

Socio-Economic Determinants And Awareness Of Rural Development Schemes Among Ngos Members In Himachal Pradesh

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Abstract:

Background: Rural development in India involves improving living standards and integrating modern practices to uplift communities. NGOs have played a vital role in enhancing social welfare, education, and women's empowerment, complementing government initiatives. Understanding how socio-economic factors influence awareness of rural development schemes is essential for equitable participation.

Methods: A quantitative study was conducted in six districts of Himachal Pradesh (Mandi, Kangra, Shimla, Solan, Kinnaur, Lahul & Spiti) during 2024-2025. A stratified random sample was used to select 490 respondents affiliated with NGOs. Data were gathered through structured questionnaires covering socio-demographic variables and awareness of six major government schemes (e.g., PMGKY, Jal Shakti Abhiyan, Ayushman Bharat Yojana) and local initiatives. SPSS version 25 was used to apply descriptive statistics, chi-square tests, t-tests, and ANOVA.

Results: NGO members showed balanced gender representation and high educational attainment, primarily engaged in agriculture and self-employment. Awareness of rural development schemes varied significantly by district, education, social category, income, and age, but not by gender. Kangra and Kinnaur districts exhibited the highest awareness levels. Scheduled Tribe respondents and individuals aged 26-40 years demonstrated higher awareness levels. Lower-income respondents (<₹1 lakh) were more aware than higher-income groups, indicating reliance on welfare schemes. The study highlights disparities across districts, education levels, social categories, income, and age, but not by gender. Kangra and Kinnaur districts exhibited the highest awareness. Lower-income respondents (<₹1 lakh) were more aware than higher-income respondents, indicating greater reliance on welfare schemes. The study highlights disparities across districts, education levels, social categories, and income levels, emphasising the need for region-specific, socially inclusive awareness programs.

Keywords: NGOs, Rural Development, Socio-Economic Determinants, Public Perception, Himachal Pradesh.

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I. Introduction

Rural development is indeed a complex and multifaceted process. It involves transforming traditional practices and integrating modern scientific knowledge and technologies to improve the quality of life for rural communities (Bhaker, 2014). NGOs in India have a long history, deeply rooted in the country's social customs and culture. Historically, voluntary work has been an integral part of Indian society, alongside the importance of placing individuals in recognised associations for rural development, which is now fully recognised (Prabhakar, 2011). The history of NGOs dates back to the social reforms of the 19th and 20th centuries in India. NGOs operate in India under a variety of legal frameworks, including the Societies Registration Act (1860), the Indian Trusts Act (1882), the Companies Act (1912), the Companies Act (2013), and the Foreign Contribution Regulation Act (2010) (Bhaker, 2014). The government encouraged voluntary organizations to undertake social welfare programs, establishing autonomous bodies like the Central Social Welfare Board (Prabhakar, 2011). Institutions started by Gandhi, Indian philanthropists, Christian missionaries, and national organizations like the Indian Red Cross Society and YMCA continued their work (Sen, 1999). In the 1990s, NGOs began performing advocacy and lobbying to address macro-level challenges faced by the rural poor and marginalized (Prabhakar, 2011). The Seventh, Eighth, and Ninth five-year plans highlighted the involvement of voluntary agencies in

various proposed projects, recognizing their pioneering work in rural development (Bhaker, 2014; Prabhakar, 2011). NGOs or Non-Governmental Organisations are essential to promoting social justice, development, and human rights on a global scale (Pandey, 2019). These organisations operate within the principles of equitable trading, offering markets for handcrafted goods and sources of earnings for individual craftspeople, primarily women (Korten, 1990; Pandey, 2019). While many NGO-led programs do not give women greater economic power, they often impart skills and confidence that may lead to employment or business opportunities, thereby indirectly contributing to women's economic empowerment (Bhaker, 2014; Pandey, 2019). In this particular examination, efforts have been taken to assess the association between socio-demographic variables and perception of the people towards the role of NGOs.

II. Literature Review

Socio-Economic Determinants and Awareness of Rural Development Schemes

The study considers seven socio-economic factors: age, gender, occupation, education, income, marital status, and family type. These variables help understand the demographic and economic background of rural determinants of awareness and participation in government programmes (Kothari, 2004; Singh, 2018). The representation of male and female respondents ensures gender balance. However, different age groups, educational backgrounds, occupations, income levels, marital status, and family types reflect the diversity in the countryside population and influence awareness of central government plans. The research aimed to highlight the central government schemes, analyze the socio-economic profile of respondents, assess their level of awareness, and suggest measures to enhance awareness among rural people. Based on a sample of 238 respondents from Coimbatore, the findings revealed moderate awareness of these schemes, prompting recommendations for improved information dissemination and outreach efforts. Rani, S., & Sharma, A. (2020). Rural development aims to improve living standards and economic well-being in underdeveloped areas through agriculture and resource utilization. In India, both government initiatives and NGO participation are essential. NGOs complement government efforts by actively engaging in social and economic upliftment, enhancing the socio-economic status of rural communities nationwide. (Kumar, R., & Thomas, S., 2020).

NGOs and Socio-Economic Factors in Rural Development

The study, conducted in Chamba, Kangra, and Solan districts of Himachal Pradesh, examines NGOs' function in rural development. It assesses how NGOs raise knowledge of government initiatives and considers socio-economic factors—marital status, age, gender, education, occupation, and income, and family type—to understand their influence on community participation and scheme utilization. (Sharma, R., & Thakur, P., 2023).

NGOs' Enhancing Social Development through Education

The study aimed to understand how NGOs contribute to improving social outcomes through educational initiatives. The authors concluded that while the government plays a significant role in social development, collaboration with NGOs is essential to address social challenges effectively. The study highlights the importance of recognizing NGOs as equal partners in development, particularly in the education sector, to maximize positive social impact. (Schechter, J., Bensen, E., & Sissoko, N. T., 2025).

NGOs and Women's Empowerment in Rural India.

The study explores how NGOs promote gender equality and empower rural women through education, skill development, healthcare, and advocacy. It examines challenges like cultural barriers and resource constraints while highlighting successes, including financial independence, social awareness, and increased participation in decision-making, emphasizing NGOs' transformative role in rural women's lives (Kumar & Singh, 2018).

NGOs and Women's Empowerment in Himachal Pradesh

The study examines how NGOs in Himachal Pradesh empower women by addressing social, economic, and personal challenges. Using a mixed-methods approach, it evaluates NGO initiatives focused on skill development, capacity building, and social inclusion, highlighting their role in enhancing women's agency, status, and overall empowerment in the region. (Kumar, A. (2024).

Nonprofit Organisations and NGOs in the Welfare of Society

In this paper, we investigate how NPOs and NGOs enhance social welfare by filling service gaps, advocating for social justice, responding to crises, and empowering communities. Despite challenges like funding and bureaucracy, these organizations leverage innovation, collaboration, and data-driven strategies to create sustainable societal impact (Salamon, 2012). This study examines NGOs' role in promoting social

change through advocacy, direct service delivery, capacity building, research, and accountability. By innovating solutions, empowering communities, and fostering partnerships, NGOs address critical social issues, enhance policy effectiveness, and create sustainable impact across sectors (Lewis, 2014). This study examines the critical role of Nonprofit Organizations (NPOs) and NGOs in promoting social welfare. It highlights their contributions in filling service gaps, providing essential healthcare and education, advocating for social justice, responding to crises, and empowering communities. The study also notes challenges like funding and bureaucracy while emphasizing innovation, collaboration, and data-driven strategies for sustainable impact. (Fuseini, M. N. 2022).

Research Gap

Previous studies have examined NGOs' roles in rural development, education, and women's empowerment; several gaps remain. Few studies comprehensively link socio-economic determinants (age, gender, occupation, marital status, income, and education, family type) with awareness and utilization of rural development schemes. While NGO impacts on social welfare, education, and gender equality are documented, limited research analyses how socio-economic profiles influence community participation and the effectiveness of NGO interventions. Additionally, most studies focus on specific regions (Himachal Pradesh, Coimbatore) and provide little comparative analysis across diverse rural contexts in India. Resolving these gaps can offer holistic insights into optimising NGO strategies for socio-economic uplifting and enhanced scheme awareness.

Statement Of The Problem

NGOs have played an essential role in rural development in socio-economic development in the household sector in recent years. Nevertheless, little research has been done on how demographic factors, such as age, income, occupation, and education level, affect awareness of NGOs' Government schemes and programmes. Although NGOs have been effective in promoting rural development in several areas, it is necessary to investigate the effects of these factors on the level of awareness regarding the rural development programme. The findings will provide significant insights for enhancing rural development and promoting socio-economic development in the Rural Household sector.

III. Material And Methods

Research Design and Period

The current quantitative investigation was carried out in Himachal Pradesh during 2024–2025 to examine the relationship between demographic variables and the level of awareness regarding Government Schemes and Programmes for Rural Development among Non-Governmental Organisations (NGOs).

Objective of the Study

To investigate the association and mean differences between respondents' socio-economic profile and their awareness of rural development schemes.

Hypothesis of the study

H₀₁: There is no significant relationship between demographic factors and levels of awareness regarding Government Schemes and Programmers for Rural Development.

Sample Size and Sampling Technique

A total of 490 respondents were selected from six districts —Mandi (100), Kangra (150), Shimla (100), Solan (80), Kinnaur (30), and Lahaul & Spiti (30) —which have the highest number of NGOs in the state. The Yamen (1967) formula, as determined by Hordofa & Badore (2024), was used to determine the sample size from the NGOs' population of 43,178. The stratified random sampling technique was applied across four strata: district, block, panchayat, and village.

Variables

To study the socio-economic profile of respondents, variables such as Village, Block, District, Gender, Educational Qualification, Annual Income, Category, Marital Status, Occupation, Monthly Personal Income, Monthly Saving, and Monthly Expenditure are included. Pradhan PMGKY, or the Mantri Garib Kalyan Yojana, Jal Shakti Abhiyan, Ayushman Bharat Yojana, Pradhan Mantri, Jal Jeevan Mission, Kisan Samman Nidhi (PM-KISAN), and other rural development programmes related to women empowerment, self-help groups (SHGs), handicrafts, and environmental conservation. (Kothari, 2004; Singh, 2018) demographic composition (Santoso et al., 2020), economic status (Rai et al., 2019), and the presence awareness of NGOs (Santos et al., 2020).

Data Collection

- **Primary Data:** Primary data is collected through a standardised questionnaire administered to NGOs' respondents. The questionnaire covered socio-economic variables, including the level of awareness regarding Government Schemes and Programmers for Rural Development of Non-Profit Organisations (NGOs) to capture the necessary information for the study.
- **Secondary Data:** Data collected through the census survey in Himachal Pradesh. This data supplemented the primary data, providing additional context for the analysis.

Data Analysis

The data was examined using SPSS (version 25). To evaluate the extent of respondents' awareness of Non-Governmental Organisations (NGOs) and various development schemes, a descriptive statistical approach was adopted. Data gathered from participants across six districts —Lahul- Spiti, Kinnaur, Solan, Kangra, Mandi, and Shimla —were analysed using SPSS frequency procedures.

The awareness component of the study focused on three dimensions: (1) Awareness of NGOs functioning in the community, (2) Awareness of specific NGOs operating in Himachal Pradesh, and (3) Awareness of various development and government schemes facilitated by NGOs. The variables under this section included both NGO-led initiatives and government programmes aimed at rural upliftment.

In total, awareness regarding six major government schemes was examined: Pradhan Mantri Garib Kalyan Yojana (PMGKY), Jal Shakti Abhiyan, Ayushman Bharat Yojana, Jal Jeevan Mission, Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), and other rural development programmes related to women empowerment, self-help groups (SHGs), handicrafts, and environmental conservation. In addition, awareness about specific NGOs such as Ruchi, Incredible Himachal, Human Hope Foundation, Lha Charitable Trust, Jagori Rural Charitable Trust, Gunjan Organization for community, and social Uplifting Through Rural Action was also assessed.

Descriptive frequency analysis was employed to calculate the number and percentage of respondents aware of each NGO and scheme. The findings helped identify the overall level of NGO visibility, the reach of Government welfare schemes, and the comparative awareness pattern among different socio-economic groups.

This SPSS procedure produces a set of cross-tabulation tables that show how awareness levels vary by district. Gender, education, category, income, and age. It not only provides the frequencies and percentages but also performs the chi-square test to check whether the associations are statistically significant. The method is beneficial in socio-economic or survey-based studies that aim to understand how awareness or attitudes differ across demographic groups. In this crosstab analysis, the variable awarecat represents awareness levels, divided into three categories —low, moderate, and high — based on respondents' total awareness scores, typically using score ranges, percentiles, or mean-standard deviation methods. SPSS uses these categories as the dependent variable and cross-tabulates them with each independent variable (District, Gender, Educational Qualification, category, Annual Income, Age Category) to show the distribution of respondents across awareness levels.

The Oneway command in SPSS performs a one-way analysis of variance (ANOVA), which compares the means of a continuous variable across different levels of a grouping variable. In this command, total involvement Awareness is the dependent variable, representing respondents' overall level of awareness. At the same time, aware cat is the independent variable, representing different levels or categories of awareness (Such as low, medium, and high).

IV. Analysis And Interpretation

Table 1 provides an overview of respondents' characteristics, covering demographic variables such as gender, residence status, marital status, and level of education, Annual Income, monthly personal income and occupation category. Table 2 examines the association between awareness of rural development schemes and the socio-economic profile of respondents' non-profit organisation members. Table 3 presents the mean difference significance of respondents' Socio-Economic Profiles regarding Overall Awareness of rural development schemes. Table 4 presents the determination of the mean difference significance of respondents according to their socio- economic profile towards the overall awareness of rural development schemes

Table No. 1

Socio-Economic Profile of Non-Profit Organisations (NGOs) Members

Sr.No	Demographic Variables	Variable Category	Frequency	Percentage (%)	C.F. Percentage (%)
1	Gender	Male	245	50.0	50.0
		Female	245	50.0	50.0
		Total	490	100.0	100.0
2	Education	Illiterate	47	9.6	9.6
		Below Matric	91	18.5	28.8
		Graduate	187	38.2	66.3

		Post Graduate	165	33.7	100.0
		Total	490	100.0	100.0
3	Marital Status	Married	263	53.7	53.7
		Unmarried	182	37.1	90.8
		Widow	39	8.0	98.8
		Divorced	6	1.2	100.0
		Total	490	100.0	100.0
4	Annual Income	Less than 1.00 Lakh	282	57.5	62.5
		1 – 2.5 Lakh	208	43.5	96.5
		Total	490	100.0	100.0
5	Monthly Personal Income	Up to 5,000	171	34.9	34.9
		5,000 – 10,000	100	20.4	54.9
		10,000 – 15,000	58	11.8	66.7
		Above 15,000	161	32.9	99.6
		Total	490	100.0	100.0
6	Occupation	Agriculturist	181	36.9	36.9
		Self-employed	155	31.6	68.6
		Privately Employed	37	7.6	76.1
		Employed	117	23.9	100.0
		Total	490	100.0	100.0
7	Category	General	226	46.1	46.1
		SC	170	34.7	80.8
		ST	31	6.3	87.1
		OBC	54	11.0	98.2
		Minority	9	1.8	100.0
		Total	490	100.0	100.0

Source: Data collected through the Questionnaire

The socio-economic profile of members of Non-Governmental Organisations (NGOs) is based on various demographic variables. The study's total number of respondents is 490. The gender distribution is equal, with 245 males (50%) and 245 females (50%), indicating an equal participation of both genders in NGO activities. The education data shows that a majority of respondents are educated, with 38.2% graduated and 33.7% postgraduate degrees. Only 9.6% are illiterate, while 18.5% have studied below matric level. This suggests that most NGO members are well educated and capable of understanding and implementing development activities. Marital status: Over 50% of the respondents, 53.7% are married, followed by 37.1% unmarried, 8.0% widows, and a small proportion, 1.2% divorced. A majority of respondents —57.5% — have an annual income of less than ₹ 1 lakh, while 43.5% earn between ₹1–2.5 lakh, indicating that most members belong to the lower-income group. The Monthly personal income around 34.9% earn up to ₹5,000 per month, 20.4% earn between ₹5,000–₹10,000, and 32.9% earn above ₹15,000. This indicates a moderately diverse income distribution among NGO members. The most significant proportion of members are agriculturists (36.9%), followed by self-employed (31.6%), employed in government/private sectors (23.9%), and private employees (7.6%), reflecting that most members are engaged in agriculture and self-employment. The social category: 46.1% belong to the General category, 34.7% to scheduled castes (SC), 6.3% to scheduled tribes (ST), 11.0% to other backward classes (OBC), and 1.8% to Minority groups. This shows diverse social representation among the respondents.

Overall, the table indicates that NGO membership is balanced in terms of gender, socially inclusive, and composed mainly of educated individuals with modest income levels, primarily engaged in agriculture and self-employment.

Table No. 2

Association between Awareness Levels Regarding Rural Development Scheme and Socio- Economic Profile of the Respondents

Demographic Variable	Variable Category	Rural Development Schemes Awareness Level			Total	Chi-Square	P. Value	Results
		Lowest Awareness	Moderate awareness	Highest Awareness				
1. District	Lahul Spiti	1 (2.3%)	23 (9.5%)	16 (7.9%)	40 (8.2%)	87.903 ^a	.000<0.05	Significant
	Kinnaur	0 (0.0%)	20 (8.2%)	20 (9.9%)	40 (8.2%)			
	Mandi	6 (13.6%)	80 (32.9%)	14 (6.9%)	100 (20.4%)			
	Kangra	19 (43.2%)	45 (18.5%)	86 (42.4%)	150 (30.6%)			
	Solan	14 (31.8%)	20 (8.2%)	26 (12.8%)	60 (12.2%)			
	Shimla	4 (9.1%)	55 (22.6%)	41 (20.2%)	100 (20.4%)			
2. Gender	Male	20 (45.5%)	113 (46.5%)	112 (55.2%)	245 (50.0%)	3.725 ^a	.155> 0.05	Insignificant
	Female	24 (54.5%)	130 (53.5%)	91 (44.8%)	245 (50.0%)			
3. Educational	Illiterate	0 (0.0%)	31 (12.8%)	16 (7.9%)	47	56.854 ^a	.000<0.05	Significant

	Qualification	Below Matric							
			0	49	42	91			(9.6%)
			(0.0%)	(20.2%)	(20.7%)	(18.6%)			
	Graduate		39	82	66	187			
			(88.6%)	(33.7%)	(32.5%)	(38.2%)			
	Post Graduate		5	81	79	165			
			(11.4%)	(33.3%)	(38.9%)	(33.7%)			
4. Category	General		22	104	100	226	85.155	.000< 0.05	Significant
			(50.0%)	(42.8%)	(49.3%)	(46.1%)			
	SC		5	118	49	172			
			(11.4%)	(48.6%)	(24.1%)	(35.1%)			
	ST		0	10	28	38			
			(0.0%)	(4.1%)	(13.8%)	(7.8%)			
	OBC		17	11	26	54			
			(38.6%)	(4.5%)	(12.8%)	(11.0%)			
5. Annual Income	Less than 1.00 Lakhs		7	149	128	284	35.217 ^a	.000< 0.05	Significant
			(15.9%)	(61.3%)	(63.1%)	(58.0%)			
	1-2.5 Lakhs		37	94	75	206			
			(84.1%)	(38.7%)	(36.9%)	(42.0%)			
6. Age	Below 25		6	75	46	127	11.735 ^a	.019< 0.05	Significant
			(13.6%)	(30.9%)	(22.7%)	(25.9%)			
	26- 40		24	131	116	271			
			(54.5%)	(53.9%)	(57.1%)	(55.3%)			
	40 Above		14	37	41	92			
			(31.8%)	(15.2%)	(20.2%)	(18.8%)			

Source: Data collected through the Questionnaire

The study examines the association between awareness levels regarding rural development schemes and the socio-economic profile of respondents in Himachal Pradesh—primary data collected from 490. Descriptive statistics were used to analyse the respondents, and the Chi-Square (χ^2) test through SPSS (Version 2025).

The findings reveal that district, education, social category, income, and age are significant determinants of awareness regarding rural development schemes, while gender does not show a significant relationship. The gender does not show a significant difference in awareness level (.155> 0.05). Among districts, Kangra records the highest awareness level, followed by Shimla and Mandi, indicating district-level variations in program reach and NGO engagement. A significant difference in awareness levels exists among districts (.000<0.05), with Kangra showing the highest awareness. Educational qualifications play a crucial role: graduates and postgraduates demonstrate higher awareness than less educated respondents. Awareness also varies significantly across social categories, with the general category showing greater awareness than SC, ST, and OBC groups. The awareness levels (.000 < 0.05) differ significantly across social categories, with the general category showing higher awareness. Income level correlates positively with awareness. Respondents earning below ₹ 1 lakh tend to have lower awareness than those with higher incomes. Age significantly influences awareness, with individuals aged 26-40 years exhibiting the highest awareness levels, likely due to active participation in community and development activities. The annual level significantly correlates with awareness, with people making less than ₹1 lakh displaying lower awareness (.000 < 0.05). Age is a significant

factor; the 26-40 age group shows the highest awareness levels ($.019 < 0.05$).

Overall, the study highlights that socio-economic characteristics strongly shape awareness and participation in rural development schemes. To ensure equitable participation, NGOs and government agencies should focus on targeted awareness campaigns, capacity-building programs, and district-specific interventions to bridge socio-economic and regional disparities in rural Himachal Pradesh.

Table No. 3

Mean Difference in Awareness of Programs for Rural Development According to Gender and Annual Income of Respondents

Demographic Variable	Variable Category	No. of Respondents	Mean	S.D	t-value	P. Value	Results
1. Gender	Male	245	57.081	9.06316	.719	.473 > 0.05	Insignificant
	Female	245	56.489	9.16587			
2. Annual Income	Less than 1.00 Lakhs	284	58.489	8.05392	4.977	.000 < 0.05	Significant
	1-2.5 Lakhs	206	54.436	9.94293			

Source: Data collected through the Questionnaire

The table presents the mean-difference analysis of respondents' knowledge of rural development initiatives by gender and annual income. A t-test was used to determine whether there were any significant differences in the average awareness scores of respondents across these demographic variables.

The analysis revealed that the average awareness score of male respondents (Mean =57.08, S.D. =9.06) was somewhat greater than that of female respondents (Mean = 56.49, S.D. = 9.17). However, the t-value of 0.719 and the corresponding p-value of 0.473, which is greater than the

0.05 level of significance, indicate that the disparity between the two categories is statistically insignificant. According to this, both men and women respondents possess a comparable level of awareness regarding rural development schemes. Gender, therefore, does not appear to have a significant impact on awareness level among the surveyed respondents. In contrast, when respondents were categorised based on annual income. Respondents earning less than ₹1 lakh per annum exhibited a higher mean awareness score (Mean =58.49, S.D =8.05) compared to those earning between ₹1 lakh and ₹2.5 lakhs (Mean =54.43, S.D = 9.94). The obtained t-value of 4.977 and the p-value of 0.000, which is lower than the 0.05 threshold, indicate that the difference is statistically significant. This implies that lower-income respondents are more aware of rural development schemes compared to higher-income groups. One possible reason could be that individuals from lower-income backgrounds are more dependent on government welfare initiatives and, therefore, more attentive to information about such schemes, often disseminated through local NGOs or community-level programs.

The findings highlight that although gender does not substantially affect awareness level, income plays a significant role in shaping awareness regarding rural development schemes. The findings indicate that awareness efforts have effectively reached economically weaker sections of society, aligning with the intended goals of such welfare programs. However, to ensure inclusive rural development, awareness dissemination strategies should also target higher-income and female groups to achieve uniform understanding and participation across all socio-economic segments.

TABLE – 5.4

Mean Difference of Respondents' Consciousness of Rural Development Programs According to their Socio-Demographic Profile

Sr. No	Demographic Variable	Variable Categories	No. of Respondents	Mean	S.D	F. Value	P. Value	Significance
1.	District	Lahul Spiti	40	56.7250	5.72439	7.415	.000 < 0.05	Significant
		Kinnaur	40	59.9000	5.51827			
		Mandi	100	52.5500	6.57571			
		Kangra	150	58.8533	10.48962			
		Solan	60	55.9167	13.00364			
		Shimla	100	57.2200	6.80104			
2.	Educational Qualification	Illiterate	47	56.5957	5.73949	2.988	.031 < 0.05	Significant
		Below Matric	91	58.9670	9.84147			
		Under Graduate	187	54.2460	10.24818			
		Graduate and Above	165	58.5152	7.27643			
3.	Categories	General	226	57.1327	9.38320	25.113	.000 < 0.05	Significant
		SC	172	55.1395	6.95964			
		ST	38	63.3684	6.19250			
		OBC	54	55.9444	12.95481			

Source: Data collected through the Questionnaire

The table presents an analysis of the mean differences in awareness levels regarding rural development schemes among respondents, based on selected socio-demographic variables: District, Educational Qualification, and Social Category. A one-way ANOVA was used to test whether the differences in average awareness scores across these groups were statistically significant.

The results indicate substantial differences in respondents' average awareness ratings across districts, as reflected by an F-value of 7.415 and a p-value of 0.000 (<0.05). This confirms that the difference in awareness across districts is statistically significant. Respondents from Kinnaur recorded the highest average awareness score (Mean = 59.90), followed closely by Kangra (Mean = 58.85) and Shimla (Mean = 57.22). On the other hand, respondents from Mandi showed the lowest mean score (Mean = 52.55). According to these findings, awareness

regarding rural development schemes is not uniformly distributed across districts, possibly due to differences in NGO activity, accessibility of information, and local administrative engagement in implementing rural development programs. The results also show a significant difference in awareness levels across educational groups, with an F-value of 2.988 and a p-value of ($0.031 < 0.05$). Respondents with less than a matriculation level had the highest mean awareness (Mean = 58.97), followed by those who were Graduate and Above (Mean = 58.52). This pattern implies that consciousness does not necessarily increase uniformly with education level. Instead, it may depend on exposure to local awareness divers and the practical relevance of rural schemes to individual daily lives. Even Individuals with less education might have higher awareness due to frequent interactions with grassroots-level NGOs and community-based programs.

A very notable distinction was observed among the various social categories, indicated by an F- value of 25.113 and a p-value of 0.000 (<0.05). The Scheduled Tribe (ST) respondents had the highest mean awareness score (Mean = 63.37), followed by those from the General category (Mean = 57.13). Comparatively lower mean scores were recorded among the Scheduled Caste (SC) (Mean = 55.14) and other Backward Classes (OBC) (Mean = 55.94). These results imply that ST respondents might have gained more from NGO activities or targeted government interventions in their areas, leading to higher awareness levels. Conversely, SC and OBC groups may still face informational or institutional constraints that restrict their participation in rural development programs.

The overall analysis shows that district, education, and social category significantly influence respondents' awareness of rural development schemes. Differences among districts reflect regional disengagement in outreach and implementation, while educational and social differences point to variations in access to

information and program engagement. The findings underscore the necessity of location-specific and socially inclusive awareness initiatives to make sure that all sections of rural society, irrespective of geography, caste or education, are equally informed about and able to benefit from rural development schemes.

V. Conclusion And Implications

The study concludes that members of Non-Governmental Organisations (NGOs) in Himachal Pradesh have a balanced and socially inclusive socio-economic profile. Equal participation of men and women reflects growing gender equality in NGO activities. At the same time, the high educational attainment of members, with a substantial proportion being graduates and postgraduates, strengthens their capacity to understand, manage, and implement development initiatives effectively. Economically, most members belong to lower-income groups, indicating that NGOs primarily attract individuals motivated by community service rather than financial gain. The occupational profile, dominated by agriculturists and self-employed individuals, highlights the grassroots orientation of NGOs' participation. Board social representation across General, SC, ST, OBC, and Minority groups demonstrates the inclusiveness of NGO membership. Regarding awareness of rural development schemes, the study finds that district, educational qualification, social category, income, and age are significant determinants, whereas Gender has no substantial impact on awareness. Respondents from Kangra demonstrated the highest awareness levels, reflecting effective NGO engagement and program dissemination, while districts like Mandi and Lahul-Spiti showed lower awareness. Higher educational attainment and income, along with the 26-40 age group, correlate with increased awareness. Members of the General category were generally more aware than SC, ST, and OBC respondents, indicating ongoing informational disparities. The findings underscore the need for region-specific and socially inclusive awareness programs. NGOs and government agencies should prioritise marginalised communities, underrepresented districts, and lower- and higher-income groups to ensure equitable access to rural development schemes. Targeted interventions, capacity-building programs, and proactive dissemination strategies can enhance participation, reduce socioeconomic disparities, and contribute to sustainable and inclusive rural development in Himachal Pradesh.

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