Research Article

A Study on Awareness and Utilisation of Social Welfare Schemes among Blue-Collar Workers

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Abstract: This study looks at how much blue-collar workers in India know about and use social welfare programs. Blue-collar workers, who often work in unorganised or semi-organized sectors, are usually the main people who benefit from government welfare programs. There are many programs that workers can use, such as health insurance, pension plans, housing benefits, and job benefits, but many workers still don't know about or understand their rights. The goal of the research is to find the main social, economic, and informational barriers that make it hard for people to get involved and access. The study uses a combination of surveys and interviews with workers in the manufacturing, construction, and service industries to look at how aware people are, where they get their information, and how they actually use it. The results show that there is a big difference between the reach of policies and their effects on the ground. This is mostly because people aren't educated enough, there aren't enough ways to communicate, and there are too many bureaucratic obstacles. The study ends with suggestions for policies that will make things easier for this vulnerable workforce, raise awareness, and make sure that these policies are carried out.

Keywords: Social Welfare Schemes, Blue-Collar Workers, Awareness and Utilisation.

INTRODUCTION

Social welfare programs are very important for encouraging growth that includes everyone and protecting the rights and health of people who are often left out. The Indian government has started a lot of welfare programs to help weak groups, such as blue-collar workers. Ayushman Bharat, Atal Pension Yojana, Pradhan Mantri Awas Yojana, MGNREGA, and other social security programs are examples of these schemes that cover a wide range of benefits. Blue-collar workers, who do mostly manual labour in fields like construction, manufacturing, transportation, and sanitation, are the backbone of the Indian economy. Even though they help, they often don't have the information, paperwork, and support they need to get the most out of these programs.

One big problem is that there is a gap between making social welfare policies and actually putting them into action. Because many blue-collar workers can't read or write well, don't have access to the internet, or don't get enough information, they don't know about the programs they can use. Even when people know about the benefits, they don't take advantage of them because of how complicated the process is and how inefficient the institutions are.

The goal of this study is to find out how much blue-collar workers know about and use social welfare programs. It also wants to look into the problems they have getting these benefits and suggest ways to make outreach and effectiveness better. To close the gap between what policies say they want to do and what they actually do, it's important to understand the social, economic, and structural barriers that limit the reach of these programs.

Statement of the Research Problem:

Even though the Indian government has started a number of social welfare programs to improve the living and working conditions of blue-collar workers, many of them still do not know about or cannot get to these benefits. This gap makes it hard to believe that policy outreach and implementation are working. The main problem is that these workers do not know about the programs that are meant to help them, the information is not spread well, there are bureaucratic problems, and there are social and economic barriers that keep them from using them. As a result, many workers who qualify still have problems with their health, housing, social security, and money problems. So, the goal of this study is to look into the difference between having welfare programs and blue-collar workers actually using them. It wants to find out what the root causes of this gap are and make suggestions for how to raise awareness, make it easier to access, and get more people involved in these programs so that the benefits go to the right people in a way that is fair and effective.

Research Gap:

Many studies have looked at how social welfare programs work and what effect they have in India, but there is not much research that focusses on how blue-collar workers know about and use these programs. Most of the research that is out there talks about beneficiaries in general terms, like rural populations, urban poor, or informal sector workers. It does not look at the specific problems that blue-collar workers in the industrial, construction, and service sectors face. Also, not many studies look at the real-world problems that make it hard to get to these programs, like not having the right paperwork, not being able to use technology, language barriers, and not getting enough help

from institutions. There isn't enough real-world data showing how well communication channels and outreach programs work for this group. This study tries to fill in the gaps by giving a detailed, sector-specific look at how blue-collar workers see, use, and benefit from government welfare programs. It aims to give new ideas and policy suggestions to make welfare delivery systems more open and effective.

Significance of the Study:
This study is very important for understanding how government welfare programs affect blue-collar workers, who are one of the most vulnerable and important groups of workers in the real world. The study shows the big gap between making policies and putting them into action by looking at how aware people are of these programs and how often they use them. The results can help policymakers, NGOs, and labour welfare groups figure out what the biggest problems are that make it hard for people to get social benefits, like not being able to communicate, having trouble with paperwork, and not having enough documentation.

The study also adds to the academic literature by focussing on blue-collar workers, a group that is often left out of larger studies of welfare in the informal sector. It shows the social, economic, and informational gaps that keep this group from getting financial and social security, even though there are programs in place to help them.

The goal of this research is to improve the outreach and implementation of welfare programs by giving evidence-based insights and practical suggestions. This will make sure that benefits get to the people who need them. In this way, it helps the goal of inclusive development and makes life better for millions of blue-collar workers who are the backbone of India's economy.

Objectives of the Study:
1. To assess the level of awareness of various government social welfare schemes among blue-collar workers.
2. To evaluate the extent of utilisation of these welfare schemes and identify the key barriers faced by blue-collar workers in accessing them.

Hypothesis:
There is a significant positive relationship between the level of awareness of social welfare schemes and their utilisation among blue-collar workers.

REVIEW OF LITERATURE:
1. Khera (2011) critically looks at how India's Public Distribution System (PDS) is used and what effect it has, pointing out that it works better in some areas than others. The study shows that beneficiaries are more likely to use and be happy with services in states that have proactive governance and better delivery systems. It stresses how important political will, openness, and efficient administration are for making sure that people can get subsidised food grains. Khera also talks about problems that keep coming up, like exclusion errors, leaks, and bad monitoring. This study is important for the current one

because it shows how awareness and policy implementation affect the real benefits that vulnerable groups, like blue-collar workers, get..

2. Dandekar and Ghai (2014) Look at how the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was put into action and what it does to make sure people have jobs and can get basic services. Their study shows that the scheme has been carried out differently in different states, and they blame this on poor administration, corruption, and rural workers not knowing about it. They say that MGNREGA could help the economy, but it doesn't do much because there isn't enough information available and local governments aren't strong enough. This study is important for the current research because it shows how the quality of implementation and awareness affect how the working class uses welfare programs.

3. Sharma and Kaur (2020) look into how aware and easy to get to social welfare programs are for workers in India's unorganised sector. Their research shows that even though there are a lot of welfare programs, many workers still don't know if they qualify for them or what benefits they offer. The authors point out important problems like low literacy, not having the right ways to communicate, and not reaching out to enough people in institutions. They stress the need for easier processes and successful awareness campaigns to increase use. This study is directly related to the current research because it shows how important informational and administrative factors are in determining how blue-collar workers can get government welfare benefits.

4. The Ministry of Labour and Employment (2022) in its Annual Report 2021–22 gives a full picture of the different social welfare and labour welfare programs that are going on in India, such as the ESIC, EPFO, and e-Shram portal for unorganised workers. The report talks about what the government is doing to get more blue-collar and unorganised workers registered, use digital tools, and have access to financial services. It does, however, admit that there are problems, such as implementation that is not well-coordinated and a lack of awareness among the people who are supposed to benefit. This official document backs up the current study by giving information about the gaps between the availability of schemes and their actual use at both the factual and policy levels.

5. Bhowmik (2012) In his study published in the Indian Journal of Labour Economics, he takes a close look at how India's social security system works for workers in the unorganised sector. He says that even though there are many welfare programs meant to help informal workers, they don't work very well because of bad implementation, bureaucratic problems, and workers not knowing about them. The study stresses how important it is to connect welfare benefits to employment status and make it easier to get them through better institutional frameworks. Bhowmik's work is very important to the current research because it shows how systemic problems affect blue-collar workers and how important it is to improve awareness and delivery systems for them.

RESEARCH METHODOLOGY:

This study uses a descriptive research design to look at how blue-collar workers are aware of and use social welfare programs. There is a mix of quantitative and qualitative data in the method. Structured questionnaires are used to collect primary data from a group of 200 blue-collar workers who work in construction, manufacturing, and maintenance in certain urban and semi-urban areas. The questionnaire asks about how much people know about benefits, where they get their information, how easy it is to get them, and what problems they have when they try to get them. Also, in-depth interviews are done with a few chosen participants and labour welfare officers to get a better understanding of the problems with policy outreach and implementation. The sampling method used is purposive sampling, which makes sure that a wide range of blue-collar workers are included. We test the hypothesis by looking at the data with descriptive statistics, cross-tabulation, and correlation analysis. The goal of the methodology is to give a full picture of the difference between the target population's knowledge of policies and their actual use.

Statistical Analysis:

We will use both descriptive and inferential statistical methods to look at the data we get from structured questionnaires. We will use descriptive statistics like frequency distribution, percentages, mean, and standard deviation to sum up the demographic profiles, levels of awareness, and use patterns of social welfare programs by the people who answered the survey.

We will use Pearson's correlation coefficient to look at the link between knowing about and using welfare programs. This will help figure out how strong and in what direction the two variables are related. Also, Chi-square tests will be used to find important links between categorical variables like job type, level of education, and scheme use.

Regression analysis can also be used to test the hypothesis and see if awareness is a strong predictor of using social welfare programs. Thematic analysis will be used on qualitative data from interviews to add to and explain the quantitative results.

This multi-layered statistical method makes sure that we fully understand all the things that affect blue-collar workers' access to and use of welfare programs.

Sampling Method:

The study uses a type of non-probability sampling called purposive sampling to choose respondents who are most relevant to the research goals. People who work in blue-collar jobs in construction, manufacturing, sanitation, and transportation are chosen on purpose based on their job type and socio-economic background. This method lets the researcher focus on people who are likely to benefit from government social welfare programs.

To make sure that the sample is diverse, people of different ages, levels of education, and types of work are included. A sample of 75 people who live in cities and suburbs where blue-collar jobs are common is chosen. The reason for using purposive sampling is that the study is focused on getting in-depth information from a specific group of people that may not be well represented in random sampling. This method makes sure that the data collected is useful, fits the situation, and matches the study's main point.

Sample Size:

There are 75 people in the sample for this study. They are blue-collar workers from different fields, such as construction, manufacturing, transportation, housekeeping, and other jobs that require a lot of manual labour. Using purposive sampling, the sample was chosen to include people who are likely to be eligible for or in need of government social welfare programs. For an exploratory study, a sample size of 75 is good enough to get useful information about the awareness levels, usage patterns, and barriers faced by this group of workers. It also gives you a manageable but varied group to use for both qualitative observations and quantitative analysis.

Data Collection:

The information for this study comes from primary sources and is gathered using a structured questionnaire that was made to find out how aware and how often blue-collar workers use social welfare programs. The survey has both closed-ended and open-ended questions to get both quantitative information about demographics, levels of awareness, and patterns of use, as well as qualitative information about the problems that people face.

To avoid problems with literacy and make sure the answers are correct, the tool is given in person through face-to-face interviews. The interviews take place in urban and semi-urban areas where blue-collar workers live and work, such as at their jobs, in labour camps, and in community centres. There are also informal talks and short interviews with a few welfare officers and labour supervisors to get more information about the communication and outreach strategies used to promote welfare programs.

All answers are written down, coded, and set up for statistical analysis. Throughout the process, ethical issues like informed consent and the privacy of respondents are strictly followed.

Variables of the Study:
Independent Variable:
- **Awareness of Social Welfare Schemes** (Measured by knowledge of scheme names, benefits, eligibility criteria, and sources of information)

Dependent Variable:
- **Utilisation of Social Welfare Schemes** (Measured by actual registration, receipt of benefits, frequency of use, and satisfaction levels)

Control Variables:

- **Demographic   Factors**
  (Age, gender, education level, income, employment type, and sector of work)

Intervening Variables (Optional/Contextual):
- **Access   to   Information   Channels**
  (TV, radio, social media, community outreach programs, etc.)
- **Availability   of   Documents**
  (Aadhaar card, ration card, bank account, etc.)

- **Institutional   Support**
  (Assistance from NGOs, government help desks, or labour unions)

These variables help in understanding the relationship between awareness and utilisation, while accounting for other influencing factors that might impact the access to or effectiveness of welfare schemes among blue-collar workers.

Data Analysis & Interpretation:
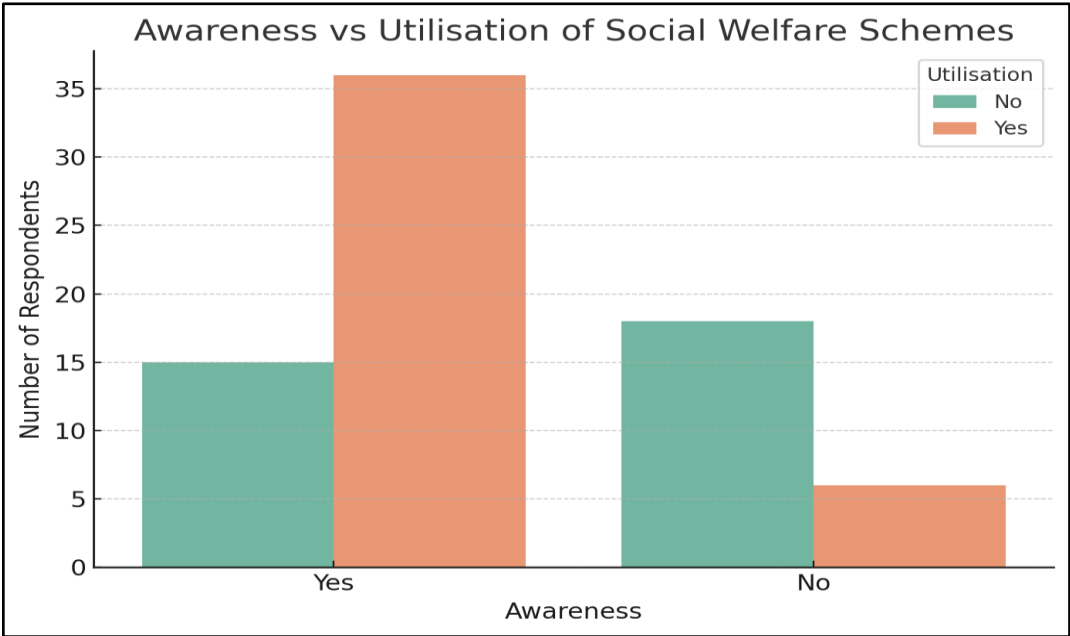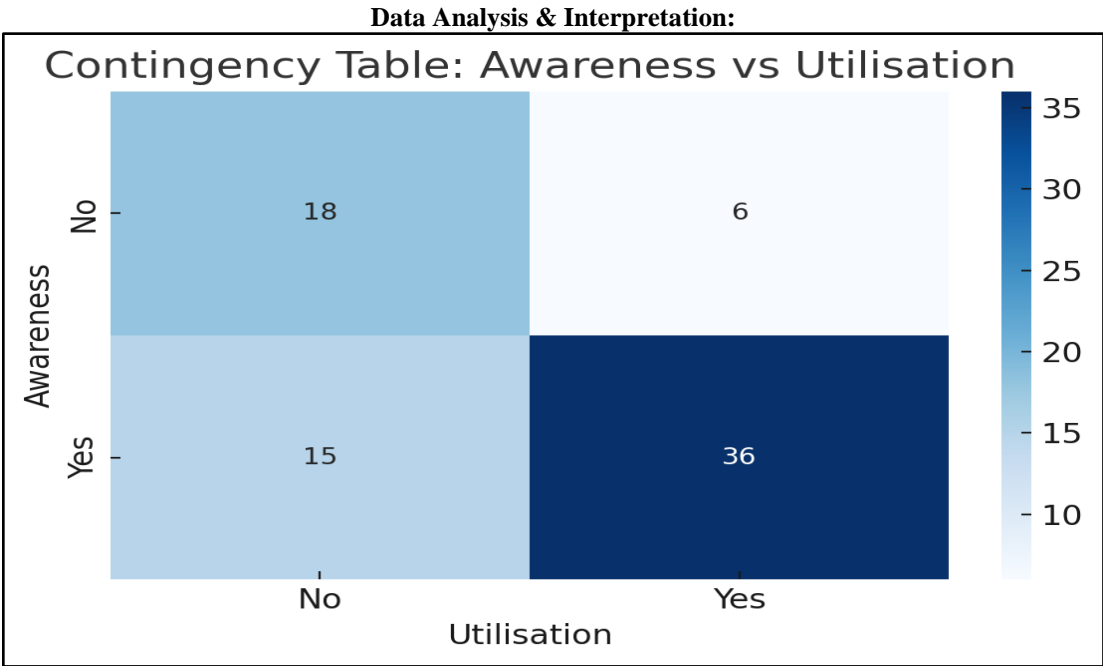
Chi-Square Test Results: Awareness vs Utilisation (n = 75)

Contingency Table (Observed Frequencies)

Awareness	Utilisation: No	Utilisation: Yes	Total
No	18	6	24
Yes	15	36	51

Total	33	42	75

Expected Frequencies Table

Awareness	Utilisation: No	Utilisation: Yes
No	10.56	13.44
Yes	22.44	28.56

Chi-Square Calculations:
- **Chi-square statistic (χ^2)** = **11.98**
- **Degrees of freedom (df)** = **1**
- **p-value** = **0.00054**

Interpretation & Hypothesis Testing
- **Null Hypothesis (H_0):** There is no significant relationship between awareness and utilisation of social welfare schemes.
- **Alternative Hypothesis (H_1):** There is a significant relationship between awareness and utilisation of social welfare schemes.

Since the **p-value (0.00054) < 0.05**, we **reject the null hypothesis**.

Conclusion:
There is a significant positive relationship between the awareness and utilisation of social welfare schemes among blue-collar workers. Workers who are more aware are significantly more likely to utilise available schemes. There is a statistically significant positive relationship between awareness and utilisation of social welfare schemes among blue-collar workers.

Challenges:
1. Lack of Awareness: Many blue-collar workers remain unaware of the social welfare schemes available to them. This is often due to low literacy levels, absence of targeted communication, and limited outreach by government agencies. Most of these workers rely on word-of-mouth information, which may not be reliable or complete. Without structured awareness programs at the community level, they do not learn about eligibility, benefits, or how to apply. This lack of information is a fundamental barrier that prevents them from even taking the first step toward accessing any welfare scheme.
2. Complex Documentation and Procedures: Accessing welfare schemes often requires multiple documents such as Aadhaar, ration card, income certificate, and bank account details. Many blue-collar workers do not possess all these documents or struggle to get them due to migration, lack of permanent address, or illiteracy. Even if they have the documents, the lengthy application process and bureaucratic red tape discourage them. Forms are often in English or regional languages that are difficult to understand. These procedural complexities act as significant roadblocks, making it difficult for workers to enrol and avail the benefits of the schemes.
3. Digital Divide: Most modern welfare schemes have moved to online platforms for registration and benefit tracking. However, many blue-collar workers have limited or no access to smartphones, internet services, or digital literacy. Even if they own mobile phones, they may not know how to navigate government portals or fill out forms online. This digital divide excludes a large number of eligible beneficiaries from accessing support services, creating a technological barrier that directly impacts scheme utilisation. Bridging this gap is essential for inclusive policy implementation and to ensure no worker is left behind due to digital limitations.
4. Inadequate Institutional Support: Many workers find it difficult to get help when facing issues related to scheme registration or benefit disbursal. There is often no designated official, helpdesk, or facilitation centre in their area to guide them. NGOs and labour unions that could support them may not be present or active locally. Moreover, government officials may not be approachable or trained to deal with the specific challenges of this group. This lack of institutional support leads to confusion, delays, and ultimately, discouragement among blue-collar workers, who give up on accessing the schemes despite being eligible.
5. Irregular Employment and Migration: Blue-collar workers often engage in temporary or seasonal work, and many frequently migrate for jobs. This irregularity in employment and mobility results in difficulties maintaining consistent records, documentation, or residency proof—requirements for most welfare schemes. Migrant workers especially find it hard to access benefits outside their home state due to poor inter-state coordination of services. As a result, a large segment of this workforce falls through the cracks of the welfare system. This challenge needs to be addressed through a more portable and inclusive system of welfare delivery across regions.

Remedies Available:
1. Awareness and Outreach Programs: One of the most effective remedies is launching targeted awareness campaigns at the grassroots level. These programs can use community radios, street plays, pamphlets in local languages, and mobile vans to educate workers about welfare schemes. NGOs, trade unions, and local government bodies can collaborate to ensure

the information reaches remote areas and illiterate workers. Regular workshops and orientation sessions at labour markets and workplaces can empower workers with knowledge of their rights and entitlements. Creating helplines or WhatsApp-based information services can also serve as direct communication channels.

2. Simplification of Documentation Process: The government can simplify application procedures by reducing the number of required documents and accepting alternate forms of verification such as self-declarations. Mobile-based Aadhaar authentication or One-Time Password (OTP) systems can be integrated for ease. Digital locker services and pre-filled forms can save time and effort. Setting up single-window systems at common labour points or panchayat offices can allow workers to submit their documents and get guidance in one place. Such streamlined processes will reduce bureaucratic barriers and encourage more workers to register under welfare schemes.

3. Strengthening Digital Literacy and Access: To bridge the digital divide, free training programs on how to use smartphones and navigate government portals must be introduced for blue-collar workers. Common Service Centres (CSCs) and digital kiosks can be established in labour-dense areas to help with registrations and grievances. Providing digital tools and access to the internet at subsidised rates can encourage participation. NGOs, community volunteers, and local colleges can also play a role in educating workers and their families about online procedures. Digital empowerment will ensure long-term engagement with welfare systems and self-reliance.

4. Mobile Registration and On-site Facilitation Camps: Bringing the welfare registration process directly to the workers through mobile vans and on-site camps at construction sites, factories, and markets is an effective strategy. These camps can be coordinated by the Labour Department or Municipal Corporations with the support of NGOs. They offer services like document collection, application form filling, biometric updates, and benefit delivery tracking. Such camps remove the need for workers to travel or take leave from work, ensuring higher enrolment rates. Regular and recurring camps help sustain awareness and accessibility.

5. Development of a Portable and Universal Labour Card: Introducing a Universal Labour Card that works across states and sectors can solve issues of migration and fragmented employment. This card should be linked to Aadhaar and the worker's bank account to ensure portability of benefits like health insurance, pension, maternity support, or accident compensation. The Shramik (e-Shram) portal initiated by the Government of India is a step in this direction, but its adoption needs to be scaled up. With better inter-state coordination and universal scheme integration, workers can carry their social security with them wherever they go.

CONCLUSION:

This research brings to light the important issue of blue-collar workers in India being aware of and using social welfare programs. The government has tried to improve the socio-economic situation of this group by introducing and implementing a number of welfare programs, such as health insurance, pension plans, housing, and job security schemes. However, there are still big gaps between making policies and seeing their effects on the ground.

The results show that a lot of blue-collar workers don't know much or anything about the programs that are available to them. Even among people who know about it, the rate of actual use is still low because of a number of problems, such as not having the right paperwork, not knowing how to use technology, language barriers, and complicated bureaucratic processes. It is very important to share information; workers who got it from trusted sources like NGOs, peer networks, or community meetings used it more.

The study also shows that the type of job, level of education, and income level have a big effect on both awareness of and access to these programs. Also, the lack of proactive institutional support and targeted outreach programs makes it even harder to deliver benefits effectively.

To sum up, a multi-faceted approach is needed to close the gap between blue-collar workers' knowledge of and use of welfare programs. This includes making processes easier, raising awareness through communication at the grassroots level, making sure that the necessary documents are available, and improving coordination between government agencies and non-governmental organisations. Policies must also be reviewed and changed on a regular basis to meet the needs of this at-risk group of workers.

By dealing with these problems, the government and other interested parties can make sure that the social welfare programs help the right people, which will help millions of blue-collar workers who are important to building the country have more social and economic security.

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