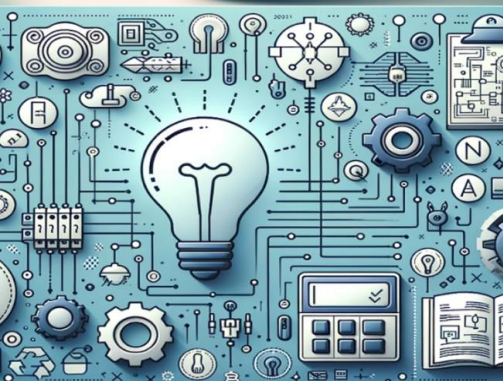




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A Study on Reach and Impact of Government Schemes among Unorganized Sector Workers in Coimbatore South Zone

Dr. S. RENUGADEVI, B. SADHANAA

Professor, Department of Commerce (CSCA), Dr. N.G.P Arts and Science College, Coimbatore, India

III- B.Com (CSCA), Department of Commerce (CSCA), Dr. N.G.P Arts and Science College, Coimbatore, India

ABSTRACT: This study explores the extent and effectiveness of government welfare schemes targeted at unorganized sector workers in Coimbatore South Zone. These workers, including those in textiles, construction, and domestic services, often lack access to formal benefits and social protection. The research aims to assess how well these schemes support livelihood improvement, financial inclusion, and long-term welfare. It also investigates gender-based differences in access and the role of digital platforms in delivering these services. Data was gathered to understand awareness levels, enrolment challenges, and satisfaction with scheme benefits. Findings reveal that while some progress has been made, many workers remain unaware or face barriers to access. Issues like digital illiteracy, limited documentation, and complex procedures hinder participation. The study offers practical suggestions to improve outreach and ensure equitable distribution of benefits. The sample size of the study is 127 respondents simple random sampling method is used. Simple percentage is the important tools used in this study. It highlights the need for more inclusive implementation strategies to support vulnerable workers. Ultimately, the research contributes to enhancing the welfare framework for the unorganized workforce.

I. INTRODUCTION

The unorganized sector plays a crucial role in India's economy by offering employment to a large portion of the workforce, especially in urban and semi-urban areas. In Coimbatore, famously known as the “Manchester of South India” due to its strong textile industry, this sector includes workers like daily wage laborers, street vendors, domestic helpers, and others in small-scale industries.

Despite their significant contributions, these workers often lack access to formal employment benefits and social security, making them vulnerable to financial and health-related risks. To address these issues, both state and central governments have launched welfare schemes focused on improving their economic and social conditions.

These programs offer benefits like health insurance, pensions, financial aid, and skill training. However, the reach and effectiveness of these schemes are often limited by challenges such as low awareness, inadequate documentation, digital illiteracy, and procedural difficulties.

This study aims to examine the real impact of such schemes on unorganized workers in the Coimbatore South Zone and to suggest ways to improve their accessibility and implementation for greater inclusion and support.

OBJECTIVE: To measure the effectiveness of the scheme in improving the workers livelihood.

II. RESEARCH METHADODOLOGY

The Research Methodology simply refers to the how functions of any given piece of research. The sample size for the study is set at 100–120 respondents, ensuring a balance between data reliability and feasibility. In this study used both primary and secondary data. Primary data is firsthand information collected directly from unorganized sector workers in Coimbatore South Zone. Secondary data is obtained from government publications, policy reports, research articles, and official websites.



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TOOLS USED FOR ANALYSIS

Simple percentage Analysis

III. ANALYSIS AND INTERPRETATION

SIMPLE PERCENTAGE ANALYSIS

Table 1

Impact of the Scheme on Livelihood

Impact of the Scheme	No of Respondents	Percentage
No Improvement at all	7	5.5
No Noticeable improvement	26	20.5
Yes, significantly	35	27.6
Yes, to some extent	59	46.5
Total	127	100.0

Source: Primary data

INTERPRETATION:

Table 1 reveals that a higher percentage (46.5%) of respondents stated that the scheme has improved their livelihood to some extent, while 27.6% reported significant improvements. However, 20.5% noticed no major changes, and a small percentage (5.5%) experienced no improvement at all. This indicates that while the scheme has been beneficial for many, there is still room for further enhancement to maximize its impact.

INFERENCE: Maximum (46.5%) of respondents stated that the scheme has improved their livelihood to some extent.

Impact of the Scheme on Livelihood

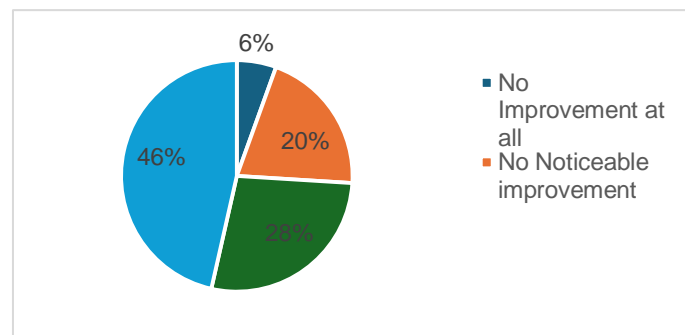


Table 2

Key Area of Improvement Observed

Area of Improvement	No of Respondents	Percentage
Education for children	29	22.8
Health benefits	44	34.6
Income stability	51	40.2
Other	3	2.4
Total	127	100.0

Source: Primary data

INTERPRETATION:

Table 2 reveals that a higher percentage (40.2%) of respondents reported that government schemes have improved income stability, ensuring better financial security. Health benefits were also significant, with (34.6%) experiencing better access to healthcare services. Additionally, (22.8%) observed improvements in children's education, highlighting the schemes' role in supporting families. A small percentage (2.4%) mentioned improvements in other areas, showing the schemes' primary impact on financial, healthcare, and educational well-being.



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INFERENCE: Maximum (40.2%) of respondents reported that government schemes have improved income stability.

Key Area of Improvement Observed

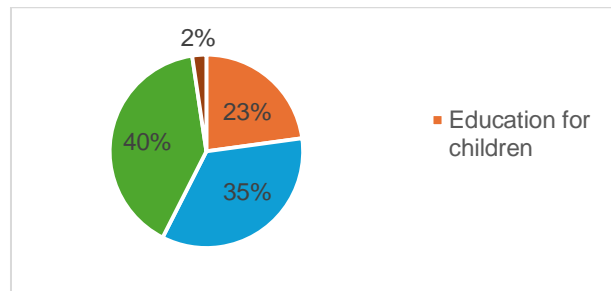


Table 3

Overall Perception of Government Schemes for Unorganized Sector Workers

Overall Perception	No of Respondents	Percentage
Effective	43	33.9
Ineffective	8	6.3
Neutral	45	35.4
Very Effective	27	21.3
Very Ineffective	4	3.1
Total	127	100.0

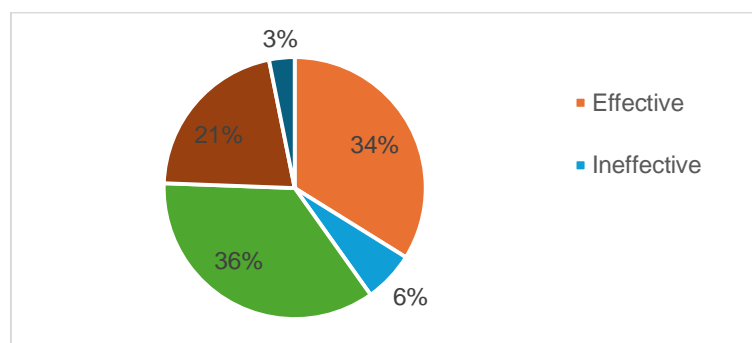
Source: Primary data

INTERPRETATION:

Table 3 reveals that a higher percentage (33.9%) of respondents find government schemes effective, while (21.3%) consider them very effective. However, (35.4%) remain neutral, indicating mixed opinions. A smaller portion (9.4%) views the schemes as ineffective or very ineffective.

INFERENCE: Majority (35.4%) of respondents have a neutral opinion about the government schemes, followed by (33.9%) who find them effective.

Overall Perception of Government Schemes for Unorganized Sector workers





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IV. CONCLUSION

The study highlights both the progress and persistent gaps in the implementation of government schemes for unorganized workers in Coimbatore South Zone. While improvements in income, health, and education are visible, challenges like low awareness, digital barriers, and administrative delays remain. Women, in particular, face added hurdles due to social and financial limitations. Though digital platforms have aided access, technical issues still affect usability. Strengthening awareness, simplifying processes, and encouraging gender equity are key to improving outcomes. A more inclusive and efficient system can ensure these schemes truly uplift the unorganized workforce.

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