



Financial management practices of Gram Panchayaths and Their contributions to rural development

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Abstract

The present study, titled “Financial Management Practices of Gram Panchayaths and their Contributions to Rural Development,” examines the contribution of Gram Panchayats to rural development with particular emphasis on their administrative and service-delivery roles. Gram Panchayats constitute the basic unit of rural local self-government and are responsible for planning, implementation of development programmes, provision of essential services, welfare activities, and community participation. The study aims to examine the influence of the administrative role and the impact of service roles performed by Gram Panchayats on rural development in Chikkamagaluru District. Primary data were collected through structured questionnaires, surveys and personal interviews from rural residents, Panchayat Development Officers, elected Gram Panchayat members and other relevant stakeholders. A sample of 402 respondents was selected using a targeted purposive sampling approach. Secondary data were obtained from books, journals, government reports, official websites, statistical publications and previous studies. The collected data were analysed using SPSS, applying descriptive statistics and multiple regression analysis. The findings reveal a very strong relationship between the administrative role of Gram Panchayats and rural development ($R = 0.942$; $R^2 = 0.886$), while the service role also demonstrates a strong relationship ($R = 0.859$; $R^2 = 0.738$). The regression models are statistically significant, confirming that both administrative and service roles significantly contribute to rural development. Record management, public service delivery, monitoring, roads, drinking water, education and agricultural support emerge as important contributors. The study concludes that strengthening participatory planning, administrative efficiency, transparency, service delivery, institutional coordination and accountability can enhance the effectiveness of Gram Panchayats and promote inclusive and sustainable rural development in Chikkamagaluru District.

Keywords: Gram Panchayats, rural development, administrative role, service delivery

Introduction

Rural development is an essential component of balanced and inclusive socio-economic development. In a country like India, where a considerable proportion of the population continues to live in rural areas, the development of villages has a direct bearing on the overall progress of the nation (PRS Legislative Research, 2023) ^[27]. Rural development is not limited to economic growth alone; it encompasses improvements in employment, income, education, health, sanitation, housing, drinking water, roads, social security, livelihoods, and the overall quality of life of rural people. Effective rural development also requires the active participation of local communities in identifying their needs, planning development programmes, implementing welfare measures, and monitoring the outcomes (Rajakumar, 2017) ^[28]. In this context, democratic decentralisation and local self-government have assumed considerable importance. The Panchayati Raj system represents a significant institutional mechanism for promoting decentralization and participatory democracy in rural India (Saxena, 2000) ^[29]. The

73rd Constitutional Amendment Act, 1992, gave constitutional status to Panchayati Raj Institutions (PRIs) and provided a framework for democratic governance at the grassroots level. The three-tier Panchayati Raj system consists of the Gram Panchayat at the village level, the Taluk Panchayat at the intermediate level, and the Zilla Panchayat at the district level (Sikligar, 2020) ^[30]. Among these institutions, the Gram Panchayat occupies a

particularly important position because it functions closest to the rural population (Singh, 2002) ^[31]. It serves as an important link between villagers and higher levels of government and is expected to translate government policies and development programmes into concrete benefits at the local level. Gram Panchayats play a multifaceted role in rural development. Their responsibilities include providing and maintaining basic civic amenities, improving village infrastructure, supporting sanitation and public health, facilitating access to drinking water, maintaining roads and community assets, promoting education and social welfare, and implementing various government development and poverty-alleviation programmes (Ahmed, Rahman, & Akter, 2022) ^[32]. They also contribute to livelihood promotion, employment generation, women's empowerment, social inclusion, and the development of vulnerable sections of rural society. Through the preparation of local development plans and identification of beneficiaries, Gram Panchayats are expected to ensure that development interventions respond to the actual needs and priorities of local communities (Singh & Jain, 2018) ^[33]. The concept of decentralisation further emphasises the importance of people's participation in local governance. The Gram Sabha provides an institutional platform through which rural residents can participate in discussions concerning village development, identify local problems, review development programmes, and promote transparency and accountability (Kumar & Sharma, 2019) ^[34]. Active participation of citizens can strengthen democratic governance and improve

the effectiveness of rural development programmes. However, the actual performance of Gram Panchayats depends on several factors, including financial resources, administrative capacity, technical expertise, political participation, awareness among citizens, transparency, accountability, coordination with government departments, and the extent of participation of women and socially disadvantaged groups (Das & Mohanty, 2020) ^[35]. Karnataka has a significant history of decentralised rural governance and has played an important role in the development of the Panchayati Raj system in India. The state has established Gram Panchayats as important institutions for delivering public services and implementing rural development programmes. These institutions are involved in a wide range of developmental and welfare activities, including rural infrastructure, sanitation, drinking water, housing, employment, social security, education, health-related initiatives, livelihood promotion, and community development. The effectiveness of these institutions therefore has important implications for the socio-economic transformation of rural communities in Karnataka. Chikkamagaluru district provides an important setting for examining the role of Gram Panchayats in rural development. The district is characterised by diverse geographical, economic, and social conditions, with rural communities depending on agriculture, horticulture, plantation activities, small-scale enterprises, wage employment, and other livelihood activities (Ramachandran & Verma, 2021) ^[36]. Coffee cultivation and allied agricultural activities have an important place in the district economy, while variations in terrain and settlement patterns create different developmental requirements across rural areas. Consequently, the needs of rural communities may differ with respect to roads, drinking water, sanitation, housing, employment, education, health facilities, agricultural support, and livelihood opportunities (Joshi & Rana, 2022) ^[37]. Gram Panchayats have an important responsibility in addressing these local development requirements. The role of Gram Panchayats in Chikkamagaluru district can therefore be assessed not merely in terms of the implementation of government schemes but also in relation to their contribution to broader rural transformation. Their effectiveness can be examined through dimensions such as the provision of basic amenities, development of rural infrastructure, implementation of welfare and employment programmes, promotion of livelihoods, social development, women's participation, community involvement, transparency, accountability, and citizen satisfaction. Such an assessment can help identify the extent to which decentralised institutions are responding to the needs of rural people and contributing to improvements in their socio-economic conditions (Seers, 2008) (Hooda, 1997) ^[38, 39]. Despite the constitutional recognition and institutional importance of Panchayati Raj Institutions, Gram Panchayats may face several challenges in fulfilling their developmental responsibilities. These may include inadequate financial resources, delays in the release of funds, shortage of trained personnel, limited technical expertise, insufficient public awareness, political interference, weak participation in Gram Sabha meetings, administrative constraints, and difficulties in ensuring transparency and accountability (Gotwal, Yadav, & Upadhyay, 2020) ^[40]. In some cases, the gap between the responsibilities assigned to Gram

Panchayats and the resources and institutional capacity available to them may affect the quality and effectiveness of rural development (Tiwari, 2013) ^[19]. Therefore, studying the actual functioning of Gram Panchayats at the grassroots level is essential for understanding the effectiveness of decentralised rural governance (Pal, 2018) ^[12].

Literature Review

Gram Panchayats constitute the basic institutional foundation of rural local self-government in India and play a central role in translating decentralisation into practical development at the village level (Alkesh, 2018) ^[1]. Their role extends beyond routine administration to planning, implementation of development programmes, delivery of basic services, social welfare, infrastructure development, financial management, and community participation (Bates, 2005) (Chandel & Jain, 1998) ^[2, 3]. The effectiveness of Gram Panchayats is therefore an important determinant of the quality and sustainability of rural development. In the context of Chikkamagaluru District, where rural communities are dependent on agriculture, horticulture, plantation activities, wage employment and small-scale economic activities, the functioning of Gram Panchayats assumes particular significance (Das, 2019) ^[34]. Administrative Planning and Development Functions Village development planning is one of the primary responsibilities of Gram Panchayats. Effective planning requires identification of local needs, prioritisation of development activities and preparation of village-level plans according to available resources (Dubey, 1972) ^[5]. The literature on decentralised governance generally emphasises that development planning is more effective when local people participate in identifying their priorities. Gram Panchayats are expected to assess requirements relating to roads, drinking water, sanitation, housing, employment, education, health and other essential facilities (Kaur, 2019) ^[6]. In Chikkamagaluru District, localised planning is especially important because rural areas differ in their geographical conditions, agricultural activities, infrastructure requirements and socio-economic characteristics. The implementation of government development and welfare schemes represents another important administrative function (Keshava & Gupta, 2018) ^[7]. Gram Panchayats act as grassroots institutions for executing programmes related to employment, housing, sanitation, social security, livelihoods and rural infrastructure. The success of these programmes depends on proper beneficiary identification, timely implementation, effective coordination and monitoring (Kumari, 2018) ^[8]. Similarly, timely and accessible delivery of public services is an important indicator of administrative effectiveness. Delays inadequate information and procedural difficulties can reduce the benefits reaching rural households. Proper maintenance of administrative records is essential for efficient Panchayat functioning. Registers relating to beneficiaries, property, development activities, meetings, finances and other administrative matters provide the institutional basis for decision-making and accountability (Mibang & Modi, 2019) ^[9]. Accurate record management can also minimise administrative errors and facilitate monitoring of government programmes. Financial management is another critical dimension of Panchayat administration. Preparation of budgets, proper expenditure management, utilisation of allocated funds and financial

discipline determine the capacity of Gram Panchayats to undertake development activities (Mishra, Akhtar, & Tarika, 2011) ^[10]. Efficient financial management is particularly important because limited resources must be allocated among competing rural development priorities. Transparency and accountability are closely related to effective local governance. Disclosure of information, access to records, openness in decision-making and public reporting can strengthen citizens' confidence in Panchayat institutions (Mohanty, 2014) ^[11]. Accountability requires elected representatives and officials to take responsibility for decisions, expenditure and development outcomes. These dimensions are especially significant because decentralisation is meaningful only when local institutions remain responsive to the people they serve (Pal, 2018) (Ramya, 2014) ^[12, 13]. An effective Gram Panchayat should provide mechanisms through which rural residents can communicate their problems and seek solutions. Grievance redressal includes receiving complaints, responding to citizen concerns and ensuring appropriate corrective action. Efficient grievance mechanisms can strengthen the relationship between citizens and local government (Saini, 2015) ^[14]. Coordination with the Taluk Panchayat, Zilla Panchayat and other government departments is also essential for successful rural development. Many development activities require technical, financial and administrative support from higher-level institutions. Effective coordination can prevent duplication, facilitate the flow of funds and information, and improve implementation of development programmes (Tiwari, 2013) ^[19]. The Gram Sabha is an important institution for participatory local governance. Regular organisation of Gram Sabha meetings provides rural residents with opportunities to discuss development priorities, review programmes, participate in beneficiary selection and monitor Panchayat activities. Meaningful participation rather than merely formal meetings is essential for strengthening grassroots democracy. The effectiveness of Panchayat administration also depends upon the availability and competence of staff (Usha, 2012) ^[20]. Adequate staffing, training, supervision and administrative efficiency can improve service delivery and programme implementation. Lack of trained personnel or excessive administrative workload may adversely affect the functioning of Gram Panchayats (Pandey & Dwivedi, 2016) ^[26]. Monitoring and Evaluation Monitoring and evaluation are necessary to ensure that development programmes achieve their intended objectives. Regular supervision of projects, assessment of progress, identification of implementation problems and corrective action can improve the quality of rural development activities. Effective monitoring also strengthens accountability and ensures better utilisation of public resources. Provision of drinking water is one of the most essential responsibilities associated with rural development. Gram Panchayats contribute to the supply and maintenance of water sources, pipelines and other local water infrastructure (Sirsikar, 1966) ^[18]. Safe and reliable drinking water has direct implications for public health and household well-being. Sanitation services, including drainage, cleanliness, waste disposal, toilet facilities and sanitation awareness, are equally important. Improved sanitation can contribute to healthier living conditions and environmental sustainability. Similarly, construction and maintenance of village roads and streets are fundamental to

rural connectivity (Wasnik, 2019) ^[21]. Better roads facilitate access to markets, schools, health facilities and employment opportunities. Street lighting is another important civic service that contributes to safety, mobility and quality of life. Its effectiveness depends upon adequate installation, regular maintenance and timely repair of dysfunctional lights. Gram Panchayats also contribute to rural social development through health, education and housing-related services. Health-related responsibilities include public health awareness, disease prevention, sanitation promotion and coordination with local health institutions. Educational support may include assistance to schools, improvement of basic educational facilities, literacy initiatives and awareness programmes (Singh, 2001) ^[17]. Housing programmes are important for improving the living conditions of economically weaker households. Gram Panchayats play a role in identifying eligible beneficiaries and facilitating implementation of rural housing schemes (Jha, 2016) ^[22]. Their effectiveness in transparent beneficiary identification is therefore important for ensuring that benefits reach deserving households. Employment and livelihood promotion constitute important dimensions of rural development. Gram Panchayats facilitate implementation of employment programmes such as MGNREGA and may support skill development, wage employment and livelihood-generating activities (Mathur, 2022) ^[37]. These initiatives can contribute to income security and reduce vulnerability among rural households (Ninan, 2019) ^[25]. Social welfare services focus on vulnerable sections, including senior citizens, persons with disabilities and economically disadvantaged groups. Effective identification of beneficiaries and facilitation of social security benefits can strengthen social inclusion. Agricultural and rural economic development is particularly relevant to Chikkamagaluru District. Support for farmers, irrigation, livestock, horticulture and allied activities can strengthen rural livelihoods and local economic development (Moseley, 2003) ^[24]. Gram Panchayats can contribute by facilitating access to government programmes and coordinating with relevant departments. Maintenance of community halls, public buildings, markets, playgrounds and other common facilities supports collective social and economic life in villages. Such infrastructure provides spaces for community activities, local markets, social programmes and recreation (Singh, 2017) (Singh, 1994) ^[15, 16]. Finally, birth and death registration and the issuance of certificates constitute essential civic services. Timely and accessible registration services are important for establishing legal identity, accessing government benefits, education, social security and other public services.

Research Problem

The existing literature highlights the significant role of Gram Panchayats in promoting rural development through administrative planning, implementation of government schemes, public service delivery, financial management, transparency, accountability, grievance redressal, Gram Sabha participation, and monitoring and evaluation. Previous studies have also examined their contribution to essential services such as drinking water, sanitation, roads, street lighting, health, education, housing, employment, social welfare, agricultural development, community infrastructure, and civic registration. However, much of the available research examines Panchayati Raj Institutions

from a broad national or state-level perspective or focuses on specific aspects of rural development rather than providing an integrated assessment of their overall functioning.

There is particularly limited empirical evidence concerning the extent to which Gram Panchayats effectively identify local needs, prepare development plans, implement welfare schemes, manage financial resources, maintain administrative records, ensure transparency and accountability, address public grievances, coordinate with higher-level institutions, and encourage meaningful participation through Gram Sabha. Similarly, the effectiveness, accessibility and adequacy of essential services provided by Gram Panchayats and their contribution to the socio-economic well-being of rural households require further systematic investigation. The research gap is more evident in Chikkamagaluru District, where rural communities have diverse socio-economic characteristics and depend on agriculture, horticulture, plantation activities, wage employment and allied occupations. Existing studies do not adequately provide an integrated district-level assessment from the perspective of rural residents. Therefore, the present study seeks to fill this gap by systematically examining the administrative role, service delivery, effectiveness, challenges and contribution of Gram Panchayats to rural development in Chikkamagaluru District.

Need for The Study

The Gram Panchayat is the closest institution of local self-government to rural people and has a crucial responsibility in translating government policies and development programmes into tangible benefits at the village level. The need for the present study arises from the importance of assessing whether Gram Panchayats are effectively fulfilling their administrative and service-delivery responsibilities in rural areas. Chikkamagaluru District presents diverse rural socio-economic conditions, with communities dependent on agriculture, horticulture, plantation activities, wage employment and allied occupations. Therefore, the developmental needs of rural households vary across different areas of the district. A systematic assessment is required to understand the effectiveness of Gram Panchayats in village planning, implementation of development schemes, financial management, transparency, accountability, grievance redressal, Gram Sabha participation and monitoring. It is equally necessary to assess the quality and accessibility of essential services such as drinking water, sanitation, roads, health, education, housing, employment, social welfare and community infrastructure. The study is therefore needed to identify existing strengths, shortcomings and challenges and to provide evidence-based suggestions for strengthening Gram Panchayats and promoting inclusive and sustainable rural development in Chikkamagaluru District.

Research Objectives

1. To study the influence of Finance and administrative Role of Gram Panchayats on Rural Development in Chikkamagaluru District.
2. To examine the impact of service Role performed by the Gram Panchayats on Rural Development in Chikkamagaluru District.

Hypothesis

H0: There is no significant influence of administrative Role of Gram Panchayats on Rural

H1: There is a significant influence of administrative Role of Gram Panchayats on Rural Development in Chikkamagaluru District.

H0: There is no significant impact of service Role performed by the Gram Panchayats on Rural Development in Chikkamagaluru District.

H2: There is a significant impact of service Role performed by the Gram Panchayats on Rural Development in Chikkamagaluru District.

Research Methodology

Data collection

1. Primary Data

Primary data for the study were collected through online and offline structured questionnaires, surveys conducted at selected Gram Panchayat offices, and personal interviews with Panchayat Development Officers (PDOs), elected Gram Panchayat members, and rural residents of Chikkamagaluru District. The data were obtained directly from respondents to assess their perceptions and experiences regarding the administrative functioning and service delivery of Gram Panchayats. The primary data helped to assess the contribution and effectiveness of Gram Panchayats in promoting rural development and improving the socio-economic well-being of rural communities in Chikkamagaluru District.

2. Secondary Data

Secondary data for the study were collected from books, research journals, articles, government reports, official websites, statistical publications, online databases, and previous studies related to Gram Panchayats, Panchayati Raj Institutions, rural development, local governance, and rural service delivery. These sources provided theoretical foundations, conceptual understanding, background information, and supporting evidence for examining the role of Gram Panchayats in rural development in Chikkamagaluru District.

Sample Design

The study adopted a targeted sampling approach focusing on rural residents and key stakeholders associated with Gram Panchayats located nearby Kadur, Tarikere, Mudigere, Koppa, Sringeri, Narasimharajapura (N.R. Pura) Ajjampura, Kalasa in Chikkamagaluru District. The target population comprised rural households, Panchayat Development Officers (PDOs), elected Gram Panchayat members, and other relevant respondents who possess direct knowledge and experience of Gram Panchayat administration and rural development activities. The sample size was determined using Yamane's (1964) sample size determination formula, considering the population size and the requirements of the study. Based on this method, an appropriate sample of respondents was selected for the study. Based on this method, a sample of 402 respondents was selected for the study.

Scope of The Study

The study examines the role of Gram Panchayats in rural development in Chikkamagaluru District, focusing on both administrative and service delivery functions. It covers selected Gram Panchayats and rural communities, considering views of residents, PDOs, elected members, and stakeholders. Administrative aspects include planning, scheme implementation, financial management, transparency, grievance redressal, coordination, and Gram Sabha functioning. Service delivery includes water, sanitation, roads, health, education, housing, and livelihood services. Primary and secondary data are used. The study identifies strengths, limitations, and challenges, and assesses their impact on rural development, with findings applicable mainly to selected areas.

Data Analysis

The collected data were analysed using SPSS statistical software. Descriptive statistics were used to summarise respondents' perceptions, while regression analysis was applied to examine the influence of administrative and service roles of Gram Panchayats on rural development. The analysis assessed the strength, significance, and contribution of these factors to rural development in Chikkamagaluru District.

H0: There is no significant influence of administrative Role of Gram Panchayats on Rural Development in Chikkamagaluru District.

H1: There is a significant influence of administrative Role of Gram Panchayats on Rural Development in Chikkamagaluru District.

Model Summary							
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate		
1	.942 ^a	.886	.883		.38874		
ANOVA ^b							
Model		Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	458.810	12	38.234	253.008	.000 ^a	
	Residual	58.785	389	.151			
	Total	517.595	401				
Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
		B	Std. Error	Beta			
1	(Constant)		-.256	.099		-2.578	.010
	Preparation of village development plans, identification of local needs, priority setting		.203	.041	-.193	-4.982	.000
	Effective execution of rural development and welfare schemes		.017	.038	.020	.453	.651
	Timely and accessible delivery of essential public services		.271	.033	.324	8.088	.000
	Proper maintenance of registers, beneficiary records, property records and administrative documents		.400	.037	.426	10.757	.000
	Budget preparation, expenditure management, fund utilisation and financial discipline		.052	.049	.050	1.052	.293
	Disclosure of information, public access to records and openness in decision-making		.022	.044	.023	.506	.613
	Responsibility of elected representatives and officials for decisions and development activities		.070	.036	.077	1.928	.055
	Receiving, addressing and resolving complaints and problems of rural residents		.136	.030	.147	4.537	.000
	Coordination with Taluk Panchayat, Zilla Panchayat and other government departments		.107	.045	.091	2.365	.019
	Organisation of Gram Sabha meetings, participation, discussion and implementation of resolutions		.007	.030	.007	.231	.817
	Availability, efficiency, training and supervision of Panchayat staff		-.103	.028	-.100	-3.688	.000
	Supervision, progress monitoring, assessment of schemes and corrective action		.230	.023	.235	9.816	.000

a. Dependent Variable: Rural Development in Chikkamagaluru District

The regression analysis was conducted to examine the influence of the administrative role of Gram Panchayats on rural development in Chikkamagaluru District. The results indicate a very strong relationship between the administrative role of Gram Panchayats and rural development, with an R value of 0.942. The R² value of 0.886 indicates that 88.6 per cent of the variation in rural development is explained by the 12 administrative variables included in the model, while the Adjusted R² of 0.883

confirms the high explanatory power of the model. The ANOVA results further demonstrate that the overall regression model is statistically significant (F = 253.008, p < 0.001), indicating that the administrative role of Gram Panchayats has a significant influence on rural development. Among the individual variables, proper maintenance of registers, beneficiary records, property records and administrative documents has the strongest positive influence ($\beta = 0.426$, p < 0.001), followed by timely and

accessible delivery of essential public services ($\beta = 0.324$, $p < 0.001$) and supervision, progress monitoring, assessment of schemes and corrective action ($\beta = 0.235$, $p < 0.001$). Grievance redressal ($\beta = 0.147$, $p < 0.001$) and coordination with Taluk Panchayat, Zilla Panchayat and other government departments ($\beta = 0.091$, $p = 0.019$) also have significant positive influences. However, effective execution of development and welfare schemes, financial management, transparency, accountability, and Gram Sabha functioning are not statistically significant at the 5 per cent level. Village development planning ($\beta = -0.193$, $p < 0.001$) and Panchayat staff availability and efficiency ($\beta = -0.100$, $p <$

0.001) show significant negative coefficients, which may require further investigation for multicollinearity or suppression effects. Overall, the findings provide sufficient evidence to reject H_0 and accept H_1 , confirming that the administrative role of Gram Panchayats has a significant influence on rural development in Chikkamagaluru District.

H0: There is no significant impact of service Role performed by the Gram Panchayats on Rural Development in Chikkamagaluru District.

H2: There is a significant impact of service Role performed by the Gram Panchayats on Rural Development in Chikkamagaluru District.

Model Summary							
Model	R	R Square		Adjusted R Square	Std. Error of the Estimate		
1	.859 ^a	.738		.729	.64005		
ANOVA ^b							
Model		Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	447.875	12	37.323	91.105	.000 ^a	
	Residual	159.361	389	.410			
	Total	607.236	401				
Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
		B	Std. Error	Beta			
1	(Constant)		.646	.161		4.000	.000
	Supply, maintenance of water sources, pipelines, and availability of safe drinking water		.369	.081	.341	4.537	.000
	Drainage, cleanliness, waste disposal, toilets, and sanitation awareness		.105	.069	.092	1.516	.130
	Construction and maintenance of village roads, streets, and connectivity		.381	.060	.409	6.349	.000
	Installation, maintenance, and adequate functioning of streetlights		.032	.060	.035	.536	.592
	Health awareness, disease prevention, sanitation, and coordination with health centres		.051	.070	.050	.736	.462
	Support to schools, basic educational facilities, literacy and awareness programmes		.283	.080	.251	3.538	.000
	Identification of beneficiaries and implementation of rural housing schemes		.089	.073	-.084	-1.228	.220
	Employment generation, MGNREGA implementation, skill development and livelihood promotion		.166	.059	-.168	-2.792	.005
	Support for senior citizens, persons with disabilities, economically weaker sections and other vulnerable groups		.295	.073	-.233	-4.029	.000
	Support for farmers, agricultural development, irrigation, livestock and allied activities		.224	.049	.201	4.593	.000
	Maintenance of community halls, public buildings, markets, playgrounds and other common facilities		.067	.047	.060	1.430	.154
	Registration and issuance of certificates and other essential local civic services		.161	.042	-.152	-3.798	.000

a. Dependent Variable: Rural Development in Chikkamagaluru District

The regression analysis was conducted to examine the impact of service roles performed by Gram Panchayats on rural development in Chikkamagaluru District. The results reveal a strong relationship between the service role of Gram Panchayats and rural development, with an R value of 0.859. The R^2 value of 0.738 indicates that 73.8 per cent of the variation in rural development is explained by the 12 service-related variables, while the Adjusted R^2 of 0.729 indicates that the model maintains substantial explanatory power after adjustment. The ANOVA results show that the overall regression model is statistically significant ($F = 91.105$, $p < 0.001$), confirming that the service role of Gram Panchayats has a significant impact on rural development.

Among the individual service variables, construction and maintenance of village roads, streets and connectivity has the strongest positive influence ($\beta = 0.409$, $p < 0.001$), followed by supply and maintenance of drinking water and safe water availability ($\beta = 0.341$, $p < 0.001$) and support to schools, basic educational facilities, literacy and awareness programmes ($\beta = 0.251$, $p < 0.001$). Agricultural development and allied activities also have a significant positive impact ($\beta = 0.201$, $p < 0.001$). However, employment generation and livelihood promotion ($\beta = -0.168$, $p = 0.005$), social welfare support ($\beta = -0.233$, $p < 0.001$) and civic registration and certificate services ($\beta = -0.152$, $p < 0.001$) show significant negative coefficients,

which should be interpreted cautiously in the presence of other correlated service variables. Drainage and sanitation, street lighting, health services, housing services, and maintenance of community facilities are not statistically significant at the 5 per cent level. Overall, since the regression model is statistically significant, H_0 is rejected and H_2 is accepted, establishing that the service role performed by Gram Panchayats has a significant impact on rural development in Chikkamagaluru District.

Research findings

1. **Administrative role has a strong influence on rural development:** The regression analysis shows a very strong relationship between the administrative role of Gram Panchayats and rural development, with $R = 0.942$. The model explains 88.6% ($R^2 = 0.886$) of the variation in rural development.
2. **Administrative regression model is statistically significant:** The ANOVA result ($F = 253.008$, $p < 0.001$) confirms that the overall administrative role of Gram Panchayats significantly influences rural development. Therefore, H_0 is rejected and H_1 is accepted.
3. **Record maintenance is the strongest administrative contributor:** Proper maintenance of registers, beneficiary records, property records and administrative documents has the strongest positive influence among the administrative variables ($\beta = 0.426$, $p < 0.001$), indicating the importance of systematic record management for rural development.
4. **Public service delivery significantly contributes to development:** Timely and accessible delivery of essential public services has a significant positive influence ($\beta = 0.324$, $p < 0.001$), demonstrating that efficient delivery of services is an important component of effective Panchayat administration.
5. **Monitoring and evaluation play an important role:** Supervision, progress monitoring, assessment of schemes and corrective action significantly influence rural development ($\beta = 0.235$, $p < 0.001$). This indicates that continuous monitoring improves the effectiveness of development activities.
6. **Grievance redressal strengthens rural development:** Receiving and resolving complaints and problems of rural residents has a significant positive influence ($\beta = 0.147$, $p < 0.001$), suggesting that responsive Panchayat administration contributes to better rural development outcomes.
7. **Inter-institutional coordination is significant:** Coordination with Taluk Panchayat, Zilla Panchayat and other government departments significantly contributes to rural development ($\beta = 0.091$, $p = 0.019$), highlighting the importance of institutional cooperation.
8. **Service role has a substantial impact on rural development:** The service-role regression shows a

strong relationship ($R = 0.859$) and explains 73.8% ($R^2 = 0.738$) of the variation in rural development. The overall model is statistically significant ($F = 91.105$, $p < 0.001$). Thus, H_0 is rejected and H_2 is accepted.

9. **Roads and connectivity are the strongest service contributors:** Construction and maintenance of village roads, streets and connectivity have the highest positive influence among service variables ($\beta = 0.409$, $p < 0.001$). This indicates that rural connectivity is particularly important for improving development opportunities.
10. **Drinking water and education significantly support rural development:** Supply and maintenance of safe drinking water have a significant positive impact ($\beta = 0.341$, $p < 0.001$), while support to schools, educational facilities, literacy and awareness programmes also significantly contributes ($\beta = 0.251$, $p < 0.001$).
11. **Agricultural support contributes significantly to rural development:** Support for farmers, agricultural development, irrigation, livestock and allied activities has a significant positive influence ($\beta = 0.201$, $p < 0.001$), reflecting the importance of agriculture and allied activities to rural livelihoods in Chikkamagaluru District.
12. **Several service dimensions require further attention:** Drainage and sanitation, street lighting, health services, housing, and maintenance of community facilities are not statistically significant at the 5% level. At the same time, employment and livelihood services ($\beta = -0.168$, $p = 0.005$), social welfare services ($\beta = -0.233$, $p < 0.001$) and civic registration services ($\beta = -0.152$, $p < 0.001$) show significant negative coefficients. These negative coefficients should be interpreted cautiously because they may reflect overlap or multicollinearity among the service variables, rather than suggesting that these services actually reduce rural development.

Suggestions

1. Strengthen village-level planning: Gram Panchayats should improve participatory village development planning by systematically identifying local needs and giving priority to the most urgent requirements of rural communities.
2. Improve record management: Digitalisation and regular updating of beneficiary, property, financial and administrative records should be encouraged to improve transparency, accuracy and administrative efficiency.
3. Enhance public service delivery: Essential services such as drinking water, sanitation, roads, street lighting and civic services should be provided in a timely, accessible and equitable manner.
4. Strengthen monitoring mechanisms: Regular monitoring and evaluation of development schemes should be undertaken to identify delays, assess outcomes and introduce corrective measures.
5. Improve grievance redressal: Gram Panchayats should establish accessible and time-bound mechanisms for receiving, recording and resolving complaints of rural residents.

6. Promote Gram Sabha participation: Greater efforts should be made to ensure regular, inclusive and meaningful participation of rural residents in Gram Sabha meetings and decision-making.
7. Develop Panchayat staff capacity: Regular training, skill development and supervision should be provided to Panchayat staff to improve administrative and service-delivery efficiency.
8. Improve rural connectivity and water facilities: Greater priority should be given to maintaining village roads, streets and drinking-water infrastructure, as these were important service dimensions contributing to rural development.
9. Strengthen agricultural and livelihood support: Gram Panchayats should improve coordination with relevant departments to support farmers, irrigation, livestock, MGNREGA, skill development and other livelihood opportunities.
10. Increase transparency and institutional coordination: Panchayats should ensure greater disclosure of information, financial transparency and coordination with Taluk Panchayats, Zilla Panchayats and government departments for effective implementation of development programmes.

Limitations of The Study

1. The present study has certain limitations that should be considered while interpreting its findings.
2. The geographical scope of the study is restricted to selected Gram Panchayats in Chikkamagaluru District, and therefore the findings may not be fully generalisable to all Gram Panchayats in Karnataka or other states.
3. The study is based largely on the perceptions and experiences of selected respondents, including rural residents, Panchayat Development Officers and elected representatives, which may involve subjective responses and respondent bias.
4. The study employed purposive sampling, which may limit the representativeness of the sample.
5. The study primarily examines administrative and service roles and does not cover every dimension of rural development.
6. The cross-sectional nature of the study captures the situation during the period of data collection and may not reflect long-term changes in Panchayat performance.

Directions for Future Research

Future research can extend the present study by examining the role of Gram Panchayats across multiple districts of Karnataka to facilitate meaningful regional comparisons. Comparative studies between rural and semi-urban local bodies may also provide greater understanding of differences in administrative capacity and service delivery. Future researchers could employ probability sampling and larger samples to improve the generalisability of findings. Longitudinal studies may be undertaken to assess changes in Panchayat performance and rural development over time. Further research can investigate the influence of digital governance, e-Panchayat systems, online service delivery and digital record management on administrative efficiency

and transparency. Separate studies may examine the effectiveness of specific programmes such as MGNREGA, rural housing, drinking-water schemes and social welfare programmes. Qualitative research involving detailed interviews, focus groups and case studies could provide deeper insights into the challenges faced by Panchayat officials and rural communities. Future studies may also examine gender participation, social inclusion, financial autonomy, political participation, citizen satisfaction and social accountability. Finally, structural equation modelling or other advanced statistical techniques could be employed to examine the complex relationships among Panchayat administration, service delivery, citizen participation and rural development outcomes.

Conclusion

The present study concludes that Gram Panchayats play a significant role in promoting rural development in Chikkamagaluru District through their administrative functions and delivery of essential rural services. The regression results demonstrate that the administrative role has a strong influence on rural development, explaining 88.6 per cent of its variation, while service-related functions explain 73.8 per cent. Effective record management, timely public service delivery, monitoring and evaluation, grievance redressal, rural roads, drinking water, education and agricultural support emerge as important contributors to development. The findings also indicate the need to strengthen certain areas such as Gram Sabha participation, transparency, financial management, sanitation, health, housing and livelihood services. Overall, effective decentralised administration, participatory planning, efficient service delivery, institutional coordination and accountable governance are essential for improving rural living conditions. Strengthening the capacity and effectiveness of Gram Panchayats can therefore contribute substantially to inclusive, sustainable and people-centred rural development in Chikkamagaluru District.

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