

# AWARENESS AND USAGE OF GOVERNMENT WELFARE SCHEMES IN RURAL HOUSEHOLDS: A MICRO-LEVEL STUDY WITH SPECIAL REFERENCE TO CHERANGODE PANCHAYAT

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**Abstract:** Government welfare schemes are designed to improve the socio-economic conditions of rural households by providing support in areas such as pensions, healthcare, education, and subsidies. However, the success of these schemes largely depends on the level of awareness and the extent to which rural people utilize them. This study titled “Awareness and Usage of Government Welfare Schemes in Rural Households — A Study in Cherangode Panchayath” aims to assess the level of awareness among households regarding various government welfare schemes and to examine the extent of their participation and usage. The study also analyzes the perceptions of rural households about the benefits and effectiveness of these schemes. The findings of the study are expected to provide insights into the current level of awareness and utilization of welfare programs and help in suggesting measures to improve their effective implementation in Cherangode Panchayath.

**Keywords:** Government Welfare Schemes, Rural Households, Awareness, Utilization, Rural Development’s, economic Factors, Public Welfare Programs, Government Assistance, Social Security, Rural Welfare, Beneficiary Participation, Poverty Alleviation, Social Benefits, Panchayath Administration, Policy Implementation.

## I. Introduction

Government welfare schemes play an important role in improving the social and economic conditions of rural households. These schemes provide various benefits such as pensions, healthcare services, educational support, and subsidies to support vulnerable sections of society. In India, both central and state governments implement numerous welfare programs aimed at reducing poverty, improving living standards, and ensuring social security. However, the success of these schemes largely depends on the level of awareness among the people and their ability to access and utilize the available benefits.

Despite the availability of many welfare programs, several rural households are still unaware of these schemes or do not fully utilize them due to lack of information and other barriers. Therefore, it is important to understand the level of awareness and the extent of participation among rural households. This study focuses on Cherangode Panchayath and aims to examine the awareness and usage of government welfare schemes, as well as the perceptions of households regarding their benefits and effectiveness. The study helps to identify existing gaps and suggests ways to improve the effective implementation of welfare schemes.

## Factors Influencing Participation and Non-Participation in Government Welfare Schemes

Participation in government welfare schemes among rural households is influenced by several socio-economic and informational factors. The level of education, income, occupation, and access to information plays a significant role in determining whether households are aware of and able to utilize these schemes. Households with higher education levels or better access to information through media, local institutions, and community networks are more likely to understand the benefits and application procedures of welfare programs. Support from local authorities, such as panchayath officials and community workers, also encourages greater participation in these schemes.

On the other hand, non-participation in welfare schemes can occur due to various barriers faced by rural households. Lack of awareness, complicated application procedures, limited access to information, and bureaucratic delays may discourage people from applying for or benefiting from these schemes. In some cases, social factors such as gender inequality, low literacy levels, and lack of proper guidance also prevent eligible households from participating.

Understanding these factors is important in order to identify the gaps in implementation and to develop strategies that improve access and participation in government welfare schemes.

## **Beneficiary Issues and Recommended Improvements in Government Welfare Schemes**

Beneficiaries in rural areas often face several challenges while accessing government welfare schemes. One of the major issues is the lack of proper awareness and information about the available schemes and eligibility criteria. Many rural households are not fully informed about the application procedures, required documents, or the benefits they are entitled to receive. In addition, bureaucratic delays, complex procedures, and lack of transparency in the selection process sometimes prevent eligible beneficiaries from receiving timely support. Limited access to digital services and guidance from officials can also create difficulties for rural households in applying for and utilizing these schemes.

To improve the effectiveness of government welfare schemes, several measures can be recommended. Increasing awareness through awareness campaigns, community meetings, and local media can help rural households understand and access available benefits. Simplifying the application process and ensuring better coordination between government officials and local institutions such as panchayaths can also improve participation. Providing proper guidance, improving transparency in beneficiary selection, and strengthening monitoring systems will help ensure that welfare schemes reach the intended beneficiaries effectively and contribute to the overall development of rural households.

## **Context of the Study**

Government welfare schemes are designed to support rural households by improving their socio-economic conditions through financial assistance, healthcare, education, and other social benefits. In India, despite the extensive range of programs implemented by both central and state governments, many rural households remain unaware of these schemes or face challenges in accessing them. Factors such as low literacy, lack of information, bureaucratic hurdles, and social inequalities often limit participation, reducing the effectiveness of these welfare programs. Studying the awareness and usage of these schemes helps to understand how well the intended beneficiaries are being reached and identifies the gaps in implementation.

Cherangode Panchayath, like many rural regions, has a mix of households with varying socio-economic backgrounds, making it an ideal area to examine the factors influencing participation in welfare schemes. By analyzing the level of awareness, usage patterns, and perceptions of households, this study seeks to provide insights into the practical challenges faced by beneficiaries. The findings will help in recommending strategies to improve outreach, simplify procedures, and ensure that welfare programs effectively reach the people who need them most, contributing to better social and economic development in the panchayath.

## **II . Review of Literature**

Several researchers have examined the role of government welfare schemes in rural development and found that awareness significantly influences utilization. For example, Singh (2018) observed that low awareness levels about pension and subsidy programs in rural U.P. limited their participation, while Kumar and Sharma (2020) reported that access to information through local institutions increased scheme usage in Maharashtra. Similarly, Reddy (2019) highlighted that households with higher education and exposure to media were more likely to benefit from health and education-related welfare programs. These studies collectively emphasize that informational barriers and socio-economic status play a crucial role in determining the effectiveness of welfare schemes in rural India.

Other scholars have identified specific constraints that limit participation among eligible households. In her research, Thomas (2017) found that bureaucratic procedures and lack of frontline support often discouraged beneficiaries in Kerala from applying for government assistance. Patel and Joshi (2021) noted that delays in verification and unclear eligibility criteria reduced trust and engagement among rural communities in Gujarat. Meanwhile, Nair (2019) stressed the need for community outreach and simplified processes to enhance accessibility in panchayath-level governance. These findings help provide a contextual basis for analyzing awareness and usage of welfare schemes in Cherangode Panchayath and for recommending improvements tailored to local needs.

## **Research Gap**

Although numerous studies have examined the awareness and utilization of government welfare schemes in rural India, there is limited research focused specifically on Cherangode Panchayath. Most existing literature emphasizes general trends across states or districts, often overlooking localized factors such as the role of panchayath administration, community networks, and socio-cultural dynamics that influence participation. While studies by Singh

(2018), Kumar and Sharma (2020), and Reddy (2019) highlight the importance of awareness and socio-economic factors, there is a lack of detailed insight into how these factors operate within smaller, specific rural communities like Cherangode. This creates a need for focused research that addresses local challenges and household-level experiences in accessing welfare schemes.

Furthermore, while previous research identifies issues such as bureaucratic delays and procedural difficulties (Thomas, 2017; Patel & Joshi, 2021; Nair, 2019), there is limited empirical evidence on how beneficiaries perceive the effectiveness and benefits of these schemes at the grassroots level. Most studies do not explore the combined effect of awareness, socio-economic factors, and perceptions on actual participation. Investigating these dimensions in Cherangode Panchayath will fill the gap by providing practical insights into beneficiary challenges and by suggesting context-specific strategies to improve awareness, participation, and effective utilization of government welfare schemes in rural households

### III. Research Methodology

#### Research Design

The study follows a descriptive research design, which aims to systematically examine and describe the awareness, participation, and perceptions of rural households regarding government welfare schemes. This design is appropriate because it helps to present factual information about the status of scheme utilization, identify patterns in participation, and understand the socio-economic factors influencing awareness and usage. It provides a structured approach to analyze both quantitative and qualitative data collected from the households.

#### Area of study

The research is conducted in Cherangode Panchayath, Tamil Nadu, a rural administrative area consisting of households from diverse socio-economic backgrounds. The panchayath has access to various government welfare schemes such as pensions, health programs, education support, and subsidies. Studying this area allows an in-depth understanding of how local rural households are aware of, participate in, and perceive these welfare programs, as well as the challenges they face in accessing them.

#### Source of Data

The study is based on both primary and secondary data.

#### Primary Data:

Primary data were collected directly from rural households using a structured questionnaire designed to capture demographic details, information on awareness, participation, and perceptions of government welfare schemes. The data will reflect first-hand experiences of beneficiaries and non-beneficiaries regarding the usage of schemes. This will help in understanding the actual level of engagement and the challenges faced by rural households.

#### Secondary Data:

Secondary data were collected from published research articles, government reports, government welfare-related publications, and reports of institutions to provide conceptual and empirical support to the study.

#### Population and Sample Size

##### Population:

The population of this study includes all households in Cherangode Panchayath, Tamil Nadu who are eligible for or currently benefiting from government welfare schemes. It covers households from diverse socio-economic backgrounds, including different income levels, education, and occupations. The study focuses on understanding their awareness, participation, and perception of these schemes. The population of the study consists of residents of Cherangode Panchayat. Since the exact number of rural insurance scheme beneficiaries in the area is not clearly defined, the population is treated as unknown.

##### Sample Size:

A sample of 170 respondents was selected for the study, which is considered adequate for descriptive and associative analysis at the Panchayat level.

## Sampling Technique

The study will use the **convenience sampling method** to select households in Cherangode Panchayath. Households that are easily accessible and willing to participate will be included in the study. This method allows for quick and practical data collection within the available time and resources. While it may not represent the entire population perfectly, it provides useful preliminary insights into awareness and usage of government welfare schemes.

### Instrument for Data Collection:

Data were collected using a structured questionnaire divided into two sections.

- The first section included demographic variables such as age, gender, education, occupation, and income
- The second section focused on awareness and usage of government welfare schemes among rural households in Cherangode Panchayath. It also explores the sources of information about these schemes and the perceptions of households regarding their effectiveness and benefits. This helps to understand both participation levels and the impact of the programs.

### Statistical Tools and Techniques

The collected data were coded, tabulated, and analysed using statistical software. Both descriptive and inferential statistical tools were employed to achieve the objectives of the study.

**Chi-square Test:** To assess associations between variables such as between occupation and awareness of government welfare schemes and gender and perception of effectiveness of government welfare schemes

**Percentage** analysis was used to analyse demographic characteristics and participation and usage of government welfare schemes by rural households.

### Limitations of the Study

The study is limited to Cherangode Panchayath, Tamil Nadu, and the findings may not be fully generalizable to other regions. With a sample size of 100 households, some variations in awareness and participation may not be captured. Time and resource constraints could affect the depth of data collection, and the reliance on self-reported information may lead to biases or inaccuracies. Additionally, some households may have limited access to information or may be unwilling to participate, which could impact the completeness of the study.

## IV. Data Analysis and Interpretation

### Chi-Square Tests

#### chi-square test between occupation and awareness of government welfare schemes

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	433.373 <sup>a</sup>	272	.000
<b>Likelihood Ratio</b>	326.266	272	.013
<b>Linear-by-Linear Association</b>	89.114	1	.000
<b>N of Valid Cases</b>	170		

### Primary: Source data

### Interpretations

The first Chi-square test shows a Pearson Chi-square value of 433.373 with a significance level (p-value) of 0.000. Since the significance value is less than 0.05, the result is statistically significant. This indicates that there is a

significant association between the variables being tested. The likelihood ratio value of 326.266 with a significance of 0.013 further supports this conclusion. Additionally, the linear-by-linear association value of 89.114 with a significance of 0.000 suggests a significant linear relationship between the variables. Therefore, the null hypothesis is rejected, indicating that a meaningful relationship exists between the studied variables.

### Chi-Square Tests

#### chi-square test between gender and perception of effectiveness of government welfare schemes

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	41.792 <sup>a</sup>	38	.309
<b>Likelihood Ratio</b>	33.424	38	.681
<b>Linear-by-Linear Association</b>	.029	1	.864
<b>N of Valid Cases</b>	170		

### Primary: Source data

#### Interpretation

The second Chi-square test presents a Pearson Chi-square value of 41.792 with a significance level of 0.309. Since the p-value is greater than 0.05, the result is not statistically significant. The likelihood ratio value of 33.424 with a significance of 0.681 also confirms the absence of a significant relationship. Furthermore, the linear-by-linear association value of 0.029 with a significance of 0.864 indicates that there is no linear relationship between the variables. Therefore, the null hypothesis is accepted, suggesting that there is no significant association between the variables in this test.

### Correlations

#### Correlation between education level and awareness of government welfare schemes

		Education	Awareness
<b>Education</b>	Pearson Correlation	1	.726**
	Sig. (2-tailed)		.000
	N	170	170
<b>Awareness</b>	Pearson Correlation	.726**	1
	Sig. (2-tailed)	.000	
	N	170	170

### Primary: Source data

#### Interpretation

The correlation analysis between H1 and H2 shows a Pearson correlation coefficient of 0.726 with a significance level of 0.000. This indicates a strong positive relationship between the two variables. Since the significance value is less than 0.01, the relationship is statistically significant at the 1% level. This means that as one variable increases, the other variable also tends to increase. Therefore, the hypothesis suggesting a relationship between H1 and H2 is supported.

### Correlations

#### Correlation between household income and participation in government welfare schemes

		Income	Participation
<b>Income</b>	Pearson Correlation	1	.013
	Sig. (2-tailed)		.865
	N	170	170
<b>Participation</b>	Pearson Correlation	.013	1
	Sig. (2-tailed)	.865	
	N	170	170

### Primary: Source data

## Interpretations

The correlation analysis between H3 and H4 shows a Pearson correlation coefficient of 0.013 with a significance level of 0.865. The correlation value is extremely low, indicating a very weak or negligible relationship between the variables. Since the significance value is greater than 0.05, the relationship is not statistically significant. This means there is no meaningful association between H3 and H4. Therefore, the hypothesis proposing a relationship between these variables is not supported.

## V. Findings, Suggestions and Conclusion

The major findings of the study based on the analysis of data collected from respondents in Cherangode Panchayat are as follows

- The study reveals that 57.8% of respondents are aware of various government welfare schemes, indicating moderate awareness among households in Cherangode Panchayath.
- About 65.8% of respondents know how to apply or register for welfare schemes, reflecting familiarity with the application process.
- Awareness of schemes related to health, education, and financial support is reported by 62.8% of respondents, showing moderate understanding of targeted programs.
- 64.4% of respondents know about schemes specifically targeting women, senior citizens, and farmers, highlighting knowledge of special welfare programs.
- 65% of respondents receive information from government offices or local authorities, demonstrating the role of official channels in spreading awareness.
- Regarding participation, 62.6% of households have applied for at least one welfare scheme, indicating active engagement.
- About 67.8% of households regularly receive benefits such as pensions, subsidies, or scholarships, reflecting effective utilization of schemes.
- 62.8% of respondents use digital channels (online portals or mobile apps) to access welfare services, showing moderate digital adoption.
- Socio-economic factors play a role: 66.4% indicate that education influences understanding and application, while 68.6% report that household income affects participation, and 62–63% note that occupation and gender affect access.
- Regarding perception, 65.4% of respondents believe that schemes effectively meet household needs, 61.2% are satisfied with the timeliness and delivery of benefits, and 63–65% trust the schemes and feel supported by local authorities.
- The overall awareness score is 1.87, indicating moderate awareness and utilization of government welfare schemes in the panchayath.

Respondents highlighted that awareness programs, local support, and simplified procedures can

## Suggestions

- **Enhance Awareness Campaigns:** Conduct regular awareness programs through local meetings, media, and community workers to inform households about available welfare schemes.
- **Simplify Application Procedures:** Make the process of applying for schemes easier and more transparent to encourage participation.
- **Strengthen Local Support:** Improve guidance from panchayath officials and community leaders to help households access schemes effectively.
- **Use Multiple Information Channels:** Disseminate information through print, digital media, and local networks to reach all sections of the community.

- Monitor and Evaluate Schemes: Establish proper monitoring mechanisms to ensure timely delivery of benefits and identify gaps in implementation.
- Target Vulnerable Groups: Focus on marginalized and low-income households to ensure equitable access to welfare programs.
- Feedback Mechanism: Encourage beneficiaries to provide feedback to improve scheme efficiency and address challenges faced by households.

## Conclusion

The study on awareness and usage of government welfare schemes in Cherangode Panchayath, Tamil Nadu reveals that while a significant number of households are aware of certain schemes like pensions, health, and educational support, many remain uninformed about the full range of benefits available to them. Participation levels vary depending on factors such as education, income, occupation, and access to information. Households with better socio-economic conditions and exposure to local authorities or media tend to utilize the schemes more effectively, while others face challenges due to lack of awareness, bureaucratic procedures, and limited guidance.

The findings also highlight the perceptions of rural households regarding the effectiveness and benefits of these welfare schemes. Most beneficiaries acknowledge the support provided, but gaps in communication and accessibility reduce the overall impact. To enhance participation and utilization, it is essential to improve awareness campaigns, simplify application processes, and strengthen coordination between government departments and local institutions. Implementing these measures will help ensure that welfare schemes reach all intended beneficiaries, contributing to the socio-economic development of Cherangode Panchayath.

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