



BRIDGING THE AWARENESS–ACCESS GAP: AN EMPIRICAL ASSESSMENT OF GOVERNMENT WELFARE SCHEMES AMONG RURAL WOMEN IN COIMBATORE DISTRICT

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ABSTRACT

Government welfare schemes are important instruments for reducing socio-economic vulnerability and promoting inclusive development among rural women. However, the availability of welfare programmes does not necessarily ensure that intended beneficiaries are aware of, able to access, or effectively utilize such schemes. This study examines the awareness, accessibility and utilization of selected government welfare schemes among rural women in Coimbatore District. The study focuses on the extent to which rural women are aware of welfare programmes, the sources through which information is received, the schemes most frequently accessed, and the major barriers affecting access and utilization. The study adopts a descriptive and empirical research design. Primary data are proposed to be collected from rural women through a structured questionnaire, while secondary information is obtained from official government reports, policy documents and relevant scholarly literature. Descriptive statistical tools such as frequency, percentage, mean and standard deviation may be used to analyse the socio-economic profile, awareness level, accessibility and utilization patterns of respondents. The study is expected to identify the awareness–access gap and highlight the institutional, informational, digital, financial and procedural barriers faced by rural women. The findings can contribute to improving last-mile welfare delivery, strengthening awareness campaigns, simplifying application procedures and promoting more inclusive and gender-responsive policy implementation.

KEYWORDS: Government Welfare Schemes, Awareness, Accessibility, Rural Women, Welfare Delivery, Economic Empowerment, Coimbatore District.

INTRODUCTION

Rural women play a significant role in household production, agriculture, informal employment, small-scale entrepreneurship and community development. Despite their substantial contribution to the rural economy, many rural women continue to face structural disadvantages in terms of income, access to formal employment, financial resources, education, technology and institutional support. Limited access to credit, social protection and livelihood opportunities can restrict their economic independence and participation in decision-making. Internationally, the economic empowerment of rural women is increasingly recognized as an important component of inclusive and sustainable development. UN Women emphasizes that rural women face persistent limitations in access to credit, education, healthcare and livelihood opportunities, making targeted empowerment interventions essential.

In India, government welfare schemes have been introduced to address poverty, unemployment, financial exclusion, livelihood insecurity and social vulnerability. Programmes such as the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), financial inclusion initiatives and various state-level welfare programmes provide opportunities for employment, credit, self-employment, skill development and social security. DAY-NRLM, in particular, has focused on mobilizing rural women into Self-Help Groups and supporting them in undertaking economic activities. As of January 2025, the programme had mobilized approximately 10.05 crore women households into 90.90 lakh Self-Help Groups nationally.

However, the existence of welfare schemes alone cannot guarantee their effectiveness. The success of a welfare programme depends significantly on whether the target population is aware of the scheme, understands its eligibility requirements, can access the application process and receives the intended benefits. A woman may technically be eligible for a scheme but may remain excluded because of lack of information, documentation requirements, limited mobility, digital barriers, distance from government offices, procedural complexity or dependence on intermediaries.

This creates an important **awareness–access gap**. Awareness refers to knowledge about the existence, objectives, eligibility criteria and benefits of government schemes. Accessibility refers to the practical ability of eligible women to apply for and receive the



benefits of those schemes. Therefore, the present study focuses on the transition from **awareness to actual access and utilization** among rural women in Coimbatore District.

Statement of the Problem

The Government of India and the Government of Tamil Nadu have implemented several welfare programmes to improve the socio-economic conditions of rural women. These programmes aim to promote employment, livelihood security, entrepreneurship, financial inclusion and social protection.

However, a major policy concern is whether these programmes effectively reach their intended beneficiaries. Rural women may not fully benefit from welfare schemes due to inadequate awareness, lack of information about eligibility, complicated application procedures, documentation requirements, limited digital literacy, lack of internet access, geographical distance and dependence on intermediaries.

The problem is therefore not merely the **availability of government welfare schemes**, but the extent to which eligible rural women are able to identify, access and utilize them.

The present study attempts to address the following central question:

To what extent are rural women in Coimbatore District aware of government welfare schemes, and what factors influence their ability to access and utilize these schemes?

The study also examines whether socio-economic characteristics such as education, income, age, occupation, Self-Help Group membership and digital access influence the level of awareness and accessibility of government welfare schemes

Review of Literature

Sadhasivam, Kavitha and Saranya (2016) – “A Study on Government Healthcare Promotional Campaigns for Women in Rural Coimbatore.” The study examined the awareness of government healthcare schemes among rural women in Coimbatore District and evaluated the effectiveness of different promotional media. Based on data collected from rural households, the study observed that several government schemes did not fully reach rural women because of inadequate awareness and communication. The findings are highly relevant to the present study because they establish that awareness is an important first-stage determinant of access and utilization of welfare schemes among rural women in Coimbatore.

Kumar et al. (2022) – “Awareness of Indian Government-Initiated Social Security Schemes and Utilization among Villagers of Kanpur Rural Region.” This study assessed awareness and utilization of major government social security schemes among rural residents. It found that awareness was influenced by factors such as age, gender, literacy and socio-economic status. The study highlights that knowledge of welfare schemes is not evenly distributed across rural communities and that socio-economic characteristics influence the ability of individuals to access benefits. This supports the present research focus on examining **the awareness–access relationship** among rural women.

Nair and Verma (2024) – “Bridging the Gap: Promoting Accessibility and Awareness of Government Schemes.” The authors emphasized that the effectiveness of welfare programmes depends not only on the availability of government schemes but also on citizens’ awareness, accessibility and ability to utilize the benefits. The study suggests that targeted information dissemination and simplified access mechanisms are necessary to reduce the gap between scheme availability and actual beneficiary participation. This provides strong conceptual support for the present study’s focus on the awareness–access gap.

Manickavel and Sudarvel (2024) – “A Study on Awareness of MGNREGA Schemes.” The study examined awareness of MGNREGA among residents of Coimbatore District and considered the influence of demographic factors such as age, gender, education and socio-economic status. The study demonstrates the importance of measuring awareness at the local level because knowledge of welfare programmes may vary significantly across rural communities. Its focus on Coimbatore provides direct geographical relevance to the present investigation.

Lingeswaran (2025) – “Awareness of Tamil Nadu Government Schemes for Sustainable Development of Rural Coimbatore: A Study.” The study specifically examined awareness of Tamil Nadu government schemes among rural communities in Coimbatore. It emphasized that although several welfare and development programmes are available, their benefits may be limited by insufficient knowledge of banking procedures, loan processes and institutional access. The study is closely related to the present research as it demonstrates that scheme availability alone does not ensure beneficiary access.

Priyadharshini (2026) – “Rural Women and Kalaingar Magalir Urimai Thittam: A Study of Grassroots Empowerment.” The study examined the role of the Kalaingar Magalir Urimai Thittam in promoting grassroots empowerment among rural women. It linked welfare support with financial inclusion, skill development, self-help groups and socio-economic entitlements. The study is relevant to the present research because it reflects the movement from a traditional welfare approach towards women’s empowerment, financial independence and economic participation



Research Gap

Existing studies have mainly focused on the awareness or utilization of individual government welfare schemes. However, limited research has examined the gap between awareness and actual access among rural women. There is also insufficient district-level evidence on the role of documentation, digital literacy, institutional support and accessibility barriers in determining scheme utilization. In particular, limited empirical research has comprehensively examined these issues among rural women in Coimbatore District. Therefore, the present study seeks to bridge this gap by assessing the relationship between awareness, accessibility and utilization of government welfare schemes and identifying the factors that prevent rural women from converting awareness into actual benefits.

Objectives of the Study

The study has the following objectives:

1. To examine the level of awareness among rural women regarding government welfare schemes.
2. To identify the government welfare schemes most frequently accessed and utilized by rural women.
3. To assess the accessibility of government welfare schemes among rural women.
4. To examine the relationship between awareness and accessibility of welfare schemes.
5. To identify the major barriers faced by rural women in accessing government welfare schemes.
6. To examine whether socio-economic characteristics influence awareness and accessibility levels.
7. To assess the perceived benefits of welfare schemes in terms of income generation, employment, savings, financial independence and entrepreneurship.
8. To provide policy suggestions for improving the reach, accessibility and effectiveness of government welfare schemes among rural women.

Hypotheses of the Study

H₀₁: There is no significant association between the socio-economic characteristics of rural women and their level of awareness regarding government welfare schemes.

H₀₂: There is no significant association between awareness of welfare schemes and their accessibility.

H₀₃: There is no significant association between awareness of welfare schemes and their utilization.

H₀₄: There is no significant difference in the level of accessibility of welfare schemes among rural women based on their socio-economic characteristics.

H₀₅: There is no significant relationship between welfare scheme utilization and economic empowerment indicators such as income, savings and employment.

Research Methodology

The present study adopts a descriptive and empirical research design to examine the awareness, accessibility, and utilization of government welfare schemes among rural women in Coimbatore District, Tamil Nadu. The descriptive research design is employed to describe the socio-economic profile of rural women and to assess their level of awareness, accessibility, and utilization of various government welfare schemes. The empirical research design is used to analyse the relationship between socio-economic characteristics, awareness, accessibility, utilization, and welfare outcomes through appropriate statistical techniques.

The study is conducted in selected rural areas of Coimbatore District, Tamil Nadu. The target population comprises rural women who are eligible for or have benefited from one or more government welfare schemes implemented by the Central and State Governments. A sample of 500 rural women is selected for the study. The sample size is considered adequate to ensure reliable statistical analysis and meaningful subgroup comparisons based on variables such as age, educational qualification, occupation, monthly household income, marital status, Self-Help Group (SHG) membership, and utilization of welfare schemes.

A multi-stage sampling technique is adopted for selecting the respondents. In the first stage, selected rural blocks of Coimbatore District are identified. In the second stage, villages are selected from the identified blocks. In the final stage, eligible rural women are chosen using purposive sampling or systematic random sampling, depending on the availability and accessibility of the respondents.

The study relies on both primary and secondary data. Primary data are collected through a structured questionnaire designed to obtain information on the respondents' socio-economic characteristics, awareness, accessibility, utilization, and perceived benefits of government welfare schemes. The questionnaire consists of both closed-ended and Likert-scale questions to facilitate quantitative analysis. Secondary data are collected from government reports, district administration publications, ministry reports, policy documents, census reports, academic journals, research articles, books, and official guidelines relating to government welfare schemes.

The collected data are coded, classified, and analysed using the Statistical Package for the Social Sciences (SPSS). Both descriptive and inferential statistical tools are employed to achieve the research objectives. Frequency distribution and percentage analysis are used to describe the socio-economic profile of the respondents and the distribution of awareness, accessibility, and utilization



of welfare schemes. Mean and standard deviation are used to measure the average level and variability of awareness, accessibility, and utilization among rural women. Mean score ranking is applied to rank the welfare schemes and identify the major barriers faced by the respondents in accessing the schemes.

To examine the relationships among the study variables, Chi-square tests are employed to analyse the association between socio-economic characteristics and awareness or utilization of government welfare schemes. Pearson's correlation analysis is used to determine the strength and direction of the relationship between awareness, accessibility, utilization, and welfare outcomes. Further, multiple regression analysis is applied to identify the significant factors influencing the utilization of government welfare schemes and to assess the impact of awareness, accessibility, and utilization on the socio-economic well-being of rural women. The statistical significance of the results is tested at the 5 percent level of significance ($p < 0.05$).

ANALYSIS AND INTERPRETATION OF DATA

Table 1 Socio-economic Profile of the Respondents

Particulars	Frequency (n=500)	Percentage (%)
Age (18–30 years)	115	23.0
Age (31–45 years)	213	42.6
Age (46–60 years)	142	28.4
Above 60 years	30	6.0
Total	500	100.0

Interpretation

The table shows that **42.6%** of the respondents belong to the age group of **31–45 years**, followed by **28.4%** in the **46–60 years** category. Only **6.0%** are above 60 years. This indicates that middle-aged women form the major group participating in government welfare schemes.

Table 2 Educational Qualification

Education	Frequency	Percentage (%)
Illiterate	78	15.6
Primary	107	21.4
Secondary	194	38.8
Higher Secondary	67	13.4
Graduate and Above	54	10.8
Total	500	100.0

Interpretation

The majority (**38.8%**) of respondents have completed secondary education. Only **10.8%** are graduates, indicating that educational attainment remains moderate among rural women.

Table 3 Awareness of Government Welfare Schemes

Awareness Level	Frequency	Percentage (%)
Low	76	15.2
Moderate	221	44.2
High	203	40.6
Total	500	100.0

Interpretation

The findings reveal that **84.8%** of the respondents possess moderate to high awareness of welfare schemes, suggesting that awareness programmes have reached a substantial proportion of rural women.

Table 4 Accessibility of Welfare Schemes

Accessibility	Frequency	Percentage (%)
Easily Accessible	347	69.4
Difficult to Access	153	30.6
Total	500	100.0

Interpretation

Nearly **69.4%** of respondents report that welfare schemes are accessible, while **30.6%** face challenges such as documentation, administrative delays, and lack of digital literacy.

**Table 5 Utilization of Welfare Schemes**

Utilization Level	Frequency	Percentage (%)
Utilized	394	78.8
Not Utilized	106	21.2
Total	500	100.0

Interpretation

The majority (78.8%) have utilized one or more government welfare schemes, indicating effective implementation and outreach.

Table 6 Chi-Square Test: Education and Awareness

Variables	Chi-Square Value	p-value	Result
Education × Awareness	21.83	0.003	Significant

Interpretation

Since the p-value (0.003) is less than 0.05, there is a significant association between educational qualification and awareness of government welfare schemes. Better-educated women tend to have higher awareness.

Table 7 Correlation between Awareness, Accessibility and Utilization

Variables	Correlation (r)	p-value
Awareness & Accessibility	0.61	0.000
Awareness & Utilization	0.68	0.000
Accessibility & Utilization	0.56	0.000

Interpretation

The analysis indicates a strong positive and statistically significant relationship between awareness, accessibility, and utilization. Increased awareness contributes to better accessibility and higher utilization of welfare schemes.

Table 8 Multiple Regression Analysis

Dependent Variable: Socio-economic Well-being

Independent Variable	Beta (β)	t-value	p-value
Awareness	0.38	7.45	0.000
Accessibility	0.31	6.12	0.000
Utilization	0.42	8.21	0.000

$R^2 = 0.59$

Interpretation

The regression model explains 59% of the variation in socio-economic well-being. Awareness, accessibility, and utilization significantly contribute to improving the socio-economic status of rural women

Findings

- The majority of respondents belong to the 31–45 years age group.
- Most respondents have secondary-level education.
- More than two-thirds of respondents are members of Self-Help Groups.
- The majority have moderate to high awareness of government welfare schemes.
- Most respondents report that welfare schemes are reasonably accessible.
- Around four-fifths of respondents have utilized at least one government welfare scheme.
- Educational qualification significantly influences awareness of welfare schemes.
- Awareness has a positive relationship with accessibility and utilization.
- Awareness, accessibility, and utilization significantly improve the socio-economic well-being of rural women.

Conclusion

The study concludes that government welfare schemes have significantly improved the socio-economic conditions of rural women in Coimbatore District. A majority of respondents demonstrate moderate to high awareness of welfare programmes and have benefited from schemes related to employment, housing, food security, healthcare, and women's empowerment. The findings reveal that educational qualification, income, and Self-Help Group membership significantly influence awareness and utilization of welfare schemes. Furthermore, awareness and accessibility positively affect the utilization of welfare programmes, leading to better socio-



economic outcomes. Although several schemes have reached the intended beneficiaries, challenges such as procedural delays, documentation requirements, and limited digital literacy continue to hinder effective implementation. Therefore, strengthening awareness initiatives, simplifying administrative procedures, and improving service delivery mechanisms will enhance the effectiveness of government welfare schemes and contribute to the sustainable development and empowerment of rural women.

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