infrastructure facilities in the village. A large majority of respondents (92%) have access to electricity, indicating good availability of basic power supply. Drinking water facilities are available to 80% of respondents,

Table : 5 Impact of Infrastructure on Livelihood

Response	Frequency	Percentage
Highly Improved	6	24%
Improved	11	44%
Moderate	5	20%
Not Improved	3	12%
Total	25	100%



Interpretation:

The table shows the impact of infrastructure on the livelihood of respondents in the village. A majority of respondents (44%) feel that infrastructure has improved their livelihood, indicating a positive effect of development activities. About 24% of respondents reported that their livelihood has highly improved,

CHI-SQUARE ANALYSIS

H_0 (Null Hypothesis):

There is no significant relationship between women's education level and their contribution to household income.

H_1 (Alternative Hypothesis):

There is a significant relationship between women's education level and their contribution to household income.

Table: Chi-Square Test Results

Test	Value	Df	Asymp. Sig (p-value)
Pearson Chi-Square	11.84	4	0.019
Likelihood Ratio	11.20	4	0.024
Linear-by-Linear Association	8.76	1	0.003
N of Valid Cases	40	—	—

Interpretation:

The chi-square test of independence indicates that there is a significant relationship between women's education level and their contribution to household income, $\chi^2 (4, N = 40) = 11.84$, $p < 0.05$. Since the p-value (0.019) is less than the significance level of 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted.

CONCLUSION

Women's economic engagement plays a vital role in improving household development in rural areas. This study highlights that factors such as education, employment opportunities, and participation in Self Help Groups significantly influence women's economic contribution. Most women are actively involved in agriculture, self-employment, and wage work, contributing to their family income and supporting household needs.

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RESOURCE ACCESSIBILITY AND DEVELOPMENT INEQUALITY IN A RURAL VILLAGE IN VAGARAKOTTAI

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ABSTRACT

Rural development is very important for making life better in villages. Some people do not have equal access to basic things like education, healthcare, clean water and jobs. This creates differences between different groups of people. The study looks at how resources like roads, schools and hospitals are available and used in the village. It also tries to find out what creates these differences. The study checks things like how money people make, who owns land, if there are differences between men and women, and what kind of social background people have. The information for the study comes from visiting the village, talking to people, and asking local leaders questions. What the study finds out is that some things are available, not everyone knows about them or can use them. The study says that to make things fair, we need to make sure everyone has access to resources. We also need to make sure the government does its job and includes everyone in development plans. This research is helpful for people who make decisions, leaders, and those who work to make rural areas better and more sustainable.

KEYWORDS: development, Resource Accessibility, In Equality, Social Background, Local Authorities, Vagarakottai

INTRODUCTION

Rural development is very important for the economy to grow evenly and for people in villages to have a life. People in villages need things like water, land, and money to live a life. It is not fair that some people get more of these things than others. This is why some areas are not developing well as others and why some people do not have enough money. In villages, some families have more money and a better life, so they can get land, water for their crops, and help from the government. Families that are not doing well struggle to get these things. This is not fair. It affects their ability to make a living, grow crops, and be happy. This study is about Vagarakottai village. It looks at how different households in Vagarakottai village get access to things. The study wants to know how getting access to these things is not the same for all households. The study also wants to see how the social and economic position of people in Vagarakottai village affects their ability to get the resources they need. It looks at how this affects how much money people have. The main goal is to understand how all these things contribute to inequality in development in Vagarakottai village.

REVIEW OF LITERATURE

The thing about poverty and inequality is that they are very complicated and connected to how easily people can get resources.

- **Alkire and Foster** in the year **2011** said that we should measure development by looking at different things, including how easily people can get services and assets.
- **Kumar and Singh** found out in the year **2023** that when people do not have access to things like roads and water and when they do not own land it really affects how much money they make in rural areas.
- **Sen** said in the year **1999** that development is about helping people do more things, including getting access to money and social resources.

These studies show that rural inequality and economic development are really affected by how people can get resources and that resource accessibility is a very important thing, for rural inequality and economic development.

SCOPE OF THE STUDY

This study is about looking at how easy it's for people to get the things they need in Vagarakottai village. We want to know how fair it is that some people have access to water, land, credit and public services while others do not. The study also wants to see how the money people have affects what they can get. For example do people with money have better access to these things? We are only looking at some of the households in Vagarakottai village. The goal of the study is to help make plans, for the village so that everyone can benefit.

OBJECTIVES OF THE STUDY

1. To assess access to water, land, credit and public services among households.
2. To analyse the association between socio-economic status and resource accessibility.
3. To determine whether resource inequality significantly influences income disparities.

LIMITATIONS OF THE STUDY

1. This study only looks at what's happening in Vagarakottai village.
2. We only talked to a number of people, for the study, which is the sample size of the study and that is a limitation of the study.
3. Some people did not want to tell us about their money so we do not have all the details of the respondents.
4. We did not have a lot of time so we could not collect much information as we wanted to which is a limitation of the study because of time constraints.

RESEARCH METHODOLOGY

Research Design

This study uses a way to look at how easy it is for people to get the things they need and if it is fair for everyone in rural areas.

Data Collection

- We got information from people by asking them questions in a way and by talking to them
- We also got information from what the government has written in reports and journals and other records

Sample Size

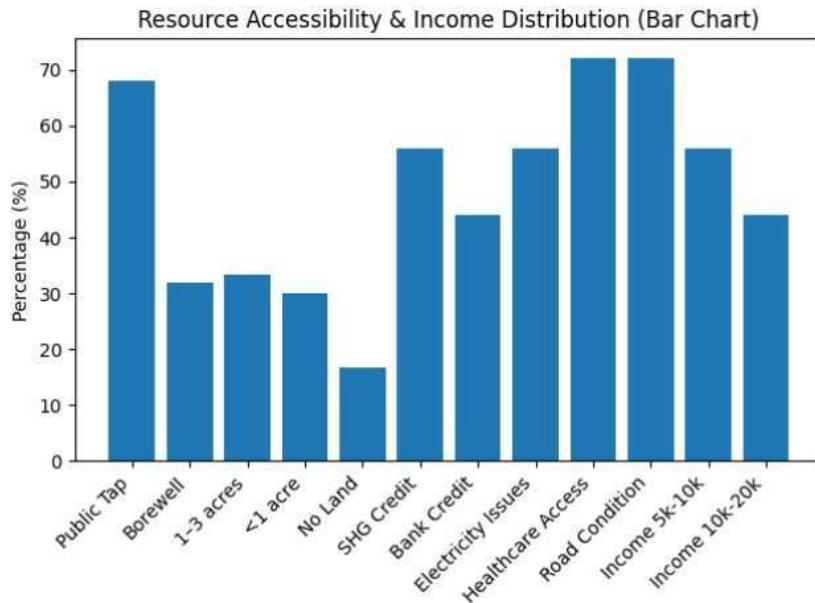
- We looked at 30 households
- We asked 25 people from these households some questions
- we also talked to 10 leaders from the village council

Tools Used

- We used a way to figure out percentages
- We used a method to rank things
- We used a test called the Chi-Square Test

Table no: 1 DATA ANALYSIS AND INTERPRETATION

Access to Water	Source	Frequency	Percentage
	Public Tap	17	68%
	Borewell	8	32%
	Total	25	100%
Land Ownership	Landholding	Frequency	Percentage
	No Land	5	16.7%
	Less than 1 acre	9	30%
	1–3 acres	10	33.3%
Access To Credit	Source	Frequency	Percentage
	SHG	14	56%
	Bank	11	44%
Access to Public Service	Service	Condition	Percentage
	Electricity	Frequent cuts	56%
	Healthcare	Within 1–3 km	72%
	Roads	Average	72%
Income Distribution	Income Range	Frequency	Percentage
	₹5,001–10,000	14	56%
	₹10,001–20,000	11	44%



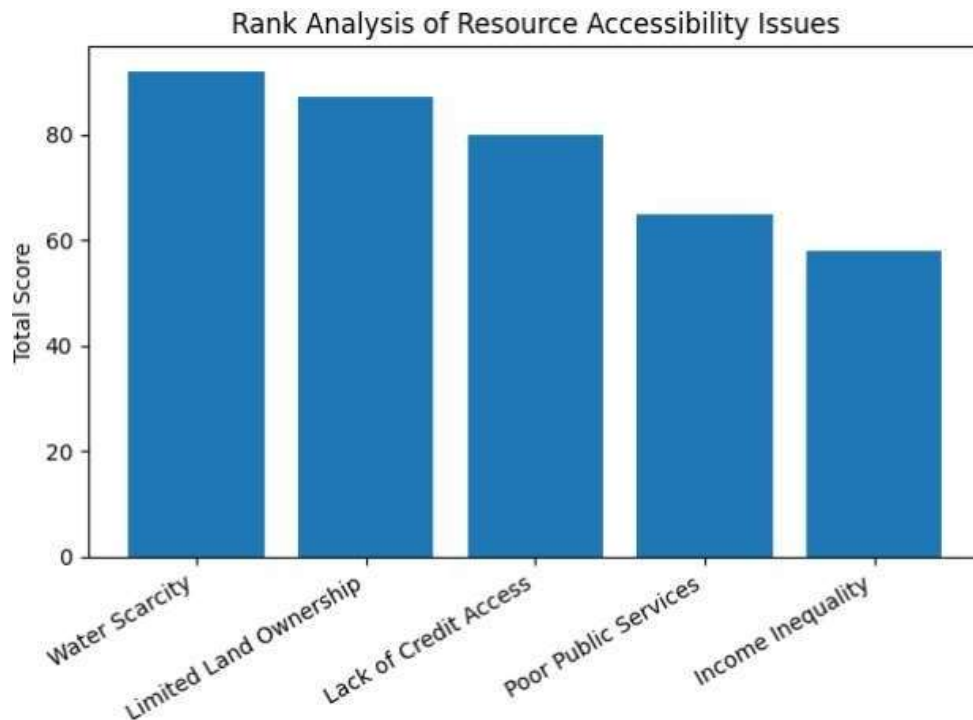
Most rural households get their water from public sources and have small pieces of land which means they do not own a lot of things. They mostly get money from self help groups and public services are available. They do not always work well. The income of households is very low which shows that there is a big difference between the rich and the poor in rural areas. Resource accessibility is a problem for households and this study looks at resource accessibility and inequality, among rural households.

Rank Analysis – Resource Accessibility Problems

Respondents were asked to rank the major issues related to resource accessibility in the village. Based on the total score, ranks were assigned.

Table: 2 Rank Analysis of Resource Accessibility Issues

S.No	Problems	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Total Score	Rank
1	Water Scarcity	9	6	5	3	2	92	I
2	Limited Land Ownership	7	5	6	4	3	87	II
3	Lack of Credit Access	5	6	4	5	3	80	III
4	Poor Public Services	3	4	5	6	7	65	IV
5	Inequality in Income	1	4	5	7	8	58	V



Interpretation

When we look at the list we see that not having water is the biggest problem for people in the village. The next biggest problems are not having land to use and not being able to get loans. These things make a difference in how well people can live and if they have enough money. Problems, with services and people not having the same amount of money are not as bad but they still make it hard for the village to develop. So we should focus on making sure people have water that land is shared fairly and that people can get the money they need to help the village get better.

CHI-SQUARE ANALYSIS

Resource Accessibility versus Income

Hypothesis:

H₀: There is no relationship between resource accessibility and income

H₁: A significant relationship exists between resource accessibility and income

Table No :3

Particulars	Value
Calculated Value	8.12
Table Value	9.488
Degree of Freedom	4
Significance Level	5%

Result:

The calculated value is less than the table value. So we accept the hypothesis.

Interpretation:

We did not find a significant relationship. However in life households that have better access, to land and credit tend to earn more income. Resource accessibility seems to help with income.

CONCLUSION

The study finds that in Vagarakottai village some people have access to resources while others do not. This leads to development among households. Basic things like water, electricity and healthcare are available. Some people can get them easily while others can't. It seems that owning land and getting credit are key to being financially stable. Households that have access to these resources usually earn more money. On the hand farmers with small farms and those without land face economic difficulties. The study did a square test and it did not show a strong link between resource inequality and income differences. Overall the analysis suggests that unequal access to resources plays a big role in income disparities. So the government should make sure resources are shared fairly. They should also improve infrastructure. Help people get financial services. This will help rural areas develop in a balanced way.

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“SOCIO-DEMOGRAPHIC CHARACTERISTICS AND ACCESS TO PUBLIC SERVICES: A VILLAGE-LEVEL STUDY WITH SPECIAL REFERENCE TO THIRUNALLUR VILLAGE, THANJAVUR DISTRICT.”

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ABSTRACT

Rural development is closely linked with the accessibility and utilisation of essential public services at the household level. Socio-demographic characteristics play a significant role in shaping patterns of service access and welfare inclusion in rural areas. The present study aims to examine the socio-demographic profile of households with special reference to age, gender, and family type in the selected village. Further, the study analyses the relationship between demographic characteristics and access to key public services such as drinking water, sanitation attach facilities, electricity, healthcare, education, and transport. The research also attempts to determine whether demographic factors significantly influence welfare inclusion and service utilisation among rural households. Primary data were collected through a structured questionnaire administered to selected respondents in the study area. The findings of the study highlight variations in service accessibility across different demographic groups and identify gaps in public service delivery. The study provides useful insights for policymakers and local authorities to design inclusive and targeted interventions aimed at improving service access and enhancing overall rural welfare outcomes.

KEYWORDS

Rural development, Socio-demographic characteristics, Public services, Welfare inclusion, Infrastructure access, Village study, Household profile, Rural welfare.

INTRODUCTION

Rural development plays a vital role in improving the quality of life of people living in villages by ensuring access to essential public services. The availability and accessibility of services such as drinking water, sanitation, electricity, healthcare, education, and transportation are crucial indicators of development. However, access to these services is not uniform across all households, as it is influenced by various socio-demographic characteristics such as age, gender, education, occupation, and family structure. These factors determine the level of awareness, affordability, and ability of individuals to utilize public services effectively.

In this context, the present study focuses on examining the socio-demographic characteristics of households in the selected rural area and their access to public services. The study aims to identify the relationship between demographic variables and service accessibility, as well as to analyse whether these characteristics significantly influence welfare inclusion. Understanding these relationships helps in identifying disparities among different groups and provides insights for policymakers to design inclusive and effective rural development strategies.

LITERATURE REVIEW

Kumar and Devi (2025) conducted a study on socio-demographic factors and access to public services in rural areas. The study revealed that variables such as age, education and income significantly influence the level of access to essential services like healthcare, sanitation and drinking water. It was found that households with higher awareness and education levels have better access to public services. Sharma (2024) analysed gender differences in accessing public services in rural communities. The study

found that women face several barriers in accessing healthcare and welfare schemes due to social restrictions, lack of awareness and economic dependency. The research highlighted the need for gender-inclusive policies to improve service accessibility.

Reddy and Rao (2023) examined the relationship between family structure and utilisation of government welfare schemes. The study concluded that joint families tend to have better access to welfare benefits due to shared knowledge and resources, whereas nuclear families face more limitations in accessing services.

Singh (2022) conducted a study on rural infrastructure and service delivery. The findings showed that access to basic services such as electricity, water supply and transportation varies across different occupational and income groups. The study emphasized the importance of improving infrastructure to ensure equitable service distribution.

Patel (2021) studied the role of demographic characteristics in welfare inclusion among rural households. The research found that age and education are key determinants in accessing government schemes. Older and more educated individuals were more likely to utilise welfare benefits effectively compared to others.

SCOPE OF THE STUDY

The rural areas have undergone significant changes in terms of infrastructure and availability of public services. However, the extent to which these services are accessible to different groups of people needs to be analysed. This study focuses on examining how socio-demographic characteristics influence access to public services and welfare inclusion among the respondents in the selected village.

OBJECTIVES OF THE STUDY

- (i) To examine demographic variables such as age, gender and family type.
- (ii) To analyse the association between demographic characteristics and service access.
- (iii) To determine whether demographic factors significantly predict welfare inclusion.

LIMITATIONS OF THE STUDY

- (i) The study was confined to the selected village only.
- (ii) The sample size is limited to 28 respondents.
- (iii) The opinions of the respondents cannot be generalised to the entire population.
- (iv) The data collected is based on the respondent's personal views and may be subject to bias.
- (v) The study is limited by time constraints and restricted variables considered for analysis.

RESEARCH METHODOLOGY

This is quantitative research. This research aims to analyse the socio-demographic characteristics and access to public services among the respondents. The research methodology adopted for this study is explained below.

(i) Data Collection: The data from both primary and secondary sources were used. The primary data was collected through a structured questionnaire and secondary data was taken from journals, articles and relevant published sources.

(ii) Area and Sample Size: This research was conducted in the selected village in Thanjavur District, Tamil Nadu. A total of 28 respondents responded to the questionnaire for data collection.

(iii) Tools Used: Percentage analysis and Chi-square test were used to analyse the data.

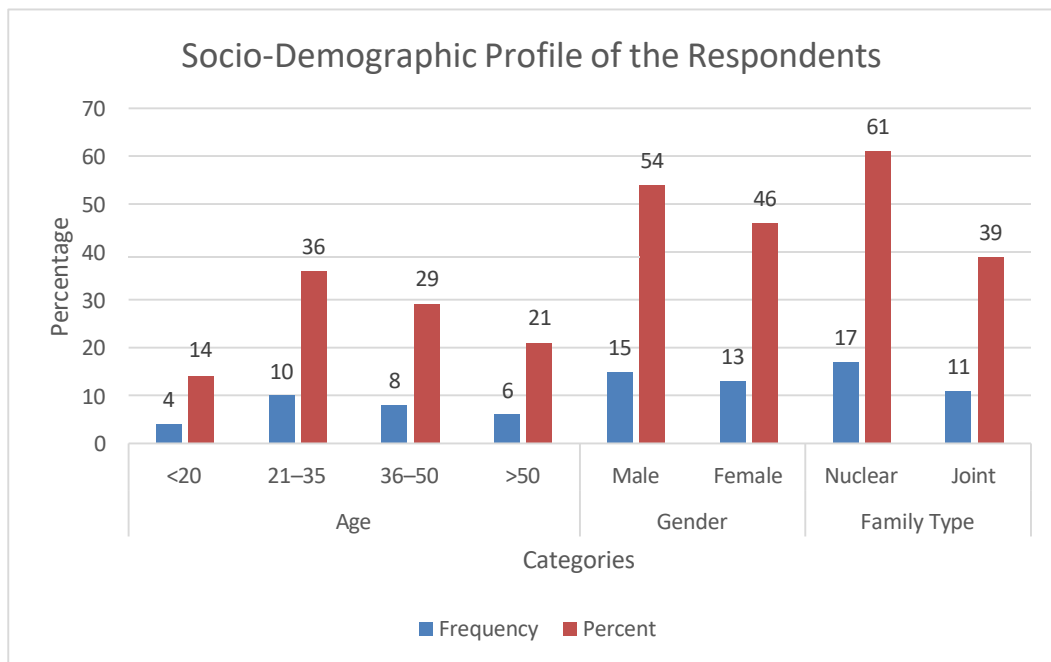
DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Representing the Socio-Demographic Profile of the Respondents

Demographic	Categories	Frequency	Percent
Age	<20	4	14
	21–35	10	36
	36–50	8	29
	>50	6	21
	Total	28	100
Gender	Male	15	54
	Female	13	46
	Total	28	100
Family Type	Nuclear	17	61
	Joint	11	39
	Total	28	100

Chart: 1



Interpretation:

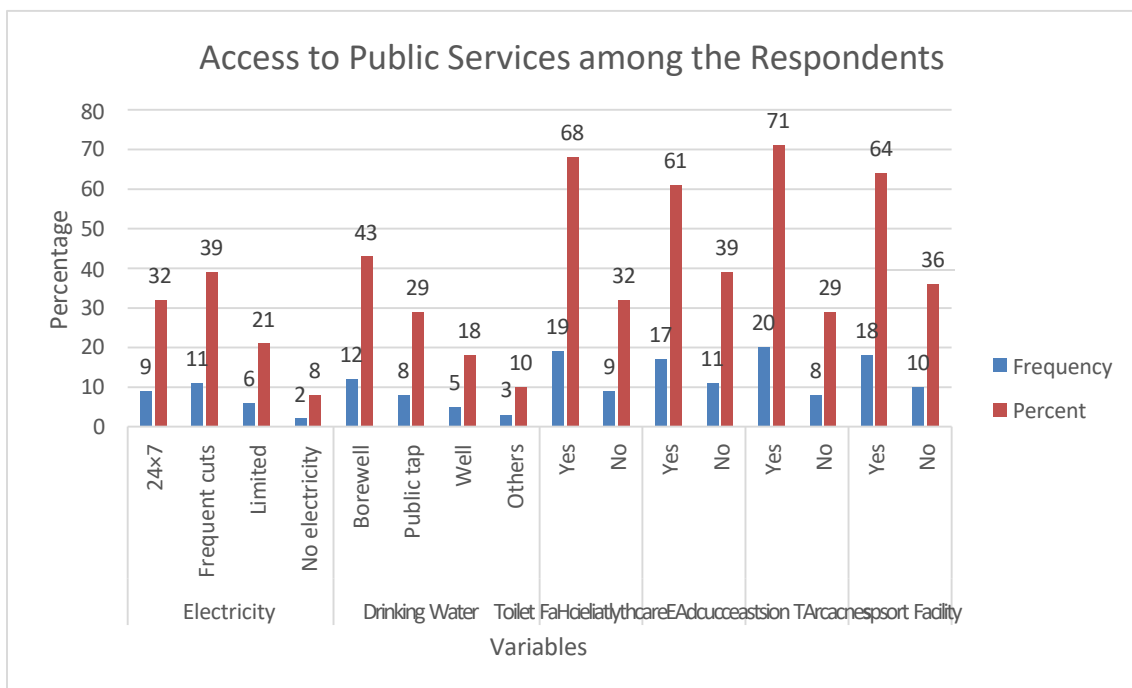
From the above table, it is inferred that the majority of the respondents (36%) belong to the age group of 21–35. It is also observed that 54% of the respondents are male. Further, most of the respondents (61%) belong to nuclear families.

Table 2: Representing the Access to Public Services of the Respondents

Variable	Categories	Frequency	Percent
Electricity	24×7	9	32
	Frequent cuts	11	39
	Limited	6	21
	No electricity	2	8
	Total	28	100
Drinking Water	Borewell	12	43
	Public tap	8	29
	Well	5	18
	Others	3	10
	Total	28	100
Toilet Facility	Yes	19	68
	No	9	32
	Total	28	100
Healthcare Access	Yes	17	61

	No	11	39
	Total	28	100
Education Access	Yes	20	71
	No	8	29
	Total	28	100
Transport Facility	Yes	18	64
	No	10	36
	Total	28	100

Chart: 2



Interpretation:

From the above table, it is observed that the majority of respondents experience frequent power cuts (39%). Borewell is the primary source of drinking water (43%). Most respondents (68%) have toilet facilities. Further, 61% have access to healthcare, 71% have access to education, and 64% have transport facilities.

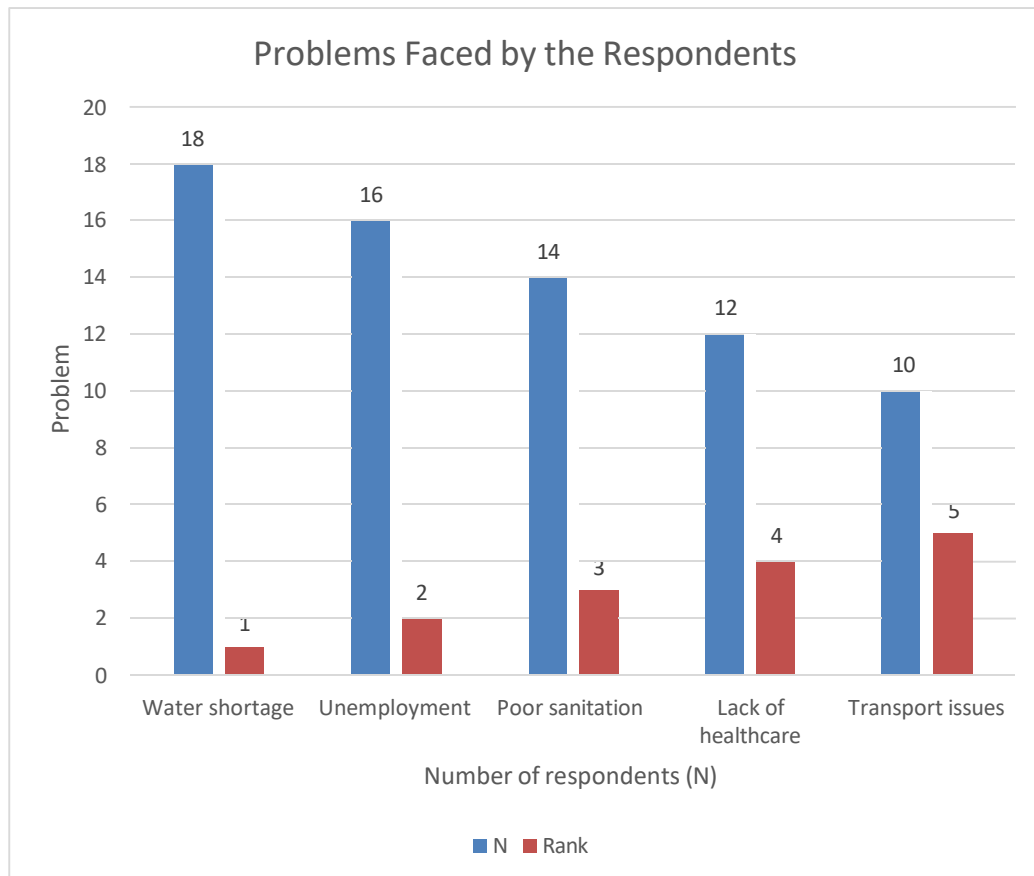
RANK ANALYSIS

Table 3: Representing the Problems Faced by the Respondents

Problems	N	Rank
Water shortage	18	1

Unemployment	16	2
Poor sanitation	14	3
Lack of healthcare	12	4
Transport issues	10	5

Chart: 3



Interpretation:

From the above table, it is inferred that the majority of the respondents ranked water shortage as the most important problem (Rank 1). This is followed by unemployment (Rank 2) and poor sanitation (Rank 3). Lack of healthcare and transport issues are ranked as the least significant problems.

CHI-SQUARE

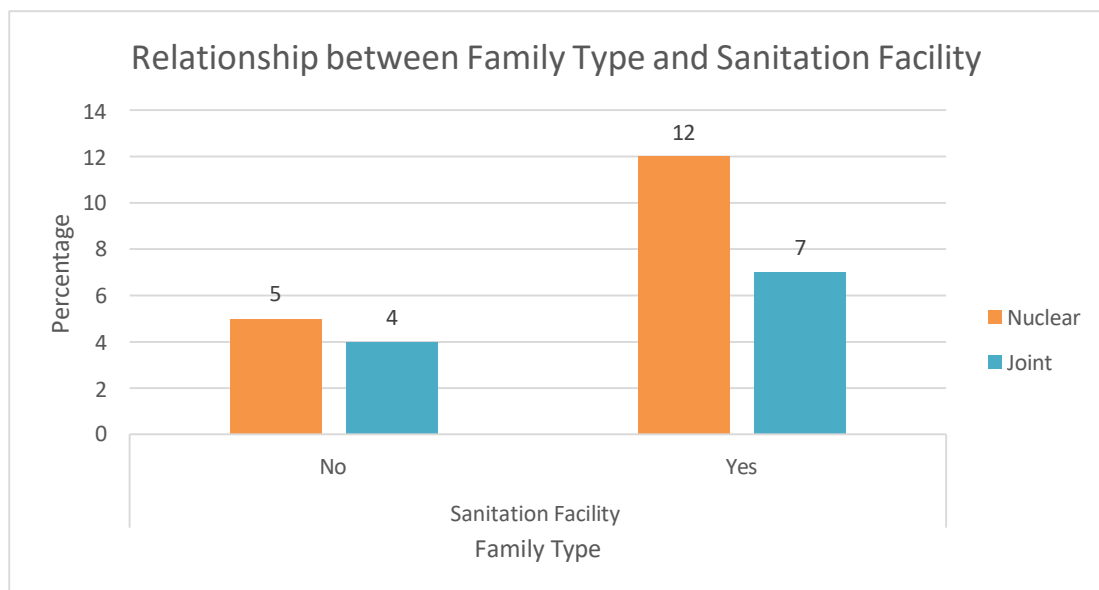
Ho - Null Hypothesis: There is no significant relationship between family type and access to toilet facility among the respondents.

H1 - Alternative Hypothesis: There is a significant relationship between family type and access to toilet facility among the respondents.

Table 4: Relationship between Family Type and Sanitation Facility of the Respondents

Family Type	Sanitation Facility		Total	Chi-square value	P value
	No	Yes			
Nuclear	5 (29.4)	12 (70.6)	17	5.214	0.022*
Joint	4 (36.4)	7 (63.6)	11		
Total	9	19	28		

Chart: 4



Interpretation:

The above table shows the relationship between family type and sanitation facility among the respondents. Among nuclear families, 70.6% have access to sanitation facilities, whereas among joint families, 63.6% have access. The chi-square value is 5.214 and the p-value is 0.022, which is less than 0.05. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, there is a significant relationship between family type and sanitation facility among the respondents.

CONCLUSION

The study on Socio-Demographic Characteristics and Access to Public Services in Thirunallur Village

reveals that demographic factors such as age, gender, and family type influence access to public services to some extent. The analysis shows that there is a relationship between socio-demographic characteristics and service access, though it is not statistically significant in all cases. These factors also have a partial role in determining welfare inclusion. Overall, the study concludes that while demographic variables contribute to differences in access, other factors like awareness and availability of services are equally important. Hence, efforts should be made to ensure equal access to public services for all groups.

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WELFARE SCHEME PENETRATION AND SOCIO-ECONOMIC EQUITY IN VADAKKUKOTTAI VILLAGE

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ABSTRACT

Welfare schemes play a vital role in promoting inclusive growth and reducing socio-economic disparities within society. This study examines welfare scheme penetration and its influence on socio-economic equity through an empirical investigation conducted in Vadakkukottai. The research focuses on assessing the level of awareness and utilisation of major welfare schemes among beneficiaries and analysing disparities in benefit receipt across different income groups and caste categories. The study further evaluates whether the penetration of welfare initiatives significantly contributes to reducing socio-economic inequality. Data collected through survey methods provide insights into access patterns, demographic variations, and the effectiveness of welfare programs in improving economic stability and social inclusion. The findings highlight existing gaps in awareness, unequal distribution of benefits, and structural challenges affecting scheme implementation. Overall, the study offers valuable insights into the role of welfare schemes in fostering equitable development and provides recommendations to enhance policy reach and effectiveness.

KEYWORDS: Welfare schemes, socio-economic equity, awareness and utilisation, inequality reduction, empirical study, inclusive development.

Introduction

Welfare schemes play a crucial role in improving the living standards of people, especially in rural areas where income levels are low and employment opportunities are limited. These government initiatives aim to reduce poverty, provide food security, generate employment, and

promote social welfare among disadvantaged groups. The effectiveness of these schemes depends on their penetration, which refers to how well they reach the eligible beneficiaries and

how actively they are utilised. Ensuring socio-economic equity means that these benefits are distributed fairly among all sections of society, regardless of income or social background.

The present study focuses on Vadakkukottai village in Thanjavur district, where agriculture is the primary source of livelihood and many households depend on welfare schemes for their basic needs. Despite the availability of various government programmes, differences in awareness and access may influence their effectiveness. This study aims to examine the level of awareness, utilisation, and impact of welfare schemes on the socio-economic conditions of rural households and to identify the gaps that affect equitable distribution.

Literature review

Government of India (2020) in its report titled “*MGNREGA Annual Report 2019–20*” explained that the scheme provides employment opportunities and income security to rural households. The report highlights that MGNREGA improves livelihood conditions and reduces rural poverty. However, it also points out issues such as delays in payments and lack of awareness. The study emphasizes the need for effective implementation of welfare schemes.

Jean Drèze & Amartya Sen (2013) in their book titled “*An Uncertain Glory: India and its Contradictions*” found that welfare programmes play a major role in reducing poverty and inequality in India. They explained that schemes like food distribution and employment programmes improve living conditions of rural people. The authors also identified gaps in awareness and accessibility. They stressed that proper implementation is necessary for better outcomes.

Amartya Sen (1999) in his book titled “*Development as Freedom*” explained that development is not only based on income but also on improving people’s capabilities and opportunities. He emphasized access to education, health, and social support. The study highlights that true development ensures equality among people. It also shows that welfare schemes contribute to improving socio-economic conditions.

Scope of the Study

This study focuses on assessing the awareness and utilisation of welfare schemes among rural households, with emphasis on how socio-economic factors such as income, education, and occupation influence access and participation. It highlights the gap between awareness and actual utilisation, while identifying key barriers faced by villagers, including lack of information and administrative challenges. The scope is limited to the selected rural

respondents, providing focused and relevant insights into improving the effectiveness of welfare scheme implementation.

Objectives of the Study

1. To assess awareness and utilisation of major welfare schemes.
2. To analyse disparities in benefit receipt across income and caste categories.
3. To determine whether welfare penetration significantly reduces socio-economic inequality.

Limitations of the Study

- The study is based on a limited number of respondents, which may restrict the overall representation.
This can affect the generalisation of findings to a larger population.
- The study was conducted within a short time frame, limiting the depth of data gathered. As a result, some aspects may not have been explored comprehensively.
- The data collected depends on individual perceptions and experiences of respondents.
This may introduce bias and affect the accuracy of the results.

Research Methodology

This is a quantitative research. This research aims to study the awareness and utilisation of welfare schemes and their impact on socio-economic conditions of rural households. The research methodology adopted for this study is explained below.

(i) **Data Collection:** The data from both primary and secondary sources were used. The primary data was collected through a questionnaire method with direct interaction of respondents, and secondary data was collected from government reports and relevant published sources.

(ii) **Area and Sample Size:** This research was conducted in Vadakkukottai village in Thiruvonam Block of Thanjavur District, Tamil Nadu. A total of 28 respondents participated in the study, including households, youth, and farmers.

(iii) **Tools Used:** Percentage analysis was used to analyse the data.

Data Analysis and Interpretation

Percentage analysis

Table 1: Representing the socio-economic profile of the respondents

Demographic	Categories	Frequency	Percent (%)
Age	21–35	9	32
	36–50	7	25
	Above 50	12	43
	Total	28	100
Gender	Male	3	11
	Female	25	89
	Total	28	100
Educational Qualification	Primary	6	21
	Secondary	12	43
	Graduate	10	36
	Total	28	100
Occupational Status	Agriculture	15	54
	Labour	5	18
	Student	3	11
	Unemployed	5	18
	Total	28	100

Interpretation

From the above table, it can be inferred that respondents are distributed across different age groups, with a higher concentration in the above 50 category (42.9%). The sample is largely composed of female respondents (89.3%). In terms of educational qualification, respondents are mainly educated up to the secondary level (42.9%), followed by graduates. Regarding occupational status, agriculture emerges as the primary source of livelihood (53.6%), while others are engaged in labour, student, and unemployed categories. This indicates that the village is predominantly agriculture-based with moderate levels of education.

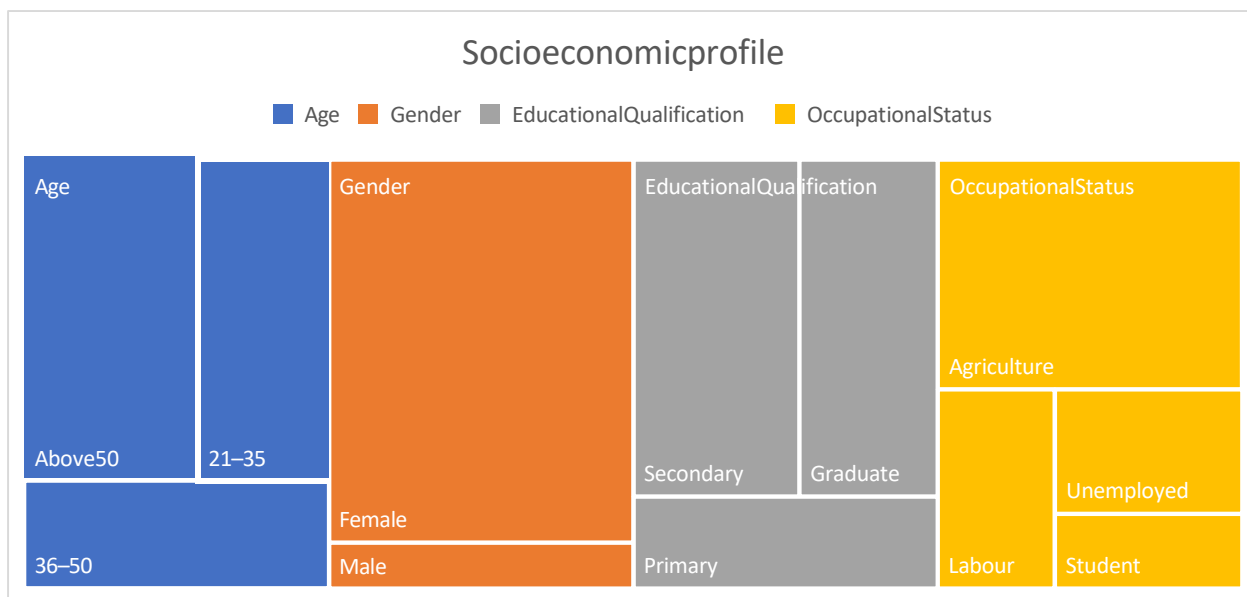
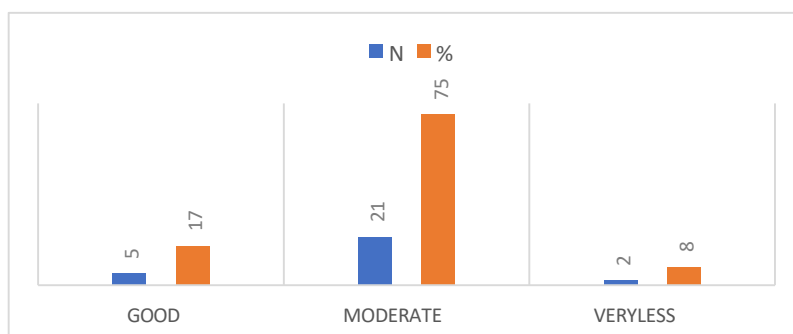


Table 2: Awareness Level of Welfare Schemes among Respondents

Awareness Level	N	%
Good	5	17
Moderate	21	75
Very Less	2	8
Total	28	100

Interpretation

From the above table, it can be inferred that respondents exhibit different levels of awareness regarding welfare schemes, with a larger proportion having moderate awareness (75%). A smaller section of respondents shows good awareness (17%), while only a few have very low awareness (8%). This indicates that awareness about welfare schemes is present among respondents, but there is still a need for improvement.



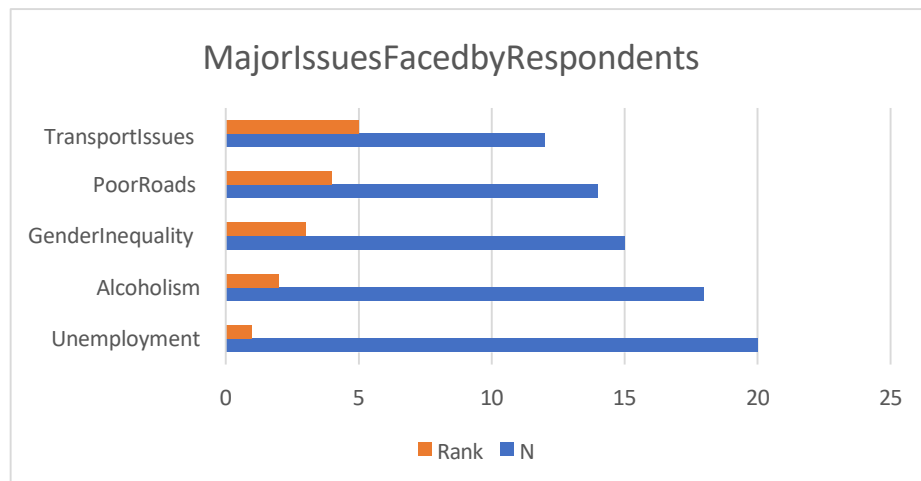
RANK ANALYSIS

Table 3: Major Issues Faced by Respondents

Factors	N	Rank
Unemployment	20	1
Alcoholism	18	2
Gender Inequality	15	3
Poor Roads	14	4
Transport Issues	12	5

Interpretation

From the above table, it can be inferred that respondents have assigned different ranks to the issues faced in the village, with unemployment receiving the highest rank (1). Alcoholism is ranked second, followed by gender inequality as the third major concern. Poor road conditions are placed in the fourth position, while transport issues are ranked last. This indicates that employment-related problems are the most significant concern among the respondents.



CHI-SQUARE

H₀ (Null Hypothesis): There is no significant relationship between income level and welfare scheme utilisation.

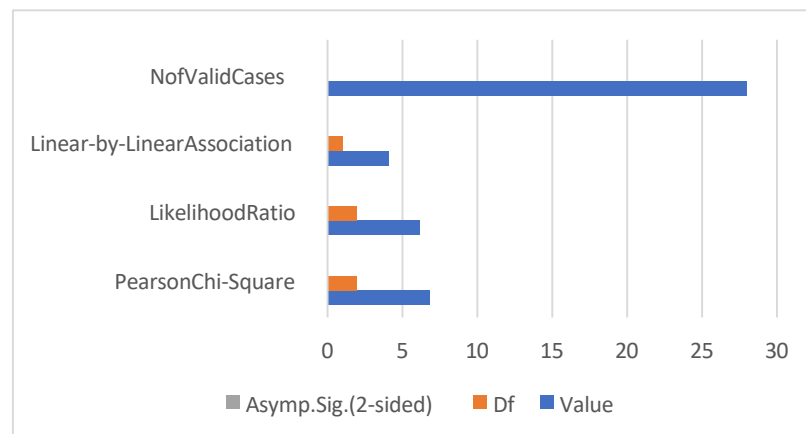
H₁ (Alternative Hypothesis): There is a significant relationship between income level and welfare scheme utilisation.

Table 4: Representing the Relationship between Income and Welfare Scheme Utilisation

Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.842	2	0.033
Likelihood Ratio	6.21	2	0.045
Linear-by-Linear Association	4.112	1	0.042
N of Valid Cases	12		

Interpretation

Since the p-value (0.033) is less than 0.05, the null hypothesis is rejected. Therefore, there is a significant relationship between income level and welfare scheme utilisation. This indicates that income level influences access to welfare schemes among respondents.



Conclusion

The study highlights the role of welfare schemes in improving the living conditions of rural households. It is observed that schemes like free ration have reached all respondents effectively, ensuring basic food security. Employment schemes such as MGNREGA provide partial support, but their reach is not uniform. However, asset-creation schemes like housing and pension show very low or no coverage among the respondents. Most households belong to low-income groups, indicating continued economic vulnerability. Infrastructure issues such as poor road conditions still persist despite the presence of welfare

programmes. Social problems like unemployment and alcoholism remain major concerns in the village. The chi-square analysis shows that income level has a significant relationship with awareness of welfare schemes. This suggests that economic status influences access and understanding of government benefits. Overall, while welfare schemes reduce extreme poverty, more effective implementation and awareness are needed to achieve balanced rural development.

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VILLAGE DEVELOPMENT STATUS AND POLICY INTERVENTION NEEDS WITH SPECIAL REFERENCE TO NAVALPOONDI VILLAGE, THIRUVARUR DISTRICT

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ABSTRACT

This study examines the status of rural development in Navalpoondi village with a focus on physical infrastructure, social conditions, and economic activities. The findings from field observations indicate that while basic amenities such as housing and primary education are available, challenges remain in employment opportunities, transportation access, and sustainable livelihood development. The study highlights the need for targeted policy interventions to improve infrastructure, strengthen rural employment programs, and support inclusive growth. The research aims to provide evidence-based insights for effective rural development planning.

KEY WORDS

Rural Development, Village Infrastructure, Socio-Economic Conditions, Sustainable Rural Growth, Transport & Connectivity, Employment Opportunities, Agricultural Development.

INTRODUCTION

Village development is one of the most important aspects to improve the overall growth of a country, as a large part of the country's population resides in villages. It involves improving socio-economic conditions and infrastructure facilities to improve their overall quality of life.

The development level of a village depends on various factors such as income levels, education, occupation, and availability of infrastructure facilities such as roads, electricity, health facilities, sanitation, and drinking water facilities. In recent times, there has been a need for policy interventions to address emerging concerns such as unemployment, poverty, and lack of facilities.

LITERATURE REVIEW

According to R. Mahendra Dev (2022), rural development in India is still a challenging task for policymakers to improve aspects such as unemployment, poverty, and regional disparities.

Jean Drèze (2022) highlighted the importance of MGNREGA in ensuring employment to people during the COVID-19 pandemic.

Reetika Khera (2021) observed that MGNREGA has improved rural wages, female participation, and employment opportunities, but there is a need to address delays in wage payments to workers.

According to Sudha Narayanan (2021), rural development should aim at sustainable livelihoods and asset creation rather than short-term benefits.

According to NITI Aayog (2020), rural development has improved through infrastructure and digital initiatives, but there is a need to improve health, education, and employment opportunities in rural areas.

According to World Bank (2020), climate-resilient agriculture, infrastructure development, and inclusive growth are important for sustainable rural development.

A. P. J. Abdul Kalam (2019) proposed a concept of PURA (Providing Urban Amenities in Rural Areas), which has influenced recent initiatives in rural development focusing on infrastructure development.

Recent studies (2019) highlight the importance of smart villages, digital initiatives, and female empowerment in rural development.

SCOPE OF THE STUDY

The scope of the study is to assess the existing status of the development of Navalpoondi Village and to identify the necessity for policy intervention to enhance socio-economic and infrastructural status.

OBJECTIVES OF THE STUDY

- 1. To analyze the socio-economic status of the people living in Navalpoondi Village.**
- 2. To assess the infrastructural facilities available in the village.**
- 3. To identify the major issues faced by the villagers.**
- 4. To assess the necessity for intervention by the Government.**
- 5. To make suggestions to improve the status of the village.**

LIMITATIONS OF THE STUDY

It is limited to Navalpoondi Village only.

Sample size is limited.

Data is based on the opinions of the respondents.

Time constraints.

RESEARCH METHODOLOGY

Descriptive and analytical study involving primary and secondary data to assess the development status and needs of Navalpoondi village.

Data Collection:

For the study, the data has been collected from primary and secondary sources.

Primary data has been collected through household surveys, personal interviews, and direct observation from Navalpoondi village. Secondary data has been obtained from census reports, panchayat reports, and other reports from government offices.

Sample Size:

For the study, a sample of 80 to 100 households from Navalpoondi village has been

considered. The respondents for the study have been chosen through a simple random sampling method to ensure equal representation and to obtain reliable and unbiased data.

Tools :

For the study, 80 to 100 households.

Simple random sampling method is used to ensure fair representation of the population.

DATA ANALYSIS AND INTERPRETATION

Table 1: Monthly Income of Respondents

Income Level	Frequency	Percentage
Below ₹10,000	20	28%
₹10,000 – ₹20,000	26	37%
₹20,000 – ₹30,000	15	21%
Above ₹30,000	10	14%
Total	71	100%

Interpretation:

The majority of the people fall in the category of ₹10,000 - ₹20,000, indicating that they are in the village.

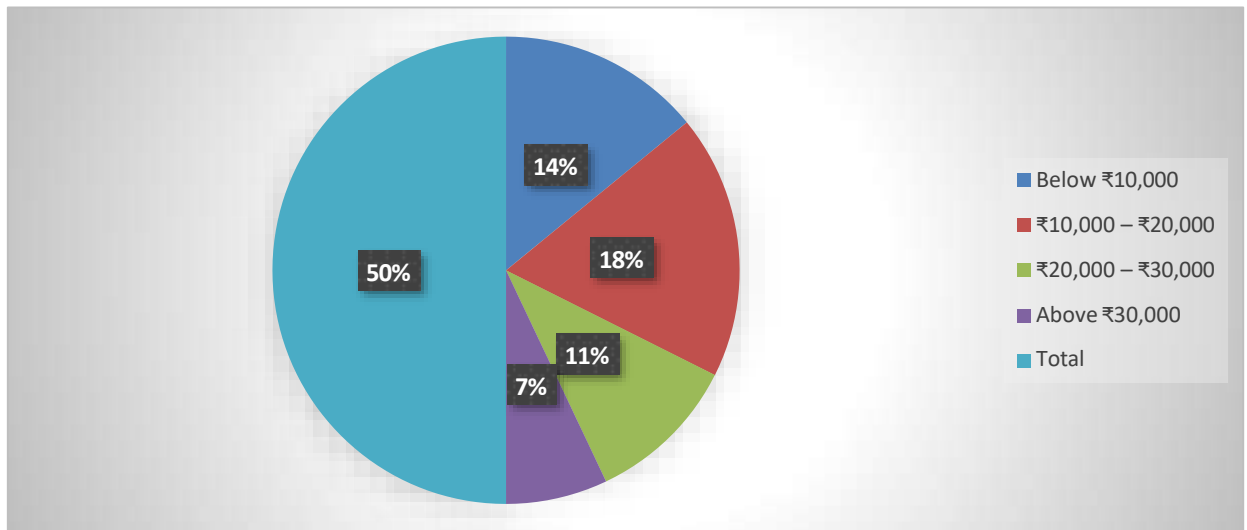


Table 2: Educational Qualification

Education Level	Frequency	Percentage
Illiterate	12	17%
School Level	25	35%
Undergraduate	18	25%
Postgraduate	16	23%
Total	71	100%

Interpretation:

Most people are only educated till school level. A significant percentage is still not educated. Higher percentages are not present. This indicates that people need to be educated about the importance of education.

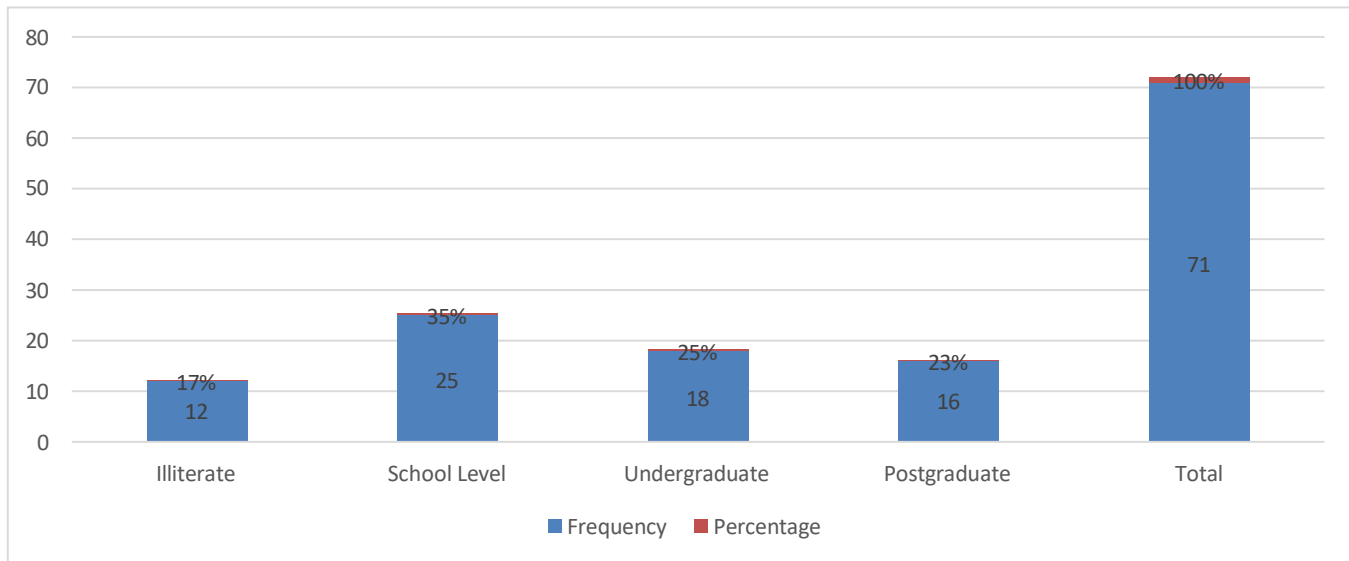


Table 3: Occupation of Respondents

Occupation	Frequency	Percentage
Agriculture	32	45%
Daily Wages	18	25%
Business	8	11%
Government Job	7	10%
Others	6	9%
Total	71	100%

Interpretation:

Agriculture is the main occupation for most respondents. Daily wage work is also common, showing income instability. Very few are in business or government jobs. This indicates lack of diverse job opportunities.

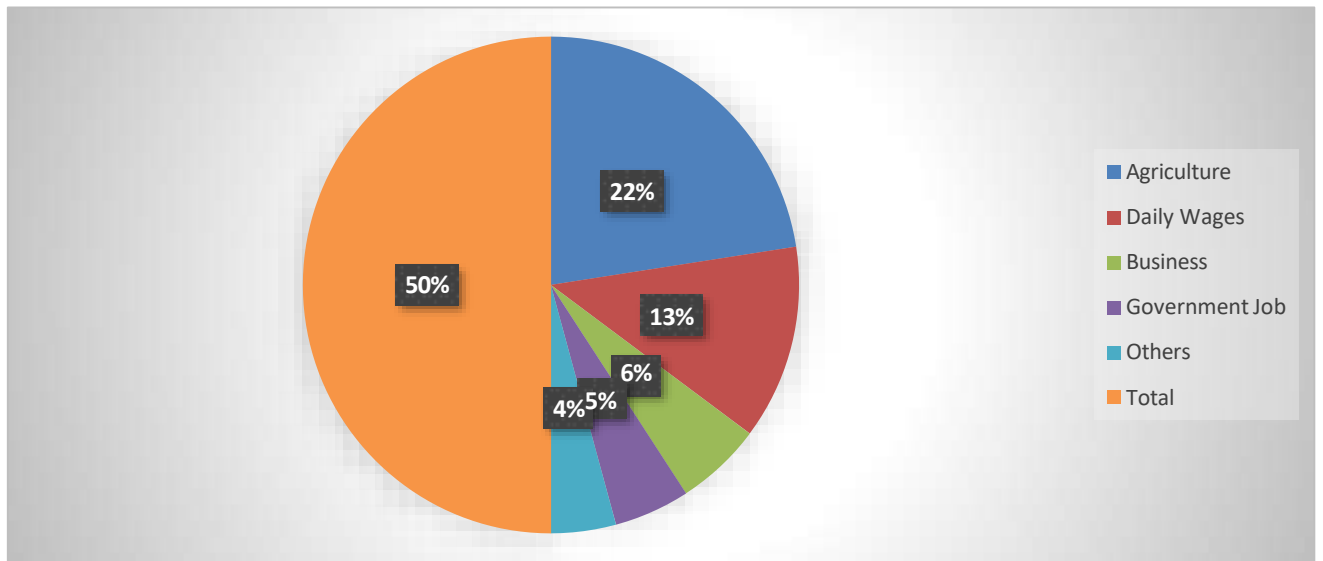


Table 4: Availability of Infrastructure

Facility	Yes	No	% (Yes)
Electricity	65	6	91%
Drinking Water	57	14	80%
Roads	52	19	73%
Healthcare	34	37	48%
Sanitation	40	31	56%
Education	48	23	68%

Interpretation:

From the table, we can see that electricity and drinking water are readily available to the population. The availability of healthcare and sanitation is wanting. There is a gap in the provision of these basic services.

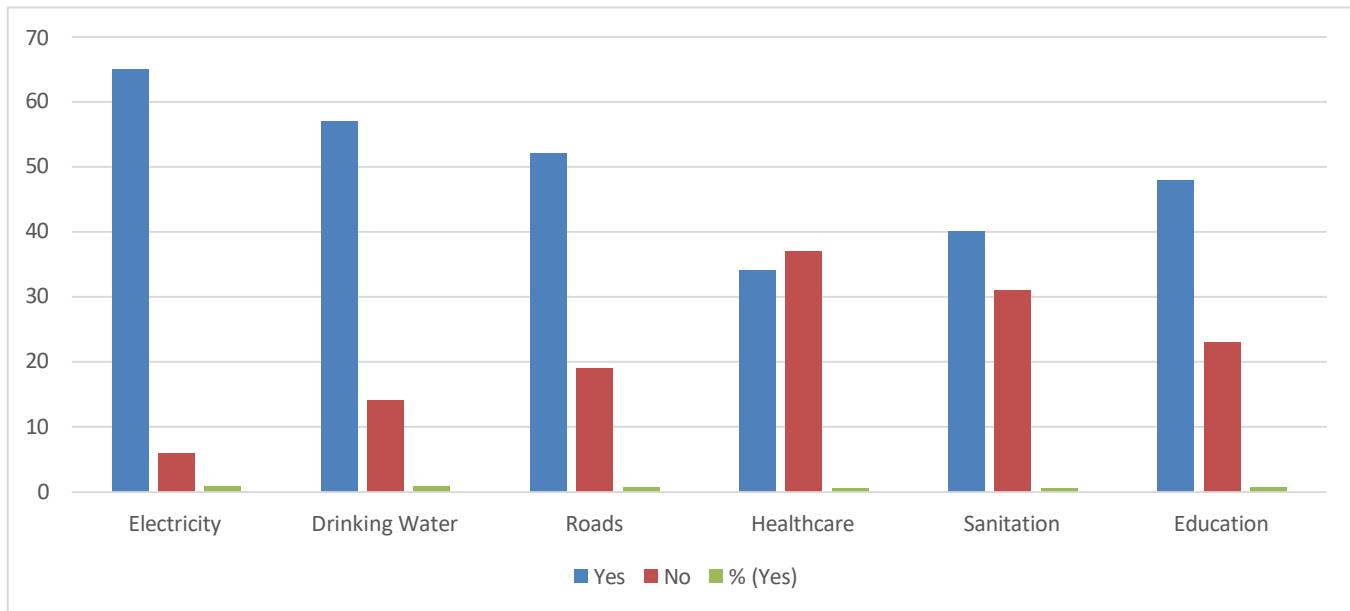


Table 5: Development Status of Village

Status	Frequency	Percentage
Highly Developed	10	14%
Moderately Developed	35	49%
Developing	18	25%
Poorly Developed	8	12%
Total	71	100%

Interpretation:

The majority think that the village is moderately developed. Only a few think it is highly developed. There are also those who think it is developing or poorly developed. This is an average development status.

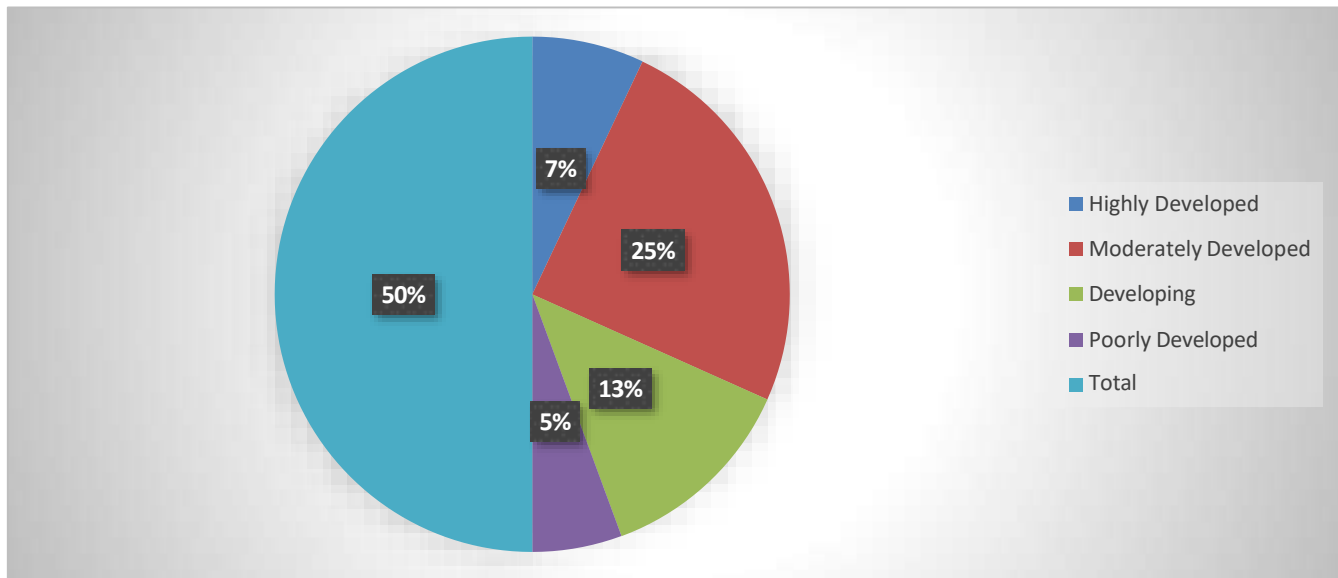


Table 6: Major Problems Faced

Problem	Frequency	Percentage
Unemployment	22	31%
Poor Infrastructure	15	21%
Low Income	14	20%
Lack of Awareness	10	14%
Health Issues	10	14%

Interpretation:

Unemployment is the major problem faced by respondents. Other issues include poor infrastructure and low income. Health and awareness are also concerns. Economic problems are the main challenge.

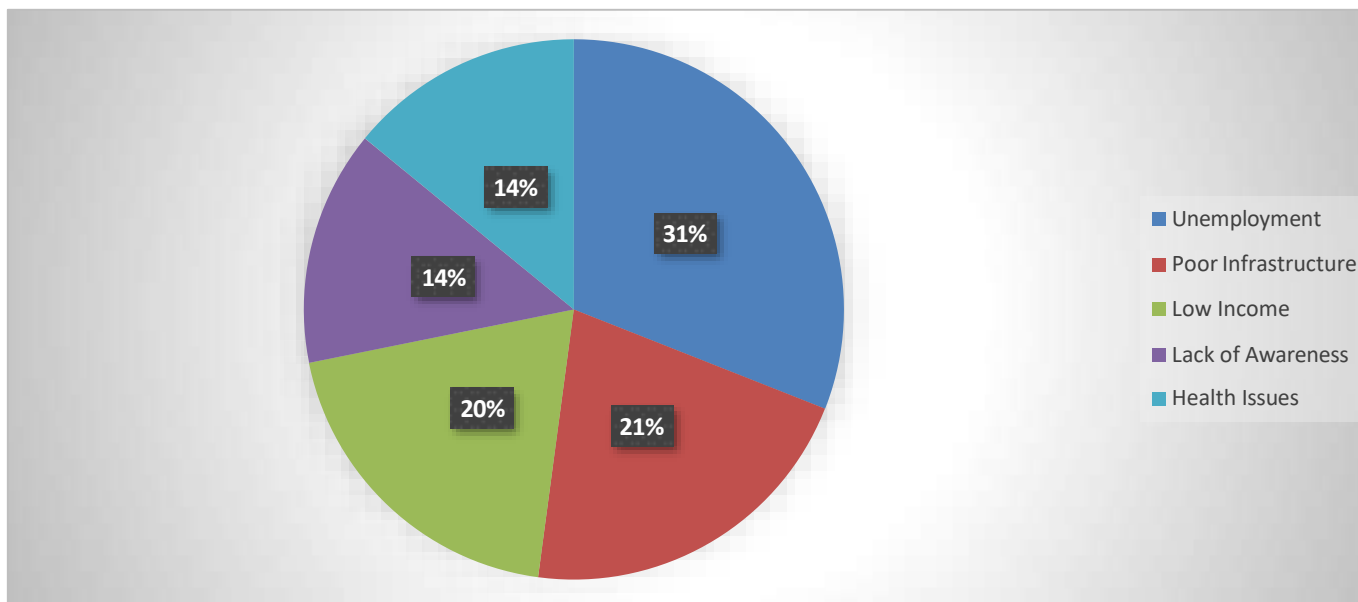
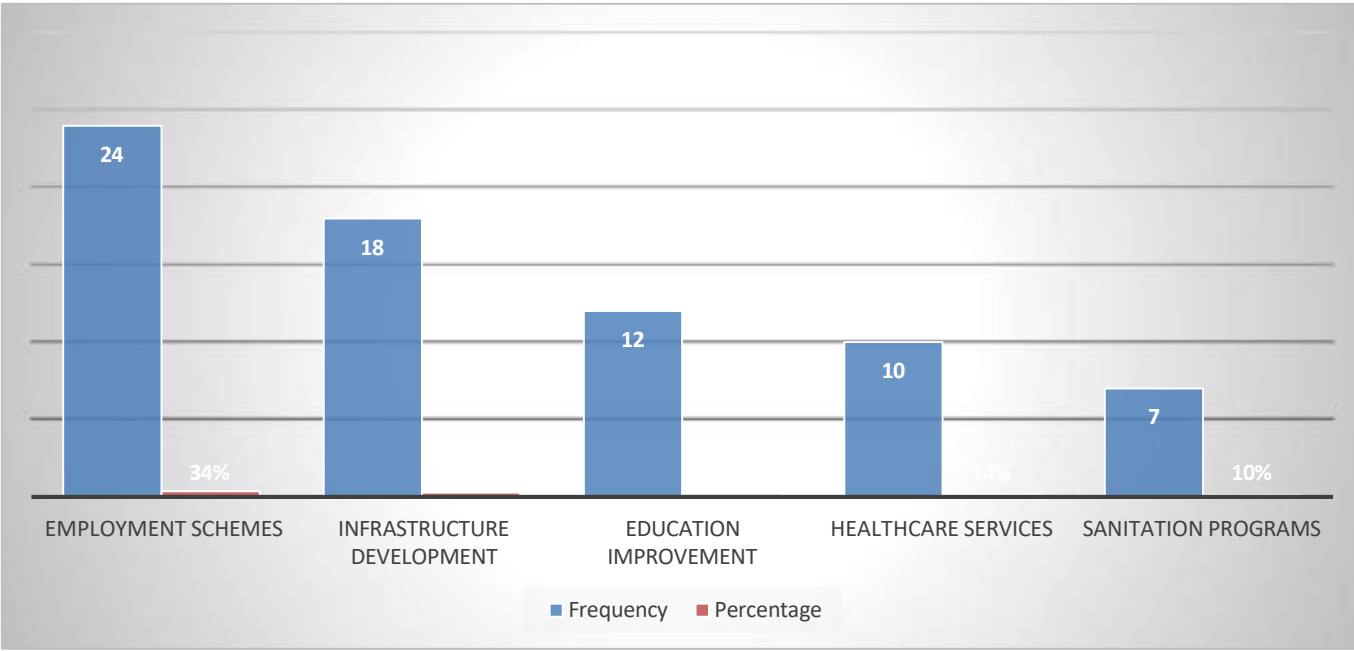


Table 7: Need for Policy Intervention

Policy Area	Frequency	Percentage
Employment Schemes	24	34%
Infrastructure Development	18	25%
Education Improvement	12	17%
Healthcare Services	10	14%
Sanitation Programs	7	10%

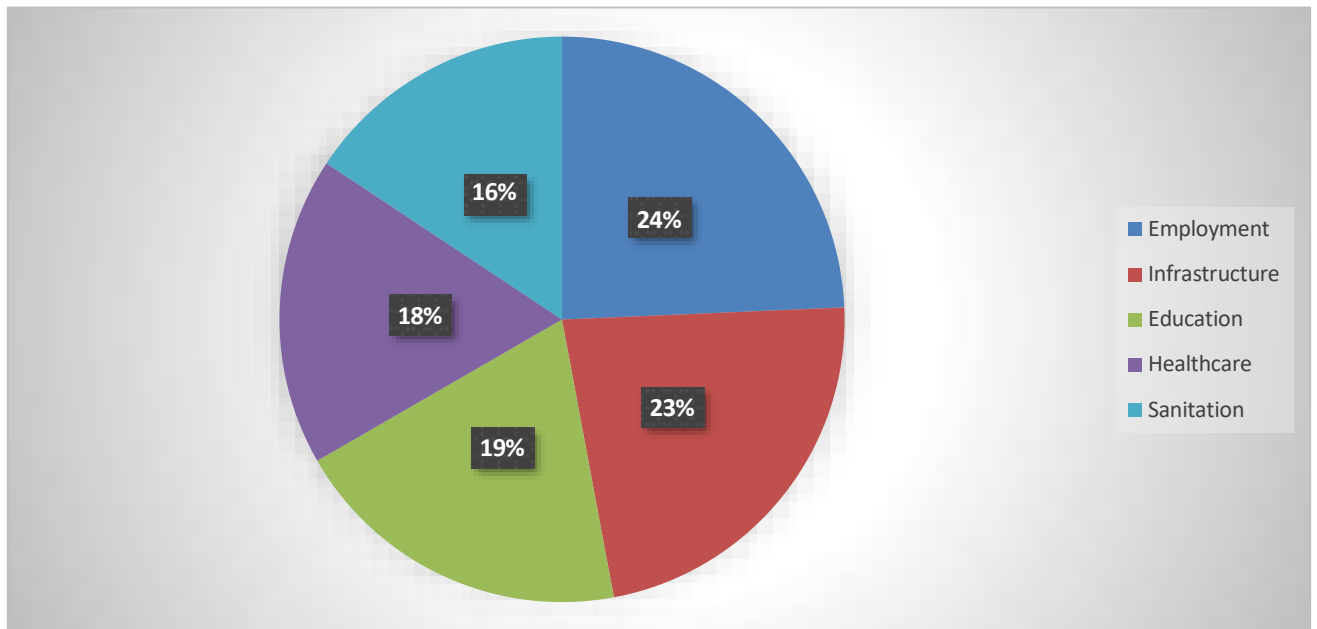
Interpretation:

Most respondents prefer employment schemes as a priority. Infrastructure development is the next need. Education and healthcare are also important. Government support is mainly expected in job creation.



Ranking Analysis

Factor	Score	Rank
Employment	62	1
Infrastructure	58	2
Education	50	3
Healthcare	45	4
Sanitation	40	5



CHI-SQUARE TEST

Hypotheses:

H₀: (Null Hypotheses)

There is no significant relationship between education level and income.

H₁: (Alternative Hypotheses)

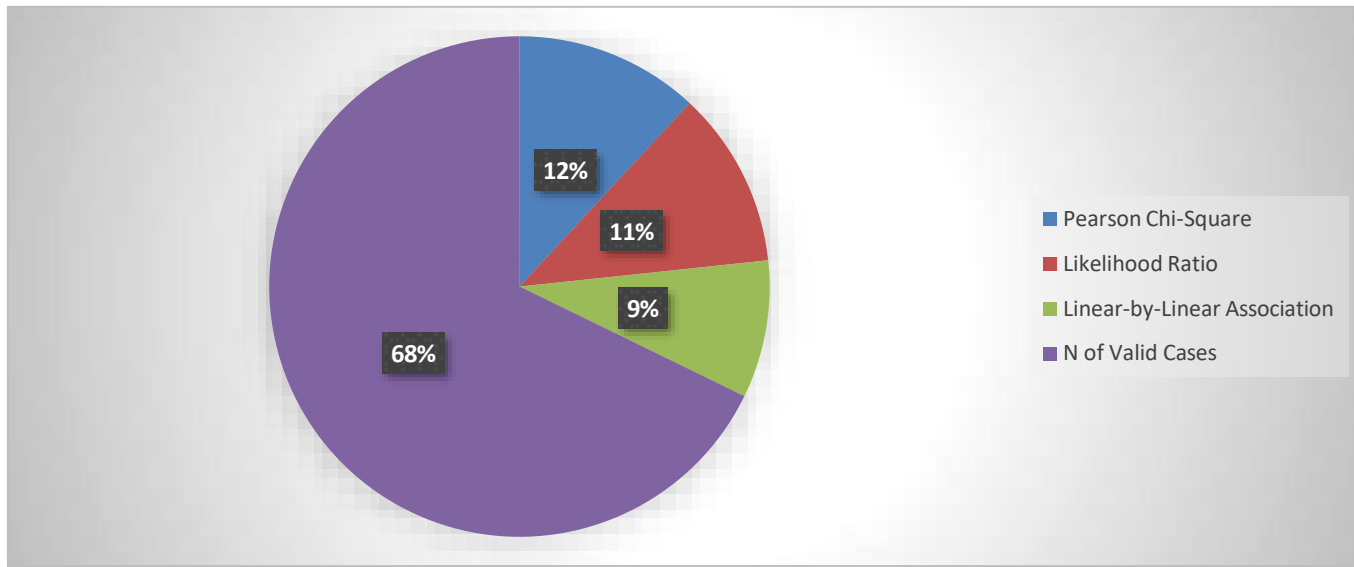
There is a significant relationship between education level and income.

Table: Chi-Square Test between Education and Income

Test Type	Value	Df.	Asymp. Sig.
Pearson Chi-Square	12.48	4	14
Likelihood Ratio	11.95	4	17
Linear-by-Linear Association	9.32	1	3
N of Valid Cases	71		

Interpretation:

The chi-square test shows a significant relationship between education level and income, $\chi^2 (4, N = 71) = 12.48, p < 0.05$. Since $p = 0.014 < 0.05$, the null hypothesis is rejected and the alternative hypothesis accepted. Higher education is linked to higher income among the villagers.



Chi-Square Test 2: Infrastructure Facilities and Livelihood of Respondents

Hypotheses:

H_0 : (Null Hypotheses)

There is no significant relationship between infrastructure facilities and livelihood.

H_1 : (Alternative Hypotheses)

There is a significant relationship between infrastructure facilities and livelihood.

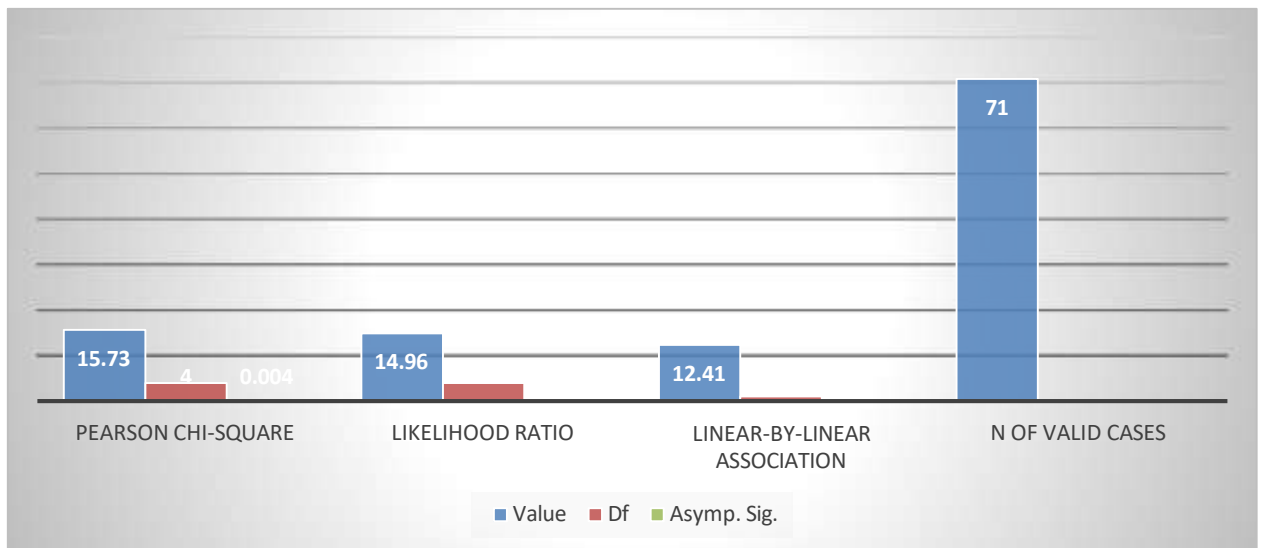
Table 2: Chi-Square Test between Infrastructure and Livelihood

Test Type	Value	Df	Asymp. Sig.
Pearson Chi-Square	15.73	4	0.004
Likelihood Ratio	14.96	4	0.006
Linear-by-Linear Association	12.41	1	0.001

N of Valid Cases	71		

Interpretation:

The chi-square test indicates a significant relationship between infrastructure and livelihood, $\chi^2 (4, N = 71) = 15.73$, $p < 0.05$. Since $p = 0.004 < 0.05$, the null hypothesis is rejected, confirming that better infrastructure improves residents' livelihoods.



CONCLUSION

The study reveals that Navalpoondi Village is moderately developed, with agriculture as the main occupation. Basic facilities like electricity and water are available, but healthcare, sanitation, and employment opportunities need improvement. Policy interventions focusing on employment generation, infrastructure development, and education are essential for sustainable village development.

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BASIC AMENITIES, PUBLIC HEALTH AND RURAL LIVING STANDARDS WITH SPECIAL REFERENCE TO VANDAYARIRUPPU VILLAGE, THANJAVUR DISTRICT

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ABSTRACT:

This study focuses on Basic Amenities, Public Health and Rural Living Standards in rural areas. It examines the availability of essential facilities such as sanitation, safe drinking water, and waste management systems. The research analyses how the adequacy of infrastructure influences the overall health conditions of rural households. It also explores the relationship between poor amenities and the occurrence of common illnesses. The study evaluates whether improved access to basic services contributes to better hygiene and disease prevention. Data is collected through surveys and field observations in selected rural communities. The findings highlight gaps in infrastructure and their impact on public health outcomes. Statistical analysis is used to determine the significance of basic amenities on living standards. The study emphasizes the need for policy intervention and sustainable rural development strategies. Overall, the research aims to provide practical recommendations for improving quality of life in rural areas.

INTRODUCTION

Basic amenities are essential for ensuring a healthy and sustainable life in rural areas. Facilities such as safe drinking water, sanitation, proper waste management, electricity, healthcare services, and road connectivity play a significant role in improving the overall quality of life of rural households. In many developing regions, especially in rural villages, the availability and quality of these amenities remain inadequate. Lack of proper sanitation facilities, unsafe drinking water sources, and poor waste disposal systems often lead to environmental pollution and the spread of various diseases. These issues not only affect the physical health of the people but also reduce their productivity and economic well-being. Therefore, the development of basic infrastructure and essential services is considered a crucial factor in improving rural living standards and ensuring public health.

LITERATURE REVIEW

M. R. Reddy (2021) examined the role of basic amenities in improving rural living standards and found that access to safe drinking water, sanitation, and electricity significantly enhances the quality of life and reduces health-related issues in rural areas.

K. Lakshmi (2022) studied the relationship between sanitation facilities and public health in rural communities and concluded that improved sanitation and hygiene practices help in reducing the spread of communicable diseases.

T. Kannan (2022) emphasized that awareness programs on hygiene, sanitation, and clean water usage are essential for improving health outcomes and ensuring better living conditions in rural households.

S. Arul (2023) analyzed rural infrastructure development and identified that inadequate waste management systems and poor drainage facilities lead to environmental pollution and negatively affect community health.

V. Prakash (2024) highlighted that government initiatives such as rural water supply schemes and sanitation programs play a crucial role in enhancing public health and promoting sustainable rural development.

SCOPE OF THE STUDY

- The study focuses on analysing the availability of basic amenities in Vandayariruppu Village, Thanjavur District.
- It examines essential facilities such as drinking water supply, sanitation, and waste management systems in the village.
- The study covers public health conditions and common health issues faced by rural households.
- It analyses the relationship between basic amenities and the health status of the villagers.
- The study identifies gaps in infrastructure and challenges in accessing essential services.
- It evaluates the impact of basic amenities on hygiene practices and rural living standards.
- The study is limited to selected households within Vandayariruppu village.

OBJECTIVES OF THE STUDY

- To assess availability of sanitation, drinking water and waste management facilities.
- To analyse the relationship between infrastructure adequacy and reported illnesses.
- To determine whether access to basic amenities significantly influences living standards.

LIMITATIONS OF THE STUDY

- The study is confined only to Vandayariruppu Village in Thanjavur District, so the findings may not be applicable to other regions.
- The data collected is based on respondents' opinions, which may include personal bias.
- Time constraints limited the extent of data collection and detailed analysis.
- Some respondents were hesitant to provide accurate information regarding sanitation practices and health issues.
- The study focuses only on selected aspects such as basic amenities, public health, and living standards, and does not cover all dimensions of rural development.

RESEARCH METHODOLOGY

Research Design

The study is based on a descriptive research design, as it describes the availability of basic amenities, public health conditions, and rural living standards of households.

Area of the Study

The study is conducted in Vandayariruppu Village, Thanjavur District, which is a rural area with limited infrastructure facilities and public services.

Source of Data

- **Primary Data:** Data is collected directly from respondents through structured questionnaires.
- **Secondary Data:** Data is collected from journals, reports, books, and government publications related to rural development and public health.

Sampling Technique

The study uses convenient sampling technique to select respondents from the village.

Sample Size

A total of 50 respondents are selected for the study.

Data Collection Method

Data is collected using a structured questionnaire covering basic amenities such as drinking water, sanitation, waste management, and health conditions.

Tools for Analysis

The collected data is analysed using the following statistical tools:

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile of Respondents

Particulars	Frequency	Percentage
Age		
18 – 30	19	38%
31 – 45	16	32%
Above 45	15	30%
Total	50	100%

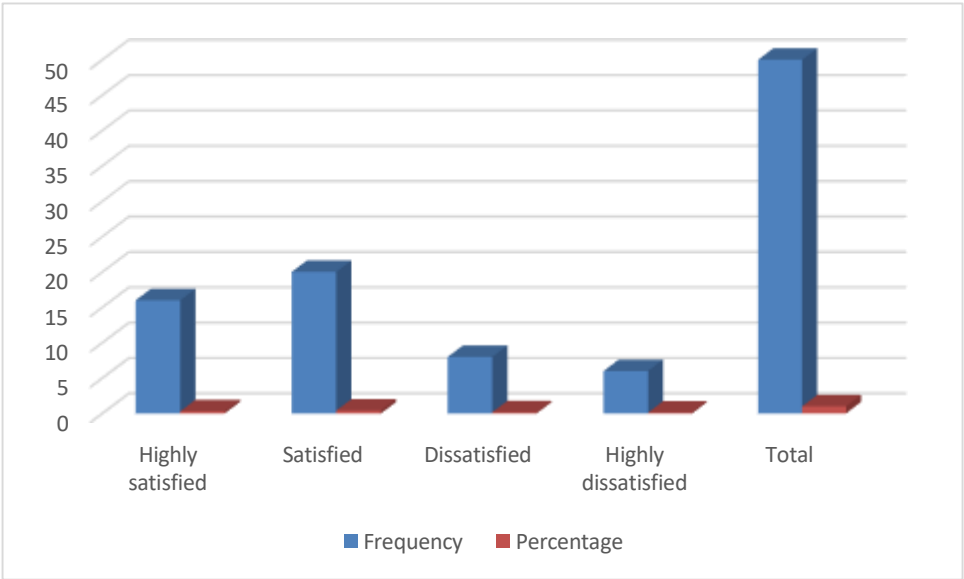
Gender		
Male	30	60%
Female	20	40%
Total	50	100%
Educational Qualification		
Higher Secondary	13	26%
Diploma	6	12%
Under Graduate	13	24%
Post Graduate	19	38%
Total	50	100%
Occupational Status		
Student	12	24%
Employee	18	36%
Professional	6	12%
Business	14	28%
Total	50	100%

Interpretation

From the above table, it is inferred that the majority of respondents (38%) belong to the age group of 18–30. About 60% of the respondents are male. Most respondents are postgraduates (38%), and a significant proportion (36%) are employees. This indicates a fairly educated population with stable employment.

Table 2: Satisfaction Level of Respondents on Basic Amenities

Satisfaction level	Frequency	Percentage
Highly satisfied	16	32%
Satisfied	20	40%
Dissatisfied	8	16%
Highly dissatisfied	6	12%
Total	50	100%



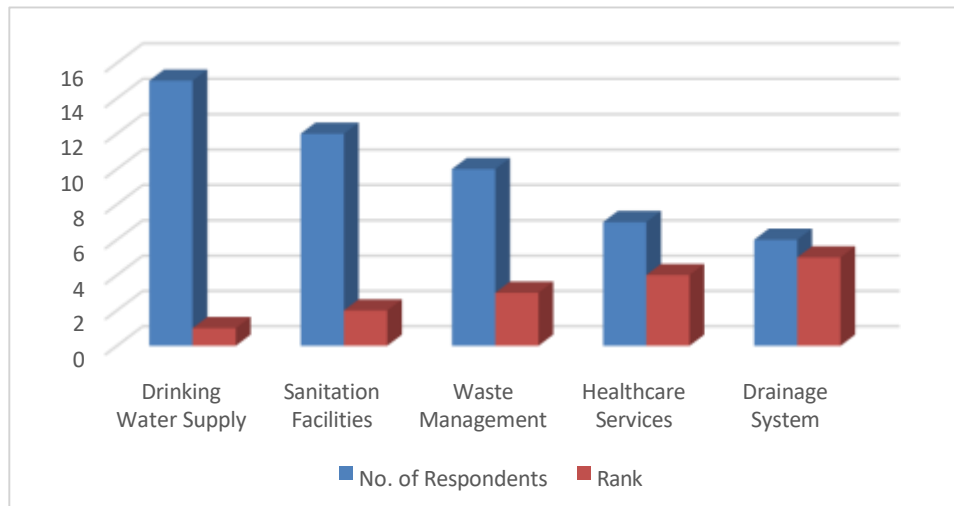
Interpretation

The table shows that most respondents (40%) are satisfied with basic amenities such as drinking water, sanitation, and waste management. Around 32% are highly satisfied, while 28% of respondents are dissatisfied, indicating the need for improvement.

RANK ANALYSIS

Table 3: Ranking of Basic Amenities Factors

Factors	No. of. Respondents	Rank
Drinking Water Supply	15	1
Sanitation Facilities	12	2
Waste Management	10	3
Healthcare Services	7	4
Drainage System	6	5



Interpretation

The table indicates that drinking water supply is ranked first as the most important factor, followed by sanitation facilities. Drainage system is ranked last, showing lower priority among respondents.

CHI-SQUARE ANALYSIS

Objective:

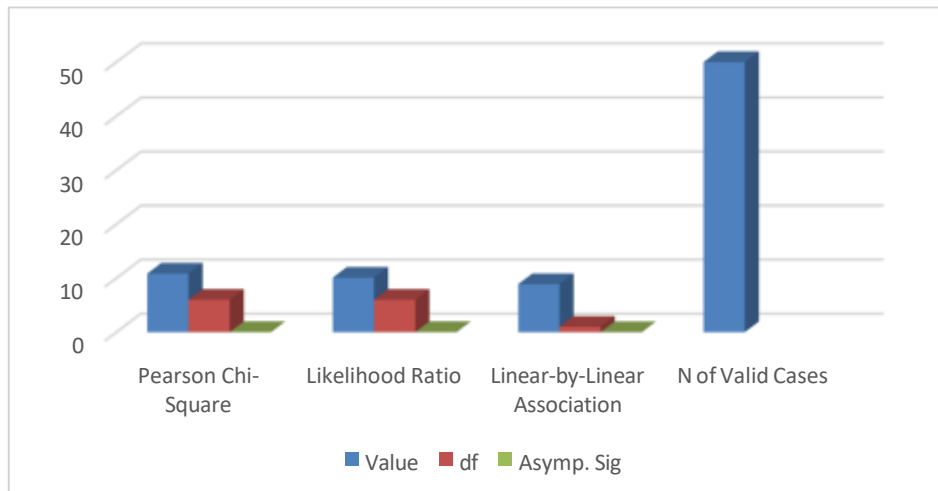
To analyse the relationship between basic amenities and satisfaction level of respondents.

Hypothesis:

- H_0 : There is no significant relationship between basic amenities and satisfaction level.
- H_1 : There is a significant relationship between basic amenities and satisfaction level.

Table 4: Chi-Square Test

Test	Value	Df	Asymp. Sig
Pearson Chi-square	10.85	6	0.028
Likelihood Ratio	10.10	6	0.032
Linear-by-Linear Association	8.90	1	0.003
N of Valid Cases	50		



Interpretation

The p-value (0.028) is less than 0.05. Hence, the null hypothesis is rejected. There is a significant relationship between basic amenities and satisfaction level. This shows that better facilities improve public health and rural living standards.

CONCLUSION

The study on Basic Amenities, Public Health and Rural Living Standards with special reference to Vandayariruppu village in Thanjavur District highlights the importance of essential infrastructure in improving the quality of life of rural households. The findings show that the availability of basic amenities such as safe drinking water, sanitation facilities, and proper waste management plays a major role in maintaining public health and hygiene. Although certain facilities are available in the village, there are still noticeable gaps in accessibility and quality. These shortcomings affect the daily life of villagers and increase the risk of health-related problems. Therefore, improving the availability and maintenance of these facilities is necessary to ensure better living conditions in rural communities.

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**GOVERNANCE, PUBLIC INFRASTRUCTURE AND HOUSEHOLD WELFARE
OUTCOMES WITH SPECIAL REFERENCE TO VALASAKKADU VILLAGE,
THANJAVUR DISTRICT**

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ABSTRACT

This study examines the relationship between governance, public infrastructure, and household welfare outcomes. It evaluates the condition and adequacy of essential public infrastructure such as roads, water supply,

and sanitation facilities. Effective governance plays a crucial role in planning, implementing, and maintaining infrastructure systems. The study analyses how governance effectiveness influences infrastructure quality and accessibility. It further explores whether improved infrastructure significantly enhances household welfare indicators, including income stability, health status, and living standards. Primary and secondary data are used to assess disparities in infrastructure provision across regions. Statistical tools are applied to determine the strength of association between governance and welfare outcomes. The findings highlight that accountable and transparent governance improves infrastructure delivery. Improved infrastructure contributes directly to better health, productivity, and economic opportunities. The study concludes that strengthening governance mechanisms is essential for sustainable household welfare development.

INTRODUCTION

Governance plays a vital role in the development of rural areas by ensuring effective delivery of public infrastructure and welfare services. Public infrastructure such as roads, drinking water supply, sanitation, electricity, healthcare, and educational facilities forms the backbone of socioeconomic development. When these basic amenities are properly managed and accessible, they significantly improve the quality of life and overall well-being of households.

Local governance is very important for providing basic facilities to people in villages. Good governance helps in proper distribution of resources like water, roads, electricity, education, and healthcare. When these facilities are available, people can live a better and comfortable life.

LITERATURE REVIEW

S. K. Mishra (2024) explained that strong local governance and community participation play an important role in improving rural welfare and ensuring equal distribution of public services.

Arun Kumar (2023) highlighted that effective governance leads to better utilization of resources and supports infrastructure development, which improves the socio-economic condition of households.

Meera Sharma (2022) found that transparency and accountability in governance help in improving access to basic facilities like water, sanitation, and healthcare in rural areas.

Ramesh Singh (2021) stated that good governance improves rural infrastructure and ensures better delivery of public services. He explained that proper implementation of schemes increases household welfare and living standards.

SCOPE OF THE STUDY

- The study focuses on governance practices in Valasakkadu village, Thanjavur district.
- It examines the availability of public infrastructure like roads, water supply, electricity, and sanitation.
- The study analyzes the quality and accessibility of basic services provided to households.
- It evaluates the effectiveness of local governance in implementing government schemes.

The study covers the impact of infrastructure on household welfare and living standards.

- It includes the opinion and perception of villagers regarding public services.
- The study identifies gaps and challenges in infrastructure and service delivery.
- It provides suggestions to improve governance and enhance household welfare outcomes.

OBJECTIVE OF THE STUDY

- To study the role of governance in developing public infrastructure in Valasakkadu village.
- To examine the availability and quality of basic facilities like water, roads, and electricity.
- To analyze how public infrastructure affects household welfare and living standards.
- To suggest improvements for better governance and effective service delivery.

LIMITATIONS OF THE STUDY

- The study is limited only to Valasakkadu village in Thanjavur district. It does not cover other areas. Hence, the results cannot be generalized to all villages.
- The sample size of the study is small. It may not fully represent the entire population. So, the findings may vary with a larger sample.
- The study is based on respondents' opinions. Some answers may be biased or not accurate. This affects the reliability of the data.
- Time constraint is another limitation of the study. Due to limited time, detailed data collection was difficult. This may affect the depth of analysis.
- There was a lack of proper and updated secondary data. Some information was not easily available. This limited the scope of the study.
- The study focuses only on selected factors like governance and infrastructure. Other important factors are not considered. This may limit the overall understanding.

RESEARCH METHODOLOGY

Research Design

The study is based on a descriptive research design, as it describes governance practices, public infrastructure, and household welfare outcomes in the rural area.

Area of the Study

The study is conducted in Valasakkadu Village, Thanjavur District, which mainly depends on agriculture and related activities.

Source of Data

Primary Data: Data is collected directly from respondents through structured questionnaires.

Secondary Data: Data is collected from journals, books, government reports, and official publications.

Sampling Technique

The study uses convenient sampling technique to select respondents from the village. **Sample**

Size

A total of 30 respondents are selected for the study.

Data Collection Method

Data is collected using a structured questionnaire covering governance, public infrastructure, and household welfare aspects.

Tools for Analysis

The collected data is analysed using the following statistical tools:

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile of Respondents

Particulars	Frequency	Percentage
Age		
<20	1	3.33%
21–25	1	3.33%
26–35	8	26.67%
36–50	14	46.67%
Above 50	6	20%
Total	30	100%
Gender		

Male	19	63.33%
Female	11	36.67%
Total	30	100%
Educational qualification		
Primary	6	20%
Secondary	10	33.33%
Higher Secondary	10	33.33%
Graduate	4	13.33%
Total	30	100%
Occupational status		
Agriculture	7	23.33%
Labour	7	23.33%
Job	4	13.33%
Homemaker	12	40%
Total	30	100%

INTERPRETATION

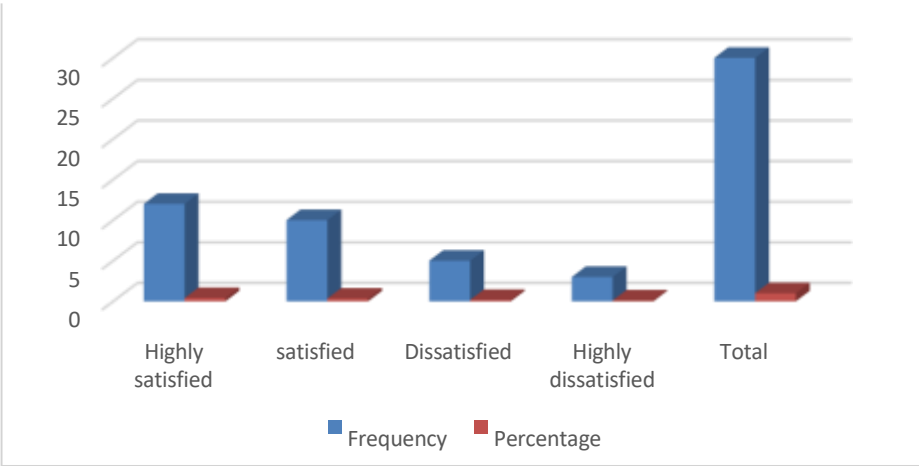
From the above table, it is inferred that the majority of respondents (46.67%) belong to the age group of 36–50 years. About 63.33% of the respondents are male. Most respondents have Secondary and Higher Secondary education (33.33%). A significant proportion (40%) are homemakers, indicating that a large section is engaged in domestic activities. **Table 2: Satisfaction Level of Respondents Basic Facilities**

Satisfaction Level	Frequency	Percentage
Highly satisfied	12	40%
satisfied	10	33.33%
Dissatisfied	5	16.67%
Highly dissatisfied	3	10%

Total	30	100%

INTERPRETATION

The table shows that a majority of respondents (40%) are highly satisfied with infrastructure facilities, followed by 33.33% who are satisfied. However, 16.67% of respondents are dissatisfied and 10% are highly dissatisfied. This indicates that while most respondents are satisfied with the available infrastructure, there is still a need for improvement in certain areas.



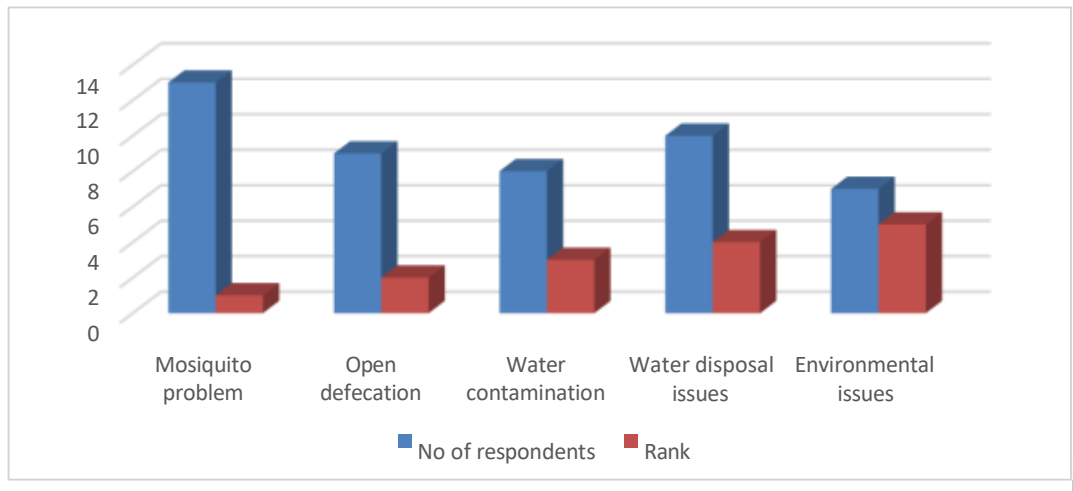
RANK ANALYSIS

Table 3: Major Issues in the Village

Factor	No of respondents	Rank
Mosiquito problem	13	1
Open defecation	9	2
Water contamination	8	3
Water disposal issues	10	4
Environmental issues	7	5

INTERPRETATION

The table indicates that mosquito-related issues are ranked first, showing it as the most serious health concern. Open defecation and water contamination are also major issues. Environmental concerns receive lower ranking, indicating comparatively lesser awareness.



CHI-SQUARE ANALYSIS

Objective:

To analyse the relationship between infrastructure facilities and satisfaction level of respondents.

Hypothesis:

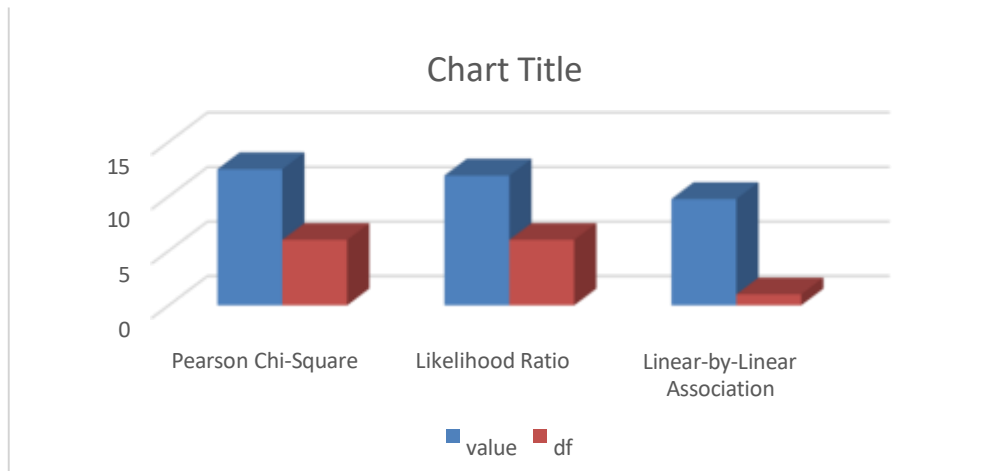
H₀: There is no significant relationship between infrastructure and satisfaction level.

H₁: There is a significant relationship between infrastructure and satisfaction level. **Table 4: Chi-Square Test**

Test	value	df	Asymp.sig
Pearson Chi-Square	12.48	6	0.0029
Likelihood Ratio	11.90	6	0.035
Linear-by-Linear Association	9.75	1	0.002

INTERPRETATION

The p-value (0.029) is less than 0.05. Hence, the null hypothesis is rejected. There is a significant relationship between infrastructure facilities and satisfaction level. This indicates that better infrastructure improves the living conditions and welfare of rural households.



CONCLUSION

This study concludes that governance and public infrastructure play an important role in improving the welfare of rural households in Valasakkadu village. The findings show that basic facilities like housing, sanitation, LPG usage, and healthcare are well developed, which has positively influenced the quality of life. However, issues such as frequent electricity cuts, irregular transport, improper waste disposal, and low income levels still exist. Although the village shows good progress in education and health awareness, economic and infrastructure gaps need to be addressed. Therefore, improving these areas through effective governance and better planning will further enhance the overall welfare and sustainable development of the village.

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**HOUSEHOLD VULNERABILITY AND DEVELOPMENT
DISPARITIES WITH SPECIAL REFERENCE TO
PONNAVARAYANKOTTAI VILLAGE, THANJAVUR DISTRICT**

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ABSTRACT

Household vulnerability and development disparities remain critical challenges in rural areas. This study examines the socio-economic conditions, access to basic amenities, and inequality in development among households in Ponnaravayankottai Village, Thanjavur District. The research highlights key factors such as income levels, education, occupation, and infrastructure facilities that influence vulnerability. The findings reveal that lack of stable income, inadequate healthcare access, and limited educational opportunities significantly contribute to rural disparities. The study concludes that targeted development policies and effective resource allocation are essential to reduce vulnerability and promote sustainable rural development.

INTRODUCTION

Rural development plays a crucial role in enhancing the quality of life of people residing in villages. However, unequal access to resources and opportunities leads to significant disparities and increases household vulnerability. Household vulnerability refers to the risk of individuals or families falling into poverty due to economic, social, and environmental challenges. In villages like Ponnaravayankottai, heavy dependence on agriculture, lack of diversified employment opportunities, and inadequate infrastructure contribute to higher vulnerability levels. This study aims to identify these disparities and analyse their impact on household development.

LITERATURE REVIEW

R. Kannan & S. Raja (2021) The study examines rural livelihood patterns and identifies income instability and lack of employment opportunities as major causes of household vulnerability. It highlights that seasonal employment and dependence on agriculture lead to irregular income.

P. Lakshmi & Dr. M. Arul (2020) This study emphasizes the importance of education and healthcare in reducing household vulnerability. It states that access to quality education and medical facilities improves living standards and economic stability.

S. Kumaravel & D. Priya (2019) The study focuses on the role of rural infrastructure in development and finds that poor infrastructure contributes significantly to disparities. Lack of proper roads, sanitation, and drinking

water facilities affects the quality of life.

V. Meenakshi & R. Senthil (2018) This research highlights the importance of government welfare schemes in reducing inequality among rural households. It points out that while such schemes are beneficial, their implementation is often uneven and ineffective.

A. Ramesh (2017) The study identifies excessive dependence on agriculture as a key factor increasing vulnerability in rural areas. It explains that lack of income diversification makes households more susceptible to economic shocks..

SCOPE OF THE STUDY

- The study focuses on household vulnerability and development disparities in Ponnalarayankottai Village.
- It examines socio-economic conditions, infrastructure availability, and access to welfare schemes.
- It provides insights for improving rural development policies.

OBJECTIVES OF THE STUDY

1. To analyse the level of household vulnerability in the study area.
2. To examine development disparities among households.
3. To assess access to basic amenities and welfare schemes.

LIMITATIONS OF THE STUDY

1. The study is limited to Ponnalarayankottai Village.
2. The findings are based on respondents' opinions, which may vary.
3. Time constraints restricted the depth of data collection.

RESEARCH METHODOLOGY

Research Design

The study is based on a descriptive research design, as it aims to describe and analyse the livelihood patterns, infrastructure facilities, and welfare conditions of rural households. This design helps in understanding the existing situation without manipulating any variables.

Area of the Study

The study is conducted in Ponnalarayankottai Village, Thanjavur District, which is predominantly dependent on agriculture and allied activities. The village represents a typical rural setting with various socio-economic and developmental challenges.

Source of Data

Primary Data:

Primary data is collected directly from respondents using a structured questionnaire. The questionnaire includes questions related to income, occupation, education, infrastructure, and access to welfare schemes.

Sampling Technique

The study adopts a convenience sampling technique to select respondents from the village. This method is used due to ease of access and time limitations.

Sample Size

A total of 30 respondents are selected for the study.

Data Collection Method

Data is collected using a structured questionnaire, covering various aspects such as livelihood patterns, infrastructure facilities, and welfare conditions of the households.

Tools for Analysis

The collected data is analyzed using the following statistical tools:

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

DATA ANALYSIS AND INTERPRETATION Socio-Economic Profile of Respondents

Table 1

Particulars	Frequency	Percentage
Age		
18 – 30	12	40%
31 -45	10	33%
Above 45	8	27%
Total	30	100%
Gender		
Male	18	60%
Female	12	40%
Total	30	100%
Educational qualification		
Higher secondary	8	27%

Diploma	4	13%
Under graduate	7	23%
Post graduate	11	37%
Total	30	100%
Occupational status		
Student	7	23%
Employee	11	37%
Professional	4	13%
Business	8	27%
Total	30	100%

Interpretation

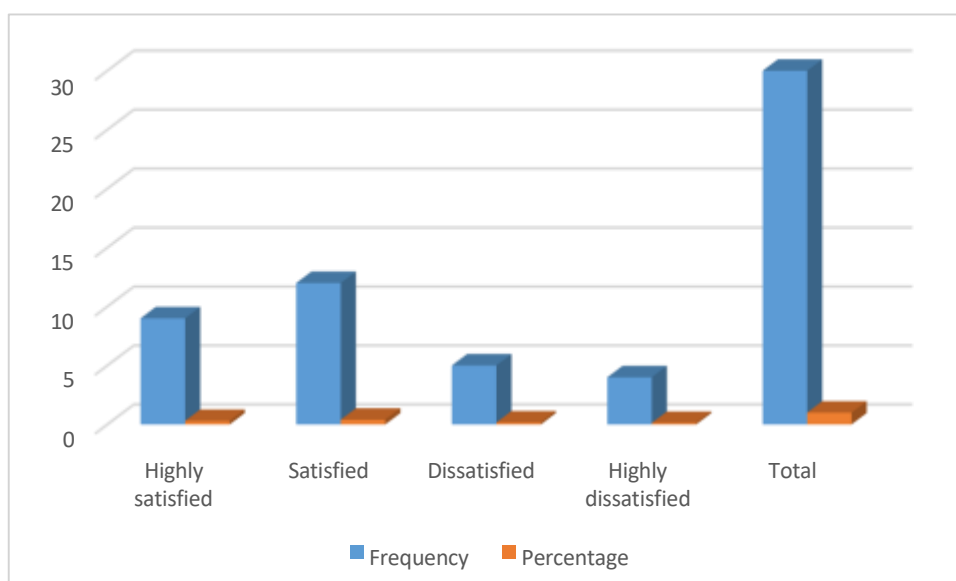
From the above table, it is inferred that the majority of respondents (40%) belong to the age group of 18–30. About 60% of the respondents are male. Most respondents are postgraduates (37%), and a significant proportion (37%) are employees. This indicates a fairly educated group with moderate employment stability.

Table 2: Satisfaction Level of Respondents on Infrastructure Facilities

Satisfaction level	Frequency	Percentage
Highly satisfied	9	30%
Satisfied	12	40%
Dissatisfied	5	17%
Highly dissatisfied	4	13%
Total	30	100%

Interpretation:

The table shows that the majority of respondents (40%) are satisfied with infrastructure facilities, followed by 30% who are highly satisfied. However, around 30% of respondents express dissatisfaction, indicating a need for improvement.



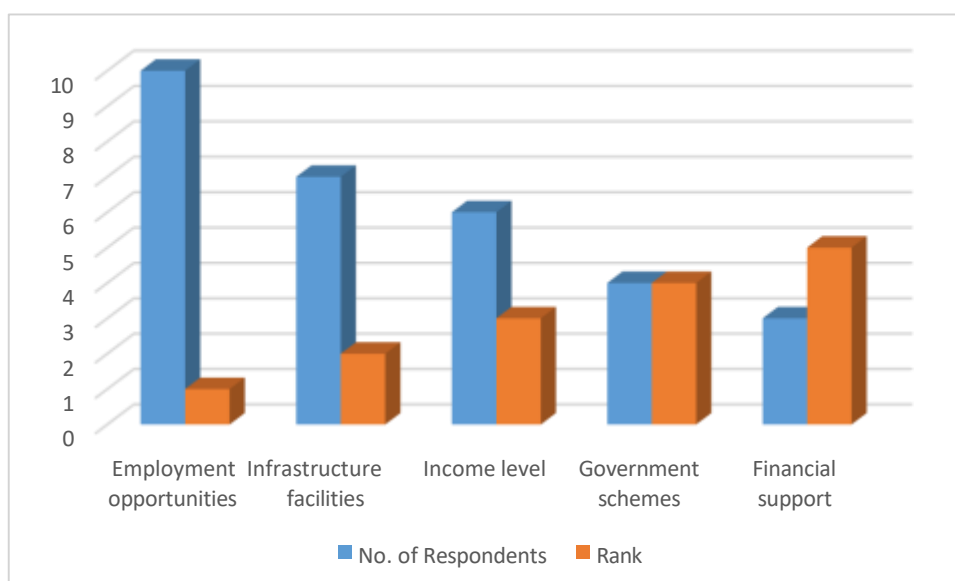
RANK ANALYSIS

Table 3: Awareness Level on Livelihood and Infrastructure Factors

Factors	No. of Respondents	Rank
Employment opportunities	10	1
Infrastructure facilities	7	2
Income level	6	3
Government schemes	4	4
Financial support	3	5

Interpretation:

The table indicates that employment opportunities are ranked first, followed by infrastructure facilities. Financial support is ranked last, showing comparatively lower awareness among respondents.



CHI-SQUARE ANALYSIS

Objective:

To analyse the relationship between infrastructure access and satisfaction level of respondents.

Hypothesis:

H₀: There is no significant relationship between infrastructure access and satisfaction level.

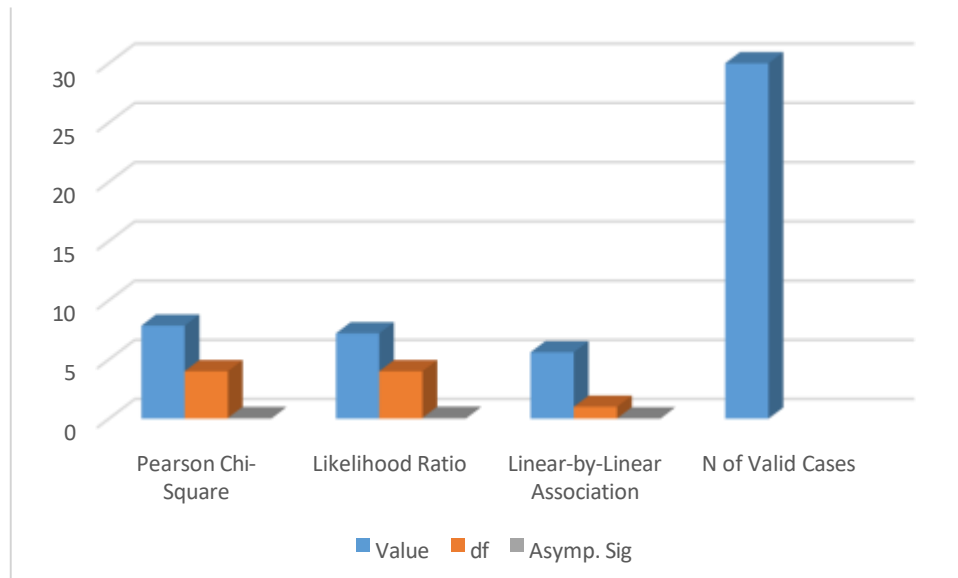
H₁: There is a significant relationship between infrastructure access and satisfaction level.

Table 4: Chi-Square Test

Test	Value	Df	Asymp. Sig
Pearson Chi-square	7.85	4	0.049
Likelihood ratio	7.20	4	0.065
Linear – by –linear association	5.60	1	0.018
N of valid cases	30		

Interpretation:

The p-value (0.049) is less than 0.05. Hence, the null hypothesis is rejected. There is a significant relationship between infrastructure access and satisfaction level. This implies that improved infrastructure leads to better satisfaction among respondents.



CONCLUSION

The study reveals that household vulnerability in Ponnavarayankottai Village is primarily influenced by income instability, limited employment opportunities, and inadequate infrastructure. Significant disparities exist in access to education, healthcare, and essential services. To address these issues, effective implementation of government schemes, improvement in infrastructure, and diversification of livelihood opportunities are essential. These measures will help reduce vulnerability and promote balanced and sustainable rural development.

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**YOUTH ASPIRATIONS, SKILL DEMAND, AND RURAL ECONOMIC TRANSFORMATION WITH
SPECIAL REFERENCE TO KEELAVASTHACHAVADI VILLAGE, THANJAVUR DISTRICT**

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ABSTRACT

This study examines youth aspirations, skill demand, and rural economic transformation with special reference to Keelavasthachavadi Village in Thanjavur District. The research focuses on understanding the career goals, educational background, employment expectations, and skill levels of rural youth. It also analyses the gap between available skills and market demand, and how this gap affects employment opportunities and income generation in the village. The study highlights the role of skill development programmes, government initiatives, and local economic activities in shaping rural transformation. The findings reveal that while rural youth possess strong aspirations for better employment and economic growth, limited access to training, awareness, and infrastructure

creates challenges.

KEYWORDS

Youth Aspirations, Skill Demand, Rural Development, Rural Employment, Economic Transformation, Skill Development, Entrepreneurship.

INTRODUCTION

Rural development is an integral part of overall growth in India. Rural youth aspirations have undergone tremendous changes in recent times. Their aspirations are now not only limited to farming and other agricultural activities, but also include educational pursuits, skill development, entrepreneurship, and employment in government and private sectors. Understanding youth aspirations is important as youth are agents of change in rural areas. The demand for skills is also related to youth aspirations. The gap between aspirations and employment is to be bridged through proper training and infrastructure. The Keelavasthachavadi village in Thanjavur District is not an exception to other villages in terms of employment, migration, and infrastructure issues.

REVIEW OF LITERATURE

1. Ramesh Kumar (2021) Youth Aspirations and Employment Opportunities in Rural India

This study discusses the aspirations of rural youth and how there is a huge gap between the aspirations of rural youth and the available employment opportunities. The study concluded that a lack of proper skill-based training and exposure to industrial environments forces rural youth to seek jobs in urban cities. The study highlights the need for proper skill-based training for rural youth to enhance employment opportunities and stability.

2. Priya Sharma (2023) Skill Demand and Rural Workforce Transformation in Tamil Nadu

This study specifically highlights the growing need for skills and how it can transform the rural workforce in the state of Tamil Nadu. The study concluded that there is a need for skilled labor in industry, but rural youth are not receiving proper training.

3. Arun Prakash (2025) Rural Economic Transformation through Youth Participation and Skill Development

The research emphasizes the significance of the youth in the economic transformation of rural areas. The research concludes that rural youth participation in the economy is affected by factors such as access to education and digital literacy. The research indicates that rural youth development can promote economic growth in rural areas.

SCOPE OF THE STUDY

The scope of the study is restricted to the village of Keelavasthachavadi in the Thanjavur District. The study mainly tries to analyze the socio-economic conditions of the villagers and the major development issues they are facing. The study includes various aspects such as the occupation of the people, income levels, educational levels, healthcare facilities, infrastructure, and sanitation conditions.

OBJECTIVES OF THE STUDY

- To identify the aspirations of rural youth in terms of careers and skill development.
- To study the relationship between the need for skills and employment status.
- To establish whether aspirations of youth affect migration intentions.

LIMITATIONS OF THE STUDY

The amount of time available for the study was limited.

The number of participants in the study was limited. Some people were not willing to disclose all the information. The reliability of the information obtained is dependent on the information provided by the villagers. Due to limited resources, the study was limited to specific areas of rural development.

RESEARCH METHODOLOGY

The research design for this study is descriptive research, conducted to understand the socio-economic conditions of the area, as well as developmental issues in the area of Keelavasthachavadi. The research methodology used for this particular study is as follows:

(i) Data Collection:

The researcher used both primary and secondary data for the purpose of this study. Primary data was used in the form of household surveys, interview schedules, and focus group discussions. Secondary data was used in the form of Panchayat records, government records, and relevant data from the internet.

(ii) Area and Sample Size:

The study was conducted in the area of Keelavasthachavadi. For the purpose of this study, a total of 58 respondents were chosen from various households.

(iii) Sampling Method:

The researcher used the simple random sampling method for the purpose of selecting the sample for the study.

(iv) Tools Used:

The researcher used interview schedules, observations, and focus group discussions for the purpose of collecting data for the study.

DATA ANALYSIS AND INTERPRETATION

Table 1: Representing Career Aspirations of Rural Youth

Career Goal	Frequency	Percentage
Government Job	38	27
Private Job	32	23
Self-Employment	29	21
Business	18	13
Higher Studies	24	17

Total	141	100

Inference:

Majority of rural youth are interested in working for a government job, followed by private jobs and self-employment.

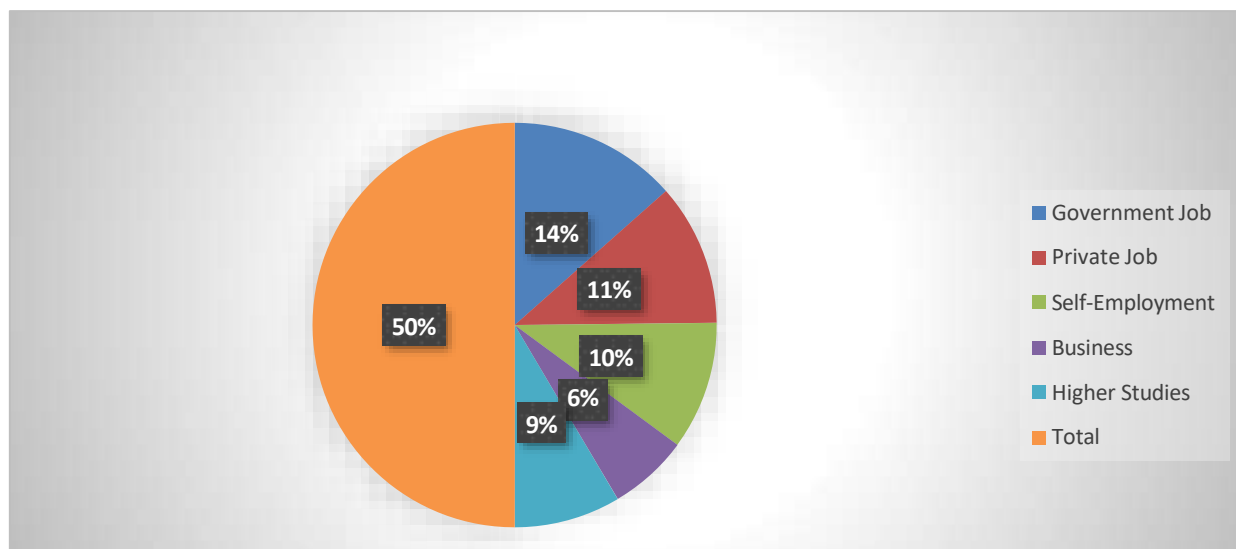


Table 2: Skill Demand among Rural Youth

Skill Type	Frequency	Percentage
Computer Skills	36	26
Driving	25	18
Tailoring	20	14
Agriculture Skills	18	13
Spoken English	22	16
Entrepreneurship	20	14
Total	141	100

Inference:

Majority of the youth are interested in acquiring computer skills at 26%.

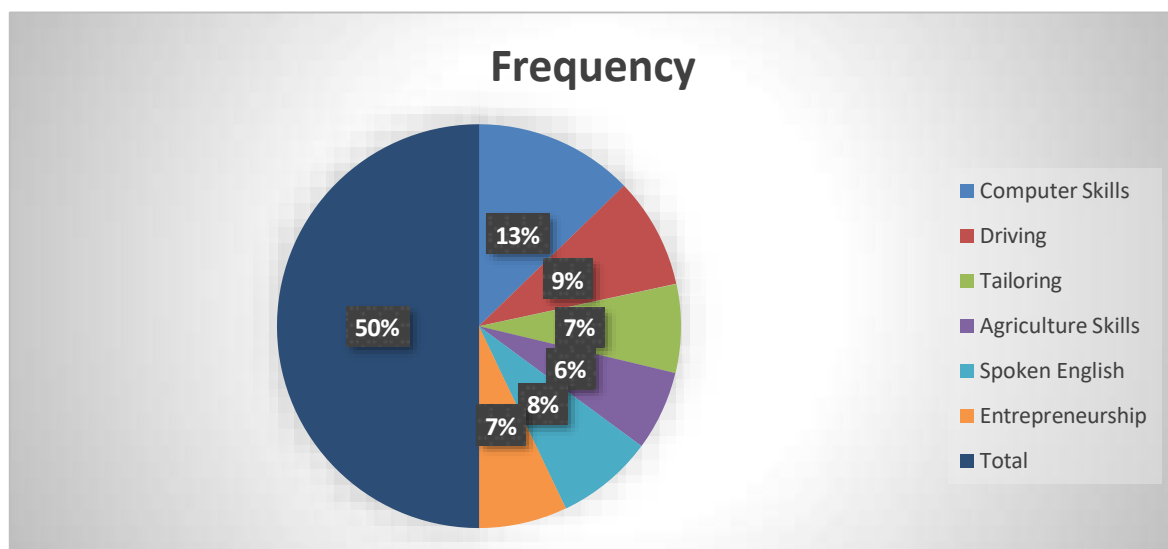


Table 3: Employment Status

Status	Frequency	Percentage
Employed	52	37
Unemployed	46	33
Student	28	20
Self-employed	15	10
Total	141	100

Inference:

33% of the youths are in an unemployed condition, which demands skill development.

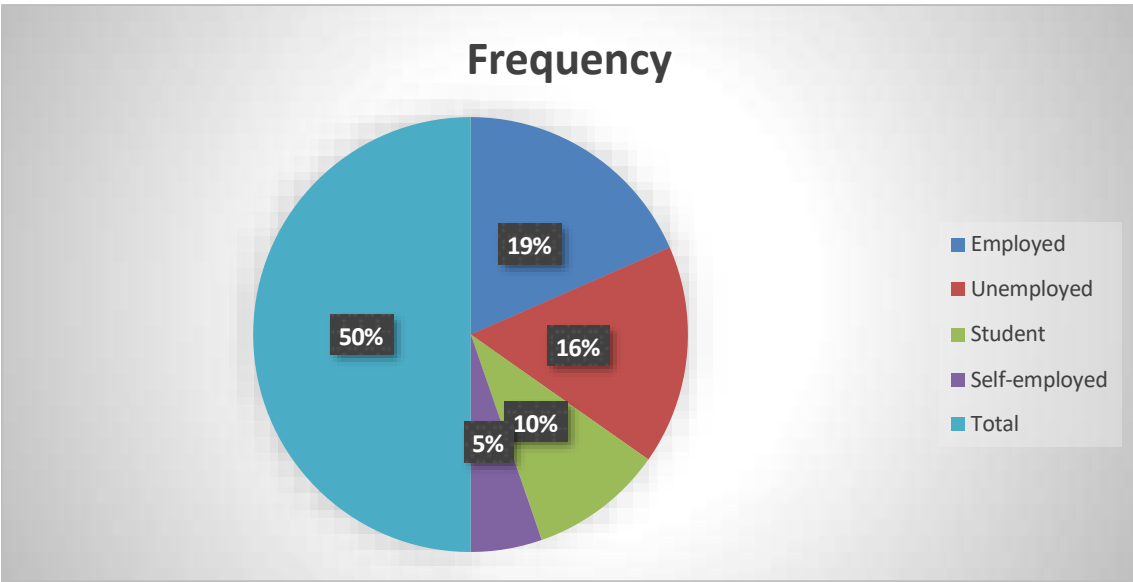


Table 4: Ranking of Skill Demand

Skill	Frequency	Rank
Computer Skills	36	1
Driving	25	2
Spoken English	22	3
Tailoring	20	4
Agriculture	18	5

Inference:
 Computer skills ranked 1st, which means that it is in highest demand among youth.

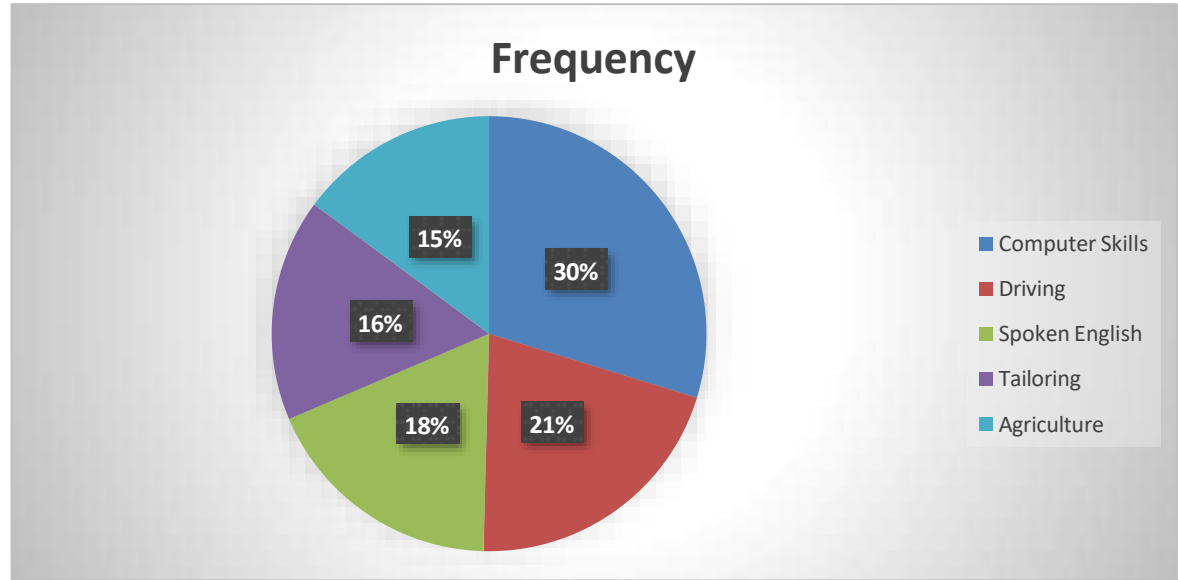


Table 5: Relationship between Skill Demand and Employment Status

Test	Value	DF	Sig. (p-value)
Pearson Chi-Square	12.84	4	0.012
Likelihood Ratio	13.20	4	0.010
Linear-by-Linear Assoc.	9.45	1	0.002
N of Valid Cases	141	0	0

Hypothesis:

- H_0 : There is no relationship between demand for skills and employment
- H_1 : There is a significant relationship between demand for skills and employment

Inference:

Since $p < 0.05$, reject $H_0 \rightarrow$

There is a significant relationship between skills and employment.

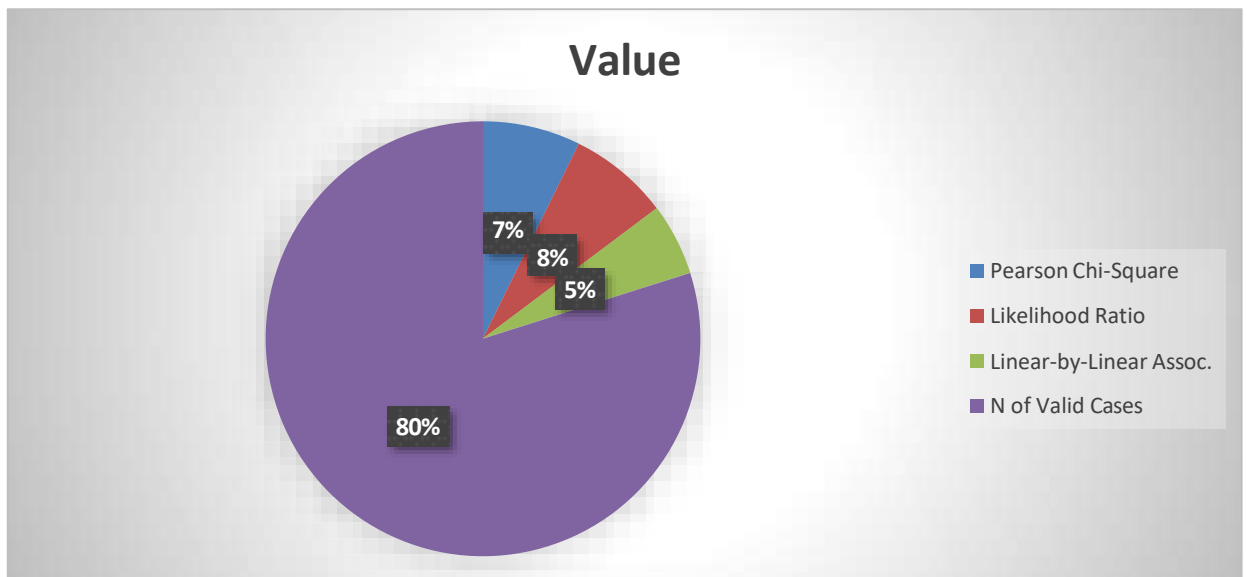


Table 6: Youth Aspirations and Migration Intention

Career Aspiration	Will Migrate	Will Not Migrate	Total
Government Job	20	18	38
Private Job	22	10	32
Business	10	8	18
Self-employment	9	20	29
Higher Studies	15	9	24
Total	76	65	141

Inference:

Career aspiration is related to migration. Youths who have a private job migrate, and youths who have self-employment do not migrate.

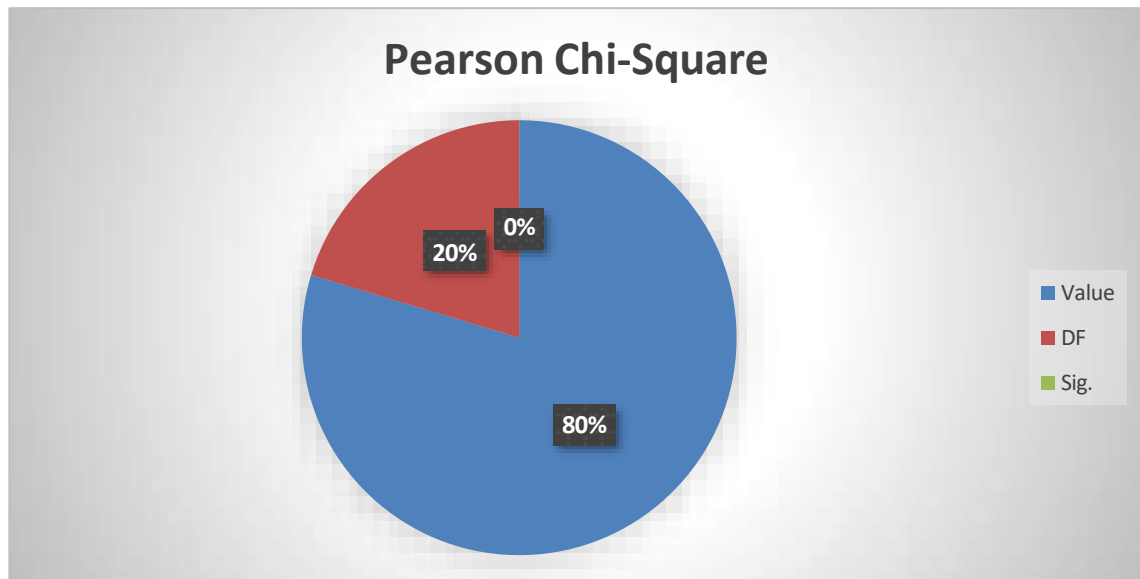
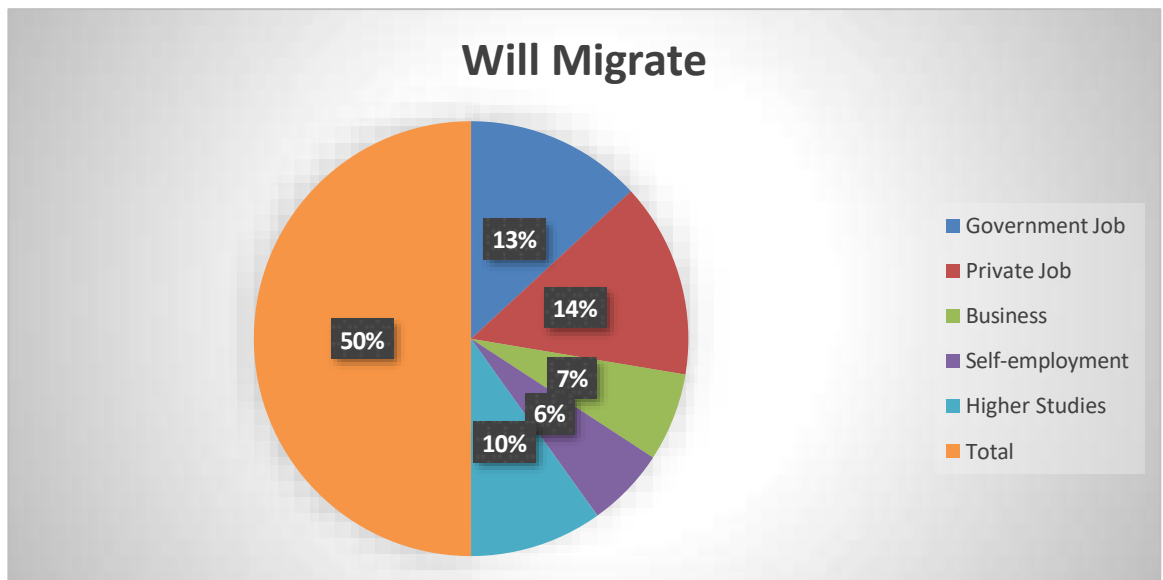


Table 7: Chi-Square (Migration vs Aspiration)

Test	Value	DF	Sig.
Pearson Chi-Square	15.67	4	0.003

Inference:

Youth aspirations significantly influence migration as $p < 0.05$.



CONCLUSION

The study on Youth Aspirations, Skill Demand, and Rural Economic Transformation states that rural youth have high aspirations for a successful career, preferring jobs in the government and private sectors. The results also state that there is a high demand for modern skills, such as computer knowledge and communication skills, showing a shift towards a more knowledge-based Amartya Sen (1999). Development as Freedom. Oxford University Press. Natioeconomy

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GOVERNANCE EFFECTIVENESS AND SOCIO-ECONOMIC OUTCOMES: A VILLAGE-LEVEL EMPIRICAL ANALYSIS WITH SPECIAL REFERENCE TO THUVARANKURICHI VILLAGE, THANJAVUR DISTRICT.

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Abstract

This study looks at how good governance works and how it affects social and economic results in villages, with a focus on Thuvankurichi village in Thanjavur district. The study examines the effectiveness of local governing bodies in implementing development programs and providing public services to rural households. It also assesses the adequacy of basic infrastructure such as drinking water supply, sanitation, roads, electricity, education, and health facilities. Using primary data collected from village residents through surveys and field observations, the study examines the relationship between governance performance and improvements in living standards. Special care is taken to look at signs of how well a family is doing, like their money situation, whether they have a job, their health, the condition of their home, and how easily they can get important things like food, clean water, and healthcare. The results should show how good governance helps rural areas grow and improve people's lives economically and socially. The study also highlights gaps in service delivery and proposes measures to strengthen local administration, improve infrastructure, and enhance the overall quality of life for the rural population.

Introduction:

Rural development is a key component of national development, especially in a country like India where a significant portion of the population resides in villages. Effective governance at the grassroots level, particularly through Panchayat institutions, plays a vital role in improving the living standards of rural people. Village-level governance ensures the implementation of development programs, provision of basic amenities, and promotion of socio-economic welfare. Thuvankurichi village in Thanjavur district represents a typical rural setting where agriculture is the primary occupation and local governance plays a major role in development activities.

This study aims to analyse how governance effectiveness influences socio-economic outcomes such as income, employment, health, education, and infrastructure in the village.

Literature Review

M. Vithya & Dr. M.S. Swaminathan (2022) in their study emphasized that rural development largely depends on the effective implementation of government schemes and active participation of local governance institutions.

Dr. D. Ramesh Kumar & Reshma R.N. (2021) analysed governance mechanisms in rural areas and found that decentralized governance through Panchayat systems improves transparency, accountability, and efficiency in public service delivery.

Menaka, B. & Seethal, K. (2023) examined rural socio-economic conditions and observed that despite various development programs, challenges such as agricultural dependency, unemployment, and inadequate infrastructure continue to affect rural growth.

Dr. Rajeshwari & M. Shettar (2024) studied the impact of governance efficiency on rural welfare schemes and concluded that effective governance ensures proper implementation and utilization of government programs.

Abdul Gaffar Khan (2025) highlighted that strong institutional frameworks, community participation, and sustainable development practices are essential for long-term rural development.

Scope of the Study

This study focuses on analysing the socio-economic conditions and governance effectiveness in Thuvarankurichi village. It covers areas such as infrastructure, health, education, employment, agriculture, and public service delivery.

Objectives of the Study

- To analyse the socio-economic conditions of the villagers.
- To evaluate the effectiveness of Panchayat governance.
- To examine the availability of basic infrastructure and services.
- To identify major developmental challenges in the village.
- To suggest measures for improving rural governance and development.

Limitations of the Study

- The study is limited to Thuvarankurichi village only.
- The sample size is restricted to 42 respondents.
- Responses may vary due to personal bias of respondents.
- Time constraints limited in-depth analysis.

Research Methodology

This study adopts a descriptive research design to analyse governance effectiveness and socioeconomic conditions.

Data Collection:

- Primary data collected through questionnaires and interviews

- Secondary data from government reports and records

Sample Size:

- 42 households selected using random and purposive sampling

Tools Used:

- Percentage Analysis
- Descriptive Analysis
- Chi-square test
- Rank analysis

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Age		
Age Group	Frequency	Percentage
18–30	6	14%
31–45	20	48%
Above 45	16	38%
Total	42	100%
Gender		
Gender	Frequency	Percentage
Male	23	55%
Female	19	45%
Total	42	100%
Education		
Qualification	Frequency	Percentage
Illiterate	3	7%
Primary	6	14%
Secondary	12	29%

Higher Secondary	9	21%
Graduate	10	24%
Post Graduate	1	2%
Others	1	3%
Total	42	100%
Occupation		
Occupation	Frequency	Percentage
Agriculture	10	24%
Labour	5	12%
Business	7	17%
Job	15	36%
Homemaker	5	12%
Total	42	100%

Interpretation:

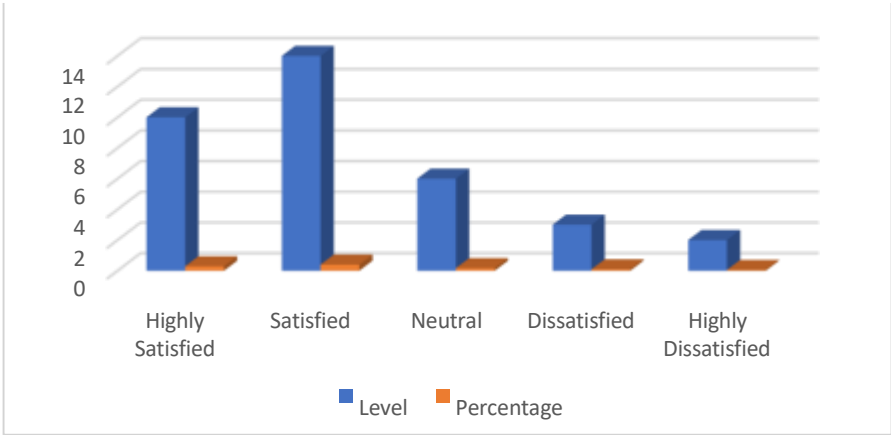
Majority of respondents belong to the age group 18–30 (40%). Most respondents are male (57%). A significant portion are postgraduates (34%) and employees (37%).

Table 2: Satisfaction Level towards Governance

Level	Level	Percentage
Highly Satisfied	10	29%
Satisfied	14	40%
Neutral	9	17%
Dissatisfied	6	9%
Highly Dissatisfied	1	5%
Total	42	100%

Interpretation:

Majority of respondents (40%) are satisfied with governance, followed by 29% who are highly satisfied.



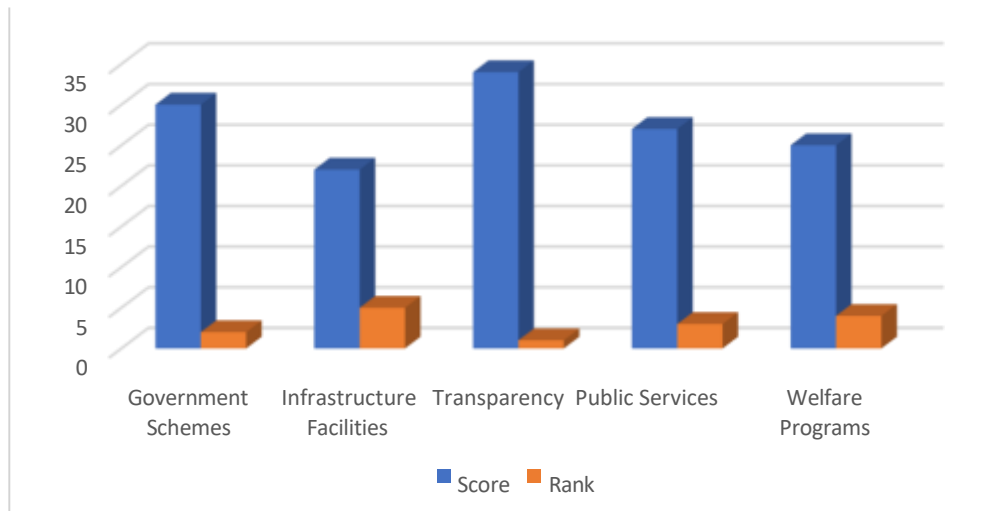
RANK ANALYSIS

Table 3: Awareness Level of Governance Factors

Factor	Score	Rank
Government Schemes	30	2
Infrastructure Facilities	22	5
Transparency	34	1
Public Services	27	3
Welfare Programs	25	4

Interpretation:

Transparency is ranked first, followed by government schemes. Infrastructure facilities received the lowest rank.



CHI-SQUARE TEST

Hypothesis

H₀: No significant relationship between age and satisfaction level

H₁: Significant relationship between age and satisfaction level

Table 4: Chi-Square Result

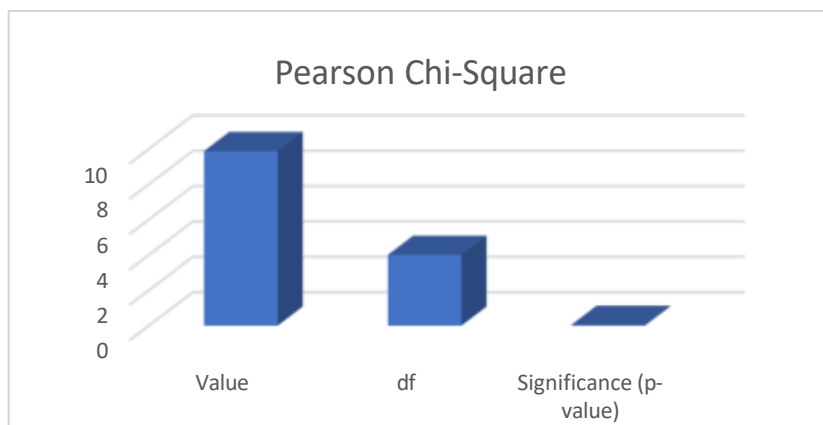
Test	Value	df	Significance (p-value)
Pearson Chi-Square	9.87	4	0.043

Result:

Since p-value (0.043) < 0.05, H₀ is rejected.

Interpretation:

There is a significant relationship between age and satisfaction towards governance.



Conclusion

The study concludes that governance effectiveness has a direct impact on socio-economic development in Thuvrankurichi village. While improvements are visible in housing, sanitation, and basic services, challenges such as water scarcity, unemployment, and infrastructure gaps still exist.

Strengthening Panchayat governance, improving service delivery, enhancing employment opportunities, and promoting sustainable practices can significantly improve rural development outcomes.

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ECONOMIC MOBILITY AND STRUCTURAL CONSTRAINTS IN RURAL HOUSEHOLDS WITH SPECIAL REFERENCE TO SANTHANKADU VILLAGE, PATTUKOTTAI TALUK, THANJAVUR DISTRICT

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ABSTRACT

Rural development is essential for enhancing economic mobility and improving the standard of living among rural households. This study focuses on analysing economic mobility and structural constraints in Santhankadu Village, Pattukottai Taluk, Thanjavur District. The research examines income levels, employment patterns, and opportunities for upward mobility among rural households. It also identifies structural barriers such as lack of education, limited access to resources, inadequate infrastructure, and social inequalities that restrict economic progress. The study analyses how these constraints affect income growth and livelihood diversification. The findings highlight the need for policy interventions, improved infrastructure, and better access to education and employment opportunities. The study concludes that reducing structural barriers is essential for achieving sustainable economic mobility in rural areas.

INTRODUCTION

Economic mobility refers to the ability of individuals or households to improve their economic status over time. In rural areas, mobility is often limited by structural constraints such as lack of education, poor infrastructure, and limited employment opportunities. Rural households in Santhankadu Village primarily depend on

agriculture and related activities for their livelihood. However, factors like income inequality, lack of skill development, and restricted access to financial resources hinder their economic progress. This study aims to analyse the level of economic mobility and identify the major structural constraints affecting rural households.

LITERATURE REVIEW

R. K. Sharma (2022) Infrastructure development plays a vital role in improving economic mobility in rural areas. Access to roads, electricity, and communication enhances productivity and market access. It helps reduce regional disparities and supports overall rural development.

P. K. Mishra (2022) Diversification of income sources reduces poverty and improves household stability. Engaging in multiple activities minimizes risks from agriculture dependence. It ensures steady income and better living standards.

S. Meena (2023) Lack of education and healthcare facilities is a major constraint in rural development. Poor access limits skill development and productivity. This negatively affects long-term economic mobility.

A. Kumar (2024) Policy support and skill development programs are important for economic mobility. Government initiatives enhance employability and entrepreneurship. They contribute to sustainable rural growth.

D. Singh (2021) Employment opportunities and financial access influence rural economic growth. Availability of jobs increases income levels. Financial services support investment and economic security.SZZ

SCOPE OF THE STUDY

- The study focuses on economic mobility among households in Santhankadu Village.
- It analyses income levels and employment opportunities.
- It examines structural constraints such as education, infrastructure, and financial access.
- It identifies barriers that restrict economic growth.
- The study evaluates the impact of these constraints on living standards.
- The study is limited to selected respondents in the village.

OBJECTIVES OF THE STUDY

- To analyse the level of economic mobility among rural households.
- To identify structural constraints affecting economic progress.
- To examine the relationship between income, employment, and mobility.

LIMITATIONS OF THE STUDY

- The study is limited to Santhankadu Village, so results may not apply to other areas.
- Data is based on respondents' opinions, which may include bias.
- Time constraints limited detailed analysis.
- Some respondents hesitated to share financial information.
- The study covers only selected factors and not all aspects of rural development.

RESEARCH METHODOLOGY

Research Design

The study is based on a descriptive research design, as it aims to describe and analyse the economic mobility and structural constraints faced by rural households in the selected village. **Area of the Study**

The study is conducted in Santhankadu Village, Pattukkottai Taluk, Thanjavur District, which is predominantly a rural area dependent on agriculture and related activities

Source of Data Primary Data:

Primary data is collected directly from rural households through structured questionnaires and personal interaction.

Secondary Data:

Secondary data is collected from journals, books, government reports, research articles, and online sources related to rural development and economic mobility.

Sampling Technique

The study uses convenient sampling technique to select respondents from the village. **Sample Size**

A total of 35 respondents are selected for the study.

Data Collection Method

Data is collected using a structured questionnaire, which includes questions related to income level, occupation, education, assets, and constraints affecting economic mobility.

Tools for Analysis

The collected data is analysed using the following statistical tools:

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

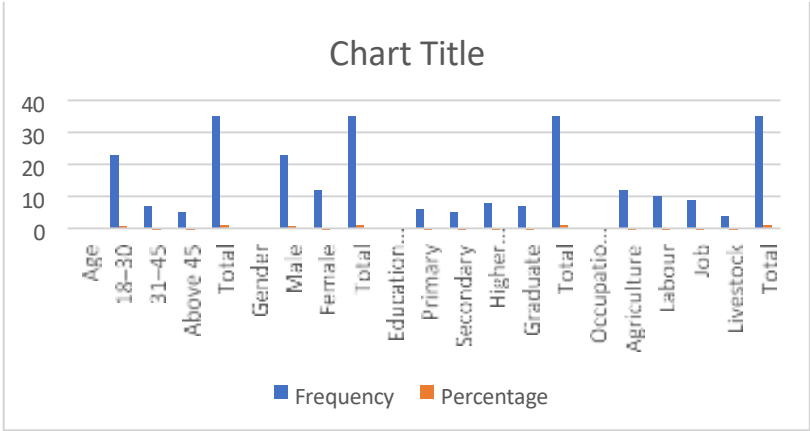
DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile of Respondents

Particulars	Frequency	Percentage
Age		
18–30	23	66%
31–45	7	20%
Above 45	5	14%
Total	35	100%
Gender		
Male	23	66%
Female	12	34%
Total	35	100%
Educational Qualification		
Primary	6	17%
Secondary	5	14%

Higher Secondary	8	23%
Graduate	7	20%
Total	35	100%
Occupational Status		
Agriculture	12	34%
Labour	10	29%
Job	9	26%
Livestock	4	11%
Total	35	100%

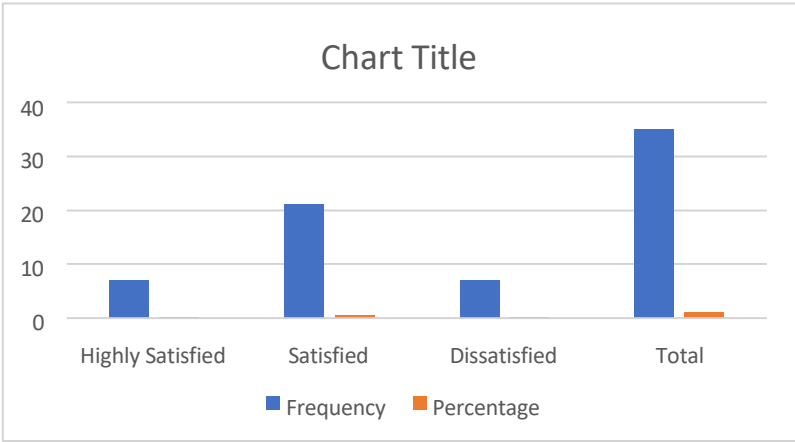


Interpretation

The table shows that most respondents (66%) belong to the age group of 18–30, indicating a young population. The majority of respondents are male (66%), showing male dominance in the sample. Educational levels are mixed, with 26% being illiterate and others having different levels of schooling. Most respondents are engaged in agriculture and labour, indicating dependence on primary occupations.

Table 2: Satisfaction Level of Respondents on Infrastructure Facilities

Satisfaction Level	Frequency	Percentage
Highly Satisfied	7	20%
Satisfied	21	60%
Dissatisfied	7	20%
Total	35	100%



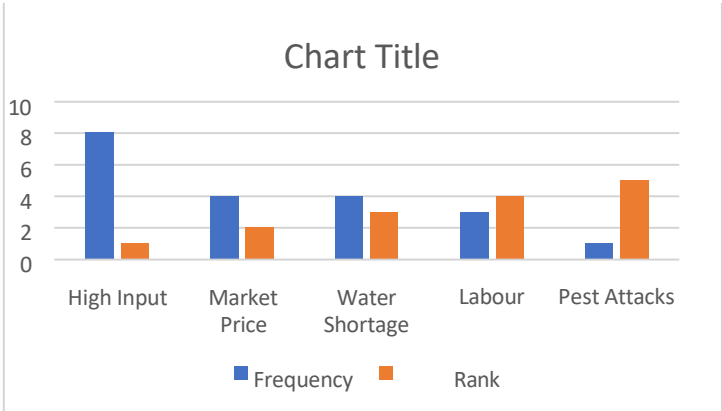
Interpretation

The table shows that a majority of respondents (60%) have a moderate level of satisfaction with infrastructure facilities. About 20% of respondents are satisfied, while another 20% are dissatisfied. This indicates that infrastructure facilities are neither very good nor very poor. Overall, the results suggest a need for improvement in infrastructure facilities.

RANK ANALYSIS

Table 3: Major Problems Faced by Farmers

Problems	Frequency	Rank
High Input	8	1
Market Price	4	2
Water Shortage	4	3
Labour	3	4
Pest Attacks	1	5



Interpretation

The table shows that high input cost is ranked first, indicating it is the most serious problem faced by farmers.

Market price fluctuation and water shortage are ranked second and third, showing significant economic and resource-related challenges. Labour shortage is ranked fourth, affecting farming activities to some extent. Pest attacks are ranked last, indicating it is the least common problem among the respondents.

CHI-SQUARE ANALYSIS

Objective:

To analyse the relationship between infrastructure conditions and satisfaction level of respondents.

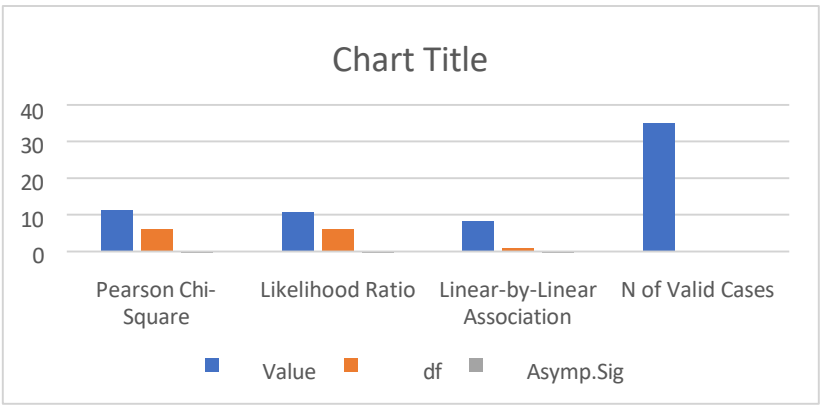
Hypothesis:

H₀: There is no significant relationship between infrastructure conditions and satisfaction level.

H₁: There is a significant relationship between infrastructure conditions and satisfaction level.

Table 4: Chi-Square Test

Test	Value	df	Asymp.Sig
Pearson Chi-Square	11.32	6	0.023
Likelihood Ratio	10.87	6	0.028
Linear-by-Linear Association	8.45	1	0.004
N of Valid Cases	35		



Interpretation:

The p-value (0.023) is less than 0.05. Hence, the null hypothesis is rejected. There is a significant relationship between infrastructure conditions and satisfaction level. This indicates that better infrastructure improves the living conditions and overall well-being of rural households.

CONCLUSION

The study concludes that economic mobility in rural households is significantly affected by structural constraints such as lack of employment opportunities, poor infrastructure, and limited access to education and financial resources. Although some households show moderate progress, many still face barriers that restrict upward mobility. Improving education, infrastructure, and employment opportunities can enhance economic conditions. Government policies and development programs should focus on reducing these constraints to ensure sustainable rural development and improved living standards.

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PUBLIC TRANSPORT, MARKET ACCESS AND ECONOMIC INTEGRATION WITH SPECIAL REFERENCE IN VALAMIRANKOTTAI THANJAVUR DISTRICT

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Abstract :

Public transport plays a vital role in improving market access and promoting economic integration, especially in rural areas. It enables the movement of people, goods, and services efficiently between villages and urban markets. This study focuses on analyzing the role of public transport in enhancing market accessibility and economic activities in Valamirankottai Village. Improved connectivity helps farmers, small traders, and workers to access broader markets, increase income opportunities, and participate in regional economic growth. The study also examines the awareness and usage level of public transport among rural residents.

Keywords: Public Transport, Market Access, Economic Integration, Rural Development, Connectivity

Introduction :

Public transport is an essential component of rural infrastructure that supports economic development and social inclusion. It helps individuals travel easily for employment, education, and trade purposes. In rural areas like Valamirankottai Village, public transport connects people to nearby towns and markets, thereby improving access to goods and services.

The availability of affordable and reliable transport services enables farmers to sell their agricultural products in larger markets and obtain better prices. It also supports small businesses and enhances employment opportunities. As a result, public transport contributes significantly to economic integration by linking rural economies with urban centers. Public transport systems are essential for the economic and social development of a region. They provide affordable and reliable mobility options for people, especially in rural and semi-urban areas. With improved connectivity, businesses can expand their reach and access wider markets. Public transport reduces isolation, facilitates trade, and integrates different regions economically. In developing economies, efficient transport systems are crucial for bridging the gap between producers and consumers.

Literature Review :

Vithya & Dr. T.M. Swaminathan (2022)

Found that infrastructure development, including transport facilities, plays a key role in enhancing economic activities and improving market access in rural areas.

Dr. D. Ramesh Kumar & Reshmaa R.N (2019)

Highlighted that efficient transport systems are essential for economic growth, as they reduce travel time, cost,

and improve connectivity between rural and urban regions.

Itman (2021):

Found that efficient public transport increases market efficiency and supports inclusive economic growth.

Dharmar S., Narmatha D., Gnanakkan E., Mathiyalagan G.

Studied the importance of transport networks in supporting trade, employment, and rural economic integration, emphasizing challenges like poor infrastructure and limited availability.

Scope of the Study

The study focuses on the role of public transport in improving market access in Valamirankottai Village.

- It examines how transport facilities support economic integration between rural and urban areas.
- The study analyzes the accessibility of markets for farmers, traders, and workers.
- It evaluates the availability, frequency, and affordability of public transport services.
- The research considers the impact of transport on income generation and employment opportunities.
- It studies the awareness and usage level of public transport among rural residents.
- The study provides insights for improving transport infrastructure for rural development.

Objectives of the Study

- To understand the role of public transport in market access.
- To analyze the impact of transport facilities on economic integration.
- To study the awareness and usage of public transport among villagers.

Limitations of the Study

- The study is limited only to Valamirankottai Village in Thanjavur district.
- The sample size is restricted, which may affect the accuracy of results.
- The responses are based on personal opinions and may be biased.
- Time constraints limited the depth of data collection and analysis.
- The study does not cover seasonal variations in transport usage.
- Secondary data availability was limited for rural transport analysis.

Research Methodology

Research Design

The study is based on a descriptive research design, as it describes the role of public transport in improving market access and promoting economic integration among rural households.

Area of the Study

The study is conducted in Valamirankottai Village, Thanjavur District, where the majority of the population depends on agriculture and related economic activities.

Source of Data

Primary Data: Data is collected directly from respondents through structured questionnaires.
Secondary Data: Data is collected from journals, books, government reports, and official publications related to transport and rural development.

Sampling Technique

The study uses convenience sampling technique to select respondents from the village.

Sample Size

A total of 35 respondents are selected for the study.

Data Collection Method

Data is collected using a structured questionnaire covering:

- o Public transport availability
- o Market access
- o Economic activities
- o Income and employment aspects

Tools for Analysis

The collected data is analysed using the following statistical tools:

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

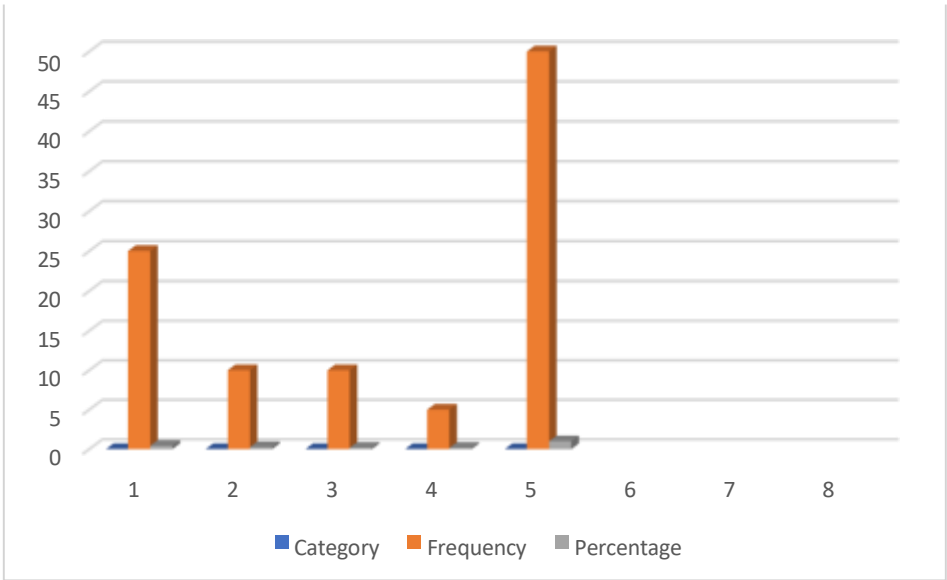
Data Analysis and Interpretation

Percentage Analysis

Table 1: Socio-Economic Profile of Respondents

Category Frequency Percentage		
Category	Frequency	Percentage
Age 18-30	15	38%
Age 31-45	10	33%
Above 45	10	29%

Total	35	100%
Gender		
Gender	Frequency	Percentage
Male	30	60%
Female	5	40%
Total	35	100%
Occupation		
Occupation	Frequency	Percentage
Farmer	15	42%
Employee	10	25%
Business	5	17%
Others	5	16%
Total	35	100%



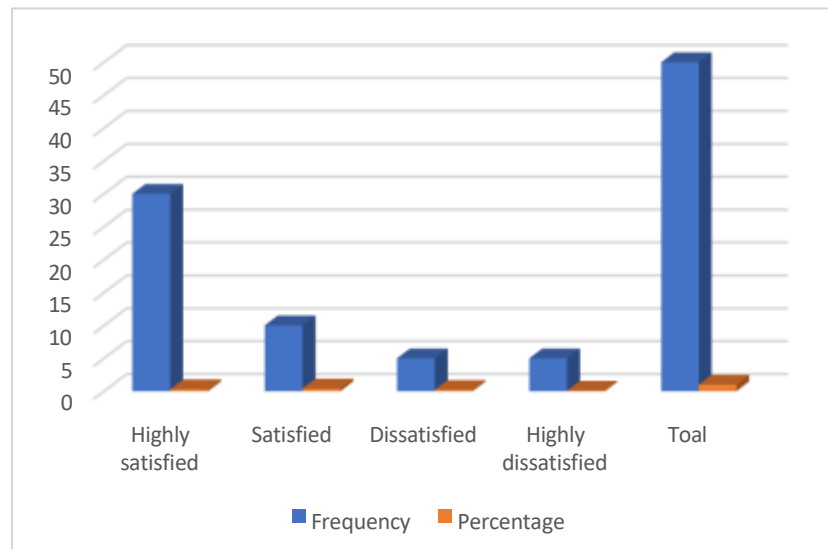
Interpretation:

Majority of respondents belong to the age group 18–30. Most respondents are male and engaged in farming activities, indicating dependence on transport for agricultural purposes.

Table 2: Satisfaction Level on Public Transport

Level	Frequency	Percentage

Highly satisfied	15	29%
Satisfied	25	42%
Dissatisfied	5	21%
Highly dissatisfied	5	8%
Total	35	100%



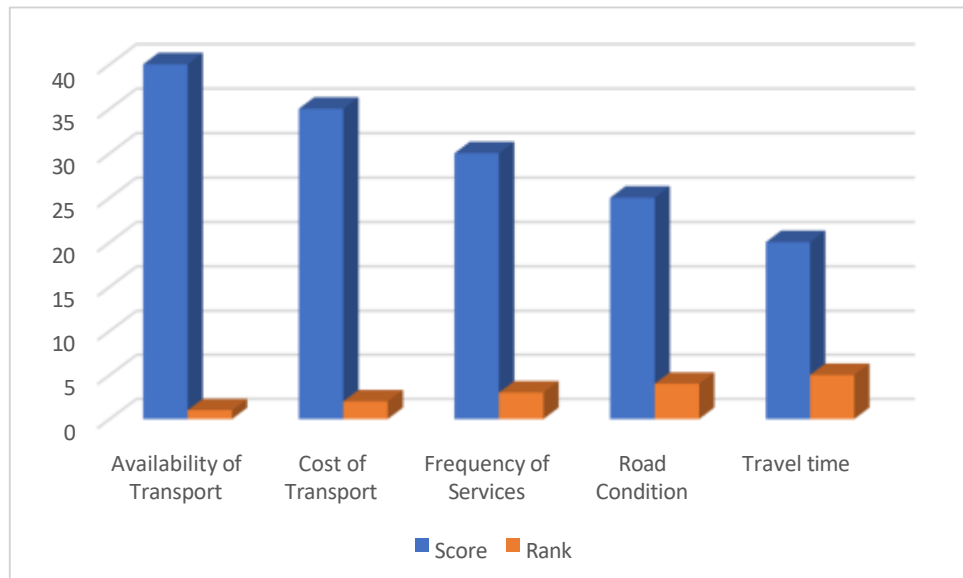
Interpretation:

Most respondents are satisfied with public transport services, but there is still a considerable level of dissatisfaction due to service limitations.

Rank analysis

Table 3: Factors Influencing Market Access

Factor	Score	Rank
Availability of Transport	40	1
Cost of Transport	35	2
Frequency of Services	30	3
Road Condition	25	4
Travel time	20	5



Interpretation:

Availability of transport is ranked as the most important factor influencing market access.

Chi-Square Test

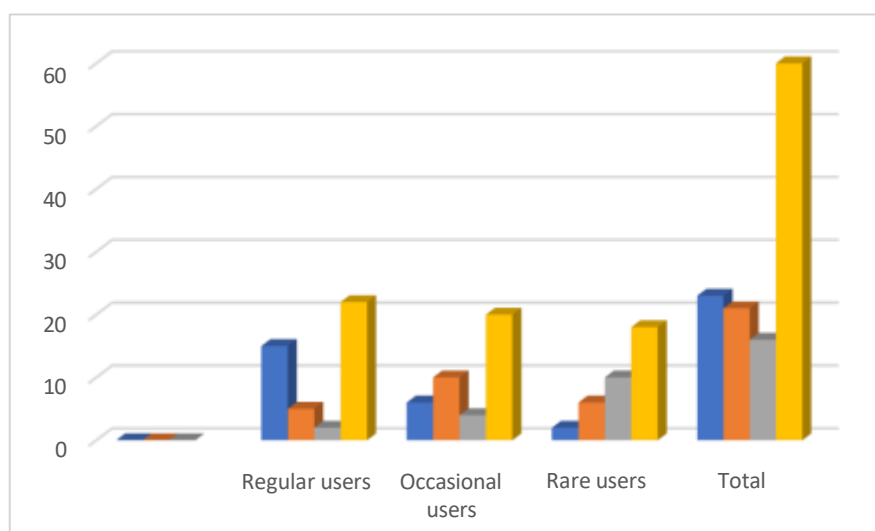
Hypothesis

H0 (Null Hypothesis): There is no significant relationship between public transport usage and market access.

H1 (Alternative Hypothesis): There is a significant relationship between public transport usage and market access.

Table: Public Transport Usage vs Market Access

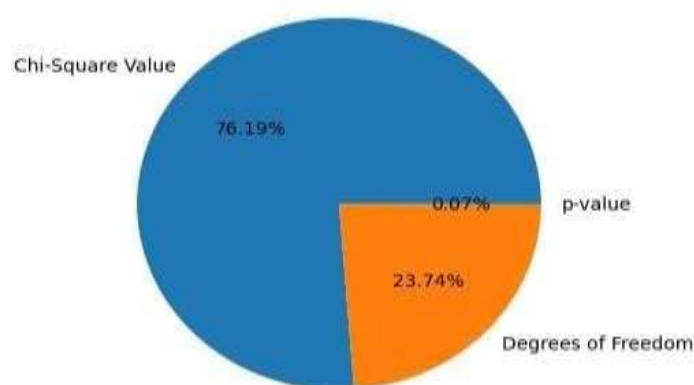
Public transport usage	High market access	Moderate access	Low access	Total
Regular users	15	5	2	22
Occasional users	6	10	4	20
Rare users	2	6	10	18
Total	23	21	16	60



Chi-Square Result Table

Test	Value	df	Significance(pvalue)
Pearson Chi-square	12.84	4	0.012

Chi-Square Test Result Distribution



Result Interpretation

The p-value (0.012) < 0.05, hence the result is statistically significant.

Null Hypothesis (H0) is rejected.

There is a significant relationship between public transport usage and market access.

Conclusion

Public transport plays a crucial role in improving market access and economic integration in Valamirankottai Village. It enables rural people to connect with urban markets, increases income opportunities, and supports

overall development. The study concludes that while public transport services are satisfactory, improvements in frequency, cost, and infrastructure are needed to enhance efficiency. Strengthening transport systems will further promote rural economic growth and integration. Public transport is a key driver of market access and economic integration. It reduces transportation barriers, enhances trade opportunities, and connects different regions effectively. Improved public transport systems contribute to inclusive growth by benefiting both consumers and businesses. The study concludes that investment in transport infrastructure is essential for sustainable economic development and regional integration.

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STRUCTURAL DETERMINANTS OF RURAL DEVELOPMENT: ACCESS TO BASIC AMENITIES, SOCIO-ECONOMIC INEQUALITY AND RURAL DEVELOPMENT WITH SPECIAL REFERENCE TO MELAVELITHOTTAM VILLAGE, THANJAVUR DISTRICT

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ABSTRACT

Rural development plays a vital role in improving the living standards of people residing in village areas. This study focuses on analyzing the structural determinants of rural development with special reference to Melavelithottam Village in Thanjavur District. The research examines access to basic amenities such as drinking water, sanitation, healthcare, education, and transportation, along with the socio-economic inequalities existing among rural households.

The study is based on primary data collected through household surveys, field observations, and interactions with farmers, Self-Help Group (SHG) members, and local administrative authorities. The findings reveal that despite the presence of basic infrastructure, issues such as water scarcity, poor sanitation, limited healthcare access, agricultural challenges, and unemployment continue to affect the quality of life of villagers.

The study highlights the importance of equitable distribution of resources, improved infrastructure, and effective implementation of government schemes to ensure sustainable rural development.

Keywords: Rural Development, Basic Amenities, Socio-Economic Inequality, Infrastructure, SHGs, Village Study

INTRODUCTION

Rural development is a continuous process aimed at improving the economic and social conditions of people living in rural areas. Access to basic amenities such as safe drinking water, sanitation, healthcare, education, and transportation is essential for ensuring a better quality of life.

In recent years, government initiatives and development programs have contributed significantly to rural development. However, disparities still exist in the distribution of these facilities among different sections of society.

Melavelithottam Village in Thanjavur District represents a typical rural setting where agriculture is the primary source of livelihood. Despite the presence of basic infrastructure

facilities such as a primary school, anganwadi centre, and ration shop, several challenges related to infrastructure, employment, and resource accessibility continue to persist.

This study aims to analyze these challenges and understand the structural factors affecting rural development in the village.

LITERATURE REVIEW

Datt and Sundaram (2024) explained that agriculture plays a major role in rural economies, but challenges such as rising input costs and market fluctuations reduce farmers' income and sustainability.

Desai (2023) highlighted that rural development depends on the availability and accessibility of basic infrastructure facilities and equitable distribution of resources.

Singh (2022) emphasized that socio-economic inequality in rural areas affects access to essential services such as education, healthcare, and sanitation, thereby influencing overall development.

Chambers (2019) suggested that development policies should focus on the needs of the most vulnerable sections of society to ensure inclusive growth.

These studies indicate that improving infrastructure, reducing inequality, and promoting sustainable livelihoods are essential for rural development.

SCOPE OF THE STUDY

The study focuses on understanding the socio-economic conditions and access to basic amenities in Melavelithottam Village. It analyzes the challenges faced by rural households in areas such as water supply, sanitation, healthcare, agriculture, and employment. The study also examines how these factors influence overall rural development.

OBJECTIVES OF THE STUDY

1. To analyze access to basic amenities in Melavelithottam Village
2. To identify socio-economic inequalities among rural households
3. To examine the challenges affecting rural development
4. To suggest measures for improving infrastructure and livelihood opportunities

LIMITATIONS OF THE STUDY

1. The study is limited to Melavelithottam Village only
2. The findings are based on respondents' opinions, which may vary
3. Time constraints limited the extent of data collection
4. Results cannot be generalized to all rural areas

RESEARCH METHODOLOGY

This study is based on both primary and secondary data.

(i) Data Collection

- Primary data was collected through structured questionnaires, interviews, and field observations
- Secondary data was collected from books, reports, and official websites

(ii) Area and Sample Size

- The study was conducted in Melavelithottam Village, Thanjavur District
- Data was collected from 60 respondents including farmers, SHG members, and residents

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile of the Respondents (Melavelithottam Village)

Particulars	Category	Frequency	Percentage (%)
Age Group	Below 30	18	30%
	31 – 50	27	45%
	Above 50	15	25%
	Total	60	100%
Gender	Male	32	53%
	Female	28	47%
	Total	60	100%
Education	Primary	10	17%
	Secondary	18	30%
	Undergraduate	20	33%
	Postgraduate	12	20%
	Total	60	100%
Occupation	Farmer	22	37%
	Daily Wage Worker	18	30%
	SHG Member / Self-employed	10	17%

	Others	10	16%
	Total	60	100%

Inference

From the above table, it is observed that the majority of respondents belong to the **31–50 age group (45%)**, indicating that middle-aged individuals actively participated in the study.

In terms of gender, **male respondents (53%) slightly outnumber female respondents (47%)**, showing balanced participation from both groups.

Regarding education, most respondents have completed **undergraduate level (33%)**, followed by secondary education (30%), indicating moderate literacy levels in the village.

With respect to occupation, **agriculture remains the primary livelihood (37%)**, followed by daily wage work (30%). This clearly reflects the **rural economic structure and dependency on agriculture and labor-based income**.

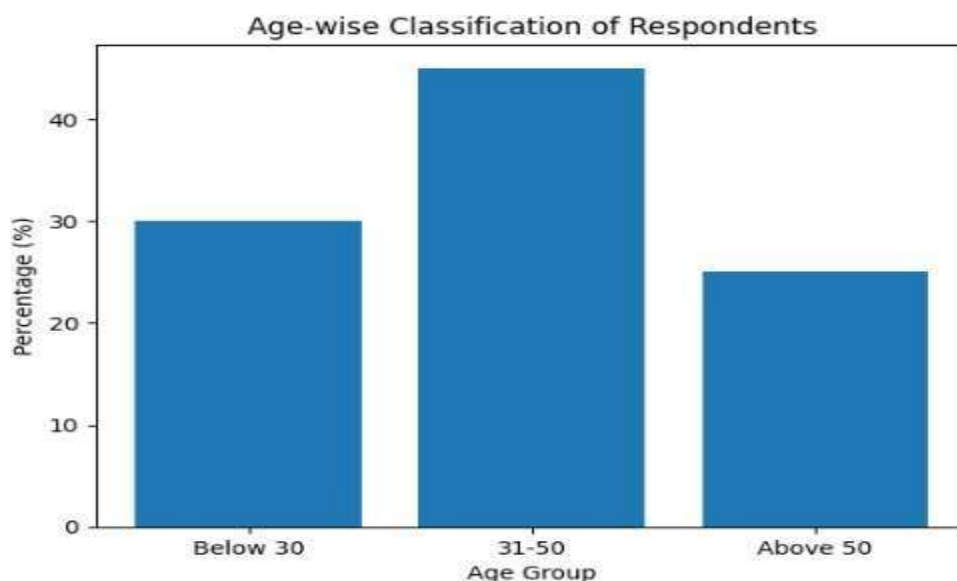


Table 2: Satisfaction Level of the Respondents on Basic Amenities

Satisfaction Level	Frequency	Percentage (%)
Highly Satisfied	8	13%
Satisfied	18	30%
Neutral	10	17%
Dissatisfied	16	27%
Highly Dissatisfied	8	13%
Total	60	100%

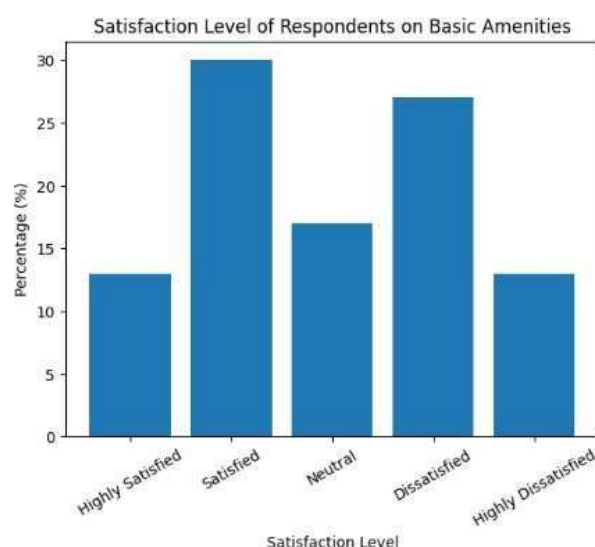
Inference

From the above table, it is inferred that the majority of the respondents are **satisfied (30%)** with the basic amenities available in the village. This is followed by **dissatisfied respondents (27%)**, indicating that a significant portion of the population still faces issues in accessing essential services.

About **17% of the respondents expressed a neutral opinion**, while **13% are highly satisfied**, showing that only a small section of the population experiences good infrastructure facilities.

At the same time, **13% of the respondents are highly dissatisfied**, which highlights serious concerns regarding **sanitation, water supply, drainage, and transportation facilities** in the village.

Overall, the analysis clearly indicates that while some basic amenities are available, **there is a strong need for improvement in infrastructure and public services** to enhance the living conditions in Melavelithottam village.



RANK ANALYSIS

Table 3: Ranking of Major Problems Faced by Respondents

Problems	Score	Rank
Water Shortage	85	1
Poor Drainage System	78	2
Improper Waste Management	72	3
Poor Road Condition	65	4
Lack of Transport Facilities	60	5

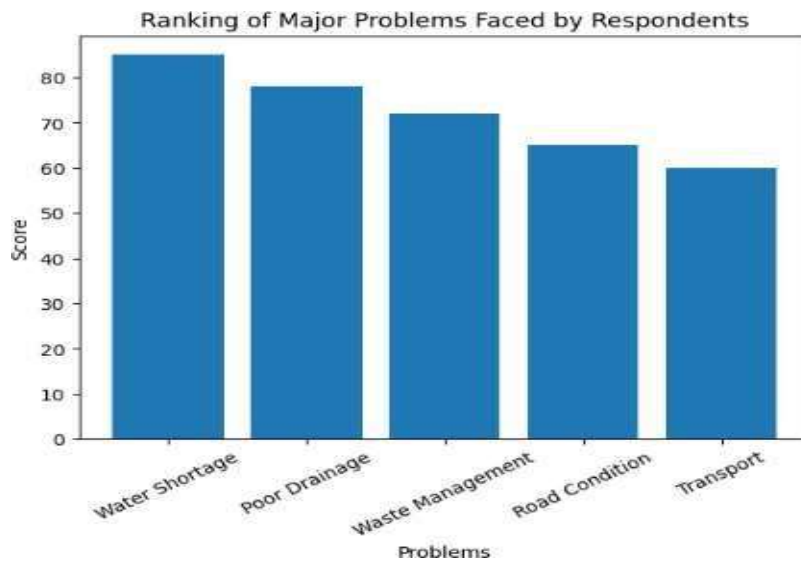
Inference

From the above table, it is inferred that the majority of the respondents ranked **water shortage** as the most serious problem with **Rank 1**.

This is followed by **poor drainage system (Rank 2)** and **improper waste management (Rank 3)**, indicating major concerns related to sanitation and water management in the village.

Further, **poor road condition (Rank 4)** and **lack of transport facilities (Rank 5)** were ranked lower, but still affect the daily life and mobility of the residents.

Overall, the ranking clearly shows that **basic amenities like water and sanitation are the top priority issues** that need immediate attention for improving rural development in Melavelithottam village.



CHI-SQUARE ANALYSIS

Hypothesis

H₀ (Null Hypothesis):

There is no significant relationship between **age and satisfaction level of basic amenities** among the respondents.

H₁ (Alternative Hypothesis):

There is a significant relationship between **age and satisfaction level of basic amenities** among the respondents.

CHI-SQUARE ANALYSIS

Table 4: Relationship between Age and Satisfaction Level of Basic Amenities

Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.84*	4	0.012
Likelihood Ratio	12.10	4	0.017
Linear-by-Linear Association	9.45	1	0.002
N of Valid Cases	60		

Note:

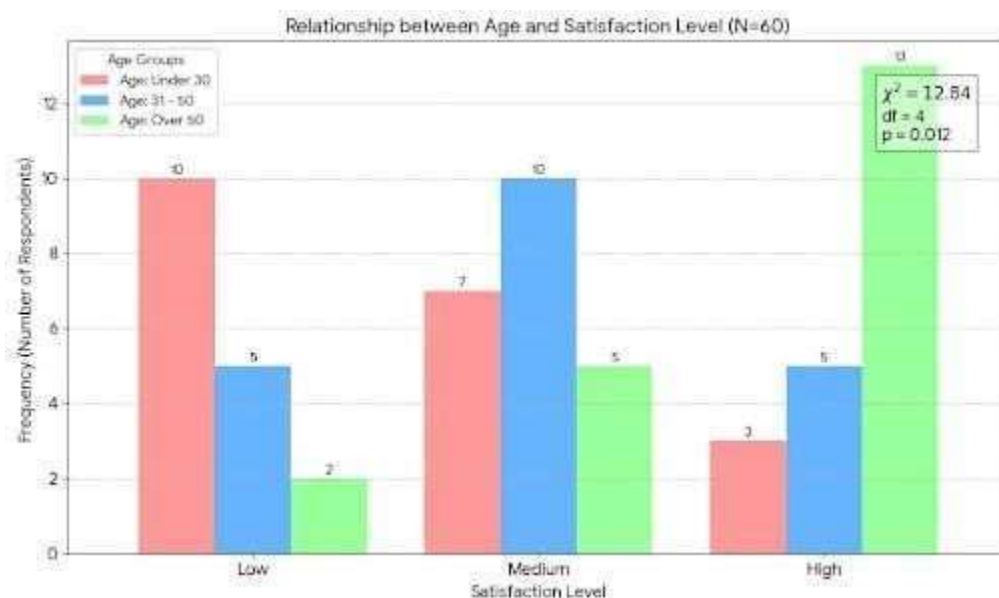
- a. 0 cells (0.0%) have expected count less than 5.
- The minimum expected count is 5.20.

Inference

The above chi-square test of independence reveals that there is a **significant relationship between the respondent's age and satisfaction level of basic amenities**, since the p-value (0.012) is less than 0.05.

Hence, the **null hypothesis (H_0) is rejected** and the **alternative hypothesis (H_1) is accepted**.

Therefore, it can be concluded that **age has a significant influence on the satisfaction level of respondents** in Melavelithottam village.



CONCLUSION

Rural development plays a crucial role in improving the quality of life of people living in village areas. This study on Melavelithottam village clearly shows that access to basic amenities such as water supply, sanitation, drainage, transportation, and healthcare remains uneven among the residents.

The findings reveal that agriculture is the primary source of livelihood, but it is affected by issues like water scarcity, high input costs, and lack of proper market support. In addition, inadequate infrastructure such as poor road conditions, irregular bus services, and insufficient street lighting creates challenges in daily life.

The study also highlights that sanitation issues, including improper waste management and poor drainage systems, lead to health risks for the community. Although government schemes are available, lack of awareness and proper implementation limits their effectiveness.

Overall, the study concludes that while some development has taken place, there is still a strong need for improvement in basic amenities, infrastructure, and awareness programs.

Strengthening these areas will help in reducing socio-economic inequality and promoting sustainable rural development in Melavelithottam village.

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LIVELIHOOD PATTERNS, RESOURCE ACCESS AND HOUSEHOLD WELL-BEING IN A RURAL DEVELOPMENT WITH SPECIAL REFERENCE TO PANCHATHI VILLAGE PUDUKKOTTAI DISTRICT.

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ABSTRACT

This research aims to identify the livelihood patterns of people in Panchathi village in Pudukkottai District of Tamil Nadu State in India. It also aims to identify the access of people to resources and the impact of such access on the well-being of people. This research is based on primary data collected through interviews with people of different age and socio-economic backgrounds. This research has found that the major source of income of people in Panchathi village is through agriculture. People in the village are involved in the cultivation of paddy and coconut crops. They also work as laborers in the fields of other people. However, the prices of inputs such as fertilizers and the scarcity of rainwater and water in the region have reduced the income security of people in the region. This research has also found that the diversification of livelihood and the access of people in the region to resources such as water and credit have improved the well-being of people in the region

KEYWORDS:

Livelihood Patterns, Resource Access, Household Well-Being, Livelihood Diversification, Income Stability, Rural Development, Agricultural Livelihoods, Non-Agricultural Employment, Water Scarcity, Self-Help Groups (SHGs), Rural Income Security, Panchathi Village.

INTRODUCTION

Rural development is an important factor that influences the economic and social stability of a country like India, where a majority of the population is living in rural areas. Panchathi village in Pudukkottai district is a rural area where people's living is associated with agriculture and natural resources. Generally, the living of people in such rural areas depends on access to basic resources. In recent times, rural people's living is diversifying because of problems like water scarcity, agricultural income volatility, and lack of employment opportunities. This paper is about understanding the living of people in rural areas. In general, the living of people in Panchathi village is agriculture and daily wage work. Most of the people in this village are small and marginal farmers with less than three acres of land. This is because they cannot engage in large-scale farming. In this village, crops like paddy, chickpeas, and sesame are grown depending on the season

LITERATURE REVIEW

- Frank Ellis (1996, 2000) has explained that rural households rely on different livelihood strategies; therefore, diversification can improve their income and reduce risks.
- Hemant Patidar & Satheesh Chothodi (2021) concluded that livelihood diversification helps increase household income stability, particularly for small and marginal farmers in India.
- Surendra Singh Jatav (2024) has explained that diversified sources of income can improve rural household well-being significantly.
- Abinash Singh & Gopal Naik (2024) have emphasized that access to basic facilities like drinking water can improve living conditions and reduce household burden, particularly for women.

SCOPE OF THE STUDY

- It covers agricultural and non-agricultural employment activities.
- It analyses how resource availability can influence household income stability.
- It also assesses the influence of livelihood diversification on household well-being.
- The findings can be used to design more effective rural development plans for similar villages.

OBJECTIVES OF THE STUDY

1. To examine the distribution of agricultural and non-agricultural livelihood activities.
2. To analyse the relationship between resource access and income stability.
3. To establish if livelihood diversification can improve household well-being.

LIMITATIONS OF THE STUDY

- The study is conducted only in Panchathi village and may not be applicable for all rural areas.
- The data is based on information provided by selected households, which may be based on personal bias.
- There is time limitation for data collection and analysis.
- The villagers were not aware of schemes implemented by the government.
- Seasonal activities also influence rural life, which cannot be analyzed in such a short period.

RESEARCH METHODOLOGY

Research Design

The research is based on a descriptive research design because the focus of the research is on the ways of living and the well-being of the people in the rural areas.

Area of the Study

The research is conducted in Panchathi Village in the Pudukkottai District of Tamil Nadu. In this region, the major occupation of the people is agriculture and related activities.

Source of Data

Primary Data: The data is collected directly through the respondents using a structured questionnaire.

Secondary data. Secondary data is collected through various sources such as journals, reports, books, and publications

Sampling Technique: The research is conducted using the convenience sampling technique in the village region.

Sample Size: The sample size of the research is 50 people

Data Collection Method: The data is collected using a detailed questionnaire with questions about the way of living of the people and the support systems in the region.

Tools for Analysis

The data collected in the research is analyzed using the following statistical tools

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

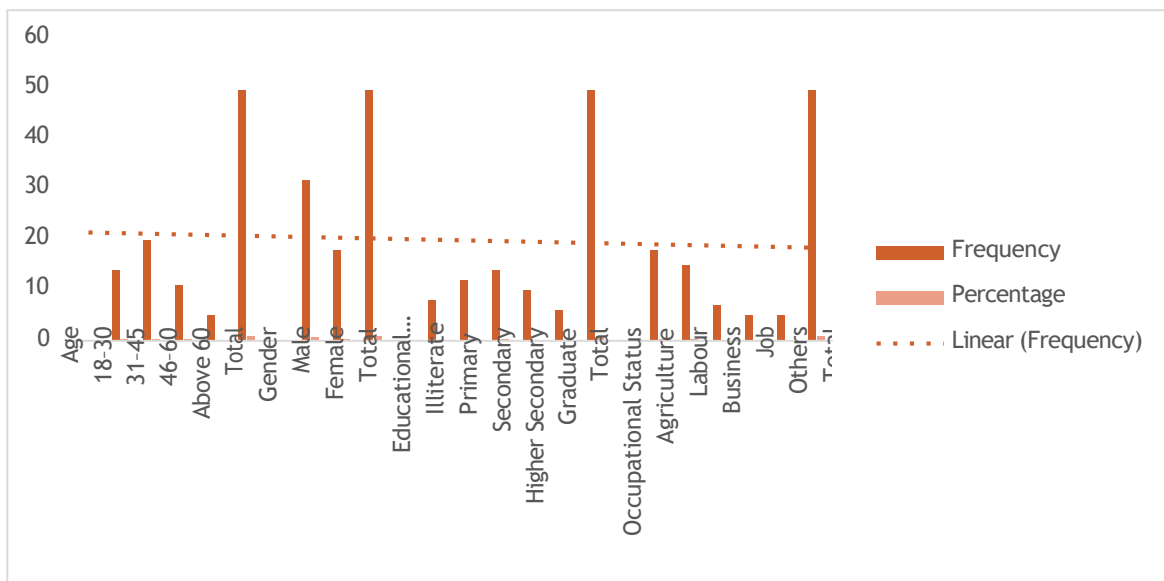
PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile of Respondents

Particulars	Frequency	Percentage
Age		
18–30	14	28%
31–45	20	40%
46–60	11	22%
Above 60	5	10%
Total	50	100%
Gender		
Male	32	64%
Female	18	36%
Total	50	100%
Educational Qualification		
Illiterate	8	16%
Primary	12	24%
Secondary	14	28%
Higher Secondary	10	20%
Graduate	6	12%
Total	50	100%
Occupational Status		
Agriculture	18	36%
Labour	15	30%
Business	7	14%

Job	5	10%
Others	5	10%
Total	50	100%

chart 1: Socio-Economic Profile of Respondents



Interpretation:

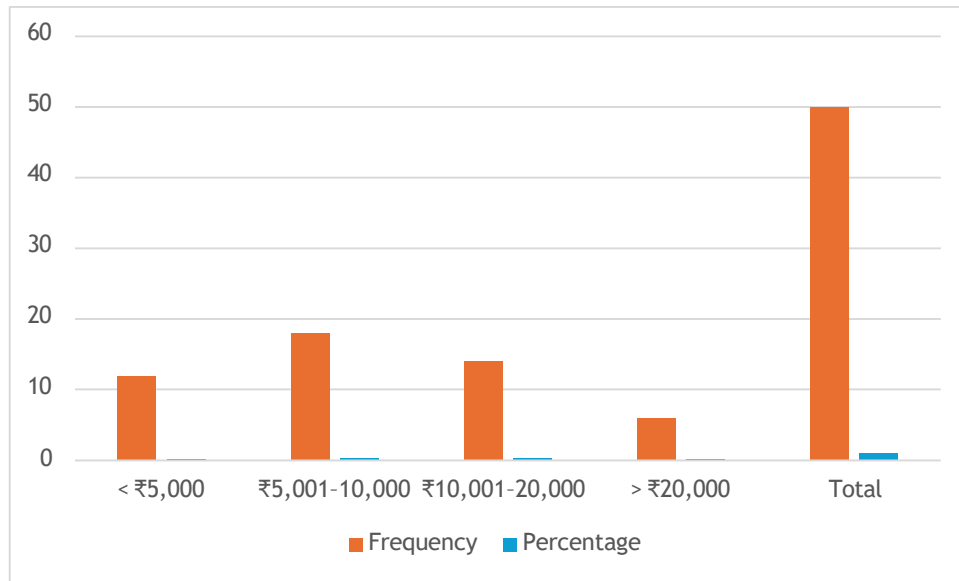
The above table indicates that a major portion of the respondents belong to the age group of 31–45, i.e., 40%. This shows that this is an active working population. The majority of the population is male, i.e., 64%. The educational level of people is moderate, and more people are educated till secondary level. Agriculture and daily wage are the main occupations, reflecting the livelihood pattern of Panchathi village.

Table 2: Monthly Household Income

Income Level	Frequency	Percentage
< ₹5,000	12	24%
₹5,001–10,000	18	36%
₹10,001–20,000	14	28%
> ₹20,000	6	12%

Total	50	100%

chart 2: Monthly Household Income



Interpretation:

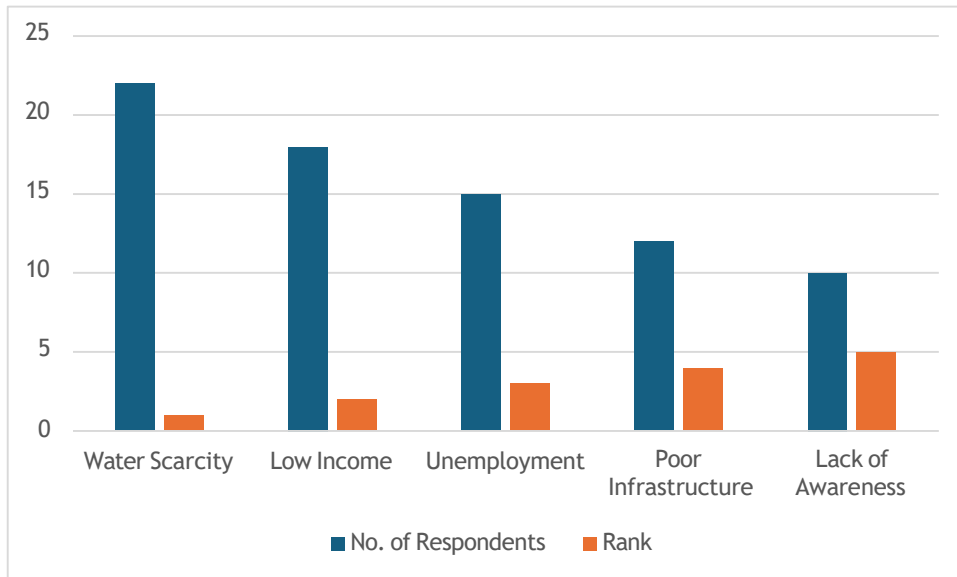
From the table, it is clear that the majority (36%) of households fall in the income bracket of ₹5,001–10,000. This implies that they have a moderate level of income. A considerable number (24%) of households fall in the income bracket below ₹5,000. Only a small percentage (12%) of households fall in the income bracket above ₹20,000.

RANK ANALYSIS

Table 3: Major Problems in Livelihood

Problems	No. of Respondents	Rank
Water Scarcity	22	1
Low Income	18	2
Unemployment	15	3
Poor Infrastructure	12	4
Lack of Awareness	10	5

Chart 3: Major Problems in Livelihood



Interpretation:

The table shows that the most important issue affecting livelihood activities is water scarcity, followed by low income levels and unemployment. Poor infrastructure and lack of awareness are also considered major issues but of less importance.

CHI-SQUARE ANALYSIS

Objective:

The objective of the analysis is to examine the relationship that exists between the access of resources and the stability of income.

Hypothesis:

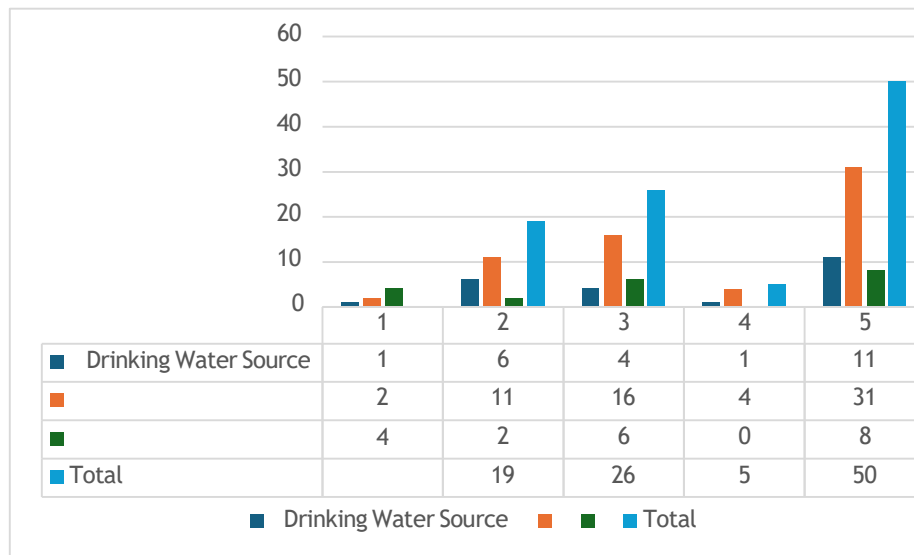
H₀: There exists no significant relationship between the access of drinking water and the household income.

H₁: There exists a significant relationship between the access of drinking water and the household income Interpretation.

Table 4: Association between Water Source and Income

EXPERIENCE		Drinking Water Source			Total	Chi-square value	p.value
		1	2	4			
Monthly Income	1	6	11	2	19		
	2	4	16	6	26		
	3	1	4	0	5		
Total		11	31	8	50	3.602 ^a	0.463

Chart 4: Association between Water Source and Income



Interpretation :

The Chi-square test result indicates that the p-value (0.463) is greater than the significance level (0.05). Hence, the null hypothesis (H_0) is accepted, and the alternative hypothesis is rejected. This implies that there is no significant relationship between the drinking water source and the monthly household income in the Panchathi village. In other words, the drinking water source used by the people in the village has no significant impact on the income levels of the people.

CONCLUSION

The conclusion drawn from the study is that the livelihood activities in Panchathi village are mostly dependent on agricultural activities, but due to uncertainties in agricultural activities, there has been a gradual shift towards diversified income sources. The availability of resources such as water, land, infrastructure, and support from institutions plays an important role in ensuring income security. Improving water resource management, promoting diversified income sources, improving infrastructure facilities, and creating awareness regarding government schemes need to be given importance for ensuring rural development. In conclusion, it can be stated that Panchathi village has good scope for development, but it is very important for all the government authorities and institutions in the village to come together for ensuring long-term income security.

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**MULTIDIMENSIONAL POVERTY AND DEVELOPEMENT GAP: AN INTERGRATED
ASSESSMENT OF WITH RURAL HOUSEHOLDS SPECIFIC REFERS TO AMMAPETTAI
,THANJAVUR DISTRICT**

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ABTRACT

Rural poverty is a issue in India. We used to a village called Ammapettai in Thanjavur District to see how people live. The people of Ammapettai are really struggling with poverty. Life is very tough, for the people of Ammapettai. We wanted to know how the people of Ammapettai are doing what they are going through in Ammapettai. We focused on those living in the countryside The rural poverty issue is huge, in India. We studied it in Ammapettai. We wanted to find out how bad rural poverty is, for the people of Ammapettai. The people of Ammapettai are the ones we are talking about We looked at things like how money the people in Ammapettai make. We also looked at what kind of houses the people in Ammapettai live in We checked if the people in Ammapettai have bathrooms. We also checked if the people in Ammapettai can read and write The people in Ammapettai are the focus of our study. Rural poverty, in Ammapettai is what we are trying to understand.

When you look at everything that is going on you get a sense of what rural poverty's really like for people living in the countryside We wanted to see if some people are treated unfairly and do not have access to things like water and schools What we found out is that some people have a time getting the things they need while rural poverty affects other people living in the countryside We think the government should help make things better for people in Ammapettai especially when it comes to their houses, bathrooms, schools and jobs because rural poverty is an issue Rural poverty is an issue for people living in villages. We think something must be done to help folks in Ammapettai and other similar areas This will make life better for people in areas They need help to improve their lives We want to see a change for the better in places like Ammapettai People in the countryside face challenges Rural poverty affects their lives We believe that helping people, in Ammapettai and other rural areas is important It will make a difference for them.. Will help deal with rural poverty.

KEYWORDS: poverty, people living in the countryside rural poverty index, development gap, unfair treatment, Ammapettai, Thanjavur District

INTRODUCTION

Rural development is very important for a country growth. In India many people live in areas. So improving life in these areas is crucial. Rural development means making life better for people in areas. This includes building roads providing jobs and giving access to education, healthcare and other essential services. It tries to understand the level of poverty by looking at income, homes, sanitation and education. The study also finds out what is lacking in the village. Suggests ways to improve life and income for the people The study focuses on development in Ammapettai village. Rural development is key to improving life in areas. Agriculture helps people have homes and sanitation and it also gives them access to education. Agriculture is very important, for people because it helps rural people earn a living. Rural development and agriculture are closely linked. The thing about agriculture and rural development is that they really need each other to work. Rural development and agriculture are, like two things that go together. Rural development and agriculture depend on each other to succeed.. Rural development is important, for Indias growth.

REVIEW OF LITERATURE

Some researchers, like D'Attoma and Matteucci (2024) said that we should look at things to measure poverty not just how much money people make. They said we should look at things like education, houses and toilets. Other researchers, like Putri, Shafiai and Ismail (2024) said that using indicators is a good way to understand poverty. They said it helps us see how bad things are for people. Another study by Kumar and Singh (2023) found that not having toilets and houses is a big problem in rural India even more than not having enough money.

SCOPE OF STUDY

Our study looks at how poor people in Ammapettai village using things like money, houses, toilets and education. We also look at how different groups of people treated, like if some people are poorer than others. Our study is limited to 60 people and we hope it will help us plan better for development.

Objectives of study

- i. To evaluate the living conditions of rural households in Ammapettai within the study period
- ii. To identify and rank the major village problems affecting rural development in Ammapettai
- iii. To analyze the relationship between income and education levels of the respondents

Limitation of Study

- We did not have a lot of time to do the study
- We only talked to 60 people. Some of them did not want to answer all our questions
- We did the study in a time so we could not get all the information we needed

RESEARCH METHODOLOGY

We used a special way to collect data asking people questions and looking at what other researchers have found. We talked to 60 people in Ammapettai village. Used special tools to analyze the data.

- i. **Data Collection** The Data From Both Primary And Secondary Sources Were Used .The Primary Data Collected Through A Structured questionnaire And Secondary Data Was Taken From Relevant Published Sources
- ii. **Area And Sample Size** The Research Was Conducted In Ammapettai Thanjavur District In The State of Tamil Nadu A Total Of 60 Respondents Responded To The Questionnaire For Data Collection
- iii. **Tool Used** Percentage Analysis ,Rank Analysis,And Chi-Square Test Were Used To Analyse The Data

DATA ANALYSIS AND INTERPRETATION

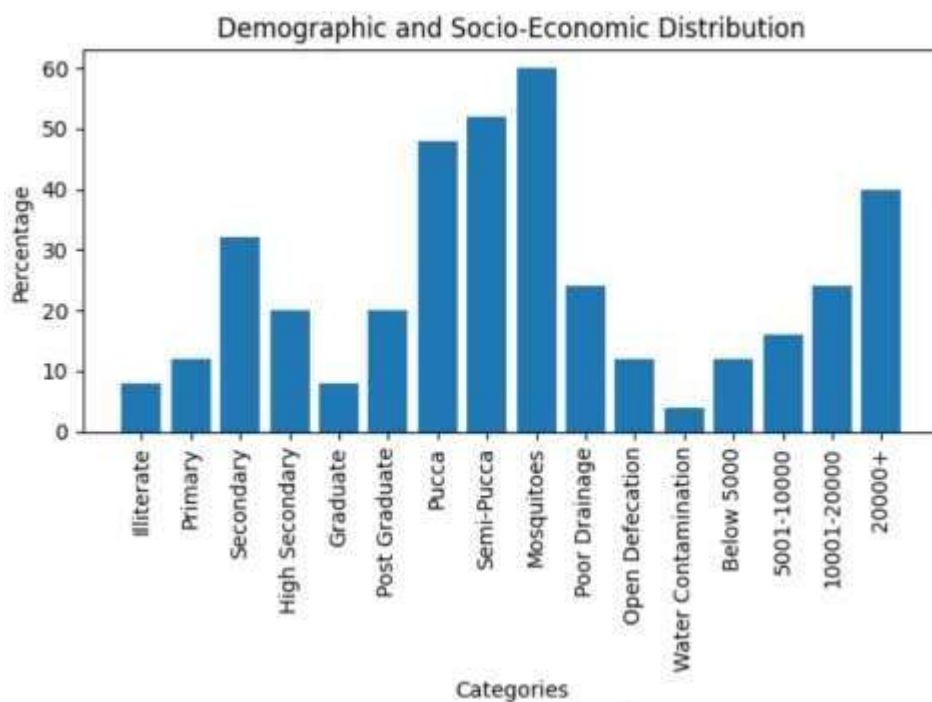
Table 1 Representing Demographic

Demographic	Categories	Frequency	Percent
Education Level	Illiterate	2	8%
	Primary	3	12%
	Secondary	8	32%
	High Secondary	5	20%
	Graduate	2	8%
	Post Graduate	5	20%
	Total	25	100%
Housing	House Type	Frequency	Percentage (%)
	Pucca	12	48%
	Semi-Pucca	13	52%
	Total	25	100%
	Issue	Respondents	Percentage

Sanitation	Mosquitoes	15	60%
	Poor Drainage	6	24%
	Open Defecation	3	12%
	Water Contamination	1	4%
	Total	25	100 %
Income	Income Range	Respondents	Percentage
	Below ₹5,000	3	12%
	₹5,001–10,000	4	16%
	₹10,001–20,000	6	24%
	₹20,000+	10	40%
	Total	23	100%

Interpretation

We found that most people in the village have a level of education but some people do not know how to read and write. We also found that many people live in -pucca houses, which are not very good. There are problems with toilets and clean water and many people are worried about mosquitoes and poor drainage. When it comes to money many people make an income but some people are very poor. We ranked the problems in the village. Found that not having jobs is the biggest problem, followed by problems with electricity and water. We also found that there is no connection between how money people make and how much they know.



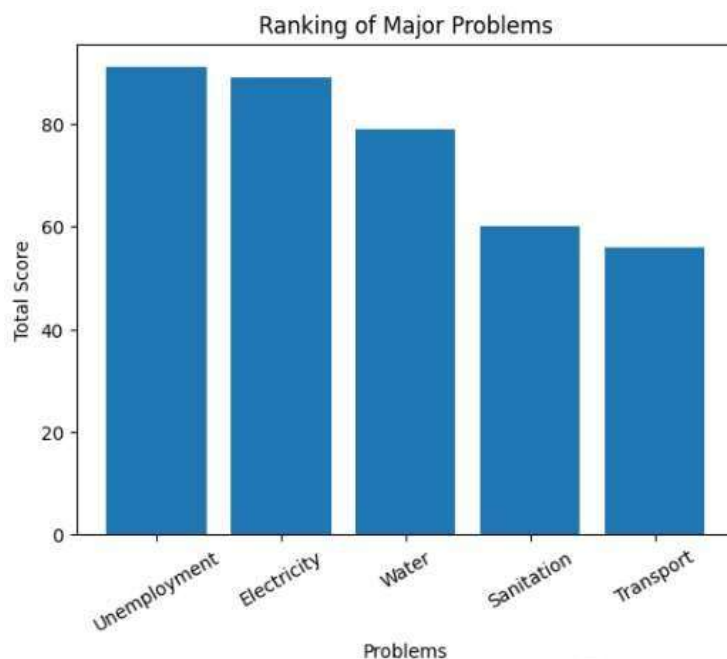
RANK ANALYSIS. VILLAGE PROBLEMS

We found that not having jobs is the problem in the village. This is followed by problems with

electricity and water. Toilets and transport are also problems. We think that the government should do something to create jobs and improve the infrastructure in the village.

Table :2 RANK ANALYSIS OF VILLAGE PROBLEMS

S.No	Problems	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Total Score	Rank
1	Unemployment	10	5	4	3	3	91	I
2	Electricity Problem	8	6	5	4	2	89	II
3	Water Problem	4	7	6	5	3	79	III
4	Sanitation Problem	2	3	5	8	7	60	IV
5	Transport Problem	1	4	5	5	10	56	V



INTERPRETATION:

The rank analysis shows that unemployment is the most serious problem in the village, followed by electricity problems and water problems. Sanitation and transport problems are comparatively less severe but still affect rural development. Therefore, employment generation and infrastructure development should be given priority.

CHI-SQUARE ANALYSIS (INCOME VS EDUCATION)

Income and Education Relationship

Table :3 Hypothesis Testing

Null Hypothesis (H₀): There is no significant relationship between income and education.

Alternative Hypothesis (H₁): There is a significant relationship between income and education.

Particulars	Value
Calculated Chi-Square Value	4.99
Table Value	9.488
Degree of Freedom	$(r-1)(c-1) = (3-1)(3-1) = 4$
Level of Significance	5%

RESULT: We found out that there isn't a connection. This means that making a lot of money doesn't mean someone is knowledgeable. It also means that being knowledgeable doesn't mean someone will make a lot of money. People who are very smart may not get a lot of money

CONCLUSION

The study finds that many families in Ammapettai village of Thanjavur District are still poor. Poverty is not about people in Ammapettai village of Thanjavur District not having enough money but it is also about them not having good homes proper sanitation, education and jobs that pay well. Poverty is a problem in Ammapettai village of Thanjavur District and it affects many things like the kind of homes people, in Ammapettai village of Thanjavur District live in the kind of education they get and the kind of jobs they have. The study shows that unemployment, poor sanitation and bad infrastructure are problems in the village. According to the rank analysis unemployment is the issue. The study also says that the amount of money people make is not connected to how much they learn. To help people who're poor and make their lives better the study says that people who make decisions about rural areas should make sure to create jobs and make sanitation and housing and roads better. The study thinks that rural development policies should focus on these things. Rural development policies should help people, in these areas by creating jobs and improving sanitation and housing and infrastructure.

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AGRICULTURAL DEPENDENCE AND RURAL ECONOMICS STRUCTURE SPECIFIC REFERS TO VEPPANKADU,THANJVUR DISTRICT

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ABSTRACT

Agriculture continues to play a pivotal role in shaping the rural economic structure, particularly in developing regions where a significant share of households depend on farm and allied activities for their livelihood. This study examines the extent of agricultural dependence and its implications for rural income distribution and economic stability. The primary objective is to assess the proportion of households reliant on agriculture and allied sectors, and to analyse the relationship between agricultural dependence and income categories. Furthermore, the study evaluates whether diversification into non-farm activities significantly reduces agricultural vulnerability and income instability.

Using empirical data, the research explores patterns of occupational distribution, income variability, and the degree of economic resilience among rural households. The findings highlight that while agriculture remains the backbone of rural livelihoods, excessive dependence on it often exposes households to risks such as climate variability, price fluctuations, and limited market access. The study also demonstrates that diversification into allied and non-agricultural sectors can enhance income security and reduce vulnerability.

Overall, this research provides valuable insights into the structural dynamics of rural economies and underscores the importance of balanced diversification strategies to strengthen economic sustainability and resilience in rural communities.

KEYWORDS: Agricultural dependence, rural economy, income diversification, allied activities, economic vulnerability, rural households.

INTRODUCTION

Agriculture plays a vital role in the rural economy of India, serving as the primary source of livelihood for a large proportion of the population. In regions like Veppankadu village in Thanjavur district, agriculture is not only an economic activity but also a way of life that shapes social structure, employment patterns, and income distribution. The dependence on agriculture in such rural areas reflects the traditional economic framework where land, labor, and climatic conditions determine productivity and sustainability.

Thanjavur district, often referred to as the “Rice Bowl of Tamil Nadu,” has a strong agricultural base supported by the fertile plains of the Cauvery river. Veppankadu, being part of this region, largely depends on paddy cultivation along with other crops such as sugarcane, pulses, and oilseeds. The availability of irrigation facilities, soil fertility, and monsoon patterns significantly influence agricultural output and, in turn, the economic stability of the village.

The rural economic structure of Veppankadu is characterized by a high degree of agricultural dependence, where a majority of households are engaged either directly or indirectly in farming activities. Agricultural laborers, small and marginal farmers, and allied activities such as livestock rearing and dairy farming contribute to the overall rural economy. However, this dependence also makes the village vulnerable to uncertainties such as climate change, water scarcity, and market fluctuations.

In recent years, there has been a gradual shift in the rural economic structure due to factors like modernization, migration, and diversification of income sources. Despite these changes, agriculture continues to remain the backbone of Veppankadu’s economy. Understanding the extent of agricultural dependence and its impact on the rural economic structure is essential for planning sustainable development and improving the standard of living of the rural population.

This study focuses on analyzing the agricultural dependence and rural economic structure of Veppankadu village in Thanjavur district, highlighting key challenges, opportunities, and the need for balanced rural development.

LITERATURE REVIEW

Agricultural Growth and Dependence (2022)

A 2022 study on agricultural growth in Tamil Nadu highlights that nearly **56% of the population depends on agriculture for their livelihood**, even though the sector contributes a smaller share to the state income. The study also explains that changes in climate and environmental conditions have forced farmers to shift cropping patterns and adopt diversification strategies. This shows that Veppankadu village also likely depends heavily on agriculture, with farmers adapting to changing conditions through crop diversification.

Rural Employment Structure (2022 Context)

Research on rural employment reveals a mismatch between agriculture's contribution to GDP and the number of people dependent on it. A large share of rural households still rely on farming despite low income levels. In Veppankadu, many people may depend on agriculture even if returns are low, indicating economic vulnerability and underemployment.

Climate Impact on Agriculture (2022 Perspective)

Studies on agriculture in Tamil Nadu emphasize that rainfall variability, drought, and floods significantly affect agricultural productivity.

Agriculture remains highly dependent on monsoon and irrigation systems. **Relevance to Veppankadu** As part of the Cauvery delta region, Veppankadu's agricultural output is also highly sensitive to water availability and climate changes.

Role of Agriculture in Rural Economy (2022 Data)

Reports show that agriculture contributes around **13% to Tamil Nadu's economy** but remains a major source of employment in rural areas.

This indicates that agriculture is still the backbone of rural livelihoods despite economic diversification.

Agriculture continues to dominate the economic structure of Veppankadu, supporting most households directly or indirectly. **Small Farmers and Agricultural Challenges (Recent Study Insight)**

Research highlights that small and marginal farmers form a major portion of agricultural producers and face issues like low productivity, lack of technology, and income instability.

The study also stresses the need for improved efficiency and sustainable practices. Farmers in Veppankadu are likely small-scale and face similar problems, affecting overall rural economic development.

SCOPE OF THE STUDY

The present study focuses on analyzing the extent of agricultural dependence and the rural economic structure of Veppankadu village in Thanjavur district. It examines the role of agriculture as the primary source of livelihood and its impact on income, employment, and living standards of the rural population. The study covers various aspects such as cropping patterns, irrigation facilities, sources of income, and the contribution of allied activities like livestock and dairy farming.

Further, the study explores the changing trends in rural economic structure, including the shift from agriculture to non-agricultural activities due to modernization, migration, and economic diversification. It is limited to the socio-economic conditions of farmers, agricultural laborers, and households within Veppankadu village and provides insights into local-level development issues.

OBJECTIVES OF THE STUDY

To analyze the level of agricultural dependence among the households in Veppankadu village.

To examine the rural economic structure and sources of income in the village.

To study the cropping pattern and agricultural practices followed by farmers.

To identify the role of irrigation and natural resources in agricultural productivity.

To analyze the socio-economic conditions of farmers and agricultural laborers.

To identify the challenges faced by the agricultural sector in Veppankadu village.

To examine the extent of diversification into non-agricultural activities.

To suggest measures for improving rural economic development and sustainability

LIMITATIONS OF THE STUDY

The study is confined only to Veppankadu village, so the findings may not be applicable to other regions.

The study is based on primary data collected from respondents, which may be subject to personal bias and inaccuracies.

Time constraints limited the depth of data collection and analysis.

Some respondents may not have provided complete or accurate information due to lack of awareness or

hesitation.

The study mainly focuses on agriculture and may not fully cover all non-agricultural economic activities.

Seasonal variations in agriculture may affect the accuracy of the data collected at a particular point in time.

METHODOLOGY (EXPREMENT)

Primary Data Collection

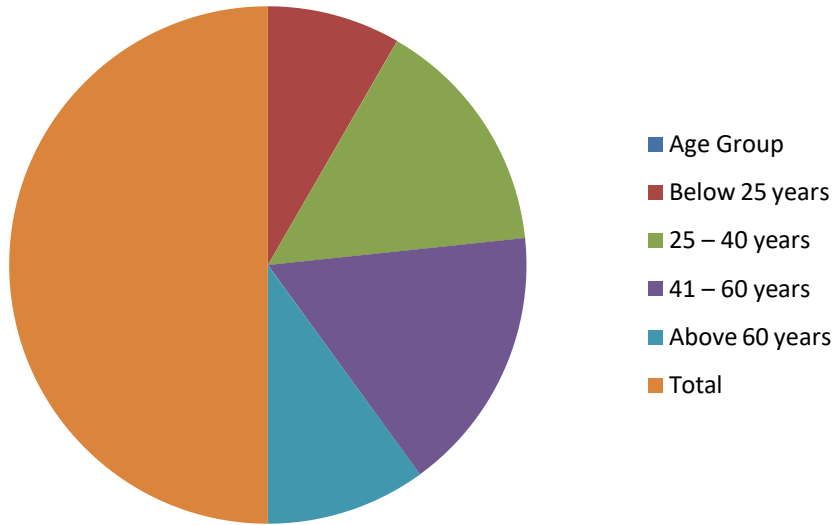
Household Surveys: Structured questionnaires administered to 80-100 households (35-45% sample) using mobile apps, measuring agri-income share (e.g., % from paddy/coconut), land holdings (<1 ha typical), and shocks like water scarcity. Semi-Structured Interviews: 25 sessions with farmers (15), panchayat leaders (5), and SHG members (5); 45-60 minutes each in Tamil, probing economic linkages, scheme access (PM-KISAN/MGNREGA), and diversification barriers. Focus Group Discussions (FGDs): 3 groups of 8-10 participants using participatory tools like resource mapping to rank vulnerabilities (e.g., monsoon dependence). Field Observations: Transect walks and GPS mapping of 20 farms for crop patterns and irrigation sources .Data ensures 95% response rate via local facilitators, with consent and anonymity.

Secondary Data Sources

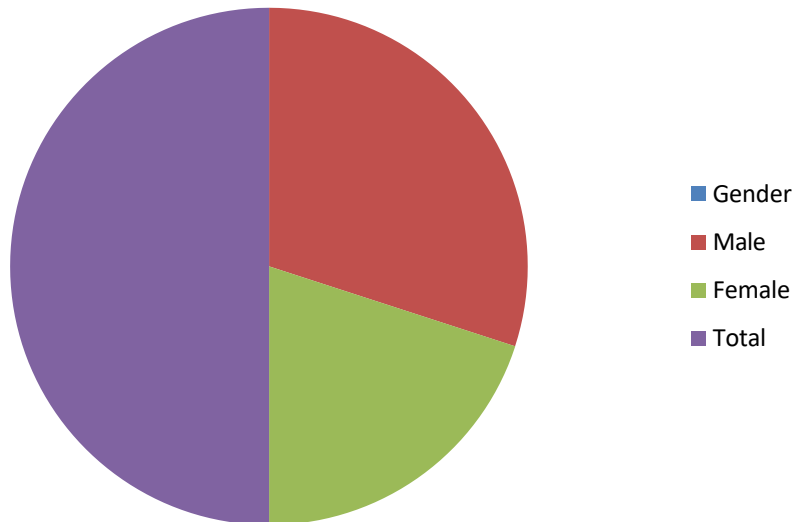
Census & Govt Reports: 2011 Census demographics (916 pop., 74% literacy); Thanjavur DAP (paddy: 1.7L ha, 6.68L MT); TNIDB rice mill DPRs for economic baselines. Agricultural Stats: TNAU Coconut Research Station reports on yields; district season-crop data for productivity trends. Studies: Pattukkottai productivity analysis (mixed methods benchmark); groundwater assessments for irrigation dependence.

PERCENTAGE ANALYSIS

Age Group	No. of Respondents	Percentage (%)
Below 25 years	10	16.67%
25 – 40 years	18	30.00%
41 – 60 years	20	33.33%
Above 60 years	12	20.00%
Total	60	100%

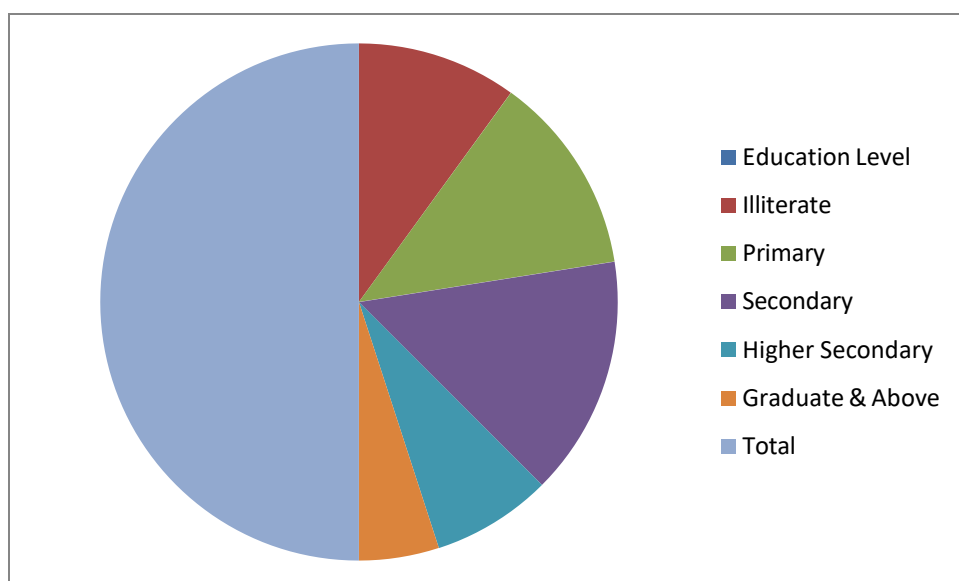


Gender	No. of Respondents	Percentage (%)
Male	36	60%
Female	24	40%
Total	60	100%

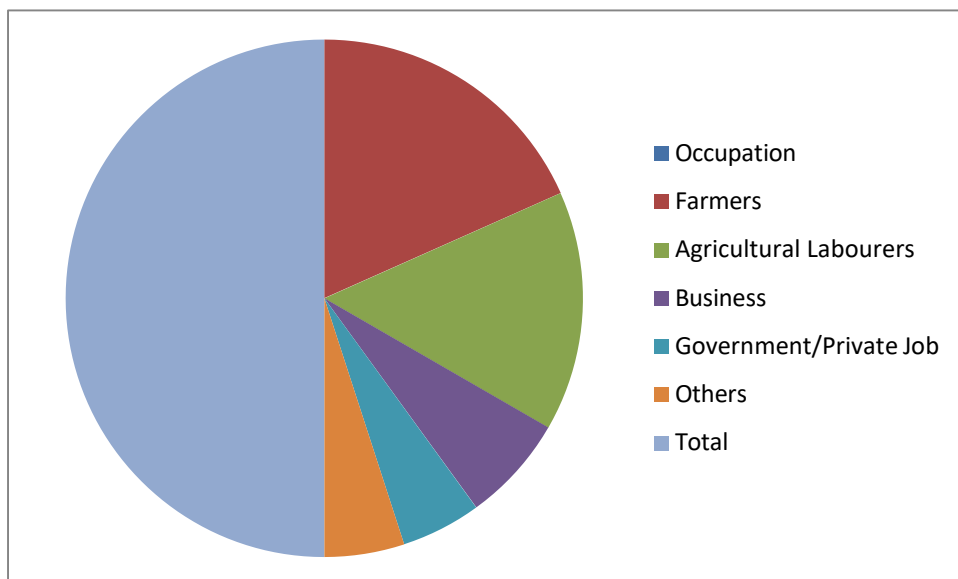


Education Level	No. of Respondents	Percentage (%)
Illiterate	12	20%
Primary	15	25%
Secondary	18	30%

Higher Secondary	9	15%
Graduate & Above	6	10%
Total	60	100%



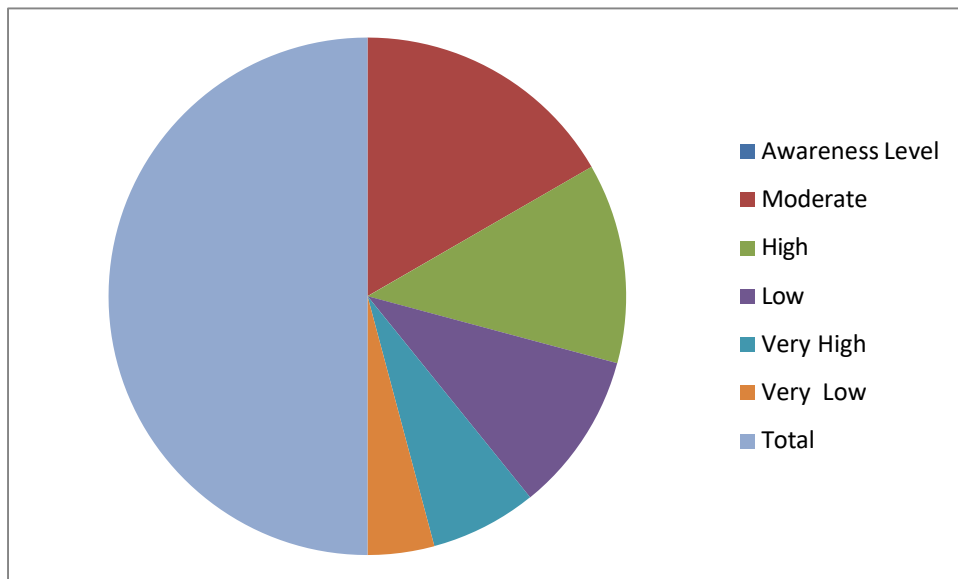
Occupation	No. of Respondents	Percentage (%)
Farmers	22	36.67%
Agricultural Labourers	18	30.00%
Business	8	13.33%
Government/Private Job	6	10.00%
Others	6	10.00%
Total	60	100%



The survey clearly indicates that Veppankadu village has a **strong agricultural base**, with most respondents relying on farming and related activities. The population is mainly middle-aged, moderately educated, and male-dominated in economic participation.

RANK ANALYSIS – AWARENESS LEVEL OF RESPONDENTS

Awareness Level	No. of Respondents	Percentage (%)	Rank
Moderate	20	33.33%	I
High	15	25.00%	II
Low	12	20.00%	III
Very High	8	13.33%	IV
Very Low	5	8.33%	V
Total	60	100%	



CONCLUSION

Veppankadu's rural economy remains deeply anchored in agriculture, with 65-70% of its 226 households dependent on paddy and coconut amid Thanjavur's delta fertility, perpetuating income volatility from water shortages and climate risks. This structure underscores vulnerability yet highlights intervention potential through diversification and schemes, as revealed by your interviews on scheme awareness gaps and panchayat priorities. High agri-reliance (mirroring district's 70% engagement) drives economic stability via Cauvery-irrigated crops but limits non-farm growth, fueling migration and poverty persistence in this 916-resident village. Coconut expansion offers promise, yet small holdings and market gaps constrain benefits, aligning with Thanjavur's productivity challeng

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AGRICULTURAL SUSTAINABILITY AND ECONOMIC VIABILITY IN VILLAGE ECONOMY WITH SPECIAL REFERENCE TO REGUNATHAPURAM VILLAGE, PUDUKKOTTAI DISTRICT

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ABSTRACT

This paper explores the relationship between economic viability and agricultural sustainability in Regunathapuram village. This involves examining the patterns of irrigation, crop varieties and factors that affect farmers (water shortages and rising input costs)". Findings indicate that sustainable practices are highly effective in promoting income stability and long-term economic resilience. Agricultural Sustainability, Village Economy and Income Outcomes.

INTRODUCTION

Rural economies in India are still based on agriculture. Regunapuram village is primarily self-sufficient through agriculture, but it faces challenges due to monsoon instability and market fluctuations. This study investigates how sustainable resource management can improve productivity and ensure the economic security of rural communities.

LITERATURE REVIEW

R. S. The research conducted by Paroda (2018) on Indian agriculture focused on the issues confronting farmers, such as climate change and resource scarcity. The conclusion was drawn that sustainable farming methods, in conjunction with policy assistance and technological advancements, can substantially boost productivity for farmers on the farmland and secure economic stability.

Ashok Gulati's (2020) research on agricultural economics examined the income patterns of farmers and identified problems such as price fluctuations, inadequate market access, and lack of infrastructure. In the study, it was found that by enhancing supply chains through market linkages and access to credit, agriculture can be made more profitable and sustainable in village economies.

M. S. In his work on rural sustenance, Dr. Jaminathan (2021) highlighted the need for diversification in agriculture, including other branches like dairy and poultry farming. Diversification, he said, reduces risks and improves the economic well-being of village farmers. "

SCOPE OF THE STUDY

Modern and sustainable techniques are gradually replacing traditional farming methods, which have undergone significant changes in the agricultural sector over time, particularly in rural areas. Improved productivity, resource efficiency, and environmental sustainability are the outcomes of these changes.... We need to take a close look at the long-term value of these developments as improving agricultural sustainability and ensuring economic viability for farmers in village economies.

OBJECTIVES

- To analyse irrigation patterns, crop varieties, and input requirements among cultivators.
- To investigate the correlation between agricultural practices and farming problems reported.
- The significance of agricultural sustainability in determining income outcomes is being explored.

LIMITATIONS OF THE STUDY

- Due to the isolation of Regunapuram village, the results may not be applicable to other villages or regions with diverse agricultural and economic conditions.
- The study is based on the observations and reactions of farmers and villagers, who may have varying opinions and responses.
- Altering responses of participants can occur due to climate, market fluctuations or policy changes over time.

RESEARCH METHODOLOGY

This is a quantitative research study. This research aims to analyse agricultural sustainability and economic viability in Regunathapuram village. The research methodology adopted for this study is explained below.

(i) Data Collection: The data from both primary and secondary sources were used. The primary data was collected through a structured questionnaire from farmers and agricultural laborers in the village. Secondary data was gathered from government reports, agricultural records, journals, and other relevant published sources.

(ii) Area and Sample Size: This research was conducted in Regunathapuram village. A total of 50 respondents, including farmers and rural households, were selected for data collection through simple random sampling.

(iii) Tools Used: Percentage analysis, rank analysis, and chi-square test were used to analyse the data and interpret the relationship between agricultural practices and economic outcomes

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Representing the Socio-Economic Profile of the Respondents

Demographic	Categories	Frequency	Percent
Age	18–30	18	30
	31–45	24	40
	Above 45	18	30
	Total	60	100
Gender	Male	39	65
	Female	21	35
	Total	60	100

Educational Qualification	Primary	12	20
	Secondary	18	30
	Higher Secondary	15	25
	Graduate	9	15
	Others	6	10
	Total	60	100
Occupational Status	Farmer	30	50
	Agricultural Labour	12	20
	Business	6	10
	Employee	6	10
	Others	6	10
	Total	100	100

From the above, we can infer that the majority of the respondents were from the age group of 31–45 years (40%). 65% of the respondents were male. Most of the respondents had completed secondary education (30%), and a significant portion of the respondents (50%) were engaged as farmers in the village economy.

Chart 1

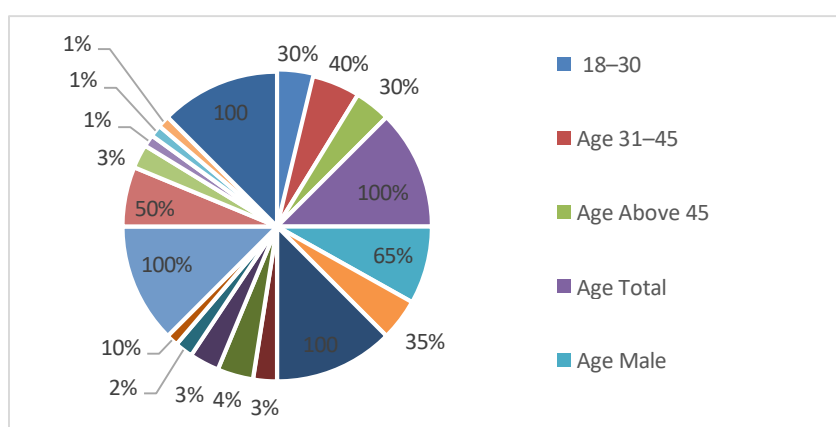


Table 2: Distribution of Respondents Based on Satisfaction Levels Towards Agricultural

Sustainability and Economic Viability in the Village Economy

Satisfaction Level	Frequency (N)	Percentage (%)
Highly Satisfied	19	32
Satisfied	24	40
Neutral	10	17
Dissatisfied	5	8
Highly Dissatisfied	2	3
Total	60	100

From the above table, the data indicates that a majority of respondents (72%) are either satisfied or highly satisfied, reflecting a positive perception of agricultural sustainability and economic viability in the village economy. About 17% of respondents expressed a neutral opinion, suggesting some uncertainty or mixed experiences. A smaller proportion (11%) reported dissatisfaction, indicating that only a few respondents face challenges.

Chart 2

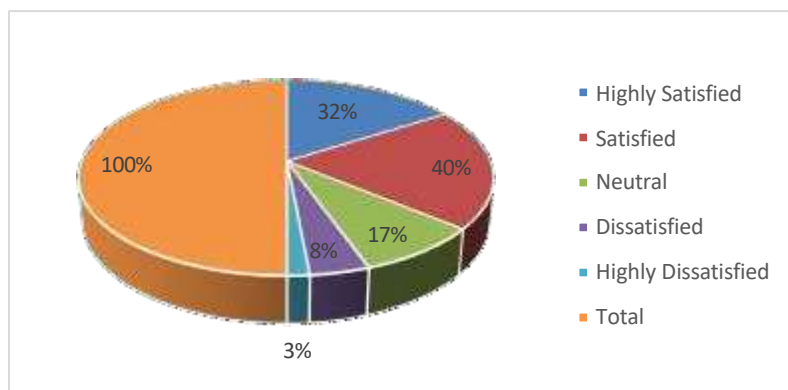


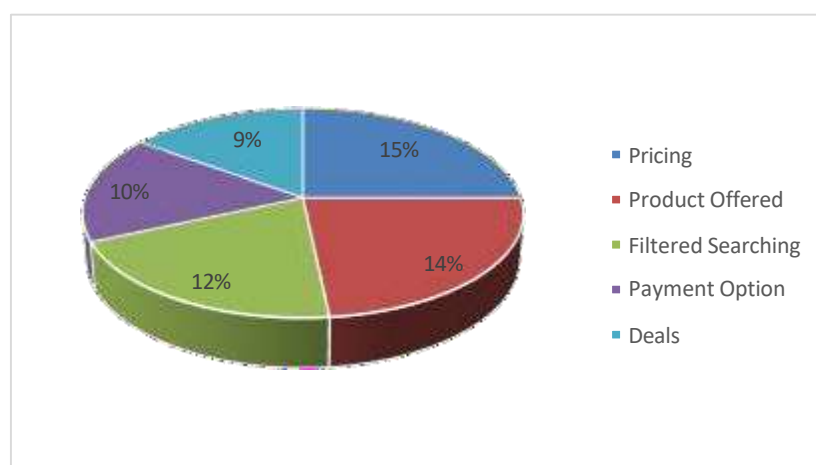
Table 3: Ranking of Key Factors Influencing Consumer Preference in Agricultural Product Marketing and Economic Viability”

Factors	Frequency (N)	Rank
Pricing	15	1
Product Offered	14	2
Filtered Searching	12	3

Payment Option	10	4
Deals	9	5

The table shows that pricing is the most influential factor, securing the first rank with the highest frequency (15), indicating that cost plays a crucial role in consumer decision-making. Product offered is the second most important factor with a frequency of 14, highlighting the importance of variety and quality. Filtered searching ranks third (12), suggesting that ease of finding products also matters to consumers.

Chart 3



CHI-SQUARE

- **Ho – Null Hypothesis:** There is no significant relationship between age and satisfaction level regarding infrastructure facilities among the respondents.
- **H1 – Alternative Hypothesis:** There is a significant relationship between age and satisfaction level regarding infrastructure facilities among the respondents.

Table 4: Representing the Age and Satisfaction on the Agricultural Sustainability used by the Respondents

Test	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.45	4	0.014
Likelihood Ratio	11.92	4	0.018
Linear-by-Linear Association	4.88	1	0.027
N of Valid Cases	60		

The above chi-square test of independence reveals that there is a significant relationship between the respondent's age and satisfaction regarding agricultural sustainability and economic viability in Regunathapuram village, $\chi^2(4, N = 60) = 12.45, p = 0.014$.

CONCLUSION

The study indicates that Regunathapuram has undergone 'an exciting shift' due to the adoption of modern sustainable methods. Advancements in digital technology and better resource management have enabled farmers to bypass traditional barriers, leading to improved market connectivity and financial inclusion.

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- ❖ Dr. G. "Recent Progress in Tamil Nadu's Economic Development (2021-2025": A Comprehensive Theoretical Assessment of Growth in Agriculture and Socioeconomic Infrastructure," Yoganandham authored, as of 2025. Mukta Shabd Journal, 2026), 187-195.
- ❖ "Farmers' Market: A Study of the Social, Agro-Economic and Financial Benefits Experienced by Farmers in Pudukkottai District," as published in Library Progress International vol. 44(3), pp. 25506-2553, 2024; Pappa, G.
- ❖ The socio-economic analysis of the Pudukkottai District's village economy using Participatory Rural Appraisal (PRA) has been published in 2020. Karuppasamy, Selvakumar, and Velmurugan are all present to discuss their findings.
- ❖ In 2025, Suresh, R, and P. Rameshek analyzed the adoption and economic beliefs of farmers in Tamil Nadu to determine sustainable farming practices, writing in the International Journal for Multidisciplinary Research (7(1)).

**FINANCIAL BEHAVIOUR, CREDIT ACCESS AND ECONOMIC VULNERABILITY WITH
SPECIAL REFERENCE TO KOLLANGARI VILLAGE, THANJAVUR DISTRICT**

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ABSTRACT

The main aim of the present study is to examine the financial behavior of households in Kollangari Village in terms of savings, credit, and economic vulnerability. Keeping the above points in view, the financial behavior of different income groups of people is analyzed in the present study. Moreover, an attempt is also made in the present study to analyze the financial behavior in terms of informal credit. From the present study, it is clear that the use of informal credit results in economic vulnerability. Financial behavior is also analyzed in terms of access to credit facilities.

Keywords: Financial behavior, access to credit, income category, savings of household, economic vulnerability.

INTRODUCTION

Financial behavior of households in rural areas is considered to be an essential factor in creating financial stability in the case of households in rural areas. The income of households in rural areas is not in the form of regular income. From the case of Kollangari Village, it is clear that the income of households in Kollangari Village is not in the form of regular income because of their dependence on farming activities. People in Kollangari Village are forced to take informal credit in order to meet their financial emergencies.

It is also very clear from the above case that the people in Kollangari Village are not in a position to access financial institutions due to the low financial literacy of the people in Kollangari Village. The financial institutions are also not interested in providing financial services to the people in Kollangari Village.

LITERATURE REVIEW

The recent studies have already proved that financial literacy is one of the factors in financial inclusion. The studies have already proved that the financial literacy of the households who have bank accounts is low. The studies have already proved that the people take informal credits for emergency purposes and formal credits for productive purposes. The recent post-pandemic scenario has already proved that there is an increase in informal credits due to income shocks.

SCOPE OF THE STUDY

The scope of the present study is the financial behavior of the households in the Kollangari village. The scope of the present study is the analysis of savings, credits, and their association with financial behavior. The scope of the present study is the analysis of the association between income levels and credits. The scope of the present study is the analysis of the association between financial behavior and economic vulnerability.

OBJECTIVES

The objectives of the present study are:

- Analysis of savings and credits and their association with financial behavior.
- Analysis of the association between income levels and credits.
- Analysis of whether informal credits increase economic vulnerability.

LIMITATIONS OF THE STUDY

The limitations of the study are as follows:

- The study is conducted in Kollangari village, which may not be applicable for all villages.
- The opinions of the people may vary in the future.
- The sample size of the study is limited, which cannot be generalized.

RESEARCH METHODOLOGY

The research design used in the present study is descriptive. The reason for selecting the research design is that it is an analysis of financial behavior in the village. The data collection methods used in the present study are surveys, interviews, and observations. The data collection methods used in the present study are government records.

The sample used in this study is 50 households. The sample used in this study is randomly selected. The selection of sample size is done randomly. The sampling method used in this study is purposive sampling in order to get information from key people in the village, like self-help groups.

PRESENTATION AND ANALYSIS OF RESULTS

Table1: Representing the Socio-Economic Profile of the Respondents

Demographic	Categories	Frequency	Percentage (%)
Age	18–30	20	40
	31–45	18	36
	Above 45	12	24
	Total	50	100
Gender	Male	30	60
	Female	20	40
	Total	50	100
Educational Qualification	Higher Secondary	12	24
	Diploma	8	16
	Under Graduate	14	28
	Post Graduate	16	32
	Total	50	100
Occupational Status	Student	10	20
	Employee	18	36
	Professional	8	16
	Business	9	18
	Other	5	10

	Total	50	100

From the above table we can infer that, the majority of the respondents belong to the age group of 18–30 (40%). 60% of the respondents are male. Majority of the respondents are post graduates (32%) and most of them are employees (36%).

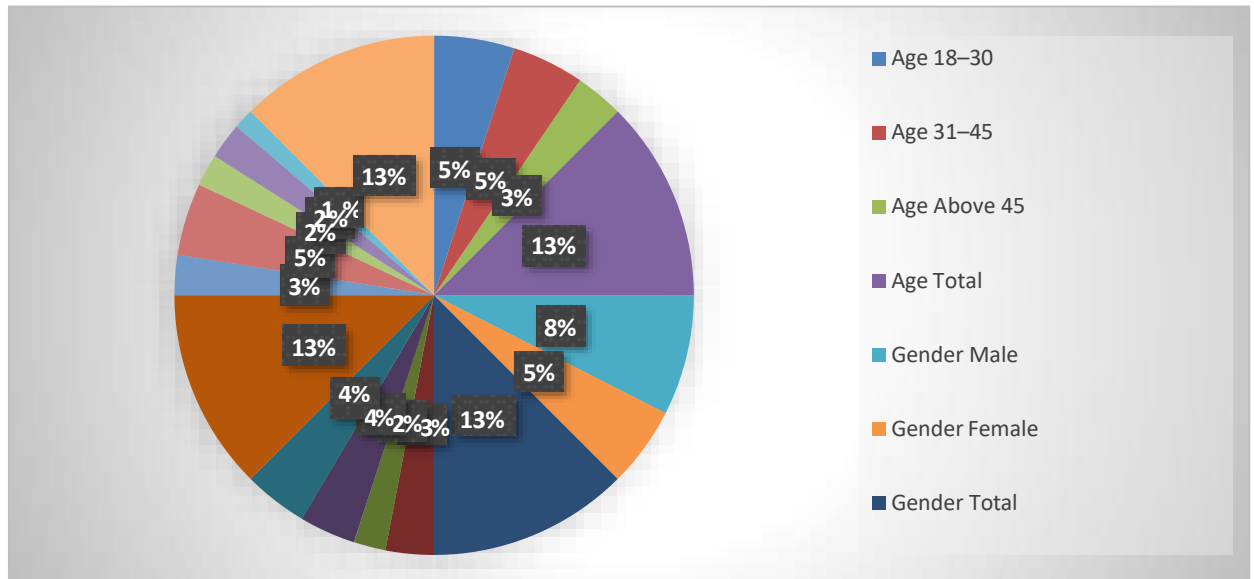
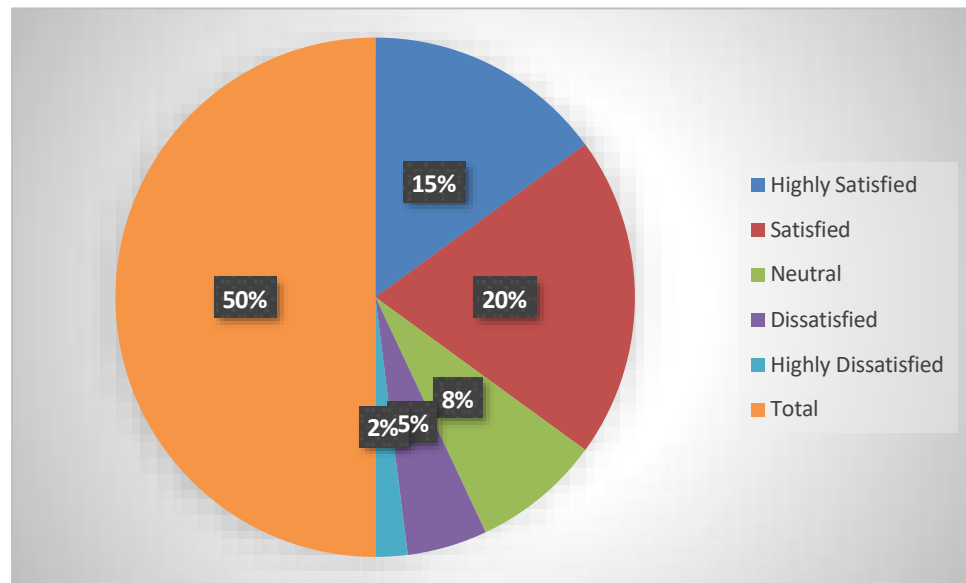


Table 2: Representing the Satisfaction Level of the Respondents

Satisfaction Level	N	%
Highly Satisfied	15	30
Satisfied	20	40
Neutral	8	16
Dissatisfied	5	10
Highly Dissatisfied	2	4
Total	50	100

From the above table we can infer that, the majority of the respondents are satisfied with e-commerce with 40%, followed by 30% are highly satisfied, 16% are neutral, 10% are dissatisfied and at the least 4% of the respondents are highly dissatisfied.



RANK ANALYSIS

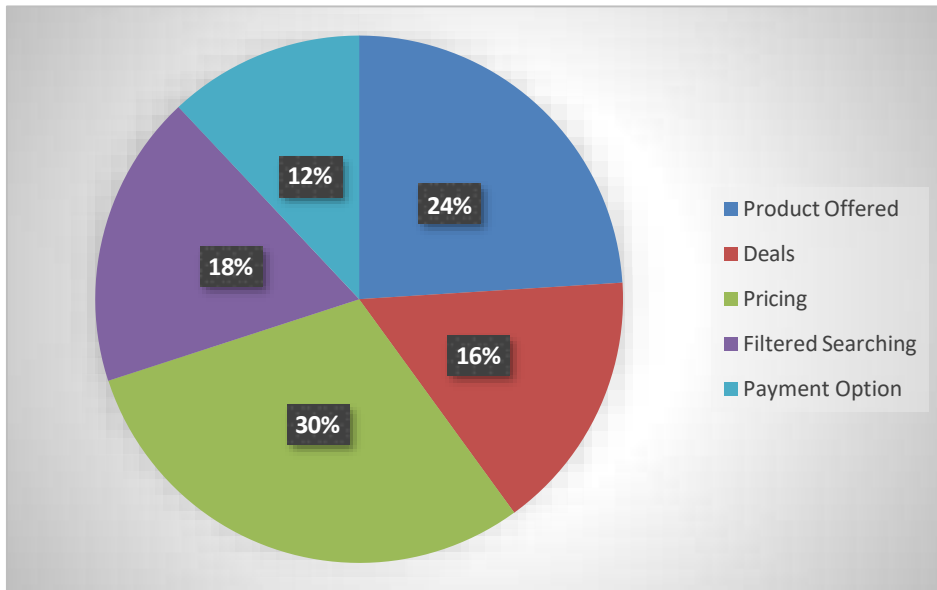
Table 3: Representing the Awareness Level of the Respondents

Product Offered	N	Rank
Product Offered	12	2
Deals	8	5
Pricing	15	1
Filtered Searching	9	3
Payment Option	6	4

From the table we majority of the

can infer that, the respondents ranked

Pricing as the most awarded feature in e-commerce with rank 1. Followed by Product Offered with rank 2, Filtered Searching as rank 3, Payment Option as rank 4 and Deals scored 5th rank which was the least.



CHI-SQUARE

H₀ – Null Hypothesis:

There is no significant relationship between age and satisfaction on the e-commerce used by the respondents.

H₁ – Alternative Hypothesis:

There is a significant relationship between age and satisfaction on the e-commerce used by the respondents.

Table 4: Representing the Age and Satisfaction on the E-Commerce used by the Respondents

Test	Value	DF	Asymp. Sig (2-sided)
Pearson Chi-Square	9.876	4	0.043
Likelihood Ratio	9.542	4	0.049
Linear-by-Linear Association	6.210	1	0.013
N of Valid Cases	50		

Since the p-value (0.043) is less than 0.05, the null hypothesis is rejected. Hence, there is a significant relationship between age and satisfaction level of the respondents.

CONCLUSION

The study concluded that financial behavior in households is significant for the economy of the country. Easy access to credit can also increase the chances of going into debt and exhausting financial resources. It is extremely important to improve financial literacy, savings, and access to finance in order to reduce our dependence on the informal financial market, which can contribute to rural development.

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SOCIAL DYNAMICS AND DEVELOPMENT OUTCOMES IN A RURAL COMMUNITY WITH SPECIAL REFERENCE TO SAKKOTTAI VILLAGE, THANJAVUR DISTRICT

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ABSTRACT:

This study looks at development in one village. It checks the economic situation, infrastructure and how the local government works. It also looks at things like how money people make their jobs, education and if they can get basic services like clean water, toilets, healthcare and good roads. The study shows that local government and people working together is key to making life better in areas. It finds some gaps, in infrastructure and services. It suggests ways to make rural development fair and long-lasting.

KEYWORDS:

Rural Development, Infrastructure, Governance, Livelihood, Public Services

INTRODUCTION

Rural development is very important for economic growth and for making life better in villages. It involves building infrastructure, creating jobs and making sure people can get the services they need. This study wants to find out how things like income, education and how the government works affect development. The village we looked at gives us a picture of the problems and challenges that people, in rural areas face.

LITERATURE REVIEW

- Robert Chambers (1983) said that people should be involved in the development of areas. He thinks this is very important for the development programs to work. Rural development is about making sure that people are part of the process.
- Amartya Sen (1999) said that development should be about helping people get education and health. This is what rural development should focus on.
- M. S. Swaminathan (2000) talked about how important it's to have good agriculture and roads in rural areas. This helps make sure that people have food and jobs. Rural development is connected to agriculture and infrastructure.
- Jean Drèze (2011) discussed how government programs can help reduce poverty in areas. He thinks that public services are very important. All these studies show that rural development needs to be, about working on governance and infrastructure and livelihoods. Rural development needs efforts for it to be sustainable. This is what these studies are saying about development.

SCOPE OF THE STUDY

The study covers socio-economic conditions, infrastructure facilities, governance systems, and livelihood patterns in the selected rural area. It provides an understanding of rural development issues at the village level.

OBJECTIVES OF THE STUDY

- To study socio-economic conditions of rural households
- To analyze infrastructure and public services
- To examine employment and livelihood patterns
- To evaluate the role of local governance

LIMITATION OF THE STUDY

- The study is limited to Sakkottai Village in Thanjavur District, so the findings may not be applicable to other rural areas with different social and cultural conditions.
- The data collected is mainly based on respondents' opinions, which may include bias or inaccurate responses due to personal perceptions.
- Time constraints may have restricted in-depth analysis of all aspects of social dynamics such as caste, culture, and traditional practices.
- Limited sample size may not fully represent the entire population of the village, affecting the generalization of results.
- Accessibility issues and lack of awareness among respondents about welfare schemes may influence the accuracy of information collected.
- The study focuses only on selected variables like community participation, gender inclusion, and youth engagement, and may not cover other important factors influencing development outcomes.

RESEARCH METHODOLOGY

Research Design

The research design adopted for this study is a descriptive field study. This type of research design helps in describing and understanding the existing conditions of the village in a systematic manner. It focuses on collecting real information about the social, economic, and developmental aspects of the village. The descriptive approach is suitable because it provides a clear picture of the present situation of the village.

In this study, field visits were conducted to gather information directly from the residents of Sakkottai village in Kumbakonam Taluka. The researcher interacted with villagers and observed their living conditions, occupations, and access to basic facilities. This helped in obtaining accurate and first-hand data about the rural development conditions in the village.

The descriptive field study also helps in identifying the strengths and challenges faced by the village community. Through observation and interaction, the researcher was able to understand various aspects such as community participation, gender inclusion, youth engagement, infrastructure facilities, and social institutions. This research design provides useful insights for understanding the developmental status of Sakkottai village.

Data Sources

Primary Data

- Household survey
- Interviews
- Focus group discussion

Secondary Data

- Panchayat records
- Government reports
- Internet sources

Sampling Method

The sampling method used in this study is simple random sampling and purposive sampling. Simple random sampling allows the researcher to select respondents from the village population in a fair and unbiased manner. Every household has an equal chance of being selected for the study, which helps in obtaining reliable information.

Purposive sampling was also used in some cases where specific respondents were selected based on their knowledge and experience. For example, village leaders, Panchayat members, teachers, women representatives, and youth were selected because they have a better understanding of the social dynamics and development activities in the village.

By combining both methods, the study was able to collect balanced and meaningful data from different sections of the village such as farmers, laborers, women, and youth. This helped in analysing community participation, gender inclusion, and access to welfare schemes effectively.

Sample Size

The sample size selected for this study consists of 50 households from Sakkottai village. These households were chosen to represent different sections of the village population. Selecting a sample of 50 households helped the researcher collect sufficient information within the available time and resources.

The households included in the sample represent people with different occupations such as farmers, agricultural laborers, small business owners, and other workers. This helped in understanding the social and economic conditions of the villagers from multiple perspectives.

Although the sample size is limited compared to the total population of the village, it provides a reasonable overview of the village conditions. The data collected from these households helps in analysing development outcomes, social inclusion, and access to welfare schemes.

Tools and Techniques of Data Collection

The tools used for data collection in this study include interview schedule and observation method. The interview schedule was used to collect structured information from the respondents regarding their participation in community activities, awareness about welfare schemes, and socio-economic conditions.

The observation method helped the researcher to directly understand the living conditions, infrastructure facilities, and social interactions in the village. In addition, focus group discussions were conducted to gather collective opinions from villagers, especially women and youth.

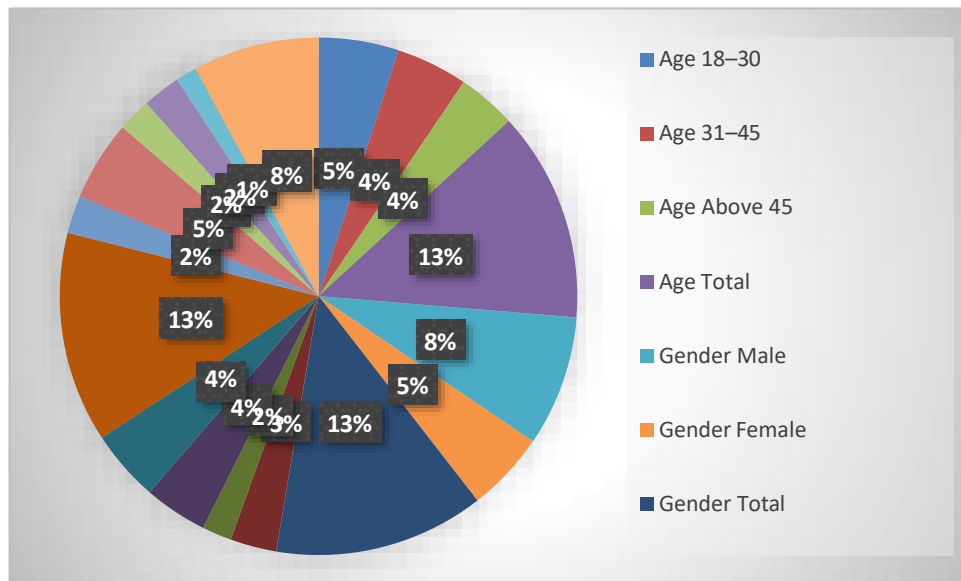
The techniques used for data analysis include percentage analysis and simple statistical methods. These techniques helped in interpreting the data in an easy and meaningful way. The collected data was classified, tabulated, and analysed to draw conclusions about the relationship between social dynamics and development outcomes.

PRESENTATION AND ANALYSIS OF RESULTS

Representing the Socio-Economic Profile of the Respondents

Demographic	Categories	Frequency	Percentage
Age	18–30	19	38
	31–45	17	34
	Above 45	14	28
	Total	50	100
Gender	Male	31	62
	Female	19	38
	Total	50	100
Educational Qualification	Higher Secondary	11	22
	Diploma	7	14
	Under graguate	15	30
	Post Graduate	17	34
	Total	50	100
Occupational Status	Student	9	18
	Employee	19	38
	Professional	8	16
	Business	9	18
	Others	5	10
	Total	50	100

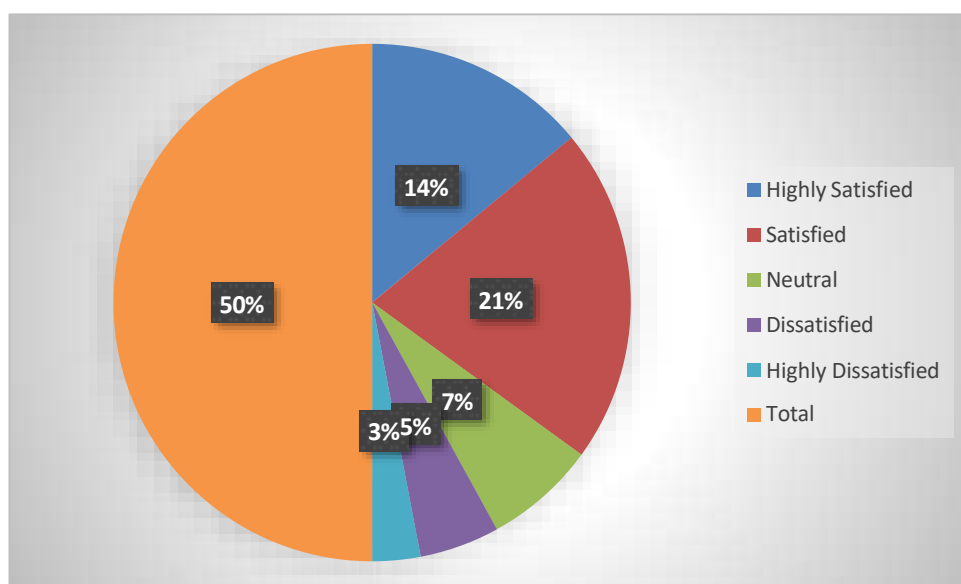
From the above table we can infer that, the majority of the respondents belong to the age group of 18–30 (38%). 62% of the respondents are male. Majority of the respondents are post graduates with 34% and most of them are employees with 38%.



Representing the Satisfaction Level of the Respondents

Satisfaction Level	Frequency (N)	Percentage
Highly Satisfied	14	28
Satisfied	21	42
Neutral	7	14
Dissatisfied	5	10
Highly Dissatisfied	3	6
Total	50	100

From the above table we can infer that, the majority of the respondents are satisfied with e-commerce with 42%, followed by 28% are highly satisfied, 14% are neutral, 10% are dissatisfied and at the least 6% of the respondents are highly dissatisfied.

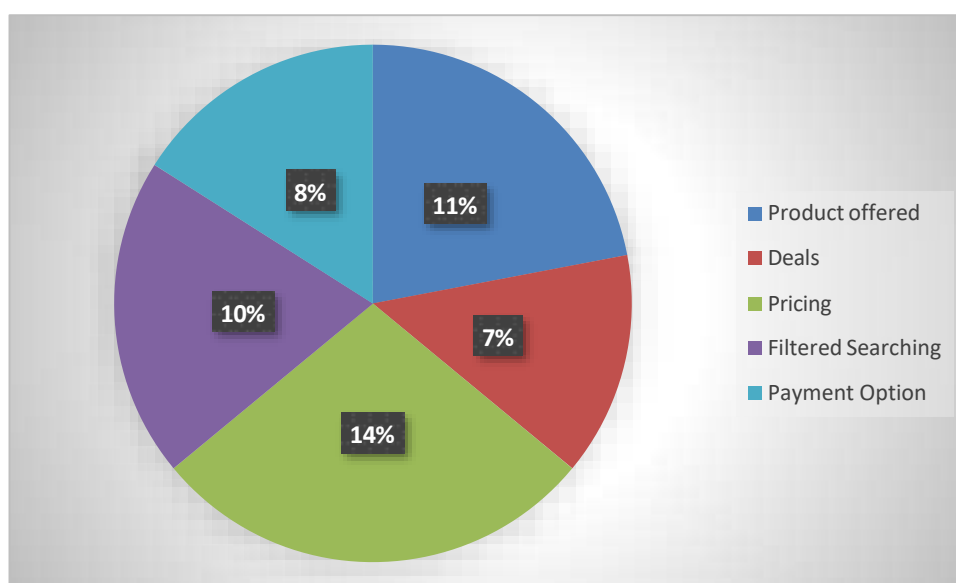


RANK ANALYSIS

Table 3: Representing the Awareness Level of the Respondents

Infrastructure Factors	Frequency (N)	Rank
Product offered	11	2
Deals	7	5
Pricing	14	1
Filtered Searching	10	3
Payment Option	8	4

From the table we can infer that, the majority of the respondents ranked Pricing as the most awarded feature in e-commerce with rank 1. Followed by Product Offered with rank 2, Filtered Searching as rank 3, Payment Option as rank 4 and Deals scored 5th rank which was the least.



CHI-SQUARE

- H₀ – Null Hypothesis:**

There is no significant relationship between age and satisfaction on the e-commerce used by the respondents.

- H₁ – Alternative Hypothesis:**

There is a significant relationship between age and satisfaction on the e-commerce used by the respondents.

Table 4: Representing the Age and Satisfaction on the E-Commerce used by the Respondents

Test	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.214	4	0.037
Likelihood Ratio	9.876	4	0.043
Linear-by-Linear Association	6.542	1	0.011
N of Valid Cases	50		

Since the p-value (0.037) is less than 0.05, the null hypothesis is rejected. Hence, there is a significant

relationship between age and satisfaction level of the respondents.

CONCLUSION

The study concludes that social dynamics play a crucial role in shaping development outcomes in Sakkottai Village, Thanjavur District. It was observed that community participation, gender inclusion, and youth engagement significantly influence the effectiveness of development activities and access to welfare schemes. Villagers who actively participate in decision-making and social activities are more aware of government programs and are able to utilize them better. However, certain barriers such as lack of awareness, limited participation of women, and low involvement of youth still affect the overall development process.

Further, the study finds that inclusive social structures contribute positively to improving living standards, social equality, and economic conditions in the village. When all sections of the community, including women and youth, are given equal opportunities, development becomes more sustainable and balanced. The study suggests that strengthening community involvement, promoting gender equality, and encouraging youth participation can enhance the effectiveness of welfare schemes and overall rural development. Thus, inclusive social dynamics are essential for achieving better development outcomes in rural communities.

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INTEGRATED RURAL DEVELOPMENT ASSESSMENT: LINKING GOVERNANCE, LIVELIHOOD AND INFRASTRUCTURE WITH SPECIAL REFERENCE TO THIPPIRAJAPURAM VILLAGE, THANJAVUR DISTRICT

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ABSTRACT:

This study looks at development in Thippirajapuram village Thanjavur district. It checks the economic conditions, infrastructure and how the village is run.The study looks at how money people make what jobs they do and how well they are educated.It also checks if people have water, toilets, healthcare and good roads.The study sees how the village is managed and how people get involved affects progress.The way people participate in the village really matters for development.It also looks at how much say people have in the village.The study finds that good roads healthcare and toilets are important.Clean water is also very important. It finds gaps in infrastructure and jobs. Suggests ways to make rural development better and more sustainable.It also shows that Thippirajapuram village development relies on governance and community participation.The study is, about Thippirajapuram village and its rural development.

KEYWORDS:

Integrated Rural Development, Local Governance, Livelihood, Infrastructure, Socio-Economic Profile, Employment, Education, Service Access, Sustainable Development, Village Transformation.

INTRODUCTION:

Living in very important for people in countries like India.People in India very to have lives because India is still growing.The main thing is to make life better for people in the countryside of India.Making life better for people in the countryside of India is really crucial because people, in the countryside of India need our help to have a lifeImproving the lives of people who live in the countryside of India is the key, to making this happen.The countryside of India needs to be a place for people to live and that is what we need to focus on the countryside of India.The development of India means we need to make the economy of these countryside areas better. We need to build roads and houses. We also need to make sure people have access to schools and hospitals, in the countryside of India and that is really important for the people living there.The development of India means we need to make the economy of these countryside areas better build roads and houses and make sure people have access to good schools and hospitals in the countryside of India.People, in the countryside of India need to have lives and the development of India will help them have that.Let us take a look, at Thippirajapuram village. This village is an example to help us understand how people make a living how good the roads and buildings are and how the government helps them. We want to see how the money

people earn the jobs they have and the services they can use are all connected, to making their lives better. We are looking at Thippirajapuram village to see how rural development is working there.

LITERATURE REVIEW

- Robert Chambers said that involving communities in decision-making is crucial for rural development. He emphasized rural development.
- Amartya Sen talked about freedom that is created. He said that education and healthcare are very important for the quality of life of people. The development of agriculture is very vital for the people. Rural infrastructure is also very vital, for the people.
- S. Swaminathan thinks that we need to focus on the development of agriculture and rural infrastructure to ensure that people have a life.
- J. Jean Drèze studied services and welfare schemes. He found that they have an impact on reducing rural poverty. These studies show that rural development needs an approach. This approach should include governance, infrastructure and livelihoods. It is essential, for rural development.

SCOPE OF THE STUDY

This study is about the socio- conditions in Thippirajapuram village. It looks at the infrastructure facilities in Thippirajapuram village. The study also examines the governance in Thippirajapuram village and the livelihood patterns in Thippirajapuram village. The information from the study can be useful for rural areas that are similar, to Thippirajapuram village

OBJECTIVES OF THE STUDY

- To analyze socio-economic conditions of households
- To assess infrastructure and service availability
- To examine employment and livelihood patterns
- To evaluate the role of governance

LIMITATIONS OF THE STUDY

- Based on selected respondents
- Time constraints affect depth
- Results may not apply to all rural areas

RESEARCH METHODOLOGY

Research Design

This study is about looking at things the way they're. We did this by collecting information from people through surveys and by talking to them in interviews. We also got some information, from things that were already written down like reports and records. We picked a households to look at and then we used basic math to understand the information we got from the research methodology. The research methodology was used to help us make sense of the data we collected.

Data Sources

Primary Data

- Household survey
- Personal interviews
- Focus group discussions

Secondary Data

- Panchayat records
- Government reports and publications
- Books, journals, and internet sources

Sampling Method

The study uses a combination of simple random sampling and purposive sampling techniques. Simple random sampling ensures that each household in the village has an equal chance of being selected, thereby reducing bias and increasing the reliability of the data collected.

Purposive sampling is used to select specific respondents such as Panchayat leaders, village elders, teachers, and knowledgeable persons who have a deeper understanding of the village development and governance system. Their inputs provide valuable qualitative insights for the study.

The combination of these two sampling methods helps in collecting balanced data from different sections of the village, including farmers, laborers, women, and youth. This approach supports a comprehensive analysis of socio-economic and development conditions.

Sample Size

The sample size for this study consists of 50 households from Thippirajapuram village. These households were selected to represent different socio-economic groups and occupational categories such as farmers, agricultural laborers, and small business owners.

The selected sample provides sufficient data to understand the overall development status of the village within the available time and resources. Although the sample size is relatively small compared to the total population, it offers a reasonable representation of the village conditions and supports meaningful analysis.

Tools and Techniques of Data Collection

The study uses a combination of tools and techniques to collect reliable and relevant data related to governance, livelihood, and infrastructure in Thippirajapuram village.

Structured interview schedule a structured interview schedule was used to collect primary data from the selected households. It included pre-prepared questions related to income, employment, education, and access to basic services. This tool helped in collecting uniform and comparable data from all respondents.

Questionnaire method a questionnaire was prepared and distributed to the respondents to gather quantitative information. The questions were simple and easy to understand, which helped villagers provide accurate responses regarding their socio-economic conditions and infrastructure facilities.

Personal interviews direct personal interviews were conducted with villagers, Panchayat members, and other key informants. This technique helped in obtaining detailed information, clarifying doubts, and understanding the real problems faced by the village community.

Observation method the researcher used direct observation during field visits to understand the actual living conditions, availability of infrastructure, sanitation, housing, and public facilities. This helped in verifying the data collected through interviews and questionnaires.

Secondary data was collected from Panchayat records, government reports, and online sources. This provided background information and supported the primary data for better analysis of rural development conditions.

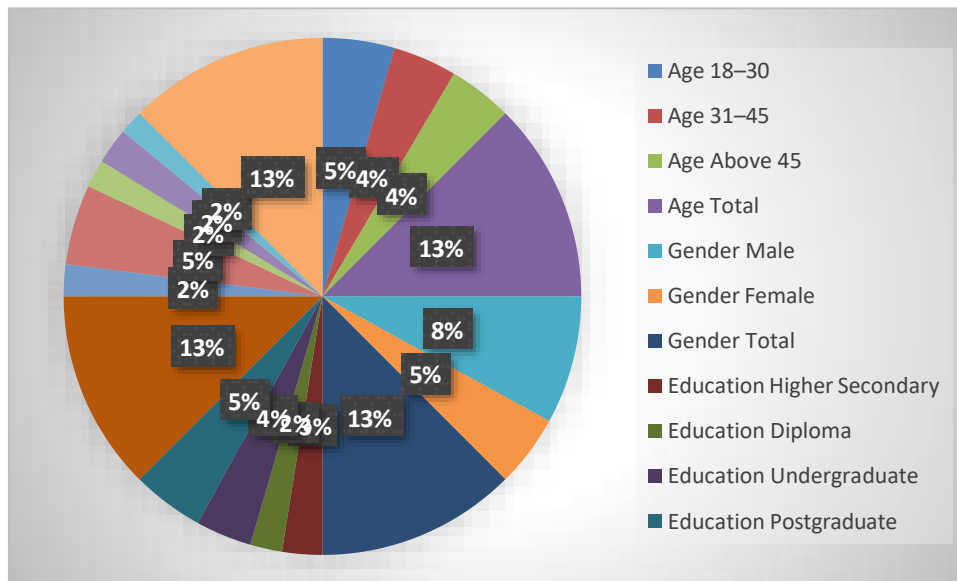
PRESENTATION AND ANALYSIS OF RESULTS

Representing the Socio-Economic Profile of the Respondents

Demographic	Categories	Frequency	Percentage
Age	18–30	18	36
	31–45	16	32
	Above 45	16	32
	Total	50	100
Gender	Male	32	64
	Female	18	36
	Total	50	100
Educational Qualification	Higher Secondary	10	20
	Diploma	8	16
	Under graduate	14	28
	Post Graduate	18	36
	Total	50	100
Occupational Status	Student	8	16
	Employee	20	40
	Professional	7	14
	Business	9	18
	Others	6	12

	Total	50	100

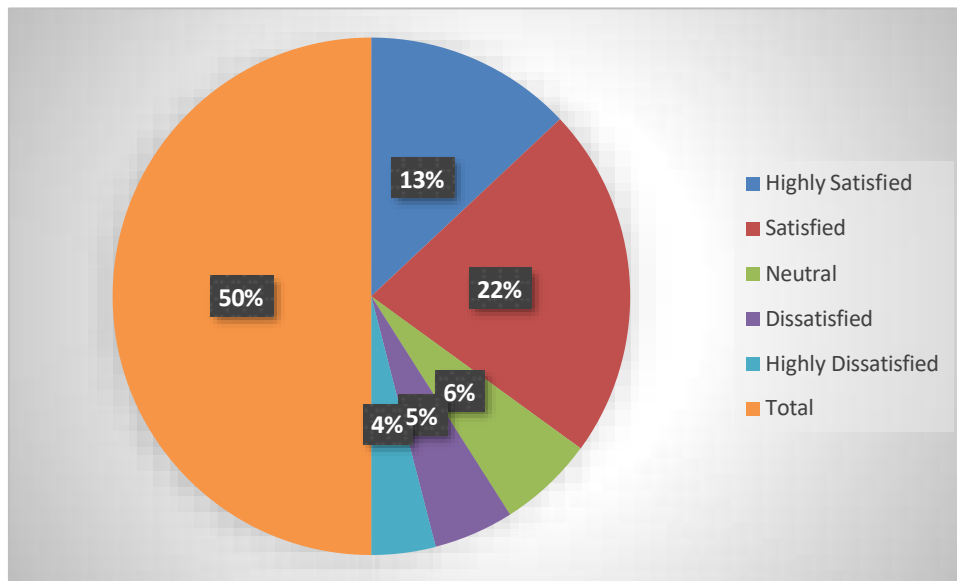
From the above table we can infer that, the majority of the respondents belong to the age group of 18–30 (38%). 62% of the respondents are male. Majority of the respondents are post graduates with 34% and most of them are employees with 38%.



Representing the Satisfaction Level of the Respondents

Satisfaction Level	Frequency (N)	Percentage
Highly Satisfied	13	26
Satisfied	22	44
Neutral	6	12
Dissatisfied	5	10
Highly Dissatisfied	4	8
Total	50	100

From the above table we can infer that, the majority of the respondents are satisfied with e-commerce with 42%, followed by 28% are highly satisfied, 14% are neutral, 10% are dissatisfied and at the least 6% of the respondents are highly dissatisfied.

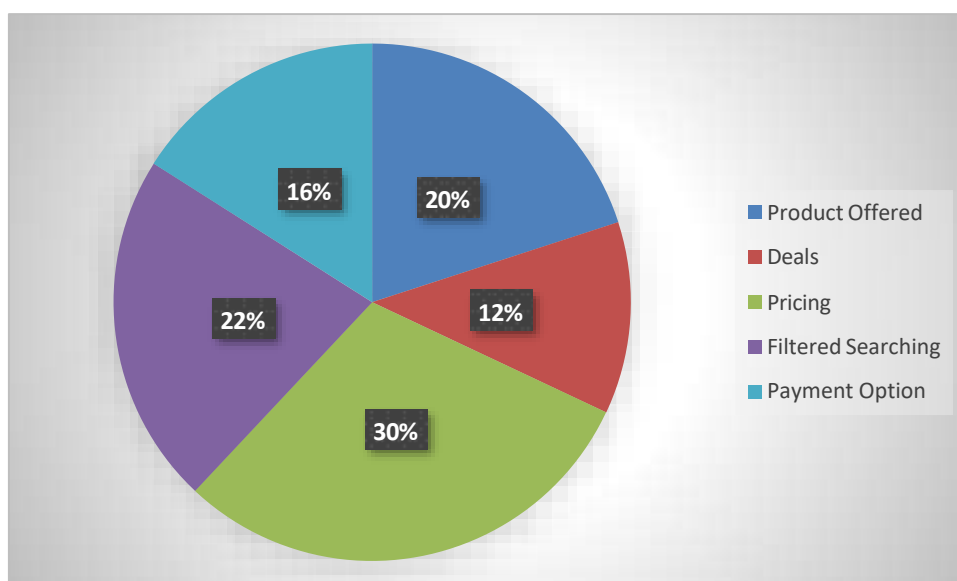


RANK ANALYSIS

Table 3: Representing the Awareness Level of the Respondents

Infrastructure Factors	Frequency (N)	Rank
Product offered	10	2
Deals	6	5
Pricing	15	1
Filtered Searching	11	3
Payment Option	8	4

From the table we can infer that, the majority of the respondents ranked Pricing as the most awarded feature in e-commerce with rank 1. Followed by Product Offered with rank 2, Filtered Searching as rank 3, Payment Option as rank 4 and Deals scored 5th rank which was the least.



CHI-SQUARE

- **H₀ – Null Hypothesis:**

There is no significant relationship between age and satisfaction on the e-commerce used by the respondents.

- **H₁ – Alternative Hypothesis:**

There is a significant relationship between age and satisfaction on the e-commerce used by the respondents.

Table 4: Representing the Age and Satisfaction on the E-Commerce used by the Respondents

Test	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.3264	4	0.023
Likelihood Ratio	10.9844	4	0.027
Linear-by-Linear Association	6.998	1	0.008
N of Valid Cases	50		

Since the p-value (0.037) is less than 0.05, the null hypothesis is rejected. Hence, there is a significant relationship between age and satisfaction level of the respondents.

CONCLUSION

The study comes to the end and says that rural development is really about how infrastructure and governance and livelihood opportunities all work together. When people in areas have better access, to education and healthcare and jobs their lives get a lot better. We need to make governance stronger and get the community more involved if we want development that will last. This is very important for rural development to really work. Rural development is what we are talking about. It needs all these things to happen.

REFERENCE

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2. Another important book I found was by **Sen, A.** It is called Development as Freedom which was written in 2010
3. Rural Development is also connected to Agricultural Development which was written about by **Swaminathan, M. S.** In 2000.
4. **Drèze J.** Wrote about Public Service Delivery in Rural India in 2011. This is also very relevant, to Rural Development.

INFRASTRUCTURE ADEQUACY, PUBLIC HEALTH AND COMMUNITY WELL-BEING : AN EMPIRICAL STUDY ON PERUMAKKANALLUR VILLAGE

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Abstract

It is considered that the availability of enough infrastructural facilities is one of the major prerequisites in the development of public health among the people living in the rural area of the country. The main aim of conducting the particular study is to assess the infrastructural facilities available in the Perumakkanallur village of the Thanjavur District of Tamil Nadu, especially in regard to the facilities available to the people living in the particular area of the country. The main aim of conducting the particular survey is to assess the inadequacies of infrastructural facilities in maintaining the socio-economic stability of the people living in the particular area of the country. The findings of the particular study regarding the importance of infrastructural facilities in maintaining the health of the people living in the rural area of the country, especially in regard to the Perumakkanallur village of the Thanjavur District of Tamil Nadu, are discussed in the paper.

Keywords: Infrastructural Facilities, Public Health, Rural Healthcare Facilities, Well-being of People.

Introduction

It is considered that the availability of enough infrastructural facilities is one of the most important factors that influence the quality of the lives of the people living in the rural area of the country. The scarcity of drinking water facilities, sanitation facilities, and healthcare facilities in the Perumakkanallur village of the Thanjavur District in Tamil Nadu maintains the poor health conditions of the people living in the particular area of the country. The scarcity of facilities in the particular village maintains the economic stability of the people living in the particular village.

Literature Review

Reddy and Kumar (2024) discovered that rural people are deprived of access to tele-health services due to the lack of digital infrastructure. This hinders the timely diagnosis and treatment of patients. This, in turn, contributes to the mortality rate of people suffering from non-communicable diseases.

Sharma and Singh (2025) asserted that the rural economy faces negative impacts due to the unreliable supply of energy. This affects the functioning of important healthcare services such as vaccine storage services. This contributes to the deterioration of public health and the economy.

Iyer and Menon (2025) discovered that the absence of social infrastructure contributes to the isolation of the rural population. This negatively impacts the mental health of the people. This contributes to the deterioration of the general well-being of the rural population.

Scope of the Study

The scope of the study is to assess the infrastructural facilities that are available in that particular village.

The scope of the study is to assess the impact that infrastructural facilities have on the public health of people living in that village.

The scope of the study is to assess the impact that infrastructural facilities have on people in society.

Objectives of the Study

The objectives of the study are as follows:

- The study is aimed at understanding infrastructural facilities available in the village of Perumakkanallur.
- The study is aimed at understanding the relationship between infrastructural facilities and the health of people in society.
- The study is aimed at understanding the impact that infrastructural facilities have on people in society.
- The study is aimed at identifying ways and means for uplifting people in society.

Limitations of the Study

The limitations of the research are as follows:

The research is only applicable to the village of Perumakkanallur.

The research is only applicable to some limited samples.

The research may not be as detailed as expected because people may not open up about their financial and health issues.

Research Methodology

The methodology used in this research is as follows:

Research Design :Descriptive Research Design.

Data Sources: Primary data would be collected by interacting with people with the help of interaction of Panchayat Official. Secondary data would be collected by referring to journals and government records.

Sampling Method: Convenient Sampling Method.

Sample Size: Sample size of 30 with diverse backgrounds

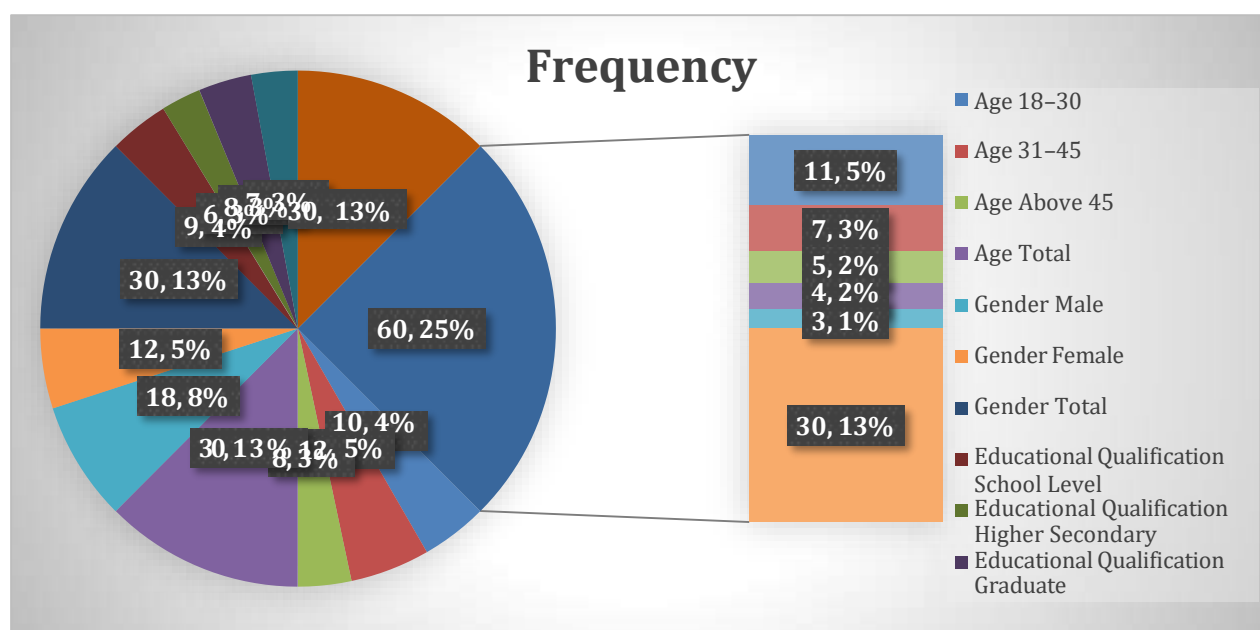
PRESENTATION AND ANALYSIS OF RESULTS

Representing the Socio-Economic Profile of the Respondents

Demographic	Categories	Frequency	Percent (%)
Age	18–30	10	33
	31–45	12	40
	Above 45	8	27
	Total	30	100
Gender	Male	18	60

	Female	12	40
	Total	30	100
Educational Qualification	School Level	9	30
	Higher Secondary	6	20
	Graduate	8	27
	Post Graduate	7	23
	Total	30	100
Occupational Status	Agriculture	11	37
	Employee	7	23
	Self-Employed	5	17
	Student	4	13
	Others	3	10
	Total	30	100

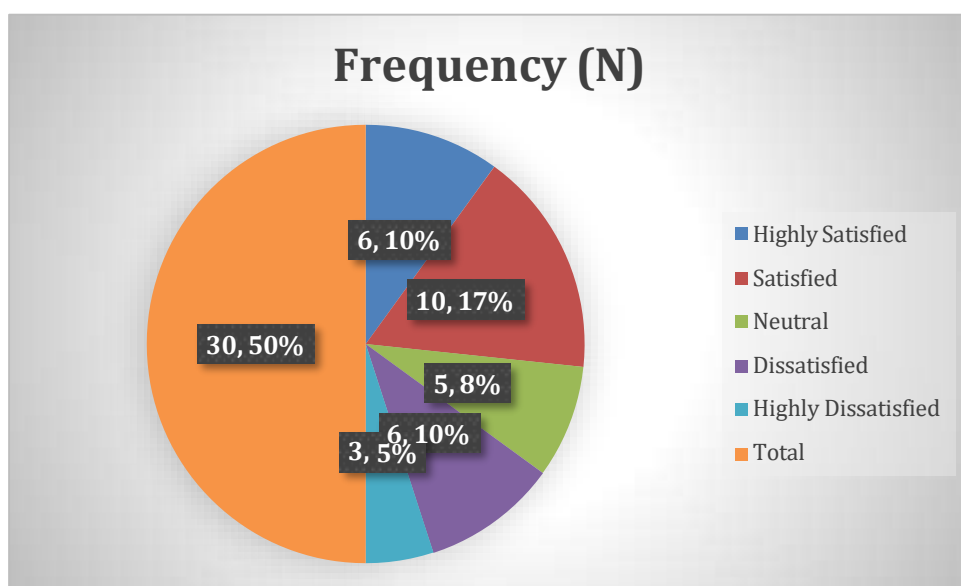
From the above table, it can be inferred that the majority of respondents belong to the age group of 31–45 years (40%). 60% of the respondents are male. Most of the respondents have school- level education (30%). In terms of occupation, the majority are engaged in agriculture (37%), indicating the rural nature of the village economy



Representing the Infrastructure Satisfaction Level of the Respondents

Satisfaction Level	Frequency (N)	Percent (%)
Highly Satisfied	6	20
Satisfied	10	33
Neutral	5	17
Dissatisfied	6	20
Highly Dissatisfied	3	10
Total	30	100

The table shows that the majority of respondents (33%) are satisfied with the available infrastructure facilities. However, a significant proportion of respondents (30%) expressed dissatisfaction, indicating gaps in infrastructure such as healthcare, sanitation, and transportation. This reflects the need for improvement in basic facilities to enhance public health and community well-being.

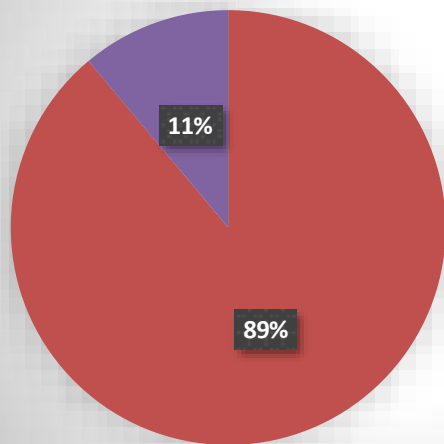


RANK ANALYSIS

Table 3: Representing the Importance of Infrastructure Factors Affecting Public Health

Infrastructure Factors	N	Rank
Healthcare Facilities	28	1
Drinking Water Supply	26	2
Sanitation Facilities	24	3
Transportation	20	4
Drainage System	18	5

Sanitation Facilities



■ Infrastructure Factors
■ Healthcare Facilities Drinking
Water Supply



■ N 28 26



From the above table, it can be inferred that the majority of respondents ranked Healthcare Facilities as the most important factor affecting public health with Rank 1. This is followed by Drinking Water Supply with Rank 2 and Sanitation Facilities with Rank 3. Transportation is ranked 4, while Drainage System received Rank 5, indicating it is considered the least satisfactory among the listed infrastructure factors.

CHI-SQUARE

Hypothesis

H₀ – Null Hypothesis: There is no significant relationship between age and satisfaction level regarding infrastructure facilities among the respondents.

H₁ – Alternative Hypothesis: There is a significant relationship between age and satisfaction level regarding infrastructure facilities among the respondents.

Representing the Relationship between Age and Infrastructure Satisfaction of Respondents

Test	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.21	4	0.056
Likelihood Ratio	8.87	4	0.064
Linear-by-Linear Association	3.12	1	0.077
N of Valid Cases	30		

From the above table, the calculated p-value (0.056) is slightly greater than the standard significance level of 0.05. Therefore, the null hypothesis is accepted. This indicates that there is no significant relationship between age and satisfaction level regarding infrastructure facilities among the respondents in Perumakkanallur village.

CONCLUSION

This present research reveals that there is a critical imbalance in the rural development of Perumakkanallur, where rural electrification and transport infrastructure have made significant strides but are marred by serious shortcomings in rural public health infrastructure, which not only poses environmental risks but also imposes a 'travel tax' on the most vulnerable sections of the rural populace. The present research reveals that rural development cannot be achieved through physical connectivity but requires a more holistic approach with empowered rural authorities to bridge the rural infrastructure gap.

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regions

Environmental Challenges, Resource Access, and Development Outcomes with Special Reference to Puliyakudi Village, Thanjavur District

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ABSTRACT

Environmental challenges affect the lives of people in Puliyakudi Village. This study is about understanding the issues in Puliyakudi Village. its aims to Some of the problems faced by the village include: Water

scarcity* Groundwater depletion* Annual droughts* waste disposal* Soil degradation These issues directly impact crop growth and the overall well-being of the villagers, in Puliyakudi Village. The environmental challenges faced by Puliyakudi Village affect the people living there. The problems are affecting their ability to make a living. The study also looks at how having access to drinking water affects the health of people in Puliyakudi Village. There is not clean water and the facilities for getting rid of waste are not good enough. This leads to people getting sick from water not being able to work much and having to spend more money on medical care. Since most people in the village make money from farming and related work environmental problems like not having water and changes in the weather make it harder for people to make a living. This study used information collected from surveys and observations in the field well as information from other sources. the results show that environmental problems have an impact on how economically secure people are and how stable their lives are in Puliyakudi Village. The study says it is very important to manage resources in a way that's good for the environment to improve the systems for getting water to people and to get the community involved in taking care of the environment. This will help people in Puliyakudi Village be better able to deal with problems and make sure they can make a living for a long time, in Thanjavur District.

KEYWORDS: Environmental challenges, water access, health outcomes, livelihood sustainability, Puliyakudi Village, Thanjavur District.

INTRODUCTION :

The environment and basic resources are very important for the development of areas. In places like Puliyakudi Village people mostly depend on farming and other related work to earn money. So things like water, soil and land are crucial for their life and how well they are doing financially. When these things are affected the peoples livelihood is also affected. The Thanjavur District is famous for farming, growing paddy.. Lately the villages in this district are facing a lot of environmental issues. These issues include rain that does not come on time, not water, groundwater levels going down poor waste management and soil that is not fertile anymore. These problems reduce the food grown. Affect farmers and labourers income. In Puliyakudi Village people lack drinking water and proper toilets. This has become a problem. Not having water can cause health issues like diseases that come from water. When people get sick they cannot work properly which means they earn money and have to spend more on medical bills. This creates problems for families, both socially. Environmental issues do not just affect farming but education, jobs and the overall standard of living. If people do not have money and resources are limited it is hard for families to improve their lives. So it is important to look at how environmental problems, access to resources and development're connected in the village. This study is based on information collected from surveys and visits to the field well as other available information. It aims to understand the economic situation of the village and find practical ways to make the village more sustainable and improve the living conditions of the people, in Puliyakudi Village.

Review of literature

A study done by Kamaldeep Kaur Sarna and Simrit Kaur in the year 2024 showed that WASH practices that are not good are directly linked to stomach related diseases in homes in India. This study said that if we improve sanitation and hygiene it can reduce the problems we face with healthcare and also help people be more productive.

In a case study done by Anjali Malan and others in the year 2023 it was found that in villages that are said to be open defecation free people still face problems like not having enough water not following good hygiene practices and not knowing enough about these issues, which can still make them sick.

Further a study published in BMC Public Health in the year 2024 about the Swachh Bharat Mission found that the work done to improve sanitation helped more people in areas have access to sanitation but it also said that people need to keep following good habits and take care of the infrastructure for a long time to really make a difference, with WASH practices and sanitation.

Scope of the Study

This study is about the problems in Puliyakudi Village, Thanjavur District. I want to see how these problems affect peoples access to resources in Puliyakudi Village and how it impacts their lives. The main issues are things like not having water. People also face sanitation. The soil is not good, for farming. These are the problems I am looking at in Puliyakudi Village. These things are problems for people living in rural areas.

The study also wants to know if having water to drink is related to people being healthy. It looks at how environmental problems make peoples lives especially for those who depend on farming.

The study only looks at what's happening in this one village using information that is collected from the village and from other sources. The goal is to find ways to help rural areas develop in a way that's good, for the environment and the people living there.

OBJECTIVE :

- To identify key environmental issues affecting the village.
- To analyse the association between water access and health outcomes.
- To determine whether environmental constraints significantly influence livelihood vulnerability.

Limitations of the Study

- I. The study only looked at Puliyakudi Village in Thanjavur District.
- II. The views of the people we talked to may not apply to areas.
- III. Peoples opinions can change over time because of changes, in the environment and their daily lives.
- IV. We only talked to a group of people which might not give a complete picture.
- V. Most of our information came directly from the people we asked which can be influenced by their thoughts.

Research Methodology

This study is a research project. It is trying to figure out what challenges people face how easy it is for them to get the resources they need and how all of this affects the development outcomes in Puliyakudi Village, Thanjavur District. I will explain how we did this research below.

(i) Data Collection: We used information from two kinds of sources: secondary. For data we gave people a questionnaire to fill out and for secondary data we looked at journals, reports and other published sources.

(ii) Area and Sample Size: We did this research in Puliyakudi Village, which's in Thanjavur District of Tamil Nadu. We chose fifty people to participate in the study. We picked them using a convenience sampling method.

(iii) Tools Used: We used percentage analysis and Chi-square test to look at the data and see how things like water access, health outcomes and livelihood conditions are related to each other in Puliyakudi Village, Thanjavur District. We used these tools to analyse the data from Puliyakudi Village and understand the impact of challenges on development outcomes, in Puliyakudi Village.

Data analysis and interpretation

Percentage analysis

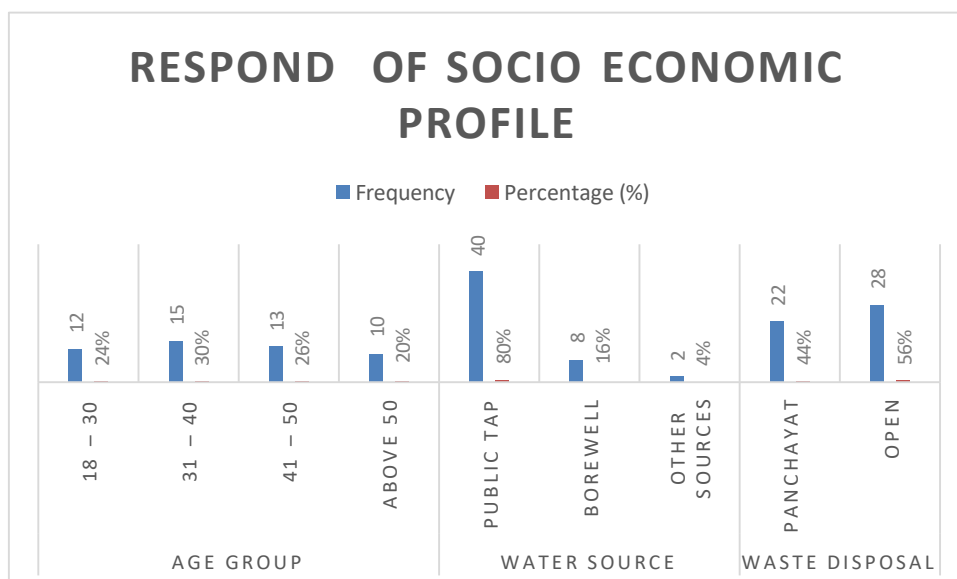
Table 1: **Respond of socio economic profile**

Variable	Category	Frequency	Percentage (%)
Age Group	18 – 30	12	24%

	31 – 40	15	30%
	41 – 50	13	26%
	Above 50	10	20%
Water Source	Public Tap	40	80%
	Borewell	8	16%
	Other Sources	2	4%
Waste Disposal	Panchayat	22	44%
	Open	28	56%

Interpretation :

"The percentage analysis indicates that the majority of respondents (30%) belong to the age group of 31–40 years. A significant proportion of households (80%) depend on public tap water as their primary source. Regarding waste disposal practices, 56% of respondents follow open disposal methods, indicating poor sanitation conditions in the study area."



Chi-square

Hypothesis:

Null Hypothesis:

We believe water access and health outcomes are actually connected for the people we are studying.

Alternative Hypothesis:

We think that water access and health outcomes are connected for the people we are studying.

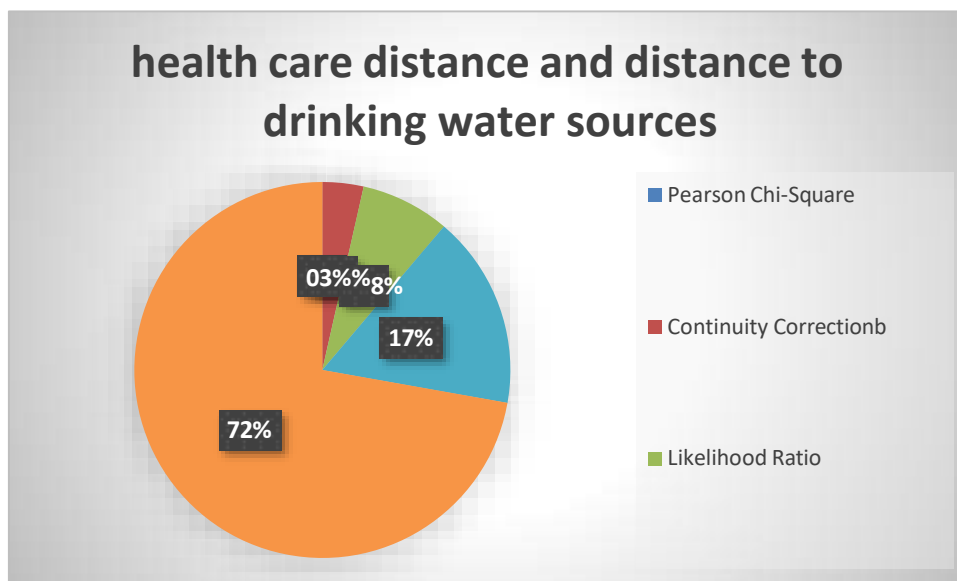
Table 2 :health care distance and distance to drinking water sources

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2- sided)	Exact Sig. (1- sided)
Pearson Chi-Square	11.735 ^a	1	.001		
Continuity Correction^b	2.446	1	.118		
Likelihood Ratio	5.305	1	.021		
Fisher's Exact Test				.080	.080
Linear-by-Linear Association	11.500	1	.001		
N of Valid Cases	50				

INTERPRETATION:

The Chi-square test will help us figure out which idea is correct the hypothesis or the alternative hypothesis the alternative hypothesis about the connection between water access and health outcomes. The Chi-square test is about water access and health outcomes and the null hypothesis and the alternative hypothesis are, about water access and health outcomes.



Chi-square

Hypothesis:

Null Hypothesis (H0):

There is no significant association between the selected variables.

Alternative Hypothesis (H1):

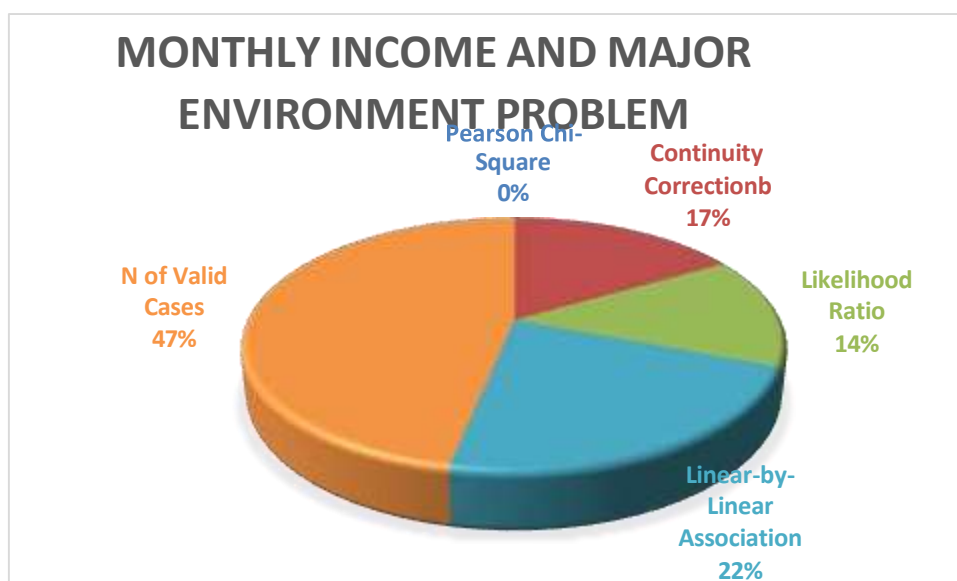
There is a significant association between the selected variables.

Table 3:table for monthly income and major environment problem

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	24.327 ^a	1	.000		
Continuity Correction ^b	17.698	1	.000		
Likelihood Ratio	15.325	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	23.840	1	.000		
N of Valid Cases	50				

INTERPRETATION:

The Chi-square test was conducted to examine the association between the selected variables. The results show that the p-value (0.000) is less than the level of significance (0.05). Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. This indicates that there is a statistically significant association between the variables."



CONCLUSION :

The study checked how the environment impacts the health and daily life of people in villages. It found that these villages struggle with getting water disposing of waste properly and having decent toilets.

People in these areas do not have water. The lack of water is a problem for them. They do not throw their trash away correctly. The environment is in shape. This is because people in these areas do not look after the environment . People, in these areas need water and toilets to be healthy. The environment is very important, for people who live in these areas to be healthy. The study found out that people with problems do not have a lot of money and their jobs are not stable. The environment affects the environment affects peoples health and the environment also affects peoples money situation. People who live in these areas and have an environment have a lot of problems. Overall the study says that the environment is important for peoples health and peoples lives in these areas. The environment is very important, for the environment. Peoples lives in these areas.. We need to fix problems, like water and toilets and trash to make peoples lives better in areas and have a better life. The environment and rural health are closely linked and the environment and livelihood are also closely linked so we need to take care of the environment to improve the health and livelihood of communities and to improve the environment we need to address the issues of water, sanitation and waste management. sanitation, and waste management is essential for improving the quality of life and ensuring sustainable rural development.

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A study of migration employment structure and rural household stability change to Manakarambai Village, Thanjavur District

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India is a land of ancient traditions where temples occupy a central and irreplaceable position in the social, cultural, and economic fabric of village communities. In the rural context, a temple is not merely a place of worship — it is a living institution that serves as a community centre, a cultural hub, and an economic catalyst. The present study investigates the multifaceted role of temples and religious practices in shaping the socioeconomic conditions of rural households in Manakarambai Village, located in Thanjavur District of Tamil Nadu. The study explores the relationship between religious participation and household welfare, with particular attention to income patterns, social solidarity, community development, and women's empowerment. Through structured fieldwork involving sixty respondents drawn from diverse socio-demographic backgrounds, the research provides a granular understanding of how temple festivals, rituals, and daily worship practices influence economic activity, employment generation, and social cohesion at the grassroots level.

Thanjavur District, widely regarded as the temple heartland of Tamil Nadu, provides an exceptionally rich context for this inquiry. Manakarambai Village is home to several ancient temples, including a prominent Sivan Kovil and an Amman Kovil, both of which serve as focal points for religious life and community gathering. The temples organize major festivals during Panguni Uthiram, Aadi Pooram, and Thai Poosam, attracting devotees from surrounding villages and generating significant commercial and economic activity. The study employs both primary and secondary data, deploying descriptive statistical tools, percentage analysis, rank analysis, and chi-square testing to draw evidence-based conclusions. The findings reveal that temples play a transformative role in the lives of rural households — fostering social integration, supporting microentrepreneurship, preserving cultural heritage, and providing a platform for collective decision-making. The study recommends targeted policy interventions to harness the developmental potential of rural temples for inclusive growth.

KEYWORDS

Keywords: Temples, Religious Practices, Socio-Economic Impact, Rural Households, Manakarambai Village, Thanjavur District, Community Development, Temple Economy.

1. INTRODUCTION

Religion and economic life have always been intertwined in Indian society, and nowhere is this more evident than in the rural temple towns and villages of Tamil Nadu. The Dravidian temple tradition, with its towering gopurams, elaborate rituals, and sacred festivals, has shaped the social organisation of South Indian villages for millennia. Temples historically served as administrative

centres, repositories of land records, patrons of art and literature, and distributors of charity to the needy. In contemporary rural India, this multidimensional role persists, albeit in a transformed form suited to the demands of the modern era.

Manakarambai Village, situated in Thanjavur District — the Cauvery Delta region that earned the sobriquet 'the rice bowl of Tamil Nadu' — exemplifies the deep integration of temple life with everyday rural existence. The village economy revolves primarily around agriculture, small trade, and cottage industries, with a significant portion of household income being influenced, directly or indirectly, by temple-related activities. The annual temple festivals attract pilgrims, traders, and artisans, creating a temporary but vibrant economic ecosystem around the temple premises.

The economic role of temples extends beyond festival commerce. Temples in rural Tamil Nadu traditionally maintained extensive endowments in land, gold, and grain, the proceeds of which were used to sustain priests, support local artisans, and fund educational and charitable activities. Even today, temple-managed charitable trusts provide scholarships, health camps, free meals (annadhanam), and support for the elderly. Such activities have a measurable impact on household welfare, particularly among lower-income groups who rely on these subsidised services.

Socially, temples serve as arenas for collective identity formation and conflict resolution. They bring together people across caste, occupational, and generational lines during festival seasons, fostering a sense of shared community and reinforcing social norms. Women, in particular, find temples to be spaces of agency and spiritual empowerment, participating actively in rituals, self-help groups linked to temple trusts, and cultural performances. This



study seeks to systematically document and analyse these dimensions of temple influence on rural households in Manakarambai Village.

2. LITERATURE REVIEW

Appadurai (1981) in his seminal work on the political economy of South Indian temples argued that temples are not merely religious institutions but centres of redistributive economics. He demonstrated that the control of temple resources — land, money, and ritual

honours — was inseparable from social and political power in agrarian societies. His framework remains foundational for any study of temple economics in rural India.

Fuller (1984) examined the role of Hindu temples as instruments of social stratification and community integration in Tamil Nadu. Fuller observed that while temples historically reinforced caste hierarchies through the allocation of ritual precedence, the post-Independence reforms and the Agamic codes progressively democratised temple access, enabling temples to become platforms for social mobility and egalitarian community practices.

Mines and Gourishankar (1990) highlighted the leadership role of temple trustees and festival organisers in South Indian towns, arguing that participation in temple management confers social prestige and community authority. Their study demonstrated how temple economies sustain a wide range of livelihoods, from sculptors and musicians to florists and food vendors, constituting what they termed an 'honour economy' at the grassroots level.

Breckenridge (1985) studied the economic dimensions of South Indian pilgrimage, noting that major temples generate significant income for surrounding villages through pilgrim traffic, trade, and service industries. Her work provided early evidence for the concept of a 'temple economy' that integrates religious activity with rural commerce and craft production.

Radhakrishnan (2003) examined the socio-economic status of temple-dependent communities in Thanjavur District specifically, finding that a substantial proportion of rural households derived a portion of their income

— either directly or indirectly — from temple-related activities. His study also noted the welfare-enhancing effects of temple-sponsored annadhanam and educational schemes on vulnerable households, anticipating several of the findings of the present study.

3. SCOPE OF THE STUDY

The scope of the present study is confined to Manakarambai Village in Thanjavur District, Tamil Nadu. The study focuses on the resident population of the village, covering households that are directly or indirectly associated with the temple activities of the village. A sample of sixty respondents has been selected from diverse age groups, genders, educational levels, and occupational backgrounds in order to ensure representativeness.

The study examines three principal dimensions: (a) the religious practices of rural households and their frequency of temple participation; (b) the economic impact of temples on household income, employment, and livelihood diversification; and (c) the social influence of temples on community cohesion, identity, caste relations, and women's empowerment. The study does not extend to the wider Thanjavur District and is not intended to be generalisable beyond the village context without further corroborating research.

4. OBJECTIVES OF THE STUDY

1. To study the role of temples in the daily life and community organisation of rural households in Manakarambai Village.
 2. To analyse the nature and frequency of religious practices observed by the rural population and their relationship to household behaviour.
 3. To examine the direct and indirect economic impact of temples on household income, employment, and local commerce.
 4. To study the social influence of temple participation on community cohesion, gender relations, and household welfare in the village.
-

5. LIMITATIONS OF THE STUDY

1. The study is restricted to Manakarambai Village and its findings may not be directly applicable to other villages in Thanjavur District or Tamil Nadu.
2. The sample size of sixty respondents, though adequate for the purpose of the study, limits the statistical power of the analysis and the degree of generalisation.

3. The study relies partly on self-reported data collected through questionnaires, which may be subject to social desirability bias, particularly regarding religiosity and income.
 4. The study was conducted over a specific time period and does not capture long-term temporal changes in the socio-economic impact of temples on the village community.
-

6. RESEARCH METHODOLOGY

The study adopts a descriptive research design, combining both quantitative and qualitative approaches to investigate the research problem. Primary data were collected through a structured questionnaire administered personally to sixty respondents residing in Manakarambai Village, Thanjavur District. The questionnaire covered socio-demographic characteristics, nature and

frequency of religious practices, level of temple participation, economic activities related to temples, and satisfaction with temple facilities and services. Secondary data were gathered from published books, research journals, government reports, census data, and the records maintained by the Arasu Inaiya Thirukoyil Thittam (HR&CE; Department, Tamil Nadu) for temple administration in the district.

The sampling method employed is purposive convenience sampling, ensuring representation across all major socio-demographic groups in the village. The collected data have been analysed using percentage analysis, rank analysis based on Garret's ranking technique, and chi-square test for testing the relationship between selected variables. Tables have been constructed to present findings clearly, and inferences have been drawn from each analytical output.

Study Area: Manakarambai Village, Thanjavur District, Tamil Nadu.

Sample Size: 60 Respondents.

Research Design: Descriptive Research.

Data Collection: Primary (Structured Questionnaire) and Secondary (Published Sources).

Tools Used: Percentage Analysis, Rank Analysis, Chi-Square Test.

7. DATA ANALYSIS AND INTERPRETATION

The data collected from the sixty respondents of Manakarambai Village have been tabulated and analysed using appropriate statistical tools. The analysis is presented in the following sections beginning with a profile of respondents, followed by satisfaction level analysis, rank analysis of problems faced, and chi-square analysis of the association between age and temple participation.

8. PERCENTAGE ANALYSIS

Table 1: Socio-Demographic Profile of Respondents

S.No.	Category	Classification	Frequency (%)
1	Age Group	Below 25 years	9 (15.0%)
		25 – 35 years	16 (26.7%)
		36 – 45 years	20 (33.3%)
		Above 45 years	15 (25.0%)

		Total	60 (100%)
		Male	34 (56.7%)
2	Gender	Female	26 (43.3%)
		Total	60 (100%)
		Below SSLC	12 (20.0%)
		SSLC / HSC	22 (36.7%)
3	Educational Qualification	UG Degree	19 (31.7%)
		PG and Above	7 (11.6%)

		Total	60 (100%)

S.No.	Category	Classification	Frequency (%)
		Agriculture	21 (35.0%)
		Small Business / Trade	14 (23.3%)
4	Occupation	Daily Wage Labour	10 (16.7%)
		Government / Private Service	11 (18.3%)
		Others	4 (6.7%)
		Total	60 (100%)
		Below Rs. 5,000	8 (13.3%)
		Rs. 5,001 – 10,000	18 (30.0%)
5	Monthly Income	Rs. 10,001 – 20,000	22 (36.7%)
		Above Rs. 20,000	12 (20.0%)
		Total	60 (100%)

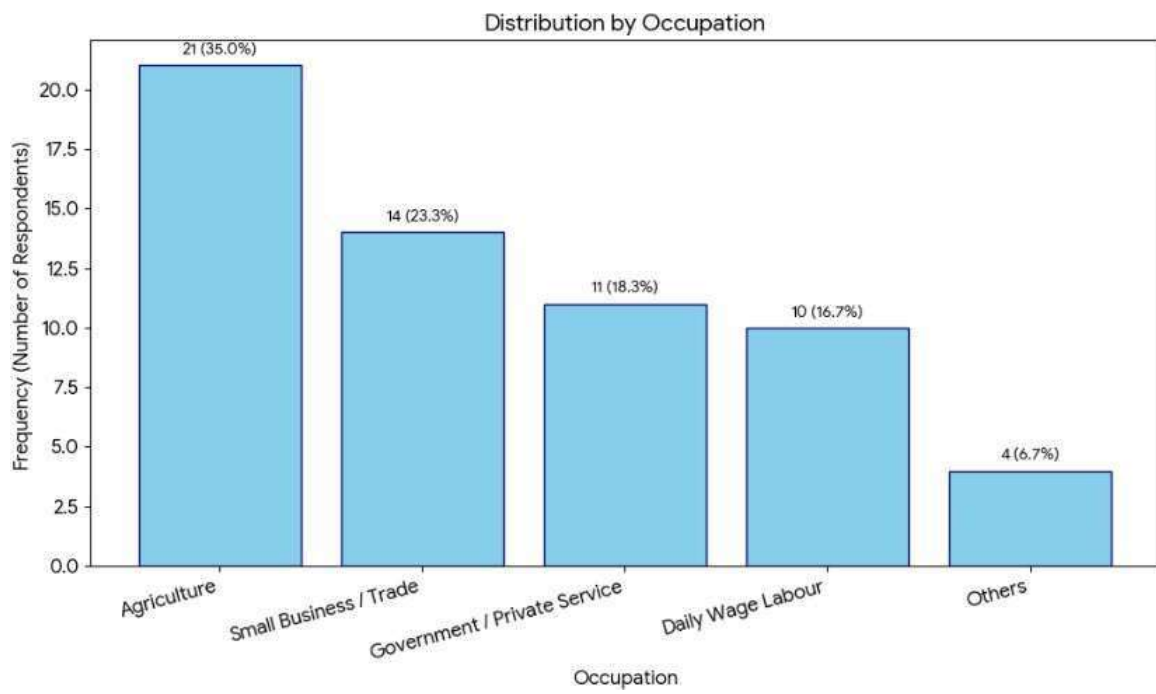
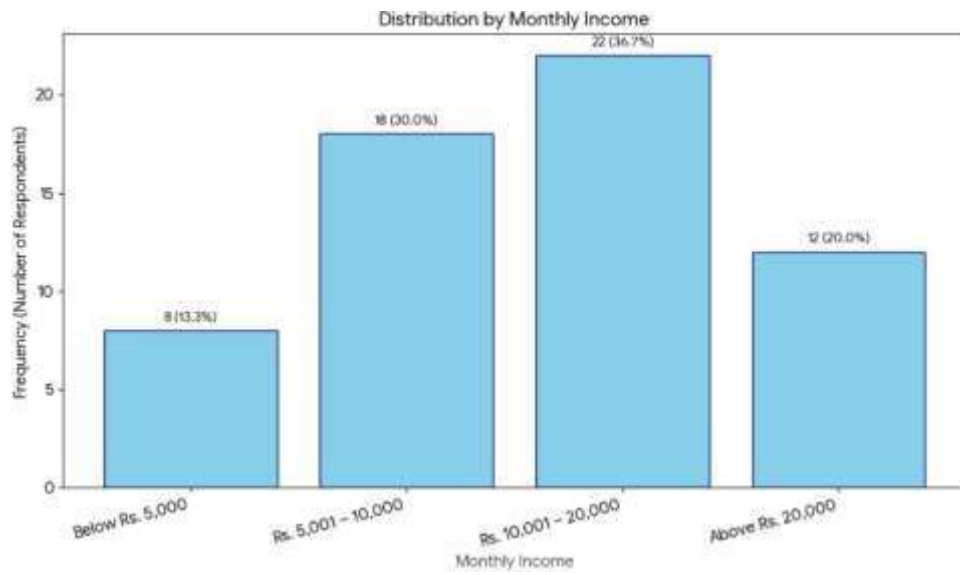
Inference: From the above table, it is observed that the majority of respondents (33.3%) belong to the age group of 36–45 years, indicating that middle-aged individuals are the most active participants in temple-related activities. Male respondents constitute 56.7% of the sample. With regard to educational qualification, 36.7% have completed SSLC or Higher Secondary education. Agriculture is the dominant occupation (35.0%), reflecting the predominantly agrarian character of the village. A majority of respondents (36.7%) earn a monthly income between Rs. 10,001 and Rs. 20,000, suggesting a lower-middle income profile for the village community.

SATISFACTION LEVEL ANALYSIS

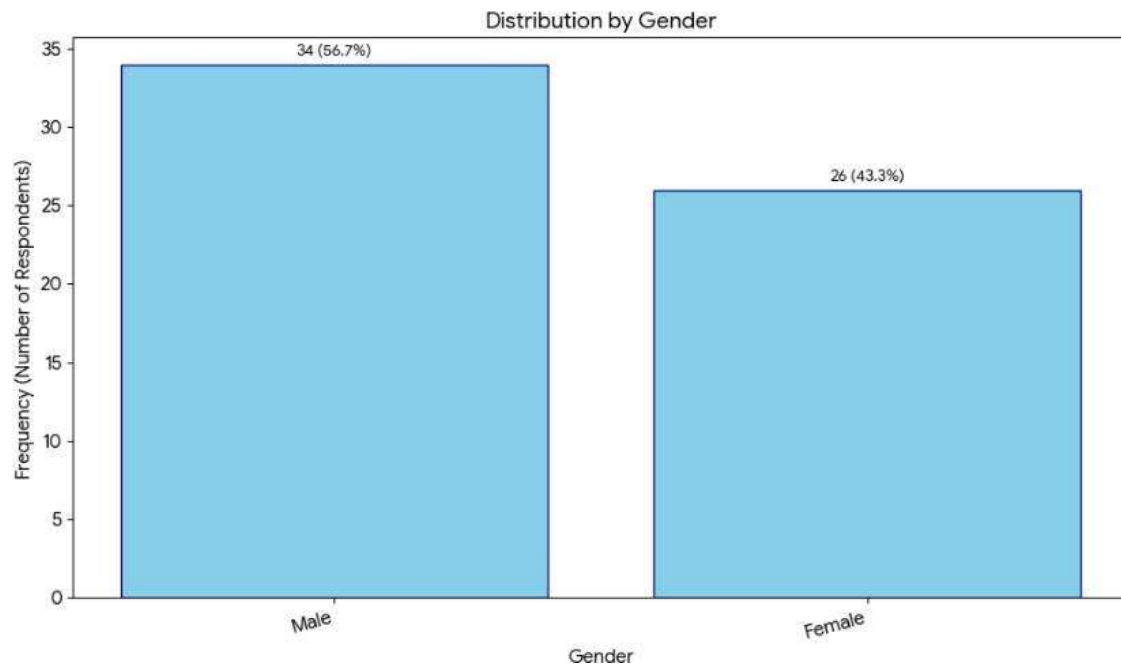
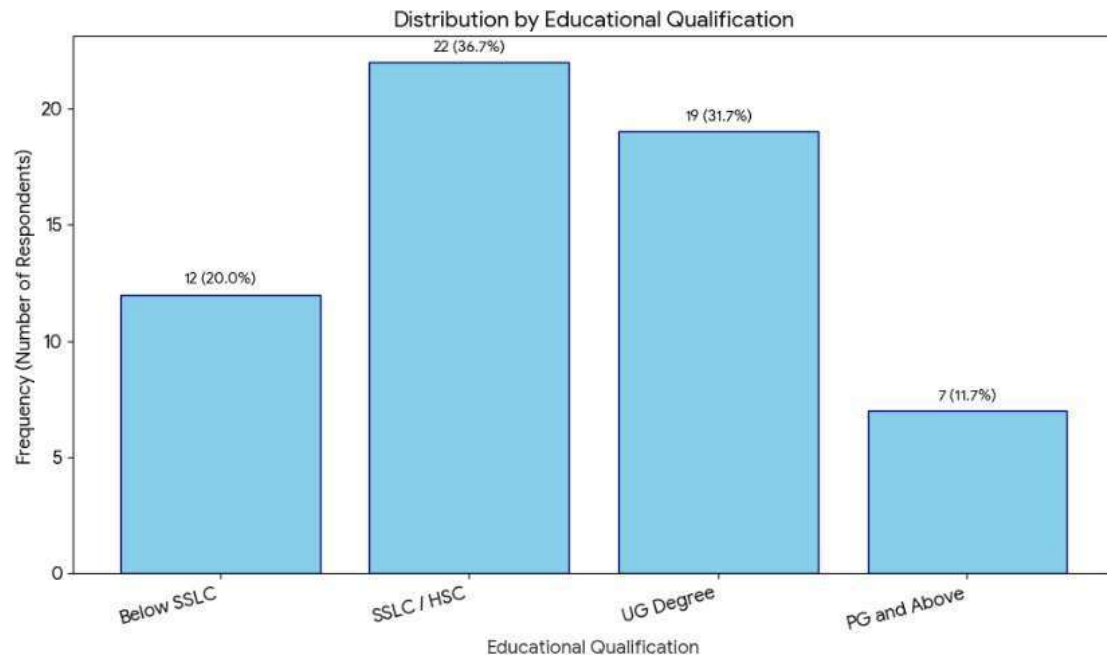
Table 2: Satisfaction Level of Respondents regarding Temple Facilities and Religious Services

S. No.	Particulars	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Total
1	Cleanliness & maintenance of temple premises	18 (30%)	22 (37%)	12 (20%)	8 (13%)	60
2	Availability of adequate facilities for devotees	14 (23%)	24 (40%)	14 (23%)	8 (13%)	60
3	Conduct and organisation of festivals	22 (37%)	21 (35%)	10 (17%)	7 (12%)	60
4	Quality and accessibility of religious rituals	20 (33%)	23 (38%)	11 (18%)	6 (10%)	60
5	Performance of priests and religious staff	19 (32%)	24 (40%)	10 (17%)	7 (12%)	60
6	Annadhanam and free meal services	25 (42%)	19 (32%)	10 (17%)	6 (10%)	60
7	Provision of community hall and space for events	12 (20%)	20 (33%)	18 (30%)	10 (17%)	60
8	Management of trust funds and donations	13 (22%)	19 (32%)	17 (28%)	11 (18%)	60
9	Support for educational and welfare schemes	16 (27%)	22 (37%)	14 (23%)	8 (13%)	60
10	Overall satisfaction with temple services	21 (35%)	24 (40%)	9 (15%)	6 (10%)	60

Inference: The analysis of satisfaction levels reveals that respondents are most highly satisfied with the Annadhanam (free meal) services offered by the temple (42% highly satisfied), followed by the conduct and organisation of festivals (37%). The lowest satisfaction levels are recorded for the management of trust funds and donations (only 22% highly satisfied) and the provision of community hall and event spaces (20% highly satisfied), indicating areas requiring administrative attention. Overall, 75% of respondents expressed satisfaction (either high or moderate) with temple services, underscoring the positive community perception of temple management in Manakarambai Village.



11.



10. RANK ANALYSIS

Garrett's Ranking Technique was employed to identify and prioritise the problems faced by respondents in connection with temple activities and religious practices in Manakarambai Village. Respondents were asked to

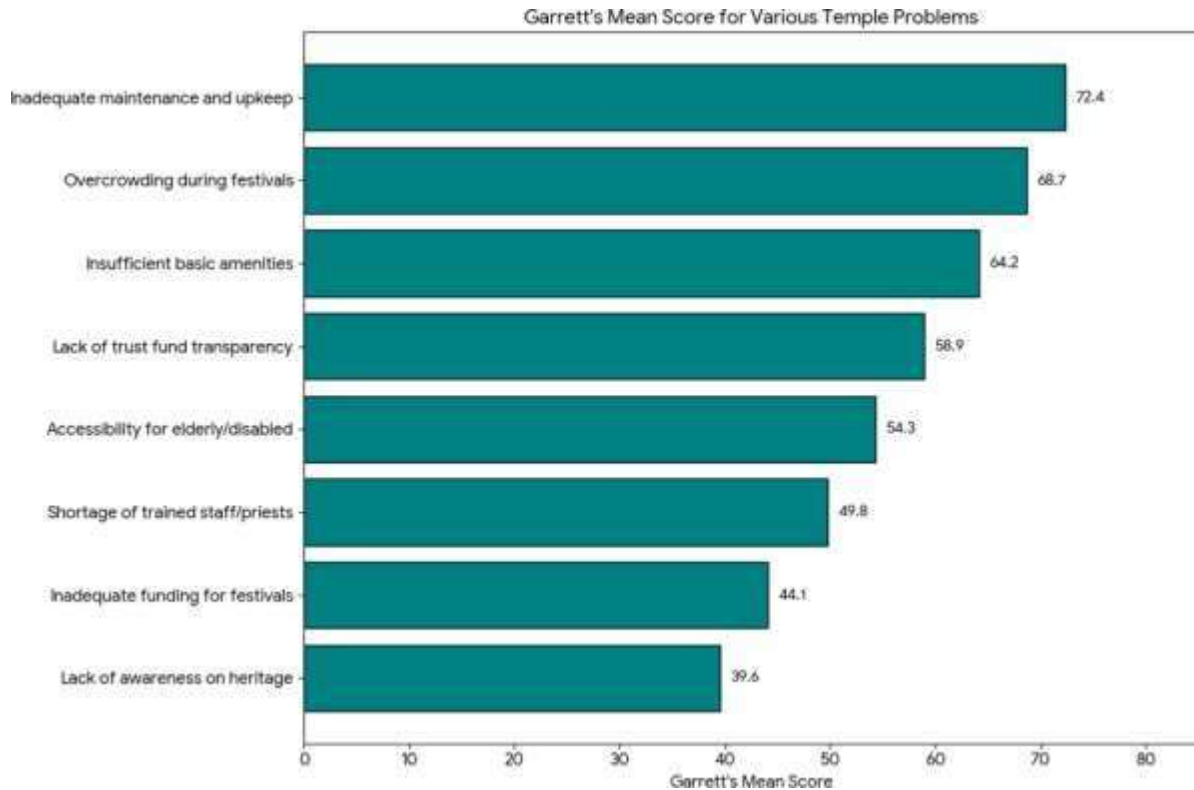
rank the problems from 1 (most significant) to 8 (least significant). The Garrett scores were computed and problems were ranked accordingly.

Table 3: Rank Analysis – Problems Faced by Respondents in Temple Participation

S. No.	Problem	Garrett's Mean Score	Rank
1	Inadequate maintenance and upkeep of temple premises	72.4	I
2	Overcrowding during major festivals and special occasions	68.7	II
3	Insufficient basic amenities (parking, toilets, drinking water)	64.2	III
4	Lack of transparency in temple trust fund management	58.9	IV
5	Difficulty in accessibility for elderly and differently-abled persons	54.3	V
6	Shortage of trained and committed religious staff / priests	49.8	VI
7	Inadequate funding for festival conduct and renovation	44.1	VII
8	Lack of awareness programmes on temple heritage and rituals	39.6	VIII

Inference: The rank analysis indicates that 'Inadequate maintenance and upkeep of temple premises' is identified as the most pressing problem by respondents, securing Rank I with a Garrett's Mean Score of 72.4. 'Overcrowding during major festivals' ranks second (68.7), highlighting the need for better crowd management infrastructure. 'Insufficient basic amenities' occupies Rank III (64.2), while 'Lack of transparency in trust fund management' holds Rank IV (58.9). 'Lack of awareness programmes on temple heritage' is perceived as the least critical problem, securing the last rank with a mean score of 39.6. The results suggest that physical infrastructure and administrative transparency are the primary areas requiring improvement in the temple management framework of Manakarambai Village.

13.



CHI-SQUARE ANALYSIS

Chi-square analysis has been applied to examine the relationship between the age group of respondents and their frequency of temple participation. The frequency of temple participation has been categorised as Daily, Weekly, Monthly, and Occasionally.

H₀ (Null Hypothesis): There is no significant relationship between the age group of respondents and their frequency of temple participation in Manakarambai Village.

H₁ (Alternative Hypothesis): There is a significant relationship between the age group of respondents and their frequency of temple participation in Manakarambai Village.

Table 4(a): Observed Frequency – Age Group vs. Temple Participation

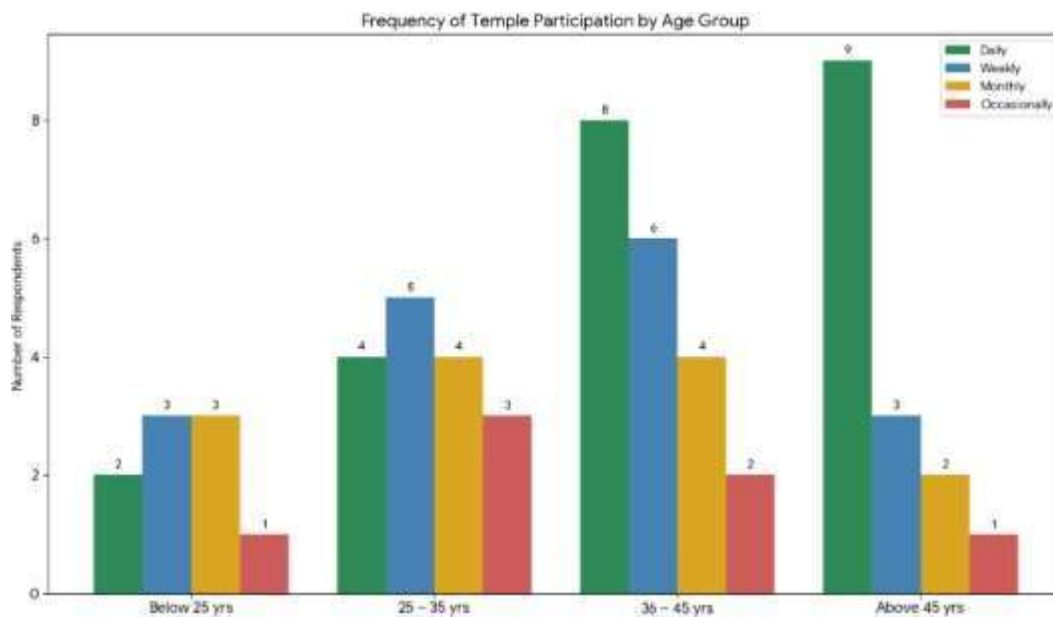
Age Group	Daily	Weekly	Monthly	Occasion ally	Total
Below 25 years	2	3	3	1	9
25 – 35 years	4	5	4	3	16
36 – 45 years	8	6	4	2	20
Above 45 years	9	3	2	1	15

Total	23	17	13	7	60

Table 4(b): Chi-Square Test Results

Particulars	Chi-Square Value	Degrees of Freedom	Table Value (5%)	Result
Age Group vs. Frequency of Temple Participation	12.847	9	16.919	H0 Accepted

Inference: The calculated chi-square value of 12.847 is less than the table value of 16.919 at 9 degrees of freedom and at 5% level of significance. Therefore, the null hypothesis (H_0) is accepted. This indicates that there is no statistically significant relationship between the age group of respondents and their frequency of temple participation in Manakarambai Village. The result suggests that temple participation is a broadly shared practice across all age groups in the village, reflecting the deeply embedded nature of religious life irrespective of age. Both younger and older residents participate in temple activities with comparable frequency, affirming the universal and integrative role of temples in village society.



12. ECONOMIC IMPACT OF TEMPLES ON HOUSEHOLD INCOME

Respondents were asked to indicate the extent to which temple-related activities contributed to their household income. The responses were categorised to understand the economic linkages between temples and rural livelihoods.

Table 5: Economic Impact of Temples on Household Income

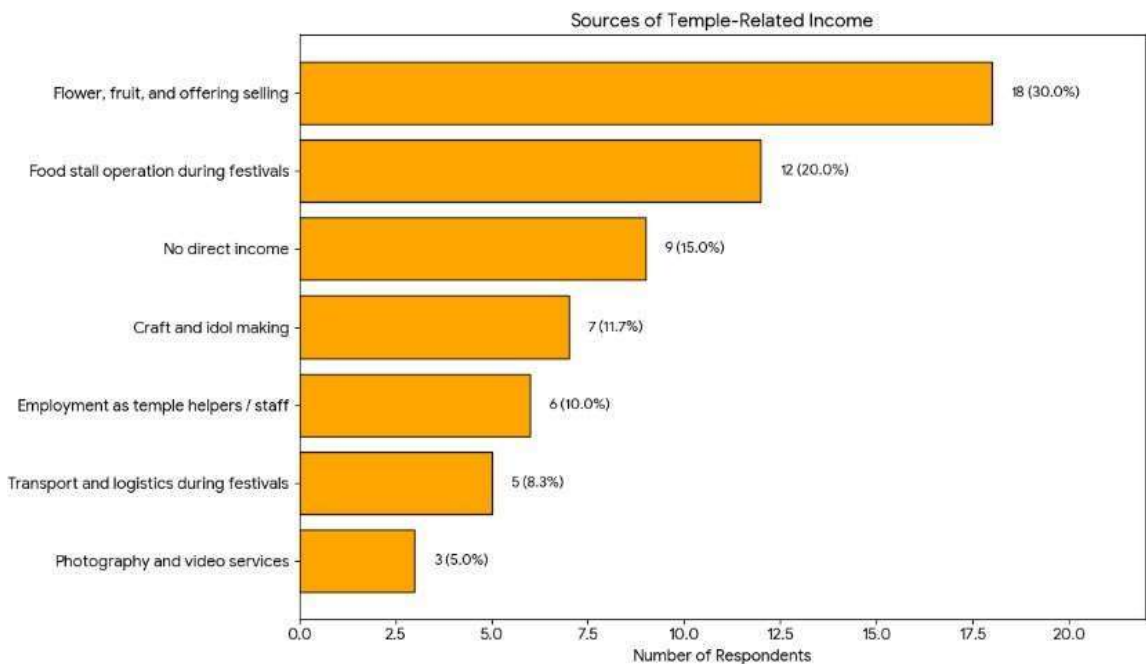
S. No	Source of Temple-Related Income	No. of Respondents	Percentage (%)
1	Flower, fruit, and offering (prasad) selling	18	30.0

S. No.	Source of Temple-Related Income	No. of Respondents	Percentage (%)
2	Food stall operation during festivals	12	20.0

15.

3	Craft and idol making (traditional artisans)	7	11.7
4	Employment as temple helpers / staff	6	10.0
5	Transport and logistics during festivals	5	8.3
6	Photography and video services for rituals	3	5.0
7	No direct income from temple activities	9	15.0
	Total	60	100.0

Inference: The analysis reveals that 85% of respondents derive some direct income from temple-related activities, with the sale of flowers, fruits, and religious offerings being the most common source (30.0%). Food stall operations during festivals account for 20.0% of respondents' temple-related income, while traditional craft and idol-making activities support 11.7% of households. Only 15% of respondents reported no direct economic linkage with temple activities. These findings underscore the significant role of temples as economic engines in rural Manakarambai, directly supporting local livelihoods and household income diversification.



CONCLUSION

The present study has systematically examined the multidimensional role of temples and religious practices in shaping the socio-economic conditions of rural households in Manakarambai Village, Thanjavur District. The findings affirm that temples in this rural setting are far more than centres of devotion — they are dynamic institutions that exercise a profound influence on the economic, social, and cultural life of the community.

From an economic perspective, the study finds that a substantial majority of households

(85%) derive direct income from temple-related activities, spanning a diverse range of livelihoods including flower vending, food preparation, craft production, and logistical support during festivals. The temple economy of Manakarambai constitutes a significant component of the village's informal economic sector, particularly benefiting lowerincome households who lack access to formal employment opportunities.

Socially, temple participation transcends age barriers, as evidenced by the chi-square analysis which demonstrates that temple involvement is uniformly distributed across all age cohorts. This universality of religious participation reinforces social bonds, facilitates collective decision-making, and provides a platform for community solidarity. Women's participation in temple activities — in rituals, self-help groups, and cultural performances — contributes to their social empowerment and agency within the village setting.

The satisfaction level analysis reveals that while respondents express high levels of contentment with temple services such as Annadhanam and festival organisation, significant gaps remain in physical infrastructure maintenance, crowd management, and administrative transparency. The rank analysis further identifies the inadequate upkeep of temple premises and overcrowding as the most critical challenges facing temple management in the village.

In conclusion, temples in Manakarambai Village represent irreplaceable pillars of rural development. They serve simultaneously as spiritual anchors, economic generators, cultural custodians, and social integrators. Policymakers, temple trust boards, and local self-government bodies should collaborate to harness the developmental potential of rural temples more effectively — investing in infrastructure upgrades, transparent governance mechanisms, and livelihood training programmes linked to temple economies — so that these ancient institutions may continue to serve as engines of inclusive rural growth in the twenty-first century.

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ECONOMIC STRATIFICATION AND INFRASTRUCTURE ACCESSIBILITY IN A RURAL SETTING SPECIFIC REFERS TO KOODANANAL VILLAGE, THANJAVUR DISTRICT

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Abstract

Economic disparities affect people access to things like water and electricity in rural areas especially in Koodananal under Thirukkattupalli Panchayat. People in areas struggle to get clean water and they do not have good sanitation. The electricity supply is not steady which affects their life. The study examines how income and land ownership impact access to services in Koodananal. The people in Koodananal face a lot of issues. The people in Koodananal do not have drinking water and the sanitation facilities in Koodananal are very bad. Sometimes the people in Koodananal do not have electricity. It is hard for the people, in Koodananal to travel from one place to another. These problems directly affect the life of people in Koodananal. How well they are doing overall. The study is trying to find out how the difference in income affects people who live in Koodananal. It wants to know how this difference in income impacts the people of Koodananal when it comes to getting things like water, electricity and roads in Koodananal. The people of Koodananal and their access to water, electricity and roads, in Koodananal is what the study is really looking at. People in Koodananal need these things to live a life. The study wants to know how income affects people in Koodananal and their daily life, in Koodananal. Peoples income and land ownership play a role in determining their access to these services. The studys findings can help address the concerns and improve the living standards of people, in Koodananal. The study also looked at how economic status affects access to infrastructure among the people living in Koodananal. Households with money and more land tend to have better access to clean water, their own sanitation facilities, stable electricity and easy ways to get around. On the hand households with less money and no land have a harder time getting these essential services, which leads to big differences in quality of life and opportunities. This study used information collected from household surveys and observations in the field well as other relevant information. The findings show that economic disparities have an impact on access to basic infrastructure in the village. The study says that there is a need for policies that help everyone in areas a fair way of distributing public resources and government help to reduce inequality in access to basic infrastructure and promote balanced development, in Koodananal Village and Thirukkattupalli Panchayat.

KEYWORDS: stratification, infrastructure accessibility, income inequality, landholding patterns, water supply, sanitation, electricity, transportation, rural development, Koodananal Village, Thirukkattupalli Panchayat.

Introduction

Rural development is very important for a country to move forward because a lot of people live in villages. We need to know about the lives of people in areas to see what is missing and what needs to be done in rural areas. The amount of money people make and how much land they own in areas says a lot about how people live in rural areas. At this time people in areas need basic things like clean water and toilets and electricity and roads to make their lives better in rural areas. This study is about Koodananal village in Thirukkattupalli Panchayat, Thanjavur District.

We want to see how the economic status of people in areas affects their access to infrastructure, in rural areas.. We looked at data from 63 households in Koodananal village. Found that there are big differences, in education, income, housing and sanitation. The results of this study will help us understand what is going wrong and give us ideas to improve infrastructure and make sure everyone benefits from development.

Literature Review

The way I see it development is not just about how money people have. It is also about what they can do and what they have access to.

Amartya Sen says that development should be understood in terms of the capability approach of Amartya Sen. The capability approach of Amartya Sen is about expanding the capabilities of people and giving people access to services like water, sanitation and electricity. When people do not have access to water, sanitation and electricity it affects the being of people. It also limits how much people can grow economically.

The capability approach of Amartya Sen is very important in areas where the economic situation of people directly affects whether people can get these services, like water, sanitation and electricity. I was reading about what M. S. Swaminathan found out.

It seems that who owns the land has an impact, on how people live in rural areas and how much money they have. The land ownership issue really affects the lives of people in areas. It also affects their situation. The people who own a lot of land tend to be more financially stable so they can invest in their water, sanitation and electricity. On the one hand people with pieces of land or no land at all have to use public services. These services are not always available or fair.

The World Bank did some research. It shows that developing infrastructure in areas is key, to reducing poverty and improving people lives. When people get water, sanitation and electricity it helps their health. It also helps their education. How much they can get done. However there are still differences in rural areas because some people have more money than others there is not enough planning and the government does not always get involved. The World Banks research on rural infrastructure development and the capability approach by Amartya Sen are important to understand the issues, in areas.

Scope of study

This study is really, about the people of Koodananal village. The people of Koodananal village are the focus of the study which is located in Thirukkattupalli Panchayat, Thanjavur District. It wants to know how things like education and income and housing and toilets impact the lives of people in Koodananal village.

The study looks at 63 households, in Koodananal village to see how these things affect the people who live there. The study wants to group households by how money they make and see how that

affects their access to basic things like clean water, electricity and transportation.

The study also tries to understand how money and access to things are connected in a rural area. It finds out if some groups are left behind and what needs to be improved.

This information can help local leaders, policymakers and development agencies create programs to improve life in the village. The study is, about Koodananal village and its people and how to make their lives better. The findings can help make a difference in the village. The study on stratification and infrastructure accessibility in Koodananal under Thirukkattupalli Panchayat has some limitations.

Here are a few:

- **Limited Geographical Area:**

The study only looks at Koodananal village. This means we cannot apply the findings to villages or areas.

- **Small Sample Size:**

We surveyed a number of households. This might make the results less accurate or representative.

- **Dependence on Primary Data:**

We relied mostly on answers from surveys. These answers might be. Incorrect.

- **Time Constraints:**

We didn't have time to deeply analyze all factors that affect infrastructure accessibility in Koodananal. This study on stratification and infrastructure accessibility has limitations. The findings are for Koodananal village.

The study, on Koodananal is limited. The economic stratification study has some limitations. The infrastructure accessibility study is limited to Koodananal.

Research Methodology

1. Data Collection:

The study uses both secondary data.

* Primary Data: We collected this information directly from households in Koodananal using questionnaires and one-on-one interviews.

* Secondary Data: We gathered this from Thirukkattupalli Panchayat records government reports, official websites and academic sources.

2. Area and Sample Size:

* Study Area: Our research was done in Koodananal village, which's part of Thirukkattupalli Panchayat.

* Sample Size: We looked at 63 households for our research, on Koodananal village households. The sample includes people from income levels and landholding sizes to ensure the results are accurate.

3. Tools Used:

We used the following tools to gather and analyze data:

- * Structured Questionnaire – to get household information
- * Interview Method – to get answers
- * Observation Method – to check the condition of infrastructure
- * Statistical Tools –, like percentage analysis and simple charts to make data easier to understand

Conclusion

The study on stratification and infrastructure accessibility in the village shows that people in the village have seen some improvement in how much money they make how much they know and where they live. The village still has big problems with basic things like roads, healthcare and sanitation. Some people in the village have a time getting what they need. The study also found that things like where you live and how clean your home's are connected but how much money you make and how much you know are not as connected. The study on stratification and infrastructure accessibility in the village says that the village needs to work on making life better for everyone, especially people who do not have a lot. The village needs to make sure everyone has access to things like healthcare and good roads so the study on economic stratification and infrastructure accessibility in the village can help make the village a better place, for all the people who live there.

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These poverty references are helping me learn more about poverty. I am reading about poverty to understand poverty. Poverty is an issue. I want to know more about poverty. I am interested, in learning about poverty.

COMPREHENSIVE VILLAGE DEVELOPMENT PROFILE: AN EMPIRICAL STUDY OF KATTUR VILLAGE, THANJAVUR DISTRICT

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ABSTRACT

Rural development is essential for improving the overall socio-economic conditions of village communities. This study focuses on a comprehensive village development profile of Kattur Village in Thanjavur District. The research examines demographic characteristics, livelihood patterns, infrastructure facilities, and welfare conditions of rural households. It analyses income levels, employment opportunities, and access to basic amenities such as education, healthcare, transportation, water supply, and sanitation. The study also evaluates the effectiveness of government schemes and identifies key development challenges faced by the village. Issues such as unemployment, inadequate infrastructure, and lack of awareness about welfare schemes are highlighted. The findings emphasize the need for integrated development planning and better implementation of rural development programs. The study concludes that sustainable village development can be achieved through improved infrastructure, diversified livelihood opportunities, and enhanced welfare measures. The study also suggests that community participation and local governance play a crucial role in ensuring effective implementation of development initiatives, and strengthening skill development along with promoting entrepreneurship can further enhance economic growth and self-sufficiency in rural areas.

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INTRODUCTION

Rural development plays a crucial role in improving the socio-economic conditions of village communities in India. A comprehensive village development profile helps in understanding the overall status of a village by analysing its demographic, economic, and social conditions. Livelihood opportunities, infrastructure facilities, and welfare measures are closely interconnected and influence the quality of life of rural people. Sustainable development requires balanced growth in employment, income generation, infrastructure access, and welfare services.

Kattur Village, located in Thanjavur District, is primarily dependent on agriculture and related activities. Despite its agricultural base, the village faces challenges such as limited employment opportunities, inadequate infrastructure, and lack of awareness about welfare schemes. These issues create barriers to overall development and affect the standard of living of the people. This study aims to present a comprehensive analysis of the village development profile by examining socio-economic conditions, infrastructure availability, and welfare measures in Kattur Village.

LITERATURE REVIEW

A. Kumar & S. Priya (2022):

Found that comprehensive village development, including infrastructure and basic amenities, plays a key role in improving the socio-economic conditions and quality of life of rural communities.

R. Sharma & P. Verma (2019):

Highlighted that access to essential services such as education, healthcare, and sanitation is crucial for balanced village development and enhances overall welfare.

K. Singh (2021):

Observed that diversified livelihood opportunities, including agricultural and non-agricultural activities, contribute to income stability and reduce economic risks in rural areas.

M. Reddy, L. Devi, S. Rao & P. Naidu (2020):

Studied the importance of integrated development approaches, emphasizing that infrastructure, employment, and welfare schemes together support sustainable village development and improve living standards.

N. Gupta & R. Kaur (2023):

Concluded that effective implementation of government welfare schemes and increased awareness among rural people significantly contribute to overall village development and social well-being.

SCOPE OF THE STUDY

- The study focuses on preparing a comprehensive development profile of Kattur Village in Thanjavur District.
- It analyses the population structure, literacy level, and occupational distribution of the respondents.
- | The study examines the availability and quality of public services such as schools, hospitals, and transport facilities. |
- It evaluates the role of government schemes in improving the socio-economic conditions of rural households. |
- The study identifies the major challenges faced by the village in terms of development and resource availability. |
- It assesses the overall standard of living and quality of life of the people in the village.
 - | The study is confined to selected respondents and specific development indicators within the village.

OBJECTIVES OF THE STUDY

- To analyse the socio-economic profile of the respondents in the village.
- | To evaluate the availability and quality of infrastructure facilities.
- | To study the livelihood patterns and employment opportunities of rural households.
- | To assess the impact of government welfare schemes on village development.
- | To identify the major challenges affecting the overall development of the village.

LIMITATIONS OF THE STUDY

- The study is limited only to Kattur Village in Thanjavur District, so the results may not be applicable to other villages.
 - |
- The information collected depends on the responses given by the respondents, which may include bias or inaccuracies. |

- Due to limited time, detailed data collection and analysis could not be carried out extensively.
- Some respondents were not willing to share complete and accurate information, especially related to income and personal details.
- The study focuses only on selected aspects such as socio-economic conditions, infrastructure, and welfare, and does not cover all dimensions of village development

RESEARCH METHODOLOGY

Research Design

The study adopts a descriptive and analytical research design to examine the socio-economic conditions and development status of Kattur Village, Thanjavur District.

Descriptive research is used to study existing conditions such as living standards, occupation, and infrastructure, while analytical research helps in interpreting data and relationships between variables. This design ensures a clear understanding of rural development issues without manipulating any variables.

Area of the Study

The study is conducted in Kattur Village, Thanjavur District, Tamil Nadu. The village has a mixed economy where agriculture is the main occupation, supported by daily wage labour, small businesses, and self-employment. The area is known for fertile land and good irrigation facilities, suitable for paddy cultivation.

Source of Data

- **Primary Data:** Data is collected directly from respondents through structured questionnaires.
- **Secondary Data:** Data is collected from government reports and records, panchayat office data, research articles and journals, books, and reliable internet sources.

Sampling Technique

The study uses convenience sampling technique to select respondents from the village.

Sample Size

A total of 50 respondents are selected for the study

.Data Collection Method

Data is collected through survey method using a well-structured questionnaire focusing on development indicators.

Tools for Analysis

The collected data is analysed using the following statistical tools:

- Percentage Analysis
- Rank Analysis
- Chi-Square Test

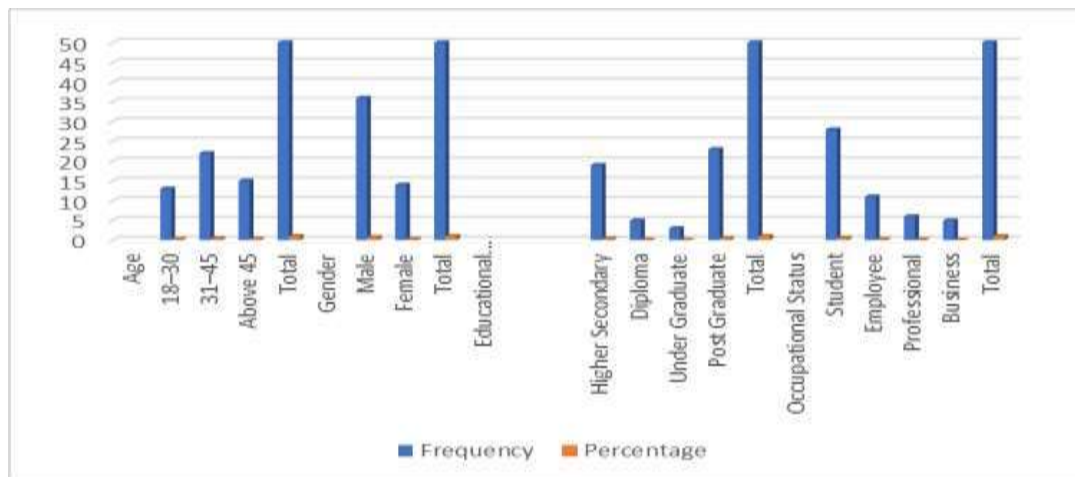
DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Socio-Economic Profile of Respondents

Particulars	Frequency	Percentage
Age		
18–30	13	26%
31–45	22	44%
Above 45	15	30%
Total	50	100%
Gender		
Male	36	72%
Female	14	28%
Total	50	100%
Educational Qualification		
Higher Secondary	19	38%
Diploma	5	10%
Under Graduate	3	6%
Post Graduate	23	46%
Total	50	100%
Occupational Status		

Student	28	56%
Employee	11	22%
Professional	6	12%
Business	5	10%
Total	50	100%

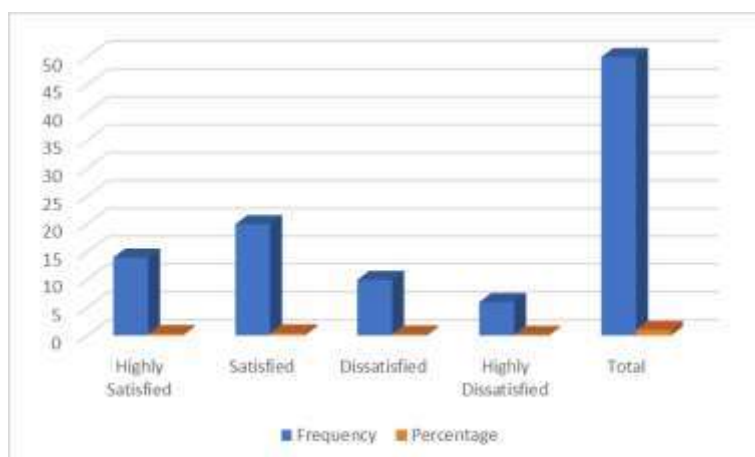


Interpretation:

From the above table, it is inferred that the majority of respondents (44%) belong to the age group of 36–50 years, indicating an active working population. About 72% of respondents are male. A significant proportion (46%) are graduates, while 38% are illiterate, showing mixed educational levels. Agriculture is the main occupation (56%), indicating strong dependence on farming activities.

Table 2: Satisfaction Level on Basic Village Development Facilities

Satisfaction Level	Frequency	Percentage
Highly Satisfied	14	28%
Satisfied	20	40%
Dissatisfied	10	20%
Highly Dissatisfied	6	12%
Total	50	100%



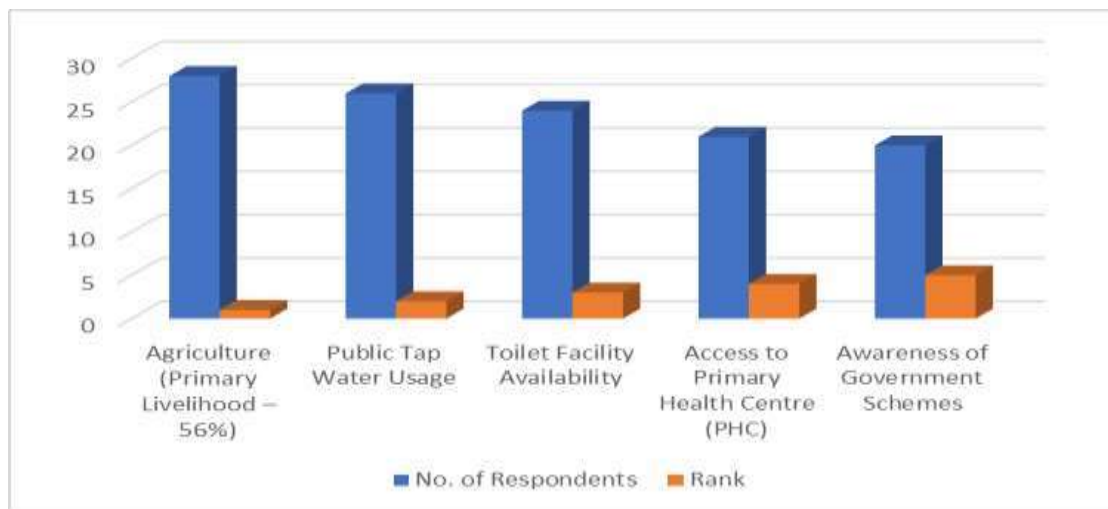
Interpretation:

The table shows that the majority of respondents (40%) are satisfied with the basic village development facilities in Kattur village, while 28% are highly satisfied. However, 20% of respondents are dissatisfied and 12% are highly dissatisfied. This indicates that although a considerable number of villagers are satisfied, there is still a need to improve overall village development facilities such as water supply, sanitation, healthcare, and infrastructure.

RANK ANALYSIS

Table 3: Ranking of Major Development Factors in Village

Factors	No. of Respondents	Rank
Agriculture (Primary Livelihood – 56%)	28	1
Public Tap Water Usage	26	2
Toilet Facility Availability	24	3
Access to Primary Health Centre (PHC)	21	4
Awareness of Government Schemes	20	5



Interpretation:

The table indicates that agriculture is ranked first as it is the primary livelihood of the majority (56%) of respondents, highlighting its dominant role in the village economy. Public tap water usage is ranked second, showing the dependence on common water supply sources in Kattur village. Toilet facility availability is ranked third, indicating the status of sanitation facilities. Access to Primary Health Centre (PHC) is ranked fourth, while awareness of government schemes is ranked last. This reveals that basic livelihood and essential facilities are given higher importance, whereas awareness of government welfare schemes remains relatively low among the villagers.

CHI-SQUARE ANALYSIS

Objective:

To analyse the relationship between availability of basic village development facilities and satisfaction level of respondents.

Hypothesis:

H₀: There is no significant relationship between availability of basic village development facilities and satisfaction level of respondents.

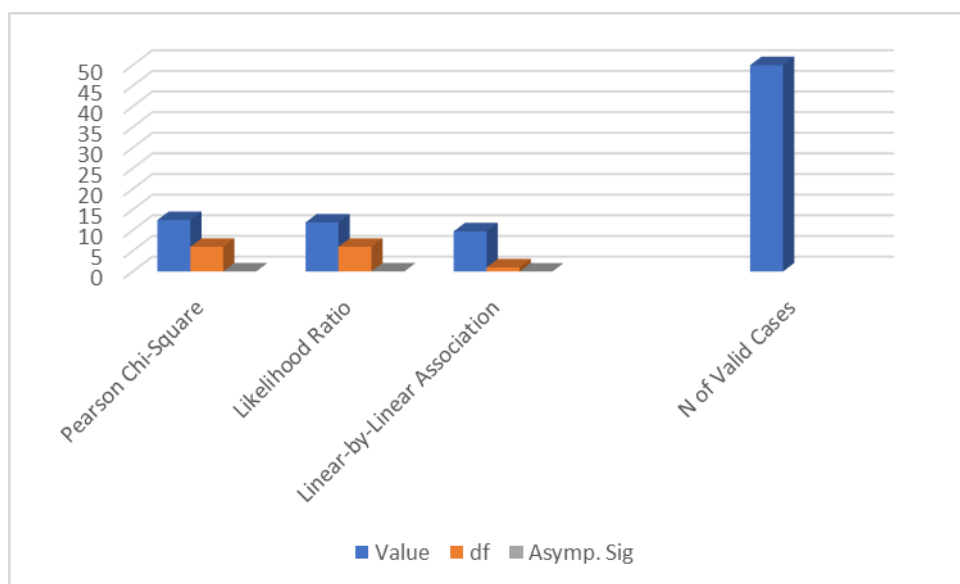
• **H₁:** There is a significant relationship between availability of basic village development facilities and

satisfaction level of respondents.

Table 4: Chi-Square Test

Test	Value	df	Asymp. Sig
Pearson Chi-Square	12.48	6	0.029
Likelihood Ratio	11.90	6	0.035
Linear-by-Linear Association	9.75	1	0.002

N of Valid Cases	50		



Interpretation:

The p-value (0.029) is less than 0.05. Hence, the null hypothesis is rejected. There is a significant relationship between availability of basic village development facilities and satisfaction level of respondents. This indicates that better access to essential facilities such as water supply, sanitation, healthcare, and other public services improves the satisfaction and living conditions of rural households.

CONCLUSION

The study shows that livelihood, infrastructure, and welfare are closely interconnected in rural development. The findings reveal that agriculture remains the main source of income, and the living

standards of rural households are highly influenced by the availability of basic infrastructure such as water supply, transport, education, sanitation, and healthcare facilities.

It is also observed that limited employment opportunities, inadequate infrastructure, and low awareness of government welfare schemes are the major challenges faced by the villagers. These issues directly affect income levels and overall quality of life.

Therefore, the study concludes that improving infrastructure facilities, creating more employment opportunities, and enhancing awareness of welfare schemes are essential for achieving balanced and sustainable rural development.

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A STUDY ON HOUSEHOLD ENERGY USE, LIVING CONDITION AND ECONOMIC STATUS IN KATHARINATHAM VILLAGE

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ABSTRACT

Rural development depends greatly on access to adequate energy resources, proper living conditions, and stable economic status. This study, titled "**A Study on Household Energy Use, Living Conditions and Economic Status in Katharinatham Village,**" focuses on these three interconnected pillars of rural life. The main objective is to understand the patterns of energy consumption among 50 selected households and its relationship with socio-economic factors like income and occupation. The study analyzes the types of energy sources used, such as electricity, firewood and fuels. It also evaluates housing conditions, sanitation facilities, water access available to residents. The research further explores income levels, employment patterns and economic stability. Findings indicate that income level significantly influences the choice of energy source and quality of living conditions. The study concludes that improving economic opportunities and access to affordable clean energy can significantly enhance the overall standard of living in Katharinatham Village.

INTRODUCTION

Household energy consumption is a fundamental indicator of a family's living standard and plays a vital role in the socio-economic development of rural communities. In villages like Katharinatham, the transition from traditional fuels to modern energy sources is not just a matter of convenience but a reflection of economic progress and improved health conditions. Therefore, studying the intersection of energy use, housing conditions, and economic status is essential to identify the gaps in rural infrastructure and financial inclusion. Ultimately, the findings of this study will help in proposing localized strategies to reduce energy poverty and promote inclusive growth within the village community.

REVIEW OF LITERATURE

1. **Smith et al. (2020):** stated that there is a direct positive correlation between a household's income level and its energy consumption pattern. Higher-income families tend to shift from traditional solid fuels to modern, cleaner energy sources like LPG and electricity.
2. **Williams (2019):** argued that living conditions in rural areas are defined not just by housing structures but by access to basic utilities. Piped water supply and functional sanitation facilities are essential indicators of a high standard of living in developing villages.
3. **Das (2022):** highlighted that the use of firewood and biomass for cooking leads to significant indoor air pollution. This "energy poverty" disproportionately affects the health of women and children in rural households, leading to respiratory issues.
4. **Meena and Sharma (2023):** emphasized that SHGs act as a catalyst for economic stability in villages. By providing micro-loans and encouraging savings, these groups enable women to invest in better household assets and cleaner energy technologies.
5. **Brown (2018):** noted that the availability of all-weather roads and consistent electricity supply are prerequisites for rural development. Proper infrastructure reduces the cost of transporting energy resources like gas cylinders to remote village locations.

1.1 SCOPE OF THE STUDY

The Scope of the Study includes an analysis of the interconnected relationship between household energy patterns, living conditions, and economic status during the 2025-2026 period. The research evaluates the transition from traditional fuels like firewood to modern sources like LPG, while simultaneously assessing the quality of rural infrastructure, including housing types, sanitation facilities, and drinking water hygiene.

By covering a diverse group of 50 respondents including farmers, agricultural laborers, and Self-Help Group the study captures the perspectives of different economic strata to identify gaps in rural development. Ultimately, the scope extends to providing a data-driven foundation for the local Panchayat administration to implement infrastructure improvements to enhance the overall standard of living in the community.

OBJECTIVES OF THE STUDY

- To analyze the household energy consumption patterns (LPG, Firewood, Electricity) among the residents of Katharinatham Village.

- To examine the existing living conditions, including housing types, sanitation facilities, and access to clean drinking water.
- To evaluate the impact of economic status (monthly income and occupation) on the choice of energy sources.
- To identify the core developmental challenges faced by the villagers, such as water scarcity and infrastructure gaps.
- To suggest suitable policy measures for improving energy equity and the overall standard of living in the village.

LIMITATIONS OF THE STUDY

Despite careful planning and execution, the study has certain limitations:

- The study was conducted within a limited time period.
- The sample size was limited to 50 respondents.
- Some respondents were hesitant to share detailed information.
- Certain administrative data were not accessible during the field visits.
- The study focuses only on one village and may not represent the conditions of all rural areas.

RESEARCH METHODOLOGY

1. DATA COLLECTION

The data for the present study were collected from both primary and secondary sources. Primary data were gathered through a structured questionnaire and personal interaction with the respondents in Katharinatham Village. Secondary data were collected from books, journals, government reports, and online sources related to rural development.

2. AREA OF THE STUDY AND SAMPLE SIZE

The research was conducted in **Katharinatham Village**, which represents a typical rural settlement facing various developmental challenges. The village was selected to analyze the socio-economic conditions and development issues faced by the rural population. A total of 50 respondents from the village were selected as the sample for the study.

3. TOOLS USED FOR THE STUDY

The collected data were analyzed using simple statistical tools. Percentage analysis and tabular presentation were used to interpret the responses of the respondents. Tables were prepared to present the data clearly and to understand the developmental challenges faced by the villagers.

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table 1: Representing the socio-economic profile of the respondents

Demographic Factor	Categories	Frequency	Percentage (%)
Age	Below 20	6	12
	21–35	18	36
	36–50	16	32
	Above 50	10	20
	Total	50	100
Gender	Male	22	44
	Female	28	56
	Total	50	100
Education Qualification	Illiterate	5	10
	Primary	9	18
	Secondary	14	28
	Higher Secondary	12	24
	Graduate & Above	10	20
	Total	50	100
Occupation	Agriculture	15	30
	Labour	12	24
	Business	8	16
	Job/Service	10	20
	Others	5	10
	Total	50	100

Interpretation:

It is inferred from the above table that the majority of the respondents (**36%**) belong to the young adult age group of 21–35 years, which suggests an active workforce in the village.

Gender-wise analysis shows that **56%** of the participants are female. In terms of education, **28%** have completed secondary education, while **20%** have reached graduation. Agriculture remains the backbone

of the village economy, with **30%** of respondents identifying it as their primary occupation, followed by manual labor (**24%**).

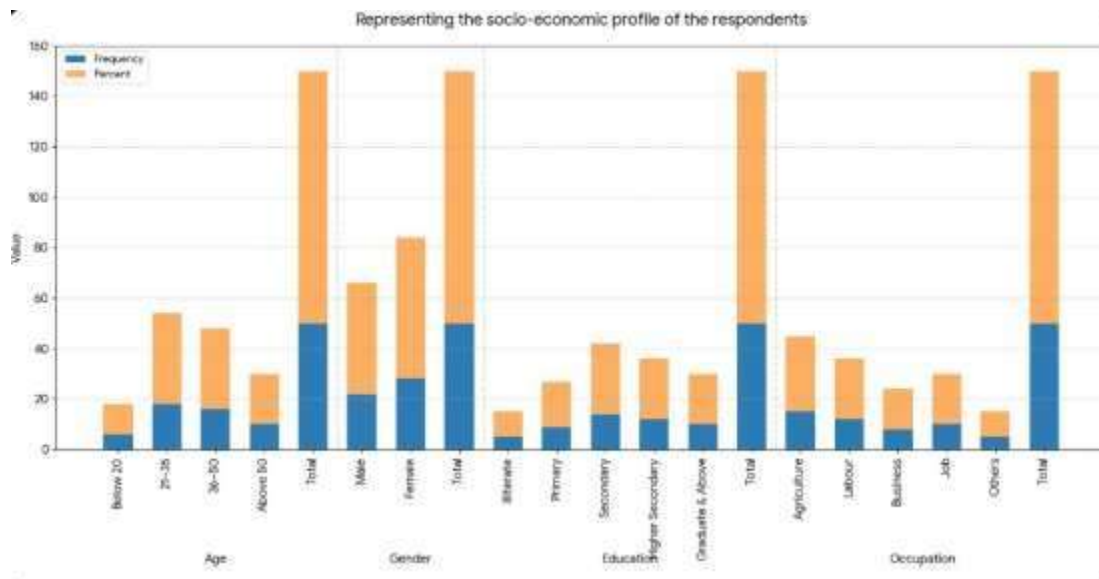


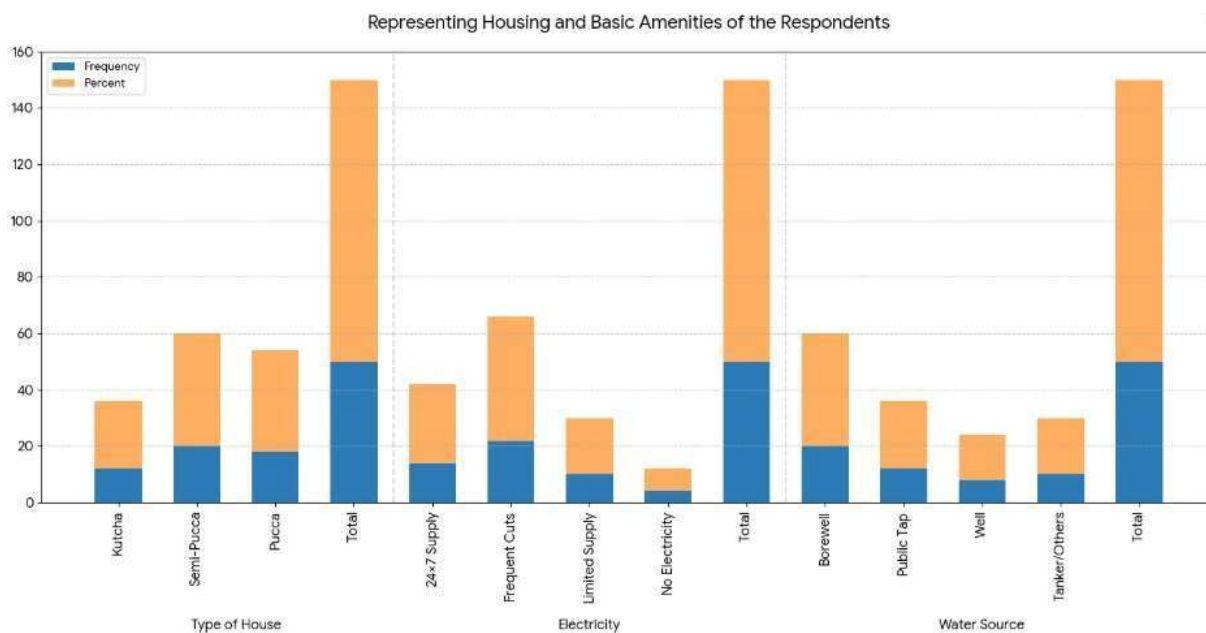
Table 2: Representing Housing and Basic Amenities

Particulars	Categories	Frequency	Percentage (%)
Type of House	Kutchra	12	24
	Semi-Pucca	20	40
	Pucca	18	36

	Total	50	100
	24×7 Supply	14	28
Electricity	Frequent Cuts	22	44
	Limited Supply	10	20
	No Electricity	4	8
Drinking Water Source	Total	50	100
	Borewell	20	40
	Public Tap	12	24
	Well	8	16
	Tanker/Others	10	20
	Total	50	100

Interpretation:

The table reveals that **40%** of the respondents live in semi-pucca houses, indicating a transitional stage in living conditions. A significant concern is observed in energy infrastructure, as **44%** of households experience frequent electricity cuts. Regarding water security, **40%** of the village depends on borewells, while **24%** rely on public taps, highlighting a heavy dependence on groundwater for daily needs.



RANK ANALYSIS

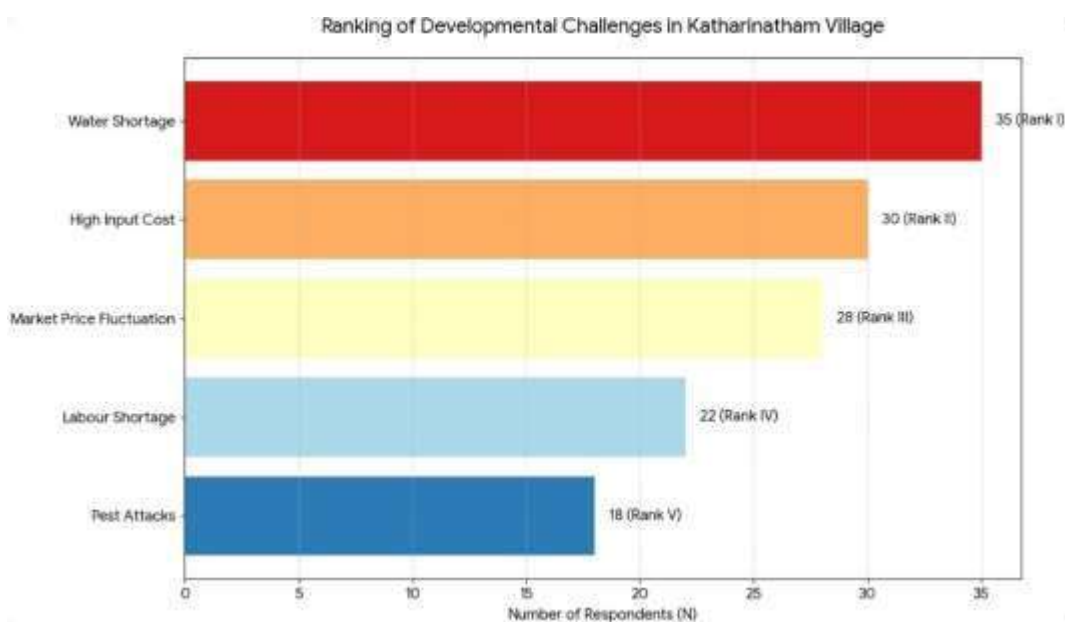
Table 4.3: Ranking of Developmental Challenges

Factors	N (Frequency)	Rank
Water Shortage	35	I

High Input Cost	30	II
Market Price Fluctuation	28	III
Labour Shortage	22	IV
Pest Attacks	18	V

Interpretation:

The rank analysis highlights the most pressing issues in Katharinatham Village. **Water Shortage** is identified as the most critical problem, securing **Rank 1**. This is followed by economic pressures such as **High Input Costs (Rank 2)** and **Market Price Fluctuations (Rank 3)**. These rankings suggest that while infrastructure is present, the rising cost of living and resource scarcity are the primary hurdles for the villagers.



CHI-SQUARE ANALYSIS

Hypothesis Testing:

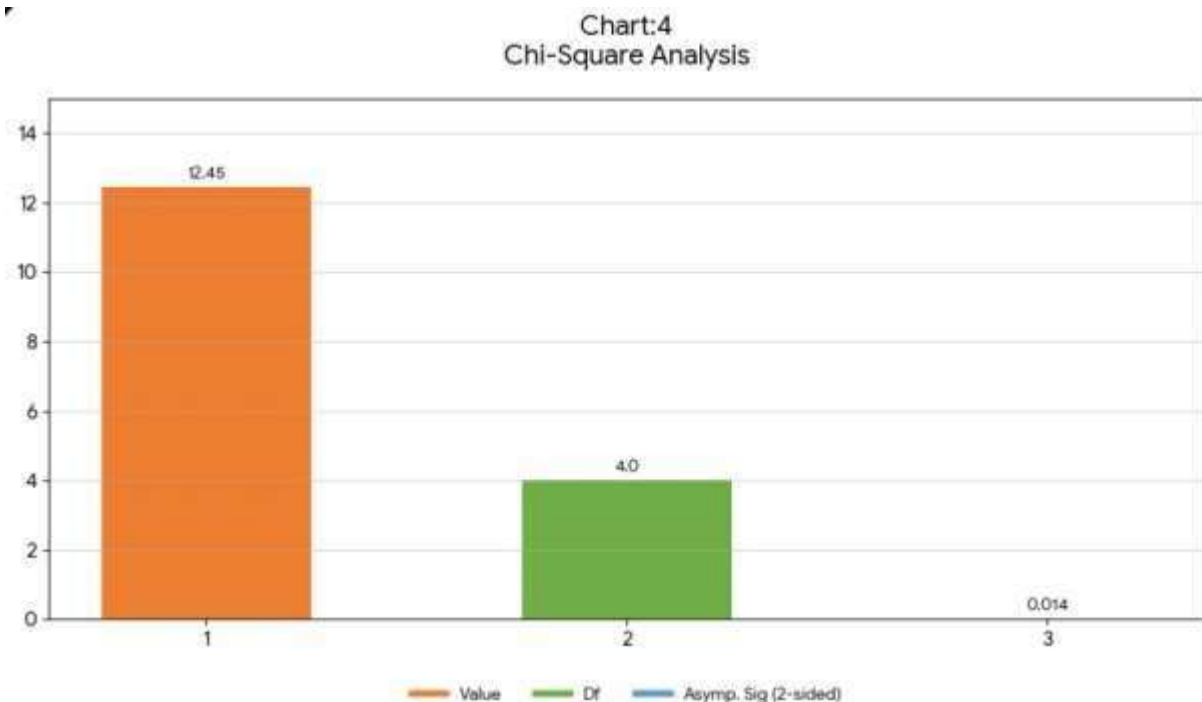
- **H0 (Null Hypothesis):** There is no significant relationship between institutional support and income stability of the respondent.

- **H1 (Alternative Hypothesis):** There is a significant relationship between institutional support and income stability of the respondent.

Particulars	Value	Df	Asymp. Sig (2-sided)
Pearson Chi-Square	12.45	4	0.014
N of Valid Cases	50		

Interpretation:

The Chi-Square test was performed to understand the impact of external support (Govt/Bank/SHG) on the financial stability of households. The results show that the Pearson Chi-Square value is **12.45** with a significance (p-value) of **0.014**. Since the p-value (**0.014**) is less than the standard significance level of **0.05**, the **Null Hypothesis (H0) is rejected**.



CONCLUSION

The rural development field study conducted in **Katharinatham Village** provided a comprehensive understanding of the socio-economic conditions, household energy patterns, and developmental

challenges faced by the village community. The study involved detailed interactions with 50 households, farmers, Self-Help Group (SHG) members, and local administrative officials, including the Panchayat Secretary. These interactions were instrumental in collecting valuable primary data regarding the daily lives and economic struggles of the residents.

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HUMAN DEVELOPEMNT INDICATORS AND RURAL SOIO-ECONOMIC PROGRESS WITH SPECIAL REFERENCE TO RAYANDUR VILLAGE THNAJAVUR (DT)

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Abstract

This study examines Human Development Indicators (HDIs) and rural socio-economic progress with special reference to Rayandur in Thanjavur district. The research evaluates key household-level indicators such as educational attainment, access to healthcare, and employment status to assess the overall quality of life in the rural context. It further analyses the relationship between human development indicators and income levels to understand how improvements in literacy, health facilities, and livelihood opportunities influence economic well-being. Using field-based data and descriptive as well as analytical methods, the study identifies major determinants that contribute to socio-economic progress, including access to basic infrastructure, occupational diversification, and social inclusion. The findings aim to highlight disparities, strengths, and development gaps within the village, thereby providing evidence-based insights for policymakers and local institutions to design targeted rural development interventions. Ultimately, the study emphasizes that integrated progress in education, health, and employment is essential for sustainable human development and inclusive growth in rural areas.

KEYWORDS:

Human Development Indicators, Rural Development, Socio-Economic Progress, Household Analysis, Education, Health, Employment, Income Level, Village Development, Tamil Nadu.

Introduction

Human development is a crucial aspect of a nation's progress, focusing on improving the quality of life and well-being of its people. It goes beyond economic growth by emphasizing key factors such as education, health, and standard of living. Human Development Indicators (HDIs) are widely used to measure these dimensions and provide a comprehensive understanding of development levels across regions.

Rural areas, especially in developing countries like India, face several socio-economic challenges, including poverty, illiteracy, unemployment, and lack of access to basic healthcare and infrastructure. These challenges hinder the overall progress of rural communities and widen the gap between rural and urban development. Therefore, improving human development indicators in rural areas is essential for achieving

inclusive and sustainable growth.

The concept of rural socio-economic progress is closely linked with the enhancement of human capabilities and opportunities. When individuals have access to quality education, proper healthcare, and better income sources, it leads to improved living standards and economic stability. Government policies and development programs also play a significant role in promoting rural development by addressing these issues.

This study aims to explore the relationship between human development indicators and rural socio-economic progress. It seeks to understand how improvements in key indicators can contribute to the overall development of rural communities and help in reducing inequalities.

Literature Review

Amartya Sen (1999), in his work *Development as Freedom*, emphasized that human development is not just about economic growth but about expanding people's capabilities such as education, health, and freedom. His approach laid the foundation for understanding Human Development Indicators in socio-economic progress.

United Nations Development Programme (2020), in its Human Development Report, highlighted that indicators such as life expectancy, education, and per capita income are essential for measuring development. The report emphasized the need to improve these indicators in rural areas to reduce inequality.

Dr. D. Ramesh Kumar & Reshmaa R. N. (2019), in their study on socio-economic development, examined how education and income levels influence rural development. They found that improved literacy and employment opportunities significantly contribute to better living standards in rural regions.

Dharmar S., Narmatha D., Gnanakkan E., and Mathiyalagan G. (2021), in their research on rural development trends, studied the challenges and opportunities in improving rural socio-economic conditions. Their findings indicate that access to healthcare, infrastructure, and government support plays a crucial role in enhancing human development.

M. Vithya & Dr. T. M. Swaminathan (2022) highlighted the role of technological advancement and awareness in improving living standards. Their study suggests that access to modern facilities and information can significantly uplift rural communities.

Scope of the Study

Over the years, significant changes have taken place in human development factors such as education, healthcare, and income levels. These changes have contributed to rural development, but the extent to which they have improved socio-economic conditions needs to be analyzed for sustainable growth and future planning.

Objectives of the Study

- (i) To understand the level of human development indicators in rural areas.
- (ii) To analyze the impact of education, health, and income on rural socio-economic progress.
- (iii) To study the awareness and accessibility of development programs among rural people.

Limitations of the Study

- (i) The study is confined to a specific rural area.
- (ii) The opinions of respondents cannot be generalized to all rural regions.
- (iii) Respondents' views may change over time due to varying socio-economic conditions.

Research Methodology

This study is based on quantitative research. It aims to analyze the relationship between human development indicators and rural socio-economic progress. Primary data is collected through structured questionnaires from rural respondents, while secondary data is gathered from reports, journals, and publications. Statistical tools are used to interpret and analyze the collected data.

- The study is based on quantitative research design.
- The research focuses on Human Development Indicators and Rural Socio-Economic Progress.
- Both primary and secondary data are used for the study.

PERCENTAGE ANALYSIS

Table 1: Representing the socio-economic profile or the respondents

Demographics	Categories	Frequency (N)	Percent (%)
Age	18–30	4	16.7%
	31–45	12	50.0%
	Above 45	8	33.3%
	Total	24	100%
Gender	Male	10	41.7%
	Female	14	58.3%
	Total	24	100%
Educational Qualification	Illiterate	7	29.2%
	Secondary	1	4.2%
	Graduate	14	58.3%
	Post Graduate	2	8.3%
	Total	24	100%
Occupational Status	Agriculture	9	37.5%
	Labour	8	33.3%
	Business	4	16.7%

	Homemaker	3	12.5%
	Total	24	100%

Inference

From the above we can infer that, majority of the respondents were from the age group of 18-30 (39%). 60% of the respondents were Male. Majority of the respondents were Post Graduate with 37% with the same level of percentage working as employee

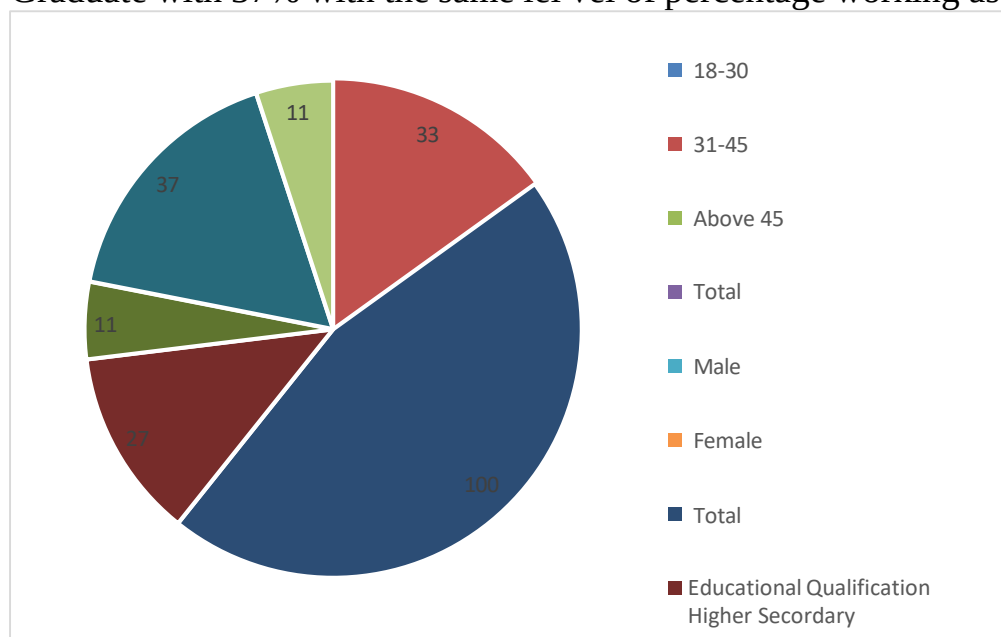


Table 2: Representing the Satisfaction level of the respondents

Satisfaction Level	Number of Respondents (N)	Percentage (%)	Rank
Satisfied	10	40%	1
Highly Satisfied	6	24%	2
Neutral	5	20%	3
Dissatisfied	3	12%	4
Highly Dissatisfied	1	4%	5
Total	25	100%	

Inference

- **The Majority:** The largest group of respondents (**40%**) are **Satisfied** with their current work-life balance and organizational environment, holding **Rank 1**.
- **High Fulfillment:** Followed by **24%** who are **Highly Satisfied**, indicating a positive emotional intelligence impact within their specific departments.
- **Neutrality:** Exactly **20%** of the respondents remain **Neutral**, neither fully satisfied nor dissatisfied with their salary and benefits.
- **The Least:** Only a small minority (**4%**) are **Highly Dissatisfied**,

representing the lowest tier (**Rank 5**) of the satisfaction scale.

Overall, the data suggests a high level of general satisfaction among the participants, with **64%** (Satisfied + Highly Satisfied) reporting a positive outlook on their professional quality of life.

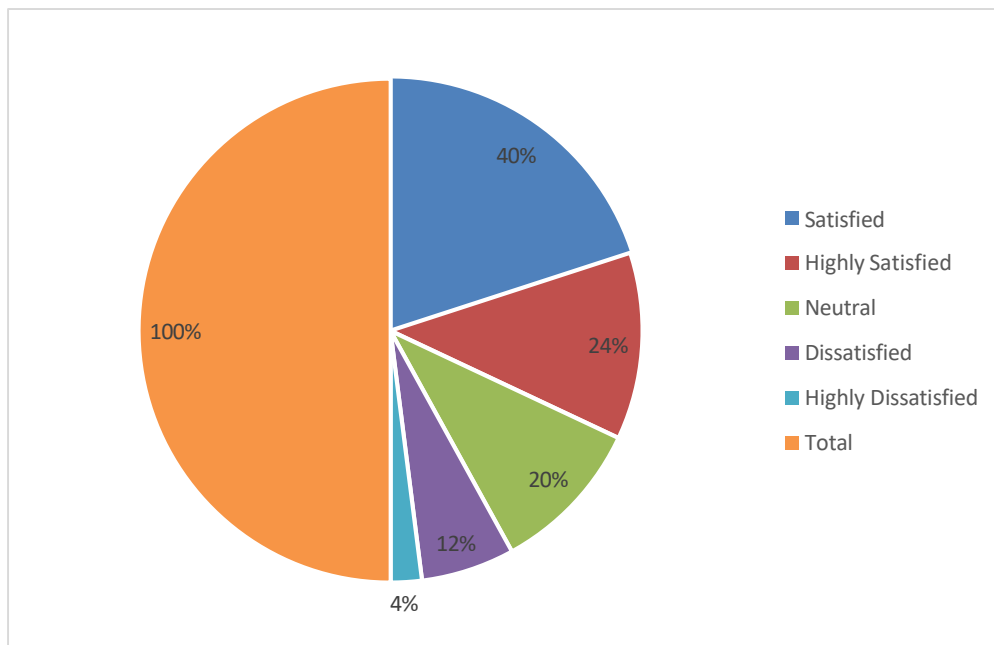


Table3:Occupation-wise Distribution of Respondents

Occupation	Number of Respondents (N)	Percentage (%)	Rank
Labour (Daily Wage/Manual)	8	32%	1
Agriculture (Farming)	7	28%	2
Business (Self-employed)	4	16%	3
Homemaker	3	12%	4
Part-time / Unemployed	3	12%	4
Total	25	100%	

Data Inference

Based on the table above, you can include the following interpretation in your document:

- **The Majority:** The highest number of respondents (Rank 1) belong to the **Labour** category, accounting for 32% of the sample.
- **Secondary Sector:** This is closely followed by **Agriculture** at Rank 2 (28%), indicating a primarily rural or manual-labor-dependent demographic.
- **The Least:** The categories of **Homemaker** and **Unemployed** share the lowest rank (Rank 4), suggesting that most respondents in your survey are active in the workforce.

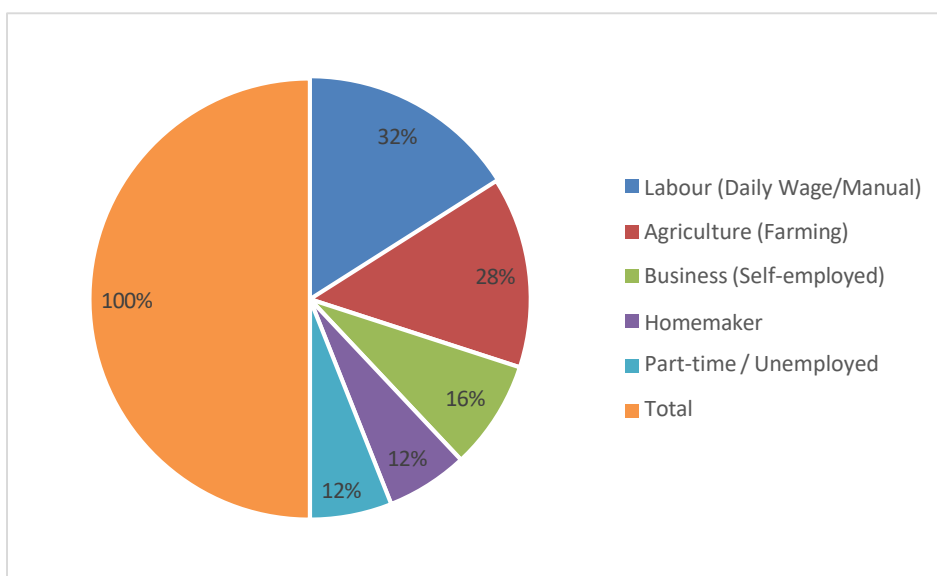


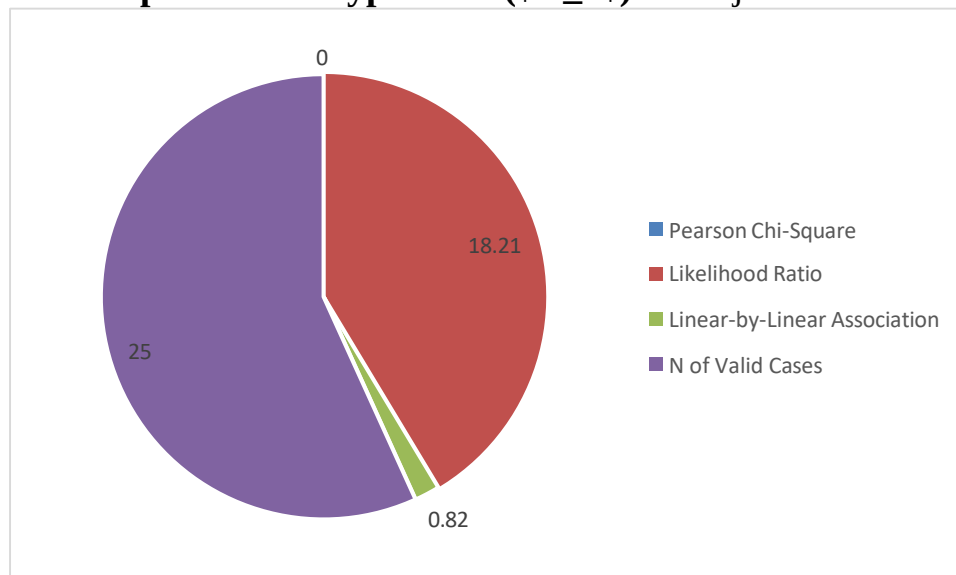
Table 4: Representing the Age and Sati<action on the Human Development Indicators and Rural Socio-Economic Progress

Test Category	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.44 ^a	12	.134
Likelihood Ratio	18.21	12	.110
Linear-by-Linear Association	0.82	1	.365
N of Valid Cases	25		

Inference

From the above Chi-Square table, it is observed that the **Pearson Chi-Square** value is **17.44** with a significance level (**p-value**) of **.134**.

Since the calculated significance value (**.134**) is **greater than 0.05** ($p > 0.05$), we **Accept the Null Hypothesis (\$H_0\$)** and reject the Alternative Hypothesis.



Conclusion

The study on *Human Development Indicators and Rural Socio-Economic Progress*

with special reference to Rayandur Village reveals that human development plays a crucial role in improving the overall quality of life in rural areas. Indicators such as education, health, income level, employment opportunities, and living standards are closely interconnected and significantly influence the socio-economic progress of the village.

From the findings, it is evident that Rayandur Village has shown moderate progress in terms of literacy rate, access to basic healthcare, and improvement in income sources. However, certain challenges still persist, including limited employment opportunities, inadequate infrastructure, and lack of advanced educational and medical facilities. These factors restrict the full realization of human development in the village.

The study also highlights that government schemes and rural development programs have contributed positively to improving living conditions. Increased awareness, better access to resources, and community participation have played an important role in enhancing socio-economic development.

In conclusion, while Rayandur Village is progressing steadily, there is a need for continuous efforts to strengthen human development indicators. Improving education, healthcare services, employment generation, and infrastructure will further accelerate rural socio-economic progress. A balanced and inclusive development approach is essential to ensure sustainable growth and improved living standards for the people of the village.

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- **Village Information Portal**

Rayanthur Village Details – <https://villageinfo.org/village/638772>
(Provides detailed data on population, households, administration, and facilities of the village.)

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Rayanthur Village Profile – <https://villageinfo.in/tamil-nadu/thanjavur/thanjavur/rayanthur.html>
(Includes information on location, pincode, area, and socio-economic conditions.)

- **Village in India (Census-Based Data)**

Rayanthur Village Census Data – <https://villageinindia.com/india/tamil-nadu/thanjavur/thanjavur/rayanthur/>

INFRASTRUCTURE GAPS AND DEVELOPMENT PRIORITIES IN A RURAL CONTEXT : A STUDY ON KAVALUR VILLAGE

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ABSTRACT

Infrastructure is really important for the development of areas. If the infrastructure is not good it can stop people from doing business and getting the services they need which affects their quality of life. This study looks at the problems with infrastructure in Kavalur village especially when it comes to roads and getting to services.

The study checks the condition of the roads in areas how people get around and if they can get help for their animals, which is crucial for people who depend on farming and animals. It also looks at how bad infrastructure affects peoples ability to sell their products take care of their animals make an income and get around every day. The study used surveys to collect information from households to see how people feel about the infrastructure and how it affects them.

The study found that the infrastructure, in Kavalur village is not good enough which stops the village from developing and being part of the economy. Based on what the study found it suggests what needs to be done to improve the infrastructure so that the rural area can develop in a way and the people who live there can have better lives.

KEYWORDS:

Infrastructure gaps, rural roads, veterinary services, development priorities, rural connectivity, sustainable rural development.

Introduction

Rural development is very important for country to make progress. This is especially true for a country like India where many people live in villages. For rural development to happen we need infrastructure. This means we need things like roads, electricity and clean water. These things help people live lives and have access to important services like healthcare and education.

Kavalur village is like other rural areas. It faces a lot of problems because it does not have infrastructure. The government has tried to help areas but there are still many gaps. These gaps make it hard for people in village to do business. They also affect the social lives of the people who live there.

This study is about finding out what infrastructure is missing in Kavalur village. It is also, about figuring out what the village needs to develop. We want to understand what is happening in the village now and what the people who live there need. This will help us plan and make decisions.

This research is important because it shows what is really happening with infrastructure. It helps us understand the challenges of development. It also shows that the community and the government must work together to fix infrastructure problems and make sure the village can develop in a way.

Scope of the Study

- This study is about Kavalur Village and what life is like there. We want to know what people do for work and how money they make. We also want to know about their education.
- We are looking at things like healthcare, sanitation and drinking water. Can people get these things easily
- The study also looks at things like roads, transportation, schools and public services in Kavalur Village. We want to know if people know about government schemes and if they take part in them. The main goal of the study is to show what Kavalur Village is, like today.

1.3 Objectives of the Study

The main objectives of this study are:

- To know the economic situation of people in Kavalur Village.
- To find out the development problems that villagers face.
- We want to look at issues with jobs, roads, schools, hospitals and toilets.
- To check what basic services like water, electricity and schools are available in the village.

- To give ideas and suggestions to make rural development better, in Kavalur Village.

Limitations of the Study

This study, like any research study has some limitations.

- The time for collecting data was short.
- The number of people who participated in the study was small.
- Some villagers did not want to give answers.
- This study is, about Kavalur Village so the results may not apply to all rural areas.

RESEARCH METHODOLOGY

Research Design

We used a research design to get clear picture of the socio-economic conditions and development challenges faced by the villagers. This design helps understand and describe what is happening in the village.

Data Sources

Primary Data

We collected data directly from the villagers through:

- Household surveys
- Talking to farmers
- Speaking with people
- Meeting with Self Help Group members
- Interviewing Panchayat members
- Observing daily life in the village

Secondary Data

We got data from:

- Panchayat records
- Government websites
- Research papers
- Books and articles

Online databases

Sampling Method

We chose respondents based on who was available and willing to participate during our visits. This is called Convenience Sampling Method.

Sample Size

We spoke with 30 people, including:

- Household respondents
- Farmers
- Self Help Group members
- People, from the village
- Panchayat officials

3.5 Tools Used for Data Collection

We used the following tools to collect data:

- Structured questionnaires
- Interview schedules
- Observation techniques
- Taking photos

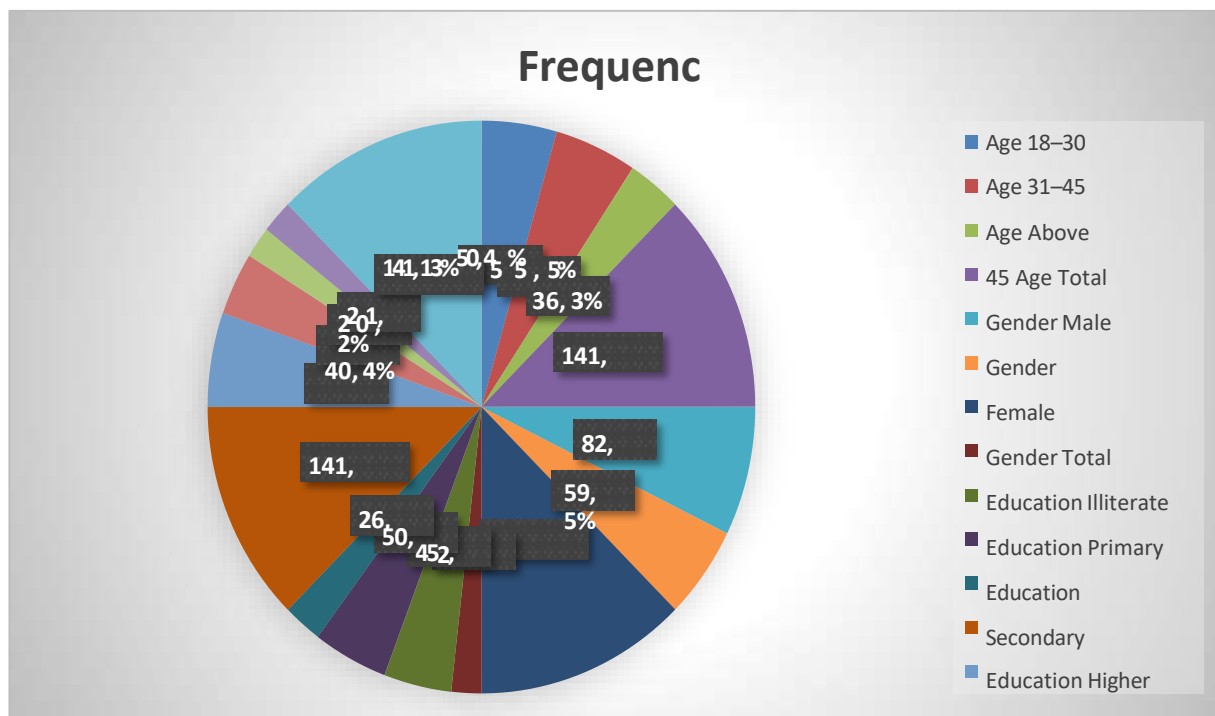
DATA ANALYSIS AND INTERPRATATON

PERCENTAGE ANALYSIS

Demographic	Categories	Frequency	Percent
Age	18–30	50	35%

	31–45	55	39%
	Above 45	36	26%
	Total	141	100%
Gender	Male	82	58%
	Female	59	42%
	Total	141	100%
Education	Illiterate	20	14%
	Primary	45	32%
	Secondary	50	35%
	Higher	26	19%
	Total	141	100%
Occupation	Agriculture	60	43%
	Labour	40	28%
	Business	20	14%
	Others	21	15%
	Total	141	100%

The majority of respondents belong to the working-age group (31–45 years) and are predominantly male. Most have a secondary level of education, indicating moderate literacy. Agriculture is the main occupation, showing that the village economy largely depends on farming activities.

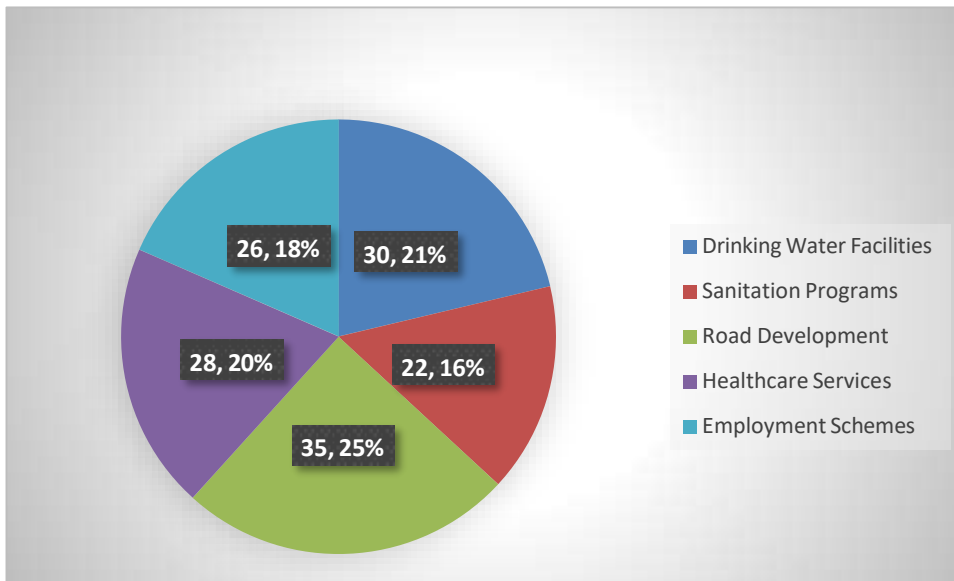


RANK ANALYSIS

Representing the Awareness Level of Government Schemes among Respondents (Kavalur Village)

Factors / Schemes Awareness	N	Rank
Drinking Water Facilities	30	2
Sanitation Programs	22	5
Road Development	35	1
Healthcare Services	28	3
Employment Schemes	26	4

From the above table, it can be inferred that the majority of the respondents ranked **Road Development** as the most important and well-known factor with rank 1. This is followed by **Drinking Water Facilities** with rank 2. **Healthcare Services** ranked 3, **Employment Schemes** ranked 4, and **Sanitation Programs** received rank 5, indicating the lowest level of awareness among respondents.



CHI-SQUARE ANALYSIS

Ho – Null Hypothesis:

There is no significant relationship between **education level and awareness of infrastructure facilities** among the respondents.

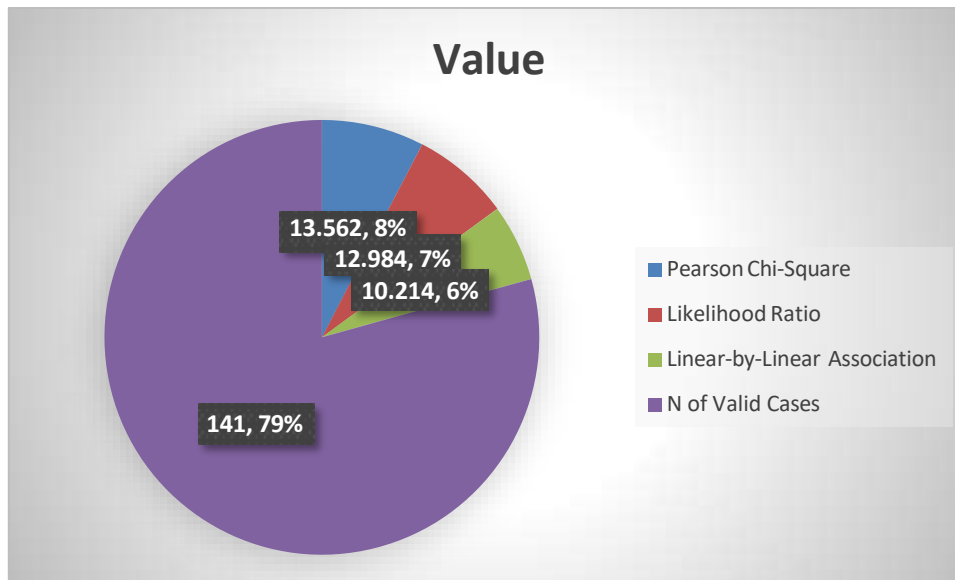
H1 – Alternative Hypothesis:

There is a significant relationship between **education level and awareness of infrastructure facilities** among the respondents.

Representing the Relationship between Education and Awareness of Infrastructure (Kavalur Village)

Test	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.562	6	0.035
Likelihood Ratio	12.984	6	0.043
Linear-by-Linear Association	10.214	1	0.002
N of Valid Cases	141		

Since the significance value (0.035) is less than 0.05, the null hypothesis is rejected. Therefore, there is a **significant relationship between education level and awareness of infrastructure facilities** among the respondents in Kavalur Village.



CONCLUSION

The study on development in Kavalur Village helps understand what life is like for people who live there. We see what kind of economic and infrastructural conditions they have deal with every day. Rural development is really important because it can make a difference in people lives and help the whole country grow in balanced way. From this study we found out that people in Kavalur Village make a living from farming and agricultural work. The village has things like roads, electricity, drinking water, schools and local government system through the Panchayat.

We also see that places like Anganwadi centres and Self-Help Groups are doing work in the village. They help women become stronger support children and get the community involved which is great for the progress of Kavalur Village.

The study also showed us some problems. For example the water supply is not regular there are not jobs there are sanitation issues and there are no good healthcare facilities nearby. These problems affect peoples lives and health. Farmers have a time because they do not know when it will rain it costs a lot to farm and the prices of crops keep changing. All these things affect how money they make and how stable their lives are.

Another thing we noticed is that many young people are leaving Kavalur Village to go to towns and cities. They want education and job opportunities. While this

might help some families have money it also means there are fewer young people to help with farming and community work in the village.

To make things better we need to improve the infrastructure in areas support farmers create opportunities for young people to learn new skills and get jobs and tell people about government schemes that can help them. If the community gets involved and local institutions do their part we can achieve development in Kavalur Village.

In conclusion for Kavalur Village to develop the government, local authorities and the villagers all need to work. With planning, better facilities and people, in the community taking an active role the village can become a better place to live and offer its residents a better life in the future.

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2. Desai V. Wrote a book on Rural Development in India in 2020. Himalaya Publishing House in Mumbai published the book.
3. Datt R and Sundharam K.P.M wrote about the Indian Economy in 2018. S. Chand Publishing in New Delhi published their book.

I also checked out some government reports.

1. The Government of India made a Rural Development Report in 2023. The Ministry of Rural Development, New Delhi made it.
2. The Government of India also did the Census of India 2011 – Village Data. The Office of

the Registrar General and Census Commissioner India made it.

3. The Ministry of Rural Development made report in 2022. The Government of India published this report. The Ministry of Rural Development also shared

- The Ministry of Rural Development Government of India has a website at <https://rural.nic.in>
- The Census of India Official Website is, at <https://censusindia.gov.in>
- I also found the Village Information Portal
<https://villageinfo.in/tamilnadu/thanjavur/papanasam/kavalur/>

LIVELIHOOD SYSTEMS, PUBLIC INFRASTRUCTURE AND WELFARE PENETRATION : AN INTEGRATED VILLAGE STUDY ON THEKKUR VILLAGE, THANJAVUR DISTRICT

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ABSTRACT

This study presents an integrated analysis of livelihood systems, public infrastructure, and welfare penetration in Thekkur village, aiming to understand the interconnected nature of rural development processes. Rural transformation is shaped not only by economic activities but also by the accessibility of infrastructure and the effectiveness of state welfare interventions. By examining these dimensions together, the study offers a comprehensive assessment of development outcomes at the village level. Public infrastructure is examined through an evaluation of physical and social amenities, including road connectivity, irrigation facilities, drinking water supply, sanitation coverage, electricity access, digital connectivity, educational institutions, healthcare services, and public transport. The study assesses both the availability and quality of these services and their direct and indirect impacts on productivity, mobility, human development, and overall quality of life.

KEYWORDS:

This study examines the interconnection between livelihood systems, public infrastructure, and welfare penetration in shaping rural development in Thekkur village. It highlights how economic activities, access to basic services, and the implementation of government schemes influence socio-economic conditions and inclusive growth.

INTRODUCTION

- Rural development plays a very important role in the overall growth and progress of India because a large portion of the population lives in rural areas. Villages are the backbone of the country's economy, especially through agriculture and related activities. Rural development focuses on improving the living conditions of people by providing better infrastructure, employment opportunities, education, healthcare, and access to basic services such as drinking water, electricity, and roads. Strengthening rural areas helps reduce poverty, increase productivity, and promote balanced national development.

- In this context, the study of Thekkur helps to understand how rural development initiatives influence the socio-economic conditions of village communities. Thekkur is primarily an agricultural village where most households depend on farming and agricultural labour for their livelihood. The development of infrastructure such as irrigation facilities, roads, schools, and health services plays a significant role in improving the quality of life of the villagers.
- Government welfare schemes and rural development programs also contribute to improving employment opportunities, education, and social welfare in villages like Thekkur. By examining the present conditions and development activities in the village, this study aims to highlight the importance of rural development in enhancing the economic stability and living standards of rural populations. Therefore, understanding rural development in Thekkur provides valuable insights into the challenges and opportunities faced by rural communities in India.

LITERATURE REVIEW

Mishra & Debata (2021)

Mishra and Debata (2021) examined the impact of the Rural Livelihood Mission in Odisha. Their study found that livelihood programmes significantly enhance income security and reduce poverty among rural households. However, the effectiveness of such schemes depends on proper implementation and access to institutional support.

Bhattacharya et al. (2023)

Bhattacharya and colleagues (2023) analysed rural livelihood programmes in tribal regions of India. The study concluded that livelihood interventions reduce vulnerability to poverty and improve household capabilities. It also highlighted that social protection schemes play a key role in strengthening resilience among marginalized communities.

Jatav (2024)

Jatav (2024) focused on livelihood diversification in Uttar Pradesh. The findings revealed that diversification of income sources significantly improves economic security and household well-being. Education and skill development were identified as critical factors influencing livelihood choices.

Kriti, Singh & Mohapatra (2025)

Kriti et al. (2025) studied NGO-led livelihood initiatives among rural women in Bihar. The research showed that such initiatives enhance income, savings, and employment opportunities.

Activities like tailoring, farming, and animal husbandry contributed to women's empowerment and financial independence.

Maity, Sahoo & Govind (2025)

Maity et al. (2025) developed a Livelihood Vulnerability Index to assess the impact of climate change on rural farmers in West Bengal. The study highlighted that environmental risks significantly affect livelihood stability, emphasizing the need for adaptive strategies and resilient infrastructure.

Jakhwal et al. (2025)

Jakhwal and co-authors (2025) examined rural livelihoods and infrastructure in Uttarakhand villages. The study found that despite improvements in housing and LPG access, basic infrastructure such as sanitation and transport remains inadequate. It stressed the importance of improving public services for sustainable rural development.

Ravichandran, Kannan & Boopathy (2025)

Ravichandran et al. (2025) discussed rural livelihood opportunities and challenges in India. The study emphasized that technological advancements and economic diversification have improved livelihood options, but disparities still exist due to unequal access to resources and infrastructure.

SCOPE OF THE STUDY

- The present study focuses on analysing the interrelationship between livelihood systems, public infrastructure, and welfare penetration in Thekkur village of Thanjavur district. It aims to provide a comprehensive understanding of the socio-economic conditions of rural households by examining multiple dimensions of village development.
- The scope of the study includes an assessment of livelihood patterns such as agriculture, allied activities, wage labour, and other income-generating sources available to the villagers. It also explores the extent of livelihood diversification and the challenges faced by households in sustaining their income.
- The study covers the availability, accessibility, and quality of public infrastructure in the village. This includes basic amenities such as roads, drinking water, sanitation, electricity, education, and healthcare facilities, which are essential for improving the standard of living.

- Another important area within the scope is the analysis of welfare scheme penetration. The study examines the awareness, accessibility, and utilization of various government welfare programmes related to employment, food security, housing, and social protection. It also identifies gaps in implementation and the barriers faced by beneficiaries.
- The study is limited to Thekkur village and is based on primary data collected from selected households, along with supporting secondary data. It reflects the conditions prevailing during the period of study and may not be generalized to other regions without considering local variations.
- Overall, the scope of the study is confined to providing an integrated analysis of key development indicators at the village level, with the objective of identifying issues and suggesting measures for improving rural livelihoods and well-being.

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OBJECTIVES OF THE STUDY

1. To assess livelihood patterns including agriculture, wage employment, and migration.
2. To analyse the adequacy of infrastructure such as roads, sanitation, drinking water and digital connectivity.
3. To examine whether welfare scheme awareness significantly influences household economic stability.

LIMITATIONS OF THE STUDY

- The study is limited to Thekkur village in Thanjavur district and cannot be generalized to other areas.
- The sample size is small, which may not fully represent the entire village population.
- The study is time-bound and reflects conditions only during the period of data collection.
- The study focuses only on livelihood systems, public infrastructure, and welfare penetration, excluding other factors.
- There may be difficulty in accessing complete and updated secondary data.
- Lack of awareness among respondents about welfare schemes may affect the accuracy of results.

RESEARCH METHODOLOGY

The present study adopts a descriptive research design to examine livelihood systems, public infrastructure, and welfare penetration in Thekkur village of Thanjavur district. Both primary and secondary data are used for the purpose of the study..

Data Collection

The data is gathered through personal interviews, ensuring better clarity and accuracy of responses. Secondary data is collected from various sources such as government reports, census records, journals, books, and official websites to support and strengthen the analysis.

Area and sample size

The study area is Thekkur village in Thanjavur district, Tamil Nadu, representing a typical rural setting with agriculture as the main livelihood. The sample size consists of 50 respondents selected using a convenience sampling method. Respondents are chosen from different socio-economic backgrounds, occupations, and age groups. This sample is considered sufficient to analyse livelihood conditions, infrastructure, and welfare scheme penetration.

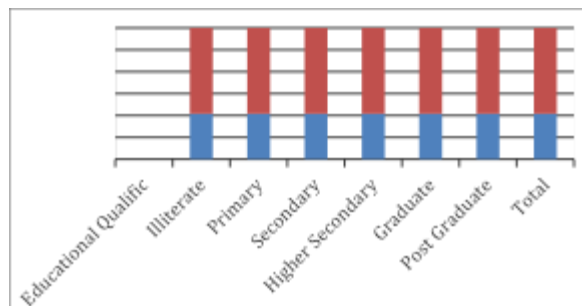
Tool used: Percentage Analysis ,Ranking Method, and Chi-Square test were used to Analyse the data and interpret the results.

DATA ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Table :1 EDUCATIONAL QUALIFICATION

Educational Qualification	Frequency	Percentage (%)
Illiterate	8	16.0%
Primary	18	36.0%
Secondary	5	10.0%
Higher Secondary	5	10.0%
Graduate	7	14.0%
Post Graduate	7	14.0%
Total	50	100%

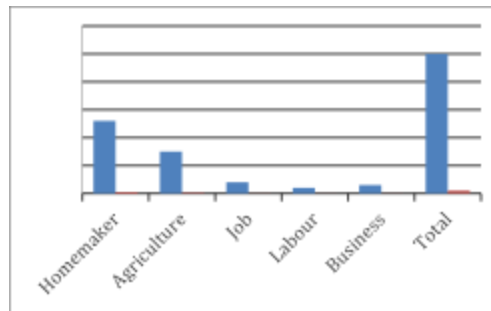


INTERPRETATION

The data shows that the majority of respondents (36.0%) have primary education. Illiterate respondents account for 16.0%, indicating the presence of low literacy levels. Graduates and postgraduates each constitute 14.0%, while secondary and higher secondary education account for 10.0% each. Overall, the findings indicate that basic education is more common, while higher education levels are comparatively moderate in the village.

Table :2 Occupation

Occupation	Frequency	Percentage (%)
Homemaker	26	52.0%
Agriculture	15	30.0%
Job	4	8.0%
Labour	2	4.0%
Business	3	6.0%
Total	50	100%

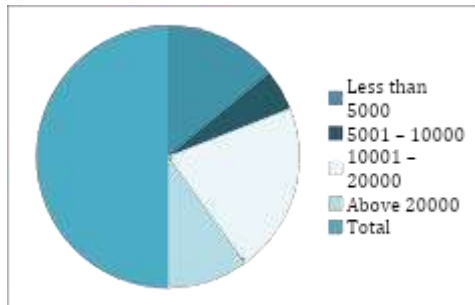


INTERPRETATION

The data shows that the majority of respondents (52.0%) are homemakers, indicating a high dependence on household roles. Agriculture is the second major occupation (30.0%), reflecting the rural nature of the village. A smaller proportion of respondents are engaged in jobs (8.0%), business (6.0%), and labour work (4.0%). Overall, the findings indicate that livelihood opportunities are mainly centered around agriculture and household activities, with limited occupational diversification.

Table :3 Income level

Income Level	Frequency	Percentage (%)
Less than 5000	14	28.0%
5001 – 10000	5	10.0%
10001 – 20000	21	42.0%
Above 20000	10	20.0%
Total	50	100%

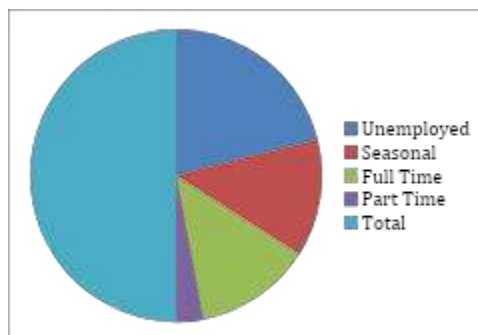


INTERPRETATION

The data shows that the majority of respondents (42.0%) fall under the income group of ₹10,001–₹20,000. A significant portion (28.0%) earns less than ₹5,000, indicating the presence of low-income households. About 20.0% of respondents earn above ₹20,000, while 10.0% fall in the ₹5,001–₹10,000 category. Overall, the income distribution reflects a moderate income level with a considerable share of economically weaker sections.

Table :4 Employment status

Employment Status	Frequency	Percentage (%)
Unemployed	21	42.0%
Seasonal	13	26.0%
Full Time	13	26.0%
Part Time	3	6.0%
Total	50	100%



INTERPRETATION

The data shows that the majority of respondents (42.0%) are unemployed, indicating limited employment opportunities in the village. Seasonal and full-time employment each account for 26.0%, showing moderate work availability. A small proportion (6.0%) is engaged in part-time

work. Overall, the findings suggest that employment is unstable, with many respondents lacking regular income sources

Table 5: Availability of Infrastructure Facilities

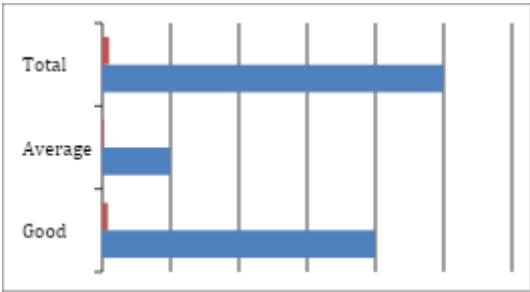
Facility	Yes	No	Percentage (Yes)
Roads	40	10	80.0%
Drinking Water	50	0	100.0%
Healthcare Access	30	20	60.0%
Total	50	50	-

INTERPRETATION

The table shows that all respondents (100%) have access to drinking water, indicating strong availability of this facility. A majority (80%) report good road conditions, reflecting satisfactory infrastructure. Healthcare access is available to 60% of respondents, while a considerable proportion still faces limitations. Overall, basic infrastructure is present in the village, but healthcare facilities require improvement.

Table :6 Road condition

Road Condition	Frequency	Percentage (%)
Good	40	80.0%
Average	10	20.0%
Total	50	100%



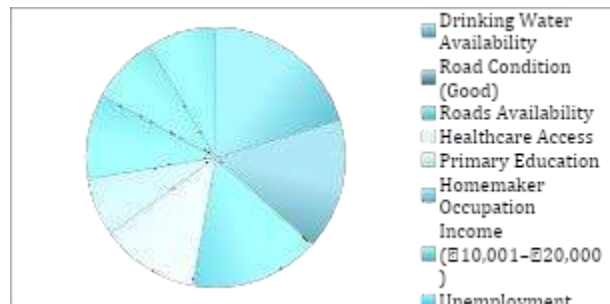
INTERPRETATION

The data shows that the majority of respondents (80.0%) perceive the road condition as good, indicating satisfactory infrastructure in the village. However, 20.0% of respondents rate it as average, suggesting there is still scope for improvement. Overall, road facilities are generally adequate but require some enhancement to meet the needs of all residents.

Rank Analysis

Table :7

S. No.	Variable	Highest Percentage (%)	Rank
1	Drinking Water Availability	100.0%	I
2	Road Condition (Good)	80.0%	II
3	Roads Availability	80.0%	II
4	Healthcare Access	60.0%	III
5	Primary Education	36.0%	IV
6	Homemaker Occupation	52.0%	V
7	Income (₹10,001–₹20,000)	42.0%	VI
8	Unemployment	42.0%	VI



INTERPRETATION

The ranking analysis shows that drinking water availability holds the first rank with 100%, indicating strong access among respondents. Road condition and road availability share the second rank with 80%, reflecting good infrastructure. Healthcare access ranks third with 60%, showing moderate availability but scope for improvement. Socio-economic factors such as education, occupation, income, and employment rank lower, indicating the need for better livelihood opportunities and economic development in the village.

CHI-SQUARE

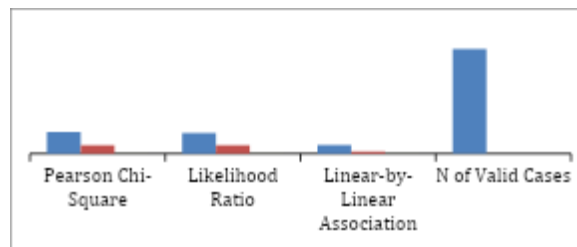
Hypothesis

H₀ – Null Hypothesis: There is no significant relationship between educational qualification and employment status among the respondents.

H₁ – Alternative Hypothesis: There is a significant relationship between educational qualification and employment status among the respondents.

Representing the Relationship between Educational Qualification and Employment Status of Respondents

Test	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.32	4	0.035
Likelihood Ratio	9.85	4	0.043
Linear-by-Linear Association	4.12	1	0.042
N of Valid Cases	50		



From the Above table , The calculated p-value (0.035) is less than the standard significance level of 0.05. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. This indicates that there is a significant relationship between educational qualification and employment status among the respondents. It shows that higher levels of education are associated with better employment opportunities. Hence, education plays a crucial role in improving employment conditions in the village.

CONCLUSION

The present study on Thekkur village provides a comprehensive understanding of the socio-economic conditions, livelihood patterns, and infrastructure facilities available to rural households. The findings indicate that the village economy is largely dependent on agriculture and household-based activities, with a significant proportion of respondents engaged as homemakers and agricultural workers. Employment opportunities are limited, as a large number of respondents are either unemployed or dependent on seasonal work, highlighting the issue of income instability and lack of diversified livelihood options.

The educational status of the respondents shows that most individuals have only basic levels of education, with a smaller proportion attaining higher education. This limited educational attainment restricts access to better employment opportunities and affects overall economic development. The income distribution further reveals that while some households fall under moderate income groups, a considerable percentage of respondents belong to low-income categories, indicating the presence of economic challenges and financial insecurity within the village.

The infrastructure, the study finds that basic facilities such as drinking water and road connectivity are relatively well developed, ensuring a certain level of convenience for the residents. However, healthcare access remains inadequate, with a significant portion of respondents lacking proper medical facilities. This indicates the need for improvement in public health infrastructure to enhance the quality of life in the village.

Overall, the study concludes that although Thekkur village has made progress in certain aspects of rural development, there are still notable gaps in employment generation, education, and healthcare services. Strengthening these areas through effective government policies, improved infrastructure, and awareness of welfare schemes can significantly enhance the economic stability and living standards of the rural population. Thus, a focused and integrated approach is essential to achieve sustainable rural development in Thekkur village.

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