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**GOVERNMENT FINANCIAL SCHEMES AND RURAL AWARENESS: EVIDENCE FROM PALGHAR DISTRICT, MAHARASHTRA****Jigar Patel<sup>1</sup> and Vedika Vartak<sup>2</sup>**<sup>1</sup>Assistant Professor, PTVA's Institute of Management, Mumbai<sup>2</sup>Student, Master of Management Studies, PTVA's Institute of Management, Mumbai**ABSTRACT**

*This study examines the level of awareness of selected government financial schemes among rural residents in and around the villages of Palghar Taluka in the Palghar District of Maharashtra. It focuses on four schemes: Majhi Ladki Bahin Yojana, PM-KISAN, e-Shram Portal and Kisan Credit Card for Fisheries. Using primary data collected from 162 respondents, the study analyses overall awareness, scheme-specific awareness, barriers faced in availing benefits and the communication channels through which people receive information. The findings show that awareness exists but remains incomplete, with a considerable share of respondents still unaware of important schemes. Document-related problems, procedural complexity and lack of clear information emerge as major barriers. The study also finds that income and caste have a significant association with scheme awareness and application patterns while other demographic factors show limited influence. The paper highlights the need for simpler processes, stronger local communication and more targeted outreach in rural areas.*

**Keywords:** Government Financial Schemes; Rural Awareness; Government Scheme Awareness; Government Scheme Accessibility; Ladki Bahin Yojana

**1. INTRODUCTION**

Rural India has long been at the centre of government policy aimed at improving the economic and social well-being of its people. Over the decades, successive governments have launched a wide range of financial schemes targeting farmers, women, unorganised workers and the fishing communities. Yet, the gap between policy design and actual beneficiary reach remains a persistent challenge. The question of whether rural residents are even aware of these schemes, let alone able to access them, is something that deserves serious academic attention.

Financial inclusion has been identified as one of the most powerful tools for poverty reduction in developing economies. In India, the Reserve Bank of India measures this through its Financial Inclusion Index (FI-Index), which rose to 64.2 in March 2024, up from 60.1 in the previous year, reflecting substantial progress in extending banking services across the nation. While this upward trend is encouraging, aggregate numbers can be misleading. Government schemes have not penetrated fully and need more rural outreach to enhance credit access and there is a clear demarcation of digital divide. Some people are tech-savvy people for whom delivering services is not difficult while the majority of people in rural areas find it difficult to understand and utilise technology efficiently. In simple terms, the numbers look better on paper than they do on the ground.

A key reason for this disconnect is the lack of awareness among intended beneficiaries. When striving for financial inclusion, there are various challenges, most notably, the lack of awareness and knowledge about formal fiscal systems and services. While some communities distrust financial systems, others are simply unaware of financial concepts or services. This problem is compounded by low levels of financial literacy, particularly in rural areas. One of the key challenges in rural financial management is the lack of financial literacy and awareness. Many individuals in rural areas have limited knowledge about basic financial concepts, which often leads to a lack of trust in formal financial institutions, as well as a preference for informal moneylenders who charge exorbitant interest rates.

The situation is even more uneven when gender is considered. A joint report by EY India and the Confederation of Indian Industry found that awareness among women is notably low, with 18% of women unaware of any financial inclusion schemes. This is particularly relevant in the context of schemes like Majhi Ladki Bahin Yojana, which is explicitly designed for women's financial empowerment, yet may not be reaching its target group effectively at the grassroots level.

Among the central government's flagship efforts, the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme stands out for its scale and intent. Launched in 2019, PM-KISAN provides every eligible farming family an annual benefit of ₹6,000, distributed in three equal installments of ₹2,000 every four months. Maharashtra has been one of the scheme's largest beneficiaries. In Maharashtra, about ₹32,000 crores have been transferred to around 1.20 crore farmers across 17 instalments of the scheme, which is the second highest

among all states in India. Despite this impressive outreach at the state level, whether individual rural residents in smaller districts are actually aware of and enrolled in such schemes is a separate question that macro data cannot answer.

Studies from other parts of the country reinforce the concern. Despite the Government of India's ongoing efforts to implement numerous welfare schemes, there persists a lack of awareness, with low utilisation rates even among those who are informed. According to the Annual Report of Periodic Labour Force Survey 2021-22, approximately 53% of India's salaried workforce lacks any form of social security benefit. This suggests that the problem is not simply about creating schemes, but about ensuring that information actually travels to the last mile.

Palghar District in Maharashtra presents an interesting context for this kind of study. Palghar is a coastal district in the Konkan region of Maharashtra, established on 1 August 2014 as the state's 36th district, with a population of over 29 lakh as per the 2011 Census and a predominantly tribal demographic including communities such as Kathodis, Katkaris, Kokanas, Kolis and Vanjaris.

The district's economy is built around agriculture, fishing and unorganised labour which closely corresponds to the target groups for all four schemes examined in this study. As per the last Census of India, the total literacy rate of Palghar Taluka stands at 70.49%, with male literacy at 76.34% and female literacy at 64.05%, reflecting a gender gap in educational access. This educational gap, especially among women, is likely to affect how information about government schemes reaches them and how confidently they can navigate the application process.

Scheduled Tribes (ST) make up 30.56% of Palghar Taluka's population but at the district level, they constitute 37.39% of the total population, indicating the strong tribal presence in the region. Research on tribal communities in the region has highlighted that tribal families in Palghar tend to show low social participation, which raises questions about whether outreach by government institutions is adequately reaching these communities or whether awareness campaigns are being designed with their specific needs in mind.

It is within this backdrop that the present study was undertaken. The study focuses on Palghar Taluka, covering villages engaged primarily in farming, fishing and agricultural labour and examines the awareness of four specific government schemes namely, Majhi Ladki Bahin Yojana, PM-KISAN, the e-Shram Portal and the Kisan Credit Card for Fisheries. Beyond awareness, this study also attempts to understand what barriers people face in availing these schemes and which communication channels are actually working on the ground. The hope is that the findings will contribute, even in a small way, to a more grounded understanding of how rural residents in districts like Palghar experience government welfare programmes and what might make those programmes more accessible.

## 2. LITERATURE REVIEW

**2.1 Kumbhar, Ponchitra R. and Velhal (2025)**, in a study published in the Forum for Linguistic Studies, examined awareness and utilisation of government welfare schemes among 750 senior citizens across all districts of the Konkan Division of Maharashtra, including Palghar. Using a descriptive cross-sectional design, they found that the majority of respondents had only moderate awareness, with Palghar reporting 29.2% good awareness but still leaving a large share uninformed. The study highlighted administrative and access-related barriers such as waiting time, inadequate facilities, long distance, crowding, lack of registration guidance and paperwork to utilization. Being geographically and contextually closest to our research area, this study is among the most directly relevant to the present work, particularly for Objective 4.

**2.2 Bogam, Chavan and Rani (2023)** carried out an interventional study in the Mahabubnagar district of Telangana, working with 839 elderly persons in a rural block. They implemented a structured training and community awareness programme and found that awareness levels improved significantly after the intervention. Awareness was higher among males, literates and those in the 60-70 age group. The study reinforced that community health workers and village-level engagement are among the most effective tools to increase scheme awareness. This aligns with Objective 5 of this study, which examines which communication channels work best for rural residents.

**2.3 Nair and Verma (2024)**, in a paper on bridging accessibility gaps in government scheme outreach published in PMC noted that approximately 53% of India's salaried workforce lacks any form of social security benefit, not because schemes do not exist but because awareness and accessibility remain insufficient. They called for simplified processes, local-language communication and frontline worker involvement as concrete

steps toward improving uptake. This broader national picture gives context to the local Palghar findings of this study and supports the discussion of Objectives 4 and 5.

**2.4 Goswami, Ramadass, Kalaivani, Nongkynrih, Kant and Gupta (2019)** studied social welfare scheme awareness and utilisation among elderly persons in an urban resettlement colony of Delhi. They found that 86.9% were aware of at least one scheme, but only 42.2% were actually using any of them and this showed a major gap between awareness and utilisation. Friends and neighbours were identified as the primary source of scheme awareness and female respondents utilised schemes at almost twice the rate of males. The gap between awareness and actual utilisation observed in this study reinforces the idea that awareness alone does not guarantee access and that relatives based and community based channels of information are often more trusted than official ones. This strongly connects to Objectives 1 and 5 of this study.

**2.5 Jana, Sinha and Gupta (2017)** examined financial literacy in the unorganised sector of rural West Bengal and found that awareness of banking and financial transactions varied significantly across demographic groups. They noted that education, occupation, age and income all had a bearing on financial literacy levels. Workers in the unorganised sector, a category well represented in Palghar's workforce including agricultural labourers and daily wage earners, were found to have particularly low financial awareness. Their work provides useful context for understanding why e-Shram Portal awareness may be limited among rural unorganised workers in Palghar, supporting Objective 2.

**2.6 Paltasingh and Paliwal (2014)** studied the regional dimensions and challenges facing the scheduled tribe population across India. Their work mapped the socioeconomic indicators of tribal groups across literacy, poverty, livelihood patterns and migration, and they argued that tribal communities face systemic disadvantages that make engagement with formal financial and government systems harder. With Palghar having roughly 37.4% Scheduled Tribe population as per 2011 census, this study helps contextualise why caste may be a relevant variable when studying scheme awareness, making it relevant to Objective 3 of the present study.

### 3. OBJECTIVES OF THE STUDY

- 3.1** To assess the level of awareness of government financial schemes among rural residents of Palghar District.
- 3.2** To examine the awareness of four selected government schemes i.e. Majhi Ladki Bahin Yojana, PM-KISAN, e-Shram Portal and Kisan Credit Card (Fisheries) among the respondents.
- 3.3** To study the relationship between socio-demographic factors such as gender, education, income, occupation and caste with the level of awareness of schemes and scheme application among rural residents.
- 3.4** To identify the major difficulties faced by rural residents while availing government financial schemes.
- 3.5** To find out which communication channels are most effective in reaching rural residents with information about government schemes and which methods they prefer for future outreach.

### 4. RESEARCH METHODOLOGY

#### 4.1 Research Design

The present study adopts a descriptive research design. A structured survey method was used to collect primary data from rural residents of Palghar District, Maharashtra. This design was considered because the study aims to assess awareness levels and understand the relationship between socio-demographic factors, scheme awareness and scheme application.

#### 4.2 Preliminary Study and Instrument Development

Before designing the survey instrument, a thorough review of the four selected government schemes such as Majhi Ladki Bahin Yojana, PM-KISAN, e-Shram Portal and Kisan Credit Card (Fisheries) was conducted using official government websites and policy documents. A review of existing literature was also carried out to identify relevant demographic variables and measurement scales used in similar studies. Based on this, a structured questionnaire was developed covering demographic information, scheme-specific awareness, barriers to access and communication preferences.

Since the target respondents are predominantly Marathi-speaking rural residents, the questionnaire was translated into Marathi to ensure clarity and ease of response. The English version was retained as a reference for the researcher during the data collection process.

### 4.3 Study Area (Geographic)

Data was collected from seventeen villages and localities in and around Palghar Taluka, namely Kelva, Mahim, Edvan, Vedhi, Dativare, Shirgaon, Tembhode, Pachtal, Parnari, Vadrai, Satpati, Manor, Wada, Umroli, Morekhan, Kharekhan and Saravali.

These areas were specifically selected because they have a significant presence of residents engaged in farming, fishing, agricultural labour and unorganised work which are the occupations that closely correspond to the four schemes under study. This made the selected area suitable for studying schemes related to women's empowerment, fisheries, agricultural support and labour welfare in a single geographic zone.

### 4.4 Population and Sampling

The target population consists of rural residents of Palghar belonging to various occupational and demographic backgrounds. A convenience sampling technique was used wherein respondents who were available, willing to participate and belonged to the relevant occupational groups were included in the study. A total of 162 respondents were surveyed.

### 4.5 Data Collection

All data was collected during the month of March 2026. The co-researcher personally administered the Marathi questionnaire to respondents across the selected villages. This approach was adopted to minimise misunderstandings and ensure that responses were recorded accurately.

### 4.6 Data Analysis

The collected data was analysed using descriptive and inferential statistical techniques. Wherever necessary, categories were collapsed to meet the minimum expected frequency requirement for chi-square analysis.

## 5. DATA ANALYSIS AND INTERPRETATION

### 5.1 Level of Awareness of Government Financial Schemes (*Objective 3.1*)

**Table 5.1.1 - Awareness of Government Financial Schemes (n=162)**

Response	No. of Respondents	Percentage (%)
Yes — Aware	96	59.3
No — Not Aware	66	40.7
Total	162	100.0

Interpretation: Out of 162 respondents, 96 (59.3%) are aware of government financial schemes while 66 (40.7%) are not aware. While a slight majority has heard of such schemes, the fact that nearly 4 in every 10 rural residents remain entirely unaware is a matter of concern, especially given that these schemes are specifically designed to support the very communities that were surveyed.

**Table 5.1.2 - Self-Rated Level of Awareness (n=162)**

Awareness Level	No. of Respondents	Percentage (%)
Very High	14	8.6
High	31	19.1
Moderate	67	41.4
Low	38	23.5
Very Low	12	7.4
Total	162	100.0

**Interpretation:** The largest group (41.4%) rates their awareness as moderate, suggesting a partial but incomplete understanding of available schemes. Only 27.7% of respondents rate their awareness as high or very high, whereas 30.9% consider their awareness as low or very low. This distribution confirms that even among those who have heard of schemes, the depth of knowledge remains limited.

**Table 5.1.3 - Ease of Understanding Scheme Information (n=162)**

Response	No. of Respondents	Percentage (%)
Very Easy	6	3.7
Easy	26	16.0
Moderate	52	32.1
Difficult	53	32.7
Very Difficult	25	15.4
Total	162	100.0

**Interpretation:** A combined 48.1% of respondents find scheme information difficult or very difficult to understand, against only 19.7% who find it easy or very easy. This suggests that communication of scheme details with regards to the language, complexity and delivery, remains a major challenge for rural residents.

**Table 5.1.4 - Application for Government Schemes (n=162)**

Response	No. of Respondents	Percentage (%)
Applied (Yes)	103	63.6
Not Applied (No)	59	36.4
Total	162	100.0

**Interpretation:** 63.6% of respondents have applied for at least one government scheme. However, this figure is higher than the 59.3% who said they are aware of schemes, which likely reflects that some respondents may have applied under assistance without full independent awareness. 36.4% have never applied, pointing to a gap in both awareness and access.

## 5.2 Scheme Specific Awareness (Objective 3.2)

**Table 5.2.1 - Scheme-Wise Awareness Comparison (n=162)**

Scheme	Aware (Yes)	% Aware	Not Aware (No)	% Not Aware
Majhi Ladki Bahin Yojana	104	64.2	58	35.8
PM-KISAN	102	63.0	60	37.0
Kisan Credit Card (Fisheries)	97	59.9	65	40.1
e-Shram Portal	84	51.9	78	48.1

**Interpretation:** Among the four schemes, Majhi Ladki Bahin Yojana recorded the highest awareness at 64.2%, followed closely by PM-KISAN at 63.0%. The Kisan Credit Card for Fisheries stands at 59.9%. The e-Shram Portal has the lowest awareness at 51.9%, with nearly half the respondents (48.1%) unaware of it. Across all four schemes, awareness is below 70%, indicating a consistently incomplete information reach across the study area.

It is important to note that the Majhi Ladki Bahin Yojana, despite being a women-focused scheme, shows relatively higher awareness possibly due to aggressive outreach campaigns and community word-of-mouth. In contrast, the e-Shram Portal's lower figures may reflect the fact that it is a digital portal requiring internet access for registration, making it less accessible and less familiar in rural settings.

Responses for the first source of scheme information (Q8) were also multiple-select. They have been parsed to count individual channel mentions. Percentages are calculated on total respondents (n=162). The preferred outreach method (Q36) was a single-select question with clean responses.

## 5.3 Relationship between Socio-Demographic Factors, Scheme Awareness and Scheme Application (Objective 3.3)

**Table 5.3.1 - Chi-Square Test Results across the variable pairs**

Variable Pair	Chi-Square	p-value	df	Result
Gender vs. Awareness Level	0.707	0.702	2	Not Significant
Education vs. Awareness Level	5.127	0.275	4	Not Significant
Income vs. Scheme Application	11.463	<b>0.010</b>	3	<b>Significant *</b>
Occupation vs. PM-KISAN Awareness	0.374	0.999	6	Not Significant
Caste vs. General Awareness	8.147	<b>0.043</b>	3	<b>Significant *</b>

\* Significant at 5% level ( $p < 0.05$ )

The summary of chi-square tests shows that out of the five socio-demographic variables tested, two show a statistically significant association with awareness and scheme utilisation.

Annual family income has a significant relationship with scheme application rate ( $\chi^2 = 11.463$ ,  $p = 0.010$ ), indicating that economic status influences whether a rural resident actually applies for a government scheme.

Caste category also shows a significant association with general scheme awareness ( $\chi^2 = 8.147$ ,  $p = 0.043$ ), suggesting that community identity and the nature of government outreach directed at different social groups does play a role in determining who is aware of available schemes and who is not.

Gender, educational qualification and occupation do not show any statistically significant relationship with awareness levels, with p-values well above 0.05 in all three cases. This suggests that in the rural context of Palghar, awareness of government schemes is not strongly determined by whether a person is male or female, how much formal education they have or what occupation they belong to. In fact, economic need and community-targeted outreach appear to be the stronger drivers.

**5.4 Barriers to Availing Government Financial Schemes (Objective 3.4)**

**Table 5.4.1 - Barriers while availing government schemes (n=162, multiple-select)**

Barrier	Frequency (Mentions)	% of Respondents
Document Issues	86	53.1
Complex Process	57	35.2
Corruption	40	24.7
Lack of Information	36	22.2
No Difficulty	17	10.5

**Interpretation:** Document Issues is the most commonly cited barrier, mentioned by 53.1% of respondents. This includes missing or incorrect documents, difficulty in obtaining required certificates and Aadhaar-related issues. Complex Process is second at 35.2%, reflecting that the application steps are seen as confusing and time-consuming. Corruption is cited by 24.7%, which is a concerning figure in itself. Lack of Information stands at 22.2% while only 10.5% reported no difficulty at all.

**5.5 Communication Channels and Preferred Methods of Outreach (Objective 3.5)**

**Table 5.5.1 - Sources Through Which Respondents First Heard of Government Schemes (n=162, multiple-select)**

Source / Channel	Frequency (Mentions)	% of Respondents
Bank	79	48.8
Gram Panchayat	58	35.8
Social Media	58	35.8
Friends / Relatives	48	29.6
TV / Radio	21	13.0
Government Official	19	11.7

**Interpretation:** Bank is the most common first source of information about government schemes, mentioned by 48.8% of respondents. This reflects the important role banks play as intermediaries in delivering government schemes, especially through the Direct Benefit Transfer mechanism. Gram Panchayat and Social Media are tied at 35.8% each, indicating that both local governance channels and digital platforms are significant routes. Friends and Relatives (29.6%) highlight the role of informal community networks. TV/Radio (13%) and Government Officials (11.7%) play a comparatively smaller but still relevant role.

**Table 5.5.2 - Preferred Method for Government to Spread Scheme Information (n=162)**

Preferred Method	No. of Respondents	Percentage (%)
Mobile Message (SMS)	57	35.2
Social Media	50	30.9
Gram Sabha	21	13.0
Bank / Government Office	19	11.7
Door-to-Door Awareness Campaign	15	9.3
Total	162	100.0

**Interpretation:** Mobile SMS is the most preferred future outreach method (35.2%), followed by Social Media (30.9%). Together, mobile based and digital channels account for 66.1% of preference. This is a significant finding given that the survey area is rural and faces internet barriers. It suggests that while internet access is a problem, basic mobile connectivity is more widely available, making SMS an effective medium. Gram Sabha is preferred by 13%, reflecting continued importance of traditional community gatherings.

**6. FINDINGS**

**6.1** Out of 162 rural respondents, 59.3% are aware of government financial schemes while 40.7% remain completely unaware.

**6.2** Majhi Ladki Bahin Yojana has the highest awareness among the four schemes at 64.2%, followed by PM-KISAN at 63.0%, Kisan Credit Card (Fisheries) at 59.9% and e-Shram Portal at 51.9%.

**6.3** No scheme crossed 65% awareness, indicating that across all four schemes, at least one-third of the respondents remain unaware.

**6.4** The e-Shram Portal records the weakest awareness (51.9%), with nearly half the respondents unaware, making it the scheme with the greatest outreach gap in the study area.

**6.5** Gender has no statistically significant relationship with awareness level (Chi-square = 0.707,  $p = 0.702$ ). Both male and female respondents show similar distributions of awareness.

**6.6** Educational qualification also does not show a statistically significant relationship with awareness level (Chi-square = 5.127,  $p = 0.275$ ).

**6.7** Annual family income has a statistically significant association with scheme application rate (Chi-square = 11.463,  $p = 0.010$ ).

**6.8** Occupation has no statistically significant association with PM-KISAN awareness (Chi-square = 0.374,  $p = 0.999$ ). Scheme awareness is spread quite evenly across all occupation categories.

**6.9** Caste category shows a statistically significant relationship with general awareness (Chi-square = 8.147,  $p = 0.043$ ).

**6.10** Document Issues is the most frequently cited general barrier, mentioned by 53.1% of respondents. This is the single largest obstacle to scheme access across all categories of schemes.

**6.11** Complex Process (35.2%) and Corruption (24.7%) are the next most reported barriers, together suggesting that both procedural and institutional factors discourage residents from pursuing scheme benefits.

**6.12** Banks are the most common current source of first information about government schemes (48.8%), followed by Gram Panchayat and Social Media at 35.8% each.

**6.13** Mobile SMS is the most preferred future outreach method (35.2%), followed by Social Media (30.9%). Together, mobile based and digital channels account for 66.1% of stated preference.

## **7. RECOMMENDATIONS AND SUGGESTIONS**

Based on the findings of this study, the following suggestions are made for policymakers, local administrators and implementing agencies to improve the reach and effectiveness of government financial schemes in rural areas of Palghar District.

### **7.1 Strengthening General Awareness**

**7.1.1** Government agencies should conduct regular awareness drives in all villages, not just at the time of scheme launch. A single announcement is insufficient for rural populations.

**7.1.2** Information about schemes must be communicated in simple, spoken Marathi and local tribal dialects rather than formal government language. Jargon in official materials is one of the main reasons schemes remain unfamiliar.

**7.1.3** Village-level awareness sessions should be held at Gram Sabhas and women's self-help group meetings, as these are trusted community spaces where information is more likely to be retained.

### **7.2 Scheme-Specific Recommendations**

**7.2.1** For Majhi Ladki Bahin Yojana: Eligible women should be supported through local facilitation at the Gram Panchayat and banking personnel at community level so that awareness translates into successful application and benefit access.

**7.2.2** For PM-KISAN: Outreach must specifically target farmers and agricultural labourers who are the intended beneficiaries. The study found that awareness does not necessarily translate into registration and the gap needs to be addressed through Gram Panchayat-level assistance.

**7.2.3** For e-Shram Portal: Government Common Service Centres (CSCs) should be used as offline registration points over and above the online ones. Local ward officers and anganwadi workers can assist in driving registrations.

**7.2.4** For Kisan Credit Card (Fisheries): Banks operating in coastal areas should proactively reach fishing communities with simplified information about loan eligibility and process.

### 7.3 Addressing Barriers

7.3.1 Document requirements must be simplified. 53.1% of respondents identified document issues as the biggest barrier. A checklist of required documents should be provided in Marathi at every bank branch and Gram Panchayat office.

7.3.2 Mobile document assistance camps should be organised periodically where residents can get Aadhaar corrections, bank account linking and form-filling support in one place.

7.3.3 Corruption was cited by 24.7% of respondents as a barrier. A grievance redressal mechanism at the Gram Panchayat level with a direct helpline number should be made visible and accessible.

### 7.4 Improving Communication Channels

7.4.1 Mobile SMS is the most preferred outreach channel (35.2%). Government agencies should implement a direct SMS alert system that notifies eligible residents of new schemes, deadlines and application steps in Marathi.

7.4.2 Social Media platforms, particularly WhatsApp and YouTube, should be used to share short explainer videos about scheme eligibility and application in local languages. The study found 30.9% of respondents prefer social media as a future channel.

7.4.3 Banks, which are currently the top source of scheme information (48.8%), should be formally trained to serve as proactive scheme communicators.

7.4.4 Door-to-door campaigns, though less preferred, should be reserved specifically for the most unaware and digitally excluded populations such as the elderly and illiterate households.

### 7.5 Targeted Outreach by Socio-Demographic Groups

7.5.1 Caste plays a statistically significant role in awareness ( $p = 0.043$ ). Campaigns that are designed for spreading the scheme awareness should be made to be inclusive of all caste groups.

7.5.2 Income has a significant association with scheme application ( $p = 0.010$ ). While lower income groups are more likely to apply, administrative complexity prevents many from completing the process. Dedicated support staff at banks and CSCs can bridge this gap.

7.5.3 Special attention must be given to women's financial inclusion, both in terms of Aadhaar-linked bank accounts and scheme awareness, given the gender literacy gap in the region (female literacy in Palghar Taluka stands at 64.05% against male literacy of 76.34%).

## 8. LIMITATIONS OF THE STUDY

**8.1** The demographic background data cited in this study including the literacy rates, tribal population figures and occupational profiles are captured from the Census of India 2011 as the latest census data is unavailable. It is possible that some socioeconomic conditions in Palghar might have changed in the intervening period.

**8.2** This study was conducted across selected villages in and around Palghar Taluka, one of the eight talukas of Palghar District. The findings therefore reflect the conditions of the surveyed localities and may not necessarily be a representative of the entire district.

## 9. CONCLUSION

This study made an attempt to understand how aware rural residents of Palghar District are about government financial schemes and what stops them from actually using those schemes. The findings show that awareness exists but remains incomplete and unequally distributed. Document problems, banking barriers and poor information continue to keep schemes out of reach for many who need them most. No single factor actually tells the whole story. Income, caste, communication channels and trust in the system all play a role. If the government shifts even part of its focus from launching schemes to ensuring people actually understand and can access them, the impact could be far greater than any new scheme alone. The hope is that even a small study like this, grounded in real conversations with real people, adds something useful to that larger picture.

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