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Assessing the Role of Government Schemes in Socio-Economic Development of Rural Society

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Abstract: *This study evaluates the impact of rural development schemes on the socio-economic upliftment of rural populations in Himachal Pradesh, with a specific focus on the districts of Shimla and Sirmaur. Himachal Pradesh, characterized by its diverse topography and predominantly agrarian economy, has seen a significant push towards rural development through various government initiatives. Despite these efforts, around 90% of the state's population resides in rural areas, where access to basic amenities and economic opportunities often remains limited. The study highlights that the literacy rate in rural Himachal Pradesh is approximately 82%, while the dependency on agriculture for livelihood exceeds 70%, indicating a substantial need for effective development interventions. This research aims to assess the awareness levels among rural residents regarding various governmental programs such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), National Rural Livelihood Mission (NRLM), and Pradhan Mantri Awas Yojana (PMAY), and their perceived effectiveness in enhancing economic, social, and technological development. Additionally, it explores the role of these schemes in preserving cultural traditions and promoting political participation. Using a combination of quantitative and qualitative methods, including structured surveys and in-depth interviews with local residents, government officials, and experts, the study identifies key factors influencing the success and challenges of these schemes. The findings reveal significant improvements in income levels, education, and healthcare access, alongside increased community engagement and empowerment, particularly among women. For instance, beneficiaries of MGNREGA reported an average increase in household income by 25%, while NRLM initiatives have fostered entrepreneurial activities among rural women, leading to enhanced social status and economic independence. However, the study also highlights persistent gaps in awareness and execution, with only 60% of respondents being fully aware of all available schemes, which hinders the full potential of these initiatives.*

The paper concludes with recommendations for policy enhancements to ensure more inclusive and effective rural development strategies. These recommendations include improving information dissemination, enhancing the implementation framework, and increasing community participation to better align these programs with the actual needs of rural populations.

Key words: Rural Development, Socio-economic, Schemes, factors, cultural, technological, political.

Introduction

Mahatma Gandhi famously articulated that the "soul of India lives in its villages" and warned that "the extinction of village life would signify the loss of India's soul" (Gandhi, 1946). This underscores the critical importance of rural development in India's national strategy, aiming to enhance the economic well-being of rural communities while preserving their cultural and social fabric. Development is a complex and subjective concept, defined broadly as the pursuit of beneficial change across social, economic, cultural, environmental, and demographic dimensions. It encompasses collective goals to improve well-being and advancement, recognizing the interplay between individual aspirations and the broader societal context. Development is informed by diverse perspectives, each providing critical insights and proposals for advancement. Economic growth is a key aspect, driven by strategic resource utilization, infrastructure investments, and coherent economic frameworks. This growth aims to create job opportunities, elevate productivity levels, and enhance living conditions. Equally important is the equitable distribution of income to mitigate disparities, alleviate poverty, and facilitate social

mobility. Ensuring that the dividends of economic growth are shared equitably is fundamental to fostering a cohesive and inclusive community (*Katar Singh, 2009)*.

Beyond economic growth, development encompasses political liberties, democratic governance, and human rights, ensuring individuals can participate in decision-making processes. Political development aims to cultivate a society where citizens can voice their opinions, demand accountability, and play a proactive role in shaping their community's future. Providing equal opportunities in healthcare, education, employment, and justice for all is essential to diminish social inequalities and foster inclusive progress. Promoting equal opportunities is a strategic approach to enhance social unity and encourage inclusive development. Environmental sustainability is a critical facet of development, advocating for sustainable practices, climate change mitigation, ecosystem protection, and promoting the welfare of current and future generations. Incorporating gender equality is fundamental, necessitating the empowerment of all gender identities and eradicating gender-based discrimination. The preservation of culture emphasizes the importance of cultural diversity and the need to protect and promote indigenous knowledge, customs, and languages. Access to Information and Communication Technologies (ICTs) transforms societal, economic, and educational landscapes, closing the digital divide and enhancing digital literacy. Health and well-being are also cornerstones of development strategies, prioritizing superior health outcomes and addressing physical and mental health needs. As defined by the World Commission on Environment and Development (WCED, 1987), "Sustainable Development is the kind of development that satisfies the needs of the present without compromising the ability of future generations to meet their own needs."

In this context, rural areas present unique opportunities and challenges due to their distinct social, economic, and cultural dynamics. Characterized by low population densities and primarily composed of undeveloped lands, natural landscapes, or agricultural fields, these regions are typically located at considerable distances from urban centers such as towns and cities. Communities within these areas often rely on sectors such as agriculture, forestry, and mining. Contrary to the hustle and bustle of city life, rural areas usually offer a more relaxed pace of life with a deeper connection to the natural environment (*Ellis, F., & Biggs, S. 2001)*. The concept of rural development encompasses the comprehensive advancement of these areas, aimed at enhancing the living standards of their inhabitants. This involves a holistic approach, addressing various facets of rural life, including agriculture and its related activities, the socio-economic fabric, the preservation of local traditions and cultures, as well as village and cottage industries, horticulture, and floriculture.

The formal recognition of rural development as a distinct academic and practical discipline emerged in the aftermath of World War II, when the critical disparities between rural and urban areas became evident, underscoring the urgency for promoting equitable regional development. The post-war period saw concerted efforts from global entities, including the United Nations, to prioritize rural development through initiatives aimed at spurring economic growth, reducing poverty levels, and improving the quality of life in rural settings. The World Bank's commitment to rural development began in the 1950s and gained prominence under Robert McNamara's leadership in the 1970s, focusing on the needs of the rural poor. Strategic approaches were developed to improve the livelihoods of those most reliant on rural economies, including small-scale farmers, tenants, and the landless (*Beniamino Murgante, Giuseppe Bornuso and Allssandra Lapucci, Sustainable Development, 2011)*

Over time, the scope of rural development has broadened to include sectors beyond agriculture, such as education, health services, governance, and environmental preservation. This expansion has transformed rural development into an interdisciplinary field, leveraging principles from economics, sociology, geography, and public policy to address the complex issues prevalent in rural communities. Today, rural development addresses a wide range of concerns, from poverty reduction and food security to sustainable agriculture, climate change adaptation, and strengthening connections between rural and urban areas. This demonstrates the dynamic and comprehensive nature of rural development initiatives spearheaded by organizations like the World Bank, highlighting the continuous evolution and adaptation to new challenges and contexts.

The importance of rural development in India is underscored by the demographic composition of the country. According to the Census 2011 data, out of India's total population of approximately 1.21 billion, about 68.84% (83.31 million) resides in rural areas. This significant rural population highlights the necessity for focused rural development initiatives. For instance, states like Himachal Pradesh and Bihar have exceptionally high rural populations, with 89.96% and 88.7% of their populations living in rural areas, respectively.

In contrast, urban-centric regions like Delhi and Chandigarh have predominantly urban populations, with rural residents comprising only 2.5% and 2.75% of their total populations. These figures illustrate the varied demographic landscapes across different states, emphasizing the need for tailored rural development strategies that address specific regional needs and contexts. Effective rural development must therefore consider these demographic nuances to ensure inclusive and equitable growth.

The present study aims to evaluate how much impact on socio economic development these rural development schemes are imprinting. Various studies have been reviewed to understand the historical perspective as well as future implication of these rural development schemes. It has been observed that there is a need to conduct a scientific and systematic study on

the impact of rural development schemes by including different schemes implemented by the Central Government and State Government of Himachal Pradesh.

The study is primarily empirical in nature. However, primary and secondary data has also been used to justify the study. Taking into consideration the research objective a schedule was formed and data has been collected from 360 respondents using multi stage sampling. The responses have been observed on a 5 point Lickert scale. The scope of this study is limited to the state of Himachal Pradesh, specifically focusing on the districts of Shimla and Sirmaur.

The present study has been undertaken with the objective of analyzing the impact of Rural Development Schemes on the socio-economic upliftment of rural people in Himachal Pradesh. To achieve this objective, the following null hypothesis is proposed:

Null Hypothesis (H_0)**:** There is no significant impact of Rural Development Schemes on the socio-economic upliftment of rural people in Himachal Pradesh.

Results and Discussions

The demographic profile of respondents, as depicted in Table 1, highlights several key characteristics of the surveyed population. The study was conducted across two districts, Shimla and Sirmaur, with an equal distribution of respondents (50% each). Within these districts, the respondents were equally divided among six administrative blocks: Mashobra, Basantpur, Nankhari, Paonta Sahib, Shillai, and Sarahan, each accounting for 16.7% of the sample. The age distribution reveals that the majority of respondents (53.9%) were in the 40-60 years age group, followed by those aged 20-40 years (25.3%) and those above 60 years (20.8%). Gender representation shows a higher proportion of males (70.8%) compared to females (29.2%). In terms of social categories, 47.2% of the respondents were from the General category, 35% from Scheduled Castes (SC), 9.4% from Scheduled Tribes (ST), and 8.3% from Other Backward Classes (OBC). Educational qualifications varied, with the highest percentage having education up to graduation (31.7%), followed by up to 10th grade (26.7%), up to 12th grade (22.8%), and Masters and above (18.9%). Family size predominantly ranged from 5 to 8 members (48.1%), with smaller families (up to 4 members) making up 31.1% and larger families (above 8 members) 20.8%. Annual family income mostly fell within the up-to 250,000 INR range (51.1%), followed by up-to 400,000 INR (29.7%) and up-to 100,000 INR (19.2%). Regarding occupation, the majority were agriculturists or horticulturists (51.4%), with significant portions also self-employed (31.1%) and a smaller segment being government or private employees (17.5%). This demographic data provides a comprehensive overview of the respondents' socio-economic backgrounds, crucial for analyzing the impact of rural development schemes. *(Census: 2011)*

Table 1: Demographic Profile of Respondents

		Frequency	**Percentage**
District	**SHIMLA**	180	50.0
	SIRMAUR	180	50.0
Administrative Block	MASHOBRA	60	16.7
	BASANTPUR	60	16.7
	NANKHARI	60	16.7
	PAONTA SAHIB	60	16.7
	SHILLAI	60	16.7
	SARAHAN	60	16.7
Age Group	20-40 YEARS	91	25.3
	40-60 YEARS	194	53.9

	60 YEARS ABOVE	75	20.8
Gender	MALE	255	70.8
	FEMALE	105	29.2
Category	SC	126	35.0
	ST	34	9.4
	OBC	30	8.3
	GENERAL	170	47.2
Educational Qualification	Up-to 10^{th}	96	26.7
	Up-to 12^{th}	82	22.8
	Up-to Graduation	114	31.7
	Masters and above	68	18.9
No. of Family Members	Up-to 4	112	31.1
	5 to 8	173	48.1
	Above 8	75	20.8
Annual Family Income	Up-to 100000	69	19.2
	Up-to 250000	184	51.1
	Up-to 400000	107	29.7
Occupation	Government/ Private Employee	63	17.5
	Agriculturist/ Horticulturist	185	51.4
	Self Employed	112	31.1

Source: Data Collected through schedule

SIGNIFICANT IMPACT OF RURAL DEVELOPMENT SCHEMES ON SOCIO ECONOMIC UPLIFTMENT OF RURAL PEOPLE IN HIMACHAL PRADESH: FACTOR ANALYSIS

Understanding the socio-economic development of rural areas has necessitated a thorough examination of the variables that signify these changes. Factor analysis has emerged as a robust statistical tool used to uncover the underlying relationships between these variables and to simplify data by grouping correlated variables into distinct factors. This process has allowed for a comprehensive analysis of the multifaceted nature of socio-economic development and has provided a clearer understanding of how various elements interact to influence overall progress. In this study, we have proceeded with a factor analysis of the variables that reflect socio-economic development, using responses gathered through a Likert scale ranging from 1 (strongly disagree), 2 (disagree), 3 (neither agree nor disagree), 4 (agree), to 5 (strongly agree). The objective has been to identify the key components that encapsulate the essence of development in rural areas. This analysis has revealed which factors are most influential in driving socio-economic changes and how these factors interrelate to enhance the quality of life in rural communities.

Before conducting the factor analysis, it has been essential to ensure that the dataset meets the necessary statistical requirements. This has involved assessing the adequacy of the sample size and the suitability of the data for factor analysis. Measures of sampling adequacy, such as the Kaiser-Meyer-Olkin (KMO) test, and tests of sphericity, such as Bartlett's test, have been employed to confirm these prerequisites. A high KMO measure has indicated that the sample size is sufficient, while significant results from Bartlett's test have indicated that there are enough correlations among the variables to justify the use of factor analysis.

Additionally, a descriptive statistical analysis has been performed to provide an overview of the data distribution and central tendencies. This analysis has included calculating means, standard deviations, skewness, and kurtosis for each variable, offering insights into the overall trends and variability within the data. High mean scores on the Likert scale, such as those for "Access to credit & finance" and "Improved savings habits," have indicated a strong positive perception among respondents regarding these aspects of development. Descriptive statistics have helped in understanding the general sentiment and highlighting areas where perceptions vary significantly.

Once the suitability of the data has been confirmed, we have performed the factor analysis to extract the principal components. These components have helped us identify the core dimensions of socio-economic development and have provided insights into how different variables contribute to these dimensions. The analysis has involved examining the total variance explained by each component and interpreting the rotated component matrix to understand the structure and relationships among the variables.

This analysis has offered valuable insights into the effectiveness of rural development schemes by identifying key factors of socio-economic development. The Likert scale responses have highlighted the areas where these schemes have had the most significant impact and have pinpointed aspects that need further attention and improvement. This comprehensive understanding has guided policymakers and stakeholders in designing and implementing more effective strategies to promote sustainable socio-economic development in rural areas. The combined use of descriptive statistics and factor analysis has provided a robust framework for evaluating the impact and effectiveness of these development initiatives. Descriptive statistics have offered a clear picture of the general trends and overall satisfaction levels among the rural population, while factor analysis has helped in identifying the underlying dimensions that contribute to socio-economic development. Relating these findings to the study presented in "Economic Development" by Michael P. Todaro and Stephen C. Smith it is evident that rural development schemes play a critical role in economic development. Todaro and Smith emphasize that economic development encompasses not only economic growth but also improvements in the quality of life, including higher living standards, reduced poverty, and enhanced opportunities for education and employment. Further supporting this perspective, Pruitt's "Toward a Feminist Theory of the Rural" (2007), Al-Kassimi's work on decolonial delinking (2018), and Pandey's "Gandhian Perspective of Rural Development" (2008) provide diverse viewpoints on rural development, highlighting the importance of gender, decolonial approaches, and traditional perspectives in shaping effective development strategies. Additionally, Amartya Sen's "The Idea of Justice" (2009) underscores the need for justice and equity in the development process, advocating for inclusive growth that benefits all segments of society. This study aligns with these diverse perspectives, demonstrating that effective rural development schemes can lead to significant socio-economic upliftment, reflecting the dynamic and multifaceted nature of rural development and contributing to a deeper understanding of how targeted interventions can drive sustainable socio-economic progress in rural areas.

Table 2 provides a detailed descriptive statistical analysis of various dimensions of rural development, based on the responses of 360 participants. The high mean scores for most statements reflect a positive perception of the rural development initiatives among the respondents. For instance, "Access to credit & finance" has a mean score of 4.6583 with a relatively low standard deviation of .69011, indicating that the majority of respondents agree on the improvement in financial accessibility. Other high-scoring statements include "Improved savings habits" (mean = 4.6611) and "Better consumption patterns" (mean = 4.6389), suggesting significant enhancements in financial behaviors. Notably, "Protection of cultural traditions" achieved the highest mean score of 4.6722, reflecting strong community sentiments towards cultural preservation.

Table 2: Descriptive Statistical Analysis of Various Dimensions of Rural Development

Statements	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis
Access to credit & finance	360	2.00	5.00	4.6583	.69011	-2.245	4.822
End of money lending exploitation	360	1.00	5.00	4.4667	.96686	-1.979	3.114
Uplift in social standing	360	1.00	5.00	4.4417	1.02173	-2.102	3.751
Increased income & living standards	360	1.00	5.00	4.5611	.85860	-2.395	5.672

Improved savings habits	360	1.00	5.00	4.6611	.79106	-2.917	8.660
Better consumption patterns	360	1.00	5.00	4.6389	.72951	-2.526	6.663
Increased investment habit	360	1.00	5.00	4.4694	1.00924	-2.270	4.534
Jobs & self-employment created	360	1.00	5.00	4.3444	1.12862	-1.970	2.929
Natural resource conservation	360	1.00	5.00	3.9500	1.01122	-1.639	2.537
No open defecation	360	1.00	5.00	4.1861	.68516	-1.928	8.059
Confidence & leadership for women	360	3.00	5.00	4.2194	.42768	1.145	-.051
Support for elderly & widows	360	1.00	5.00	3.6444	1.26941	-1.001	-.115
Improved access to amenities	360	1.00	5.00	4.1389	.66979	-1.846	8.054
More family time	360	1.00	5.00	4.1417	.67954	-1.575	6.391
Access to nutritious food	360	1.00	5.00	4.1056	.81077	-1.867	5.484
Preservation of rural traditions	360	1.00	5.00	4.5444	.89457	-2.236	4.581
Support for local fairs	360	1.00	5.00	4.5333	.84708	-2.206	4.768
Protection of cultural traditions	360	1.00	5.00	4.6722	.67449	-2.891	10.295
Women's employment support	360	3.00	5.00	4.2417	.50063	.373	-.224
Women's empowerment through groups	360	1.00	5.00	4.2583	.55096	-1.167	8.525
Women's involvement in decision-making	360	1.00	5.00	4.0444	.85638	-1.637	3.621
Participation in village decisions	360	1.00	5.00	3.6194	1.27638	-.535	-.852
Support for marginalized groups	360	1.00	5.00	3.5722	1.27775	-.488	-.872
Encouragement for local politics	360	1.00	5.00	3.5056	1.36407	-.432	-1.130
Good governance in villages	360	1.00	5.00	4.6278	.84465	-2.442	5.121
Skill development for youth	360	1.00	5.00	3.7278	1.22113	-.335	-1.235
Increased use of technology in farming	360	0.00	5.00	4.3056	1.28673	-2.131	3.837
Digital access enhancement	360	0.00	5.00	4.0222	1.38014	-1.363	1.090

Source: Data Collected through Schedule

Despite the overall positive outlook, the data also highlights areas requiring further attention. Statements like "Support for marginalized groups" and "Encouragement for local politics" have lower mean scores of 3.5722 and 3.5056, respectively, indicating that respondents felt these aspects needed improvement. Additionally, the analysis reveals that most variables are negatively skewed, suggesting that a large number of respondents rated these dimensions highly. The standard deviations for most variables are relatively low, indicating consistency in the responses. The skewness and kurtosis values further confirm this trend, with many variables showing significant negative skewness and high kurtosis, implying a concentration of high ratings. Overall, the analysis underscores the positive impacts of rural development initiatives while identifying specific areas where further improvements are needed to achieve more balanced and comprehensive rural development.

Kaiser- Mayer-Olkin Measure of Sampling Adequacy and Barlett's Test of Sphericity

The results of the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity provide essential insights into the suitability of the dataset for factor analysis. The KMO measure, with a value of 0.754, indicates a good level of adequacy, suggesting that the sample size is sufficient for conducting factor analysis. A KMO value above 0.70 is generally considered acceptable, implying that the correlations among the variables are relatively compact and that factor analysis is likely to yield reliable and distinct factors.

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.754
Bartlett's Test of Sphericity	Approx. Chi-Square	3526.938
	Df	378
	Sig.	0.000

Bartlett's Test of Sphericity further supports the appropriateness of factor analysis for this dataset. The test results show an approximate chi-square value of 3526.938 with 378 degrees of freedom and a significance level (Sig.) of 0.000. The significant p-value (<0.05) indicates that the correlation matrix is not an identity matrix, confirming that there are significant relationships among the variables. This result justifies the use of factor analysis, as it demonstrates that the variables share enough common variance to be grouped into underlying factors. Together, the KMO measure and Bartlett's test results affirm that the dataset is suitable for factor analysis, enabling us to proceed with confidence in identifying the key dimensions of socio-economic development in rural areas.

Total Variance

Table 4 "Total Variance Explained" from the Principal Component Analysis (PCA) provides a detailed breakdown of the variance captured by each principal component. Initially, the eigenvalues show that the first component explains 20.079% of the variance, and the second component adds another 8.666%, resulting in a cumulative variance of 28.745%. These values from the extraction sums of squared loadings confirm the variance each component explains before rotation.

Table 4: Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
1	5.622	20.079	20.079	5.622	20.079	20.079	4.233	15.119	15.119
2	2.427	8.666	28.745	2.427	8.666	28.745	2.504	8.942	24.062
3	2.109	7.531	36.277	2.109	7.531	36.277	2.497	8.919	32.980
4	2.054	7.334	43.611	2.054	7.334	43.611	2.277	8.134	41.114
5	1.652	5.902	49.513	1.652	5.902	49.513	2.044	7.299	48.413
6	1.464	5.227	54.740	1.464	5.227	54.740	1.772	6.328	54.740
7	1.110	3.963	58.703						
8	1.057	3.774	62.477						

9	.955	3.410	65.887						
10	.927	3.312	69.199						
11	.847	3.026	72.225						
12	.805	2.874	75.099						
13	.734	2.622	77.721						
14	.720	2.570	80.291						
15	.654	2.337	82.628						
16	.578	2.063	84.690						
17	.553	1.974	86.665						
18	.494	1.765	88.430						
19	.488	1.743	90.174						
20	.451	1.610	91.784						
21	.425	1.516	93.300						
22	.384	1.373	94.672						
23	.343	1.225	95.897						
24	.281	1.005	96.902						
25	.265	.945	97.847						
26	.221	.789	98.636						
27	.201	.717	99.353						
28	.181	.647	100.000						
Extraction Method: **Principal Component Analysis.**									

After rotation, this adjusts the variance distribution for easier interpretation, the first component accounts for 15.119% of the variance, while the second explains 8.942%, leading to a cumulative variance of 54.740% across the first six components. This rotated solution indicates that six components, each with eigenvalues greater than 1, effectively capture 54.740% of the total variance in the dataset. The rotation clarifies the structure of each component, making it easier to interpret and identify distinct patterns. This approach reduces the dataset's dimensions while preserving the majority of the informational variance, thereby simplifying subsequent analyses and enhancing the clarity of the results.

Scree Plot

The scree plot visualizes the eigenvalues of the components derived from the Principal Component Analysis (PCA), highlighting how much variance each component explains. In this plot, the steep decline in eigenvalues from the first to the second component indicates that the first component explains a substantial portion of the variance. Specifically, the first component has an eigenvalue above 6, explaining about 20.079% of the variance, while the second component, with an eigenvalue slightly above 2, adds another 8.666% to the cumulative variance. The sharp drop-off suggests that these initial components capture the most significant variation in the data.

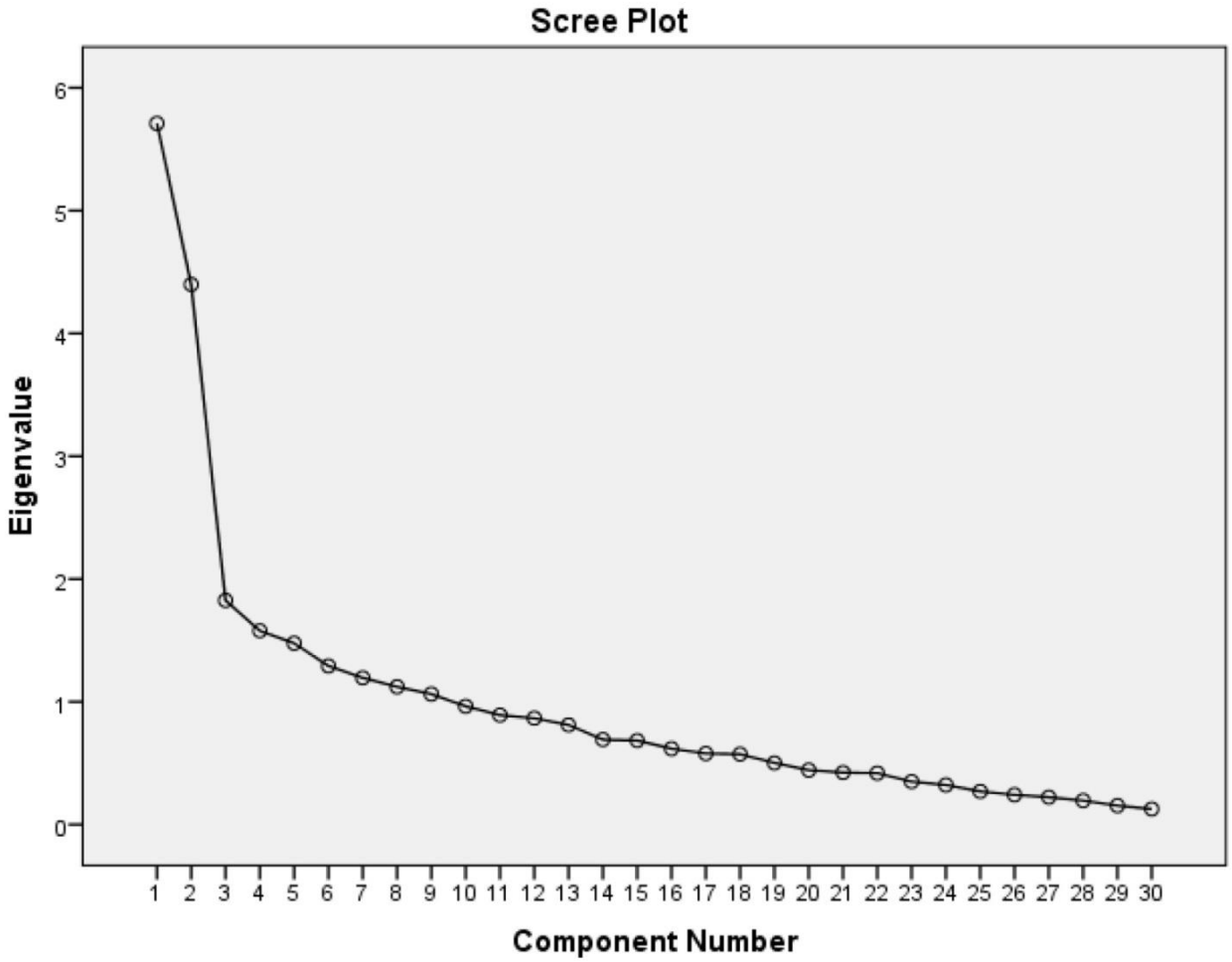

Fig. 1

As we move beyond the second component, the eigenvalues level off, showing a more gradual decline. This flattening trend after the sixth component indicates that the additional components contribute progressively less to explaining the variance. The plot confirms that the first six components, each with eigenvalues above 1, cumulatively account for 54.740% of the total variance, as stated in the total variance explained table. This supports the decision to retain six components for further analysis, as they collectively encapsulate the majority of the informational variance, simplifying the dataset while preserving its essential structure.

Component Matrix

Table 5: Component Matrix

Statements	Component					
	1	2	3	4	5	6
Uplift in social standing	0.738	0.138	0.022	-0.293	-0.119	0.023
Increased investment habit	0.709	0.093	-0.078	-0.154	-0.245	0.064
Access to credit & finance	0.708	-0.04	-0.195	-0.214	0.02	-0.251
Improved savings habits	0.696	0.122	-0.135	-0.177	-0.201	-0.042
Better consumption patterns	0.648	0.07	-0.162	-0.267	0.004	-0.069
Increased income & living standards	0.602	-0.083	-0.163	-0.235	-0.124	-0.256
End of money lending exploitation	0.596	-0.145	-0.21	-0.378	-0.002	-0.231
Jobs & self-employment created	0.553	-0.154	0.06	0.026	0.045	-0.239
No open defecation	0.107	0.537	0.082	0.124	0.378	0.005
Confidence & leadership for women	0.184	0.523	0.19	0.057	0.073	-0.208

Natural resource conservation	0.45	0.46	0.216	0.256	0.136	-0.04
Support for elderly & widows	0.32	0.459	0.139	0.077	0.176	-0.058
More family time	0.12	0.456	0.261	0.117	0.013	-0.103
Digital access enhancement	0.009	0.386	-0.296	0.113	-0.217	0.287
Access to nutritious food	0.268	0.382	0.139	0.188	0.022	0.066
Women's involvement in decision-making	0.211	-0.401	0.698	0.025	-0.075	-0.022
Women's employment support	0.463	-0.1	0.633	0.033	-0.287	0.199
Women's empowerment through groups	0.368	-0.233	0.587	0.008	-0.237	0.281
Preservation of rural traditions	0.427	-0.253	-0.132	0.713	-0.116	-0.03
Protection of cultural traditions	0.416	-0.15	-0.22	0.678	-0.036	-0.147
Support for local fairs	0.486	-0.197	-0.154	0.67	-0.089	-0.057
Participation in village decisions	0.44	-0.28	0.01	-0.07	0.52	0.356
Support for marginalized groups	0.478	-0.346	-0.067	-0.034	0.49	0.28
Improved access to amenities	0.146	0.324	0.245	0.014	0.426	-0.069
Encouragement for local politics	0.22	-0.14	0.062	-0.074	0.41	0.36
Good governance in villages	0.311	-0.171	-0.315	0.111	0.336	0.073
Skill development for youth	0.366	0.261	-0.13	-0.029	-0.327	0.59
Increased use of technology in farming	-0.016	0.261	-0.394	0.024	-0.168	0.48
Extraction Method: Principal Component Analysis.						
a. 6 components extracted.						

The component matrix from Table 5 shows the factor loadings of each variable onto six extracted components. These loadings indicate how strongly each variable is associated with the identified components, highlighting key areas of socio-economic development such as financial access, social upliftment, women's empowerment, and cultural preservation. High loadings (values closer to 1 or -1) suggest a strong relationship between the variable and the component, aiding in the interpretation and understanding of the underlying dimensions driving rural development.

Rotated Component Matrix

The rotated component matrix in Table 6 presents the factor loadings of various statements onto six components, following Varimax rotation. This rotation clarifies the structure by maximizing the variance of squared loadings of a factor, making it easier to interpret. The first component is strongly associated with financial and economic improvements, as evidenced by high loadings on statements such as "Access to credit & finance" (0.772), "End of money lending exploitation" (0.759), and "Increased income & living standards" (0.718). This indicates that financial accessibility and economic upliftment are key elements grouped under this component.

Table 6: Rotated Component Matrix

Statements	**Component**					
	1	2	3	4	5	6
Access to credit & finance	**.772**	.085	.144	-.038	.137	-.081
End of money lending exploitation	**.759**	-.080	-.009	-.045	.140	-.112
Uplift in social standing	**.724**	.211	-.024	.235	.119	.161
Increased income & living standards	**.718**	-.020	.108	.019	.009	-.069
Improved savings habits	**.711**	.138	.115	.114	.020	.199
Better consumption patterns	**.690**	.127	.021	.007	.167	.082
Increased investment habit	**.675**	.115	.125	.220	.048	.264
Jobs & self-employment created	**.473**	.098	.267	.149	.123	-.226
Natural resource conservation	.172	**.668**	.213	.130	.050	.071
No open defecation	-.067	**.639**	-.041	-.168	.141	.055

Confidence & leadership for women	.116	**.593**	-.033	-.015	-.168	-.025
Support for elderly & widows	.165	**.582**	.028	.009	.047	.052
Improved access to amenities	-.012	**.537**	-.101	-.019	.214	-.166
More family time	.002	**.528**	-.010	.097	-.166	.018
Access to nutritious food	.068	**.464**	.124	.110	-.004	.172
Preservation of rural traditions	.083	-.011	**.870**	.125	.071	.043
Support for local fairs	.157	.045	**.845**	.090	.082	.047
Protection of cultural traditions	.130	.071	**.837**	-.040	.044	-.002
Women's employment support	.196	.149	.081	**.825**	.022	.019
Women's empowerment through groups	.112	.003	.052	**.800**	.116	.015
Women's involvement in decision-making	.011	-.039	.052	**.732**	.081	-.392
Participation in village decisions	.183	.018	.058	.118	**.789**	-.022
Support for marginalized groups	.244	-.043	.148	.071	**.762**	-.057
Encouragement for local politics	.016	.049	-.055	.105	**.597**	.041
Good governance in villages	.191	-.030	.270	-.219	**.445**	.006
Skill development for youth	.225	.073	.023	.240	.093	**.744**
Increased use of technology in farming	-.036	-.042	-.009	-.168	.051	**.670**
Digital access enhancement	-.017	.124	.056	-.153	-.124	**.567**
Extraction Method: Principal Component Analysis. *Rotation Method: Varimax with Kaiser Normalization.*						
a. Rotation converged in 6 iterations.						

The second component focuses on community health and resource management, with high loadings on "Natural resource conservation" (0.668) and "No open defecation" (0.639). The third component is predominantly related to cultural preservation, with statements like "Preservation of rural traditions" (0.870) and "Support for local fairs" (0.845) showing high loadings. The fourth component emphasizes women's empowerment, including "Women's employment support" (0.825) and "Women's empowerment through groups" (0.800). The fifth component focuses around social participation and support, highlighted by "Participation in village decisions" (0.789) and "Support for marginalized groups" (0.762). The sixth component relates to technological advancement and skill development, as seen from high loadings on "Skill development for youth" (0.744) and "Increased use of technology in farming" (0.670). This rotated structure helps in understanding the distinct areas of socio-economic development influenced by various rural development initiatives.

Reliability Statistics

The Reliability Statistics table provides an assessment of the internal consistency of the scale used in the study, measured by Cronbach's Alpha. The overall Cronbach's Alpha value is .824, indicating a high level of reliability. This suggests that the items within the scale are highly correlated, thus consistently measuring the same underlying construct. An alpha value above .7 is generally considered acceptable for social science research, indicating that the scale is reliable for the given context.

Table 7: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.824	.816	28

In addition to the overall alpha value, the table also shows Cronbach's Alpha Based on Standardized Items, which is .816. This value is slightly lower than the raw Cronbach's Alpha but still indicates strong reliability. The number of items in the scale is 28, suggesting a comprehensive assessment covering multiple dimensions of the construct under investigation. These reliability measures confirm that the scale used in the study is robust and dependable, providing confidence in the consistency of the results derived from it.

Conclusion

The comprehensive analysis presented in this paper underscores the significant impact of rural development schemes on the socio-economic upliftment of rural communities in Himachal Pradesh. Utilizing both descriptive statistics and factor analysis, we have identified key components that contribute to the overall development in these areas. The Likert scale responses revealed a generally positive perception of the initiatives, highlighting improvements in financial access, economic conditions, cultural preservation, women's empowerment, and community health. The factor analysis further delineated the multifaceted nature of rural development. Six principal components emerged, each representing crucial dimensions such as financial and economic improvements, community health and resource management, cultural preservation, women's empowerment, social participation and support, and technological advancement and skill development. These findings demonstrate that the rural development schemes have not only enhanced economic conditions but have also significantly contributed to social and cultural dimensions, thereby promoting a holistic approach to development.

The results of the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity confirmed the suitability of the data for factor analysis, ensuring the reliability of our findings. The scree plot and total variance explained table indicated that the first six components capture a substantial portion of the variance, simplifying the complexity of the dataset while retaining critical information.

In summary, this study highlights the effectiveness of rural development schemes in fostering sustainable socio-economic development in rural Himachal Pradesh. However, it also points out areas requiring further attention, such as support for marginalized groups and encouragement for local politics. By providing a detailed understanding of the factors driving rural development, this research offers valuable insights for policymakers and stakeholders to refine existing programs and design new initiatives tailored to the specific needs of rural communities. These efforts will be crucial in ensuring balanced and inclusive development, ultimately improving the quality of life for rural populations.

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