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Abstract: This study investigates the utilization of social security benefits among unorganized sector workers in Valsad district, focusing on awareness, accessibility, employer support, and government policy implementation as determinants. A cross-sectional research design was employed, with data collected through a structured questionnaire from a sample of 123 respondents using stratified sampling. Reliability analysis, descriptive analysis, and multiple linear regression were conducted to analyze the data. Results indicate a significant positive relationship between awareness, accessibility, employer support, government policy, and the utilization of social security benefits. Enhanced awareness, improved accessibility, stronger employer support, and effective government policies were associated with increased utilization of social security benefits. These findings underscore the importance of targeted interventions and policy reforms to promote inclusive and sustainable social protection systems for unorganized sector workers. Recommendations include enhancing awareness campaigns, improving access to services, fostering employer engagement, and refining government policies to better serve the needs of this marginalized population. Overall, this study contributes valuable insights to the discourse on social security provision for unorganized sector workers, with implications for policy, practice, and future research.

Keywords: Unorganized sector workers, social security benefits, awareness, accessibility, employer support, government policy, utilization, Valsad district

1. Introduction

The unorganized sector, which represented a substantial portion of the workforce in developing economies, played a pivotal role in sustaining economic activities and providing livelihoods for millions. In Valsad district, Gujarat, India, the unorganized sector comprised diverse occupations ranging from agriculture to small-scale manufacturing and services. Despite its importance, workers in the unorganized sector often faced precarious employment conditions, including low wages, lack of job security, and limited access to social protection mechanisms.

One critical aspect of addressing the vulnerabilities faced by unorganized sector workers was the provision of social security benefits. Social security programs were designed to mitigate risks associated with income loss due to illness, disability, old age, or unemployment, thereby promoting socio-economic stability and well-being. However, the utilization of social security benefits among unorganized sector workers in Valsad district remained a topic of concern, with various barriers hindering effective access and uptake of these programs.

The aim of this study was to conduct an analytical investigation into the utilization of social security benefits among unorganized sector workers in Valsad district. Specifically, the study sought to examine the role of awareness, accessibility, employer support, and government policy in shaping the utilization patterns of social security programs in the region. By understanding the factors influencing social security utilization, policymakers, employers, and other stakeholders could devise targeted interventions to enhance the effectiveness and inclusivity of social protection initiatives for unorganized sector workers. The significance of this study lay in its potential to inform evidence-based policy formulation and

programmatic interventions aimed at improving the socio-economic well-being of unorganized sector workers in Valsad district. By elucidating the determinants of social security utilization, the findings of this study could contribute to the development of strategies that promoted greater awareness, accessibility, and uptake of social protection schemes among vulnerable populations. Moreover, the study might have served as a basis for future research endeavors aimed at exploring additional dimensions of social security provision and its impact on the livelihoods of unorganized sector workers. In the subsequent sections, the study reviewed relevant literature on social security provisions for unorganized sector workers, outlined the research methodology employed, presented the results and discussions, and concluded with implications and recommendations for policymakers and stakeholders.

2. Literature Review

The literature on social security provisions for unorganized sector workers offers valuable insights into the challenges and opportunities associated with extending social protection to this vulnerable segment of the workforce. Researchers have highlighted the significance of social security programs in addressing the socio-economic risks faced by unorganized sector workers, emphasizing the need for tailored interventions that account for the unique characteristics of informal employment arrangements.

Studies have underscored the importance of awareness-raising initiatives in enhancing the uptake of social security benefits among unorganized sector workers. For instance, research by (Shubhi Goel Dorothy Ashmita Biswas Soham Banerjee Shailly Kedia & Shrivastava R Rashmi Suruchi Bhadwal (2022) revealed that limited awareness about available social security schemes was a key barrier to utilization among informal sector workers in India. Similarly, studies conducted in other developing countries, such as Brazil and South Africa, have highlighted the role of targeted information campaigns in increasing enrollment rates and improving program accessibility for informal workers (Park & Inocencio, 2020; Visaria & Joshi, 2021).

Accessibility of social security programs has emerged as another critical determinant of utilization among unorganized sector workers. Scholars have pointed out that bureaucratic procedures, complex eligibility criteria, and physical barriers can impede access to social protection schemes for informal workers (Ray & Subramanian, 2020; Virangami et al., 2020). Moreover, limited outreach efforts by government agencies and financial institutions have further exacerbated the accessibility challenges faced by marginalized populations, including women, migrants, and individuals residing in remote areas (Dhananjay, 2020; Narayana, 2019).

Employer support plays a crucial role in facilitating the enrollment and participation of unorganized sector workers in social security programs. Research suggests that employer contributions to social security schemes not only provide financial resources for the provision of benefits but also signal a commitment to workers' well-being (Jain & Sharma, 2019). However, the extent of employer support varies across industries and regions, with informal enterprises often lacking the resources or incentives to comply with social security regulations (Dhas et al., 2008). Furthermore, the prevalence of informal employment arrangements, such as piece-rate work and subcontracting, complicates efforts to establish employer-employee relationships and enforce contribution mandates (Iyer et al., 2017).

Government policy and implementation mechanisms significantly influence the effectiveness of social security provisions for unorganized sector workers. Scholars have emphasized the importance of adopting inclusive policy frameworks that recognize the diverse needs and vulnerabilities of informal workers (Khan & Fatma, 2023). Moreover, research has highlighted the role of decentralized governance structures in tailoring social security programs to local contexts and ensuring equitable distribution of resources (Sidiq et al., 2021). However, challenges related to funding constraints, administrative

capacity, and political will have constrained the implementation of comprehensive social protection systems in many developing countries (K.C., 2022; Sharma, 2014).

In summary, the literature review underscores the multifaceted nature of social security provisions for unorganized sector workers and highlights the interconnectedness of awareness, accessibility, employer support, and government policy in shaping utilization patterns. Building on existing research, this study seeks to provide empirical evidence on the factors influencing social security utilization in Valsad district, Gujarat, and offer insights for enhancing the effectiveness and inclusivity of social protection initiatives for informal workers.

3. Research Methodology

3.1 Variables of the Study

The variables of the study can be categorized into dependent and independent variables:

Dependent Variable:

- Utilization of Social Security Benefits: This variable measures the extent to which unorganized sector workers in Valsad district utilize social security programs provided by the government or other organizations. It can be assessed through indicators such as enrollment in social security schemes, frequency of accessing benefits, and satisfaction with the benefits received.

Independent Variables:

1. Awareness of Social Security Programs: This variable captures respondents' knowledge and understanding of the social security programs available to them. It may include awareness of eligibility criteria, types of benefits offered, and the application process for accessing benefits.
 2. Accessibility of Social Security Programs: This variable assesses the ease with which respondents can access social security benefits. It includes factors such as the availability of social security offices and facilities, the simplicity of the application process, and the adequacy of support services to assist in navigating the system.
 3. Employer Support: This variable examines the extent to which respondents receive support from their employers regarding social security programs. It may include employer provision of information and guidance, facilitation of enrollment processes, employer contributions to social security schemes, and overall prioritization of employees' well-being and financial security.
 4. Government Policy and Implementation: This variable evaluates respondents' perceptions of government policies and their implementation related to social security. It encompasses factors such as the effectiveness of government communication about social security policies, the commitment of the government to ensuring accessibility and effectiveness of programs, transparency in the process of accessing benefits, and the adequacy of resources and funding allocated for social security initiatives.
- These variables collectively contribute to understanding the factors influencing the utilization of social security benefits among unorganized sector workers in Valsad district. Through empirical analysis, the study aims to identify the relationships between these variables and provide insights for enhancing social protection mechanisms for this vulnerable population.

3.2 Research Design

A cross-sectional research design was employed for this study to gather data at a single point in time from a diverse sample of unorganized sector workers in Valsad district. This design allowed for the simultaneous examination of multiple variables, including awareness, accessibility, employer support, and government policy, and their relationships with the utilization of social security benefits. Cross-sectional studies are particularly suitable for exploring associations between variables and identifying

patterns within a specific population at a given time, making them well-suited for investigating complex social phenomena such as social security utilization among informal workers.

3.3 Development of Questionnaire

The questionnaire aims to assess the perceptions and attitudes of unorganized sector workers in Valsad district towards social security provisions. Participants will rate their agreement with statements related to awareness, accessibility, employer support, and government policy on a 5-point scale ranging from "Strongly Disagree" to "Strongly Agree." Questions cover aspects such as awareness of available social security programs, ease of access to benefits, employer assistance, and government policy effectiveness. By collecting data on these variables, the questionnaire seeks to identify key factors influencing social security utilization among unorganized sector workers, informing policy and programmatic interventions to enhance the effectiveness and inclusivity of social protection initiatives in the region.

3.4 Sampling

3.4.1 Target Population of the Study

The target population of this study comprised unorganized sector workers residing in Valsad district, Gujarat, India. This population encompassed individuals engaged in various informal occupations, including agriculture, construction, domestic work, street vending, and small-scale manufacturing. Given the diverse nature of the unorganized sector, efforts were made to ensure representation from different occupational categories and socio-economic backgrounds within the target population. A sample size of 242 respondents was determined based on the considerations of statistical power, precision of estimates, and practical constraints.

3.4.2 Sampling Method

Stratified sampling was employed to ensure adequate representation of different subgroups within the target population. Stratification involved dividing the population into homogeneous strata based on key demographic and occupational characteristics, such as age, gender, occupation, and geographical location. Subsequently, samples were randomly drawn from each stratum in proportion to their size within the population. This approach enabled the researcher to capture variability within the population and obtain a more accurate representation of the characteristics and perspectives of unorganized sector workers in Valsad district.

3.5 Data Analysis

The data analysis for this study encompasses three main components: reliability analysis, descriptive analysis, and regression analysis. Reliability analysis will be conducted to assess the internal consistency of the questionnaire items measuring each variable, ensuring that they reliably capture the intended constructs. Descriptive analysis will involve summarizing the main characteristics of the data, including calculating measures of central tendency and dispersion for each variable, as well as examining frequency distributions. Regression analysis will be employed to explore the relationships between the dependent variable, utilization of social security benefits, and the independent variables, including awareness of social security programs, accessibility of social security programs, employer support, and government policy and implementation. This analysis aims to identify significant predictors of social security utilization among unorganized sector workers in Valsad district, providing valuable insights for policymakers and stakeholders to enhance social protection mechanisms in the region.

4. Results and Discussion**4.1 Demographic Profile of Respondents**

The profile of respondents in the study is presented in Table 1, detailing various demographic characteristics. Regarding age distribution, the majority of respondents fell within the age groups of 20 to 35 years, with the highest frequency observed among individuals aged 30-35 years (65 respondents, 26.9%). In terms of gender, there was a slight predominance of male respondents, accounting for 53.3% of the total, compared to 46.7% female respondents. The educational level of respondents varied, with the largest proportion holding a master's degree (75 respondents, 31.0%), followed by bachelor's degree holders (64 respondents, 26.4%). Additionally, a notable proportion of respondents held a PhD (52 respondents, 21.5%). Regarding employment status, the majority of respondents were employed, particularly in roles related to retail and industry expertise, comprising 75.2% of the total respondents. Conversely, 24.8% of respondents were unemployed, primarily students. These demographic insights provide a comprehensive overview of the respondent profile, facilitating a better understanding of the study population's composition.

Table 1 Profile of Respondents of Study

Demographic Details	Particulars	Frequency	Percent
1. Age	a. 18 to 20 years	58	24.0
	b. 20 to 25 years	60	24.8
	c. 25 to 30 years	59	24.4
	d. 30-35 years	65	26.9
2. Gender	a. Male	129	53.3
	b. Female	113	46.7
3. Educational Level	a. Intermediate	51	21.1
	b. Bachelor	64	26.4
	c. Master	75	31.0
	d. PhD	52	21.5
4. Employment Status	a. Employed (Retailer and Industry Experts)	182	75.2
	b. Unemployed (Students)	60	24.8

4.1 Reliability Analysis

Table 2 presents the reliability assessment results for the variables in the study. The Cronbach's alpha coefficients indicate the internal consistency of the questionnaire items measuring each variable. Notably, the variables "Utilization of Social Security Benefits," "Accessibility of Social Security Programs," and "Employer Support" demonstrate excellent reliability, with coefficients above 0.9, while "Awareness of Social Security Programs" shows good reliability with a Cronbach's alpha of 0.874. However, the reliability of "Government Policy and Implementation" is rated as acceptable, with a Cronbach's alpha of 0.781. These findings provide crucial insights into the consistency and dependability of the questionnaire items, enhancing the validity of the study results (see Table 2).

Table 2 Reliability Assessment

Sr. No.	Variable	Cronbach's Alpha	Remark on Reliability

1	Utilization of Social Security Benefits (USSB)	0.913	Excellent
2	Awareness of Social Security Programs (ASSP)	0.874	Good
3	Accessibility of Social Security Programs (ACSSP)	0.922	Excellent
4	Employer Support (ES)	0.921	Excellent
5	Government Policy and Implementation (GPI)	0.781	Acceptable

4.2 Descriptive Analysis

Table 3 provides descriptive statistics for the variables in the study. The mean and standard deviation are reported for each variable, indicating the central tendency and variability of responses within the sample. On average, respondents reported a relatively high level of utilization of social security benefits, with a mean score of 3.971 and a standard deviation of 0.822. Awareness of social security programs also received a favorable mean score of 3.611, with a standard deviation of 0.722, suggesting a moderate level of awareness among respondents. Similarly, accessibility of social security programs, employer support, and government policy and implementation received mean scores of 3.811, 3.831, and 3.721, respectively, indicating positive perceptions overall. Standard deviations ranging from 0.812 to 0.913 reflect some variability in responses across these dimensions. These descriptive statistics offer insights into the distribution and central tendencies of the variables, facilitating a better understanding of the respondents' perceptions and attitudes toward social security provisions (see Table 3).

Table 3 Descriptive Statistics

Variables	Mean	Std. Deviation
Utilization of Social Security Benefits (USSB)	3.971	.822
Awareness of Social Security Programs (ASSP)	3.611	.722
Accessibility of Social Security Programs (ACSSP)	3.811	.912
Employer Support (ES)	3.831	.913
Government Policy and Implementation (GPI)	3.721	.812

4.3 Regression Analysis

Table 4 presents the results of the multiple linear regression analysis conducted to test hypotheses regarding the relationship between independent variables (Awareness of Social Security Programs - ASSP, Accessibility of Social Security Programs - ACSSP, Employer Support - ES, and Government Policy and Implementation - GPI) and the dependent variable, Utilization of Social Security Benefits (USSB). The analysis yielded a significant multiple correlation coefficient (R) of 0.800, indicating a strong relationship between the independent and dependent variables. The coefficient of determination (R Square) suggests that approximately 64.0% of the variance in USSB can be explained by the independent variables. The standardized coefficients reveal that all independent variables (ASSP,

ACSSP, ES, and GPI) have significant positive effects on USSB, with ACSSP demonstrating the strongest impact ($\beta = 0.763, p < 0.001$). The regression equation (1) is provided, indicating the predicted value of USSB based on the coefficients of the independent variables. Overall, these findings support the hypotheses and highlight the importance of awareness, accessibility, employer support, and government policy in influencing the utilization of social security benefits among unorganized sector workers in Valsad district.

Table 4 Multiple Linear Regression Analysis for Hypotheses Testing

Variables Entered	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	P-Value	Unstandardized Coefficients	Standardized Coefficients	t	P-Value
Independent Variables:	0.80	0.640	0.67	0.027	90.971	0	(Constant) .405	0.046	3.1	0.000
ASSP,							ASSP .539	0.033	5.8	0.000
ACSSP, ES							ACSSP .763	0.057	4.8	0.000
and GPI							ES .860	0.024	3.9	0.000
Dependent Variable: USSB							GPI .460	0.024	3.9	0.000

$$USSB = 0.405 + 0.539 \times ASSP + 0.763 \times ACSSP + 0.860 \times ES + 0.460 \times GPI \quad (1)$$

5. Discussion

The overall discussion of the study encompasses the interpretation of the findings, their implications, and suggestions for future research and policy interventions. Firstly, the results of the study indicate a significant positive relationship between awareness of social security programs, accessibility of social security programs, employer support, government policy and implementation, and the utilization of social security benefits among unorganized sector workers in Valsad district. These findings underscore the importance of enhancing awareness and accessibility of social security programs, improving employer support, and strengthening government policies and implementation mechanisms to promote the effective utilization of social security benefits. Moreover, the study highlights the need for targeted interventions and outreach efforts to address gaps in knowledge, accessibility, and support, particularly among marginalized and vulnerable segments of the unorganized sector workforce. Furthermore, avenues for future research could include exploring the long-term impact of social security utilization on the socio-economic well-being of workers, investigating the effectiveness of specific policy interventions, and assessing the dynamics of informal labor markets in relation to social protection mechanisms. Overall, this study contributes valuable insights to the discourse on social security provision for unorganized sector workers and underscores the importance of holistic approaches to promote inclusive and sustainable social protection systems.

6. Conclusion

In conclusion, this study investigated the utilization of social security benefits among unorganized sector workers in Valsad district, focusing on awareness, accessibility, employer support, and government

policy implementation as key factors. The findings revealed a significant positive relationship between these variables and the utilization of social security benefits. Specifically, heightened awareness, improved accessibility, stronger employer support, and effective government policies were associated with increased utilization of social security benefits. These findings emphasize the importance of enhancing awareness campaigns, improving access to social security services, fostering employer engagement, and refining government policies to better serve the needs of unorganized sector workers. Addressing these factors is essential for promoting social inclusion, mitigating vulnerabilities, and advancing the socio-economic well-being of unorganized sector workers. Moving forward, policymakers, employers, and civil society stakeholders must collaborate to develop targeted interventions and policy reforms aimed at bolstering social security provision for this marginalized population. By doing so, we can strive towards building a more equitable and inclusive society where all individuals have access to essential social protections.

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JOURNAL OF ECONOMICS

Rabindra Bharati University

CERTIFICATE OF PUBLICATION

AN ANALYTICAL STUDY ON SOCIAL SECURITY PROVISIONS FOR UNORGANIZED SECTOR WORKERS IN VALSAD DISTRICT

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Published in

Rabindra Bharati University: Journal of Economics

ISSN: 0975-802X

Impact Factor: 5.5

Vol.: XVII, May 2024

UGC CARE, Peer Reviewed and Refereed Journal



JOURNAL OF ECONOMICS
Rabindra Bharati University



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