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Analysis of Government Schemes in the aspirational district of Virudhunagar and Ramanathapuram districts of Tamil Nadu

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Abstract

The Aspirational District Program was launched on January 5, 2018 with the focus on rapidly transforming under-developed districts that have slow pace of progress in key social areas in the country thereby ensuring a balanced regional development. The program conceptualized and implemented by NITI Aayog works on the concept of "convergence of central and state schemes, collaboration between central and state nodal officers and imbibing a sense of competition through the process of delta ranking", which is displayed on the NITI Aayog website. The dashboard incorporates monthly data on all the sub-indexes of the KPIs providing transparency and accountability of the implementation of various schemes. The ADP consists of 5 broad key performance indexes and many sub-indexes.

This study focuses on the impact of COVID on the implementation and progress of two of the five KPIs i.e "Financial inclusion and Skill Development" and "Basic Infrastructure" in the two districts of Tamil Nadu- Virudhunagar and Ramanathapuram. For the study quarterly reports were taken from March to May for 2021 and 2022. The data has been culled from the NITI Aayog dashboard.

The results from the study showed that COVID had relatively little impact on most schemes under the two KPIs which were studied. The KPI showing the maximum dip pre and post COVID was in the "Total Disbursement of MUDRA loan per 1 lakh population" in both the districts. The KPI of "Percentage of youth certified in short term or long-term training schemes to no. of youth in district in age group 15-29" also saw a decline in May 2021 and did not recover to its pre pandemic levels in 2022 in Ramanathapuram. Virudhunagar, which was declared the "most improved district" in the second delta ranking for the period June to October 2018 continued showing steady progress in 2022 over 2021.

The study indicated that the Aspirational District Program seems to have achieved its goal of convergence, collaboration and competition as seen in the progress of these two districts through this study.

Keywords: Aspirational District Program, NITI Aayog, Basic Infrastructure, Financial Inclusion, Impact of Covid

Introduction: The world with its 193 countries has been divided into various developmental categories like the ‘Least developed countries’ (UN) or ‘Low-income countries’, first, second and third world countries or developed, developing and underdeveloped countries (Silver, 2015). The criteria for any of this classification remains the “level of development” of a country with GDP as the primary indicator for measurement. However, over time economists realized that GDP was a skewed way to assess the development of a country.

The famous Nobel Laureate, Amartya Sen, in his book “Development as freedom” written in 1996, argued that development cannot be measured in terms of GDP or income alone. It should be measured in terms of the freedom that the people of a country enjoy. For e.g.: freedom to access job opportunities, social inclusion of one and all, etc.

Obstacles to freedom, and hence to development, include poverty, lack of economic opportunities, corruption, poor governance, lack of education and lack of health. (Terjesen, 2004). As a consequence, there is no guarantee that a country experiencing economic growth would also undergo economic development. Therefore, to assess a country’s development holistically, a new criterion was developed. This was called the ‘Human Development Index’.

Human Development Index: Human Development Index or HDI was an index which took into account the social as well as economic indicators to assess a country’s growth. Developed in 1990, its specific purpose was to “to shift the focus of development economics from national income accounting to people centered policies”. The Human Development Index (HDI) key dimensions are:

1. a long and healthy life,
2. being knowledgeable and
3. Having a decent standard of living.

The HDI is the geometric mean of normalized indices for each of the three dimensions.

India’s rank in HDI: India’s HDI value for 2021 is 0.633— which puts the country in the ‘medium human development’ category—positioning it at 132 out of 189 countries. Between 1990 and 2019, India’s HDI value increased from 0.434 to 0.645, an increase of 45.9 percent. (UNDP, undp.org, n.d.)

India’s effort to improve HDI ranking: It is now a widely accepted fact that in order to improve HDI, financial inclusion, and skill development and basic infrastructure have to be improved. Therefore, with an eye on improving India’s HDI Index, the government has introduced several schemes in these areas. These schemes reflect the new policy of the

government which is - “Sabka Saath, Sabka Vikaas”, followed by " Sabka Vishwas, Sabka Prayaas”.

Financial inclusion and its role in improvement of HDI: Financial inclusion can be defined as “the process of ensuring access to financial services credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost” (Financial Inclusion in India, n.d.) It aims to eliminate barriers and provide economically priced financial services to the less fortunate sections of the society.

Singh & Yadava (2021) in their study examined the financial inclusion by Data Envelopment Analysis using human development as input. They constructed a three-dimensional financial inclusion index for 28 states from 2010 to 2017. They found that technical efficiency states with better human development perform better in terms of FII. Chaudhary (2016) explored the relationship between financial inclusion and human development across countries. She found that levels of human development and financial inclusion in a country move closely with each other. Ahuja & Pathak (2017) analyzing the situation of financial inclusion in Indian states found that the level of financial inclusion is very poor in most of the states and further analysis points to a direct relation of financial inclusion with growth and standard of living and a negative relation with poverty.

Kuri & Laha ET. Al (2011) examined the association between financial inclusion and the level of human development. They found that the ranking of the level of financial inclusion broadly follows the same pattern as the modified Human Development ranking. This study suggests that the level of human development and that of financial inclusion are positively correlated, meaning the states having a high level of human development are also the states with a relatively high level of financial inclusion.

Therefore, to bring about financial inclusion and progress various schemes focussing on financial inclusion like the MUDRA loan, Prime Minister Jeewan Jyoti Beema Yojana, Atal pension Yojana have been introduced in the recent past.

Skill development and its role in improvement of HDI: Skill development is the process of imparting skill and training for gainful employment. It is the process of identifying the ability of the youth and providing the opportunities to utilize it. India is poised with a vibrant young population that can make a big difference to its economy. However, to utilize this advantage, they have to be imparted with adequate skill development. As per current data, the employable workforce after graduation is just 10% (Shah, 2021). With a GDP of 8-9%, what is required is that the 28 million youth of the country be provided with job opportunities to be gainfully employed (World Bank, n.d.).

Basic infrastructure and its role in improvement of HDI: Infrastructure refers to the basic systems and services that a country or organization needs in order to function adequately. It includes systems such as the road and railway networks, utilities, sewage, water, telephone lines and cell towers, air control towers, bridges, etc., plus services including law enforcement, healthcare, education, etc. Infrastructure plays a critical role in

society and the economy by providing services to households and industries. The availability of transport, electricity, safe water and sanitation, and other facilities such as schools and hospitals, have a tremendous impact on improving the quality of life of households, especially poor ones. Conversely, a lack of infrastructure development signals barriers to growth and overall development. (Bank, Infrastructure for Supporting Inclusive Growth and Poverty Reduction in Asia, 2012)

Conceptualization of ‘Aspirational District Program’ for improvement in HDI: With a view to uplift the under-developed states and improve India’s HDI, the resource center of the government- NITI Aayog, formulated a breakthrough program called the “Aspirational District Programme”, which aims to transform 112 of the most under-developed districts of India. This program was conceptualized with the belief that convergence of central and state schemes, collaboration between the nodal and district officers and competition amongst the districts will bring about a new synergy of change and progress. The districts have been given the primary responsibility to implement change and each month this progress is reflected in the NITI Aayog dashboard called the “Champions of change”. Five socio economic indexes have been chosen which in turn have 49 key performance indicators. These five socio economic indexes are:

1. Health & Nutrition
2. Education
3. Agriculture & Water Resources
4. Financial Inclusion & Skill Development
5. Infrastructure

Methodology: Data was taken from the Niti Aayog website from their dashboard and a tabletop exercise has been done to study the post pandemic changes. (Aayog, Aspirational District Report-Champions of change Dashboard, n.d.)

Research aim: The aim of the research paper is to carry out a comparative analysis of the post pandemic changes in financial inclusion and basic infrastructure indicators in the aspirational districts of Virudhunagar and Ramanathapuram, Tamil Nadu.

Data collection: Data was collected from the aspirational district dashboard of Niti Aayog. A field visit was also made to Virudhunagar to meet with the district authorities and see the progress made first hand.

Choosing the state: The author has had a long association with the state as he stayed in various districts for eight years. As a resilient state, which has seen a calamity like the Tsunami of 2004 and recovered from it, Tamil Nadu was thought as an interesting choice to study the post pandemic. The two districts covered under this research are Virudhunagar and Ramanathapuram. A brief description of the two districts is given below:

Ramanathapuram: Ramanathapuram is one of the less industrialized districts of the state and contributes to 1.06% of the State’s GDP. It ranks 27th in terms of GDDP per Capita ₹0.77 Lakh (2017-18). The Household Purchasing Power in the District is estimated to be

₹3.44 Lakhs per annum, which is 18% lesser than State average of ₹4.18 Lakhs per annum. Ramanathapuram is the home to 1/5ths of both the State's fisher folk population and the marine fisheries output.

Virudhunagar: Virudhunagar is an industrial district and contributes 3.8% to the State's GDP. The economy of Virudhunagar grew at a CAGR of 7% between 2011-12 and 2016-17. 52% of the workforce in the district are dependent on agriculture.

Choosing the indicator: For this study three most important indicators have been taken, which are, financial inclusion and skill development as well as infrastructure.

Financial inclusion: It is felt that financial inclusion is a key driver for development. One of the major reasons for under development in rural areas is lack of formal credit. Banks do not operate in villages as the paperwork involved to avail loans is heavy. Moreover, they may not have any collateral to mortgage. Ultimately, the local money lender comes into play and the cycle of debt begins. Therefore, to break this nexus and usher in progress, it's important that financial inclusion is brought into play. All the six parameters which are part of financial inclusion have been included

Basic Infrastructure: The basic pillar of development is infrastructure. Be it roads or buildings or rail connectivity, infrastructure dictates the level of development of a place. Other than civic infrastructure, facilities like accessibility to the internet and availability of common service centers have also been chosen reflecting the changing definition of infrastructure. Therefore, it was a natural choice to pick this parameter for study. 5 of the main parameters have been selected for this study.

Skill Development: Globalization, knowledge and competition have intensified the need for highly skilled workforce in both developing and developed nations as it enables them to accelerate their growth rate towards a higher trajectory. (Narendra & Venugopal, n.d.) For our country, skill development is important from socio-economic and demographic point of view. (Mukerjee & Kulkarni, 2017) Today all economies need a skilled workforce to meet global quality standards, increase their foreign trade, and bring advanced technologies to their domestic industries and to boost their industrial and economic development. Thus, skill and knowledge becomes the critical factor of socio-economic growth and development for any country. As it has been observed that countries with highly skilled human capital tend to have higher GDP and per capita income levels and they adjust more effectively to the challenges and opportunities of the world of work. For India, skill development is also critical from both socio-economic and demographic point of view. For the economy to grow at 8% to 9%, with the targeted growth rate of 10% for secondary, 11% for tertiary and 4% for agriculture sectors, a multi-faceted and highly efficient skill development system is imperative. Further, India is destined to be a contributor to the global workforce pool on account of demographic bonus, with the growth rate of higher working age population as compared to its total population and home to the second largest population (with a headcount of around 1.4 billion by 2025) in the world with distinct advantage of having the

youngest population with an average age of 29 years. One of the parameters has been taken for study.

Results and Discussion: The Niti Aayog dashboard provides data for both the districts of Tamil Nadu. The results as computed are detailed below. In the year axis of the graphs “R” represents Ramanathapuram and “V” represents Virudhunagar.

Financial Inclusion

KPI No 1: Total disbursement of Mudra loan (in Crore rupees) per 1 lakh population.

Choosing the time period: Since the study involves a comparative analysis of post pandemic change, therefore, the peak pandemic period of March to May Of 2021 have been Taken to compare it with the same period of 2022.

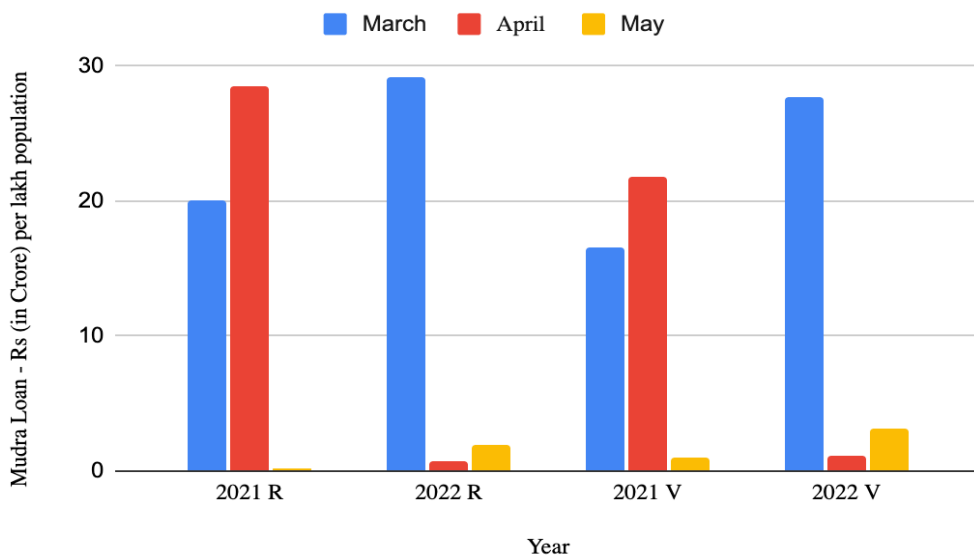


Figure 1: The amount of disbursal of Mudra loan (in Cr) per 1 Lakh population from March to May in the year 2021 and 2022.

Pradhan Mantri Micro Units Development & Refinance Agency (**MUDRA**) Yojana or **PMMY** was launched on April 8, 2015 to grant loans up to 10 lakhs to micro enterprises. Their disbursal is done by commercial banks, RRBs and NBFCs. (Institution, n.d.) Tamil Nadu has always been one of the leaders in MSME set ups. Currently, the state is third in the country behind Uttar Pradesh and West Bengal. (Kanwal, 2022) and so is their disbursal of MUDRA loans (MUDRA, 2022)

In this KPI, Ramanathapuram district seems to have taken a lead in the disbursal of Mudra loans when compared to Virudhunagar. On an average Ramanathapuram distributed Rs 40.24 crores as compared to Rs 35.72 cr in Virudhunagar which is 11.23 % higher. The

covid lockdown effect can be clearly seen in the figures of May '2021 and April 2022 as depicted in graph above where the disbursal seems to have dipped sharply in both the districts. Ramanathapuram has had a higher disbursal of Mudra loans cumulatively when compared to Virudhunagar.

In 2021, Ramanathapuram distributed Rs 48.62 crores as mudra loan as compared to Rs 31.87 crores in 2022. For Virudhunagar district, the disbursal of loan for 2021 was Rs 39.38cr as compared to Rs 32.07 cr in 2022.

KPI No 2: Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population

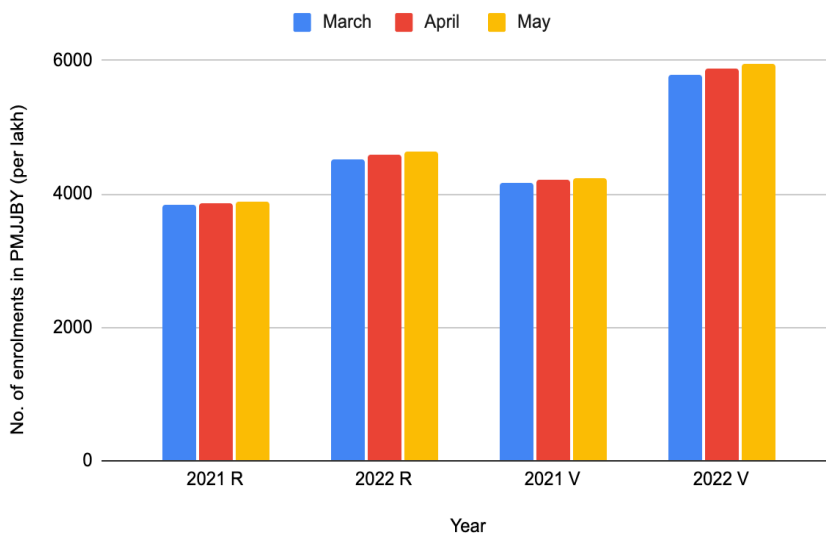


Figure 2: The number of enrolments in PMJJBY from March to May in the year 2021 and 2022

The Pradhan Mantri Jeevan Jyoti Bima Yojana (**PMJJBY**) is an insurance policy offered to persons between the age group of 18 to 50 years having a bank account. The KYC is through Aadhaar and the yearly premium is Rs 436 which is auto debited. The scheme is offered by LIC and other insurers. As on 27.04.2022, the cumulative enrolments under the scheme have been more than 12.76 crore and an amount of Rs. 11,522 crores have been paid for 5, 76,121 claims. (India)

The PMJJBY scheme has seen an increase in enrolment in both the districts under study. While Ramnad showed an increase of 18.42% between the two years, Virudhunagar had a jump of 28.30%. Virudhunagar had higher absolute numbers compared to Ramanathapuram.

Ramanathapuram enrolled 11597 people in PMJJBY in 2021 and this number increased to 13733.86 in 2022. Virudhunagar on the other hand enrolled a higher number of 12632 in 2021 and 17619.69 in 2022.

KPI No 3: Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population

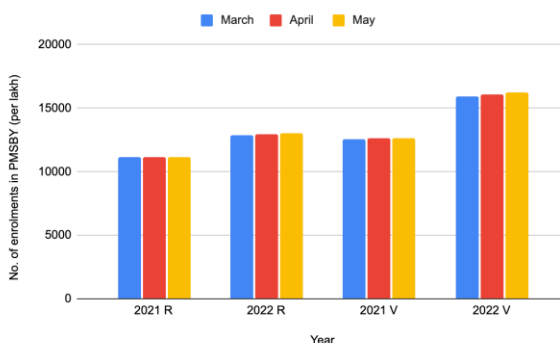


Figure 3: The number of enrolments in PMSBY from March to May in the year 2021 and 2022

PMSBY is a one-year accidental insurance scheme offered due to death or disability due to an accident. Persons in the age group of 18-70 years can avail this scheme. The insurance claim can be up to Rs 2 lakhs. As on 27.04.2022, the cumulative enrolments under the scheme have been more than 28.37 crore and an amount of Rs. 1,930 crores have been paid for 97,227 claims. (Press Information Bureau of India, 2022)

PMSBY was better implemented in the district of Virudhunagar with a cumulative figure of 85923.98 as compared to Ramanathapuram which enrolled a total of 72282.05. Virudhunagar and Ramanathapuram both enrolled the highest number in May '2022. Perhaps this higher number can be attributed to the after effects of covid where citizens may have understood the devastating effect of an illness and the need to seek protective cover in terms of insurance. This can be corroborated by the research carried out by SBI called “Ecowrap” where it was stated that at an all-India level, there was an increase by 22.47% in the new business premium in February 2022. (Business desk, 2022) In 2021, Ramanathapuram enrolled 33470 people in PMSBY and 38812.05 persons in 2022. Virudhunagar on the other hand had a comparatively higher figure of 37763 in 2021 and 48160.98 in 2022.

KPI No 4 Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population

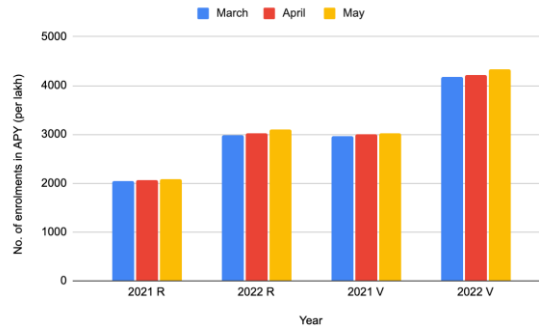


Figure 4: The number of beneficiaries in APY from March to May in the year 2021 and 2022

Launched on May 9, 2015, this scheme’s primary objective is to provide old age income security especially for workers of the unorganized sector after the age of 60 years. This scheme is open to all persons in the age group of 18 to 40 years and their contribution will be based on the type of pension opted for. As on 27.04.2022 more than 4 crore individuals have subscribed to the scheme (Press Information Bureau, 2020). In 2021, Ramanathapuram district had enrolled a total of 6183 beneficiaries in 2021 and increased that number to 9109 in 2022. In contrast Virudhunagar enrolled 8991 beneficiaries in 2021 and increased the number to 12716.25 in 2022.

KPI No 5 Percentage of accounts seeded with Aadhaar to total bank accounts:

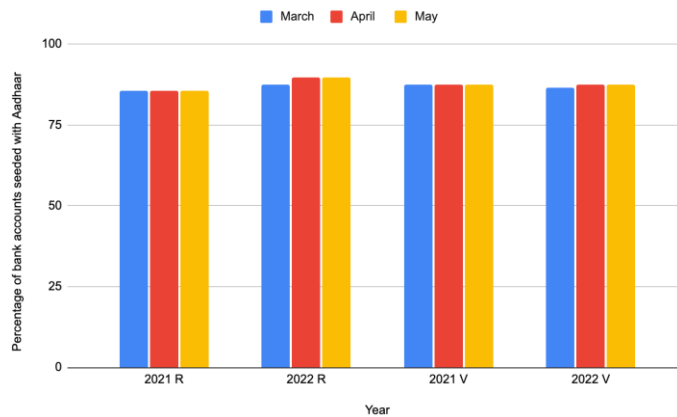


Figure 5: The percentage of accounts seeded with Aadhaar to total bank accounts from March to May in the year 2021 and 2022

The process of linking Aadhar number with the individual’s bank account is referred to as the seeding. Aadhar numbers are unique to the individual and therefore, Aadhar is being considered as a useful tool to facilitate various services and transfer payments. With the

advent of various schemes like Jan Dhan Yojana, pension schemes, insurance policies, the seeding helps to transfer money without the need for IFSC, account numbers etc. This will reduce the administrative burden and allow interoperability. In 2021, Ramanathapuram was able to seed 85.4% of its accounts with Aadhar. This percentage increased to 88.96 % in 2022. Virudhunagar seeded 87.5% of its accounts with Aadhar in 2021. This number was marginally reduced to 87.16%. On an average Virudhunagar seeded a marginally higher percentage at 87.33% as compared to Ramanathapuram at 87.18%. There wasn't much increase between the figures in either of the two districts in 2021 or 2022, showing rather static figures. While the figures are not low, however, there is scope of improvement to bring it to 100%. In 2021, Ramanathapuram was able to seed 85.4% accounts with Aadhaar and increased this percentage to 88.96% in 2022. Virudhunagar seeded 87.46% accounts with Aadhaar in 2021 and 87.16% in 2022.

KPI No 6: Number of accounts opened under Pradhan Mantri Jan Dhan Yojana per 1 Lakh population

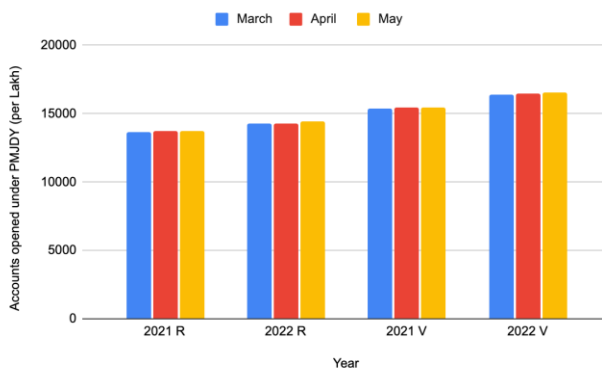


Figure 6: The number of accounts opened under PMJDY per 1 lakh population from March to May in the year 2021 and 2022

The PMJDY was launched on August 28, 2014 and is considered as one of the biggest steps taken towards financial inclusion. The objective of this scheme is to ensure availability of different financial services like saving bank accounts, need-based credit, insurance and pension to the weaker sections of the society. The beneficiaries of this scheme get a RuPay debit card with an inbuilt accident insurance cover of Rs 1 lakh. All direct benefit transfers would take place through this account. (Office, n.d.) (finance, n.d.)

Under this scheme, Ramanathapuram succeeded in opening a cumulative of 41160 for the quarter from March to May of 2021. In the comparative quarter of 2022, it opened a higher number at 42958.9. Virudhunagar added 46328 accounts in the March-May quarter of 2021 and bettered its numbers in 2022 with 49401.66 accounts. While the numbers may seem high enough, however, the districts have achieved only 50% of their potential. More

work on this KPI is required to bring in financial inclusion. Ramanathapuram opened 41160 accounts under the Jan Dhan Yojana in 2021 and increased its number to 42958.88 in 2022. Similarly, Virudhunagar opened 46328 accounts in 2021 and 49401.66 accounts in 2022.

Basic Infrastructure: Provision of basic infrastructure like access to roads, access to clean drinking water, availability of electricity is the pillars of development for any district. They are the drivers of economic change and hold the key to change the social landscape of any district.

KPI No 2: Percentage of Gram Panchayat with internet connection: Both Ramanathapuram and Virudhunagar have achieved full target at the inception of ADP, that is, in April 2018 itself. This speaks volumes of the state's progress in leveraging technology and making the administration transparent. Internet access also denotes a certain level of economic progress besides providing opportunities to the youth of that area to explore job avenues and to learn new skills. Both Ramanathapuram and Virudhunagar had the distinction of 100% internet connections in both 2021 and 2022.

KPI No 3.1: Percentage of habitations with access to all weather roads under PMGSY: The Pradhan Mantri Gram Sadak Yojana was launched by the Government to provide connectivity to remote areas. It was launched not just for connectivity but also as a means for poverty reduction (National Rural Infrastructure Development Agency, n.d.). Both Ramanathapuram and Virudhunagar had achieved 100% saturation level at the inception of ADP on this parameter. In 2021, Ramanathapuram had 100% work completed under total sanctioned kilometers under PMGSY. In 2022, this figure dropped to 91.01%. Similarly, Virudhunagar, had 100% work completed under PMGSY in both 2021 and 2022.

KPI No 3.2: Cumulative number of kilometers of all-weather road work completed as a percentage of total sanctioned kilometers in the district under PMGSY:

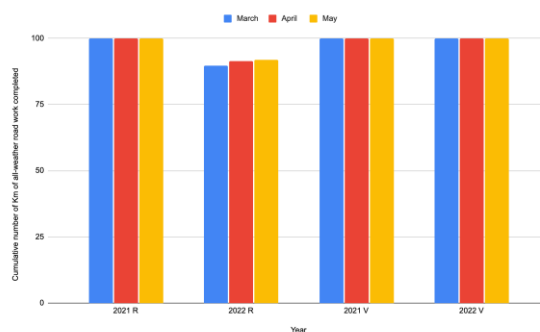


Figure 7: The cumulative number of kilometers of all-weather road work completed as a percentage of total sanctioned kilometers under PMGSY from March to May in the year 2021 and 2022

Both Ramanathapuram and Virudhunagar had achieved 100% saturation level at the inception of ADP on this parameter. While Virudhunagar maintained 100% saturation level in 2022 Ramanathapuram saw the results dip to 91.01% for the same period.

KPI No 6 Percentage coverage of establishment of Common Service Centers at Gram Panchayat level: Both Ramanathapuram and Virudhunagar had 100% coverage of establishment of common service centers at Gram Panchayat level in 2021 and 2022.

KPI No 7: Percentage of youth certified in short term or long-term training schemes to no. of youth in district in age group 15-29:

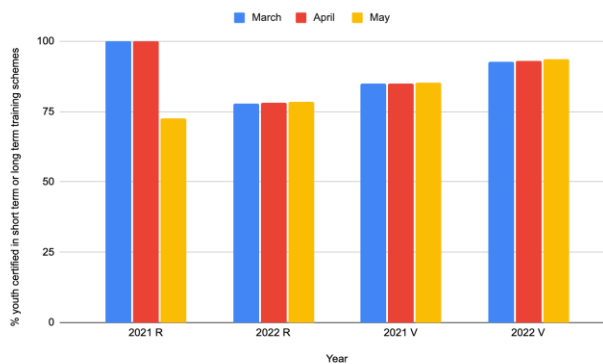


Figure 8: The percentage of youth certified in short term or long-term training schemes to number of youth in the district in the age group 15-29 from March to May in the year 2021 and 2022

The government has come up with many skill development programs such as Pradhan Mantri Kaushal Vikas Yojana or the Deen Dayal Upadhyay- Grameen Kaushal Yojana. Such skill development programs aim to train the youth for job opportunities. Skilling requires an assessment of the market as:

Skill deficit may lead to dearth of jobs, (Amit Kapoor, 2020). Therefore, it is imperative for the districts to find the right combination so that the youth does not feel dejected or goes astray. In 2021, Ramanathapuram had 90.86% of its youth trained in short term or long-term training programs. This number dropped down to 78.14% in 2022. The district needs to take cognizance of the above factual data to plan their program effectively and raise skilling for employability.

The KPI of youth certified in training schemes as per the ADP dashboard for Virudhunagar, was 85.08% and 93.1% in 2021 and 2022 respectively. The survey carried out by the Tamil Nadu government in 2019, had concluded that 2.6% of the district population have undergone some kind of vocational training. Therefore, the current figures are a big improvement from the earlier ones. Both the districts have scope of improvement on this KPI. they are yet to reach their full potential.

Conclusion: In Tamil Nadu, two districts, namely, Ramanathapuram and Virudhunagar were chosen for the ADP program. This study aimed to see the impact of covid on the implementation of key parameters related to financial inclusion and basic infrastructure. The study concluded that Virudhunagar has outperformed Ramanathapuram on all KPIs except one of disbursement of MUDRA loans. May'2021 saw a sharp dip on all KPIs when compared to the other months of the same year as well as the next year.

Ramanathapuram led on only one KPI which was the disbursement of MUDRA loans when compared to Virudhunagar, if the combined figures are to be taken for 2021 and 2022. Covid affected the performance of all KPIs across both the districts other than disbursement of MUDRA loan and percentage of youth certified in short term or long-term training schemes to no. of youth in district in age group 15-29. The number of enrolments grew in both the districts steadily for PMJJBY as well as for PMSBY in both the years reflecting the sentiment of the people for insurance policies post the pandemic. The Atal Pension scheme also attracted higher enrolment in 2022 as compared to 2021 in both Virudhunagar and Ramanathapuram. The one KPI which did not show incremental improvement was seeding of Aadhaar with bank accounts. Rather, Virudhunagar showed a very slight dip of 0.4%. The Jan Dhan Yojana attracted a higher number in Virudhunagar as compared to Ramanathapuram in both the years indicating that efforts are being made at the ground level to boost the socio-economic level of the citizens. Ramanathapuram in some and Virudhunagar in most aspects under Basic Infrastructure reflected a saturation. Ramanathapuram had a surprisingly huge jump in rural habitation's access to potable water from 5.64% to 100% between 2021 and 2022.

The skill development showed varying figures, with Virudhunagar showing an improvement and Ramanathapuram a decline in figures. Virudhunagar, when compared to Ramanathapuram has shown a steady progress in skill development with a rise of 8% between the two comparative years. Ramanathapuram, on the other hand, dropped by 12% between 2021 and 2022. Skill development showed a steady drop in Ramanathapuram, the only KPI to do so. The rest of the KPIs did not show a very steep incline or a decline in any of the two years. Virudhunagar, on the other hand, continued to show improvement on all KPIs.

Through this study we can conclude that implementation of programs in both the districts of Tamil Nadu has been going on steadily. The impact of Covid is visible in 2021, however, gains have been made in 2022, indicating that the road to recovery has begun.

Limitations: The study undertaken has some inbuilt limitations. Firstly, the period of the study is only limited to three months thereby restricting the outcome. Secondly, not all the KPIs have been included in the research study thereby constraining the conclusion from being all encompassing. Thirdly, the comparative analysis is carried out only for two districts of one state which makes the results slightly skewed. Fourthly, the research has been done based on the dashboard data and no other means of research analysis has been done, thereby limiting the study.

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