1.1 INTRODUCTION

The key problem for poor people is that poverty itself can be a trap when poverty is extreme, the poor do not have the ability – by themselves – to come out of the suffering. Good governance Governments have the responsibility to give protection to its citizens to promote their welfare. The concept of welfare is as old as history of mankind. Aristotle looked at state as a moral institution to be true every state, had to seek the welfare of all its members and not of a few or some of them only. Even in India too, the idea of welfare of the people has been as old as Vedas – sarvē janāḥa sukhinō bhavantu. Broadly speaking, social security is a wider term which includes social insurance and social assistance. Social insurance is based on compulsory mutual aid and social assistance representing the unilateral obligation of the community towards its dependent group. Beveridge (1943) clearly had said that “social security consists of two distinct methods: social insurance for basic needs and social assistance for special cares”.¹

As many economists aptly put it, Social security is as old as society itself but its forms have been changing according to the needs and lead of social consciousness of the people. Social Security was used initially to signify the measures provided by the community for income Security during contingencies affecting the wage-earning capacity such as sickness, industrial disability unemployment and old age. Therefore, the social insurance programme involving cash benefits assumed the foremost position. But the later programmes of social security grew wide enough to include services in kind besides cash benefits. These developed under social assistance to fill up gaps in the satisfaction of needs not covered by the social

insurance schemes. These two together cover the widest possible area of social security in the wider field of social welfare.

Although it is generally agreed that welfare state has succeeded in abolishing, what is called “absolute” poverty i.e., not allowing anyone to fall below poverty line, yet the manner in which this has been achieved is widely questioned. The claimed successes of welfare state, such as reducing inequality, providing social justice and fair distribution is subject to critical review. The extreme view of argument is that poor are kept poor, which means, within the welfare state system the poor live on a subsistence level and the others are better of.

The social assistance approach is the outcome of the Poor Laws. It developed in western countries as a device organized by society for providing cash assistance and medical relief to such members of the society as cannot afford themselves from their own resources. In such conditions social assistance can be thought of by the state or the local bodies to take steps to ameliorate the distress caused by these contingencies to the population in general. This includes non-contributory benefits towards the maintenance of children, mothers, the aged, the disabled and others. It also includes unemployment assistance. ILO defines social assistance scheme as that one which provides “benefits to persons of small means as a matter of right in amounts sufficient to meet a minimum standard of needs and finance from taxation . . .”

Although there is no commonly accepted definition of social security there is no ambiguity about the meaning. It varies from the view of use of social means to prevent deprivation and vulnerability to destitution. “One of the major problems the vulnerable groups of people find is their level of poverty in general. Secondly, their traditional support systems come down for various reasons in a given society which lives in poverty. Vulnerability increases when people undergo uncertainty of income or less and less income

---

2 ILO, 1942, Approaches to Social Security (Montreal; ILO).
over a period of time. The vulnerability hinges mainly on lack of employment, financial insecurity, ill health and neglect by society.”

The International Labour Organisation has defined social security as the protection, which society provided for its members, through a series of public measures, against economic and social distress otherwise would be caused by the stopping or substantial reduction of earning resulting from sickness, maternity, employment injury, unemployment, invalidity, old-age and death (ILO 1942). Sir William Beveridge, father of the UK Social Security System, defined it as security of an income to take the place of earning when they are interrupted by unemployment, sickness or accidents, to provide against loss of support by the death of either person and to meet exceptional expenditure such as those concerned with birth, death and marriage (Beveridge, 1943).

Samuel Ecklor recognizes the following chief characteristics of social assistance.

1. It provides for selected social dependency needs.
2. The entire cost of the scheme is borne by the State and
3. It applies uniform and statutory means test.

The social assistance has the following features to be extended to the recognized group of people.

a) It is a device for providing social security benefit for special cases.
b) Assistance is granted by the state from its own fund directly or through some appropriate organization.
c) Assistance is granted as a matter of right.
d) Financial resources of social security assistance schemes are of the limited order and benefits can be given only for a short duration of time.

4 International Labour Organisation, 1942, Approaches to Social Security (Montreal;ILO)
5 Beveridge William, 1943, The Pillars of Security and Other War Time Essay and Address (London; Allow and Unwine).
e) It is granted to those persons who fulfil certain prescribed conditions; and

f) Social assistance is supplemented rather than substituted to social insurance.

In other words it is a comprehensive state service of financial help for those in acute need, because their financial resources are not enough to meet their particular requirements and they are of the scope of other social security programmes. The values enshrined in Maslow’s categories of needs which require to be satisfied by every person are relevant to be mentioned in the context for provision of assistance to poor people.

1. Physical needs are food, water, shelter, sex; the need for safety – predictability, order, protection from physical harm;

2. The need for intimacy – belongings, friendship, relationships with spouse and children;

3. The need for esteem – self-respect, recognition and respect from others;

4. The need for self actualization – expressing ones capabilities, fulfilling ones potential

However the concept of social insurance represents a guarantee by the whole community to all its members of the maintenance of their standard of living or at least tolerable living conditions by means of a redistribution of income based on national solidarity (Laroque, 1969). Social security systems are supplementary mechanisms or agents for redistribution of income, Leal de Arauja (1972).

Many authors have considered that the definition by ILO may be too narrow for problems faced by the developing countries. Guhan (1994) claims that that social security in poor countries will have to be viewed as a part of, and fully integrated with, anti-poverty policies such as employment guarantees and food security.6

Getubig (1992) defines social security for the developing countries as ‘any kind of collective measures or activities designed to ensure that members of society meet their basic needs (such as adequate nutrition, shelter, healthcare and clean water supply), as well as

---

being protected from contingencies (such as illness, disability, unemployment and old age) to enable them to maintain a standard of living consistent with social norms.\textsuperscript{7}

The focus of social security is to enhance and protect people’s capabilities to be adequately nourished, to be comfortably clothed, to avoid escapable morbidity and preventable mortality. Shortage of income is one of the most visible and crucial factors restricting basic capabilities of many people. In addition to the problem of persistent deprivation, there is also the issue of vulnerability. The poorer population living in precarious conditions undergo gradual decline due to illness or death of earning members of the family, or social surrounding, crop failure, drought, floods etc.

The scene of poverty in rural India has overwhelmingly absorbed the attention of successive Governments in many ways. The much avowed Five Year Plans have made constant drives to usher economic development. Achieving welfare among all the cross sections of society is the prime objective of all Governments. Obviously for those people who are poor in rural areas, the programmes need to be specifically framed considering the state of socio-economic condition. If their problems are not properly solved at appropriate time they are vulnerable to deprivation and destitution. Because poor people are weak in many ways, they cannot easily come out of any risks or uncertainties in their livelihood. Continued poverty strikes the very base of the life for they cannot cope with contingencies that arise especially old age people, widows, disabled and families who lose their bread winning member, they are to be socially and economically protected from falling in to the trap of deprivation and destitution.

Although there are different types in terms of benefits provided. “The social security measures available in India for public employees, private sector workers and the poor in general for such contingencies as medical care, sickness benefit, maternity benefits,

unemployment benefit, employment injury, invalidity benefits, old age benefits and survivor benefits. Lastly, Social assistance is more appropriate to the people who are too poor, too scattered to be covered (unorganized) and too incapable of understanding the technicalities. Thus it may be said that social assistance is non discriminatory welfare measure.8 In India considerable effort is made to evolve social security to meet risks and the contingencies viz., widows, disability, survivor benefits and food security.

The study focuses to view social security as protection to people surviving in conditions, whose survival is a ‘suffering’ more than ‘living’ in their social environment.

1.2 SIGNIFICANCE OF THE STUDY

The orchestration of the problem of poor people takes centre stage in the economic development strategies in our country. The question arises as to what extent the existing social security programmes have addressed the problems of poor people living in a condition which is far away from the normal decent living. Whether the official figures shown really reflect the performance, over a period of time, since each of the social security programme is implemented by the state. The Government of India has also joined hands with states to meet the needs of the poor people who are poor and helpless, socially and economically. Especially in rural areas, when we take a close look into the whole process of delivery system, on the ground, we realize if certain people are benefited there are many who are deprived of the benefits. There are gaps in the delivery mechanism which are evident. The very objective of the schemes is to provide social protection to target group, through Government machinery which are implemented to reach the eligible people. The assumption of the Government is that the benefits reach the people and consequently the vulnerable group is saved from further poverty, whereas ground reality seems to be different. It is very common to receive complaints from the poor people in villages that the old age people, destitute widows and

physically handicapped people are not only faced with problems at every stage of availing the benefit but also after the sanction. The common cry is that they are forced to bribe the village leaders and officials. Added to this peoples’ inability to understand the technicalities of the schemes, discriminative treatment by the village leaders, regular deduction of a portion of pension by postman, irregular payments, many eligible people are not aware of the scheme are some of the serious problems on the ground. People are not having enough money, no guidance to reach the Taluk office authorities, officials, nobody to help, etc., are very common to hear in the rural areas. The problem of deprivation and misuse of social assistance has been a common grievance of local leaders and legislators in the public meetings as well as on the floor of the legislatures. This kind of a study to enquire into the whole process of working system provides necessary guidance to Government. Hence it maybe expedient for the Government to evaluate schemes of social security. Study of this kind helps to find out the effectivity of the system and also develop better options for improvisation to meet the area uncovered and also remove the existing undesirable disparity and hindrance to poor people.

1.3 RESEARCH GAP

Though there are good number of studies related to the social security enough study is not attempted to analyse the issue of microregion in a multipronged approach. Apart from this most of the studies are confined to the elderly people. There are two studies made in Karnataka state in respect of the social security delivery system. A study by the World Bank (2006) concluded that “social pension schemes in Karnataka appear to be a model for other safety net programme, with remarkably low leakages of public funds and pro-poor targeting of benefits”.

benefits in the Karnataka says the present delivery mechanism has been perceived to be inefficient.\textsuperscript{10}

The schemes are operationalised since long still the incoming number of applications does not seem to have come to the least. By now the machinery should have been at a stage only to see the people attaining eligibility and seek for social assistance. The situation is not welcoming on the contrary the flow of applications is continuing. There is a need to investigate why there is perennial flow of applications throughout the year; there are sanctions, rejections, and applications pending at various levels. People are saying they are not getting full pension regularly and so on. Hence the study is relevant to bring out the reasons and remedial measures that may help the poor people. Though many authors have focussed the issue of social security, the micro level study of social security is not studied. Hence the study of Chamarajanagar district is selected for study. It is a micro level study aiming to analyse the existing system of social security programmes and suggest suitable measures to improve.

1.4 OBJECTIVES OF THE STUDY

The main objectives of the study are:

1) To examine the effectiveness of the social security programme implementation.

2) To bring out the problems encountered by the beneficiaries and potential beneficiaries.

3) To find out the changes in the living condition of the beneficiaries.

4) To understand the socio-economic expectations of the people.

5) To suggest appropriate methods to improve the delivery system.

1.5 HYPOTHESES OF THE STUDY

1) The poor people who are deprived of certain essential needs are supplemented by social security programmes.

2) The social security programmes help to improve the living standard of poor people.

3) Increasing the assistance to individuals will not only fulfil the needs but also empower the beneficiaries.

4) There is a need for improving the quality of delivery system.

1.6 METHODOLOGY

The Chamarajanagar District in Karnataka State is selected for study for certain significant reasons. The Nanjundappa Report on Regional Imbalances in Karnataka State treats the district as one of the most backward districts. It is one of the medium size districts with a Population less than 10 lakhs, comprising of four taluks. The district is declared as industrially backward. Locationally the district is bordering the State of Tamil Nadu and Kerala not too far from the state capital.

According to the design of the study, all the four taluks were chosen in the district. The field studies are conducted to cover all the Towns and selected villages in each taluk representing both urban and rural population. The study is based on primary and secondary data. The secondary data is confined to published books and journals, unpublished reports in the department of revenue, and rural development of the state. The primary data consists of field survey information obtained from the beneficiaries, implementing agencies, and village leaders. A set of structured schedules and questionnaire were prepared and administered to collect the data.

Map 1: Location of Chamrajnagar District
1.6.1 Sample Design

In selecting the village, care was taken to cover different parts of each taluk and the district as a whole on the basis of random sampling. In all the Taluks predominantly the tribal habitations located in the district are also a part of the study. While making these selections informal discussion were held with persons who had intimate knowledge of the district. Villages close to the Taluk head quarters and Town Municipalities were selected, and at the same time villages which are not too far but located at middle level were selected. The remote areas in each Taluk are also covered under the study to reflect representativeness. As far as the beneficiaries were concerned all care was taken to meet different sections of people in order to cover different social set up in the district. The identification of areas and beneficiaries of schemes was well guided by the experienced researchers. The task of interviewing and discussion was in the local language creating comfortable environment to all communities during the study.

The instant researcher himself had personal knowledge of implementing OAP, PHP and DWP. The three social assistance schemes were in operation since 1977 as Tahsildar in four taluks till 1989 empowered to sanction. This experience became more handy to collect the data in the field from the beneficiaries.

To collect information from the beneficiaries of Old Age Pension, Destitute Widow Pension, Physically Handicapped Pension, National Family Benefit Scheme questionnaires were designed in a comprehensive manner to obtain demographic information on sex, age, marital status, educational background, occupation details, income, health, awareness and experience with delivery system, village leaders, socio-economic status, etc. In the study the questionnaires were considerably exhaustive than being brief since the detailed information was needed for the study, because a study of this kind believes in a multipronged approach from various angles. The study does not rely solely on the beneficiaries. Hence it has been consciously and carefully covered all the factors in the process of implementation.
Map 2: Administrative Centers in Chamarajanagar District
One of the main factors that primarily influenced the whole process delivery system are the authorities, postman and political leaders who were taken into confidence and enquired them through formal questionnaire as well as their summary enquiry. The important players responsible for implementation of the social security schemes are the revenue officials from village level to Taluk level who were interviewed to gather their experience and view to understand their role and problems in the delivery system. Recently introduced Tele centre called Nemmadi Kendras acting as the computerized link between the applicants and sanctioning authorities were also interviewed for summary report. The officials of post office responsible for payment of pension to beneficiaries were also interviewed to obtain their manner of reaching the beneficiaries and their experience.

The researcher maintained constant touch with the district administration including the Tahsildar, Village Accountants and Revenue Inspectors. An interaction with Chief Post Master General, Karnataka and the Superintendent of post offices of the District was useful to understand the functioning of the rural post offices and meet their field officials. The general public in the village also participated to inform about good and bad practices of the implementation of the scheme which helped in deeper understanding of the real picture on the ground. The strength and weakness of the delivery system and the people expectation was elicited in natural environment. In addition to recording information in the questionnaire, video recording and photography was made to give live expression to the whole study and thesis.

In addition to Interaction with the officers the state level the Directorate of Social Security Schemes and the Nemmadi Kendra, were kept in touch to understand monitoring and developments in delivery system.

In almost all the villages selected beneficiaries of OAP, PHP and DWP were contacted. Only in some villages the National Family Benefit scheme cases were found as
there number is microscopic as per the registered applications with the authorities. The study was also pursued in respect of those who were left out, not applied, applied and lost money and never succeeded in their relentless attempts to get benefits. While interviewing PHP beneficiaries who were mentally retarded their guardians assisted in giving information.

1.6.2 Statistical Methods used for Analysing the Primary Data

Descriptives Statistics: The Descriptives procedure displays univariate summary statistics for several variables in a single table and calculates standardized values (z scores). Variables can be ordered by the size of their means, alphabetically, or by the order in which the researcher specifies.

Frequencies: The Frequencies procedure provides statistics and graphical displays that are useful for describing many types of variables. For a first look at the data, the frequencies procedure is a good place to start.

Crosstabs: The Crosstabs procedure forms two-way and multiway tables and provides a variety of tests and measures of association for two-way tables. The structure of the table and whether categories are ordered determine what test or measure to use. Contingency coefficient analysis was employed in the present study.

Chi-Square Test: The Chi-Square Test procedure tabulates a variable into categories and computes a chi-square statistic. This goodness-of-fit test compares the observed and expected frequencies in each category to test either that all categories contain the same proportion of values or that each category contains a user-specified proportion of values.

For all the tests significance level is fixed at 0.05 level.

All the statistical methods were carried out through the SPSS for Windows (Version 16.0) and Minitab (Version 11.0) for Windows.
The formulated hypotheses are tested with the help of simple statistical method as shown in the following table, which proves positive.

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Table No.</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>5.25</td>
<td>Preferences by beneficiaries for quality of food and requirement</td>
</tr>
<tr>
<td></td>
<td>5.26</td>
<td>Adequacy of the amount to meet their needs</td>
</tr>
<tr>
<td></td>
<td>5.27</td>
<td>Sources for meeting other expenditure</td>
</tr>
<tr>
<td>II</td>
<td>5.28</td>
<td>Income generation of the beneficiaries before and after receiving the assistance</td>
</tr>
<tr>
<td></td>
<td>5.29</td>
<td>Adequacy of amount to meet the needs of beneficiaries</td>
</tr>
<tr>
<td>III</td>
<td>5.30</td>
<td>Social status of beneficiaries in their family</td>
</tr>
<tr>
<td></td>
<td>5.31</td>
<td>Respect and status gained by beneficiaries</td>
</tr>
<tr>
<td></td>
<td>5.32</td>
<td>Enhancement of social and economic status of beneficiaries</td>
</tr>
<tr>
<td>IV</td>
<td>5.13</td>
<td>Time required to sanction</td>
</tr>
<tr>
<td></td>
<td>5.15</td>
<td>Number of visits beneficiaries made to offices for sanction order</td>
</tr>
<tr>
<td></td>
<td>5.17</td>
<td>Regularity of payment of pension and pension received by beneficiaries</td>
</tr>
</tbody>
</table>

1.7 PRIMARY DATA

1.7.1 Analysis Frame Work

The data base confine to the year 2009-2010 for primary data collection whereas the secondary and other related data was collected from the year 2001-2010 of the study area.

1.7.2 Data base

The reference year for primary data collection was during 2009 -2010.
1.8 SAMPLE DESIGN

Table 1.1: Statement showing the samples of primary data

<table>
<thead>
<tr>
<th>Taluk</th>
<th>No. of villages</th>
<th>OAP beneficiaries</th>
<th>DWP beneficiaries</th>
<th>PHP beneficiaries</th>
<th>NFBS beneficiaries</th>
<th>Left out cases</th>
<th>Officials</th>
<th>Nemmadi Kendra</th>
<th>Post Office</th>
<th>Village Leaders</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chamarajanagar</td>
<td>35</td>
<td>43</td>
<td>31</td>
<td>20</td>
<td>12</td>
<td>47</td>
<td>18</td>
<td>2</td>
<td>4</td>
<td>34</td>
<td>211</td>
</tr>
<tr>
<td>Gundlupet</td>
<td>36</td>
<td>33</td>
<td>16</td>
<td>13</td>
<td>6</td>
<td>46</td>
<td>8</td>
<td>2</td>
<td>4</td>
<td>34</td>
<td>162</td>
</tr>
<tr>
<td>Kollegal</td>
<td>32</td>
<td>72</td>
<td>41</td>
<td>21</td>
<td>15</td>
<td>55</td>
<td>22</td>
<td>3</td>
<td>7</td>
<td>30</td>
<td>266</td>
</tr>
<tr>
<td>Yelandur</td>
<td>19</td>
<td>36</td>
<td>36</td>
<td>9</td>
<td>12</td>
<td>34</td>
<td>8</td>
<td>1</td>
<td>6</td>
<td>11</td>
<td>153</td>
</tr>
<tr>
<td>Total</td>
<td>122</td>
<td>184</td>
<td>124</td>
<td>63</td>
<td>45</td>
<td>182</td>
<td>56</td>
<td>8</td>
<td>21</td>
<td>109</td>
<td>792</td>
</tr>
</tbody>
</table>

OAP: Old Age Pension; DWP: Destitute Widow Pension; PHP: Physically Handicapped Pension; NFBS: National Family Benefit Scheme

1.8.1 Scope and Limitations

The Constitution of India has made provision for the protection of people who are in risk and several contingencies under the Directive Principles of State Policy. India has been making concerted effort to provide social security to both organised section as well as unorganised section which is a vast area of operation. The present study is focussed to assess social security programme implementation and performance of the state Government particularly in Chamarajanagar District. While evaluating the delivery mechanism an attempt is made to have an insight into socio-economic aspects of the beneficiaries and the potential beneficiaries to come out with significant issues on the ground. The factors of importance in the implementation process viz., Nemmadi Kendra, village leaders, post office personnel also from an integral part of the study. More emphasis is made to highlight the plight of the destitute people who are deprived of the social assistance for no fault of them. Every effort is made at the end of the micro study to evolve appropriate methods for effective implementation of social assistance scheme to protect the vulnerable section of society.
through social assistance schemes to meet the objectives of the Government as well as the expectations of the deserving people.

During the course of collecting date and while analysing the data several limitations of the present study has been experienced by the researcher.

➢ The use of questionnaire to collect information has its limitation. It cannot completely eliminate the social desirability biases.

➢ The study is confined to Chamarajanagar District comprising of four taluks having 424 inhabited villages having 85577 beneficiaries under social security schemes. Due to time constraint and other impossible tasks only 122 village have been selected for the study purpose on random sampling basis.

From among the selected sample villages 792 beneficiaries of OAP, DWP, PHP, NFBS, deprived potential beneficiaries, implementing officials, postal officials, Nemmadi Kendra, and village leaders are covered. The data collected from field survey are compiled and analysed by using appropriate statistical devices already explained.

1.9 ORGANISATION OF THE STUDY

The first chapter consists of introduction to social security, concept and meaning as viewed by various experts and agencies. Importance of social protection in Indian context, explaining the programmes of Government undertaken to address the problems of people who are aged, destitute widows, physically handicapped and households who lose their bread winner. Further, the significance of the study, hypothesis of the study, methodology, scope and limitation of the study and organisation of the study are covered.

The second chapter is devoted to the review of literature to bring out the existing literature related to social security and to understand in depth of social security programmes published books, journals of national and international, the unpublished reports and data are referred.
The third chapter deals with the socio-economic profile of the study area i.e., Chamarajanagar District. It gives an overview of Demographic features, climate, natural resources, administrative setup, infrastructure, service sector, industry, rural development and other related aspects of the district.

The fourth chapter is earmarked for presenting the status of existing social security schemes operating in the study area, as well as the guidelines laid down by the Government of India and Karnataka including the latest procedure of payment of pension to be implemented are also discussed. Broad description of guidelines of Social Assistance Schemes operationalised in Karnataka and their performance in Chamarajanagar District are brought out.

The fifth chapter makes an in-depth analysis interpreting the primary data collected in the district. An attempt has been made consciously to bring out the essence of summary enquiries, audio-video interview of the beneficiaries, potential beneficiaries, leaders, local people and officials involved in the delivery system in the district. To highlight the gravity of problems faced by the deprived section of the potential beneficiaries and the successful cases are presented in the form of case studies. Video clippings to show all aspects of implementation in the field are chosen to represent the live feelings and conditions of people. In using the statistical device, the set of hypotheses and objectives have been tested.

The sixth chapter exposes the ground reality of the performance of the delivery system regarding the social assistance schemes in the district. A detailed list of findings and suggestions for an effective delivery system to be developed by Government are presented. It also summarises the findings and suggestions for an overall conclusion of the study.

Thus study is a compact micro study of one of the most backward district of Karnataka State.