CHAPTER VI

SOCIAL SECURITY FOR WEAKER SECTIONS
"Social security is protection furnished by society to its members through a series of public measures against the economic and social distress caused due to unemployment, invalidity, destitution, social disability and backwardness, oldage and death etc. Thus social security in broad terms would embrace social insurance, social assistance, family benefits, health care, and other social services and related social welfare services. The social security and welfare schemes in the state are implemented, through institutional care measures and non-institutional measures". 

Social Security in India:

Social security measures were prevalent in India as early as 3rd century B.C. It can be seen from Manusmriti, Arthashastra, Sukransti, Brahaspatiamriti, and Yajna Valkya smriti, that the state had the responsibility for the relief and alteration of sickness, poverty and other contingencies of life. The views expressed by the vedic hymns that 'let all of us be happy', 'let all be free from ill health', 'let us all see a bright future', and 'let nobody suffer from any sorrow', symbolise the concept of a comprehensive security. This security was provided through: (a) the institution of self sufficient village economy, (b) the caste

system, (c) the joint family system and (d) the institutionalisation of charity with the advent of industrialisation, urbanisation and the process of development, the joint family system and other village institution, either disintegrated or lost their significance. The rapid increase in the industrial labour population gave rise to the need for a well organised social security scheme in India, based on social justice. The first in the series of acts passed by the Govt. of India was the workmen's compensation Act of 1923 followed by the Maternity Benefit Act of 1929. These security measures provide (1) Medical relief to the insured person and his family; (2) Sickness and cash benefits (50% of average daily wage for 91 days) maternity benefit (on the basis of the average daily wage of the women workers) employment injury compensation (on the basis of 62.5% of the average wage); (3) Compensation in the case of industrial accidents and certain occupational diseases resulting in death or disablement; (4) Employees family pension for protection to his family in case he dies prematurely in service; (5) deposit linked insurance (additional payment equal to the average balance in the provident fund to a maximum of Rs.10,000/-); (6) retirement and withdrawal benefits, contributory provident fund (Pension gratuity (15 days wages for every completed years of service ); (7) lay off compensation (50% of wage) and (8) retrenchment compensation, one month's notice or pay. They were followed by a series of other measures in subsequent years.

Inspite of the various measures adopted so far in India for
providing social security to the workers, only a fringe of the problems have been tackled. These measures are meant only for the industrial workers working in the organised sector. Other working population in the unorganised sector, especially agriculture which suffers from all handicaps, have been the last in the order, of protection. Since independence, the Govt. of India have established schemes of social assistance which contemplate financial assistance for the aged, the destitute, the physically handicapped, and independent woman and children, with the objective of relieving financial distress among, and providing social assistance to the aged destitutes who are unable to work, to the physically handicapped and disabled person, without means, and to widows without any means of livelihood. Govt. of India have also introduced, a scheme for support of the orphans. A major element in the social security system in India, is the old age pension scheme, which is now in existence, in 15 states in India. The first state to start this scheme in India was Uttar Pradesh, (1957) followed by Kerala (1960). The qualifying age is 65 in all states but the income limit differs from state to state and ranges between Rs.500 and Rs.1,500 a year. The amount of pension received every month also differs from state to state from Rs. 50 to Rs. 70.

Kerala:

Kerala has one of the best systems of social security and social welfare in India. The state has not only adopted all the statutes of the Govt. of India, in this regard, but has also
implemented them vigorously. Additionally it has enacted a series of legislation which protects the interests of people in the organised as well as the unorganised sectors. The best examples are:— (1) The Kerala Agrarian Relation Act of 1969 and (2) The Kerala Agricultural Workers Act of 1974. In addition to these, it has also introduced a series of non-statutory measures for the protection of workers. A list of pension available to the different categories of destitutes is given in Table 6.1.

Table 6.1

<table>
<thead>
<tr>
<th>Category</th>
<th>Age</th>
<th>Income</th>
<th>Amount per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Destitutes oldage/widow</td>
<td>65</td>
<td>600</td>
<td>65</td>
</tr>
<tr>
<td>Physically handicapped, disabled and mentally retarded</td>
<td>No age limit</td>
<td>5,000</td>
<td>85</td>
</tr>
<tr>
<td>Agricultural workers</td>
<td>60</td>
<td>1,500</td>
<td>70</td>
</tr>
<tr>
<td>Artisans</td>
<td>60</td>
<td>1,500</td>
<td>60</td>
</tr>
<tr>
<td>Sportsmen</td>
<td>No age limit</td>
<td>3,600</td>
<td>150</td>
</tr>
<tr>
<td>(minimum 45 yrs.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Circus stars</td>
<td>No age limit</td>
<td>3,600</td>
<td>150</td>
</tr>
<tr>
<td>Journalists</td>
<td>60</td>
<td>3,600</td>
<td>150-300</td>
</tr>
<tr>
<td>Cine Artists/Artists and Writers</td>
<td>60</td>
<td>3,600</td>
<td>100-300</td>
</tr>
</tbody>
</table>

Table 10-8 Economic Review, Govt. of Kerala, 1991, Planning Board, Thiruvananthapuram.
In the next part, we are analysing the various social security measures taken by different countries of the world especially United Kingdom, U.S.S.R. (old) U.S.A., China and European countries, Asian countries, and Africa. From this portion the several new programmes initiated for the industrial sector as well as agricultural sector can be identified.

Social Security in the United Kingdom:

United Kingdom is said to be the house of all known security measures. In any case it is the pioneer among the nations of the world. The report of Lord William Beveridge laid the foundation for a comprehensive planning for social security and for the integration of social security and social welfare, not only in England but in the whole world. 'Beveridge' plan was to bring every man and woman in the country into a comprehensive scheme which would provide them, when employed, ill aged or widowed with incomes at a rate adequate for maintenance and which would provide special grant at the time of marriage, maternity and burial. The structure of the present social security programmes in U.K. follows the recommendations of the Beveridge report with certain modification. There is only one unified social insurance plan which deals with three measures, viz. National Insurance, Industrial injuries insurance, and family allowance, which provide

cradle to grave social security in the United Kingdom.

Under the National Insurance Act, insurance has been made compulsory for every person (except for married women who are provided under their husband's insurance) between leaving school age and pensionable age. Such persons have been classified into three classes - Class I employed persons, II - self employed persons i.e., gainfully employed but not for an employer, and Class III - unemployed person who are not in gainful employment.

Benefits:

Sickness, unemployment, confinement, death or retirement and birth benefits are provided through National Insurance Act, and benefits on industrial injuries are provided by a separate Act viz. the National Insurance (Industrial Injuries) Act of 1946.

Sickness:

Sickness benefit is paid on sickness which extends for 3 days but payment is not made in cases which extend for more than 3 days. The duration of benefits is dependent upon one's contribution and the period of illness. As for unemployment, the rate is the same as for sickness benefit. It is payable by a standard 312 days period when employment has not been terminated but is suspended by the employer. There will be no entitlement to this benefit for the first six days in any continuous period of suspension. A maternity grant is payable for a confinement
provided the contribution have been satisfactory, and a further
grant is paid for each additional child born at the same
confinement and who is living for 12 hours after birth. Further,
if the confinement takes place at home or elsewhere (not at state
expense) a home confinement grant is paid. A maternity allowance
begins with the eleventh week before the expected week of
confinement and ends after six weeks following the expected week or
the actual confinement if it is later.

Retirement:

Retirement pensions are paid to a man at the age of 65 and
to a woman at the age of 60. To claim retirement benefit a person
must have normally paid 150 contributions and have an average of
50 contributions paid or credited over a specified period. There is
also provision for graduated pension scheme under which higher
rate of benefit is paid to those earning higher income and wish to
make greater provision for old age. There is provision for grant
at the death of a person, to enable the family to meet the burial
expense. Besides there is also provision for allowance for widows
and for their dependents. In case of death of both parents
provision has been made to grant guardian's allowance to a person
who maintain the orphan.

Social Security in U.S.A.:

The United States Social Security Acts of 1935 contained
three major sections: (10) old age insurance (OAI) which was to be
entirely a federal system, (2) old Age Assistance (OAA), which was to be state administered with partial federal financing and (3) Unemployment Insurance (UI) which was to be a state run system. Several amendments since then have been made in the Act to enlarge the coverage and scope of the Act as well as to raise its administrative efficiency.

Coverage of the Act:

Coverage of old age insurance was limited to employees in inter-state trade and commerce except for agriculture. The scope and coverage and benefits under the social security system have been broadened over the years when it was first enacted, it provided for Old Age Insurance (OAI), but in 1938 survivor benefits were added (OASI). In 1956, permanent disability became part of social security (OASDI). The coverage of the scheme has also been broadened. It covers (a) all employees with employee-employer relations and (b) most categories of self employed including self-employed farmers, contractors, professional architects, engineers etc. but excludes physicians, lawyers and dentists not employed by others. By the amendment of the Social Security Act, health insurance was added to the existing old age, survivors and disability insurance and because OASDHI is designed to be self-supporting programme. With its tax interest income sufficient to pay benefits indefinitely for the future and to cover the relatively small administrative test medical care benefits, under OASDHI are designed to meet the economic problem of high medical
expense for the aged. The new supplementary security income programme under the 1972 OASDHI amendments is designed to provide cash payment to the nearly aged, blind and disabled.\(^3\)

Some of the public programmes for safeguarding the future of the American population are:

I. **Social Insurance:**
   1. Old age, survivors, disability and Health Insurance.
   2. Unemployment Insurance.
   3. Workmen’s Compensation.
   5. Road Rail Retirement System.
   6. Rail-Road unemployment-insurance.

II. **Public Assistance:**
   2. Aid to families with dependent children.
   3. Medical Aid.
   4. General Assistance.

**Other Programmes:**
   1. Veteran’s Benefits.
   2. Civil Service Retirement System.
   4. Food stamps.

5. Housing Programmes.
6. Mental Health Programmes.
7. Vocational Rehabilitation.

In addition to Federal Social Security, many workers also receive private pensions from their employers entirely financed by the employers themselves such as (A) Private Pension (including widow pensions), (B) Group Insurance which includes:– (1) Life and (2) Health (including disability income and paid sick leave), (C) Guaranteed Annual wages, (D) Severance pay, (E) Supplementary unemployment benefits, (F) Employment Stabilization Techniques, (G) Employee-Profit Sharing Plans.

It will be seen from the above that the United States have an extensive and comprehensive social insurance plan which covers all types of needy persons and all kinds of eventualities.

**Social Security in the U.S.S.R.:**

Social Security System in the U.S.S.R. may be grouped under the major heads (1) Old age disability and survivors benefits, (2) Medical care, sickness and maternity benefits and protection of mother and child.

**Old age, disability and survivors benefits:**

Factory, office and other workers are eligible for old age pension on reaching a specified period of employment, irrespective
of their fitness for work or state of health. Men are entitled to old age pension on reaching the age of 60 and after having worked twenty-five years. Women are entitled to old age pension on reaching the age of 60 and after having worked for twenty years. Old age pensioners who continue to work, receive their pension irrespective of their earnings.

There are special care programme for old age and effort is being made to keep old persons in comfort.

Under work injury benefits scheme, medical care is available to all residents but cash benefits are given only to a limited category of persons.

In case of permanent protracted, in capacity as a result of industrial accident or occupational and non-occupational diseases, invalidity pension is granted.

Survivors insurance benefits are available to only those survivors who were dependents for their maintenance on the deceased person and who are unable to work.

**Medical care sickness and Maternity Benefits:**

Medical care is available to all residents but cash benefits are paid to the employed persons and students only. Under the work injury benefits, medical care is available to all residents but not cash benefits. Every citizen is entitled to all forms of medical care without payment in the case of child birth, accident or
diseases, institutional treatment (in hospitals and dispensaries) and treatment in all kinds of illness and dental care. An employed woman is allowed pregnancy and confinement leave for 56 days before and 56 days after confinement including cash benefit equivalent to her effective earning. Besides, there are programmes of protection of the mother and child, schooling and housing etc. of the Soviet citizens. In U.S.S.R. social insurance is administered by trade unions, and the social welfare ministries (short term insurance by trade unions and long term by Social Welfare Ministries of the Soviet Republic) under the supervision and control of "All union council of Trade Unionism". The cost of administration of the scheme is met out of the contribution of each individual establishment with certain state appropriations without any contribution or deduction from workers income.

**Social Security in China:**

There are different systems and modes of operation of social security schemes in China, viz. for industrial and agricultural sectors. The major schemes effective in the industrial sector are:

1. Old age, invalidity and death pension scheme,
2. Sickness and maternity benefit scheme,

The system is administered by the All China Trade Union Federation which also charges a membership fee. The workers also contribute 15-20% of their wages for average benefits which include subsidised housing, medical benefits, insurance benefits, subsidised
meals and free education.

**Agricultural Sector:**

In agricultural sector emphasis was given by the government since the establishment of communes in 1958 and symbolised by the slogan. "Take agriculture, as the base and industry as the leading sector. Every member may have two days leave per month and women members four. Payments during treatment is to be half-wages for three months. Apart from these, leave pension and subsidies to those unable to work and homes for the aged and nurseries for children are also included. The organisational base of these social security measures is the Production Team of the communes.

This comprises the neighbouring 30-40 households on an average, generally inter-related and farming their inherited property. The Chinese have thus retained the content but changed the form of the traditional joint or extended family system. Thus the characteristics of the Chinese social security system are: (1) Stress on the agricultural sector, (2) Discarding the traditional concept of social security and concentrating on the basic insecurities prevalent in an agricultural country. (There are natural disasters, malnourishment, inadequate medical care and illiteracy, (3) Using labour intensive cheap techniques with short gestation period and (4) Starting from universal coverage with how so ever modest facilities and building up gradually a path which
due to the size of the country and numbers involved, will yield slower and unspectacular growth.

Social Security in the Agricultural Sector:

In the field of social security the agricultural sector has not kept pace with other Economic Sectors, especially in the developing countries. The permanent Agricultural Committee of the ILO, as early as 1949, adopted a resolution on the extension of social security to the agricultural population. ILO attributed equal importance to social and natural production risks in agriculture and industry. It recognised that incapacity for work, old age, family changes and loss of crops and livestock constitute serious threats to the too frequently low standard of living of person engaged in agriculture, including not only employees but also tenants and independent farmers as well as members of their family. 4

Europe:

Most European countries have made both practical and legal provision for the protection enjoyed by workers in industry and commerce to be extended to the agricultural population and in very many cases self-employed farmers have also been included.

1. **Medical Care:**

All European countries provide medical care with the same provisions regarding medical protection on their counterparts in industry and commerce for agricultural wage earners and their families, and some countries also include independent farmers. Sometimes even an insured person's dependent parents and relations enjoy an entitlement to benefit as for instance in the Federal Republic of Germany (old), Italy and Luxambourg.

2. **Sickness Benefit:**

Almost all agricultural workers in Europe are entitled to cash benefit of sickness and obliges them to interrupt their work.

3. **Maternity Benefits:**

All women who are themselves employed as agricultural wage earners and also the wives of agricultural workers are entitled to maternity benefits. They receive appropriate medical care as well as cash benefits in various forms to affect their earnings while they are absent from their work.

4. **Old Age Benefits:**

Protection against old age also forms part of a broader system of pension insurance affording simultaneous coverage for invalids, old age, and survivors benefits. Usually agricultural wage earners should also be governed by the same rules as
employees in industries and commerce.

5. **Invalidity Benefits:**

All agricultural workers in Europe enjoy protection against invalidity.

6. **Survivors Benefit:**

This is to compensate for the loss of support suffered by the widow or child as a result of the death of the bread winner.

7. **Employment Injury Benefits:**

These are granted to all agricultural workers in every European country, permanent capacity benefits are also granted to both agricultural workers and self-employed farmers.

8. **Unemployment Benefits:**

These are granted to wage earners in the event of a suspension of earning due to inability to obtain suitable employment in the care of a person who is capable of and available for work.

9. **Family Allowance:**

Only two countries, Spain and Switzerland have established special schemes for agricultural wage earners and independent farmers. This benefit is additional to wages and not a substitute for wages.
America (Central and South Part):

The two continents of America are characterised by extreme forms of agricultural development. On the one side is U.S.A. where agriculture is highly developed. There, agriculture is treated as an industry and almost all privileges enjoyed by industrial workers are extended to agricultural workers also. Canada stands next to USA in agricultural development and in Canada also the agricultural worker enjoys all protection available to industrial workers. However, when one moves to Central and South America, conditions are not the same. In this region the agricultural sector varies from one country to another. A large part of the continent is under plantation crops where the condition of the agricultural worker is not so unenviable even though these states operate on modern lines. Some states like Argentina, Jamaica, Trinidad and Tobago lack provision for medical care of the agricultural workers. In some other countries like El Salvador, agricultural workers are excluded from its purview, in yet another set of countries like Equador, and Uruguay there is provision to extend medical care to agriculture. However in Venezuela, Costa Rica, Brazil and Peru agricultural workers are specifically protected in this respect. In these countries agricultural workers also are covered by the maternity benefits Act, old age benefits are found in all American states except Guatemala and Honduras, but the systems instituted are not except in Canada and USA of the comprehensive type prevalent in Europe. Protection is primarily available to workers
and occasionally for certain classes of self employed persons. A major element of old age security in America, is the pension scheme. Except in Canada, the rate of pension is linked to a person's previous earnings. In Canada, the pensioner receives a standard sum.

**Africa:**

Social security system for agricultural workers in African countries is limited to wage earners, only rarely is it available to independent farmers despite their large numbers in the traditional sector. It is rare to find a comprehensive social security scheme in Africa, apart from Guinea and Algeria. These countries provide systematic protection for the agricultural labour force either part of a comprehensive scheme or through a special scheme for farming, giving compulsory membership in the social security scheme.

1. **Medical Care and Sickness Benefits:** In the event of a worker's illness, his employer is required to pay him his full wages for the first 8 days, after which the fund awards, a daily benefit at the rate of 50%.

2. **Maternity Benefits** are provided in cash and kind to the insured workers. Benefits in kind (medical care, pharmaceutical supplies and admission to hospital on confinement) are provided not only for women workers but also for the wives of insured men. Cash benefits were awarded only to women who have insured half their wages for a period of eight weeks only.
3. Old age benefits are not common in Africa: Due to the reverence and the reliance they place on the wisdom and advice of the old in this region of the world, there had been little trace of insecurity inherent in old age.

4. Employment Injury Benefits: In most countries of Africa, agricultural wage earners are covered by the arrangements made for the protection of the working population.

5. Family Benefit: for all workers, including those employed in agriculture are provided in many African countries.

Social Security in Asia:

The social security system for agricultural workers in Asia, assume unique importance in view of the special characteristics of the Asian sub-continent. Asia occupies a third part of the surface of the globe and over half of the world's population. Almost all countries of Asia, have an essentially rural population. Leaving the middle east where the land is not suitable for cultivation in the rest of the Asian continent, farming is the main stay of the people. However, the nature of farming has varied from country to country and from region to region. In the Asian Republic of the Soviet Union, tending blocks and herds is the main economic activity of the people. In Srilanka and Malaysia, plantation accounts for a sizeable proportion of the agricultural operation. As a result, the nature and need of social security in Asia are not homogeneous.
A considerable part of Asia is covered by the Soviet Union and China. We have already described the nature of social security existing in these countries. The social security system for agricultural workers in India, is given separately. Together, these countries account for more than three fourth of the population of Asia. The social security available to agricultural workers in other parts of Asia is given below.

In Burma, sickness and accident insurance schemes were set up in 1954 but its scope was limited to commercial undertakings with a staff of more than 10. Turkey brought out an Act in 1965, to cover maternity invalidity, old age and death, but it applies to only workers in non-agricultural activities. In South Korea, also there is an employment accident insurance scheme but it is only for employees in industrial organisation employing more than 50 persons.

In these and other countries where social security measures are in existence, the agricultural sector is treated in a peripheral manner. The main thrust has not been covered, and only a small part of the peasantry has been brought under its fold.

Old Age Benefits:

Some 20 countries have organised old age benefits covering the bread winners, invalidity, old age and death but 5 of them have completely excluded farming from the protection thus afforded (Iran, Iraq, Syria, Turkey, and Lebanon). It takes one of the
following forms viz:

1) It extends to all persons whether wage earners or not.
2) It is reserved for workers including agricultural workers.
3) It is in the form of a provident fund or pension in organised sector employing a certain number of workers. However, in terms of coverage, old age benefits reach only a small segment of the agricultural workers in Asia. A major problem here is that agricultural workers are not regular employees of any organisation but only persons hired by the landlord or attached to a landlord. In the first case, they get work and wages only for the actual days of work which may not always be regular. In the second case the landlord looks after their maintenance even during off season but only to some extent. By and large, all agricultural workers whether casual or attached are doomed to irregular work and income and with little left in old age. According to Robert Savy⁵ "although many countries have not expressly excluded agricultural workers from the arrangements they have made, they have nevertheless, failed to give any indication as to how these arrangements might apply in practice. If statistics were available, they would probably show that except in a few industrialised countries, agricultural and rural workers in Asia are wholly neglected as far as social protection is concerned.

5. Ibid.
The whole irony of the situation is that with the lowest level of development the large farming population has the least social security coverage. Where any form of social protection has been instituted, it is limited to wage earners and the more backward the country is, the smaller the percentage represented by such persons in the total farming population. The inevitable consequence is that the agricultural peasants who make up virtually the entire continent have been left outside".

When this is the position with regard to those who are in the productive stream in agriculture, the position of those who have become old, invalid or otherwise become incapable of work, can only be imagined. Since in many countries old age benefits have been linked with certain number of years of pre-retirement work and since this work covered only the non-farming section, the vast majority of the agricultural workers become ineligible. Only when this pension is based on age and destitution alone, this category of people have any hope of getting any benefit. But as stated earlier, this is not the case and as such the old are left to end their life in utter misery in contrast to the lot of their better privileged fellow men in the industrial organised sector.

Recently, however, the concept of the welfare state has persuaded the developing countries to give importance to social security and social assistance to the hitherto neglected people. The interest of ILO in the lot of persons in the unorganised sector also is a factor in this respect.
Social Security Measures:

A protection to Labour Force - Social Security Programmes are increasingly being accepted as useful and necessary instruments for the protection and stability of labour force. They protect the employees by ensuring medical relief to the insured person and his family, compensation in case of industrial accidents and certain occupational diseases resulting in death or disablement, family pension of employees for protection to the family of workers dying prematurely in service, deposit linked insurance retirement and withdrawal benefits, contributory provident fund/pension gratuity, retrenchment compensation etc. The governments at the centre and states have now a series of benefits for their employees. An overview of the situation would indicate that the organised employed segment in the country which is 13 percent of the work force is well protected with several security measures*.

New concept of social security: - The social security measures that have been evolved till 1950's were largely protective in nature and the promotional aspects were expected to be taken care of through generalised development. A major difference relates to the modes of financing social security* programmes. However, this concept has undergone major changes over the last half century or so. Today social security and welfare constitute an integral part of the functions of a modern government. Irrespective of the level of economic development in countries, there are people who are unable to participate in economic activities for reasons of age
and physical or mental disabilities, or who have no other independent means of livelihood. Such person will need community support. No government can turn a blind eye to the prevalence of such deprivation. The governments in the developing countries are undergoing social compulsion, if not statutory obligation to provide at least a minimum of social security and welfare programmes.

In India, growth with social justice has been accepted as the cardinal objective of planned economic development. This commitment springs from the Indian constitution, particularly the preamble and directive principles of state policy which enjoins the creation of a social order for the promotion of the welfare of the people securing adequate means of livelihood for the citizens, provision of minimum wages etc. The government stands committed to these objective and therefore provision of social security measures is a reflection of national commitment and mandate for change. The major goal that has been advanced in the new context of development and justice is reduction of income in security which has been sought to be achieved through social security measures, disability and unemployment insurance and pension measures. In other words social security is the protection furnished by the absence of earnings or substantial reduction or stoppage of earnings resulting from sickness, maternity, employment injury (including occupational disease), unemployment (including absence of employment) and under-employment, invalidity, destitution, social disability and backwardness, old age and death etc.
There are conceptional differences between advanced and developing countries in regard to social security. In advanced countries the concept is largely based on the guidelines of the International Labour Organization (ILO). The ILO type of benefit are basically: 1) Social insurance with contributions from insured employees and their employers supplemented in some measure by the state and 2) Social assistance met entirely by governments from the general budget. Of the two, social insurance has been the dominant mode in the advanced countries. This is understandable given in their context, the high degree of organised employment and the ability of employers and the employees to contribute towards social security. In Indian condition ILO-type benefits are not likely to have any significant role to play especially in the prevailing social security framework. In India, over 87% of the labour force still work as self employed and wage employed. The protective type of social security measures help only about 13% of the work force and therefore social security measures for the unorganised is an imperative need.

The financing of social security schemes has been a matter of great concern to all those interested in the subject. The sealed premium system of finance (which is a partially funded system) has been considered to be an appropriate system for new social security measures. At the same time, it has been emphasized that unconventional systems and sources of financing must be fully investigated to develop financially viable programmes of social
security designed to benefit the rural population and unorganised section of society. Investment of funds of social security schemes providing pension benefits must be made with reference to their security, yield, social and economic utility. The point at issue here is to what extent the various social security programmes at work in India have contributed to income redistribution and what are the limiting factors in achieving redistributive effects through social security programmes.

**Some problems of old women agricultural workers:**

From the previous chapters, we understand that the lot of the agricultural workers compared to their counter part in industry is quite unenviable. Thus many of the problems of social security coverage for agriculture arise out of the very nature of agriculture. Absence of a standard wage rate, presence of different forms of wage payment including that in kind, presence of semi feudalistic practices in agriculture and above all, the rural scattered and unorganised nature of the agricultural labour force which keep them ignorant of or unable to avail any social assistance even when it is in existence. Unlike in industry, agricultural workers are not bound by a formal contract fixing their wages and service conditions. Much rests on tradition and customary practices, wages vary from worker to worker even for the same job and under the same landlord. The number of days of work in a year available to agricultural worker also shows wide variations. As a matter of fact, it is difficult to define a worker
in agriculture in precise terms. Hence there are big risks attached to agricultural employment which call for special social security coverage compared to industrial employment. While this applies to all agricultural workers, women in agriculture have additional problems. To begin with, they are treated as lower in status and rank compared to men. They are not considered as the bread winners of the family. The employers also treat them in a marginal way when it comes to employment and wages, women get less number of days of work in a year compared to men and they are the first to be retrenched, when there is unemployment. They are paid less than male workers. As there is no maternity cover- age in agriculture, mothers are kept out of employment for several weeks. If this happens during seasons when work is available, their annual income will be steeply reduced.

Another problem of women workers in agriculture is that most of them are illiterate and hence ignorant of the social security or assistance measures even when available. Hence they are not able to avail of these sources of support in the same way as men do. Nor could they assert their rights and claims like men.

All these work in a cumulative manner when the women agricultural workers become old, withdraw from the productive stream and are be set with illness and other problems of old age. Because of the inferior status of women, the family property will be generally in the name of male member. As none of the women workers would have made any seeing fore planning that would take
care of their retired life, they become dependent on other members of the family. The other members themselves will be poor and will have to maintain their own children so the resources available for them to look after the old will be meagre. The old become weighed down when they are sick, invalid and otherwise suffer chronically in which case the medical expenses add another element to the family's burden.

It is therefore necessary to find out how the old women agricultural workers spend their old age, what are their sources of support, what family bonds are in existence, what are their health problems, and what is the effect of public support on these destitute old. It is not possible for any policy maker or programme planner to device appropriate measures of social security that will cater to their specific needs, without adequate proper data.

Welfare Measures for Agricultural Workers:

Another programme initiated by the government to give some relief to the housing problems of the landless rural workers was the one lakh housing scheme started in 1972. This was to provide permanent low cost dwellings to the families of the landless and houseless persons in the villages. There is also another scheme to supply electricity to these hutment dwellers free of cost. And recently the Kerala Government started a programme called "Rajiv Million Housing Programmes" which is also for the weaker sections in the society.
Agricultural Workers Pension Scheme 1980:

In order to protect the agricultural workers from poverty and destitution in their old age, the government of Kerala, introduced a pension scheme for the aged agricultural workers from April 1980. For the purpose of the scheme the term agricultural worker has been defined as a person who in consideration of wages, has worked for a period of not less than 10 years on agricultural land belonging to a land owner. Under the scheme an agricultural worker who has completed 60 years of age and whose annual income does not exceed Rs.1500/= was eligible for pension of Rs. 45/= earlier and now Rs.70/= (at present) per month. Those in receipt of financial assistance under other welfare schemes of the government are not eligible for the pension.

Successive governments in Kerala have introduced a large number of social security and welfare schemes with a view to attaining the goal of increasing and income security among the weaker segments in society. As a result there are more than thirty social security and welfare schemes presently implemented in the state. Though, there are numerous schemes in Kerala, the political will of the government may be different in most of the occasions, and the regular payment of these schemes are not implemented properly, especially as there is not much thrust on these issues by the government.

*****