



## **ASSESSING THE ROLE OF GOVERNMENT SCHEMES IN RAISING LIVING STANDARDS AND PROMOTING NEW FINANCIAL TECHNOLOGIES IN RURAL SATNA**

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### **Abstract**

There are significant economic, infrastructural, service access, and financial inclusion gaps between India's rural and urban areas, making rural development an urgent national concern. In response, the Indian government has launched a number of welfare and development programs with the goals of raising citizens' level of living, creating jobs, and expanding access to banking and other digital financial services. This research project in Madhya Pradesh's Satna district looked at how various government programmes have helped rural residents improve their quality of life, become more active bank customers, and embrace new financial technology. This empirical study used a mixed-methods approach, combining descriptive and analytical techniques. Secondary data came from governmental papers, journals, and published literature, while primary data came from 150 rural respondents who filled out a structured questionnaire utilizing a five-point Likert scale. Data analysis and hypothesis testing were conducted using statistical tools such percentage analysis, chi-square test, and correlation analysis. Results showed that most people knew about government programs and thought they helped with things like housing, jobs, income security, and general well-being. Additionally, the survey found that programs like PMJDY, Direct Benefit Transfer, and Digital India have raised awareness of digital financial technologies and improved engagement in formal banking services. At the required level of significance, however, hypothesis testing revealed no correlations between government plans and either living standards or banking participation. The research found that government programs helped rural areas economically and socially, but that for those programs to have a lasting and quantifiable effect, there needs to be consistent funding, more public understanding of the issue, strong leadership, and supplementary initiatives. Insights gained from the study can help governments improve rural development plans and expand access to financial services.

**Keywords:** Government Schemes, Rural Development, Living Standards, Financial Inclusion, Digital Financial Technologies, Satna District.



## 1. INTRODUCTION

Development policy in India has long focused on improving rural areas, since a big portion of the population still lives there and makes a living mostly from farming and related industries. Disparities in income, access to basic utilities, employment opportunities, and financial inclusion between urban and rural regions persist despite continuous economic growth at the national level. This is why the Indian government has responded to these problems with a plethora of welfare and development programs designed to raise people's level of living, strengthen social safety nets, increase employment opportunities, and bring more people from rural areas into the formal banking system.

A number of government programs have recently been instrumental in changing the economic and social environment of rural India. These include the Pradhan Mantri Awas Yojana (PMAY), Digital India, Direct Benefit Transfer (DBT), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Jan Dhan Yojana (PMJDY), and Digital India. Financial inclusion, banking literacy, and the use of new financial technology like digital payments, mobile banking, and Aadhaar-enabled services are also priorities in these plans, in addition to physical development initiatives like housing, roads, sanitation, and jobs. Rural households are projected to be empowered to actively participate in the contemporary financial ecosystem, and income levels, savings rates, and reliance on informal credit sources will be reduced through the effective implementation of these schemes.

An essential case study for investigating the effect of government programs on rural development is the Satna district in Madhya Pradesh. Many people in the district still reside in rural areas, where they encounter issues like poverty, a lack of job prospects, substandard housing, and poor financial literacy, despite the district's recent industrial and infrastructure growth. In rural Satna, the government has heavily invested in several projects to raise living standards, improve livelihoods, and encourage inclusive growth. But it needs a thorough investigation to determine how much these programmes have helped improve rural residents' living conditions and increase their knowledge of and access to banking services and modern financial technology.

Thus, the purpose of this research is to evaluate how various government programs have helped raise rural residents' level of living in Satna district and how they have contributed to the expansion of banking services and the use of new financial technology. The study's overarching

goal is to ascertain whether or not these programs have been successful in accomplishing their stated goals by examining the perspectives and experiences of rural recipients. Policymakers, administrators, and development practitioners can use this research's findings to improve the planning and execution of government programs and increase the likelihood that their benefits will reach the intended rural residents.

### **1.1.Objectives of the study**

- To study the role of govt. Schemes in upliftment of living standard of privileged people in rural areas.
- To find out how much Govt. Schemes are helpful in increasing the knowledge of banking, new financial technologies and skill development of rural people of Satna District.

### **1.2.Hypothesis**

H1: Govt. Schemes have no significance relationship with the life standard of rural people.

H2: Govt. Schemes has no significance role in increasing their participation in banking sector.

## **2. LITERATURE REVIEW**

Chakrabarti (2025) empirically examined the economic impact of the Pradhan Mantri Gram Sadak Yojana (PMGSY) using longitudinal district-level data and robust econometric models. The study demonstrated that improved rural road connectivity substantially enhanced agricultural productivity and per capita agricultural income, particularly in districts with initially weaker agricultural performance, thereby highlighting the transformative potential of rural infrastructure investments.

Bhattacharyya et al. (2025) conducted a comparative analysis of government-developed villages under the Saansad Adarsh Gram Yojana (SAGY) and Gandhian self-sufficient model villages using multidimensional composite indices. Their findings revealed mixed outcomes across states, with SAGY villages excelling in education, agriculture, livestock, and environmental indicators in Telangana, while Gandhian model villages outperformed in infrastructure and gender-related outcomes. The study underscored the usefulness of composite indices in capturing the multidimensional nature of rural development.



Kumar, Agarwala, and Kumar (2025) provided a comprehensive bibliometric review of rural tourism literature, identifying rural tourism as a viable pathway for sustainable rural development. Their analysis emphasized the importance of institutional support, leadership, stakeholder engagement, and sustainability-focused planning in leveraging tourism for long-term rural economic growth.

Additionally, a community-based cross-sectional study (Anonymous, 2025) assessed awareness of government social security schemes among rural residents and found that while general awareness existed, it was unevenly distributed across demographic groups. Factors such as age, education, gender, and income significantly influenced awareness levels, indicating the need for targeted awareness and outreach programs to ensure inclusive access to welfare benefits.

In order to achieve sustained rural development in India, Krishnendu et al. (2025) stressed the need for a collaborative and all-encompassing strategy. Villages in the Pune district of Maharashtra were the focus of this project, which used the participatory rural appraisal (PRA) and integrated human-centered design (HCD) frameworks to investigate environmental and social issues. The research revealed serious problems at the community level, including a lack of resources for healthcare, irrigation, education, sanitation, and waste management. In order to achieve sustainable rural development over the long term, the authors stressed the importance of community involvement, multi-sector coordination, and context-specific interventions. These interventions should include things like better sanitation, educational programs, healthcare facilities, and sustainable farming techniques.

### **3. RESEARCH METHODOLOGY**

The purpose of this research was to examine the impact of various government programmes in the Satna district of Madhya Pradesh on rural residents' level of living, specifically in relation to banking literacy and the introduction of innovative financial technology. In order to guarantee that the results are reliable and valid, a scientific and systematic approach was taken to the research.

#### **3.1. Research Design**

An **analytical and descriptive research design** was used for the investigation. The study's descriptive design aimed to learn about the demographics and economic situation of rural

recipients, as well as their familiarity with and use of government programs, and the analytical design aided in investigating the connections between these programs, residents' quality of life, and their involvement with financial institutions.

### **3.2.Nature of the Study**

Due to its reliance on primary data obtained from rural respondents, the study was empirical in nature. In order to back up and put the main findings in context, secondary data were also utilized.

### **3.3.Area of the Study**

Researchers in Madhya Pradesh's Satna district delved into the rural areas for their investigation. We made sure to cover a variety of geographical areas and socioeconomic statuses by selecting villages from different blocks of the district.

### **3.4.Population of the Study**

Participating in government welfare programs like PMAY, MGNREGA, PMJDY, and DBT-linked schemes was a prerequisite for inclusion in the study's population of rural residents of Satna district.

### **3.5.Sample Size and Sampling Technique**

Research for the study relied on a random selection of 150 respondents. **Simple random sampling technique** was used to select the respondents, guaranteeing that each eligible rural beneficiary had an equal opportunity to be part of the sample. Because of this strategy, the sample was more representative and less skewed.

### **3.6.Sources of Data**

Primary and secondary sources of information were also used in the study.

- **Primary Data:** Information gathered from people living in rural areas came from a structured questionnaire. Government programs, living standards, banking involvement, and knowledge of financial technology were among the topics covered by the Likert-scale statements in the survey.

- **Secondary data:** Sources for secondary data included official documents, records pertaining to rural development and government programs, official websites, published research articles, journals, books, and census data.

### **3.7. Research Instrument**

The primary tool for this study was a structured questionnaire. Sections of the questionnaire were designed to cover:

- Participation in banking services and usage of financial technology
- Respondents' socio-demographic profile
- Government scheme awareness and utilization
- Scheme impact on income, employment, housing, and living standards

A five-point Likert scale, from Strongly Agree to Strongly Disagree, was used to record the responses.

### **3.8. Data Collection Method**

Personal interaction and field trips to the selected villages were used to collect data. To make sure people were being truthful, the researcher went out of their way to explain the study's goal.

### **3.9. Data Analysis Tools**

Statistical tools were used to code, tabulate, and analyze the acquired data. Various methods were utilized:

Data analysis methods include:

- Chi-square test
- Mean and standard deviation
- Percentage analysis

The hypothesis testing and interpretation of the effects of government plans on living standards and banking participation were aided by these techniques.

### **3.10. Limitations of the Research**

- Only rural parts of the Satna district were included in the study.
- The results were derived from the data given by the chosen group of people.

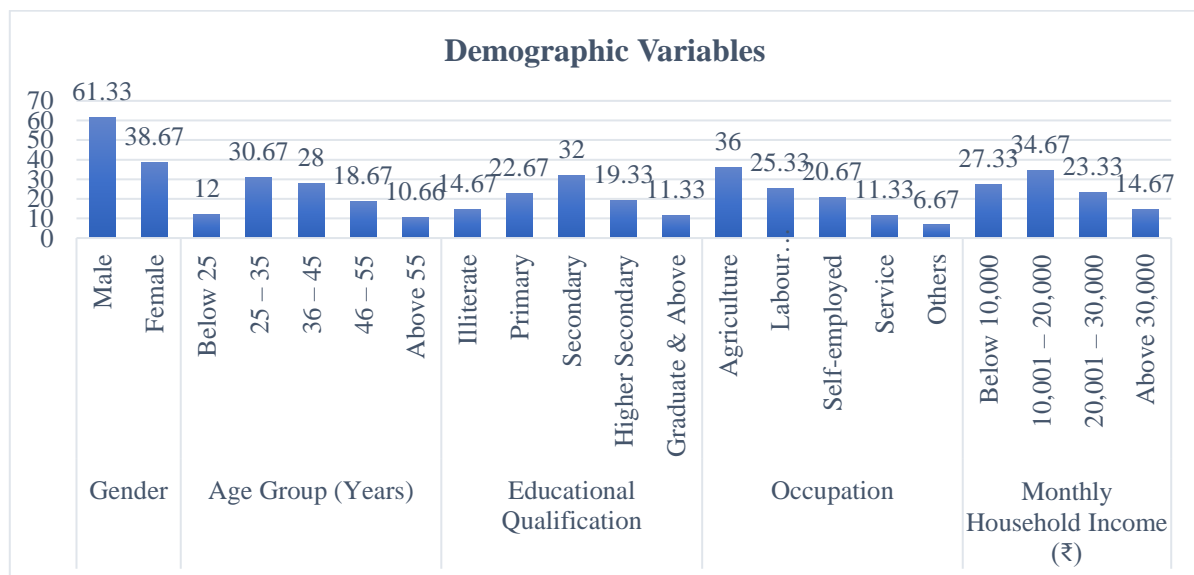
- Constrained by time and resources, the sample size was kept small.

#### 4. DATA ANALYSIS AND INTREPRETATION

**Table 1: Demographic Profile of Respondents (n = 150)**

Demographic Variables	Category	Number of Respondents	Percentage (%)
<b>Gender</b>	Male	92	61.33
	Female	58	38.67
<b>Age Group (Years)</b>	Below 25	18	12.00
	25 – 35	46	30.67
	36 – 45	42	28.00
	46 – 55	28	18.67
	Above 55	16	10.66
<b>Educational Qualification</b>	Illiterate	22	14.67
	Primary	34	22.67
	Secondary	48	32.00
	Higher Secondary	29	19.33
	Graduate & Above	17	11.33
<b>Occupation</b>	Agriculture	54	36.00
	Labour (MGNREGA/Other)	38	25.33
	Self-employed	31	20.67
	Service	17	11.33
	Others	10	6.67

<b>Monthly Household Income (₹)</b>	Below 10,000	41	27.33
	10,001 – 20,000	52	34.67
	20,001 – 30,000	35	23.33
	Above 30,000	22	14.67
<b>Category</b>	EWS	63	42.00
	LIG	51	34.00
	MIG	36	24.00
<b>PMAY Beneficiary Since</b>	Before 2018	28	18.67
	2018 – 2020	46	30.67
	2021 – 2023	58	38.66
	Not Beneficiary	18	12.00
<b>Total</b>		<b>150</b>	<b>100.00</b>



**Figure 1: Graphical Presentation of demographic Variable**

Table 1 presented the combined demographic profile of 150 rural respondents from Satna district. The majority of respondents were male (61.33%) and belonged to the age group of 25–45 years, indicating active participation of the working-age population. Most respondents had education up to secondary level, reflecting moderate literacy among rural beneficiaries.

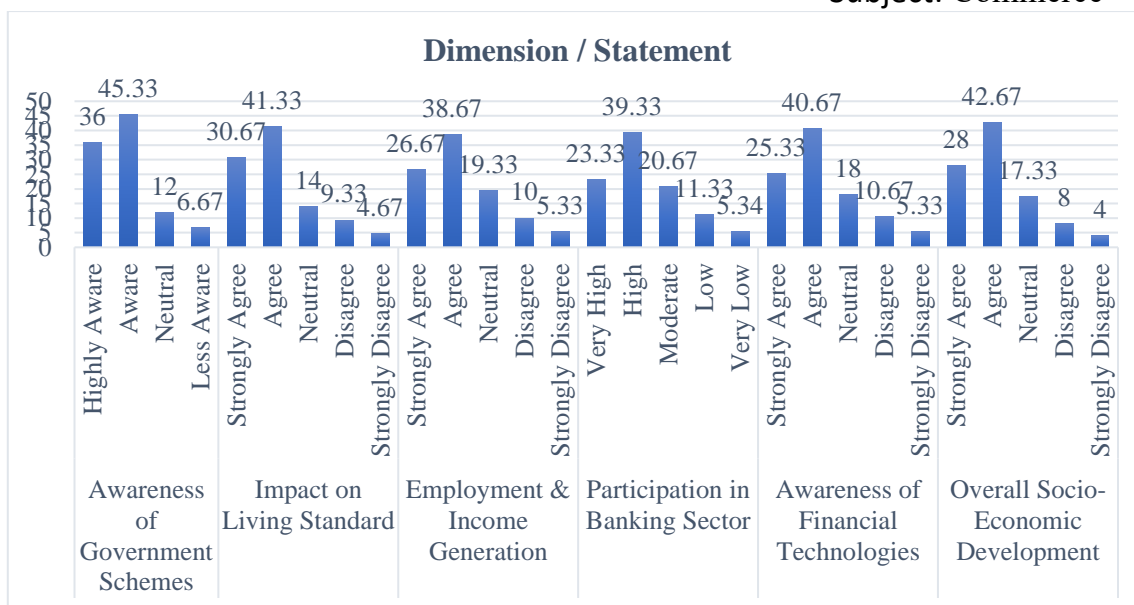
Agriculture and labor-related activities constituted the primary occupations, highlighting the agrarian nature of the study area. A large proportion of respondents belonged to the economically weaker and low-income groups, justifying the relevance of government welfare schemes in the region. The income distribution showed that most households earned below ₹20,000 per month, indicating financial vulnerability.

In terms of scheme coverage, a substantial number of respondents had benefited from PMAY between 2018 and 2023, demonstrating recent and active implementation of housing schemes. Overall, the demographic profile supported the suitability of the sample for assessing the impact of government schemes on living standards and financial inclusion in rural Satna.

**Table 2: Perception of Rural Respondents on Government Schemes (n = 150)**

<b>Dimension / Statement</b>	<b>Response Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Awareness of Government Schemes</b>	Highly Aware	54	36.00
	Aware	68	45.33
	Neutral	18	12.00
	Less Aware	10	6.67
<b>Impact on Living Standard</b>	Strongly Agree	46	30.67
	Agree	62	41.33
	Neutral	21	14.00
	Disagree	14	9.33
	Strongly Disagree	7	4.67
<b>Employment &amp; Income Generation</b>	Strongly Agree	40	26.67

	Agree	58	38.67
	Neutral	29	19.33
	Disagree	15	10.00
	Strongly Disagree	8	5.33
<b>Participation in Banking Sector</b>	Very High	35	23.33
	High	59	39.33
	Moderate	31	20.67
	Low	17	11.33
	Very Low	8	5.34
<b>Awareness of Financial Technologies</b>	Strongly Agree	38	25.33
	Agree	61	40.67
	Neutral	27	18.00
	Disagree	16	10.67
	Strongly Disagree	8	5.33
<b>Overall Socio-Economic Development</b>	Strongly Agree	42	28.00
	Agree	64	42.67
	Neutral	26	17.33
	Disagree	12	8.00
	Strongly Disagree	6	4.00



**Figure 2: Graphical Presentation of Perception of Rural Respondents on Government Schemes**

The views of rural respondents on government programs in Satna district are detailed in Table 2. It appears that information on government plans was well disseminated in rural areas, as a large majority of respondents (81.33%) were either aware of them or very aware of them. The majority of respondents (72.0%) felt that government programs enhanced their quality of life by providing better homes, more stable incomes, and easier access to essential services. Over 65 percent of people who took the survey said that programs like MGNREGA and skill development initiatives helped them financially by creating jobs and increasing their income. In addition, 62.66 percent of people who took the survey said they were extremely or highly involved with banks, which shows that financial inclusion programs like PMJDY and DBT are working. Further evidence of the influence of Digital India programs in rural Satna is the fact that 66.0% of respondents felt that government schemes increased knowledge of and access to digital banking and financial technology. In general, 70.67 percent of people who took the survey saw government programs as helping their communities' socioeconomic development. All things considered, the results showed that government programs were crucial in raising incomes, expanding access to banking services, and promoting rural development as a whole.

#### 4.1.Hypothesis Testing

**H1: Govt. Schemes have no significance relationship with the life standard of rural people.**

**Table 3: Result of Chi square**

<b>Chi-Square Tests</b>			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	51.015 <sup>a</sup>	4	.114
Likelihood Ratio	55.657	4	.051
Linear-by-Linear Association	.388	1	.534
N of Valid Cases	100		
a. 22 cells (34.9%) have expected count less than 5. The minimum expected count is .97.			

To determine whether there was a correlation between government programs and rural residents' living standards, the Chi-square test was used. A p-value of 0.114 and 40 degrees of freedom were used to arrive at the Pearson Chi-square value of 51.015. The result was deemed statistically insignificant due to the fact that the p-value above the standard criterion of significance (0.05). According to the results of the Chi-square test, there was no statistically significant correlation between government programs and the living standards of rural residents. In light of this, we adopt the null hypothesis (H<sub>1</sub>). There was insufficient evidence to establish a significant association at the 5% level, even though descriptive analysis indicated a positive assessment of improved living standards.

**H02: Govt. Schemes has no significance role in increasing their participation in banking sector.**

**Table 4: Result of Correlation Matrix**

<b>Correlations</b>			
		<b>Government Schemes</b>	<b>Participation in banking sector</b>
<b>Government Schemes</b>	Pearson Correlation	1	.756
	Sig. (2-tailed)		.086
	N	100	100
<b>Participation in banking sector</b>	Pearson Correlation	.756	1
	Sig. (2-tailed)	.086	
	N	100	100

We used Pearson's correlation analysis to see how closely linked government programs were to people's involvement in the banking system. With an r-value of 0.756, we can see that the two variables are highly correlated with one another. Having said that, the p-value of 0.086 was greater than the generally recognized significance limit of 0.05. This correlation did not reach statistical significance because the p-value was higher than 0.05. Therefore,  $H_0$  was accepted as the null hypothesis. Accordingly, the correlation between government schemes and banking sector participation was not deemed statistically significant at the 5% level, despite a robust positive numerical association.

Statistical tests failed to establish these associations as significant at the prescribed level of significance, even though respondents saw government plans as useful in increasing living standards and boosting banking involvement (hoist testing findings). To fully understand the indirect and long-term impacts of government programs on rural socioeconomic development, more comprehensive research with bigger samples or different statistical methods are required.



## 5. CONCLUSION AND FUTURE SCOPE

The purpose of this research was to examine how various government programs in Satna district have contributed to raising rural residents' standard of living, expanding access to banking services, and developing innovative financial technology. This research looked at rural families' knowledge of, and engagement with, different government programs meant to promote economic growth, job creation, banking involvement, and digital financial literacy. The study's results showed that most people living in rural areas were familiar with government programs and took part in welfare programs like housing, jobs, and financial inclusion programs. Government plans improved housing, economic security, employment, and access to essential facilities, according to descriptive study, which in turn raised living standards. The reach of programs like Digital India, Pradhan Mantri Jan Dhan Yojana, and Direct Benefit Transfer has also led to more people using banks and more people knowing about digital financial services. At the required level of significance, however, the findings of the hypothesis testing showed that there was no statistically significant association between government plans and either living standards or banking membership. Based on the results, it appears that the respondents' perceptions of their socio-economic conditions improved, although these impacts were not strong enough to be statistically significant using the sample and analytical procedures used. The results demonstrated how multifaceted rural development is, with numerous non-governmental elements impacting people's level of living and their spending habits. The research found that government programs helped rural areas in Satna district prosper and flourish. Sustained implementation, improved monitoring, and closer integration with local development requirements may be necessary to achieve the schemes' long-term and quantifiable impact on socio-economic outcomes, despite the fact that they increased awareness, access, and participation. Effective governance, financial education, infrastructure development, and community involvement should supplement government initiatives, according to the report.

Several new lines of inquiry have been opened up by the current study. To begin, in order to make the results more generalizable and to account for regional differences in the efficacy of government programs, future research may use a bigger sample size and span more than one district or state. Second, government programs may influence people's financial habits, income mobility, and living standards over the long run; this can be studied by conducting longitudinal



research. To further explore the causal linkages between government actions and socio-economic results, future study may potentially use advanced statistical approaches such as panel data analysis, structural equation modeling, or regression analysis. To delve even further into beneficiary experiences, implementation hurdles, and governance difficulties, qualitative methodologies like focus groups, case studies, and interviews may be employed.

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