

## **A STUDY OF AWARENESS, CHALLENGES AND SATISFACTION TOWARDS EMPLOYMENT SCHEMES OF THE GOVERNMENT AMONG TRIBALS IN PALGHAR TALUKA**

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### **ABSTRACT**

This study explores the awareness, challenges, and satisfaction levels of tribal communities in Palghar Taluka regarding government employment schemes. The research aims to assess how well the tribal population understands these schemes, the obstacles faced during their implementation, and the extent to which beneficiaries feel that their needs are being met. Using a structured questionnaire and quantitative data from 85 respondents, the study applies Pearson correlation analysis to examine the relationships between awareness, challenges, and satisfaction. Findings reveal a moderate positive correlation between awareness and satisfaction, indicating that better-informed individuals are more likely to have a favourable view of the schemes. Conversely, a strong negative correlation exists between challenges and satisfaction, suggesting that practical and systemic barriers significantly reduce the perceived effectiveness of these initiatives. The study highlights key issues, including low literacy, poor dissemination of information, and procedural complexities, as major barriers to successful scheme utilization. It also finds that many tribal beneficiaries remain unaware of their entitlements or face delays and administrative hurdles that hinder their access. The conclusions point to the need for improved outreach, culturally sensitive communication, and stronger local facilitation to enhance both the effectiveness and reach of employment schemes. The research offers valuable insights for policymakers, administrators, and NGOs working to bridge the gap between policy design and grassroots implementation in tribal regions.

**Keywords:** Awareness, Challenges, Satisfaction, Employment Schemes, Government, Palghar.

### **INTRODUCTION:**

Government employment schemes in India are designed to provide livelihood opportunities, enhance income stability, and promote inclusive growth, particularly among marginalized communities such as Scheduled Tribes, rural populations, and economically weaker sections. These schemes aim to address unemployment and underemployment by offering wage-based employment, self-employment options, and skill development programs. In tribal-dominated regions like Palghar Taluka of Maharashtra, such initiatives hold significant potential to improve socio-economic conditions. However, the success of these schemes largely depends on the beneficiaries' level of awareness, the practical challenges faced during implementation, and their overall satisfaction with the scheme's effectiveness. Understanding these dimensions is crucial for assessing the real-world impact and guiding policy improvements.

## **AWARENESS:**

Awareness of government employment schemes plays a crucial role in ensuring their effective utilization, especially among marginalized communities such as tribal populations. Many such schemes—like MGNREGA, skill development programs, and tribal self-employment initiatives—are designed to create income-generating opportunities, enhance employability, and improve livelihoods. However, awareness levels often vary significantly depending on education, geographic location, and the strength of local governance. In rural and tribal regions, people may be familiar with the names of schemes but lack a deep understanding of eligibility criteria, benefits, or the application process.

Government and NGOs often use panchayats, community meetings, and media campaigns to spread awareness. While these efforts have improved visibility in some areas, the outreach is still inadequate in remote or linguistically diverse regions. Language barriers, low digital literacy, and weak information dissemination contribute to limited awareness. Effective awareness creation requires a decentralized and culturally tailored approach, such as using local languages, involving community leaders, and simplifying bureaucratic jargon to ensure beneficiaries clearly understand their rights and opportunities under these schemes.

## **CHALLENGES:**

Despite the availability of employment schemes, tribal and rural populations face numerous challenges in accessing and benefitting from them. One major challenge is the lack of documentation such as Aadhaar cards, caste certificates, or bank accounts, which are often prerequisites for registration. Moreover, the complex and bureaucratic nature of the application and approval process can deter participation, especially for first-time or illiterate applicants. Corruption, delays in wage payments (in the case of MGNREGA), and irregular job availability further reduce confidence in these schemes.

Another critical issue is the mismatch between the skills offered through training programs and the actual employment opportunities in local areas. Schemes that promise skill development often lack infrastructure, trained staff, or follow-up placement support. Additionally, women, elderly, and differently-abled individuals frequently find themselves excluded from meaningful participation due to social norms, safety concerns, or lack of tailored programs. These structural and social challenges significantly affect the overall impact of the schemes on the target population.

## **SATISFACTION:**

The level of satisfaction among beneficiaries of government employment schemes largely depends on the efficiency, accessibility, and perceived fairness of these programs. When implemented well, these schemes provide a reliable source of income, reduce distress migration, and enhance self-confidence—especially among marginalized groups like women and tribal youth. Beneficiaries who receive timely benefits, proper training, and ongoing support often report high levels of satisfaction and are more likely to participate again or recommend the scheme to others.

However, dissatisfaction is prevalent in areas where schemes are poorly administered or benefits are inconsistent. Factors such as delayed payments, lack of transparency in job allotment, absence of grievance redressal mechanisms, and unfulfilled promises of employment lead to disillusionment. In some regions, political interference and favoritism further erode trust in these schemes. Therefore, regular feedback from beneficiaries, stronger monitoring, and community involvement in planning and execution are vital to improving satisfaction and long-term sustainability of employment schemes.

## REVIEW OF LITERATURE:

1. **Mishra, P., Behera, B., & Nayak, N. C. (2010)**, In the research titled “A development delivery institution for the tribal communities: The study concludes that employment schemes like NREGS have significantly improved the livelihoods of tribal communities in Himachal Pradesh by providing employment opportunities, improving infrastructure, and enhancing access to essential services like education and healthcare. However, the study also notes that the effectiveness of these schemes is uneven across regions due to administrative inefficiencies and socio-economic disparities. Therefore, it recommends continuous monitoring, flexible implementation strategies, and region-specific adjustments to ensure that the developmental benefits reach all sections of the tribal population effectively.
2. **Kumar, S., Sharma, M., & Chandel, S.** In the research titled “Socio-economic impact of developmental schemes in the tribal areas of Himachal Pradesh.” This research underscores that developmental schemes have elevated the quality of life for many tribal families by improving housing conditions, income sources, and access to resources such as farming tools and necessities. The conclusion emphasizes that while significant progress has been made in infrastructure and basic livelihood provisions, there remains a gap in asset ownership and economic diversification. To achieve holistic development, the study advocates for more inclusive and asset-based strategies that enable tribal communities to build long-term economic resilience.
3. **Gautam, N. (2013)**, In the research titled “Education of scheduled tribe in India: Schemes and programmes.” The study concludes that educational schemes for Scheduled Tribes, although well-intentioned, have not achieved widespread impact due to poor awareness among tribal families, logistical challenges in remote areas, and weak administrative responsiveness. The benefits have largely been limited to a small segment of the population. It recommends targeted awareness campaigns using local languages and media, stronger involvement of educated tribal individuals in outreach, and improved training for administrative staff to ensure cultural sensitivity and better execution of educational programs.
4. **Morey, V. M., & Dhondge, N. N. (2024)**, In the research titled “Empowering Tribal Communities through Welfare Schemes: An Analysis of Economic Development in Melghat.” The authors conclude that while educational schemes contribute significantly to personal development and social mobility, the existing education system lacks the inclusivity needed to cater to tribal children's cultural and linguistic realities. There is a pressing need to create educational environments that embrace tribal heritage while equipping students to succeed in mainstream institutions. This can be achieved through community-based support structures, culturally responsive pedagogy, and targeted investments in tribal-specific educational infrastructure and resources.
5. **Roshanna, R.** In the research titled “Tribal development – welfare schemes: An overview in the post-independent India.” This study concludes that limited awareness and low literacy levels are major barriers to the effective use of welfare schemes by tribal populations. Many tribals remain unaware of their rights or are unable to navigate the bureaucratic processes needed to access benefits. The paper stresses that developmental strategies must be holistic—combining literacy programs, civic education, and cultural preservation efforts—to create an informed tribal populace that can actively participate in and benefit from welfare and development schemes.

6. **Suresh, D. (2014)**, In the research titled “Tribal Development Through Five Year Plans in India – An Overview.” The conclusion of this study reflects that tribal development efforts during earlier Five-Year Plans were often ineffective due to their bureaucratic nature and lack of attention to structural issues such as land alienation, forest displacement, and poverty. The Tenth Plan marked a critical shift by explicitly focusing on these core issues. The study recommends that true development can only occur when policies move beyond surface-level benefits and actively address the historical, social, and economic factors that have marginalized tribal communities for generations.
7. **Pravesh, R. (2016)**, In the research titled “Challenges and opportunities for tribal entrepreneurship development in India: An analytical study.” This research concludes that tribal women are vital economic agents in rural economies, yet they remain underrepresented in entrepreneurship due to systemic challenges such as traditional gender roles, illiteracy, and lack of financial independence. To overcome these barriers, the study suggests creating tailored development programs that focus on women’s education, skill development, and self-employment. Additionally, the involvement of families and local communities is essential to break down social resistance and empower tribal women to participate fully in economic life.
8. **Tamboli, M. A., Tamboli, A. S., & Bankar, N. U. (2024, February)**, In the research titled “A comprehensive review of tribal welfare schemes in Maharashtra state of India.” The study concludes that tribal-targeted financial institutions like Vananchal Gramin Banks have successfully promoted socio-economic inclusion by offering credit, encouraging group-based enterprises, and improving digital access. However, the full potential of these efforts is limited by persistent issues such as geographical remoteness, cultural misunderstandings, and low levels of financial and digital literacy. The authors recommend investing in local infrastructure, conducting financial awareness campaigns in tribal languages, and involving tribal leaders in policy execution to maximize scheme outreach and impact.

### **RESEARCH GAP:**

Despite numerous government initiatives aimed at improving employment opportunities and socio-economic conditions for tribal populations, a significant research gap exists in understanding the actual levels of awareness, the nature of challenges faced, and the degree of satisfaction experienced by tribal beneficiaries, especially in specific regional contexts like Palghar Taluka. While several studies have explored the impact of welfare schemes in general, few have focused on how well these schemes are understood and utilized at the grassroots level, particularly among marginalized tribal communities. Moreover, existing literature tends to emphasize scheme implementation or outcomes, but lacks an integrated analysis that combines beneficiary awareness, accessibility barriers, and satisfaction levels. This gap underscores the need for region-specific, community-based research that examines not just whether schemes exist, but how they are perceived, accessed, and evaluated by the intended recipients.

### **RESEARCH METHODOLOGY:**

The research methodology adopted for this study is a combination of descriptive and analytical approaches, designed to explore and analyse the level of awareness, the nature of challenges, and the extent of satisfaction among the tribal population regarding government employment schemes in Palghar Taluka. The study is based on primary data collected through a structured questionnaire specifically developed to capture relevant information from the respondents. The questionnaire was divided into sections covering demographic

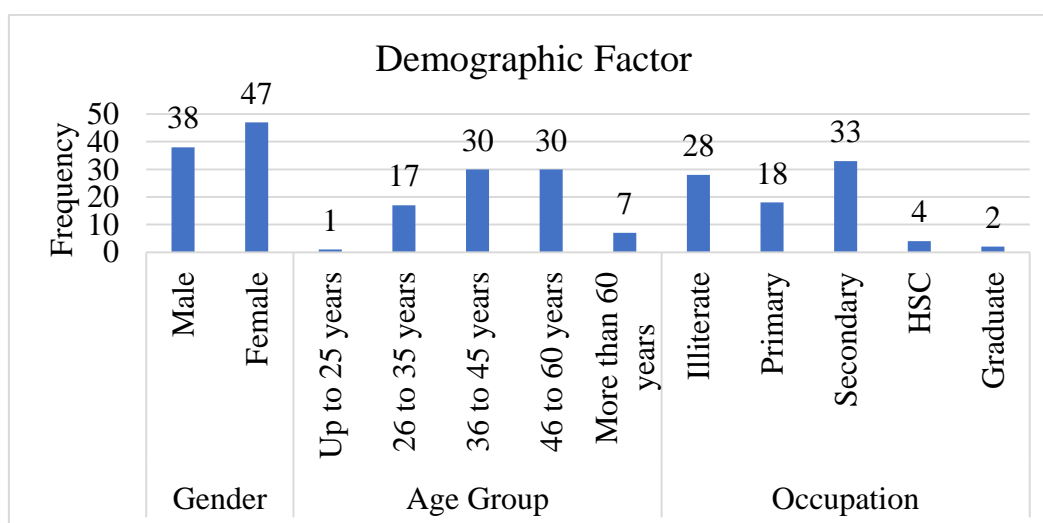
details and key variables such as awareness, challenges, and satisfaction, measured using a 5-point Likert scale to ensure consistency and ease of analysis. A sample of 85 respondents was selected using purposive sampling, ensuring that only individuals with exposure to or knowledge of employment schemes were included. The data collected was statistically analysed using the Statistical Package for the Social Sciences (SPSS), with Pearson Correlation tests employed to examine the relationships between the variables. The methodology ensured both reliability and validity, providing meaningful insights into how awareness and challenges influence the satisfaction levels of tribal beneficiaries of government employment initiatives.

### DATA ANALYSIS:

The following table indicates the demographic factors of the study:

| Sr.no | Demographic Factor | Category           | Frequency | Percent |
|-------|--------------------|--------------------|-----------|---------|
| 1     | Gender             | Male               | 38        | 44.7    |
|       |                    | Female             | 47        | 55.3    |
| 2     | Age Group          | Up to 25 years     | 1         | 1.2     |
|       |                    | 26 to 35 years     | 17        | 20.0    |
|       |                    | 36 to 45 years     | 30        | 35.3    |
|       |                    | 46 to 60 years     | 30        | 35.3    |
|       |                    | More than 60 years | 7         | 8.2     |
| 3     | Occupation         | Illiterate         | 28        | 32.9    |
|       |                    | Primary            | 18        | 21.2    |
|       |                    | Secondary          | 33        | 38.8    |
|       |                    | HSC                | 4         | 4.7     |
|       |                    | Graduate           | 2         | 2.4     |

The demographic profile of the respondents shows a fairly balanced gender distribution, with 38 males and 47 females out of 85 participants. In terms of age, the majority fall within the 36 to 60 years range, with 30 respondents each in the 36–45 and 46–60 age groups, followed by 17 respondents aged 26–35, while only a few are above 60 (7) or below 25 (1). Regarding occupation, which appears to represent the educational background, the largest group comprises those with secondary education (33), followed by illiterate respondents (28) and those with primary education (18); a small number have completed HSC (4) or are graduates (2). This distribution suggests that most respondents are middle-aged and have basic to intermediate educational qualifications.





**Objective-1: To study the awareness of employment schemes of the Government and satisfaction of Tribals in Palghar Taluka**

**Null Hypothesis  $H_{01}$ :** There is no awareness of employment schemes of the Government and satisfaction of Tribals in Palghar Taluka.

**Alternate Hypothesis  $H_{11}$ :** There is an awareness of employment schemes of the Government and satisfaction of Tribals in Palghar Taluka.

To test the above null hypothesis, the Pearson Correlation test is applied and the results are as follows:

| Correlations                         |                     |                                 |                                      |
|--------------------------------------|---------------------|---------------------------------|--------------------------------------|
|                                      |                     | Awareness of Employment Schemes | Satisfaction with Employment Schemes |
| Awareness of Employment Schemes      | Pearson Correlation | 1                               | .465**                               |
|                                      | P-value             |                                 | .000                                 |
|                                      | N                   | 85                              | 85                                   |
| Satisfaction with Employment Schemes | Pearson Correlation | .465**                          | 1                                    |
|                                      | P-value             | .000                            |                                      |
|                                      | N                   | 85                              | 85                                   |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Interpretation:** The above results indicate that the calculated p-value is 0.000. It is less than 0.05. Therefore, the Pearson Correlation test is rejected. Hence Null hypothesis is rejected and the alternative hypothesis is accepted.

**Conclusion:** There is an awareness of employment schemes of the Government and satisfaction of Tribals in Palghar Taluka.

**Findings:** The Pearson correlation coefficient between Awareness of Employment Schemes and Satisfaction with Employment Schemes is 0.465, indicating a moderate positive relationship. This means that as individuals' awareness of employment schemes increases, their satisfaction with those schemes also tends to rise. The correlation is statistically

| Correlations                         |                     |                                  |                                      |
|--------------------------------------|---------------------|----------------------------------|--------------------------------------|
|                                      |                     | Challenges of Employment Schemes | Satisfaction with Employment Schemes |
| Challenges of Employment Schemes     | Pearson Correlation | 1                                | -.573**                              |
|                                      | P-value             |                                  | .000                                 |
|                                      | N                   | 85                               | 85                                   |
| Satisfaction with Employment Schemes | Pearson Correlation | -.573**                          | 1                                    |
|                                      | P-value             | .000                             |                                      |
|                                      | N                   | 85                               | 85                                   |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

significant at the 0.01 level ( $p = 0.000$ ), suggesting that this relationship is not due to chance. The analysis was based on responses from 85 respondents, confirming that better-informed individuals are more likely to perceive these schemes positively.

**Objective-2: To study the relationship between the challenges for employment schemes and satisfaction of Tribals in Palghar Taluka.**

**Null Hypothesis H<sub>02</sub>:** There is no relationship between the challenges for employment schemes and satisfaction of Tribals in Palghar Taluka.

**Alternate Hypothesis H<sub>12</sub>:** There is a relationship between the challenges for employment schemes and satisfaction of Tribals in Palghar Taluka.

To test the above null hypothesis, the Pearson Correlation test is applied and the results are as follows:

**Interpretation:** The above results indicate that the calculated p-value is 0.000. It is less than 0.05. Therefore, the Pearson Correlation test is rejected. Hence Null hypothesis is rejected and the alternative hypothesis is accepted.

**Conclusion:** There is a relationship between the challenges for employment schemes and the satisfaction of Tribals in Palghar Taluka.

**Findings:** The Pearson correlation coefficient between Challenges of Employment Schemes and Satisfaction with Employment Schemes is -0.573, indicating a moderate to strong negative relationship. This suggests that as the challenges or difficulties associated with employment schemes increase, satisfaction with these schemes tends to decrease. The negative correlation is statistically significant at the 0.01 level ( $p = 0.000$ ), meaning the result is highly reliable and not due to random chance. The analysis is based on data from 85 respondents, highlighting that overcoming challenges in these schemes could improve beneficiary satisfaction.

## CONCLUSION:

The study concludes that there exists a statistically significant relationship between awareness of employment schemes and the satisfaction of Tribals in Palghar Taluka, as well as between the challenges faced in these schemes and the level of satisfaction. The Pearson correlation analysis revealed a moderate positive correlation ( $r = 0.465$ ) between awareness and satisfaction, indicating that higher levels of awareness among tribal beneficiaries are associated with greater satisfaction regarding government employment schemes. This implies that when individuals are more informed about the schemes—such as eligibility, benefits, and processes—they are more likely to perceive them as useful and effective. On the other hand, the analysis also showed a moderate to strong negative correlation ( $r = -0.573$ ) between challenges of employment schemes and satisfaction. This suggests that the presence of obstacles—such as lack of access, bureaucratic hurdles, delays, or inadequate support—negatively impacts the satisfaction of beneficiaries. Since both correlations were found to be statistically significant at the 0.01 level ( $p = 0.000$ ), the null hypotheses were rejected in both cases. Therefore, it can be concluded that increasing awareness and reducing challenges in the implementation of employment schemes are crucial to improving satisfaction and the overall effectiveness of such initiatives for the tribal population in Palghar Taluka.

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