

A STUDY ON RURAL INNOVATION PROJECT

Submitted in partial fulfilment of the requirements for the award of

MASTER OF BUSINESS ADMINISTRATION

by

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DEPARTMENT OF BUSINESSADMINISTRATION

SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

**Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE
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DECEMBER - 2023



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SCHOOL OF MANAGEMENT STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the Bonafide work of RANJITH R 42410186 who carried out the Project Training “A STUDY ON RURAL INNOVATION PROJECT” under

my supervision from October 2023 to December 2023.

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Submitted for Viva voce Examination held on_____

DECLARATION

I RANJITH R (42410186) hereby declare that the Project Reportentitled “A STUDY ON RURAL INNOVATION PROJECT” done by me under the guidance of Dr.J.RANI Mam is submitted in partial fulfilment of the requirements for the award of Master of Business Administration degree.

DATE:

PLACE:

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1. INTRODUCTION

Innovation is increasingly recognized as a potent policy tool for addressing the structural problems that characterize poverty in the rural communities.

Innovation is central to the challenges facing rural regions. However, the public policies to lead innovation in a rural context are not well understood. Unlocking this knowledge will help rural areas improve their prospects for growth and help support reforms to shift rural policies to place-based innovation beyond a subsidy and sector specific approach.

In rural regions, innovation comes from a variety of sources, which are different to that found in urban areas. Formal science based innovation systems are typically found in larger cities with universities and large enough firms to have a formal R&D function. These science-based activities can be highly successful and have application in rural areas.

The government contribution also emphasizes the pivotal role that the state must play in supporting local capability in building and bridging knowledge gaps between innovation producers and rural user communities, in order to get used to external practices.

Innovation is largely different in rural regions to cities and can take a number of different forms. Imported innovations are important for rural areas and allow firms to remain competitive in external markets. Absorbing these innovations requires connections to the places where the idea is developed and the resources to acquire and introduce the new technology.

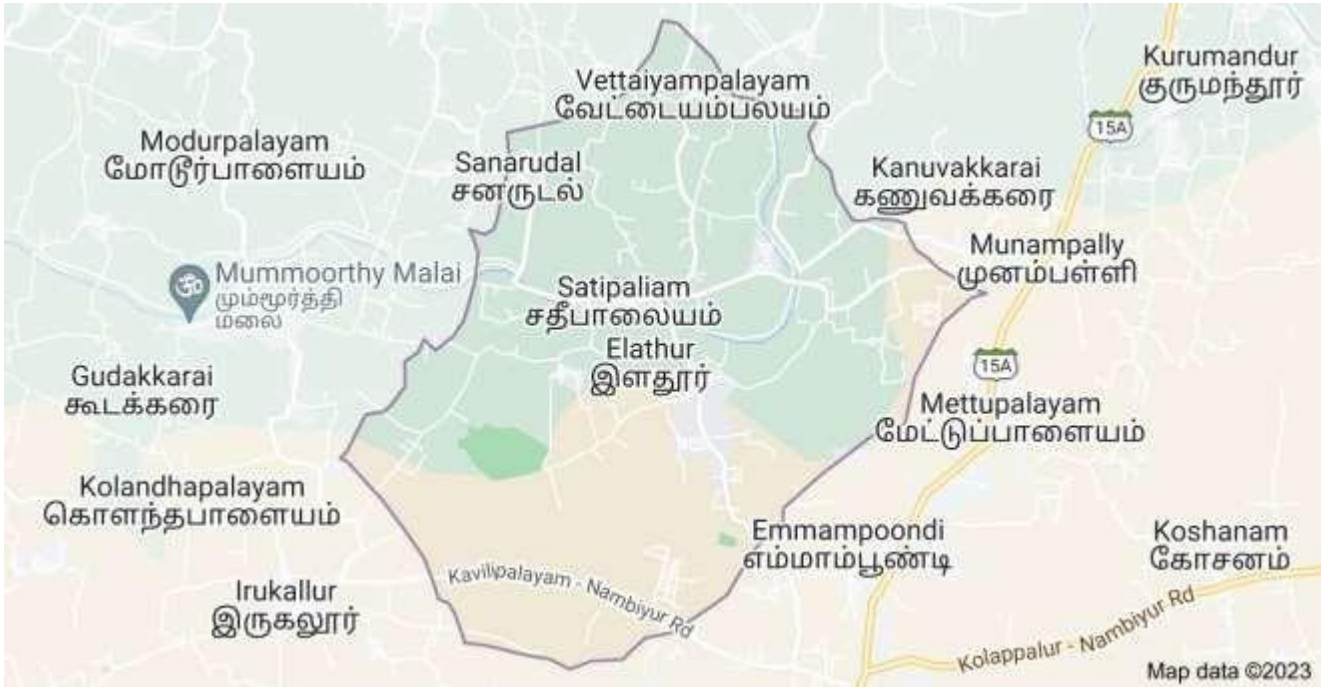
2. OBJECTIVES OF THE PROJECT

- ❖ The main objective of the study is to take analysis about whether the people living in rural areas have knowledge about the Digital banking.
- ❖ To analysis whether they know about the Government policies and schemes given for the farmers.
- ❖ To know about their information about modern online shopping.
- ❖ To their knowledge about welfare schemes introduced by the Government for the development of Rural areas.
- ❖ To being friendly with them and realizing their life situation.
- ❖ To analyse the knowledge on Micro finance.

3. DESCRIPTION OF THE GEOGRAPHICAL AREA TAKEN FOR THE PROJECT

ELATHUR

The area that I choose for the Rural Innovation project is ELATHUR
Village in NAMBIYUR Taluk in ERODE District of Tamil Nadu.



4. GENERAL DEMOGRAPHIC STATUS OF THE POPULATION WHERE THE PROJECT WAS UNDERTAKEN

District	Erode
Block Panchayat	Elathur
Area	19.24 sq km
Wards	Nambiyur
Population	7,827
Male	3,876
Female	3,951
Household	2404
Nearby town	Nambiyur
Literacy rate	80.09 %

DATA COLLECTED

The Rural Innovation project survey started in 13th January 2023 and ended in 17th January 2023.

SAMPLE UNIT

- ❖ Sample unit of the study are from 50 villagers from the area under ELATHUR.

SAMPLE SIZE

- ❖ Sample size of the study is 50 villagers.

SOURCE OF DATA COLLECTION

- ❖ Primary source of data collection.

PERIOD OF THE PROJECT

- ❖ The period of the project is 5 days.

TOOL OF DATA COLLECTION

- ❖ Data collection tool used for the study is questionnaire.

TOOL OF ANALYSIS

- ❖ Percentage analysis is used in the study.

5. DATA ANALYSIS AND INTERPRETATION

2.AGE WISE DISTRIBUTION

age of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
10 -20	3	6.0	6.0	6.0
20-30	28	56.0	56.0	62.0
30 - 40	17	34.0	34.0	96.0
40-50	2	4.0	4.0	100.0
Total	50	100.0	100.0	

Most respondent's population fall in the age group 20-30 with the percentage of (56.0 %) and 30-40 with the percentage of (34.0%) while a next percentage falls under 10-20 with the percentage of (6.0%) and 40-50 with the percentage(4.0%). So, the majority comes under the age wise 20-30 which is (56.0%)

3.FAMILY MEMBERS WISE DISTRIBUTION

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	4.0	4.0
	3	25	50.0	54.0
	4	20	40.0	94.0
	5	3	6.0	100.0

Total	50	100.0	100.0	
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The above Table shows that the family has 2 members are 4%, 3 members are 50%, 4 members are 40%, 5 members are 6% . So, the majority comes under the family member of 3 which is 50%.

4.GENDER WISE DISTRIBUTION:

gender				
	Frequen cy	Percen t	Valid Percent	Cumulati ve Percent
male	43	86.0	86.0	86.0
female	7	14.0	14.0	100.0
Total	50	100.0	100.0	

The total valid responses reveal that 14% of the respondents are male and 86% are female. The female respondents are more in number than the male respondents.

5.LITERACY LEVEL:

distribution of the head of households by literacy level

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
illiterate	14	28.0	28.0	28.0
primary	2	4.0	4.0	32.0
secondary	11	22.0	22.0	54.0
Degree	21	42.0	42.0	96.0
postgraduate	2	4.0	4.0	100.0
Total	50	100.0	100.0	

From the above table 28% of the respondents are completed the illiterate, 4% completed primary, 22% are secondary, 42% are degree and from 50 response only 4.0% are completed post- graduation. Most of the response are completed degree level of education.

6.MONTHLY INCOME:

Distributions of Households by Monthly income

	Frequen cy	Percen t	Valid Percent	Cumulati ve Percent
less than 10000	18	36.0	36.0	36.0
10001-20000	10	20.0	20.0	56.0
20001-30000	14	28.0	28.0	84.0
30001-40000	3	6.0	6.0	90.0
40,001- 50,000	2	4.0	4.0	94.0
50,001&above	3	6.0	6.0	100.0
Total	50	100.0	100.0	

From the above table shows the monthly income of 36% respondents are less than 10000,monthly income of 10001- 20000are showing 20% and 20001-30000 are showing 28% monthly income of 30001-40001 are showing 6% and 40001-50001are showing 4.0%,and above 50,001 are showing6.0%.

7.OCCUPATION:

Distributions of Households by Occupation

	Frequen	Percen	Valid	Cumulat ive
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	cy	t	Percent	Perce nt
Farmer	15	30.0	30.0	30.0
Agriculturallabo ur	12	24.0	24.0	54.0
Labour,	14	28.0	28.0	82.0
Salariedpeople e	7	14.0	14.0	96.0
self-employee	2	4.0	4.0	100.0
Total	50	100.0	100.0	

From the above table it is clear that 30% are farmer,24% of the respondents are agricultural labours,28% the respondent of labor, the respondent 14% are salary people and 4.0% are self- employee.

8.LAND HOLDING:

Distributions of Households by Land Hold Pattern

	Frequency	Percent	Valid Percent	Cumulative Percent
Noland	11	22.0	22.0	22.0
Less than One Acre	5	10.0	10.0	32.0
1to 2 acre,	25	50.0	50.0	82.0
2to3,	6	12.0	12.0	94.0
above2acres	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Most respondent's Land holding level falls in the category of less than 1 to 2 acre with the percentage of (50%), while No land percentage falls under the (22%) respectively and 1 acres with the percentage of (10%) 2 to 3, with the percentage(12). Although a massive amount falls in the category of above 2acres with percentages of(6.0%).

9.TYPE OF HOUSE:

Distributions of Households by type of House

Frequency	Percent	Valid	Cumulative
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		t	Percent	Percent
Thatched house	9	18.0	18.0	18.0
Govt Scheme House,	20	40.0	40.0	58.0
Owntitle housed	20	40.0	40.0	98.0
Ownsmall Building	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Most respondent's House wise distribution falls in the category of government scheme house and owntitle house with the percentage of (40%) ,while ownsmall building house percentage falls under the (2.0%) respectively and Govt scheme house with the percentage of (40%).Although a massive amount falls in the category of Others with percentages of (2%).

10.ASSET VALUE:

Distributions of Households by Assets Value

	Frequency	Percent	Valid Percent	Cumulative Percent
Lessthan1,00,000	14	28.0	28.0	28.0
1,00,000to2,00,000	18	36.0	36.0	64.0
2,00,000to3,00,000	11	22.0	22.0	86.0
3,00,000to4,00,000	3	6.0	6.0	92.0
above4,00,000	4	8.0	8.0	100.0
Total	50	100.0	100.0	

Most respondent's asset value falls in the category of 1,00,000 to 2,00,000 with the percentage of (36%) and next most respondents comes in the category of Less than 1,00,000 with the percentage of (28%). Although a considerable amount category of 2,00,000 to 3,00,000 with percentage of (22%).

11.HAVING A BANK A/C:

Do you have a bank account?

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	48	96.0	96.0	96.0
no	2	4.0	4.0	100.0
Total	50	100.0	100.0	

Most of the respondents have the bank account with percentage of (96%) and (4%) of the respondents have no bank account.

12. WHICH BANK:

which bank				
	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
canara	6	12.0	12.0	12.0
icic	3	6.0	6.0	18.0
iob	1	2.0	2.0	20.0
ippb	3	6.0	6.0	26.0
kvb	13	26.0	26.0	52.0
mdcc	1	2.0	2.0	54.0
sbi	23	46.0	46.0	100.0
Total	50	100.0	100.0	

Most respondents of the banks are STATE BANK OF INDIA with the percentage of (46%) and next most respondents banks comes in the category of KVB BANK with the percentage of (26%), While ICIC and JPPB with the percentage of (6%), While almost equal percentage of MDCC and JOB(2%) CANARA BANK WITH(12%) .Although a considerable a category of with percentage of (2%).

13. TYPE OF A/C:

If you have, what type of Account?

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percent
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saving a/c	30	60.0	60.0	60.0
Current	7	14.0	14.0	74.0
Joint	5	10.0	10.0	84.0
SHGGrou p	8	16.0	16.0	100.0
Total	50	100.0	100.0	

Almost 60% of the respondents have savings A\C and 14% have the current A\C and(16%) have theSHGGroup (A/C) and (10%) joint(A/C) .

14.ID PROOF TO OPEN BANK A/c:

What type of ID proofs your submitting to open the account?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Voter card	9	18.0	18.0	18.0
Aadhar Card	18	36.0	36.0	54.0
Ration card	14	28.0	28.0	82.0
Any Govt official lettere	9	18.0	18.0	100.0
Total	50	100.0	100.0	

Most respondents of the Aadhar card with the percentage (36%) and next most of the ration card (28%) and voter card and any government official lettere with the percentage (18%).

15.HAVING ATM CARD:

do you have atm card

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	49	98.0	98.0	98.0
no	1	2.0	2.0	100.0
Total	50	100.0	100.0	

98% of the respondents have the ATM card and no ATM card 2.0%

16.ATM SERVICES:

Utilization of ATM Services

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
yes	44	88.0	88.0	88.0
no	6	12.0	12.0	100.0
Total	50	100.0	100.0	

88% percentage of respondents are Use to the ATM service and 12% percentage of not use to the ATMservices.

17. WITHDRAW MONEY FROM BANK OR ATM:

Do you know how to withdraw money from

bank or ATM

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	45	90.0	90.0	90.0
no	5	10.0	10.0	100.0
Total	50	100.0	100.0	

90% of the respondents know how to withdraw money and 10% in not withdraw money.

18. HELP TO USE ATM SERVICES:

Who will help to use Banking services or ATM services

	Frequency	Percent	Valid Percent	Cumulative Percent
Family members	14	28.0	28.0	28.0
Friends	17	34.0	34.0	62.0
Existing staffin the bank	15	30.0	30.0	92.0
BCstaff	4	8.0	8.0	100.0
Total	50	100.0	100.0	

Most of the respondents selected friends with the percentage of (34%) and Existing staff in the bank with the percentage of (30%) and family bank with percentage of (28%) and BC staff with percentage of (8%).

19. BANK VISITING:

Frequency of Bank visiting				
	Frequency	Percent	Valid Percent	Cumulative Percent
weekly	17	34.0	34.0	34.0
monthly	13	26.0	26.0	60.0
everytwomonths	11	22.0	22.0	82.0
everythree	2	4.0	4.0	86.0
everyfour&above	7	14.0	14.0	100.0
Total	50	100.0	100.0	

Most of the respondents weekly percentage is (34), and monthly with percentage(26%), and in every two months percentage of (22%) selected every three months with percentage of (4%) and Every four & above with percentage of (14%).

20. DEPOSIT/ WITHDRAWAL:

Frequency of deposits and withdrawals				
	Frequency	Percent	Valid Percent	Cumulative Percent
With in Week	4	8.0	8.0	8.0

Within two Weeks	24	48.0	48.0	56.0
Within three Weeks	16	32.0	32.0	88.0
Morethan a Month	5	10.0	10.0	98.0
others	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Majority of the respondents are 48% visiting the bank within two week, 32% of them are visiting within 3 weeks, 8% of them visiting within weeks and 10% of the respondents are visiting more than 1 month and another 2% responded as others.

21. AWARENESS ON INTERNET BANKING:

Level of Awareness on Internet Banking

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	8	16.0	16.0	16.0
Somewhat Aware	19	38.0	38.0	54.0
Aware	16	32.0	32.0	86.0
Unaware	4	8.0	8.0	94.0
Highly Unaware	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Most of the respondents falls under the category of somewhat aware with percentage(38%) and almost equal percentage of people fall under aware with the percentage of (32%) respectively and Highly aware with percentage of (16%) and unaware percentage of(8%) and Highly Unaware percentage of(6%).

22. AWARENESS ON MOBILE BANKING:

Level of Awareness on Mobile banking

			Cumulative
			ve

	Frequency	Percent	Valid Percent	Percent
Highly Aware	8	16.0	16.0	16.0
Somewhat Aware	15	30.0	30.0	46.0
Aware	18	36.0	36.0	82.0
Unaware	6	12.0	12.0	94.0
Highly Unaware	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Most of the respondents falls under the category of aware with percentage(36%) and inrespondents of somewhat aware with percentage of people fall under (30%) and high aware with the percentage of (16%) and considerable amount of respondents falls under the category of unaware(12%) and Highlyunaware with percentage of(6%)respectively

23. AWARENESS ON BANK LOAN:

Level of Awareness on Bank Loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	13	26.0	26.0	26.0
Somewhat Aware	15	30.0	30.0	56.0
Aware	15	30.0	30.0	86.0
Unaware	3	6.0	6.0	92.0
Highly Unaware	4	8.0	8.0	100.0
Total	50	100.0	100.0	

Most of the respondents falls under the category of somewhat aware and aware with percentage(30%) and in respondents of Highly aware and with the percentage of (26%) and highly unaware (8%)considerable amount of respondents falls under the category of un aware with percentage of (6%).

24.INSURANCE OF RURAL HOUSEHOLDS:

Access to Insurance of Rural Households

	Frequency	Percent	Valid	Cumulative
				ive

		t	Percent	Percent t
Life Insurance	10	20.0	20.0	20.0
Health Insurance	14	28.0	28.0	48.0
Livestock Insurance	21	42.0	42.0	90.0
Accidental insurance	3	6.0	6.0	96.0
Dont have any Insurance	2	4.0	4.0	100.0
Total	50	100.0	100.0	

Most of the respondents falls under the category of livestock insurance with percentage 42% and respondents of health insurance 28%and life insurance 20% and accidental insurance 6%and considerableof respondents falls under the category of Don't have any insurance 4%.

25.OVERALL PERCEPTION OF BANKING QUALITY SERVICES:

Overall perception of banking quality services for Rural

	Households			Cumulative Percent
	Frequency	Percent	Valid Percent	
Highly satisfied	7	14.0	14.0	14.0
Satisfied	10	20.0	20.0	34.0
Neutral	17	34.0	34.0	68.0
Dissatisfied	12	24.0	24.0	92.0
Highly Dissatisfied	4	8.0	8.0	100.0
Total	50	100.0	100.0	

Most of the respondent's falls under the category of Neutral with percentage(34%) and in respondents with the percentage of people fall under category of Dissatisfied are (24%) and highly satisfied with the percentage of (14%) and Highly dissatisfied are (8%) .

26(a). AWARE ON MICROFINANCE:

Are you aware about microfinance?

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	29	58.0	58.0	58.0
no	20	40.0	40.0	98.0
5.00	1	2.0	2.0	100.0

Total	50	100.0	100.0	
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58% of the respondents are Yes of microfinance while 40% are No about micro finance.

26(b). MICROFINANCE ECONOMIC ACTIVITY:

Micro finance directly helps the beneficiary for their economic activity

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	42	84.0	84.0	84.0
Agree	4	8.0	8.0	92.0
Neutral	3	6.0	6.0	98.0
Disagree	1	2.0	2.0	100.0
Total	50	100.0	100.0	

From the above table shows 84% of the respondents are strongly agree with the statement that micro finance directly helps the beneficiary for their economic activity, 8% of them are agree, 2 % are Dis agree and 6% are opined neutral response.

26(c). COST OF GETTING MICROFINANCE:

Costs of getting micro finance is very less when we compared with public sector banks ordinary loan

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	18	36.0	36.0	36.0
Agree	28	56.0	56.0	92.0
Neutral	3	6.0	6.0	98.0
Disagree	1	2.0	2.0	100.0
Total	50	100.0	100.0	

From the above table shows 36% of the respondents strongly agree with the statement that cost of getting ordinary loan from micro finance is less,56% of them are agree,6% are neutral ,2 of% them disagree.

26(d) AVAILING MICROFINANCE LOAN:

**For availing the micro finance loan, one requires
personal asset to get it**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	19	38.0	38.0	38.0
Agree	8	16.0	16.0	54.0
Neutral	20	40.0	40.0	94.0
Disagree	3	6.0	6.0	100.0
Total	50	100.0	100.0	

From the above table shows 38% of the respondents strongly agree with the statement that cost of getting ordinary loan from micro finance is less, 16% of them are agree, 40% are neutral, 6% of them disagree.

26(e) MICROFINANCE IN SHORT DURATION:

Micro finance Loan can be obtained within short duration

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	16	32.0	32.0	32.0
Agree	11	22.0	22.0	54.0
Neutral	2	4.0	4.0	58.0

Disagree	19	38.0	38.0	96.0
Strongly Disagree	2	4.0	4.0	100.0
Total	50	100.0	100.0	

From the above table shows 32% of the respondents are strongly agree with the statement that micro finance directly helps the beneficiary for their economic activity, 22% of them are agree, 4% are strongly disagree, 38% are Dis agree and 4% are opined neutral response.

26(f) INT. RATE IN MICROFINANCE:

**Interest rate in micro finance is very less when we
compared with other bank loans**

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	20	40.0	40.0	40.0
Agree	5	10.0	10.0	50.0
Neutral	4	8.0	8.0	58.0
Disagree	5	10.0	10.0	68.0
Strongly Disagree	16	32.0	32.0	100.0
Total	50	100.0	100.0	

From the above table shows 40% of the respondents are strongly agree with the statement that interest rate is less compared with other bank loans, 10% of the respondents are opined agree, 10% of them are opined disagree, 8% of them are opined neutral, and 32% are strongly disagree.

26(g) REPAYMENT PATTERN:

**Repayment pattern are well within the capacity of
borrower**

	Frequency	Percent	Valid Percent	Cumulative Percent

Strongly Agree	24	48.0	48.0	48.0
Agree	15	30.0	30.0	78.0
Neutral	3	6.0	6.0	84.0
Disagree	2	4.0	4.0	88.0
Strongly Disagree	6	12.0	12.0	100.0
Total	50	100.0	100.0	

48% of the respondents choose strongly agree, 30% of the respondents choose agree and 12% of the respondents strongly disagree and 6% of the respondents choose Neutral and 4% of the respondents disagree.

27(a) ZERO BALANCE

Zero Balance				
	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
Highly Aware	28	56.0	56.0	56.0
Some what Aware	14	28.0	28.0	84.0
Aware	4	8.0	8.0	92.0
Unaware	3	6.0	6.0	98.0
Highly Unaware	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that the 56% of the respondents are Highly aware, 28% of the students choose somewhat aware, 8% of the students choose aware, unaware 6% and Highly unaware 2% about the zero balance.

27(b) ACCESS TO PENSION:

Access to Pension, insurance products				
	Frequen cy	Percen t	Valid Percent	Cumulati ve Percent

Highly Aware	19	38.0	38.0	38.0
Some what Aware	18	36.0	36.0	74.0
Aware	9	18.0	18.0	92.0
Unaware	4	8.0	8.0	100.0
Total	50	100.0	100.0	

The above table shows that the 38% of the respondents are Highly aware 36% somewhat aware, 18% with both aware and unaware, (8%) of the respondents choose highly about access to pension.

27(c) EASY TRANSFER OF MONEY:**Easy Transfer of money across India**

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
Highly Aware	21	42.0	42.0	42.0
Some what Aware	12	24.0	24.0	66.0
Aware	12	24.0	24.0	90.0
Unaware	4	8.0	8.0	98.0
Highly Unaware	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that the 42% of the respondents are Highly aware, 24% of the respondents are somewhat aware and aware, 8% of the respondents choose unaware and 2% highly unaware about easy transfer of money.

27(d) RUPAY Dr. CARD:**Rupay Debit Card, UPI**

	Frequen cy	Percen t	Valid Percent	Cumulati ve Percent
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Highly Aware	17	34.0	34.0	34.0
Some what Aware	14	28.0	28.0	62.0
Aware	12	24.0	24.0	86.0
Unaware	7	14.0	14.0	100.0
Total	50	100.0	100.0	

The above table shows that 34% of the respondents are highly aware, 28% of the respondents was somewhat aware, 24% of the respondents are aware and 14% of the respondents are unaware.

27(e) ACCIDENT INSURANCE:**accidental insurance cover rs 1 lakhs**

	Frequen cy	Percen t	Valid Percent	Cumulati ve Percent
Highly Aware	21	42.0	42.0	42.0
Some what Aware	6	12.0	12.0	54.0
Aware	13	26.0	26.0	80.0
Unaware	5	10.0	10.0	90.0
Highly Unaware	5	10.0	10.0	100.0
Total	50	100.0	100.0	

The above table shows that the 42% of the respondents choose highly aware, 26% of the respondents aware, 12% of the respondents somewhat aware, 10% of the respondents choose unaware and highly unaware of the respondents choose.

28(a) NATIONAL RURAL LIVELIHOOD MISSION:**National Rural Livelihood Mission**

	Frequen cy	Percen t	Valid Percent	Cumulati ve Percent
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Highly Aware	17	34.0	34.0	34.0
Some what Aware	25	50.0	50.0	84.0
Aware	7	14.0	14.0	98.0
Unaware	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that the 50% of the respondents are somewhat aware, highly unaware with 34%, aware with 14%, 2% of the respondents choose un aware national rural livelihood mission on awareness towards rural development schemes.

28(b) MAHATMA GANDHI NREG ACT:

**Mahatma Gandhi National Rural Employment Guarantee
Act**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	16	32.0	32.0	32.0
Some what Aware	24	48.0	48.0	80.0
Aware	8	16.0	16.0	96.0
Unaware	2	4.0	4.0	100.0
Total	50	100.0	100.0	

The above table shows that the 48% of the respondents somewhat aware, highly unaware with 32%, 16% of the respondents with aware, 4% of the respondents with unaware about the Mahatma Gandhi National Rural Employment Guarantee Act on awareness towards rural development schemes.

28(c) PMKVY:

Pradhan Mantri Kaushal Vikas Yojana

	Frequency	Percent	Valid	Cumulative Percent
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	cy	t	Percent	t
Highly Aware	14	28.0	28.0	28.0
Some what Aware	19	38.0	38.0	66.0
Aware	12	24.0	24.0	90.0
Unaware	4	8.0	8.0	98.0
Highly Unaware	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that the 38% of the respondents somewhat aware, highly aware with 28%, 24% of the respondents choose aware and 8% unaware and 2% of the respondents choose highly unaware.

28(d) PMAY:**Pradhan Mantri Awas Yojana**

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
Highly Aware	14	28.0	28.0	28.0
Some what Aware	20	40.0	40.0	68.0
Aware	12	24.0	24.0	92.0
Unaware	2	4.0	4.0	96.0
Highly Unaware	2	4.0	4.0	100.0
Total	50	100.0	100.0	

From the above table shows 40% of the respondents are somewhat aware about Prime minister Arogya yojana, 28% of them are highly aware, 24% of them are aware, 4% of them are unaware and rest of 4% from 50 respondents are Highly unaware about Prime minister Arogya yojana.

28(e) PM AY:**Prime Minister Arogya Yojana**

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
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Highly Aware	11	22.0	22.0	22.0
Some what Aware	18	36.0	36.0	58.0
Aware	13	26.0	26.0	84.0
Unaware	4	8.0	8.0	92.0
Highly Unaware	4	8.0	8.0	100.0
Total	50	100.0	100.0	

From the above table shows 36% of the respondents are somewhat aware about National rural livelihood mission, 26% of them are aware, 22% of them are highly aware, 8% of them are highly unaware and rest of 8% from 50 respondents are unaware about National rural livelihood mission.

28(f) NRLM:**National Rural Livelihood Mission**

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
Highly Aware	14	28.0	28.0	28.0
Some what Aware	13	26.0	26.0	54.0
Aware	11	22.0	22.0	76.0
Unaware	8	16.0	16.0	92.0
Highly Unaware	4	8.0	8.0	100.0
Total	50	100.0	100.0	

From the above table shows 28% of the respondents are highly aware about National rural livelihood mission, 26% of them are aware somewhat, 22% of them are aware, 16% of them are unaware and rest of 8% highly unaware from 50 respondents are unaware about National rural livelihood mission.

28(g) NOAPS:**National Old Age Pension Scheme**

			Cumulati
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	Frequency	Percent	Valid Percent	ve Percent
Highly Aware	13	26.0	26.0	26.0
Some what Aware	13	26.0	26.0	52.0
Aware	8	16.0	16.0	68.0
Unaware	12	24.0	24.0	92.0
Highly Unaware	4	8.0	8.0	100.0
Total	50	100.0	100.0	

From the above table shows 26% of the respondents are highly aware and somewhat aware about National rural livelihood mission, 16% of them are aware, 24% of them are unaware, 8% of them are highly unaware from 50 respondents are about National.

28(h) NWPS:**National Widow Pension Scheme**

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
Highly Aware	12	24.0	24.0	24.0
Some what Aware	14	28.0	28.0	52.0
Aware	9	18.0	18.0	70.0
Unaware	9	18.0	18.0	88.0
Highly Unaware	6	12.0	12.0	100.0
Total	50	100.0	100.0	

From the above table shows 24% of the respondents are Highly aware about National family benefit scheme, 28% of them are aware somewhat, 18% of them are aware, 18% of them are unaware and rest of 12% from 50 respondents are Highly unaware about National family benefit scheme.

28(i) NFBS:**National Family Benefit Scheme**

	Frequen cy	Percen t	Valid Percent	Cumulati ve Percent
Highly Aware	15	30.0	30.0	30.0
Some what Aware	15	30.0	30.0	60.0
Aware	4	8.0	8.0	68.0
Unaware	3	6.0	6.0	74.0
Highly Unaware	13	26.0	26.0	100.0
Total	50	100.0	100.0	

From the above table shows 30% of the respondents are Highly aware about National family benefit scheme, 30% of them are aware somewhat, 8% of them are aware, 6% of them are unaware and rest of 26% from 50 respondents are Highly unaware about National family benefitscheme.

29. RURAL DEVELOPMENT SCHEME:

Are you a beneficiary of the rural development schemes?

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	45	90.0	90.0	90.0
no	5	10.0	10.0	100.0
Total	50	100.0	100.0	

From the above table shows that 90% of the respondents are beneficiary of development schemes and 10% of them are not.

29(b) NOT BENEFICIARY, REASON:

If you are not a beneficiary, what is the reason for it?

	Frequency	Percent	Valid Percent	Cumulative Percent
Lack of opportunity	2	4.0	4.0	4.0
Disinterested	20	40.0	40.0	44.0
Lack of awareness	23	46.0	46.0	90.0
Improper communication	5	10.0	10.0	100.0

Total	50	100.0	100.0	
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From the above table shows 46% of the respondents are opined lack of awareness, 40% of them opined disinterested, 4% are lack of opportunity, 10% are improper communication.

30. BENEFITED BY RURAL DEVELOPMENT SCHEMES:

**Do you think that people are benefitted by these rural
developmentschemes in your area?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Always benefitted	11	22.0	22.0	22.0
Sometimes benefitted	28	56.0	56.0	78.0
Rarely benefitted	11	22.0	22.0	100.0
Total	50	100.0	100.0	

From the above table shows that 22% of the respondents are Always benefitted, 56% are benefitted sometimes, 22% are rarely benefitted.

31. PEOPLE'S PARTICIPATION:

**What are the ways through which People's Participation
can be enhanced?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Initiatives to be taken by official's	13	26.0	26.0	26.0
Creating awareness among people	34	68.0	68.0	94.0
Proper communication	2	4.0	4.0	98.0
others	1	2.0	2.0	100.0
Total	50	100.0	100.0	

From the above table shows 68% of the respondents are opined creating awareness among people will enhance the participation, 26% of them are opined initiatives taken by official's, 4% of them responded as proper communication and the another 2% others people's participation.

32. VARIOUS RURAL DEVELOPMENT PROGRAMMES:

How informed are you about the various rural development programmes existing in your area?

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly informed	14	28.0	28.0	28.0
Sometimes informed	20	40.0	40.0	68.0
Rarely informed	15	30.0	30.0	98.0
Not informed	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that 30% of the respondents choose rarely informed, 40% of the respondents choose sometimes informed and 2% of the respondents choose not informed 28% of the respondents highly informed the various rural development programmes.

33. NEW DEVELOPMENT SCHEMES PROPERLY COMMUNICATED? :

Are the new development schemes properly communicated in time to the local people for their maximum participation in rural development?

	Frequency	Percent	Valid Percent	Cumulative Percent
Always communicated	12	24.0	24.0	24.0
Sometimes communicated	29	58.0	58.0	82.0
Rarely communicated	6	12.0	12.0	94.0
No communication	2	4.0	4.0	98.0
Others	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that 12% of the responses are falls under rarely communicated, 58% ofthe respondents comes under sometimes communicated, 4% comes under no communicationfor the new development schemes to the local people for their maximum participation in rural development.

34. RURAL DEVELOPMENT SCHEMES INTRODUCED FOR RURAL DEVELOPMENT:

Which new areas of rural development schemes should be introduced for rural development?

	Frequency	Percent	Valid Percent	Cumulative Percent
Education	6	12.0	12.0	12.0
Agriculture	12	24.0	24.0	36.0
Irrigation	6	12.0	12.0	48.0
Infrastructure	19	38.0	38.0	86.0
Social welfare	5	10.0	10.0	96.0
Health	2	4.0	4.0	100.0
Total	50	100.0	100.0	

The above table shows that 12% of the respondents choose education, 4% of the respondents choose health, 10% of the respondents choose social welfare and 24% of the respondents choose agriculture and 38% with infrastructure.

35. CONVENIENCE OF THE SCHEMES:

What in your view is the extent of convenience of the schemes of the rural development to people?

	Frequency	Percent	Valid Percent	Cumulative Percent
Very High	10	20.0	20.0	20.0
High	11	22.0	22.0	42.0
Moderate	14	28.0	28.0	70.0
Low	11	22.0	22.0	92.0
Very Low	4	8.0	8.0	100.0
Total	50	100.0	100.0	

The extent of convenience of the schemes of the rural development to people is moderate with 28%, low with 22%, high with 22% and very low with 8%.

37(a) ACCIDENTAL DEATH:

Accidental Death				
	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
highly satisfied	40	80.0	80.0	80.0
satisfied	5	10.0	10.0	90.0
neutral	2	4.0	4.0	94.0
dis satisfied	2	4.0	4.0	98.0
highly dissatisfied	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that 4% of respondents are neutral about accidental death, and 2nd most is satisfied with 10% and 80% of the respondents choose highly satisfied, 4% of the respondents choose dissatisfied and 2% with highly dissatisfied.

37(b) ACCIDENTAL DISABILITY:

Accidental Disability				
	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t

highly satisfied	43	86.0	86.0	86.0
satisfied	4	8.0	8.0	94.0
neutral	1	2.0	2.0	96.0
dis satisfied	2	4.0	4.0	100.0
Total	50	100.0	100.0	

The above table shows that most number of respondents choose satisfied with 8%, the 2nd most choose neutral with 2%, the 3rd most choose highly satisfied with 86% and 2nd last number of respondents choose dissatisfied and the least one is highly dissatisfied with 4%.

37(c) NATURAL DEATH ASSISTANCE:

Natural Death Assistance				
	Frequency	Percent	Valid Percent	Cumulative Percent
highly satisfied	25	50.0	50.0	50.0
satisfied	19	38.0	38.0	88.0
neutral	5	10.0	10.0	98.0
dis satisfied	1	2.0	2.0	100.0
Total	50	100.0	100.0	

10% and 38% of the respondents choose both neutral and satisfied, highly satisfied with 50%, dissatisfied with 2% about dis satisfied death assistance in accident insurance scheme.

37(d) FUNERAL EXPENSES ASSISTANCE:

Funeral Expenses Assistance				
	Frequency	Percent	Valid Percent	Cumulative Percent
highly satisfied	28	56.0	56.0	56.0
satisfied	4	8.0	8.0	64.0
neutral	15	30.0	30.0	94.0
dis satisfied	2	4.0	4.0	98.0

highly dissatisfied	1	2.0	2.0	100.0
Total	50	100.0	100.0	

8% of the respondents choose satisfied, neutral with 30%, dissatisfied with 4%, highly satisfied and highly dissatisfied with 56% and 2% about funeral expenses assistance in accident insurance scheme.

37(e) GIRL CHILDREN STUDYING 10th:

Girl Children Studying 10th				
	Frequency	Percent	Valid Percent	Cumulative Percent
highly satisfied	21	42.0	42.0	42.0
satisfied	10	20.0	20.0	62.0
neutral	8	16.0	16.0	78.0
dis satisfied	7	14.0	14.0	92.0
highly dissatisfied	4	8.0	8.0	100.0
Total	50	100.0	100.0	

The above table shows that 20% of the respondents choose satisfied and 42% of people choose both neutral and highly satisfied, 14% of the respondents choose dissatisfied and 8% with highly dissatisfied that the social security benefits girl children studying 10th in Labour Welfare and social security measures.

37(f) SON/DAUGHTER PASSED 10th:

If the son or daughter Passed 10 th				
	Frequency	Percent	Valid Percent	Cumulative Percent

highly satisfied	20	40.0	40.0	40.0
satisfied	9	18.0	18.0	58.0
neutral	11	22.0	22.0	80.0
dis satisfied	5	10.0	10.0	90.0
highly dissatisfied	5	10.0	10.0	100.0
Total	50	100.0	100.0	

The above table shows that 18% of the respondents choose satisfied, 40% of the respondents choose highly satisfied and 22% of the respondents choose neutral that the social security benefits if the son or daughter passed 10th in Labour Welfare and social security measures.

37(g) GIRL CHILD STUDYING 11th:

Girl Children Studying 11 th

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	highly satisfied	19	38.0	38.8	38.8
	satisfied	8	16.0	16.3	55.1
	neutral	11	22.0	22.4	77.6
	dis satisfied	10	20.0	20.4	98.0
	highly dissatisfied	1	2.0	2.0	100.0
	Total	49	98.0	100.0	
Missing	System	1	2.0		
Total		50	100.0		

The above table shows that 16% of the respondents choose satisfied, 38% of the respondents choose highly satisfied and 22% of the respondents choose neutral, 20% of the respondents choose dissatisfied that the social security benefits girl children studying 11th in Labour Welfare and social security measures.

37(h) GIRL CHILD STUDYING 12th:

Girl Children Studying 12 th

	Frequency	Percent	Valid Percent	Cumulative Percent

highly satisfied	20	40.0	40.0	40.0
Satisfied	4	8.0	8.0	48.0
Neutral	14	28.0	28.0	76.0
dis satisfied	9	18.0	18.0	94.0
highly dissatisfied	3	6.0	6.0	100.0
Total	50	100.0	100.0	

The above table shows that 8% of the respondents choose satisfied, 40% of the respondents choose highly satisfied and 28% of the respondents choose neutral, 18% of the respondents choose dissatisfied that the social security benefits girl children studying 12th in Labour Welfare and social security measures.

37(i) SON/DAUGHTER PASSED 12th:**If the son or daughter Passed 12 th**

	Frequen cy	Percen t	Valid Percent	Cumulat ive Percen t
highly satisfied	17	34.0	34.0	34.0
satisfied	10	20.0	20.0	54.0
neutral	12	24.0	24.0	78.0
dis satisfied	7	14.0	14.0	92.0
highly dissatisfied	4	8.0	8.0	100.0
Total	50	100.0	100.0	

The above table shows that 34% of the respondents choose highly satisfied, 24% of the respondents choose neutral and 20% of the respondents choose satisfied, 14% of the respondents choose dissatisfied that the social security benefits if the son or daughter passed 12th in LabourWelfare and social security measures.

37(j) DEGREE COURSE WITH HOSTEL FACILITY:**Regular Degree Course With Hostel Facility**

	Frequen cy	Percen t	Valid Percent	Cumulati ve Percent
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highly satisfied	19	38.0	38.0	38.0
satisfied	10	20.0	20.0	58.0
neutral	7	14.0	14.0	72.0
dis satisfied	9	18.0	18.0	90.0
highly dissatisfied	5	10.0	10.0	100.0
Total	50	100.0	100.0	

The above table shows that 38% of the respondents choose highly satisfied, 20% of the respondents choose satisfied, 18% of the respondents choose dissatisfied and 10% of the respondents choose highly dissatisfied in regular degree courses with hostel facility in Labour Welfare and security measure.

37(k) MARRIAGE ASSISTANCE:

Marriage Assistance				
	Frequency	Percent	Valid Percent	Cumulative Percent
highly satisfied	24	48.0	48.0	48.0
satisfied	7	14.0	14.0	62.0
neutral	8	16.0	16.0	78.0
dis satisfied	7	14.0	14.0	92.0
highly dissatisfied	4	8.0	8.0	100.0
Total	50	100.0	100.0	

The above table shows that 16% of the respondents choose neutral, 14% of the respondents choose satisfied, 14% of the respondents choose dissatisfied about the Marriage Assistance in Labour welfare and social security measures.

37(l) MATERNITY ASSISTANCE:

Maternity Assistance Miscarriage				
	Frequency	Percent	Valid Percent	Cumulative Percent

highly satisfied	22	44.0	44.0	44.0
satisfied	7	14.0	14.0	58.0
neutral	6	12.0	12.0	70.0
dis satisfied	9	18.0	18.0	88.0
highly dissatisfied	6	12.0	12.0	100.0
Total	50	100.0	100.0	

The above table shows that 12% of the respondents choose neutral, 14% and 18% of the respondents choose both satisfied and dissatisfied, 12 of the respondents choose highly dissatisfied and 44%with highly satisfied about the Maternity Marriage Assistance in Labour welfare and social security measures.

37(m) PENSION:

Pension				
	Frequency	Percent	Valid Percent	Cumulative Percent
highly satisfied	24	48.0	48.0	48.0
satisfied	7	14.0	14.0	62.0
neutral	7	14.0	14.0	76.0
dis satisfied	4	8.0	8.0	84.0
highly dissatisfied	8	16.0	16.0	100.0
Total	50	100.0	100.0	

The above table shows that 14% of the respondents choose neutral, 14% of the respondents choose satisfied, highly satisfied with 24%, 8% of the respondents with dissatisfied and 16% with highly dissatisfied about the pension in Labour welfare and social security measures.

38(a) ONLINE SHOPPING EXPERIENCE:**Are you Satisfied with online shopping experience**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agree	38	76.0	76.0	76.0

agree	4	8.0	8.0	84.0
neutral	4	8.0	8.0	92.0
dis agree	1	2.0	2.0	94.0
strongly dis agree	3	6.0	6.0	100.0
Total	50	100.0	100.0	

The above table shows that 8% of the respondents choose agree, 8% with neutral, 2% with disagree and 6% with strongly disagree and 76% with strongly agree with online shopping experience.

38(b) ONLINE SHOPPING vs TRADITIONAL SHOPPING:

Online shopping is hassle free as compared to traditional

	Shopping			Cumulative Percent
	Frequency	Percent	Valid Percent	
strongly agree	20	40.0	40.0	40.0
agree	21	42.0	42.0	82.0
neutral	6	12.0	12.0	94.0
dis agree	2	4.0	4.0	98.0
strongly dis agree	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that 42% of the respondents choose agree, 12% of the respondents with neutral and 4% of the respondents with disagree about that Online shopping is hassle free a compared to traditional Shopping.

38(c) ONLINE SHOPPING IS COMFORTABLE THAN TRADITIONALSHOPPING:

**Do you feel Online shopping is comfortable than
traditionalshopping**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agree	19	38.0	38.0	38.0
agree	11	22.0	22.0	60.0
neutral	17	34.0	34.0	94.0
dis agree	2	4.0	4.0	98.0
strongly dis agree	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that 22% of the respondents choose agree, 34% of the respondents with neutral, 4% of the respondents with disagree, 2% of the respondents with strongly disagree and 38% with strongly agree about that Online shopping is comfortable than traditional Shopping.

38(d) ONLINE SHOPPING SAVES TIME AND TIME:

Online shopping saves time and money as compared to traditional Shopping

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agree	16	32.0	32.0	32.0
agree	13	26.0	26.0	58.0
neutral	4	8.0	8.0	66.0
dis agree	15	30.0	30.0	96.0
strongly dis agree	2	4.0	4.0	100.0
Total	50	100.0	100.0	

The above table shows that 26% of the respondents choose agree, 8% of the respondents with neutral, 30% of the respondents with disagree and 4% of the respondents with strongly disagree and 32% with strongly agree about that Online shopping saves time and money as compared to traditional Shopping

38(e) ONLINE SHOPPING 24*7:

Online shopping is preferred because of 24*7 shopping facility

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agree	20	40.0	40.0	40.0

agree	11	22.0	22.0	62.0
neutral	4	8.0	8.0	70.0
dis agree	7	14.0	14.0	84.0
strongly dis agree	8	16.0	16.0	100.0
Total	50	100.0	100.0	

The above table shows that 8% of the respondents with neutral, 22% agree, disagree and strongly disagree comes with 14% and 16%, strongly agree with 40% about that online shopping is preferred because of 24*7 shopping facility.

39(a) AWARE ABOUT LATEST TECHNOLOGY:

Are you aware about the latest technology of water irrigation?

	Frequency	Percent	Valid Percent	Cumulative Percent
Drip irrigation	13	26.0	26.0	26.0
Sprinklers irrigation	27	54.0	54.0	80.0
Hydroponics	10	20.0	20.0	100.0
Total	50	100.0	100.0	

The above table shows that 54% of the respondents are aware about sprinklers irrigation, 26% of the respondents drip irrigation, 10% of the respondents hydroponics.

39(b) AWARE ABOUT KISAN SCHEME:

Are you aware about benefits of KISAN Scheme for farmers?

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	8	16.0	16.0	16.0
Somewhat Aware	13	26.0	26.0	42.0
Aware	21	42.0	42.0	84.0

Unaware	8	16.0	16.0	100.0
Total	50	100.0	100.0	

The above table shows that 42% of the respondents are aware, 26% of the respondents are somewhat aware, 16% of the respondents are unaware and highly aware, about benefits of KISAN scheme for farmers.

39(c) AWARE ABOUT KISAN RATH MOBILE APP:

**Are you aware about the KISAN RATH Mobile App
which facilitates the farmers and traders across the
country for transportation of agri-produce?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	5	10.0	10.0	10.0
Somewhat Aware	18	36.0	36.0	46.0
Aware	20	40.0	40.0	86.0
Unaware	6	12.0	12.0	98.0
Highly Unaware	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that 36% of the respondents are somewhat aware, 40% of the respondents are aware, highly aware and unaware 12% and 10% of the respondents are somewhat aware about KISAN RATH mobile app.

39(d) AWARE ABOUT SUBSIDY SCHEMES:

**Are you aware about the few subsidy schemes that are in
favor of farmers owning the necessary machinery?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	8	16.0	16.0	16.0
Somewhat Aware	12	24.0	24.0	40.0
Aware	20	40.0	40.0	80.0
Unaware	8	16.0	16.0	96.0
Highly Unaware	2	4.0	4.0	100.0
Total	50	100.0	100.0	

The above table shows that 4% of the respondents are highly unaware, 40% of the respondents are aware, 16% of the respondents are unaware, 24% of the respondents are somewhat aware and 16% of the respondents are highly aware about the subsidy schemes.

39(e) IS TRAINING NEEDED FOR FARMERS:

Do you think any training is needed for farmers to use modern agricultural technological applications?

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	41	82.0	82.0	82.0
no	9	18.0	18.0	100.0
Total	50	100.0	100.0	

82% the respondents needed training use modern agricultural technological applications. 18% are not used modern technological.

39(f) MERITS OF MODERN TECH. APPLICATIONS IN AGRI:

Mention the advantages and merits of use of modern technological applications in terms of agricultural output:

	Frequency	Percent	Valid Percent	Cumulative Percent
Increased Output	7	14.0	14.0	14.0
Increase in Productivity	19	38.0	38.0	52.0
No Change	20	40.0	40.0	92.0
Decrease in Output and Productivity	4	8.0	8.0	100.0
Total	50	100.0	100.0	

38% of the respondents responded that there is Increase in Productivity and (14%) of the respondents are increases output (8%) of the respondents are decrease in output (40%) of the respondents no change.

39(g) AWARE ABOUT BIOGAS SETUP:

Are you aware about the subsidy schemes for Biogas setup from the government?

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	10	20.0	20.0	20.0
Somewhat Aware	20	40.0	40.0	60.0
Aware	13	26.0	26.0	86.0
Unaware	7	14.0	14.0	100.0
Total	50	100.0	100.0	

The above table shows that 26% of the respondents are aware, 14% of the respondents are unaware and highly unaware, 40% of the respondents are somewhat aware and 20% of the respondents are highly aware about the biogas setup from the government.

39(h) AWARE ABOUT SOLAR ENERGY SETUP FROM GOVERNMENT:

Are you aware about the subsidy schemes for solar energy setup from the government?

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	6	12.0	12.0	12.0
Somewhat Aware	11	22.0	22.0	34.0
Aware	18	36.0	36.0	70.0
Unaware	11	22.0	22.0	92.0
Highly Unaware	4	8.0	8.0	100.0
Total	50	100.0	100.0	

From the table shows 12% of them Highly aware about subsidy schemes providing by government for solarenergy setup, 22% of the respondents somewhat aware,36% aware,22% are unaware and 8%are Highly unaware

40(A) House Construction Loan:

Loan can be obtained : Housing, House construction, repair extension loan (Max 10 lakhs)

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	44	88.0	88.0	88.0
Somewhat Aware	3	6.0	6.0	94.0
Aware	2	4.0	4.0	98.0
Highly Unaware	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that (4%) of the respondents are aware, (6%) of the respondents are somewhat aware, (88%) of the respondents are highly aware, (2%) of the respondents are highly unaware about House construction loan.

40(B) Jewel Loan.

Loan can be obtained : Jewel loan (Max 1 lakhs)

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	18	36.0	36.0	36.0
Somewhat Aware	25	50.0	50.0	86.0
Aware	3	6.0	6.0	92.0
Unaware	3	6.0	6.0	98.0

Highly Unaware	1	2.0	2.0	100.0
Total	50	100.0	100.0	

The above table shows that (6%) of the respondents are aware, (50%) of the respondents are somewhat aware, (6%) of the respondents are unaware, (2%) of the respondents are highly unaware and (36%) of the respondents are highly aware about Jewel loan.

40(C) Horticulture Loan:

Loan can be obtained : Horticulture (Max 2 lakhs)

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	16	32.0	32.0	32.0
Somewhat Aware	14	28.0	28.0	60.0
Aware	15	30.0	30.0	90.0
Unaware	3	6.0	6.0	96.0
Highly Unaware	2	4.0	4.0	100.0
Total	50	100.0	100.0	

The above table shows that (30%) of the respondents are aware, (28%) of the respondents

ar

esomewhat aware, (6%) of the respondents are unaware, (4%) of the respondents are highly unaware and (32%) of the respondents are highly aware about Horticulture loan.

40(D) Inland Fishing Loan:

Loan can be obtained : Inland fishing (Max 3.3 lakhs)

			Cumulative
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	Frequency	Percent	Valid Percent	Valid Percent
Highly Aware	15	30.0	30.0	30.0
Somewhat Aware	13	26.0	26.0	56.0
Aware	7	14.0	14.0	70.0
Unaware	11	22.0	22.0	92.0
Highly Unaware	4	8.0	8.0	100.0
Total	50	100.0	100.0	

The above table shows that (14%) of the respondents are aware, (26%) of the respondents are somewhat aware, (22%) of the respondents are unaware, (8%) of the respondents are highly unaware and (30%) of the respondents are highly aware about House construction loan.

40(E) Poultry Development Loan:

**Loan can be obtained : Poultry development Maximum
amount of loan : Rs.14,800 for 200 birds Rs.17,000 for 2**

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	11	22.0	22.0	22.0
Somewhat Aware	15	30.0	30.0	52.0
Aware	11	22.0	22.0	74.0
Unaware	7	14.0	14.0	88.0
Highly Unaware	6	12.0	12.0	100.0
Total	50	100.0	100.0	

The above table shows that (22%) of the respondents are aware, (30%) of the respondents are somewhat aware, (14%) of the respondents are unaware, (12%) of the respondents are highly unaware and (22%) of the respondents are highly aware about poultry development loan.

40(F) Power Triller Loan:

Loan can be obtained : Power tiller (upto 90%)

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	13	26.0	26.0	26.0
Somewhat Aware	9	18.0	18.0	44.0

Aware	11	22.0	22.0	66.0
Unaware	12	24.0	24.0	90.0
Highly Unaware	5	10.0	10.0	100.0
Total	50	100.0	100.0	

The above table shows that (22%) of the respondents are aware, (18%) of the respondents are somewhat aware, (24%) of the respondents are unaware, (10%) of the respondents are highly unaware and (26%) of the respondents are highly aware about Power triller loan.

Loan can be obtained : Tractor Purchase (upto 90%)

	Frequency	Percent	Valid Percent	Cumulative Percent
Highly Aware	11	22.0	22.0	22.0
Somewhat Aware	11	22.0	22.0	44.0
Aware	11	22.0	22.0	66.0
Unaware	6	12.0	12.0	78.0
Highly Unaware	11	22.0	22.0	100.0
Total	50	100.0	100.0	

The above table shows that (22%) of the respondents are aware, (22%) of the respondents are somewhat aware, (22%) of the respondents are highly aware, (22%) of the respondents are highly unaware and (12%) of the respondents are unaware about Tractor purchase loan.

5. FINDINGS

1. The analysis reveals that 56% of the respondents are age 20-30
2. It is inferred that majority 50% of the respondents are family members of 3.
3. It is found that majority 86% of the respondents are male.
4. The analysis reveals that 42% of the respondents are Degree level.
5. It is evident that majority 28% of the respondent's monthly incomes are 20001 – 30000.
6. From the analysis that majority 30% of the respondent's occupation are Farmer.
7. It is found that majority 50% of the respondent's land hold pattern are one to two acre.
8. It is found that majority 40% of the respondent's houses are own title house.
9. The analysis reveals that majority 36 % of the respondent's asset values are Rs.1,00,000 to 2,00,000.
10. It is inferred that majority 96% of the respondents are having the bank account.
11. It is found that majority 60% of the respondents account types are savings A/C.
12. The analysis reveals that majority 46% of the respondents having the bank account in state bank.
13. It is inferred that majority 36% of the respondents are proofs to open bank accounting Aadhar card.
14. It is found that majority 98% of the respondents are having the ATM card.
15. From the analysis that majority 88% of the respondents are utilize the ATM service.
16. The analysis reveals that majority 90% of the respondents are known how to withdraw amount in theATM.
17. It is found that majority 34% of the respondents are friends are helping to use of ATM service.
18. The analysis reveals that majority 34% of the respondents are weekly visiting the bank.
19. It is inferred that majority 48% of the respondents are deposits and withdrawals within two weeks.
20. From the analysis that majority 38% of the respondents are somewhat aware about the internetbanking.
21. It is found that majority 36% of the respondents are aware about the mobile banking.

22. It is inferred that majority 30% of the respondents are somewhat aware about the bank loan.
23. The analysis reveals that majority 42% of the respondents are live stock insurance.
24. The analysis reveals that majority 34% of the respondents are neutral in the overall satisfaction level of banking quality service.
25. It is found that majority 58% of the respondents are aware about the microfinance.
26. It is inferred that majority 84% of the respondents are strongly agree with beneficiary for economic activity in micro finance.
27. The analysis reveals that majority 56% of the respondents are agree with the costs of getting in microfinance.
28. It is found that majority 40% of the respondents are neutral with a micro finance loan.

29. From the analysis that majority 38% of the respondents are Dis agree with the duration of microfinance.
30. The analysis reveals that majority 40% of the respondents are strongly agree with the interest rate of micro finance when compared to bank.
31. It is found that majority 48% of the respondents are strongly agree with the repayment pattern in microfinance.
32. It is inferred that majority 56 % of the respondents are highly aware about the zero balance in PMJDY scheme.
33. From the analysis that majority 38% of the respondents are highly aware about the access to pension and insurance products in PMJDY.
34. It is found that majority 42% of the respondents are highly aware about easy transfer of money across India in PMJDY.
35. The analysis reveals that majority 34% of the respondents are highly aware about the Rupay debit card in PMJDY.
36. It is inferred that majority 42% of the respondents are highly aware about the Accidental insurance cover of Rs. 1 lakh in PMJDY scheme.
37. From the analysis that majority 50% of the respondents are somewhat aware about the National Rural Livelihood Mission towards the Rural Development Schemes.
38. It is found that majority 48% of the respondents are somewhat aware about Mahatma Gandhi National Rural Employment Guarantee Act towards the rural development schemes.
39. The analysis reveals that 38% of the respondents are somewhat aware about the PMKVY.
40. The analysis reveals that majority 40% of the respondents are somewhat aware about the Pradhan Mantri Awas Yojana towards rural development schemes.
41. It is found that majority 36% of the respondents are somewhat aware about Prime Minister Arogya Yojana towards the rural development schemes.
42. From the analysis that majority 28% of the respondents are highly aware about national rural livelihood mission
43. From the analysis that majority 26% of the respondents are somewhat aware about the National Old Age Pension scheme.
44. The analysis reveals that majority 28% of the respondents are somewhat aware about the National Widow Pension Scheme.
45. It is inferred that majority 30% of the respondents are highly aware about the National Family Benefit scheme.
46. It is found that majority 90 % of the respondents are beneficiary of the rural development scheme.

47. From the analysis that majority 46% of the respondents are not beneficiary because of other reasons.
48. From the analysis that majority 56% of the respondent sometimes benefitted.
49. From the analysis 68% of the respondent are create awareness among the people about peopleparticipation enhanced.
50. From the analysis that majority 40% of the respondent are sometimes informed about the ruraldevelopment programmes.
51. From the analysis that majority 58% of the respondents are sometimes communicated about the ruraldevelopment.
52. From the analysis that the majority 38% of the respondents are infrastructure that schemes should beintroduced.
53. From the analysis that the majority 28% of the respondents are moderate about the convenience of schemes of the rural development peoples.
54. From the analysis that the majority 80% of the respondents are highly satisfied about the accidentaldeath.
55. From the analysis that the majority 86% of the respondents are highly satisfied about the accidentaldisability.
56. From the analysis that the majority 50% of the respondents are highly satisfied about the natural deathassistance.
57. From the analysis that the majority 56% of the respondents are highly satisfied about funeral expensesassistance.
58. From the analysis that the majority 42% of the respondents are highly about the girl children studying10th
59. From the analysis that the majority 40% of the respondents are highly satisfied about the if son or daughter passed 10th.
60. From the analysis that the majority 38% of the respondents are highly satisfied about the girl childrenstudying 11th.
61. From the analysis that the majority 40% of the respondents are highly satisfied about the girl childrenstudying 12th.
62. From the analysis that the majority 34% of the respondents are highly satisfied about if the son or daughter passed 12th.
63. From the analysis that the majority 38% of the respondents are highly satisfied about the regulardegree course with hostel facility.
64. From the analysis that the majority 48% of the respondents are highly satisfied about the

marriageassistance.

65. From the analysis that the majority 44% of the people are highly satisfied about the marriage assistance miscarriage.
66. From the analysis that the majority 48% of the respondents highly satisfied about the pension.
67. From the analysis that the majority 76% of the respondents are strongly agree about the satisfied online shopping.
68. From the analysis that the majority 40% of the respondents are strongly agree about the online shopping is hassle free compared to traditional shopping.
69. From the analysis that the majority 38% of the respondents are strongly agree about online shopping is comfortable than traditional shopping.
70. From the analysis that the majority 32% of the respondents are strongly agree with online shopping saves time.
71. From the analysis that the majority 40% of the respondents are strongly agree about the 24*7 shopping facility.
72. It is found that majority 54% of the respondents are sprinklers irrigation about the latest technology of water irrigation.
73. It is inferred that majority 42% of the respondents are aware about the KISAN scheme for farmers.
74. The analysis reveals that majority 40% of the respondents are aware about KISAN RATH mobile app.
75. The analysis reveals that the majority 82% of the respondents are agree about training needed for farmers
76. The analysis reveals that the majority 40% of the respondents are no change about increase in productivity by using modern technology.
77. It is inferred that majority 40 % of the respondents are aware about the subsidy scheme.
78. It is inferred that majority 40% of the respondents are somewhat aware about the solar energy setup.
79. It is inferred that majority 88% of the respondents are highly aware about the house construction repair extension loan max 1 lakh.
80. It is inferred that majority 50% of the respondents are somewhat aware about the jewel loan max 1 lakh.
81. It is inferred that majority 32% of the respondents are highly aware about the horticulture loan.
82. It is inferred that majority 30% of the respondents are highly aware about the inland fishing loan.

83. It is inferred that the majority 30% of the respondents are somewhat aware about the poultrydevelopment loan.
84. It is inferred that the majority 26% of the respondents are highly aware about the power triller loan
85. It is inferred that the majority 22% of the respondent.