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**RESEARCH ARTICLE**

**“AWARENESS OF TAXATION IN KALABURAGI DISTRICT: A CASE STUDY OF KUSNOOR VILLAGE”**

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**Abstract**

In the context of growing monetary improvement and growing public expenditures, taxation focus performs an essential position within the monetary balance of any region. This observe delves into the notice and information of taxation amongst citizens of Kusnoor in Kalaburagi district. The number one goal is to evaluate the ranges of know-how, attitudes, and perceptions closer to diverse kinds of taxes, inclusive of earnings tax, Goods and Services Tax (GST), assets tax, and different nearby levies. Through an aggregate of quantitative surveys and qualitative interviews, information turned into amassed from a various cross-segment of Kusnoor population, encompassing special age groups, occupations, and academic backgrounds. The findings monitor a widespread disparity in tax focus, with better ranges discovered amongst people with formal training and employment with inside the formal sector, contrasted through restricted information in lower-earnings and less-knowledgeable groups. The observe additionally highlights the affect of socio-monetary elements on tax compliance and explores the position of presidency tasks and academic applications in improving tax literacy. Additionally, the studies identify key regions wherein public focus campaigns can be efficaciously focused to enhance typical compliance and sales generation. By supplying insights into the present day kingdom of taxation focus in Kusanoor village, this paper ambition to tell policymakers and stakeholders approximately the important want for tailor-made techniques to reinforce tax know-how and participation amongst its citizens. The remaining aim is to foster a greater knowledgeable and accountable taxpayer base, thereby assisting the monetary fitness and sustainable improvement of the region.

**Keywords:** Tax, Gender, Education, Awareness, NGO, GST, Local Municipal, Penalties, Professional Help

**Introduction**

The Constitution of India offers strength to the Central and State authorities to levy tax in India. It without a doubt demarcates the authority of each

country and relevant authorities in phrases of series of taxes. Prior to implementation of Goods and Services tax country authorities used to impose a bunch of oblique taxes like Value Added Tax, Service Tax, etc.

The charter gives the strength to accumulate taxes thru the acts exceeded in parliament which might be Income Tax Act 1961, Goods and Services Tax Act 2017 and diverse finance invoice and courtroom docket judgment.

Financial literacy presents a rather young concept which originated from developed countries. The need for financial literacy is mostly based on dynamic and continuous changes in the economy where financial consumers, in order to be financially successful, are obligated to have a certain amount of financial knowledge and skills. This trend expanded from the developed countries and now days it is equally important in the developing and transition countries.

Taxation is the most efficient way of funding public goods and services which government provides to citizens. According to the OECD (2008) there are many reasons why financial education presents a major policy concern. Financial education is particularly required due to the complexity of financial products and services, involving tax issues. Tax system itself presents a complex system, and in the context of continuous changes (as in India) it becomes even more challenging for a financial consumer to be adequately educated on it. Of course, taxpayers who do not understand the tax laws and procedures cannot comply their tax obligations so they need education and assistance programs to help them better understand their tax obligations and entitlements. This precisely is the main function of financial literacy and financial education. Financial education is intended to increase individuals' awareness of financial issues and possible financial risks, to provide them information on various possibilities, and advise them how to overcome various financial problems (Cvrlje, 2013).

It is commonly believed that Indian taxation system is difficult to understand. Taxpayers find it difficult to understand and comprehend the issues related to determination of tax liability, tax filling and tax saving as most of them do not undergo any formal course on taxation. Earlier studies suggest that people assume that tax rates are very high in our country. On account of higher tax rates and their inability to

understand tax issues, most of the people do not file in their tax returns. As a result of this government has to suffer in terms of poor collection of tax revenue. A government needs taxes because, in the long run, taxation is the most efficient way of funding the goods and services which people want the government to provide. Tax ignorance is harmful for individuals as well as for the nation. It can cause taxpayers to pay too much tax by preventing them from taking advantage of tax benefits to which they are entitled. In India the main body, which is responsible for the collection of taxes, is the Central Board of Direct Taxes (CBDT). It is a part of the Department of Revenue under the Ministry of Finance of the Indian government.

Businesses are required to act **quickly to boost understanding of tax compliance**. Here are a few most important points you can take to make sure your business complies with all tax laws. Taxes form an integral aspect of life for the majority, whether as part of the public grappling with tax forms or as professionals aiding others in meeting their tax responsibilities. Ensuring tax compliance is vital for a smoothly operating society, and it's equally crucial to promote understanding and knowledge about it. This piece aims to delve into effective methods for educating and involving both the public and tax professionals in the complexities of tax compliance. Join us on this journey towards comprehension and increased awareness.

### **Different Points of Tax Compliance Awareness**

In the below some points that must be taken during tax compliance awareness by individuals:

#### **1) Learning Tax Compliance**

Tax compliance involves following a country's tax laws and regulations, encompassing accurate income reporting, [tax deductions](#), and timely tax payments. While the process might seem overwhelming, breaking it down into manageable steps can enhance comprehension.

#### **2) Responsibility of Tax Professionals**

Tax professionals, including accountants and tax advisors, serve as indispensable guides for individuals and businesses navigating the complexities of tax compliance. Emphasizing the significance of seeking professional assistance is crucial for a more streamlined and effective tax journey.

### **3) Encouraging Academic Companies**

Fostering tax literacy stands as a fundamental goal. Achieving this can be done through educational initiatives, both within academic settings and via accessible online resources. Crafting engaging and easily understandable materials is essential in enabling individuals to grasp the basic principles of taxation.

### **4) Tax Professionals Complexity**

The complexity and frequent alterations in regulations often [make tax compliance](#) appear daunting to many individuals. To effectively raise awareness, it's essential to recognize and tackle these challenges, offering solutions that demystify the process.

### **5) Using Technology to Relieve Tax Compliance**

In the contemporary digital era, technology plays a pivotal role in simplifying tax compliance. It's important to underscore the significance of tax software, applications, and online platforms designed to aid in tax calculations and return filings. Illustrating how technology can be an ally, rather than an adversary, in the tax process is key.

### **6) Implication of Tax Compliance**

Adhering to tax obligations serves as the foundation of any nation's economy. It ensures that the government can furnish crucial services such as education, healthcare, infrastructure, and more. Failure to comply can result in financial [tax penalties](#), legal issues, and a weakened societal framework. Understanding the significance of tax payment and its role is pivotal.

### **7) Boosting Tax Literacy**

Encourage individuals to inquire and actively seek information to raise awareness. An increased understanding of taxes enhances the likelihood of voluntary compliance. Continuous tax education is crucial to ensure everyone remains well-informed.

### **8) Society Meetings and Workshops**

Conduct local workshops along with seminars in which the tax professional could be able to address the circumstances and questions. Such occasions could furnish a chance for people to obtain direct guidance.

By arranging informative workshops, proportion applicable content material on social media platforms, and inspire others to searching for out tax-associated information. Being are commend for tax attention to your network could have a significant impact. Raising attention approximately tax compliance is an ongoing endeavour that advantages all. By equipping people with know-how and resources, we foster a greater knowledgeable and tax-compliant society, thereby bolstering our groups and nations. It's essential to apprehend that tax compliance isn't simply an obligation; it's a civic obligation that contributes to the greater.

Sampling is an essential approach in a statistical analysis, which accommodates a choice of some quantities of a capacity populace to evaluate or study something from the populace at an inexpensive cost. Simple random sampling (SRS), popularly regarded as "random sampling", consists of the choice of pattern at arbitrary from the sampling body utilising both random range tables or a web arbitrary range generator. An overall of 300 responses have been received. The survey questionnaire became dependent beneath the subsequent subheadings of various aspects like demographics, knowledge of taxation, opinions on the taxation system, and compliance behavior.

### **Demographic Information:**

According to Census 2011 facts the vicinity code or village code of Kusnoor village is 620266. Kusnoor village is positioned in Gulbarga taluka of Gulbarga district in Karnataka, India. It is located 5km far from Gulbarga, that is each district & sub-district headquarter of Kusnoor village. As according to 2009 stats, Kusnoor village is likewise a gram panchayat. The general geographical place of village is 1483.33 hectares. Kusnoor has a complete populace of 635 peoples, out of which male populace is 329 even as woman populace is 306. Literacy charge of kusnoor village is 48.19% out of which 60.18% adult males and 35.29% women are literate. There are approximately 116 homes in kusnoor village.

### Kusnoor Village Map

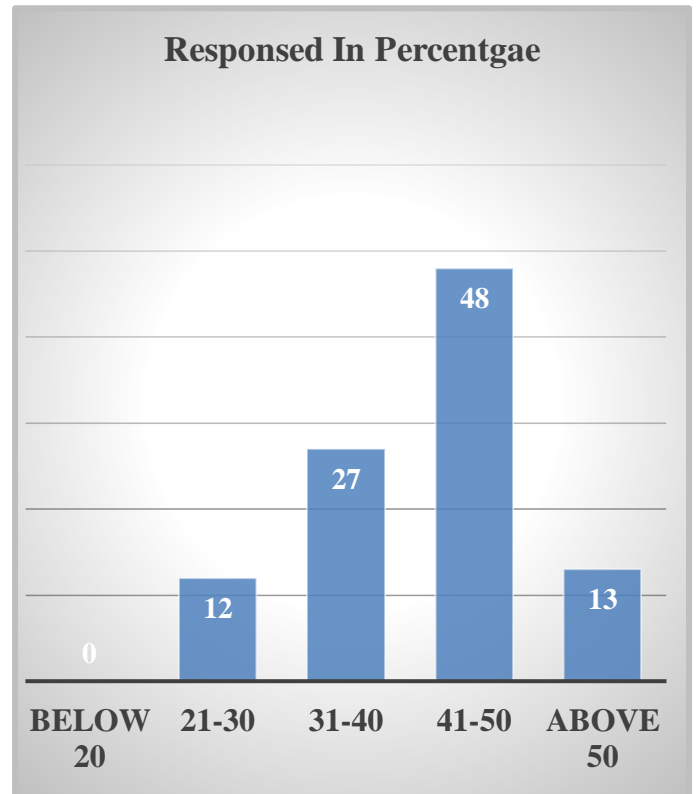


### 1. Age

The age group 41-50 (Fig-01) has the highest percentage of respondents who are not aware of taxation, which is quite significant at 48%. This could indicate a gap in information dissemination or understanding within this age group. A combined 75% of responses come from the age groups 31-50, suggesting that middle-aged individuals have a notable lack of awareness about taxation in Kalburagi city. The lack of responses from the below 20 age group and the relatively low participation rates from the 21-30 (12%) and above 50 (13%) age groups

might suggest that these groups either have better awareness or are not engaging with the survey.

Fig 1: Not Aware of taxation in different age group



Source: Random Survey Method (Questionnaire Method)

### Awareness Campaigns:

Implement targeted campaigns to improve taxation awareness, especially for the 31-50 age group. This could involve workshops, informational sessions, or digital content tailored to their needs. For younger individuals, consider integrating taxation education into school or college curriculums to build awareness from an early age. Ensure that information about taxation is easily accessible and understandable, possibly through user-friendly websites, mobile apps, or community outreach programs. Establish feedback channels to understand why certain age groups have

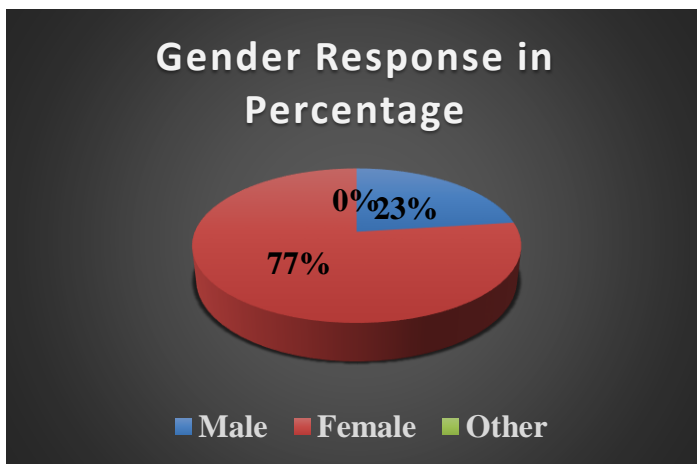


low awareness and address their specific concerns or barriers.

## 2. Gender

The data shows that a significantly higher percentage of females (77%) responded about taxation awareness compared to males (23%). This could suggest that females are more engaged or more aware of taxation issues in Kalburagi city. With both genders represented, albeit with a higher female participation, the data provides a diverse range of perspectives on taxation awareness. The disparity between male and female responses might indicate varying levels of interest, awareness, or accessibility to information on taxation between genders.

**Fig-2: Gender Response**



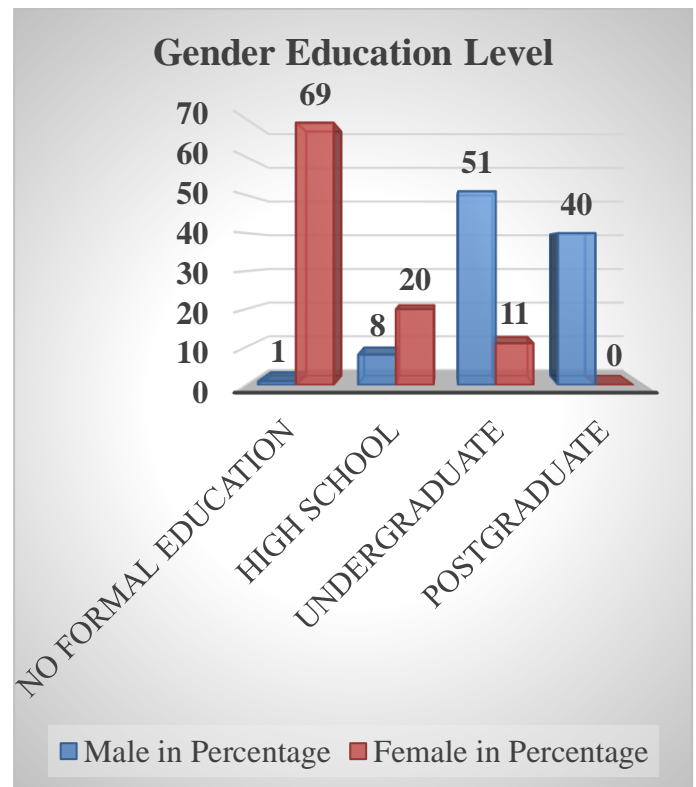
**Source:** Random Survey Method (Questionnaire Method)

### Educational Qualification:

In Fig- 3 There is a significant gender disparity in education levels, especially at the higher education levels (undergraduate and postgraduate). A large majority of females (69%) fall under the "No Formal Education" category, while only 1% of males do. Most males are either undergraduates (51%) or postgraduates (40%), compared to only 11% of females being undergraduates and none pursuing postgraduate education.

The data reveals a pronounced gender disparity in education levels, Females are disproportionately represented in the "No Formal Education" category (69%) compared to males (1%), indicating significant barriers to education for women. Higher education levels are dominated by males, with 51% being undergraduates and 40% postgraduates. In contrast, only 11% of females reached the undergraduate level, and none pursued postgraduate studies. And High school education shows a relatively closer gap, with 8% of males and 20% of females falling into this category, suggesting some improvement at the secondary education level for women. This data underscores the need for targeted interventions to improve educational opportunities for women, particularly in higher education, to bridge the gap and promote gender equality.

**Fig-3: Education Level Among Gender**



**Source:** Random Survey Method (Questionnaire Method)

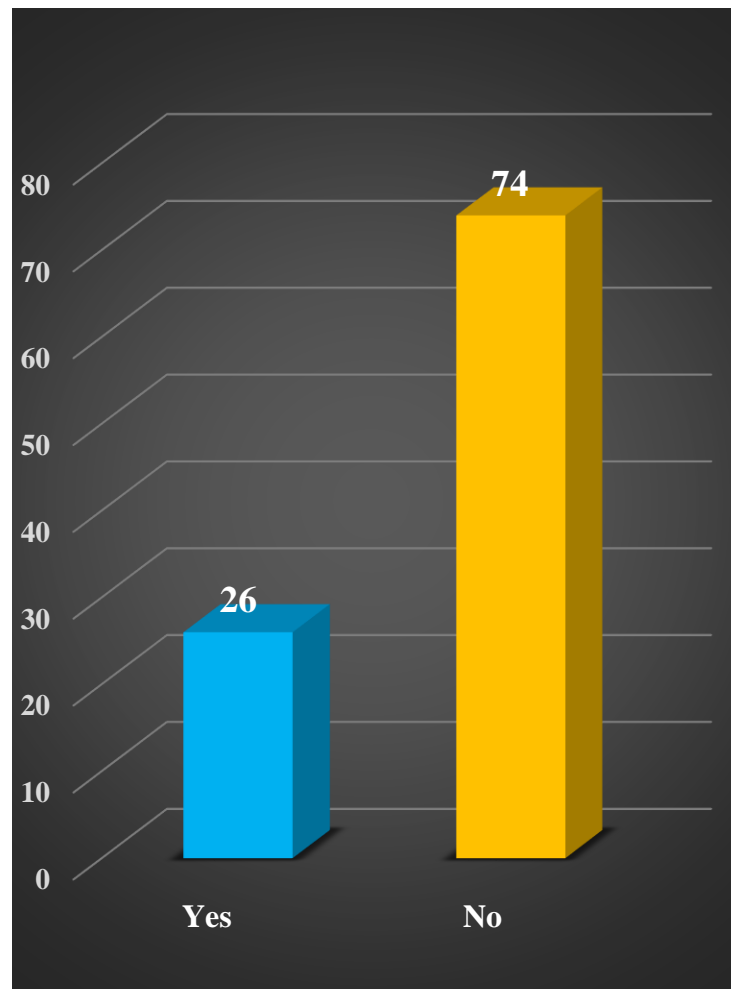
Education is a powerful tool that shapes the future of individuals and communities. For females, it plays an even more transformative role, bringing about profound changes that ripple through families, societies, and nations. Education empowers women by providing them with the knowledge and skills necessary to make informed decisions about their lives. It opens up opportunities for economic independence, allowing women to pursue careers, start businesses, and contribute to their families' financial stability. An educated woman is better equipped to assert her rights and take control of her destiny. When women are educated, they become active contributors to the economy. Studies have shown that educating girls can lead to increased productivity and higher economic growth. Educated women are more likely to participate in the workforce, earn higher wages, and invest in their children's education, creating a cycle of prosperity that benefits entire communities. The impact of female education extends beyond the individual to future generations.

Educated mothers are more likely to value and invest in their children's education, breaking the cycle of poverty and illiteracy. Children of educated mothers tend to perform better academically and are more likely to complete their education, ensuring a brighter future for all. The importance of education for females cannot be overstated. It is a key driver of empowerment, economic growth, health, social progress, and generational advancement. By investing in female education, we pave the way for a more prosperous, equitable, and sustainable world.

### Awareness of Taxation:

Taxation plays a critical role in the functioning of any government and the development of a nation. Understanding taxation is essential for individuals and businesses alike, as it impacts personal finances, corporate operations, and national progress. awareness of taxation is vital for individual empowerment, effective financial management, and the overall development of society. Educating citizens about taxation creates a more informed populace, which is critical for sustainable economic growth and a fair society.

Fig - 4 Aware of Taxation in Village



Source: Random Survey Method (Questionnaire Method)

### General Awareness

In Fig-04, The aware of the different types of taxes applicable in KusnoorVillage is Only **26%** of the respondents are aware of taxation in KusnoorVillage indicating that a majority (**74%**) lack sufficient knowledge or awareness about the tax systems.

### Possible Reasons for Low Awareness

- 1) Lack of effective outreach or education campaigns by the municipal or state government.
- 2) Inadequate use of digital platforms for tax awareness and payment facilities.

- 3) Limited accessibility to tax-related information in regional languages or through offline modes.
- 4) Apathy or distrust towards government tax systems due to perceived complexity or inefficiency.

#### **Implications:**

- 1) **Education and Outreach Needed:** Local authorities or relevant bodies should focus on educating residents about the taxes directly applicable in the village. This could involve workshops, informational campaigns, or the distribution of tax-related materials.
- 2) **Compliance Concerns:** Lack of awareness might lead to non-compliance, affecting local revenue generation and potentially leading to legal complications for residents.

#### **Next Steps:**

- 1) Conduct surveys or studies to identify specific reasons for the lack of awareness.
- 2) Collaborate with local government bodies to simplify tax-related communication and make it more accessible.
- 3) Introduce incentive programs for compliance to encourage greater participation and understanding among residents.

#### **Analysis of Property Tax Payment Ease in Kusnoor Village:**

The data shows that a small percentage (16%) of respondents find paying property taxes easy. And moderate percentage (24%) of respondents have a neutral experience, suggesting they might not face major issues but don't find it particularly convenient either. A significant majority of respondents (60%) find paying property taxes difficult.

#### **Potential Causes for Difficulties:**

- 1) Lack of nearby payment centers or limited availability of online payment options.
- 2) Inadequate communication regarding tax deadlines, rates, and payment methods.

- 3) Confusing documentation or registration requirements.
- 4) Lack of clear instructions or support from local authorities.
- 5) Limited internet connectivity or digital literacy in rural areas like Kusnoor Village.
- 6) Lack of transparency in the calculation or collection process could lead to mistrust or perceived difficulty.

#### **Recommendations for Improvement:**

- 1) Establish more payment centers in the village.
- 2) Offer mobile payment solutions or door-to-door collection services.
- 3) Introduce a simple, user-friendly online portal or mobile app for tax payments.
- 4) Provide digital literacy programs to help residents use these platforms.
- 5) Reduce paperwork and simplify tax calculations.
- 6) Offer clear, multilingual instructions on how to pay property taxes.
- 7) Conduct awareness campaigns about the importance of paying property taxes and the steps involved.
- 8) Provide helpline services to address residents' queries.
- 9) Create a system for residents to report difficulties and suggest improvements.

Village. Addressing these challenges through improved accessibility, digital options, simplification, and awareness campaigns can significantly enhance the ease of tax payments for the residents. The data highlights significant challenges in the property tax payment process in Kusnoor Village.

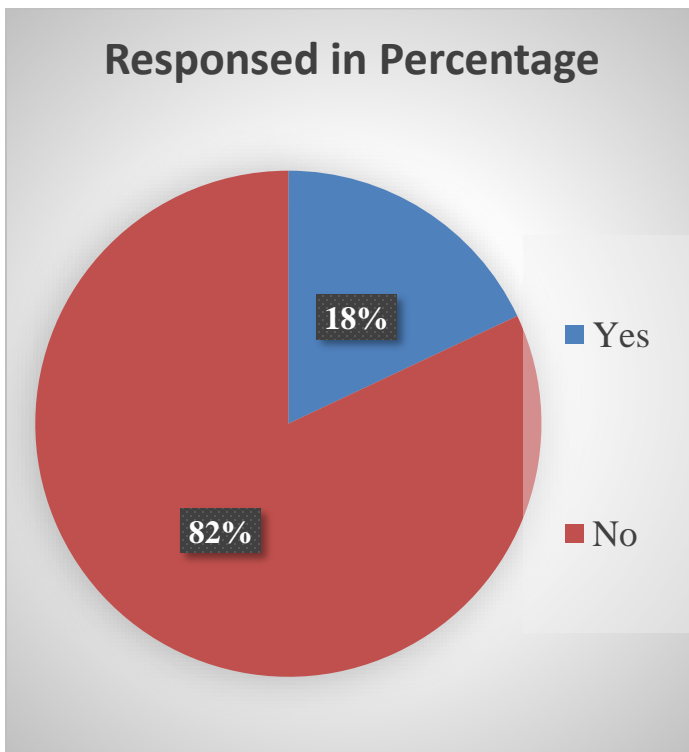
#### **Awareness and Perception of GST**

GST is a landmark reform that has transformed India's taxation system. While it has streamlined tax processes and contributed to economic growth, challenges like compliance complexity and regressive impacts need to be addressed. With continuous reforms, GST has the potential to become even more effective and inclusive for all stakeholders in the economy

## Key Features of GST

1. Unified Tax System: GST is a "One Nation, One Tax" system that simplifies indirect taxation.
2. Destination-Based Tax: GST is levied at the point of consumption, not production, ensuring fairness.
3. Four-Tier Tax Structure: Goods and services are taxed at 0%, 5%, 12%, 18%, and 28% rates, depending on their nature.
4. Input Tax Credit (ITC): Businesses can claim a credit for taxes paid on inputs, reducing tax liability.
5. Digital Compliance: GST is administered through the GST Network (GSTN), an online platform that facilitates registration, return filing, and payments.

Fig – 5: Awareness and Perception of GST



Source: Random Survey Method (Questionnaire Method)

In Fig-05, Only 18% of the participants reported being aware of the GST system. This indicates a significant lack of knowledge or

understanding about GST among the surveyed group. This low level of awareness might be due to inadequate communication, complex tax structures, or limited engagement with taxation topics among certain demographics, particularly those with lower education or income levels. A vast majority, 82%, admitted to not being aware of GST. This highlights a gap in public outreach and education regarding GST and its implications. Such a lack of awareness could result in misconceptions, poor financial planning, and limited understanding of how GST impacts their daily lives and expenses.

The data underscores the necessity of government and non-government initiatives to educate people about GST, particularly its benefits and how it affects household finances. Special focus should be placed on lower-income and rural populations, who may be less exposed to information on GST.

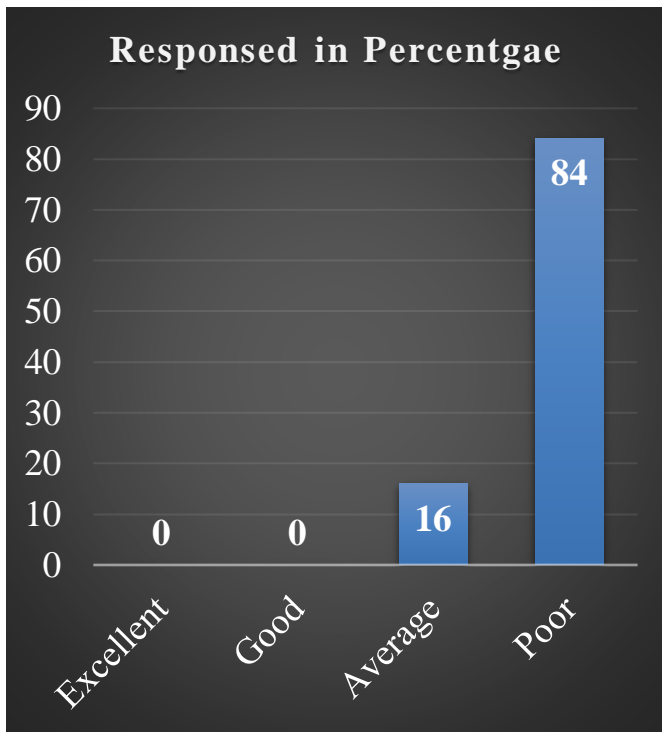
## Understanding of GST

In Fig-06, A vast majority of respondents (84%) have a poor understanding of GST, indicating significant knowledge gaps. This suggests that the complexity of GST, combined with inadequate education or outreach efforts, makes it difficult for most individuals to grasp its implications. Only a small fraction of respondents (16%) have an average understanding of GST, indicating that even those who are somewhat aware may still lack comprehensive knowledge about how GST works or how it affects them.

The data shows that understanding of GST among respondents is overwhelmingly poor, with 84% rating their comprehension at this level. This highlights the need for targeted educational initiatives to bridge the knowledge gap, empower individuals with better financial literacy, and ensure that GST benefits are realized effectively by the general public.

Fig – 6: Understanding of GST





**Source:** Random Survey Method (Questionnaire Method)

### Aware of the penalties for late GST filing

The penalties for late GST filing in India. Under the Goods and Services Tax (GST) regime, the government has defined specific penalties for late filing of GST returns. Here's an overview:

#### Late Fee

A late fee is charged for each day of delay in filing GST returns:

- **For GSTR-3B and GSTR-1:**
  - ₹50 per day (₹25 each for CGST and SGST) if there is a tax liability.
  - ₹20 per day (₹10 each for CGST and SGST) if there is no tax liability (Nil return).
- **Maximum Late Fee:**
  - For taxpayers with turnover up to ₹5 crores: ₹2,000 (₹1,000 each for CGST and SGST).
  - For taxpayers with turnover above ₹5 crores: ₹5,000 (₹2,500 each for CGST and SGST).

Late fees are calculated from the due date of filing until the actual filing date.

#### Interest on Outstanding Tax

- **Interest Rate:** 18% per annum is charged on the outstanding tax amount.
- **Calculation:**
  - Interest is calculated from the due date of filing until the date of payment.
  - The formula is:  

$$\text{Interest} = \text{Outstanding Tax} \times 18\% \times \frac{\text{Days of Delay}}{365}$$

#### Penalty for Non-Filing or Significant Delay

- The GST officer has the authority to issue a show-cause notice for non-compliance.
- Failure to respond to such notices may result in additional penalties or the cancellation of GST registration.

#### Restriction on Input Tax Credit (ITC)

- Delayed filing of returns like GSTR-1 and GSTR-3B affects the ability of your customers to claim ITC, which can strain business relationships.

#### Compliance Rating Impact

- Delayed filings can negatively affect your GST compliance rating, which could impact your reputation among stakeholders.

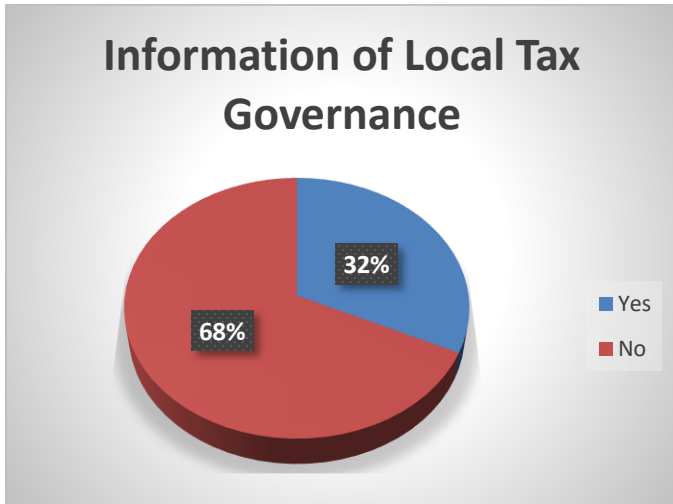
It is advisable to file GST returns on time to avoid these penalties. If you have specific concerns about your GST compliance, let me know, and I can help further!

#### Local Tax Governance

The data indicates that a majority of people believe Kalaburagi City's municipal authorities do not provide adequate information on taxation policies. In

The Fig-07, The majority (68%) feel that the authorities fall short in providing adequate information on taxation policies. Only 32% believe the authorities are doing enough, highlighting a significant gap in communication or accessibility.

**Fig – 7: Information of Local Tax Governance**



**Source:** Random Survey Method (Questionnaire Method)

**1. Potential Issues:**

- 1) Lack of clarity in communication about tax policies, procedures, or deadlines.
- 2) Insufficient use of communication channels (e.g., websites, social media, local offices) to disseminate information.
- 3) Limited transparency or difficulty in accessing relevant taxation data.

**Recommendations for Improvement:**

**1) Enhance Accessibility**

Publish detailed tax information online and in local offices, ensuring easy access for all citizens.

**2) Public Awareness Campaigns**

Conduct workshops, seminars, or digital campaigns to educate residents on tax policies.

**3) Feedback Mechanisms**

Establish platforms for citizens to voice concerns and seek clarifications about tax-related issues.

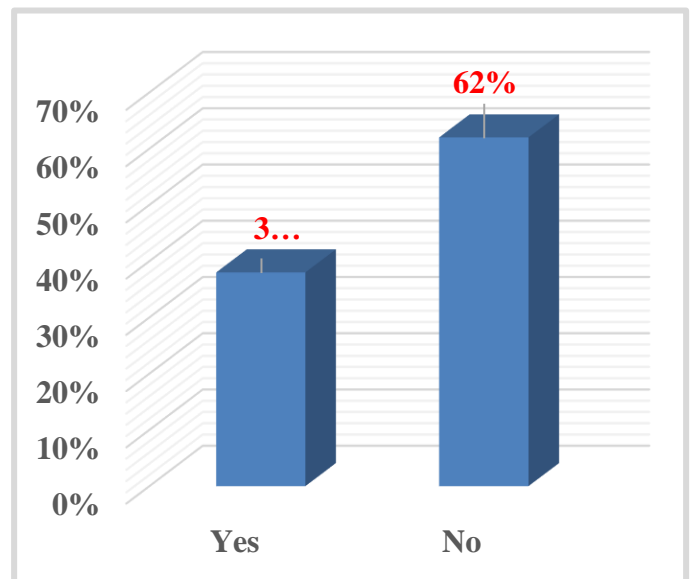
**4) Multichannel Approach**

Use local media, SMS, and online platforms to reach a broader audience effectively.

**Awareness Programs about Taxation**

The data highlights that a significant portion of the population in Kusnoor Village has not attended any awareness programs about taxation. The 38% participation rate indicates that, some level of effort by the government or NGOs to organize and promote taxation awareness programs. However, the relatively low number suggests limited reach or impact of these initiatives. And 62% Non-Participation Rate Highlights that, a majority of the population remains unengaged with these programs. Indicates possible barriers to attendance or awareness, such as lack of promotion, inconvenient timing, or public disinterest.

**Fig – 8: Awareness Program about Taxation by NGO**



**Source:** Random Survey Method (Questionnaire Method)

A high non-participation rate indicates that a large portion of the population may lack essential knowledge about taxation policies. This can lead to lower compliance, misunderstandings about tax obligations, and missed opportunities for benefits or relief programs.

### **Recommendations:**

- 1) Use diverse communication channels, including social media, radio, local newspapers, and community leaders, to advertise these programs.
- 2) Conduct programs in multiple locations across the city, including rural and underserved areas.
- 3) Schedule sessions during evenings or weekends to accommodate working individuals.
- 4) Incorporate workshops, Q&A sessions, and live demonstrations to make the programs more engaging and practical.
- 5) Offer small incentives, such as certificates or tax-related perks, to encourage attendance.
- 6) Partner with local NGOs, community organizations, and educational institutions to expand the reach and impact of awareness efforts.

### **Professional Help for Tax-Related Matters**

The data indicates that an overwhelming majority of people in the surveyed group (92%) seek professional help for tax-related matters, while only a small minority (8%) manage tax matters independently.

This likely indicates that tax regulations and filing processes are perceived as complex and challenging to navigate without expert assistance. Many may fear penalties for errors, making professional services a safer option. Professionals are seen as reliable for ensuring accurate filings, identifying deductions, and optimizing tax returns. Taxpayers, particularly businesses and high-income individuals, may prefer outsourcing to save time.

The 8% likely consists of individuals with straightforward tax situations, such as salaried employees with minimal deductions or

investments. These individuals might feel competent using online tax tools, government platforms, or have prior experience managing taxes independently. Some may avoid professional help to save on service fees.

### **Implications:**

- 1) High dependency on professionals suggests many taxpayers might not fully understand the tax system, which could limit their autonomy in financial management.
- 2) Accessibility to affordable and reliable professional services appears critical.
- 3) The complexity of the tax process may need to be addressed through simplification or better public education.
- 4) Enhanced tools and resources, such as user-friendly filing systems, could encourage more independent filing.

### **Recommendations:**

- 1) Authorities should work toward making tax policies and filing systems more transparent and user-friendly.
- 2) Government and NGOs could organize workshops to educate taxpayers on managing basic tax matters independently.
- 3) Providing easy-to-use online tax filing platforms with step-by-step guidance could reduce reliance on professionals for simpler tax cases.
- 4) Identify challenges faced by those 92% who seek professional help and design targeted interventions to empower more individuals to handle taxes independently.

The study on "Awareness of Taxation in Kalaburagi District: A Case Study of Kusnoor Village" highlights critical gaps in tax awareness and compliance within the region. The findings indicate that despite taxation being integral to public revenue and governance, a majority of the population in Kusnoor Village lacks sufficient knowledge of tax systems such as GST, property taxes, and income taxes. Key issues include limited awareness (only 26% aware of taxation), low participation in

awareness programs (38%), and a high dependency on professional assistance (92%). The analysis reveals that socio-economic factors such as education, income, and gender significantly influence tax awareness and compliance behavior. For instance: Middle-aged individuals (31–50 years) have the least awareness, while females report higher engagement but face educational disadvantages. Limited access to resources and inadequate communication from municipal authorities further exacerbate the issue, with 68% of respondents expressing dissatisfaction with local governance efforts.

To address these challenges, a comprehensive approach is needed, the tailored workshops, targeted campaigns, and school-level initiatives to enhance foundational tax literacy. Simplified payment processes, mobile solutions, and multilingual resources to support rural taxpayers. Proactive engagement by authorities to enhance transparency and strengthen public trust in the taxation system. By fostering a culture of tax compliance through awareness, accessibility, and education, Kusnoor Village can serve as a model for improving fiscal responsibility and promoting sustainable development in rural India.

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