CHAPTER II

REVIEW OF RELATED LITERATURE

2.1 INTRODUCTION

The books and articles of the journals related to social security and social assistance are reviewed to understand the issues of aged people, physically challenged and other needy.

Bose, A.B. (2006) has discussed about the demographic trends in the aging of population and the magnitude where the rates of growth in different age segments, the depending ratios and the gender dimensions. The author has compared the global scenario and India. The issue related to financial security of different segments of the population is explained. The different health providers like the state, NGOs is also highlighted. The author has focused on the evolution of the national policy on older persons.

Author stated that, family obligations of children towards their parents are undergoing a change. There is deviation from the norm. The extent, however may vary in different households. Financial responsibilities of children too have increased. Fewer children can imply a larger share of dependency on their shoulders, specially in the case of a single earning member. A wide range of expenses have to be met by children.

The author pointed out that as result of the responsibilities of sons they can afford to bear the expenditure towards their parents. Thus the book deals with the health security, security of family care and shelter, the policy needed for older persons.

Pratap Joshi (2000) has discussed the various issues related to welfare state and well-being of global population, the evolution of social expenditure in developed countries, the health and disease in modern India, the social security provisions and the social welfare in India. Pratap Joshi has focused on the evolution of social expenditure in developed countries
and projected it up to 2025, the retired benefits, pensions, medical care and social security. As author has pointed out “Most of the seven major industrial countries are now experiencing significant changes in their demographic structure. A persistent pattern of declining fertility and improving life expectancy has created major segments of the population that are already relatively aged will become so in the near future. This substantial change in the demographic structure is likely to have far reaching implications. The author has also projected the old age population of Italy, France, Germany, Japan, United Kingdom, USA and Canada.

Irudaya Rajan (2008) projected information on the problems of aging, pensions and social security provided to the old age people in South Asian countries. The various countries issue dealt are India, Pakistan, Bangladesh, Srilanka and Nepal. The author of the paper has attempted to identify the modalities of a comprehensive pension and social security scheme for the aged people in respective countries. The following issues have been discussed.

- assesses the aging scenario in these countries: past, present and future;
- report the findings of a sample survey in each of these countries conducted for this study in order to assess the nature, magnitude and adequacy of various forms of social assistance now available to elderly;
- review existing policies and programme for the elderly; and
- advance suggestions for broad-based comprehensive pension, social security and assistance schemes for the elderly.

Thus the book edited by the editor is very useful to understand the problems and prospects of old age people in developing countries.

The author has made an assessment regarding aging, pensions and social security in South Asia. He is of the opinion that developing economics such as South Asia are also well on their way along a similar course, and are either prepared to face the consequences or to marriage the growing numbers of the elderly through appropriate policies. In China and India
relatively the proportion of elderly who are 60 years are seem to low. But there is deterioration of living condition of the elderly, accentuated in process by the rapid process of modernisation, urbanization and migration.

The author has said the social security contingencies covered in South Asia are far from satisfactory. As regards, India the erosion that taken place over the years in the traditional pattern of living has reduced the well-being of the elderly. Whereas in the advanced countries living alone or with spouse is becoming popular. The elderly suffer from a host of physical and psychological ailments. The author is of the opinion the Government should also think of revamping existing schemes and introducing appropriate schemes.

However, as far as the informal sector is concerned, the elderly, by and large, are exposed to a number of risks including illness, widowhood and disability. Besides, protection of the elderly is not merely a question of financial help via a pension or other old-age allowance schemes; it also involves assurance of proper housing facilities, healthcare, employment, protection from violence and abuse and social responsibility.

The author concludes that social security system is then a complex combination of different modes of protection against the risks depending on the socio-economic setting. Hence stated-based social security programmes have to respond to the gaps in the system without leaving the individual needs of the vulnerable people.

Ravindra Prasad (2009) discussed the various issues related to social security in the second part of the book. He emphasised on social work, social justice and provision for social welfare. With reference to social security he states that social security primarily refers to a social insurance programme providing social protection, or protection against socially recognised conditions, including poverty, old age, disability, unemployment and others.

The author states that social protection refers to a set of benefits available from the state, market, civil society and households or through a combination of these agencies to the
individual/households to reduce multidimensional deprivation. This multidimensional deprivation could be affecting less active poor persons. This broad framework makes this concept more acceptable in developing countries than the concept of social security. The author emphasised social security more applicable conditions where large number of citizens depend on the forest economy of their livelihood.

Babu Ramesh observed that in recent times, provision of social security to unorganised sector workers assumed unprecedented significance in the development discourse in India. The various efforts of the Government of India such as designing of national level social security systems, contemplation of umbrella legislations for unorganised sector workers, introduction of social security cards (SSCs) and social security numbers (SSNs), and so on testify a paradigm shift, in the social security front. This visible change in the concerns of the policy makers and the attempts towards strengthening the social security measures, especially for the unorganised segments of the workers, reflect some of the ongoing transformations in the labour scene. Firstly, this is an outcome of the increasing realisation that the unorganised sector is growing at an alarming rate, where majority of the workers are left with no social security to fall back upon during contingencies and old age. Secondly, it is an acknowledgement of policy makers that the existing legal and protective frames have become grossly inadequate to address the issues of unorganised sector workers. Thirdly, it also suggests that, in view of the growing fiscal deficit scenario, the governments (both at the centre and in the states) also find it extremely difficult to sustain even the existing social security measures, which are currently being provided to only about 5-6 per cent of the workforce in organised occupations. Alongside these transformations, of late, the concept of ‘labour reforms’ has also gained prominence in various forums of social dialogue, where strong preferences towards concepts such as rationalisation, downsizing and contractualisation are raised. All these inter alia lead to the current situation of seeking
alternatives in the provision social security, with partial or complete participation of other social partners or at times, the beneficiaries themselves.

van de Walle, Dominique (2002) observed that Vietnam’s social welfare programs do not adequately protect and promote the poor. Increased spending, with better coverage and targeting, could help poor and vulnerable households. How does Vietnam’s public safety net affect outcomes for the poor? Although social welfare programs in Vietnam are centrally mandated, they are locally implemented according to local norms and local poverty standards and often rely heavily on local financing. Van de Walle examines the coverage, incidence, and horizontal equity of the programs that can be identified in the data from the Vietnam Living Standard.

Barr, Abigail and Packard, Truman (2002) quoted that in Chile the appropriate focus for policymakers interested in the welfare-enhancing effects of participation in the pension system are the self-employed, who are free to reveal their preferences. Among the self-employed, the more patient and less risk averse contribute to the pension system. Financial sector development is a critical area of effective social protection policy. A well-regulated financial sector can complement government efforts to keep households from falling into poverty by supplying the instruments needed to pool risks or to self-insure against losses because of the death or disability of a household member, unexpected loss of employment, or inability to work in old age. But many of the policy recommendations that can be drawn from the social risk management framework rest on the strong assumption that risk and time preferences are uniform across individuals or households. Policies meant to encourage participation in public pension systems and to reduce evasion where such systems are mandatory (by more closely aligning benefits with payroll contributions or introducing individual retirement accounts) implicitly attempt to emulate the savings behavior of individuals and households faced with fully functioning capital markets and perfect
information. If no allowance is made for variation in preferences, however, the welfare effects of policy reforms will vary across the target population. Mandated social security, even if actuarially fair for most, is likely to impose welfare losses on those less inclined to save and insure. That said, a clearer picture of individual and household preferences, and how they vary across the population, can help governments design social security systems that complement private savings and insurance instruments.

Nielsen, Ingrid; Nyland, Chris; Smyth, Russell and Zhu, Cherrie (2005) observed that one of the major challenges for China’s ongoing economic reforms is how best to handle the social protection needs of its citizens in the face of mounting insecurities resulting from the marketization process. They have argued that China has adopted a middle road in its approach to balancing marketization and stability. They have proceeded to draw on a large survey of people living in China’s cities to examine how successful China’s middle road has been perceived to be through the eyes of its urban populace. Their findings support the view that the market and state are complements and that fostering sustained economic growth requires sound social protection arrangements.

Handa, Sudhanshu and Davis, Benjamin (2006) discusses the experience of six conditional cash transfer programmes in Latin America, a model of social safety-nets which has grown to dominate the social protection sector in the region during the past decade. While they have been generally successful in terms of achieving their core objective, it is still not clear whether these programmes constitute the most cost-efficient or sustainable solution to the development bottleneck they seek to address. Further they have focused on the human capital accumulation of children leads to missed opportunities in terms of impact on household welfare and the broader rural development context.

van Meerhaeghe, Marcel (2006) discusses the work of Bismarck in relation to social legislation. Bismarck’s points of views are sketched mainly through quotations from his
speeches in Parliament. His position regarding social protection is discussed and a brief evaluation of his policy is presented. Germany, through the work of Bismarck, was the first country where the state organised a modern social-security system. Compulsory sickness, accident and old-age insurances were passed in 1883, 1884 and 1889, respectively. However, the Chancellor’s social policy was not the result of a comprehensive, global, “definitive” programme. It was an opportunist policy influenced more by political than by social motives. The paper offers insights into Bismarck’s social policy in the context of the social question.

Amable, Bruno; Gatti, Donatella and Schumacher (2006) aims to shed light on the role of the ‘ideology’ of political parties in shaping the evolution of the welfare state in 18 developed democracies, by providing empirical findings on the determinants of social-programme entitlements and social spending over the period 1981-99. The paper shows that structural change is a major determinant of the extent of social protection. Our results suggest that overall spending is driven up by structural change. On the other hand, strong structural change has a negative influence on welfare entitlements measured by the net rate of sickness insurance. Partisan influence plays an important role in the dynamics of the welfare state. Left-wing governments strengthen the positive effect of shocks on aggregate social expenditure, while right-wing governments undertake even stronger cutbacks in replacement rates as a reaction to structural change.

Aldunate, Eduardo and Martner, Ricardo (2006) highlights that the inadequacies of social protection in Latin America and the Caribbean reveal a clear need for more active fiscal policies in this area. Although economic growth and decent employment are indispensable preconditions for social progress, the need for financing from public expenditure is inevitable in the medium term. The present article examines three ways of achieving this objective. The first is to close the tax gap, since the fiscal burden is low in most Latin American and Caribbean countries. The second is to construct budgeting systems
capable of removing rigidities and reallocating public spending, thereby helping to improve its quality. The third is to bring social expenditure evaluation mechanisms into general use, with a view to improving the efficiency and effectiveness of public projects and programmes.

Rossignol, Stephane and Taugourdeau, Emmanuelle (2006) studied the consequences of the coexistence of different social protection systems on contribution rate levels and migration in a two-country model. Before any migration takes place, the levels of contribution rates are chosen by a representative elected in each country. The migration of each agent depends on her anticipation of other agents’ migrations. They have stated that the richest agents are attracted to the Bismarckian country. The poorest agents tend to migrate towards one country or the other depending on the Beveridgean country contribution rate. The Beveridgean country can set a higher contribution rate to limit the departures of rich agents.

Lorono, Juan Jose and Izurieta, Clara (2006) observed that ageing will drastically alter the ratio of working to non-working population, putting enormous pressure on the pension system and, as a result, on public finance. In order to successfully deal with the inevitable demographic challenge and to avoid a decline in the wellbeing of the population, supplementary pensions must become widespread, making them accessible to middle and lower-middle incomes. The generalisation of supplementary social protection is only possible through the occupational systems based on collective agreements, in other words, through the Second Pillar of pensions. The Social Supplementary Provision Plan focuses precisely on achieving the extension of collective occupational schemes, defining a new regulatory framework and mechanisms to favour implementation and development.

Yates, Jenny; Cooper, Ros and Holland, Jeremy (2006) observed that there is an interesting and continuing debate on the nature and role of social protection in poverty reduction. Within the health sector, discussion has focussed on the drawbacks associated with
fee exemption schemes and community-based health insurance, with much less attention paid to the policy option of abolishing user fees. This paper reviews empirical evidence on the impact of the Government of Uganda’s decision in 2001 to abolish user fees for health services. The paper finds that this policy intervention has had a significant positive impact on health-seeking behaviour in Uganda and concludes that this policy measure can make an important contribution towards a more “promotional” policy approach to social protection.

Mkandawire, Thandika (2007) observed that social policy today receiving greater attention in the field of development studies. Much emphasis is placed on the important issues of reproduction, redistribution and social protection. However, in the context of development, one must add to these concerns the vital issue of production. This article argues that social policy can be innovation-enhancing, through its effects on human capital and skill formation; its capacity to alleviate risk and uncertainty by underpinning the social pacts necessary for managing the contractual nature of labour markets; its incorporation of labour into the saving investment regime and inducement of long-term perspectives in the financial sector; and its contribution to political stability. These roles underscore the transformative role of social policy that is often overlooked. The authors suggested that recognition of these roles is quite recent in the case of developed countries and much more research is required, with special attention to the problems of catching up.

Paddison, Oliver (2007) observed that in recent years, issues concerning social protection (particularly pension systems) have become important items on the economic and political agenda in developed and developing countries alike, as demographic projections cast doubt on the financial sustainability of many pension systems currently in place. Substantive reform of pension systems in the Caribbean, however, has yet to materialize. In part, this may be a consequence of the limited amount of research that has been done on pension systems in the Caribbean, since this means that the authorities have not been able to refer to the literature
to obtain information about how to tackle the issue of social protection in an environment with similar geographic and geo-climatic characteristics. This paper aims to fill this gap by examining the current status of public pension systems, analysing their recent performance and the challenges faced by schemes in the region, and suggesting ways forward.

Theret, Bruno (2007) aims to demonstrate that changes in the French system of social protection since 1975 call for a revision of present standard approaches of institutional change in terms of clusters and path dependency theory. First it shows that the French system cannot be reduced to its Bismarckian features, and has to be considered as hybridised. Secondly it shows that this system has not followed a linear path since 1975. Rather, it follows a rhythmic evolution that fits a series of three business cycles and specific macro-economic policies. Thirdly focusing on the healthcare system, it shows that change rests on complex timing, and is intrinsically linked to politics.

Rodriguez Cabrero, Gregorio (2007) concludes that the social and demographic changes in the traditional model of informal care and the growing idea of personal care as social risk, have driven to the Spanish Welfare State to the building of a new branch of social protection. In many ways this new long-term care model takes up the Mediterranean tradition of informal care, also the experience of Bismarkian family based social security and, finally, the social services orientation of Nordic welfare regime. The new long-term care system is an institutional complex framework in terms of management, coordination, finance and evaluation. This system shows the strain between different targets: universal coverage, redistribution, decentralization and territorial and institutional cooperation.

Ramon Llull, U. (2007) observed that the perspectives of demographic change for the year 2050 reveal a substantial ageing of the population, which will imply a doubling in the ratio of dependency, from 24.5% to 51.4%, in the EO-25. This will negatively affect the fiscal balance of those countries. The EO recommends that Governments implement changes
in an effort to limit the social expenditure involved, but this is not always possible in countries in which the universality of certain social services has not yet been attained. Law of Dependency in Spain will improve the social-protection system, but will also imply an important increase in social expenditure of between half & one GDP percentage points. Effect of population ageing will also lead expenditure on long-term care to increase around one GDP percentage points, So, in 2050, public cost will be around two GDP percentage points. 

Justino, Patricia (2007) discusses the importance of social security policies in developing economies, using empirical evidence from India. The paper discusses the viability of implementing systems of social protection in developing countries and provides an empirical analysis of the effects of socio-economic security policies on Indian’s economic performance between 1973 and 1999, using a two-stage least square model adapted to data from a panel of 14 Indian states. The results show that policies that strengthen the social and economic security of the Indian population have been an important endogenous variable to both the reduction of poverty and the increase in economic growth in India.

Attia, Nicole and Berenger, Valerie (2007) conclude that the main goal of this paper is to test the convergence of social protection expenditures and, more specifically, to examine the incidence of the Maastricht Treaty on-this process. They have tested several hypotheses of convergence on 12 EU Member States between 1980 and 2000, by considering two indicators: social protection expenditure as percentage of GDP and social protection expenditure per capita. The cross sectional tests of sigma and beta-convergence show that, for the two indicators, these two assumptions are checked for the whole of the period. On the other hand, the period division in two subperiods intended to locate the Maastricht effect indicates a rupture since 1993. Then, panel data estimations of conditional beta-convergence confirm the existence of a process of conditional convergence and reveal the significant role of the debt criterion of Maastricht.
Hall, Anthony (2007) observed that the social policies in the World Bank have evolved into three conceptually and operationally separate agendas: social welfare, social protection and social development. Welfare services and basic human needs, as well as social protection in the form of safety nets and social safeguards, together form the mainstay of what is generally regarded within the organization as constituting social policy. Social development reflects a broader if more fragmented view of social policy. Bank specialists have recently sought to widen the definition of social policy beyond welfare and protection, building upon longstanding academic discourse in this field. However, in attempting to pursue a more holistic and over-arching vision of social policy for development, they are likely to encounter major internal obstacles. Meeting this challenge will not be facilitated by the Bank reorganization announced in June 2006, which may serve to restrict the independence and remit of environmental and social specialists.

Heltberg, Rasmus (2007) concludes that the social protection (income) support to households in the wake of major natural disasters is assuming a growing role for the World Bank, and major cash transfers in Turkey, Sri Lanka, the Maldives and Pakistan are reviewed in this article. Such support is usually best provided directly as cash to affected households; it complements other relief and reconstruction efforts, is demanded by client countries and has a positive impact on short-term food security and long-term recovery. They have stated that it could be geared for greater impact and more efficient delivery in future by the use of a best-practice toolkit and a right-on-time technical assistance facility, and its integration in emergency preparedness and capacity-building for implementing agencies.

Devarajan, Shantayanan and Jack, William (2007) reported that in a risky world governments should provide public goods that reduce risk or compensate the victims of bad outcomes through social insurance? This article examines a basic question in designing social protection policies: how should a government allocate a fixed budget between these two
activities? In the presence of income and risk heterogeneities a simple public insurance scheme that pays a fixed benefit to all households that suffer a negative shock is an effective redistributional instrument of public policy. This is true even when a well functioning private insurance market exists, and so the role of public insurance is not to correct a market failure. In fact, the existence of a private insurance market means that the public system has desirable targeting properties—all but the poor and high-risk take up private insurance. The provision of public goods that reduce risk for all should therefore be complemented with public insurance that (automatically) benefits those who are especially vulnerable.

Monacelli, Daniela (2007) examines the Italian social assistance system in order to identify its performance against poverty over time. The focus is on the elderly individuals. The aim is to gain hints on possible directions for reform, in the light of the population aging and of the facing-out of the pension reform of mid-nineties. The paper provides an analysis of the institutional characteristics of the two main instruments that are explicitly oriented at the elderly individuals: social pension and minimum pension. The objective is to highlight the explicit, as well as the implicit, policy design in terms of poverty contrast among the elderly. To do so, poverty indicators officially adopted by the public institutions, such as the Italian Poverty Commission and the National Institute of Statistics, are used. Furthermore, the paper gives an assessment of the ex-post performance of the social pension based on data from the Bank of Italy Survey of Households Income and Wealth (BISHIW). This part of the analysis gives also attention to those individuals’ and household’s characteristics that are ignored by the law requirements for the access to the protection scheme; the idea is that a more complete view of the state of need of the potential beneficiaries and of their households may help improving the effectiveness and the efficiency of the social protection.

Gentilini, Ugo (2009) concludes that the social protection have evolved rapidly both conceptually and in practice, and is now a key policy issue in humanitarian and development
debates. However, debates have sometimes been misled by approaches that pay inadequate attention to context-specific factors, do not fully consider the sequence of interventions, and are too instrument-centred. This article presents a conceptual framework to tailor social protection policy and implementation more closely to country contexts. Four stylised models of social protection are identified, corresponding to scenarios where social-protection systems are absent, where elements of such systems exist, and where systems are emerging or have been consolidated. Each model is shown to lead to different challenges, implications and areas for further research.

Hunter, Wendy (2009) has examined that whether democracy promoted poverty alleviation and equity-enhancing reforms in Brazil, a country of striking inequality and destitution. The effects of an open, competitive political system have not been straightforward. Factors that would seem to work toward this goal include the voting power of poor people, the progressive 1988 Constitution, the activism of social movements, and governance since 1995 by presidents affiliated with center-left and left parties. Yet these factors have been counterbalanced by the strong political influence and lobbying power of organized interests with a stake in preexisting arrangements of social protection and human capital formation. An analysis of four key federal sectors, social security, education, health care, and public assistance, illustrates the challenges for social sector reforms that go beyond raising basic living standards to enhancing socioeconomic inequality.

Rajasekhar D and others state in their report that delivery of social security and pension benefits in Karnataka, that almost all the pensioners have reported that there has been a delay in the delivery of the pension benefit with vary degree ranging from a few weeks to more than three months. The report also stated that the behaviour of the postman has something to do with the payment made to him at the time of delivery of the pension. It is evident that if the payment is not made to postman the behaviour will be indifferent or
arrogant at the time of delivery of pension. The report also pointed out that there has been occupational shift after obtaining the pension.

The assessment of the authors point out issues of unauthorised payments and ineligible beneficiaries existing on the ground. The eligibility criteria are not equitably framed. Further the factors need to be taken into account before taking household income as the criteria for ineligibility of pensioners. They opine it may not be correct to take the income of the household as that of the pensioner. The justification is that the income earned by individual worker is not shared by all household members in all matters.

The authors point out that household income cannot be viewed in isolation for the reason the indebtedness of household, the source and the purpose of debt will have bearing on household income.

The above conclusions made have policy implications to focus on the process of delivery of social pension.

Vijay Kumar (2002) states, “As human life advances from childhood to youth and from youth to manhood, at every stage there is a meaningful and responsible role to play. At the same time/every stage of human life is exposed to numerous “risks” and “hazards” associated with occupation and age. In this process, as one advances from manhood to old age, new stresses and strains engulf human existence. In Old age the elderly get deprived and alienated due to lack of social, psychological and economic support from children who would have been grown into adulthood and are web of fulfilling their own priorities. Due to lack of any worthwhile scheme of “social insurance” and or “social assistance” these elderly would become one of the marginalized and vulnerable sections of the society. Emerging changes in the demographic, social and cultural moors of the society are also important causes behind the unfavourable scenario of the twilight zone of human life. He also explains that the Social security experts and economists have criticized the implementation of all these income
security schemes. Normally the primary objective of pensions is to assure the employees about receipt of a certain income during their old age.

Study concludes that the formulating reforms to the ongoing statutory or voluntary schemes, it is suggested to consider certain key challenges associated with aging population in general. They are: (1) Fiscal: the interaction between increasing government expenditure, GDP growth and increasing dependency ratio, (2) Market responsiveness: facilitating labour markets to respond flexibly to changing demographics, (3) Active Aging: encouraging people to remain active and independent as they age, and (4) Examining the balance between collective and individual responsibilities: the respective roles of the public and private sectors, and ensuring that individuals are able and confident in expressing choice and taking responsibility for their lives.

Mahendra Dev (2001) stated “to assess the performance of social security programmes in terms of their impact on the poor and vulnerable groups, it is useful to divide social security into different components there are strong linkages between the three types of security, namely food, employment and health (Parthasarathy, 1996). To these three types of social security, the author suggested to add education security and security for women as they are very important for improving the well-being of the population in general and poor and vulnerable sections in particular. It may be noted that though security measures for women form part of the four types of securities (food, employment, health and education) it is taken up separately to bring out certain specific issues related to women and their work. He also explains that the changes over time in five types of securities viz., food, employment, health, education and women with emphasis on pre and post-reform comparisons. The role of NGOs, CBOs and self-help groups should increase in a significant way in order to supplement the government efforts. The effective implementation of the programmes necessitates decentralisation of decision making, access to information, social mobilisation, etc.
Finally conclude that economic reforms would lead to greater economic opportunities for the population. However, in the context of marketisation, there is a substantial section of society which does not have the resource power to enter into market operations. In order to ensure that these people survive, the government and those who are already in the market have the responsibility of providing social security.

Thakur and C.S. Venkata Ratnam (2000) stated, social security manifests the “natural desire of communities for protection norms, life’s problems, from uncertainty, from disease and deprivation. The protection which society provides for its members — through a series of public measures — against the economic and social distress that otherwise would be caused by the stoppage, or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical care; and the provision of subsidies for families with children” (ILO, 1998). The ‘cradle-to-grave’ philosophy envisages social protection to the needy from the pre-natal (pre-birth and maternity benefits) to posthumous (death benefits) care.

In the Indian context, the entire social security system for the organised sector is influenced by the following four factors: (i) The British policy to raise labour cost in the established industries to offset the cost-disadvantage of mother-country industries (textiles in Manchester, for instance). (ii) In the early phase of industrialisation, there was a need to promote the commitment of the workforce to industrial and urban life.

He has taken into consider the provision for social security encompasses assistance:

a) for maintenance (of self and family) /livelihood;

b) in the event of loss or reduction of income due to involuntary unemployment;

c) for covering the cost incurred due to sickness, accident, invalidity, or old age; and

d) by way of redistribution of cash, goods and social services education, health, subsidised housing, etc. to the more needy sections of the community.
Study concludes that the as far as employers are concerned, they want income and other sources of security for their employees, which is efficiency-enhancing. This also encourages the latter’s commitment and loyalty.

Kannan K.P. and Shaji K. Francies (1999) stated that the recent times social security has come to mean a wide variety of schemes and programmes usually taken up by the state for the benefit of the public at large or the poorer sections in particular, whose basic entitlements would not otherwise be satisfied due to such reasons as unemployment illness, old age, or death or a combination of these. In this sense, social security serves the function of protection from adversity. In such situations which are characteristic of a large number of developing countries, there is another dimension of social security arising out of structural embodiments and manifested in terms of persistent poverty of significant sections of the population due to inadequacy of entitlements (such as food) and basic capabilities (such as education and health). In this sense, social security arrangements need to take care of the problem of deficiency in human capabilities. Such dimensions of social security require to be addressed by institutional arrangements, referred to as promotional social security in the sense of promoting human capabilities that could lead to a higher standard of living in the contemporary context. Therefore, a distinction is often made between the protective and promotional aspects of social security.

Finally they conclude that it is equally important to examine the effectiveness of social security arrangements from the point of the socially depressed sections (earlier socially excluded) of the population such as Scheduled Castes and Scheduled Tribes. Here again the story would be similar to that of women in society. These sections of the population, especially the Scheduled Castes, are now in a position to take advantage of programmes that seek to create and protect basic entitlements and capabilities but face discrimination in other crucial domains of life such as employment and labour markets. All these raise a number of
issues concerning the further strengthening and effectiveness of social security arrangements in a way that may help eradicate poverty and help human development among sections of the population experiencing relatively greater deprivation.

**Kannan K.P. and Pillai N. Vijayamohan (2007)** have examined the development experience of India in social security initiatives. As they stated next one recaps our comprehensive conceptual framework of social security (SS) in a human development and rights perspective, then they go down to the historical lane to trace the genesis of the Indian welfare state, taking in its development spirit through the ancient and the British India reigns. This development vision culminated in the Constitutional provisions. As the author summarised the transition in the process of economic liberalization and globalization has posed new challenges to social security in many Countries. Many of the universal schemes have been converted into targeted ones due to the policies of fiscal targeting. At the same time the coverage of social security measures for the vulnerable sections remain quite inadequate. Though India has recognized many social security initiatives and implemented them, the task ahead, i.e., giving a comprehensive basic social security cover to the poor and the vulnerable is an enormous task, but given the political will, this is, of course, not an impossible task.

**Arvind Risbud (2007)** states that in India the Central and the State Governments have evolved several delivery mechanisms over the past six decades in their pursuit of providing social security to the citizens. This presentation is a broad overview of what has been achieved so far and the possible directions of future emphasis. India has enjoyed a joint family system that took care of the social security needs of all the members even with minimal ownership of material assets like land. In keeping with its cultural traditions, family members and relatives have discharged their shared responsibility towards one another. To the extent that the family has resources to draw upon, this is often the best relief for the
special needs and care required by the aged and those in poor health. However, with increasing migration, urbanization and demographic changes there has been a decrease in large family units, and the need for a formal system of social security gains importance. In the Indian context, Social Security needs to be a comprehensive approach designed to prevent deprivation, to assure the individual of a basic minimum income for himself and his dependents and to protect the individual from any uncertainties. The author pointed out that States bear the primary responsibility for developing appropriate system for providing protection and assistance to its workforce. Social Security is to be viewed as an integral part of the development process, an enabler to face the challenge of globalization and the consequent structural and technological changes. He further explained that the dimensions and complexities of the problem in India can be better appreciated by taking into consideration the extent of the labour force in the organized and unorganized sectors. Author concludes that NSSO survey of 1999-2000 has highlighted the vast gap between these two sectors.

Krishna Prasad B.S. (2010) The paper comes out with a novel model of implementation of social security scheme in Karnataka with particular reference to Destitute Widows Pension. It examines problems of existing implementation procedures. The need for on effective method is evolved by the author.

The experience has been, whenever a new antipoverty programme is launched, the political leaders and social workers in the village become active. They try to encash the programme mainly for their political interest and to patronize the poor people. The middlemen and the concerned officials in the name of helping the poor do not hesitate to treat this as one more source of making money directly or indirectly. It is not uncommon to see the old and infirm and physically handicapped people waiting near taluk offices to seek assistance from the authorities. The past record of implementation of dealing with OAP and
PHP cases is far from satisfactory. It is also notice in the field, harassment of the applicants by the middlemen, and the Government officials.

It is pointed that in a village setting, women depend on their husband for their social esteem and economic security. Suddenly when they lose their spouse they get into a state of helplessness. Most of them suffer from illiteracy, lack of awareness and inability to handle their affairs in government offices.

The author has pointed out that it is the duty of the authorities to identify all the deserving people at the earliest point of time and give them the assistance due to then as soon as the scheme is launched. All these issues are critically examined and proposes solution to eliminate corruption, political interference, delays. The model ensures universal coverage in a record time and above all transparency and accountability on the part of the implementing agency.

**United Nations Research Institute for Social Development (2010).** This is an overview of the report focusing on the effort to systematically explain how to combat poverty. Part in early chapter five argues towards universal social protection of individuals and households Protecting individuals and households during periods when they cannot engage in gainful employment or obtain enough income to secure their livelihoods-due to unemployment, sickness, chronic ill health or disability, old age or care responsibilities, which are the development goal. However, the majority of the world’s people still lack adequate access to basic social protection. Instead, they provide for themselves or rely on the support of families, communities or non-governmental organizations (NGOs).

Chapter five argues that there are good reasons, from both normative and instrumental perspectives, to invest in public social programmes not only provide access to income and social services throughout the lifecycle and in times of economic transition or crisis; they also reduce income and human poverty in its various dimensions by contributing to development
and achieving more equal and socially inclusive societies. Social protection is particularly beneficial in the context of late development, since it affects productivity as well as economic and political stability in a positive way by cushioning the adverse social effects of rapid structural change. The chapter advocates a universal and rights-based approach to social protection, which fosters solidarity, social cohesion and coalition building among classes, groups and generations. The report comes out with an analysis of experiences and developments in social protection across a number of countries suggests that no single approach predominates.