Chapter II

EARLIER STUDIES ON SOCIAL SECURITY MEASURES AND PMRY – A REVIEW
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The concept of social security has been playing a significant role in developed as well as developing economies. Like other countries, India also has enacted different types of social security measures for the benefit of her citizens. Several studies have been conducted on social security measures in India and abroad.

However search for earlier micro level studies on Prime Minister’s Rozgar Yojana (PMRY) in Kerala revealed that no significant study has so far been conducted on the subject either by the Department of Industries or by researchers, except two rounds of evaluations by the Reserve Bank of India done in 1997 and 2001, and two field studies by the Institute of Applied Manpower Research New Delhi in 1996-97 and 2000-01 both on all India basis. A very few studies conducted by post-graduates, and M.Phil. students except one research scholar seemed to be not significant, as they were focusing on a very small area of operation.

The Industries Department had initiated steps in 2000-01 for conducting periodical evaluation of the effectiveness of PMRY and had distributed printed schedules to all DICs with instructions to get them duly filled in by PMRY beneficiaries; but the plan had to be dropped soon after its inception. Recently the Directorate of Industries, Thiruvananthapuram, in its reattempt in this direction, had invited offers from institutions and individuals, experienced in data collection, to conduct field survey on PMRY in Kerala.

The PMRY guidelines have emphatically pinpointed the need and importance of conducting regular evaluations of the scheme; but it has been understood by the researcher that governmental
and non-governmental agencies in Kerala, associated with the implementation of PMRY, had not taken this aspect in its due seriousness.

Even though serious and significant studies on PMRY were not available, search for previous studies has revealed that literature on similar schemes abound. A good number of micro level empirical studies relating to various employment programmes in India like IRDP (Integrated Rural Development Programme), SEEUY (Self Employment for Educated Unemployed Youth), JRY (Jawahar Rozgar Yojana) etc. had been conducted. PMRY, to a great extent, bears resemblance to the above employment programmes in its features and mode of operation and therefore studies on such schemes were reviewed along with the important studies on social security.

### 2.1 Studies on Social Security

Seymour E Harris\(^1\) (1947) in the “Economics of Social Security”, studied about three main problems namely social security programmes in relation to output, finance and reserves and incidence and effects of payroll taxes. The study covered aspects like abandonment of reserve principle, deflationary aspects of social security, investment of social security fund, evolution of old age reserve plan, financial aspects of three alternative plans (reserve plan, super reserve plan, and deficit financing or pay as you go plan), theory of reserves, their problems, cost of old age insurance, financing social security programmes, social security and public debt, monetary aspects of investment of social security fund, significance of monopolistic competition and substitution etc.

Haber and Cohen\(^2\) (1948) described social security as a controversial and dynamic topic with many aspects – philosophical, theoretical, humanitarian, financial, administrative, social, economic, political, statistical, medical and legal.

ILO monograph\(^3\) (1957) gave utmost importance and primary concern to five principles of social security schemes now in force in Great Britain consisting of National Insurance, Industrial Insurance, Family Allowance, National Assistance, and National Health Service.

Mamoria\(^4\)(1965) evaluated the social insurance programme in general, social security in India and social security in some foreign lands, and stated that the basic problems of poverty, ill health, illiteracy, and economic inefficiency were to be tackled through appropriate agencies under an India Plan: but along with the multifarious programmes of nation-building, a programme of social security would lead the way to a new and better life for the masses of India.

Scottland\(^5\) (1967) discussed the background and present status of various social security and related programmes. He stated that the programmes towards the goal of universal coverage of the entire population would involve the extension of social security programmes (of the US) to all gainfully employed and their dependents; and all needy persons not otherwise covered also should be eligible for general assistance.

\(^3\) I L O, “System of social security - Great Britain”, Geneva, 1957
George Victor⁶ (1968) examined the recommendations of the Beveridge Report and also how and why they were or were not implemented in the immediate post war years. The study focused on the development of social security in the U.S. since the publishing of the Beveridge Report, and attempted to briefly look at some of the possible changes in social security in future.

Pachman and others⁷ (1968) studied the major aspects of social security system in the U.S. – its benefits, structures, relationship to the retirement decision, methods of determining its costs and its financing etc. and they presented explicit and implicit recommendations for changing the system so as to have adjustments in the minimum benefits and in the benefits paid to widows and survivors.

Bhattacharya⁸ (1970) examined and made a comparative study of different phases of social security measures in India and in other developed countries in view of the problems of unemployment, health, housing and their solutions. Child welfare, care of the old, protection to the weaker sections etc. have been given greater and detailed importance in the study.

According to Saxena⁹ (1974), social security was a dynamic conception, considered in all advanced countries of the world as an indispensable chapter of the national programme to strike at the root of poverty, unemployment and disease.

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Raghu and Singhal\(^{10}\) (1980) reviewed the origin and growth of social security, the idea and its short history and the present position in India and various schemes of social security abroad.

Sinha P.K.\(^{11}\) (1980) studied the historical causation of the concept of social security from the origin and tried to trace the history of social security measures in India. He examined the objects, scope, administration, source of finance and benefits of various social security legislations before and after independence. He has reviewed the operational results of the ESI Act 1948, EPF and Miscellaneous Provisions Act 1952, Maternity Benefit Act 1961, Workmen’s Compensation Act 1923 and Payment of Gratuity Act, 1972 with a critical estimate. Sinha also evaluated the employers’ viewpoints about the programmes along with a comparative study of social security programmes in the countries like UK, USA, former USSR, and New Zealand.

It was Barbara A Lingg\(^{12}\) (1982) who attempted for the first time to collect the actual programme-data on benefits of couples in which both spouses receive social security benefits as retired workers. The study also examined the benefit levels and entitlement status of never married, divorced, and widowed female retired workers according to their marital status.

Bhagoliwal\(^{13}\) (1983) explained the various hazards and types of insecurities confronting workers, due to inadequate wages, faulty methods of wage payment, illegal deductions, layoffs, dismissals, retirements, improper conditions of work, occupational diseases, industrial accidents, old age, invalidity, death of bread winners, sickness, maternity etc. that are sought to be eliminated

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through various legislations described by him in his study, which included Minimum Wages Act, Payment of Wages Act, Industrial Disputes Act, Workmen’s Compensation Act, ESI Act, Maternity Benefit Act etc.

Christine Irick\textsuperscript{14} (1983) examined the sources and amounts of income available to newly retired workers by the level of their primary insurance amount (PIA). The retired workers with high PIAs were found more likely to have private pensions or asset incomes and thus to have the highest total income. When the spouse’s income also is taken into account, married retired workers of all levels of PIA have higher total incomes than the unmarried retirees.

Joseph Bondar\textsuperscript{15} (1983) examined the direct deposit programme and the events that led to the initiation of the electronic funds transfer system.

Ozawa M.N.\textsuperscript{16} (1983) revealed that United States of America was not alone in trying to make its social security system financially viable and the Japan’s social security programmes also were facing a potential crisis. Financial difficulties connected with social security programmes were measured by the fact that those covered the fastest growing proportion in the world.

Gupta N.H.\textsuperscript{17} (1986) evaluated the various social security schemes developed and improved through need oriented public policy formulations, legislative frameworks and judicial responses. Discussion, in his opinion, on legislative trends on social security

assumed interest and importance in view of the need for uniform standards, certainty and for developing social security schemes along systematic or scientific lines, and at the same time making it a legally enforceable right. He examined the deficiencies of present programmes and alternatives for improvement.

Pascall Gillian\textsuperscript{18} (1986) argued that the very foundations of social security policy and practice were a model of family life in which women were wage-less and dependent; and a model of work as paid employment was carried out mainly by men, and women’s income, women’s paid as well as unpaid work, and women themselves were marginalised.

Rawat’s\textsuperscript{19} (1988) study revealed that social security was one of the dynamic concepts of modern age and it had been influencing the social and economic policies. He concluded that social security was part of labour welfarism, which secured the workers and their families their fullest life. Labour welfare without social security and social security without labour welfare were inconceivable.

Varandani\textsuperscript{20} (1989) made a detailed and critical study about the socio-legal in contrast to the socio-economic-cum-legal aspects relating to social security of industrial workers in India. He attempted to compare and contrast the various aspects of social security concept in India with that of industrially advanced countries of Asia and Africa, but restricted to a particular socio-economic condition prevailing in India. He has also given concrete suggestions to provide maximum social security benefits to the workers, at least upto their subsistence level.

\textsuperscript{20} Varandani G., ‘Social Security for Industrial Workers in India”, Deep & Deep Publications, New Delhi, 1989
Ahmed Ehtisham\textsuperscript{21} (1991) strongly recommended the urgent need to provide an effective safety net for the poorest in the societies ranging from socialist ones undergoing reforms to sub-Saharan African economies. He examined the social security systems in industrial countries and explored their relevance to developing countries. He highlighted the issues that arise in providing social security in developing countries, especially its effectiveness in protecting the target groups through relevant instruments including employment and income guarantees, and also such formal policy instruments as assistance, social insurance and family allowances.

Lynn Villacorta\textsuperscript{22} (1994) analysed the current problems and issues of social protection in Asia and the Pacific, and found that in most countries of those continents, those who are protected by social security schemes are among the better off, even if their incomes are modest. He suggested that the emphasis in social protection must be shifted to include not only programmes aimed at poverty prevention but also those measures targeted on poverty alleviation.

Sankaran T.S.\textsuperscript{23} (1994) and others defined social security as the measures adopted within the framework of specific social structure and relations on the basis of a given methodology which aimed to benefit the disadvantaged sections of society directly or which were intended to prevent social decline, and they argued that social security must treat all equally given the circumstances are comparable, enlist everybody to contribute to the financing system according to their capacity to pay, activate self government, provide guidance for self help, eliminate discrimination of women, include

the self-employed and guarantee the integration of people with disabilities. They concluded that since the socio-economic conditions prevailing in developing countries varied widely, no single model of social security could be applied to all such countries and an appropriate model suited to the conditions in each country was to be developed by the respective country.

Subrahmanya and others\textsuperscript{24} (1994) were of opinion that the nature and scope of social security in developing countries should be wider in amplitude than in developed ones. After analysing the general situations in India and other developing countries, he suggested that such countries had to develop a combination of a variety of social security programmes, but while implementing such programmes, first priority should have been given for the programmes for those who could not work like the handicapped, orphan, destitute, incurably sick etc.; second priority to those who could work but remaining unemployed for want of jobs and then comes programmes for income maintenance of those who were employed but exposed to the risk of loss or diminution of income caused by some contingencies.

Edwin Kaseke\textsuperscript{25} (2000) argued that social security is often viewed from western perspective and that African and like countries’ approaches to social security have been informed by this western perspective. He noted that the poor in such nations have no access to formal social security and that there is need to find innovative ways of extending and strengthening social security for the benefits of poor.

\textsuperscript{24} Subrahmanya RKA, Sankaran T.S. and Wadhawan S.K. “Development of Social Security Programmes in Developing Countries”, Social Security Association of India, Har Anand Publications, New Delhi, 1994

John Kurian and Antonyto Paul\textsuperscript{26} (2001) felt social security as achieved when deprivation or vulnerability was reduced or removed as a result of using social means and thereby making lives and livelihoods more secure. In their opinion social security provision was influenced by various supply and demand factors.

Kannan K.P.\textsuperscript{27} (2001) presented the evolution of the idea of welfare funds in Kerala. That model of collective care arrangements for informal workers was now more than thirty years old and underwent considerable innovations in its design and organisation; yet its functioning is embedded in the bureaucratic system giving rise to various problems. Yet it offered a minimum of social security to the otherwise unprotected informal sector workers and he recommended the replication of this model to other states of India and also to other countries.

Mahendra Dev\textsuperscript{28} (2001) and others brought under review the social security issues ranging from the concept and perspective to specific aspects of security like food, nutrition, health, education and employment and also security to vulnerable groups like women, aged, scheduled castes and scheduled tribes. They classified social security programmes in India into two - protective social security schemes for providing benefits relating to sickness, old age, maternity etc. to the organised sector, and promotional social security for the unorganised sector in terms of self-employment, wage-employment and provision of basic needs like food, shelter, health and education.

Seeta and Sandhya\textsuperscript{29} (2001) advocated that prevalence of poverty and deprivation in south Asian countries pointed towards the need to adopt a wider concept of social security that would include both promotional and protective social security measures. They pointed out the inadequacies of existing social security programmes in attaining the objectives of higher economic growth and the eradication of poverty. They concluded that the current social security programmes in South Asian countries were designed in a conceptual vacuum and the emphasis was mainly on promotional measures, especially on poverty alleviation, and a balanced provision of promotional and protective social security measures was not evident in any country.

Seeta Prabhu\textsuperscript{30} (2001) suggested that the concept of social security, as conventionally defined in terms of contingency related measures, was inadequate in situations where employment in the formal sector was limited and poverty was widespread. In the wider perspective, social security would constitute measures that could enhance social capabilities, ensure economic security and enable the vulnerable sections of the population to survive. Programmes for enhancing education, health and nutrition levels of people, provision of statutory social security protection to workers in the organised sector, provision of measures to enhance the income levels of the poor through asset and employment programmes, and social assistance programmes constitute the elements on the broader concept of socio-economic security, and from this viewpoint, the provisions of socio-economic security in India had been unsatisfactory.

The ILO Committee\textsuperscript{31} (2001) on social security described social security as essential for the well being of people and society, because it was a basic human right and its fulfillment would contribute in attaining the various Millennium Development Goals. It would help in reducing infant and maternal mortality, and in halving by 2015 the proportion of people whose income would be less than one dollar a day. It would help to ensure a decent standard of living and to lift many people out of poverty.

Dharam Ghai\textsuperscript{32} (2002) explored different approaches to providing a modicum of social security to the entire population in developing countries, by studying about the social security systems in industrial, communist, transition and developing countries. The approaches included broad based growth approach\textsuperscript{1}, mineral based growth approach\textsuperscript{2}, socialist orientation approach\textsuperscript{3}, and social welfare approach\textsuperscript{4}.\textsuperscript{*} He found out that social security systems as borrowed from industrial countries, would cater to the needs of only a small minority of workforce in developing countries. The central priority in such countries was to meet essential needs like primary health care, basic education, clean water, nutrition, sanitation and shelter as well as providing minimum subsistence needs to the vulnerable groups like the elderly, widows, orphans and the destitute. Social security needs to the working population should be met by gradual expansion of social insurance schemes in the formal sector, and by setting up parallel schemes for informal workers through trade unions, co-operatives, neighbourhood and community groups, savings and credit associations, income

\textsuperscript{31} ILO Committee on Social Security, “Campaign on Social Security and Coverage for All”, ILO Conference, Geneva, 2001
\textsuperscript{*} 1, 2, 3 and 4 - Broad based growth approach is followed by old and new tiger economies like Singapore, Hong Kong, Taiwan, and Korea. Mineral based growth approach is followed by Botswana and the oil rich countries in the Gulf. Socialist oriented approach is followed by China, Cuba and Vietnam. Social welfare approach is followed by Costa-Rica, Sri Lanka, Mauritius, Chile, Jamaica and the state of Kerala in India
generating groups, women workers’ associations, and peasant associations.

Emmanuel Reynaud\(^\text{33}\) (2002) analysed the possibility of extending social security coverage as he realised that most of the world’s population had no social security coverage, and statutory social security schemes covered only five to ten per cent of the active population in sub-Saharan Africa and South Asia. He examined the four ways recommended by ILO to extend social protection namely; (a) extending social insurance schemes, (b) encouraging micro insurance, (c) introducing universal benefits or services financed from general state revenues, and (d) establishing or extending means tested benefits or services financed from general state revenues. He stated that none of the approaches should be excluded a priori; instead an appropriate mix of different mechanisms depending on the national context should be adopted.

Abraham\(^\text{34}\) (2003) placed Kerala in the forefront of providing social security cover based on equity considerations in human and social developments, but noticed that there were outliers whose social security needs had not been met, especially the destitutes and disabled groups. He suggested a ladder concept of need based intervention through appropriate social security plans focusing on the neediest as appropriate for Kerala, but without diluting existing levels of intervention for other grades of needy people.

Particia Justino\(^\text{35}\) (2003) studied about the importance of social security policies in developing economies using empirical evidence from India. He analysed the viability of implementing social security systems in developing countries and also the effects

\(\text{34}\) Abraham K.M., “MGP – Social Security Schemes”, Kerala Calling, Oct 2003, p.35
of such policies on Indian economic performance between 1973 and 1999 and concluded that policies that strengthened the social and economic security of Indian population had been an important endogenous variable to both reduction of poverty and economic growth.

Punekar S.D.36 (2003) and others reviewed social security measures in India, especially those for the organised labour force, and classified them into social insurance, social assistance and public service. They also evaluated the historical development of social security in the world and stated that social security benefits in India have expanded rapidly after independence, and ESI and EPF schemes were the most important in giving maximum coverage of social security to the beneficiaries.

Sarma A.M.37 (2003) reviewed social security schemes in general and the social security legislations in India in detail, including comprehensive selection of recent cases law having bearing on the subject. Many schemes neither covered all risks nor applicable to all workers and the policy makers should recognise that exclusion of ordinary people from modern forms of social protection was undesirable.

Barbara Harriss38 (2004) and others scrutinised the various aspects of research and policies relating to the causes, nature and eradication of poverty in India. They presented the general trends in poverty in India, its measurement, its relation to economic and demographic change, various anti-poverty interventions like IRDP, employment interventions, social security measures, and also the capacity of legal system in India to protect the rights of poor.

38 Barbara Harriss, Guhan S., and Cassen R.H, “Poverty in India, Research and Policy”, Oxford University Press, New Delhi, 2004
Galasso and Ravallion\textsuperscript{39} (2004) assessed the impact of Argentina’s main social policy response to the severe economic crisis of 2002. The programme was intended to provide direct income support for families with dependents and whose heads had become unemployed because of the crisis. They found that the programme had reduced aggregate unemployment and partially compensated many from the crisis and reduced extreme poverty, although there was substantial leakage to formally ineligible families and incomplete coverage of those who were eligible.

Harsh Bhal\textsuperscript{40} (2004) declared that the concept of social security worked on the principle of social partnership for social cause, and it widened the scope and dimension of responsibility of protection of individuals against eventualities which would lead to physical, financial or emotional distress. He viewed social security as an integral part of the development process and concluded that social security programmes varied according to the needs of people depending on their employment and income status.

Jonathan and David\textsuperscript{41} (2004) made an analysis and country-by-country comparison of the effect of social security incentives on retirement behaviour in twelve countries, and they found that the effect is strikingly uniform in countries with very different cultural histories, labour market institutions, and social characteristics. They revealed enormous disincentives to continued work at older ages in developed countries. Provisions of many social security programmes typically encouraged retirement by reducing pay for work, inducing other employees to leave the labour force early and magnifying the financial burden caused by an ageing population.

\textsuperscript{41} Jonathan Gruber and David A Wise, “Social Security Programmes and Retirement around the World - Micro Estimates”, University of Chicago Press, 2004
Kannan K.P.\textsuperscript{42} (2004) attempted to explain the reasons to enlarge the concept and coverage of social security to all by using variety of policies and institutions. He argued that social security should address the twin problems of deficiency and adversity, and it should include Basic Social Security (BSS) which takes care of deficiency and Contingent Social Security (CSS) that meets contingencies. Without addressing BSS, the success of CSS measures is unlikely.

Nitish Chakravarthy\textsuperscript{43} (2004) was of opinion that even as tentative steps were taken in the past to tackle problems of unorganised-sector workforce, the government had recently initiated bold and meaningful programmes to harmonise economic development with social security, and hence social security programmes and action plans for alleviating poverty were being implemented in tandem. Though many state governments also had launched social security schemes for informal sector workers, the funds allocated were far from adequate.

Ramgopal\textsuperscript{44} (2004) and others examined the social security policies for India, focusing on the unorganised sector, and contended that the existing social security policies for the formal sector could not be simply extended to the informal one. They emphasised the importance for a unique social security system designed specifically for India, instead of mere import of existing systems from other countries and juxtapositioning those in the Indian framework.

\textsuperscript{44} Ramgopal Agarwala, Nagesh Kumar and Michelle Ribond, “Reforms, Labour Markets, and Social Security in India” Oxford University Press, New Delhi, 2004
Sreenivasan\(^1\) (2004) reviewing expenditure on welfare schemes in Indian States, commended that welfare programmes were specialised schemes being implemented by the public authorities to support and empower people who were unable to empower themselves and those programmes responded directly and quickly to the needs of poor.

Yadav J.P.\(^2\) (2004) analysed the meaning and evolutionary process of the term social security and its constitutional status in India. He grouped the social security schemes in India into non-statutory and statutory social security schemes. The former included schemes run by voluntary organisations, public assistance, and gratuitous benefits provided by employers to the workers. He concluded that social security, at present, is a socio-economic demand of every society and it offers the underprivileged dignity, self-confidence, belief in a just society, and new means for moral, social, and material betterment.

Anirudh Rai\(^3\) (2005) argued that coverage under all the social security programmes in India was very low and a lot more was to be done to provide social security to workers who were not yet covered. He suggested to adopt an approach for closing the coverage gap in social security provisions at two levels - the first was re-tooling of the existing institutional arrangements for the organised sector to remove the existing inefficiencies and redundancies and the second level was to create a legislative and administrative framework for significant social security coverage of the unorganised sector mainly by introducing means-tested

schemes which should be area specific, occupation specific and industry specific.

Jain L.C. 48 (2005) saw a glaring, if not fatal, omission of any blueprint sketching the nature of work on which the unemployed were to be engaged, in the NREG Act. He argued that the nature of work chosen must provide gainful activity as well as capability to develop the muscles of the local economy for generating work on a sustainable basis.

Jean Dreze49 (2005) explained the need for Employment Guarantee Act instead of initiating massive employment schemes and looked into the cost of NREG scheme. According to him the proposed Employment Guarantee Act was to be seen as an element of a larger vision for social policy and that vision involved both a major increase in social spending as well as radical improvements in its composition. He also made clear the three common fears about the Act namely (1) money would be wasted due to corruption (2) the Act would lead to financial bankruptcy, and (3) the government would get entangled in endless litigations, as hordes of aggrieved labourers would take the local authorities to court.

Kannan K.P.50 (2005) observed that NREG Act for social security will help to alleviate poverty in rural India. Out of forty crores of workforce in the country, nearly thirty seven crores i.e. almost ninety per cent, work in the unorganised sector and the proposals of National Commission on Social Security in the Unorganised Sector (NCSSUS) would provide for minimum four components of social security namely, sickness coverage, maternity benefits, old age pension and life insurance for those workers. The proposed bill was a complementary initiative to the NREG Act, and

48 Jain LC, “Work is the Crux, So is Self Governance”, Yojana, Vol. 49, April 2005
50 Kannan K.P., “Bill for Social Security will Alleviate Poverty”, Speech at C. Achutha Menon Centre, Thrissur, the Hindu Daily, 14 Nov. 2005, p.3
both of them were drawn up in accordance with the schemes envisaged under the ‘Common Minimum Programme’ (CMP) of the government to mitigate the effect of globalisation.

Kannan K.P.,\textsuperscript{51} (2005) contended that social security should include both Basic Social Security (BSS) and Contingent Social Security (CSS), and extension of BSS calls for socialisation of the costs of collective care through taxation or other means by the state, whereas extension of CSS should be on the Bismarckian principle of contribution by the beneficiaries. He put forward a typology of social security scheme that highlighted various ways in which the financing aspect could be taken care of, and also an alternative model for the extension of social security on the basis of lessons from ILO and other studies.

Mahendra Dev S.\textsuperscript{52} (2005) evaluated the two social security measures for the unorganised sector workers – the NREG scheme and the National Minimum Social Security. He stated that NREG scheme, the biggest social security scheme for informal workers, was both promotional as well as protective in nature. The coverage under the National Social Assistance Programme of 1995 was very inadequate and 93 per cent of workers in the unorganised sector in India did not have any social security coverage. They required protective type social security like old age pension, maternity benefits, life insurance and health benefits. Mahendra Dev treated the two bills prepared by National Commission for Enterprises in the Unorganised Sector (NCEUS) as important to ensure a certain minimum measure of social security in the informal sector.

\textsuperscript{52}Mahendra Dev S., “Social Security for Unorganised Workers” Leader Page Article, the Hindu Daily, 26 Sep. 2005.
Radhakrishna and Shovan Ray\textsuperscript{53} (2005) made a thorough review of the latest material and thinking on various facets of poverty in India, which covered wide ranging areas from income poverty and human development to basic causes of poverty and socio-economic strategies for poverty eradication. They focused attention on poverty as a product of livelihood system and argued that multidimensional interventions such as land rights, bargaining power for improved wages, health care, micro finance and social security were needed for accelerating poverty reduction.

Santosh Mehrotra\textsuperscript{54} (2005), while reviewing the proposed EG Act observed that by ensuring at least 100 days a year of regular employment to the poor at a population weighted average minimum wage of Rs. 60 per day, would raise two thirds of Indian population above the poverty line”. But he pointed out that (1) there was no provision to ensure time bound extension of the Act to the whole country, (2) monitoring and social audit authority did not rest with panchayati-raj institutions, (3) freedom to fix wage rate was given to the central government which led to fixing overly low wage levels, (4) unemployment allowance was to be paid only for poor families and the BPL list was not fully reliable and (5) no provision for women reservation was in the work.

Social Security Division of the Ministry of Labour\textsuperscript{55} (2005) made a general overview of the social security schemes in India and concluded that social security system was an investment for the future and it acted as a facilitator since it helped people to plan their future through insurance and assistance. It also reviewed the functioning and coverage of five principal social security laws in India and found that only 35 million out of 400 million work force

\textsuperscript{53} Radhakrishna R and Shovan Ray, “Handbook of Poverty in India - Perspectives, Policies and Programmes”, Oxford University Press, New Delhi, 2005
\textsuperscript{54} Santhosh Mehrotra, “Employment Guarantee”, Yojana, Vol.49, April 2005
\textsuperscript{55} Govt. of India, Ministry of Labour, Social Security Division, “Social Security Makes a Caring Society”, 2005
had access to formal social security in the form of old age income protection.

Arjun Sengupta\(^{56}\) (2006) observed that social security is a protective measure and not to solve the chronic problems of employment, health and education. He appreciated the NCEUS report intended to provide social security to 362 million workers on the merit of the same i.e. it was for the first time anywhere in the world that a social security scheme of such a magnitude for the poorest had been drafted, hoping it to be an example for the world.

Francis Mestrum\(^{57}\) (2006) concluded that until 1990 development was mainly concerned with economics. Social questions did receive some attention in the 1960s and 1970s, but they were not a priority. Poverty was a concern, but solution to it came in terms of development - economic and social. What changed in 1990 was a switch over to poverty as the priority concern and the solution to it became poverty reduction.

Gadage\(^{58}\) (2006), reviewing unemployment position in India during the reforms period, concluded that higher consumption meant high standards of living that depended on labour force participation in employment. He stated that despite high GDP growth of 5.6 per cent in 1980 and wide ranging employment oriented programmes, the employment opportunities did not increase, the reason being free play of market forces and monopolistic practices in industries, labour displacing technologies, inefficient functioning of labour exchanges etc.

Jose\textsuperscript{59} (2006) studied the social security proposals of NCEUS and stated that contrary to the argument that it was time to go beyond social assistance schemes to cover a larger body of unorganised workers, it was time to start with broad based social assistance schemes to cover the entire country. A universal system of social assistance targeted to the needy, supplemented with social insurance schemes would get absolute priority by policy makers.

Larry De Witt\textsuperscript{60} (2006) gave a bird’s eye view of the traditional as well as formal systems of economic and social security in the world, with particular emphasis to America. Starting with the pre security period and colonial America, he reviewed the various events and stages in the development of American Social Security Act and the major amendments made to it. He also evaluated the scheme-growth using data on social security from 1937 to 2002.

Madhava Rao\textsuperscript{61} (2006) scrutinised the ILO definition of social security and said that being employed was a pre condition for a person for becoming eligible for social security benefits against contingencies. Classifying social security measures in India into preventive, promotional and protective he concluded that as the existing social security programmes were employment related, they did not pay any special attention to the disabled persons in India, who formed the most vulnerable group.

Manohar Puri\textsuperscript{62} (2006) observed that NREG Act was a revolutionary step for India’s poor, and its main purpose was to bring the landless families in the social (security) safety net. He saw the key to this Act as lying in the word ‘Guarantee’, which was not present in any other schemes for the poor. The guarantee sought to

\textsuperscript{59} Jose A.V, “Is Legislation the only Solution”, EPW, Vol. XLII, No. 32, Aug. 2006, pp. 3480-3483
\textsuperscript{60} Larry De Witt, “Historical Background and Development of Social Security”, SSA Historian’s Office, Social Security Online, 2006
\textsuperscript{62} Manohar Puri, “NREGA; Rural People to Grow with the Nation”, Kurukshetra, April 2006
take the power of interference away from the hands of politicians, and it made the Act a right, something that people expected and demanded, and something they could complain about and in extreme cases, could sue the government to get it.

NCEUS\textsuperscript{63} (2006) released a press note on the draft bill on social security for unorganised workers and it revealed that informal workers consisting of informal workers in the informal sector (85\% of the total work force) and informal workers in the formal sector (6\% of the total workforce) had very limited or no formal social security cover which increased their vulnerability during times of illness, old age, unemployment and untimely death, and absence of social security mechanisms was a critical factor in the conditions of those households, many of whom were already very poor. That was why a set of national minimum social security measures, protective in nature, were proposed and those benefits were quite substantial in relation to the small cost of the scheme.

Philip and Robert\textsuperscript{64} (2006), evaluating the NCEUS proposals, agreed that the NCEUS social security proposals addressed a pressing need in Indian society; but the international experience had shown that social insurance expansion had been a gradual process, closely linked to levels of development, industrialisation, and other factors. They found no international precedent in open societies of achieving high social insurance coverage at low levels of income, more so, in the time frame as proposed by the NCEUS.

Puran Singh\textsuperscript{65} (2006) viewed the National Rural Employment Guarantee Act 2005, which conferred legal right to employment on the rural citizens, as a landmark in the history of independent

India, and argued that BPL and landless families were to be given some weightage in job opportunities and such families should be offered at least 200 days of work.

Rao, Rajasekhar and Suchitra\(^66\) (2006) evaluated the NCEUS report 2006 and agreed that it was an important step to bring unorganised sector workers under some of social protection. But any cart of social security system needed three horses to take it to the destination of a deprivation-free unorganised sector namely, viable enterprises, successful poverty alleviation programmes and congenial macro policies, none of which was in sight. In other words, the report largely ignored the fact that a facilitative environment was imperative to make such a scheme successful.

Tapan\(^67\) (2006) pointed out that South Asia was fast emerging as the poorest, the most illiterate, the most mal-nourished, the least gender sensitive and indeed the most deprived region in the world. Of the world’s six billion people, 2.8 billion i.e. almost half, lived on less than $2 a day, and 1.2 billion i.e. a fifth lived on less than $1 a day, with 44 per cent living in South Asia, as per World Development Report 2000-01, and he concluded that widespread poverty remained as South Asia’s most persistent and urgent problem.

Kannan\(^68\) (2006) and others evaluated the comprehensive social security scheme proposed for the unorganised sector workers by the NCEUS, and commented that the proposal sought to develop a healthy workforce that in turn would have a positive impact on national income and economic growth. The scheme, that aimed at

\(^{66}\) Rao V.M., Rajasekhar D and Suchitra J.Y., “Putting the Cart before a Non-existent Horse”, EPW, Aug. 2006.


covering sickness, maternity, old age and death, proposed a participatory system with some contributions from workers.

Mahendra Dev and Ravi (2007) tried to examine the poverty and inequality during 1983 to 2004-05, and stated that the absolute number of total poor in India declined during 1993-94 to 2004-05 by about 9 million over 11 years from 324 million to 315.5 million, but the total poverty ratio based on URP had declined at a higher rate in the pre-reform period than the post reform period. In their opinion inequality in consumption had increased significantly for rural as well as urban areas in the post reform period, and this increase in inequality seemed to have slowed down the rate of poverty reduction.

Himanshu, (2007) based on NSS 61st round, commented that poverty had been reduced during 1993 to 2005 but the annual rate of reduction during the period was lower than that during 1970s and 1980s, and more importantly, bulk of this decline occurred in 1999-2005, with little or no reduction during 1993-2000. He concluded that the 1990s was the lost decade for poverty reduction, and since employment being the important aspect of well being, increase in unemployment throughout 1990s as shown in the NSS results was mirroring the set back in poverty reduction.

Ruddar Dutt (2007) analysed the report of 61st round of National Sample Survey 2004-05 and found that average decline in poverty percentage over the period 1993-2004 was only 0.74 per cent points per year, which was much less than that implied by the official 1999-2000 data. He also stated that inequality increased significantly in the post reform period as compared to the earlier

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decade. He concluded that policies to increase growth and equity had to be followed simultaneously.

Bennet S. (2009)\textsuperscript{72} attempted to analyse the contributions of Labour Welfare Measures towards good industrial relations in the face of liberalisation, privatisation, globalisation and also the recent economic recession and came to the conclusion that every organisation was expected to meet the challenges by reshaping their employee welfare measures since employee welfare was the pivotal mechanism for nurturing a high performance culture to drive the organisation towards success.

Thomas Isaac (2009)\textsuperscript{73}, speaking at a workshop on GST, said that Kerala government was planning to increase the amount of welfare pensions so that the amount of one month’s old age pension could be sufficient to buy at least ration for that month. By increasing the number of welfare pensions and their coverage and by expanding the health insurance schemes, Kerala was going to be a cent per cent socially protected state.

2.2 Studies on Employment Programmes including PMRY

Kuttikrishnan\textsuperscript{74} (1984) on the basis of his study in Kerala on IRDP and Hirway\textsuperscript{75} (1984) through a study of four selected villages in Gujarat, concluded that majority of the IRDP beneficiaries were not poor and not eligible for assistance under the programme. Targets were fixed without considering magnitude of poverty in each region and benefits were passed on to well off persons.

\textsuperscript{73} Thomas Isaac T M, “Increasing Welfare Pensions”, the Mathrubhoomi Daily, Dec 23 2009, p 1
\textsuperscript{74} Kuttikrishnan A.C, “A Study of IRDP in a Kerala Village”, Indian Journal of Agricultural Economics, July-Sep 1984, p.265
Sidda Goud\(^76\) (1985) concluded that provisions of SEEUY programme were mostly violated by the authorities at the implementation level. Political influence and favouritism spoiled the objectives of SEEUY and only the rich could reap benefits.

Raju\(^77\) (1985) evaluated the performance of SEEUY scheme in Quilon District of Kerala, and found out that the scheme helped many beneficiaries to cross the poverty line, and there was increase in employment due to SEEUY assistance, but the income generated from the scheme was insufficient to make loan repayments and the repayment was irregular even in the case of successful ventures. He also stated that there was some leakage of funds due to administrative drawbacks, yet the scheme had a positive impact on the lower income classes.

Maheshwari\(^78\) (1985) conducted a study on self-employment schemes in Andhra Pradesh and concluded that under graduates and non-technical persons constituted the largest number of beneficiaries. The schemes could not achieve their real objectives, since only influential persons and their relatives or those with political support got the lion’s share of loans disbursed.

Rath\(^79\) (1985) studied about IRDP and stated that at least fifteen per cent of those identified as poor and helped under IRDP were not really poor. The percentage of beneficiaries who crossed the poverty line would come down very considerably, if the annual repayment of instalment were treated as cost of the project.


State Bank of India,\textsuperscript{80} (1985) through their study on the impact of self employment programmes in Nasik District of Maharashtra found that such schemes had helped a number of unemployed educated youth to start own independent ventures. However most of the beneficiaries started ventures in trade or service sector and only few beneficiaries started industrial units.

Pande\textsuperscript{81} (1988) made a study on SEEUY scheme in five districts of Uttar Pradesh and two districts in Orissa sponsored by the Government of India which revealed that the scheme, though benefited more of those who were better off, increased the household incomes of beneficiaries and improved their social status. A main observation was that political pressures were being exercised in the selection of beneficiaries especially in Orissa.

Rao’s\textsuperscript{82} (1987) study about SEEUY scheme in two districts of Andhra Pradesh revealed that the scheme in general did not meet with success mainly because financial assistance provided under the scheme was not effectively utilised.

Rao and Alagendhi\textsuperscript{83} (1989) assessed the success of SEEUY in terms of economic resources of survived units in the Union Territory of Pondicherry and they concluded that relationship between the socio-cultural factors of entrepreneurship and entrepreneurial success was neither static nor systematic.

Giriappa\textsuperscript{84} (1990) examined the performance of SEEUY scheme in Karnataka state taking Uttar Kannara as the sample

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\textsuperscript{80} SBI, “Evaluation of the Scheme for Providing Self Employment to Educated Unemployed Youth”, SBI Monthly Review, June - July, 1985
\textsuperscript{82} Rao Venkateswara, “Impact of DIC Programme on Rural Industrialisation: A Study of Two Districts”, SEDME, Dec.1987
\end{flushleft}
district, and he revealed that the artisanal category had the highest performance index; beneficiaries were having employment before they were assisted under the scheme and self motivation was the major factor that induced borrowers to apply for loans. There was long delay in recommending the applications by the DIC, and substantial amount of own fund were invested in the projects, in addition to SEEUY assistance.

Reddy and Gopalakrishna\textsuperscript{85} (1990) disclosed through their study about SEEUY programme in Andhra Pradesh that indifference of banks, procedural rigidities and lack of proper guidance in the selection of a vocation were the important problems confronting SEEUY beneficiaries, and they proposed that DIC should take a more active role in the selection of beneficiaries and in the guidance and monitoring of units.

Giriappa,\textsuperscript{86} (1990) concluding another study in the Dakshina Kannara district of Karnataka state remarked that SEEUY scheme had been ameliorating the growing unemployment problem amongst the unemployed youth.

Murali\textsuperscript{87} (1991) reviewed the performance of SEEUY entrepreneurs and found that unemployment was the most important compelling factor and success stories of friends was the important facilitating factor that had influenced educated youth in seeking assistance under SEEUY scheme. The micro units failed to earn a good level of income and the socio-economic bases of entrepreneurs had no influence on their performance in terms of earnings. He concluded that SEEUY was a novel package to eradicate the problem of unemployment among educated youth and

“complacency of the implementing agencies and apathy of the participating youth had reduced the scheme to just another programme in the basket of planners”.

Mammen Zachariah\(^{88}\) (1992) scrutinised the working of SEEUY scheme in Kerala, based on Pathanamthitta District and it was asserted that the basic guidelines prescribed by the government for selection of beneficiaries were not strictly followed and through political as well as other influences, persons otherwise ineligible for loans under the scheme were enjoying benefits of the scheme. Mammen found the failure of many beneficiaries as due to poor infrastructural facilities, bureaucratic delay, compounding rate of interest and lack of follow up by DIC or banks.

Reserve Bank of India\(^{89}\) (1997) conducted a sample field study on the performance of PMRY in 1997 which revealed that during 1996-97 loans sanctioned were more than 90 per cent of the targets and disbursements were around 70 per cent of the targets. Average size of the loan was Rs.56,000 and assets were created in 76.5 per cent of the cases. Average monthly income of the beneficiary was more than Rs. 2,000 in 51 per cent of cases and 86 per cent of the beneficiaries had monthly income of above Rs.1,000. Recovery rate was nearly 53 per cent and misutilisation of loan was there in 8.6 per cent of cases.

Institute of Applied Manpower Research (IAMR)\(^{90}\) (2000), New Delhi conducted an evaluation of PMRY in 2000 relating to 1996-97 covering 21 states/union territories. It revealed that 80 per cent of targets were sanctioned and 83 per cent of sanctioned cases were disbursed; employment generation was 2.39 per unit; success rate


\(^{89}\) GOI, RBI, Ministry of Agro and Rural Industries, 1997

\(^{90}\) IAMR, “Evaluation of PMRY”, New Delhi, 2000
was 99.3 per cent; 65 per cent of beneficiaries were making regular repayments of bank loans and 53 per cent of beneficiaries faced problems due to insistence on collateral securities by banks. Three fourths of the beneficiaries invested from their own resources in addition to the amounts provided by banks as loans and subsidy.

Alakh and Mamgain91 (2001) examined aspects of employment generation and employment security, and explained the security provisions for workers in the unorganised as well as organised sectors. Anti poverty and employment programmes were discussed under three heads: self-employment programmes, wage-employment programmes and urban employment and anti-poverty programmes. They stated that even though many youth were seeking assistance under PMRY, almost half of the total applications were rejected by DICs mainly due to inadequate technical skills.

Harishwar and Anup92 (2001) described IRDP, TRYSEM, DWCRA and ITDP along with PMRY as programmes for ensuring employment and income security. They stated, however, that the coverage of IRDP had been very poor and only thirty two per cent of poor households benefited under IRDP.

Kannan and Shaji93 (2001) estimated that IRDP had assisted on an average 89600 families per annum between 1980 and 1992, one third of those families belonged to SC and ST categories, and the per capita investment of around 3,000 rupees per family hardly worked out to the cost of even buying a cow. They added that

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leakages in the implementation were well known but never investigated and a quarter of the funds were reckoned as leakages.

RBI\textsuperscript{94} (2001) conducted another field study on PMRY performance during two years, 1997-98 and 1998-99 covering sixty six districts in the country. The findings of the study disclosed that the average level of sanction was 84.55 per cent of the target during 97-98 and 81.44 per cent during 98-99. Disbursement was 64.28 per cent and 61.30 per cent respectively of the targets during the two years. Fifty per cent of the sanctioned cases were for business activity and only sixteen per cent for industrial activity. Assets were created in ninety per cent of cases, and in thirteen per cent of cases the loan amount was fully or partially misutilised. The average recovery rate of loans was 34.6 per cent but in the north eastern states, the rate of recovery was very low ranging from 2.93 per cent to thirty two per cent during 97-98 and from 1.35 per cent to twenty six per cent during 98-99. In 64.7 per cent of cases, the average monthly income was above Rs.1,000.

Seeta Prabhu and Sandhya\textsuperscript{95} (2001) looked into the financial aspect of social security and commented that the policy towards social security was marked by a singular lack of appreciation of its broader connotation and the responsibility for implementation of various social security schemes introduced during the five year plans were scattered across departments and ministries. They illustrated the point by distributing social security programmes across different departments/ministries and stated that PMRY was implemented by the Department of Small Scale Industries and Agro and Rural Industries under the Ministry of Industry.

\textsuperscript{94} GOI, RBI, Ministry of Agro and Rural Industries, 2001
Review of performance of PMRY\textsuperscript{96} in different states was conducted by a parliamentary committee in 2002 and Karnataka had earned accolades for its overall implementation of the scheme. The committee praised its performance as better than Andhra Pradesh and Kerala. However the committee remarked that coverage of industry and benefits to SC and ST under the programme was extremely poor.

A second study was conducted by IAMR\textsuperscript{97} (2003) on the performance of PMRY covering five states and relating to 2000-01 which concluded that sanction was 81.6 per cent of the target and 74.7 per cent of sanctioned cases were disbursed and employment generation was 1.94 persons per unit. Assets had been created in 89.7 per cent of the disbursed cases; 36.4 per cent of beneficiaries were repaying the loan instalments on time and sixteen per cent of the default cases were willful defaulters.

Appa Rao\textsuperscript{98} (2003), reviewing the performance of PMRY in Andhra Pradesh, commended that PMRY was not to be viewed as a poverty alleviation programme, but an employment generation one. The scheme was not working well in urban areas but successful in rural areas. He noted that upto 2003 since inception, 163328 units had been set up in AP under PMRY, providing employment to 295316 persons. But there was still a wide gap between sanction and actual grounding of units.

Piyush Pandey\textsuperscript{99} (2003) disclosed that while the government was stressing on the need for speeding up disbursal of loans under PMRY, the data provided by some leading banks showed that more than 50 per cent of loans were in the hands of defaulters.

\textsuperscript{96}GOI Parliamentary Committee, “Comments on PMRY”, Business Line, December 18, 2002
\textsuperscript{97}IAMR, “Evaluation of PMRY”, New Delhi, 2002-03
\textsuperscript{99}Piyush Pandey, “PMRY Loans See Over 50% Default”. Business Standard, Ahmedabad, Nov.2003
Saif Siddiqui\textsuperscript{100} (2003) observed that since inception IRDP had been showing that actual achievements always exceeded the physical targets and illustrated this by citing targets and achievements during 1980-85, 85-90 and 90-95. The total number of families benefited under IRDP from 80-85 to 97-98 were 526.81 lakhs and total investment during the period was Rs.30871.79 lakhs, which showed the tremendous growth in the programme.

Gilroy Rozario\textsuperscript{101} (2004) made an evaluation study on the performance of PMRY in Kerala and observed that most of the proposals recommended by the task force committee were non-viable for the banks, and elimination of political interference would help to identify potentially viable proposals and thus to minimise over dues. He suggested for a high degree of co-ordination between various implementing agencies and that a technical cell at the bank level may be set up to provide necessary technical consultancy to the borrowers.

Nirja Mattoo\textsuperscript{102} (2005) analysed the need for social security, its historical background, the South Asian and Indian perspective of social security and social security for women. She realised that there was no social security in India, and Indian laws on social security were not upto the international standards as they did not help to meet the social security needs of the country. Just 0.2 per cent of GDP was allocated for social security and even that did not reach the concerned due to high red-tapism. Those having neither physical endowments nor financial resources for gainful employments constituted the most vulnerable group needing social security, and schemes like PMRY, IRDP and SJSRY were social security measures for them through self employment.

Radhakrishna and Shovan Ray\textsuperscript{103} (2005) estimated that 14.8 per cent of the IRDP beneficiaries could cross the revised poverty line of Rs.11,000 as revealed by survey done in 1996. They explained the magnitude of benefits under IRDP showing that more than 54 million families had benefited under IRDP since its inception until March 1999 and Rs.33,953 crores were the total investment during the period.

Rao\textsuperscript{104}(2005) contented that social security measures aimed at three things namely compensation, restoration and prevention, and social security benefits were provided in India in two major ways namely social insurance and social assistance. Extending social security to unorganised sector, introducing unemployment insurance, making the workers contribute small amounts towards social security and bringing various social security schemes under a common roof were steps to improve the lots of workers in a capital-hungry and labour-surplus country like India.

Vijayakumariamma,\textsuperscript{105}(2005) a PMRY beneficiary of Kottayam district in Kerala, appraising her own success story as an auto-owner-cum-self-employed, stated that self-respect, determination and clear objective of a person could overcome any adversity in life and that was best possible through schemes like PMRY.

Hegede\textsuperscript{106} (2006) reviewed the performance of PMRY in Dakshina Kannada, and stated that Dakshina Kannada was first in PMRY implementation during 2005-06 because the banks in that district recorded an achievement of 96 per cent. He found the DIC requesting the bank managers to identify candidates suitable for

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\textsuperscript{103}Radhakrishna R. and Shovan Ray, “Handbook of Poverty in India - Perspectives, Policies and Programmes”, Oxford University Press, New Delhi, 2005
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PMRY so that the chances of default in loan repayment were less. He reinstated that there were no major problems in recovering loans disbursed under PMRY, except odd cases of willful defaulters.

Jerry Josephine\textsuperscript{107} (2006) analysed the credit utilisation by the unemployed youth under the PMRY during the year 2003-04 collecting data from seventy five beneficiaries during Nov. 2003 to March 2004. Jerry found that fifty per cent of beneficiaries located their occupations near their residences, and in majority of business units, there existed one to three numbers of workers. It was suggested that under the PMRY, more entrepreneurs should have been encouraged to set up the ventures in engineering, automobile and textile sectors, so that they could have enjoyed the various advantages of those units. More women were to be encouraged.

Kamalakannan\textsuperscript{108} (2006) was of opinion that poverty alleviation and employment generation programmes were sort of social security measures in its broader sense and among them PMRY, SGSY, REGP, and DRIP (District Rural Industrial Project) were important. He stated that problems of mass unemployment, underemployment and poverty were likely to persist unless some supplementary avenues of generation of employment for the masses were devised for the rural areas.

Komol Singha\textsuperscript{109} (2006) assessed the problem of educated unemployment in 2004-05 and found that as per data collected from 947 employment exchanges all over India, 4.08 crore job seekers were registered with the employment exchanges, out of which 70 per cent were educated unemployed i.e. matriculate and above, which was 2.79 per cent of total population in India.

\textsuperscript{107} Jerry Josephine D, “Analysis of the Credit Utilisation by the Unemployed Youth under the PMRY”, Southern Economist, Vol.45, No.4, June 2006


Solunke and Gawande\textsuperscript{110}(2006) argued that without discouraging the non-poor from participating in all the poverty-alleviation programmes, the benefits of such schemes would not reach the deserving rural poor in India. They listed out the numerous anti-poverty programmes launched by the central and state governments and described three major schemes IRDP/SGSY, JRY/JGSY and EAS, and concluded that among those, more employment was created through JRY/JGSY scheme.

Amarnath Tewary,\textsuperscript{111} (2009) quoting the district police chief, stated that criminals in the state had discovered an innovative idea to make their gun business more flourishing. They took PMRY loans from banks to set up illegal gun manufacturing factories in the backyard of Mungar district.

Biju P.K.,\textsuperscript{112} (2009) Member of Parliament, after inaugurating a district level workshop organised by the Kerala Khadi and Village Industries Board in Palakkad district told that banks had an important role to play in the success of PMRY which aimed at providing employment to educated youth and to solve the grave unemployment problem faced by youths in the country.

The forgoing review of research and literature on social security and self employment programmes brought out the various social security measures in India and abroad. Several micro level case studies were undertaken on this subject, and all such studies focused on the issues relating to origin and development of social security, various legislations, their scopes, provisions, benefits and other aspects. There were certain studies that highlighted the pitfalls in the identification and selection of beneficiaries under self

\textsuperscript{111} Amarnath Tewary, “Setting up Gun Units with PMRY Funds in Bihar”. Sunday Pioneer, October 2009, p 1
\textsuperscript{112} Biju P.K., “Role of Banks Stressed in PMRY Success, Mangalam Daily, Palakkad, Nov.2009.
employment schemes as well as the deficiencies in providing self employment assistance according to the target. But studies on social security measures in Kerala relating to unemployment and self employment particularly on PMRY in detail were very few.