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# **Social Protection in Rural India - A Study Report**

Vijayamohanan Pillai N.

Centre for Development Studies, Trivandrum, Kerala, India

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# **SOCIAL PROTECTION IN RURAL INDIA**

**A STUDY REPORT**

**K. P. KANNAN**

**N. VIJAYAMOHANAN PILLAI**



**A Research Project Funded by**

**Ford Foundation  
New Delhi, India**

**JUNE 2007**

**CENTRE FOR DEVELOPMENT STUDIES  
THIRUVANANTHAPURAM, KERALA, INDIA**



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## **Preface**

**“What do you suggest, sir?” Alice asked.**

**“That depends on what you want,” the caterpillar said wisely.**

Lewis Carroll did not raise Alice in a wonderland of *public action*, as we know it in terms of a dialectics between organized public demand and a willing state supply. The present study is on the marvels of such a wonderland, on the significance of public action, on an enabling environment of ‘*as if*’ rights that underlie the dialectics of public action, of development. The study is also on the other extreme of a sluggish land, on a vacuum of public action, thus on underdevelopment.

This Report is made up of such a comparative study between Kerala and Orissa in India. The study was made possible by a research grant from the Ford Foundation, New Delhi, sanctioned in mid-January 2004. We are grateful at the outset to all those at Ford Foundation and in its Proposal Appraisal Committee, including Prof Aswani Saith, who recognized the significance of such a study. At CDS, we have always had Prof. K. N. Raj as a beacon of inspiration to keep our spirits high.

The research institutions involved in this collaborative initiative are two leading institutions in development studies in India and China respectively. The research institute from India is the Centre for Development Studies (CDS) in Trivandrum (Thiruvananthapuram), Kerala and that from China is the Rural Development Institute (RDI) of the Chinese Academy of Social Sciences in Beijing. The present Report summarizes the works done in the context of the India part of the Project. However, the two research teams worked closely by sharing ideas and information and visiting each other’s institutions and field areas. We place on record our deep appreciation and thanks to Professor Zhang Xioshan, Director of the Rural Development Institute, Chinese Academy of Social Sciences, Beijing and his research team for their wonderful hospitality as well as academic collaboration.

The India component of the Project, as already mentioned, was sanctioned in mid-January 2004, with K.P.Kannan as the Project Director, and N Vijayamohan Pillai as the Project

Coordinator. Later, Kailas Sarap of Sambalpur University in Orissa also joined us as an advisor to assist in the studies and surveys in Orissa. R. Mohan, Rathikanta Kumbhar, and PB Rakhe, all research scholars at the CDS, worked with the project for varying periods of time. In addition, short-term personnel for assistance were also employed from time to time as per requirements.

KP Kannan, Project Director, has however since the late 2004 moved to New Delhi, following his nomination as a Member of the National Commission on Enterprises in the Unorganized/Informal sector, constituted by the Government of India. He participated in field visits in India and China, interacted with the Chinese team and arranged meetings in Delhi.

**The day-to-day management of the Project, including the whole data analysis and Report writing, was carried out by N. Vijayamohanan Pillai as Acting Director of the Project.**

Kailas Sarap coordinated the household survey in Sason *gram panchayat* of Orissa during December 2004 and January 2005, and the institutional survey there was carried out by Rathikantha Kumbhar and N. Vijayamohanan Pillai. Kailas Sarap, and his students/assistants, also arranged for the field visit in Sason that we had along with the Chinese team (Prof. Zhang Xiaoshan and Dr. Cui Hongzhi) during January 15 – 28, 2007. Immensely helpful was the Sason *gram panchayat* Secretary, Nigam Chandra Dhar, who went out of his way in facilitating the surveys and field visits there.

The household survey in Thalikkulam village *panchayat* was coordinated during the late 2004 by the Kerala Statistical Institute (KSI), an expert body in statistical survey and analysis, head-quartered at Trivandrum. The Centre of Science and Technology for Rural Development, known as COSTFORD, and headquartered in Thrissur worked closely with the project team in conducting the household and institutional surveys in Thalikkulam Panchayat. They also coordinated the field visit of the Indian and Chinese teams (Prof. Zhang Xiaoshan and Prof Du Yintang) in Thalikkulam *panchayat* during 15 – 22 January 2005. We are greatly indebted to Mr Chandra Dath, the Director of COSTFORD for his immense enthusiasm and support in conducting the field studies in Thalikkulam *panchayat*. The institutional survey in Thalikkulam was carried out by P. B. Rakhe and N. Vijayamohanan Pillai. We would also like to record our thanks to M. K. Babu, Thalikkulam *Panchayat* President and other ward members and officials for their wholehearted support.

A number of workshops and seminars, both national and international, that we had opportunity to attend in the context of the progress of the study have greatly contributed towards the better fruition of this Project. We are thankful to the participants for their critical

comments and goading suggestions, especially Aswani Saith, Sarah Cook, Naila Kabeer, Santosh Mehrotra, Balachander, to name a few.

At CDS, we have, as usual, had all the full support and cooperation from all the concerned that have gone a long way towards the completion of this Report. We would like to record our thanks to K. Narayanan Nair, Director, Soman Nair, Registrar, and our other colleagues in the administration, library and computer centre for their cooperation and support in one way or another at various stages of this study.

We would also like to thank our families, especially, Shobha and Asalatha, for their cooperation and understanding during the course of this study. And Vijayamohanan Pillai would further like to thank Rju for smiling away his excuses for his absences from her little kingdom.

A work of this dimension would not have been possible but for the cooperation and contribution from the local populace in Thalikkulam of Kerala and in Sason of Orissa; we remember, with mixed feelings of awe and compassion, the life stories of scores of raw individuals, wet in sweat and rocked in sobs, hot with hopes and wrung with despair; being burnt in personal angst and taking refuge in collective care. We dedicate this Report to them.

K. P. Kannan  
N. Vijayamohanan Pillai

Centre for Development Studies,  
Thiruvananthapuram,  
10 June 2007.



# **Chapter 1**

## **In Lieu of A Prologue**

### **1. Main Objective**

The main objective of this research initiative is to develop an intellectual case for basic social security as an entitlement, more precisely, as a “right”, to the poor, excluded and vulnerable social groups and pursue the possibility of its universal coverage in India. In operational terms, this presupposes a conceptual discovery in the midst of all possible ambiguities: an all-clear definition, encompassing the basic human rights premises.

It goes without saying that the human development paradigm stands on the premise that man on account of human and social dignity is entitled, or more precisely, has a right, to development, where development is seen as removal of all unfreedoms from all possible vulnerabilities, and the rights involve non-negotiable correlative obligations on the state. Hence any approach to, or analytical framework of, development must be a rights-based one. Since social security in our perspective is defined in its comprehensive context of human development, our approach in this research programme is perforce a rights-based one. This in turn involves developing a modified Sennian capability approach framework for a universal social security system that is our objective.

The first major operational goal of the project as suggested above is to develop a comprehensive theoretical framework for social security in the human development and rights perspective; this is accomplished in the next chapter of the Report.

In what follows we highlight the operational objectives of this study and discuss our methodological initiatives to reach those goals and the associated implications.

### **2. Objective 1: Reconceptualization**

There are many terms currently in use in different parts of the world and by different international agencies concerned with social security for the poor. Some of the commonly used terms are social security, social assistance, safety nets, social funds and social protection. It should be emphasized that the present project is commissioned under the title of ‘Social Protection’. However, we prefer to use the much generic term ‘Social Security’ (SS), as the former (social protection, SP) unfortunately connotes only part of the intended sense: it highlights only the protection aspect, but leaves out the promotional and preventive aspects, much basic in the context of developing countries. This in turn suggests that the term social protection can stand in the context of developed countries,

with an enabling environment that already accounts for promotional and preventive cover.

*Theoretical exploration: in the Context of Developed Countries*

Social protection system has come a long way from its primitive mode of familial/communal responsibility in the beginning through the different historical stages of relationship patterns – master-slave, lord-serf, master-servant, and so on – when the welfare responsibility for the subordinate was with his superior to the present one, based on the welfare state concept. With the advent of industrialisation and labour-capital class relationship, there emerged conflicting philosophies as to the functions of the state and the responsibility of employers and individuals. Three strands are found to make up the SS systems as practised in developed countries (Atkinson 1989: 100):

- i) income-tested SS for poverty alleviation (e.g. income support in the UK, starting with the Elizabethan Poor Law of 1601; the *minimum vieillesse* in France);
- ii) social insurance for the provision of income security, covering the lifecycle (e.g. national insurance pensions, unemployment benefit and invalidity benefit in the UK and in France; OASDHI (Old-Age, Survivors, Disability and Health Insurance) in the US); and
- iii) categorical transfers as redistribution between specific groups (e.g. child benefit programmes in the UK and in France).

Several hypotheses are there as to the rationale for SS in developed countries. There is a paternalistic ring in the very term SS programme and this seems to be backed by evidence of inadequate private saving (Diamond 1977) and inadequate private purchase of life insurance. However, the totality of public action involved in SS cannot leave it to the domain of state charity work; ‘There is no assignment of any paternalistic role to the State – or to any other body – in clarifying the plurality of the objectives involved.’ (Dreze and Sen 1991). As already mentioned, SS is increasingly recognised as entitlement in the face of the deprivation of capability to perform certain basic functionings (Sen 1982, 1985a, b). Another explanation relates to adverse selection problem that precludes the provision of certain types of insurance. Theoretical considerations (Rothschild and Stiglitz 1976) and empirical facts that except the employer-provided disability insurance and old age pensions, there is no private market in the US in these important types of insurance both suggest adverse selection problems in annuity and disability insurance markets.

Three main objectives that may be identified in any SS scheme are: social justice, economic responsibility and political acceptability (UN 1996: 33). These are generally studied in the conventional economic analytical frameworks for the trade-offs between efficiency and equity. Thus it has been emphasised that there exists a trade off between economic growth (efficiency) and SS programmes (equity) through the latter’s effect on

incentives. Income support of the SS schemes is thus hypothesised to reduce the incentives for savings and labour supply, the situation leading to develop a 'poverty trap'.

It should be noted that in the Keynesian framework and in the Barro's (1974) neoclassical model of intergenerational altruism, SS is not predicted to reduce savings. On the other hand, in the life cycle model of savings (Modigliani and Brumberg 1954; Ando and Modigliani 1963), unfunded SS, as currently practised in the US, is found to reduce savings and, in a closed economy, the capital stock also. However, results of numerous empirical studies on the impact of SS on savings are found to be mixed (Feldstein 1974; Barro 1978).

The interest in the impact of SS programmes on work incentives has spawned a large number of studies in the context of developed countries. One of the factors that led to cuts in SS benefits in the industrialised countries, including the UK, was the belief that unemployment insurance was one of the causes of unemployment. A number of studies (e.g., Boskin and Hurd 1984) report that in the US, the SS is in large part responsible for the decline in the labour supply of the elderly – between 1950 and 1985 the labour force participation of the males 65 and older declined from 45 % to 16 %. However, it is generally concluded that the disincentive effects of the SS programmes are largely exaggerated, though they are identified in some contexts (Atkinson and Mogensen 1993).

### *Social Security in a Human Development and Rights Perspective*

As already mentioned, a reconceptualization of SS becomes necessary in view of the conceptual ambiguities involved and the practical constraints that preclude its inclusion process. Generally the term, under different titles (such as social security, social assistance, safety nets, social funds and social protection), is understood and practised in both developed and developing countries as what may be called collective care arrangements to meet contingencies, signifying an adversity dimension. This concept in fact developed in a historical process in conditions obtaining in the developed economies, characterized by (near) full employment and high degree of industrialization with a large percentage of wage-earning workers in population. As such it takes into account only those in the formal labour market and they constitute a majority in the developed countries but a minority in developing countries.

A person who is already employed is concerned with the protection of his income in contingencies, whereas a person who is poor, has no employment, is primarily concerned with securing a work and thus some livelihood, with the basic needs problem. Hence given the dimension of the informal economy and massive and persistent poverty in the developing countries, the concept of social security has to be suited to the actual situation of these countries and hence to include the idea of poverty reduction as a necessary condition for attaining a minimal stage of development.

Therefore, SS may be viewed in a developing country context in terms of a basic SS (BSS) to meet deficiency and a contingent SS (CSS) to meet adversity.

BSS is directly linked to the problem of deficiency of those who are not in a position to access minimum of resources to meet their economic and social requirements for a dignified life in their society. This takes care of human deprivation and vulnerability. Here we identify four realms of security that could constitute the BSS: Food security, Housing security, Health security, and Education security. It goes without saying that inherent in all these is a dimension of income/employment security. In this sense BSS is a foundational requirement in that the commonly accepted notion of social security for meeting contingencies (what we call CSS) will not make any sense in its absence. In fact, those who enjoy social security today for meeting contingencies are those who have been able to take care of their basic social security, in their ascent to development.

We have taken development as removal of all unfreedoms from all possible vulnerabilities, both adversity and deficiency, and social security as the collective care mechanism to meet such vulnerabilities, and as such as the means to reach development. Removal of unfreedoms (that is development) is achieved by realizing the rights to such freedoms. It goes without saying that the human development paradigm stands on the premise that everyone has a right to development. Thus any approach to development and hence to social security must be a rights-based one.

In this context we propose a comprehensive concept of human rights that belong to the individual under natural law as a dialectical consequence of her being both *human* and *social* (the conventional definition, however, considers only the former, individual, dimension only). The social dimension also is important because the rights involve, for their realization, non-negotiable correlative obligations on the society as well as on the state as the highest epitome of collectivity. Development is nothing but the process of rights realization: the removal of all unfreedoms from all possible vulnerabilities.

In contrast to the civil-political rights that are legally enforceable, economic and social rights ('welfare rights') are often represented as statements of desirable goals, not as real 'rights'. That is, they are treated as largely aspirational rather than as imposing immediate duties. It should, however, be noted that the most basic of the welfare rights are the right to life: the right to an adequate standard of living, the right to primary health care, and the right to public education. These three rights are of fundamental interests, because "they are closely related to the right to life – the most basic of all human rights. Food is essential for survival; primary health care is indispensable as a minimum requirement for living without illness, at least in the early years; and primary education is necessary for the mental development of a young person to be able to grow up as a full individual." (UN 1999: Paragraph 34). A people free from hunger, morbidity and ignorance can go a long way towards participating fully and effectively in the political and economic life of the nation – thus the right to life is fundamental. The first of these (adequate standard of living) is realized once food security and housing security are ensured, and the remaining through health security and education security. Note now that these four securities

constitute what we call the Basic Social Security (BSS). Thus the basic social security supported by the contingent social security is the basic welfare rights.

There has already been some attempt to broaden the concept of social security in the context of developing countries, for instance by Dreze and Sen (1989) by distinguishing two different aspects, viz., protection and promotion. The former is concerned with the task of preventing a decline in living standards while the latter refers to the enhancement of general living standards and to the expansion of basic capabilities of the population. (Dreze and Sen 1989: 16). There are some areas of overlapping that make the distinction somewhat confusing. For example, what is meant for protection can have significant externality effects of promotion. Take the case of access to basic health care. Some types of health care such as immunization are both protective (protecting against the spread of diseases) and promotional (promoting good health by keeping away certain diseases). Or the case of a family where the woman is educated and skilled which could be seen as promotional (in terms of enhancing the living standards of the family through access to income and/or greater awareness on health care, etc.) or protective (ability to take care of the family in the event of the husband's untimely demise). Our distinction is however free from such confusion, as BSS admits possibility of overlapping: it *can* have both protective/preventive *and* promotional effects.

The above-mentioned illustration in turn implies instituting appropriate SS mechanisms for creating, protecting and promoting the capabilities in the case of the vulnerable groups. Hence the existing schemes, entirely based on the *instrumental* notion of income-deprivation as the source of 'poverty', as they are, lack the *intrinsic* strength of the conceptual basis of capability-deprivation. This entails development of a new analytical framework, a modified Sennian capability approach framework, for facilitating the institution of a modified social protection system that is of universal coverage. In this sense, we place the augmented concept of social security in the larger context of human development paradigm, covering the protective, promotional and preventive measures for enhancing human wellbeing. This means enhancing human capability both as an end and as a means to protect from vulnerability and as an instrument for economic development.

### **3. Objective 2: Experiences Evaluated – Situating the Land**

Given the development of such a conceptual framework, the next part of the main objective is defined in terms of pursuing the possibility of the universal coverage of SS in India. This is the practical exercise of the conceptual framework and is achieved with a specific focus on some selected regions. This in turn involves tracing the evolution of the existing social security schemes and an evaluation of its social effectiveness. This is accomplished for India in general and two States in particular on a comparative plane: One socially advanced with experience of high social security coverage, including workers in the informal economy (well performing: Kerala) and another socially less advanced and with less coverage (less performing: Orissa). In the light of our



reconceptualization of SS, we seek to situate the land in the three macro contexts (India, Kerala and Orissa) in their respective historical objectivity.

To start with, in Chapter 3, we go down 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. The historical development of CSS in India also was marked by the same sporadic minimum concern as for BSS during this period. It was in the face of the collective pressures exerted through the emergent trade unions in the wake of the factory system, the end product of the industrial revolution, in the background of the ILO conventions, that some legislative gestures started to favour some minimum rights of the workers to security from contingencies involved in factory work. The development vision involved here culminated in the Constitutional provisions that attempt to give expression to the noble norms of basic welfare. We then touch upon the contingent social security (CSS) provisions available in the organized sector, both contributory and non-contributory schemes; and discuss the CSS available in the unorganised sector, inhabited by as much as 92 percent of the Indian workers; the discussion follows a critical review of the Plan perspectives in this regard. Next we take up the case of the basic social security (BSS) that constitutes the basic right to life, without which any CSS would go meaningless; we critically examine (a) the evolution of the development approaches, from the failed first best asset redistribution measures to the popular second best poverty attack programmes, and (b) the current state of security in food, housing, health and education as well as in employment/income. Following that is a modest attempt to compare Indian SS initiatives with those of two of her neighbours who fare better in human development, that is, China and Sri Lanka. We also seek to briefly commend on the social sector spending in India in the context of Centre-State division of power, before concluding with a roadmap to a comprehensive SS initiative.

Given this national perspective, we then move on to situate the two States of our study, Kerala and Orissa in the context of the historical dynamics that explains the specificities of the lands. Kerala is thus characterized as in the lap of and Orissa in the vacuum of public action. These two contexts are taken up respectively in Chapters 4 and 5 in this Report.

#### *In the Lap of Public Action: Kerala*

Kerala's experience in enjoying a far higher level of quality of life, notwithstanding a lower level of income, compared with the rest of India, has already elevated her to the pedestal of a much acclaimed 'model'. This in fact was made possible by certain historical conjunction that presented an objective enabling environment: a tradition of matrilineal system of a majority of the people and its cultural influence; social reformers; the soul-cleansing fire of the freedom struggle; working class solidarity; and the consequent birth of a vigilant and vibrant civil society (Kannan and Pillai 2004; 2005). The political freedom achieved after State reorganization in 1956 preceded significant reforms and freedom in the social and economic spheres, along an already dynamic path of human development, opened up by the welfare initiatives of the erstwhile princely

States. It is our interpretation that the State in this juncture witnessed a promising conformity between compelling demand for and yielding supply of human development (*ibid.*). The demand inevitably came from a politically better conscious and socially enlightened population, and the supply was ensured by the pork barrel politics of coalition governments. Such a demand-supply dialectics of that period in fact stood to *institutionalise* these aspirations and measures to such an extent that it became mandatory for the later governments not to ignore them, except at the cost of their own survival.

The substantial freedom in the social and economic spheres that followed the political freedom consisted in a continuous series of turning points. The radical land reforms were a landmark in the development history of Kerala that bestowed a measure of economic freedom upon the large mass of agricultural labour households through land redistribution, conferment of ownership rights to hutment dwellers, creation of colonies for members of the Scheduled Castes (SC) and Scheduled Tribes (ST) with lands, buildings, and facilities, etc. Also radical were the Agrarian Relations Act and the Kerala Agricultural Workers Act, hailed as the Magna Carta of the agricultural labourers in the State. The latter prescribed hours of work, security of employment, higher fixed wages, and welfare provisions for the agricultural workers, and heralded the high wage rise in Kerala that contributed to the higher living standard.

Another in the series of landmarks was the vast network of public distribution system (PDS); covering nearly cent percent of the households in Kerala, the PDS has thus “contributed to improving a wide range of human development indicators that are closely related to access to food and alleviation of poverty.” (Kannan 2004). The State also enjoys a better record in respect of performance of the targeted nutritional intervention for children and women. An expanding network of social security and welfare measures such as pension schemes (for agricultural workers, widows, destitutes, old age and the physically handicapped) and welfare funds (for informal sector workers), taken up over time under populism and organised public demand, also ensured enhancing of economic and social freedom.

#### *In the Vacuum of Public Action: Orissa*

Despite being rich in natural and human resources, the State of Orissa continues to be one of the less developed in India with highest incidence of poverty, with 47.15 percent of population being below the poverty line as in 1999-2000, against the national average of 26.1 percent, according to the Planning Commission’s 10th Five-Year Plan (2002-07). And the National Human Development Report 2001 places the Human Development Index (HDI) ranking for Orissa in an inter-state comparison among 15 States at 11th position. Nearly 85 percent of the population of Orissa live in rural area and depend on agriculture for their livelihood, which alone provides direct and indirect employment to about 65 percent of the total workforce of the state as per 2001 census. Although the contribution of agriculture to state income has significantly declined, with contribution of about 28.13 percent to net state domestic product during 2001-2002, the percentage of

work force engaged in agriculture has remained somewhat unchanged, with the unwelcome implication of an overcrowding in agriculture with very low productivity. Nearly 62 percent of the cultivable land is rain-fed and exposed to the vagaries of the monsoon. As per the Agricultural Census, 1995-96, small and marginal farmers hold 81.98 percent of the total number of operational holdings of 3.97 million, with little scope for sufficient investment.

Unlike in the context of Kerala, it was an unfavourable dynamics of historical conjunction of ecological, economic, social, and institutional conditions in Orissa that has contributed to the high level of insecurity there. The State lies poor, despite rich potential, with a high level of income poverty, inadequate employment opportunities in lean seasons, a large tribal population (22.1% as per 2001 Census) living in remote areas with poor connectivity, along with another large section of excluded Scheduled Caste population (16.5%), and with periodic recurrence of drought and floods that give rise to a situation of chronic and endemic insecurity. Orissa in fact represents a paradox of severe food insecurity along with a per capita net availability of food grains higher than the all-India level as well as the prescribed norms (of 460 grams per person). Thus it is not the availability, supply, that matters, but accessibility, effective demand. And it is here, as market fails in distribution, that the State's role is expected.

There was no dearth of policies and programmes in Orissa; but many blocks in the State reflect in many respects the failure of these measures owing to peripheral location, constant neglect, multiple deprivation, and exploitation by outside traders, local feudal elements, power brokers and State bureaucracy (Samal 1998). The potential in the rich resources could not be translated into higher levels of quality of life for the public in general, primarily on account of a lack of an objective conjunction, conducive to the dynamics of public action. Neither was there an enlightened or even populist political will to generate sustainable public good, nor was there an organized collective demand, people remaining illiterate and ignorant, unresponsive and unorganized, repeating the cycle of their parents' lives. And here lies the difference between the two States.

#### **4. Objective 3: Experiences Evaluated – Micro Dynamics**

Following our conceptual framework and the critical appraisal in that framework of the national and sub-national experiences in SS, we now move on to the micro contexts of the SS experiences. This is accomplished through a field study, the results of which constitute five of the remaining Chapters of this Report, that is, Chapters six to ten. From each State, a minimum of 500 households were selected from a village *panchayat* for intensive and in-depth *case study* on the common coping strategies, both long- and short-run, of the households in the face of 'insecurity', inevitable situations of deficiency and adversity, in the course of their everyday life in the context of Kerala, the 'best experience' in India; and of Orissa, the 'less performing' one. As already explained elsewhere, social security/insecurity is considered multi-dimensional, in terms of both basic and contingent securities. In addition to the household survey that represents the

demand side of social security, an institutional survey also was conducted in the concerned region to assess the access to and availability of institutional network that facilitates social security provision.

Thus we analyze the SS considerations at two levels of initiatives: i) at the individual HH as well as personal level through a HH survey and ii) at the institutional level; constituting the enabling environment for the HH and the individual, through an institutional survey. This in fact uniquely differentiates our study from a host of others. The different dimensions of security considered at the individual/HH level are: i) employment security, ii) food security, iii) housing security, iv) health security, v) education security, vi) female security, vii) old age security, and viii) contingent security.

### *The Household Survey*

The questionnaire includes the following parts: (i) Household details; (ii) Employment/unemployment insecurity; (iii) Food security; (iv) Housing security; (v) Health security; (vi) Education security; (vii) Female insecurity; (viii) Old age security; and (ix) Contingent security ((Natural calamities, accidents, indebtedness and public security). Information on the first six sections is elicited from the household head and that on education security from the households having school-/college-going children and/or dropouts. The section on employment/unemployment insecurity has five sub-sections such as on casual labour, regular but not permanent employee, self-employed, permanent employee, and unemployed and is directed to each member of the household who is not old nor student. The sub-questionnaire on female insecurity is addressed to each of the adult female members of the household and that on old age security to each of the household members who are above 60 years old or retired from job.

### *The Sampling Procedure*

#### *Kerala*

Thalikulam village *panchayat* in Thrissur District of Kerala, the case study region we have chosen for the survey in Kerala, is a moderately developed coastal *panchayat* with a very active background of public action and of Gulf emigration.

For the sample survey, we have identified 502 sample households (approximately 10 percent of the total number of households in the village *panchayat*) from the 12 wards of the *panchayat*. (In Kerala, a village *panchayat* ward is roughly equivalent to a village in other parts of India.) For each ward, the size of the sample households is the proportion of the total number of households of the ward in the total number of households of the village *panchayat*. The list of sample households in each ward was prepared based on multi-stage stratified random sampling technique. The stratification was done on the basis

of three variables, viz., (i) religion (Hindu, Muslim, Christian), (ii) caste (Forward caste, Scheduled caste, Other backward caste) and (iii) occupational category (government employee, private sector employee, self-employed, others). The database used for the sampling is a Census household survey carried out by a developmental NGO, the Centre of Science and Technology for Rural Development (COSTFORD, with Head Quarters at Thrissur) in Thallikulam village during the months of August and September 2004 to assess the extent of unemployment in the village. The Project Team has by now developed a close working relationship with this important NGO in Thrissur, and has received substantial help from it in facilitating the surveys there.

The survey in all the 12 wards of the village was started in the first week of December 2004 and was coordinated by the Kerala Statistical Institute (KSI), an expert body in statistical survey and analysis, head quartered at Trivandrum. In all, 14 field investigators under 3 field supervisors were assigned the duty of data collection; the field investigators, all educated at graduate level or above and residing in and near the village, were the same ones employed by the COSTFORD for their Census household survey there and thus had the added benefit of field experience. Just before starting the survey, they were imparted two-day training on the questionnaire with field study by the CDS Project team (N. Vijayamohan Pillai, R. Mohan and PB Rakhe) and the KSI officials on 25<sup>th</sup> and 26<sup>th</sup> of December 2004. In order to assess the progress of the survey and to recheck the filled-in questionnaires, 4 weekly meetings with the field investigators and supervisors were held in the village by the CDS Project team. By the first week of January 2005, the survey was successfully completed.

### *Orissa*

Sason *gram panchayat* in Sambalpur District in Orissa was selected for the intensive and in-depth survey on a comparative plane with Thalikkulam *panchayat* in Kerala. In terms of development indices Sambalpur district occupies median position in the State of Orissa. Unlike Thalikkulam, Sason is dominated by the vulnerable social population: Sason sub-district has about 22 percent scheduled caste (SC) and 38 percent scheduled tribe (ST) population as per 2001 Census. For the sample survey, we have identified 562 sample households (about 25 percent of the total number of households in the village *panchayat*) from all the villages of the *panchayat* (as the HHs and villages lie scattered, unlike in Thalikkulam).

The household survey there, started in mid-December 2004 and completed by March 2005, was coordinated by Kailas Sarap of Sambalpur University. Six of his Ph. D. students were deputed for data collection in the Sason *Panchayat* of Dhankauda block of Sambalpur district. In all 562 households in the *panchayat* were covered in the survey.

A problem we came across during the pre-testing of the questionnaire was that of the time a household was prepared to spend patiently on it. The questionnaire with its different sub-sections being a bit too lengthy, it took a minimum of about 45 minutes for



an 'average' household to cooperate with us in filling it up with details. This however did not pose much difficulty during the survey in Thalikulam *panchayat*, since the investigators belonged to the same village and thus were mostly familiar with the household members. In Orissa, it necessitated multiple visits to the same household, hence the survey has taken much more time. Moreover, as December - January happened to be the harvesting season in Orissa, it was difficult to find household members in the villages during daytime. This also made the survey take longer time to complete.

### *The Institutional Survey*

As already stated, the institutional survey constitutes the supply side counterpart of the household survey on social security. The survey is intended to assess the capability-enhancing provisions available and accessible to the households of the surveyed area, such as schools, hospitals, integrated child development scheme (ICDS) centres, public distribution system/fair price shops, post office, banks, transport, electricity supply, libraries and reading rooms, arts and sports clubs, etc. The institutional survey in the Thalikulam village of Kerala was completed in November and that in Sason of Orissa in December 2004 by the CDS Project Team.

## **5. Objective 4: Discussion and Dissemination**

It goes without saying that any study undertaken has necessarily a social source of intellectual inputs as well as a duty of collective utility. Thus a number of workshops and seminars, both national and international, have stood to concretely contribute towards the better fruition of this Project:

(a): May 17 – 21, 2004: Methodology workshop with the Chinese Team at Rural Development Institute of Chinese Academy of Social Sciences, Beijing, and field visit in Huoshan County, a nationally designated poverty county in the heart of the Dabie Mountains, on the western edge of Anhui Province.

(b): June 3 – 5, 2004: Workshop in Bangkok organized by Thailand Development Research Institute in collaboration with the Ford Foundation.

(c) January 15 – 22, 2005: Methodology-cum-work-in-progress workshop with the Chinese Team at CDS and field visit in Thalikkulam, Thrissur (Kerala study area).

(d) April 11 – 12, 2005: A Work-in-progress workshop of the Kerala and Orissa Teams at CDS.

(e) May 14 – 17, 2006: Workshop in Bangkok organized by Institute of Development Studies (University of Sussex) and Thailand Development Research Institute in collaboration with the Ford Foundation.

(f) September 22 – 24, 2006: Writeshop in New Delhi organized by Institute of Development Studies (University of Sussex) and the Institute of Social Studies Trust, New Delhi in collaboration with the Ford Foundation.

(g) October 30 – November 4, 2006: Work-in-progress workshop with the Chinese Team at Rural Development Institute of Chinese Academy of Social Sciences, Beijing, and field visit in Gansu Province.

(h) January 15 – 28, 2007: Work-in-progress workshop with the Chinese Team in Sambalpur (Orissa) and field visit in Sason village (Orissa study area).

It should be noted here that some parts of this Report have already been presented in these workshops/seminars and benefited from comments from the participants. Notable among such pieces are what constitute the next chapter and the chapter on food security. The former, titled as ‘Conceptualizing Social Security in a Human Development and Rights Perspective’ has already been published in *The Indian Journal of Human Development* (Vol. 1, No. 1; January 2007; pp. 31 – 51), and the latter, titled as ‘Food Security at the Local Level: A Study in contrast between Kerala and Orissa’ is forthcoming in a book edited by Sarah Cook and Naila Kabeer. It is hoped that the entire Report would be recast in a book form for possible publication.

As already mentioned at the outset, the present Report represents the India-part of the project carried out; we hope that we would be able to have a comparative study between India and China in the near future, once both the country reports are ready: this would be meant as a paper for possible publication. It should be noted in this respect that in fact we have benefited from our first hand experience during the field visits in China much as the same way as have our Chinese counterparts during their field visits in India. For instance our field visit in Huoshan County, a nationally designated poverty county in the heart of the Dabie Mountains, on the western edge of Anhui Province of China during 18 and 19 May 2004 and in Gansu Province during November 1 – 3, 2006. In Houshan, we had the opportunity to understand the salient profiles of the socio-economic life of the County and the people and the impact of the ‘Huoshan Model’, that is the China Netherlands Poverty Alleviation Programme (CNPAP). Among the fields we visited were: Zhoo Jia Pu village, a clinic in Lanniao Township, A Township village (bamboo) enterprise in Daling village, Dinghuan Villagers’ Group (Self Help Group), and Longxiao Primary School, both in Shijiahe village in Zhufouan Town. . In Weiyuan county, we visited households and primary schools in Xiguan village, Yang Jiaowan village, Dou Jiacha village, and finally in Hongxian village, about 2100 – 2400 metre above the sea level, and a township hospital in Hui Chuan township,

## **6. Objective 5: The Challenge.....**

What the whole discussion in this Report highlights is the inescapable fact that even though there are a number of schemes covering various sections and target groups, the focus and efforts get splintered due to numerosity of programmes and inflexible rules and problems in implementation. What we need is a more focussed social security umbrella, covering both basic social security and contingent needs from a human rights perspective. In this context, it is significant to note the stark contrast between Kerala, as a typical instance of the potential of public action and Orissa, as a miserable failure of it. Our case study based on the household and institutional surveys brings the pictures further into sharper focus, so that an intellectual case for rights-based public action for development is warranted.

Our main argument in this study is for enlarging the concept of social security to include both BSS and CSS and to extend its coverage, as an entitlement, right, instead of being treated as a charitable mechanism of poverty reduction through a number of piecemeal schemes, as being followed in India in general. This requires a political will, bold and sincere, to see in the happiness of others one's own happiness and in the welfare of others one's own welfare, as the Maurya kings, including Asoka, the Great, did. The fundamental question is whether a political will can really rise above other parochial visions and approaches. Hopefully the times now present some promises, through sustained public action, albeit in a limited sense. What we refer to is the enactment of a national legislation, the National Rural Employment Guarantee Act (NREGA) of 2005, guaranteeing a certain minimum number of days of employment to the working poor. This employment guarantee is a significant step, though limited for the time being, towards universalizing the basic social security. And we hope more steps would follow.

## **Chapter 2**

# **Conceptualizing Social Security in a Human Development and Rights Perspective**

### **1. Introduction**

Our objective in this Chapter is to develop a conceptual outline for a comprehensive meaning of social security in a human development perspective by linking it with the broader concept of human rights. This becomes necessary because of i) the conceptual ambiguities surrounding the notion of social security, and ii) the practical constraints that jeopardize the inclusion process of social protection. Tackling these two problems is of paramount importance in developing an analytical framework for identifying the basic issues involved in the design of a social security system that enhances the circumstances of the vulnerable in a developing country context.

This becomes necessary because of i) the conceptual ambiguities surrounding the notion of SS and ii) the practical constraints that jeopardize the inclusion process of social protection. Tackling these two problems is of paramount importance in developing an analytical framework for identifying the basic issues involved in the design of a SS system that enhances the circumstances of the vulnerable - that is our objective. The study is motivated on this plank.

Many terms are currently in use in different parts of the world and by different international agencies concerned with social security for the poor. Some of the commonly used terms are social security, social assistance, safety nets, social funds and social protection. Though access to SS is now acknowledged as a fundamental right, it is realized in varying degrees and in various ways in various countries, as determined by their history, level of socio-economic development and prevailing political and social philosophies. Therefore, the concept of social security has blurred boundaries (Dixon 1996: 51-52). Hence the significance of proposing a comprehensive conceptual framework.

What follows is organized in four sections. In the next section, we present our conceptual framework on social security; this is done in two parts, the first part introducing social security as made up of two concepts, basic and contingent social security, and the second part delineating social security as a human right in a comprehensive perspective, adding the complementary social dimension to the erstwhile individual one. Section 3 travels down the historical lanes and draws valuable lessons from the past and Section 5 looks towards the future with a view to universalizing social security and discusses the issues involved therein. The final section by way of concluding the chapter further highlights the issues in extending social security in a globalizing world.

## 2. Defining Social Security

Social security as it has been understood and practised in both developed and developing countries largely refers to what may be called collective care arrangements to meet contingencies. In fact, the very notion of social security evolved out of humanity's quest for protection from hazards of nature's furies in the primitive communities, and then from hazards of life and work in the modern societies.<sup>1</sup> Thus it is the adversity dimension that is captured in the notion of social security to meet contingencies. Such social security arrangements are provided through the work status of individuals.

The International Labour Organization (ILO) consolidated the notion of social security in 1952 with an International Convention, No. 102, in the International Labour Conference. A comprehensive definition was proposed which included nine core contingencies, leading to the stoppage or substantial reduction of earnings to be covered under social security. The nine contingent security included sickness benefit, maternity benefit, employment injury benefit, unemployment benefit, invalidity benefit, old age benefit, death (survivors') benefit, the provision of medical care and subsidies for families with children. This concept in fact developed in a historical process in conditions obtaining in the developed economies, characterized by (near) full employment and high degree of industrialization with a large percentage of wage-earning workers in population. As such it takes into account only those in the formal labour market and they constitute a majority in the developed countries but a minority in developing countries. In fact '[a] large majority (about 80 per cent) of the global population live in conditions of social insecurity, i.e., they have no access to formal social security beyond the limited possibilities of relying on families, kinship groups or communities to secure their standard of living. Among these 80 per cent, 20 per cent live in abject poverty – the cruelest form of insecurity.' (International Labour Organization (2006: 7). There is therefore a need to broaden the concept of social security as it is understood so far.

In fact a debate has already been initiated to broaden the concept of social security in the context of developing countries. Dreze and Sen in their influential work on *Hunger and Public Action* (1989) deploy a broader concept of social security while distinguishing two different aspects, viz., protection and promotion. The former is concerned with "the task of preventing a decline in living standards" while the latter refers to "the enhancement of general living standards and to the expansion of basic capabilities of the population" (Dreze and Sen 1989: 16). As Dreze and Sen observe, these terms have a paternalistic ring although their emphasis is on the objectives of the exercise rather than on the agencies that may pursue these objectives. There might even be areas of overlapping that would make the distinction somewhat confusing, because of the associated externality effects. What is meant for protection can have significant externality effects of promotion. Take the case of access to basic health care. Some types of health care such as immunization are both protective (protecting against the spread of diseases) and

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<sup>1</sup> A brief history of the development of the practice of social security and an account of the lessons from it are given below.



promotional (promoting good health by keeping away certain diseases). Or the case of a family where the woman is educated and skilled which could be seen as promotional (in terms of enhancing the living standards of the family through access to income and/or greater awareness on health care, etc.) or protective (ability to take care of the family in the event of the husband's untimely demise).

It goes without saying that the needs of the people of the developed countries are entirely different from those of the people of the developing countries. A person who is already employed is concerned with the protection of his income against loss or decline, whereas a person who has no employment is primarily concerned with securing work and earning some livelihood. Hence given the dimension of the informal economy, and massive and persistent poverty in the developing countries, the concept of social security has to be suited to the actual situation of those countries and to include the idea of poverty reduction as a necessary condition for attaining minimal stage of development. Therefore, SS has to be viewed in a developmental perspective with poverty reduction as the immediate aim.

The need for SS in the context of the developing countries may more realistically be explained here in terms of the basic problems that necessitate SS intervention. These are the problems of 'widespread, persistent deprivation' and of 'fragility of individual security, involving irregular declines and persistent vulnerability' (Dreze and Sen 1991). The developing countries are to have a mechanism not only for income maintenance, but also for income support in the face of persistent deprivation, that is, a security for meeting basic needs also. Thus in a developing country context, SS may be viewed in terms of a basic SS (BSS) and a contingent SS (CSS) (Kannan 2004).

#### (i) Two Concepts of Social Security

In both these, there could be a mixture of promotion and protection, dictated by local conditions. However, it should be emphasized here that the former – BSS – primarily takes into account the dimension of deficiency while the latter – CSS – primarily takes into account the dimension of adversity. Note that these two dimensions in our conceptualization of SS broadly correspond to the generic definition of SS given by de Swaan (1988) as “collective remedies against adversity and deficiency”.

BSS is directly linked to the problem of deficiency of those who are not in a position to access minimum of resources to meet their economic and social requirements for a dignified life in their society. This takes care of human deprivation and vulnerability. This is also a foundational requirement in the sense that the commonly accepted notion of social security for meeting contingencies (what we call CSS) will not make any sense in its absence. In fact, those who enjoy social security today for meeting contingencies are those who have been able to take care of their basic social security. We shall later see that this was also the priority in the history of the evolution of social security policies and arrangements in Western countries where currently the CSS is the dominant one but

arising out of a situation where basic human deprivations have been taken care of to a large majority of population.

The notion of CSS refers to social arrangements to take care of adversity, i.e., contingencies of a wide-ranging nature. These could be hazardous situations arising out of human life and work, such as ill-health, injuries and accidents, unemployment, maternity, old age, death of an earning member, and so on. These types of security arrangements are fairly common in the developed countries with the state playing an active role in financing and securing such arrangements. When extension of social security arrangements to developing countries are thought of, it is often these types of social security systems that attract the attention of policy makers, advisors and others concerned. Our approach here is to advocate the adoption of BSS and its universalization to all the poor who, by definition, face the problem of deficiency. While this objective is taken care of in a good measure in the developed countries, it is still taken care of to a significant extent in the transition economies. The biggest gap is in the developing countries. As such, there is the task of extension of BSS to a significant section of the population in the world, which account, by one definition, about 1.2 billion (World Bank 2001: 23). Social security to meet contingencies has also to meet the challenge of extension. Here again, a minority in the developed countries may be facing the problem. Given the transitional nature of the economies in erstwhile socialist countries, extension of CSS should be reckoned as a major challenge in those countries. However, the developing countries face the biggest gap in extension since the CSS is now confined, by and large, to those employed through the formal labour market. A large majority of people work in the informal economy and face the problem of the lack of social security to meet contingencies.

What we are therefore emphasizing is the *need for extension of both basic social security and social security to meet contingencies*. This is because the developing countries do not have the opportunity to sequence them (basic first and contingency next) since the two dimensions of social security (deficiency and adversity) are closely related to the objectives of poverty reduction and development. In some cases (as in the case of health care) it is possible to address both dimensions simultaneously. The major challenge is one of financing. However the state has to take a proactive role through promotion, facilitation and organization of social security arrangements.

### *Basic Social Security and Poverty*

It is not difficult to recognize that the concept of Basic Social Security is directly related to address absolute poverty as a manifestation of the problem of deficiency. In so far as programmes to reduce poverty exist in many countries, it is not at all difficult to accept the operational feasibility of BSS for all. 'The ILO estimates that only 2 per cent of global GDP would be needed to provide the entire world's poor with a minimum package of social benefits and services (access to basic health care, basic income transfers I case of need and basic education). Most of these resources could be raised nationally.' (ILO 2006: 7). However, the idea of BSS goes beyond the notion of poverty reduction. It is to eliminate poverty in its multiple manifestations by institutionalizing such social

arrangements as are necessary and feasible. By addressing the problem of adversity, the notion of CSS goes to strengthen the objective of eliminating poverty along with vulnerability. Such vulnerabilities as are now experienced the world over impact on the poor disproportionately because of their weak capacity in fallback arrangements i.e., absence or inadequacy of BSS.

What constitutes BSS is a highly significant matter that needs to be spelt out at the outset. We have already emphasized its links with poverty because the problem it seeks to address is that of deficiency in an absolute sense. We do recognize that what constitutes an 'absolute' measure is also context-specific that is closely related to the average standard of living in a country.

The notion of poverty has also undergone significant modifications and transformations. The restricted meaning as inadequacy of money income to meet the calorie requirement (along with a few additional requirements) still dominates the discussion on measurement and policy formulation. However, there is recognition of its multidimensionality and the need for going beyond what may be referred to as 'income poverty'. From a social security point of view, a more nuanced understanding would be more relevant, as already provided by Sen (1985) and Dreze and Sen (1989). The first step in this is to understand the notion of 'entitlements'. Poverty can then be seen as a failure of entitlements. Entitlements refer to the command that an individual or a family or a group can establish over goods and services. For example, entitlement to command food could be by means of ownership of land, which produces food, or by the ability to secure employment which will fetch an income to buy food or a membership in a Public Distribution System which entitles one to secure food at subsidized prices. There may be other types of entitlement such as a socially recognized traditional right to collect food from such common property resources like the forests or the sea. Or it may be the right of the old-aged people to have a share of the food produced by the community or to secure assistance from government. Therefore a situation of poverty can be interpreted as a failure of entitlements. Such a notion of entitlements can be extended not only for commanding food but also other non-food but basic consumption goods and services such as clothes, shelter, health care, education, etc. Thus the focus on entitlements emphasizes the command over commodities and services.

The failure of entitlements is often related to not only the inadequacy of current consumption but also the absence or the inadequacy of basic capabilities to access goods and services. The notion of 'capability' therefore assumes critical importance in understanding poverty. Basic capabilities refer to the quality of the standard of living and hence go beyond entitlements. Examples are being healthy and educated. Basic capabilities help in enhancing entitlements (higher income through better jobs secured through education, or the ability of a healthy person to work more productively and so on). Here capabilities not only refer to their instrumental value but are also end in themselves in terms of human development in the sense of promoting human dignity.

In terms of BSS, it should be possible to identify the core constitutive elements. Here we identify four realms of security that could constitute the Basic Social Security. These are:

Food security, Housing security, Health security, and Education security. It goes without saying that inherent in all these is a dimension of income/employment security.

All these are understood in the sense of access to minimum levels. Such minimum has a relative dimension in the sense that they are set by the society concerned. The objective here is the creation of what may be called a 'social floor', below which it is made unacceptable to the society at large. It is the social dimension that underpins this social floor as basic social security. The minimalist dimension makes it necessary to focus on the poor. As such an organic relationship is sought to be established between the condition of the poor in a society and the need to create a social floor through the provision of basic social security. We have not mentioned income here as an element of BSS simply because income (and employment to access income) is means by which elements of BSS, especially food security, can be taken care of.

### *Social Security and Poverty Reduction*

When social security arrangements are institutionalized, they address the problems of deficiency and adversity in collective terms. By definition, addressing the problem of deficiency contributes to poverty reduction. As we noted earlier, a narrow definition of poverty in terms of minimum consumption expenditure or the one that emphasizes the income dimension alone may not provide a satisfactory link between extension of social security and poverty reduction. The notion of poverty that conceptually links extension of social security with poverty reduction is that of deprivation. Such deprivation should include the minimum consumption of food and other essentials, health status, minimum education and housing. This is closer to the notion of human poverty to indicate the various manifestations of deprivation. As such the notion of BSS emphasizing food security, health security, educational security and housing security is an attempt to link the human deprivation with a security-oriented notion of meeting the basic needs. Such a security-orientation could liberate the poverty reduction attempts beyond their ad hoc and/or short-term consideration to one of the need to create institutional mechanisms to address problems of deficiency as a foundational one to all development goals.

The adversity dimension also is closely related to poverty. The poor are the most vulnerable and as such addressing the problem of adversity also contributes to poverty reduction. In developing countries, situations of adversity are as important, if not more, as deficiency. Survival in old age is a matter of serious concern to the poor. Health-related adversities such as sickness and death, especially of the main earner, often results in enhanced poverty or falling into poverty for those who are just above the poverty margin. The vicious circle of poverty often gets perpetuated because of such adversities as sickness or death of the main breadwinner and prolonged unemployment. To this should be added such adversities as natural calamities (flood or drought) or loss of agrarian assets such as cattle.

## *Social Security and Development*

The linkage between social security – the way we have conceptualized it here – and poverty reduction would seem quite straightforward. But the linkage between social security and development may not be so straightforward given the complex processes through which the linkages have to work themselves out and the presence of necessary conditions in a given context. The issue has to be viewed at two levels; one, at the theoretical level and the other at the empirical level.

At the theoretical level there is a school of thought, supported and propounded by the Bretton Woods institutions, that expenditure on social security provisioning by the state (sometimes referred to as welfare expenditure) should be kept to the minimum because they often do not contribute to efficiency and growth in the economy. Such a theoretical position has been translated into policy recommendations especially to countries facing fiscal constraints. The rise of the neoliberal ideology and its political implications at the global level has witnessed either stagnation or a decline in social sector expenditure in a number of countries where the levels were already low to begin with. In a number of developing countries where there has been some increase in public expenditure for BSS and CSS, their levels remains so low as to provide any meaningful coverage especially to the poorer sections. In fact governments in an overwhelming majority of developing countries allocate considerably lower shares of their income as public expenditure for BSS and CSS. On the other hand, rich industrialized countries have a very high public expenditure on CSS that are seven to eight times that of the developing countries. Even in public expenditure for such BSS items as education and health, the share is more than twice that of the developing countries. Despite the system-wide economic and political crisis and the problems in transition to market-based economic activities, the transitional countries commitment to comprehensive social security (BSS and CSS) resemble more to the situation in the developed countries than that of developing countries. Particularly striking is the decline in social expenditure in such fast growing economies as China where institutionalized arrangements for meeting a broad range of social security have witnessed a slow withdrawal.<sup>2</sup>

Empirical evidence to support the above thesis is not easy to find. At best the results are quite nuanced. In his *Determinants of Economic Growth*, Barro (1997) reports the positive impact of initial level of human capital (in terms of education and health) on growth. While growth per se is not constitutive of development, there should not be any doubt about the need for growth for poor developing countries to achieve a measure of development. The results reported are for the impact on schooling and life expectancy (proxy for health) for a cross-section of countries. There are many nuances in terms of schooling and whether it is for males and females. Education of women was not directly associated with growth but ‘female schooling is important for other indications of economic development, such as fertility, infant mortality, and political freedom.

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<sup>2</sup> Despite double digit growth rate for over two decades beginning with the early eighties, public expenditure for social security (CSS) as a percentage of national income declined from 5.2 to 3.6 in China between 1990 and 1996 and that for health declined from from 2.2 to 2.1 between 1990 and 1998.



Specifically, female primary education has a strong negative relation with the fertility rate. A reasonable inference from this relation is that female education would spur economic growth by lowering fertility...’ (Barro 1997: 21)

Another empirical work (Rudra 2002) relates to the effect of welfare spending on competition in the context of globalization. The study covers 44 developing countries. The findings are ambiguous in the sense that they do not suggest any clear nexus between welfare spending by governments and competition. ‘The evidence presented in this chapter strongly indicates that globalization variables are not responsive to changes in domestic welfare spending. Its reassessment of the globalization-welfare nexus casts much doubt on the conventional wisdom that greater government spending on social programs creates production inefficiencies and encourages capital flight. Simply put, causality between globalization and welfare is not unidirectional. A fundamental flaw in the logic of the conventional wisdom is revealed when cause and effect are investigated separately. Thus, the dynamic nature of the globalization-welfare relationship must be understood so that more valid conclusions can be drawn. Results from the inter-temporal models used in this analysis emphasize the fact that LDC governments can make the political choice to increase social spending without affecting international competitiveness in the current era of globalization.’ (Rudra 2002: 165).

The ILO’s position has been clearly articulated by the 89<sup>th</sup> Session of the International Labour Conference in 2001, quoted earlier. It reflects a much broader constituency in that it represents the position of 177 countries in terms of their governments, employers and workers. It goes beyond the functionalist argument of contribution of social security spending towards growth. As such it emphasizes the link between a broad range of concerns that together constitute development interpreted in a holistic sense. It emphasizes well-being of workers, their families and the entire community, social cohesion with peace and social inclusion, and alleviation of poverty. It calls for fair burden sharing aimed at human dignity, equity and social justice. Social security is also seen as important for political inclusion, empowerment and development of democracy. In a nutshell the ILO position on social security is articulated in terms of human development with human dignity.

There is therefore a need to go beyond the limited nexus of social security with economic efficiency measured in terms of economic growth. Countries that give less priority for social security expenditure might be paying a higher price in terms of problems of loss of social coherence such as crimes and violence, group conflicts, problems arising out of social exclusion and so on. High and sometimes increasing inequalities go along with a lesser concern for social security issues. These are areas that need to be investigated in order to fully articulate the broader range of the nexus between social security and development. A case, however, also exists in investigating the nexus between social security, human development and long-term economic growth (higher per capita income) with reduced or lower levels of inequality.

## (ii) Social Security as a Human Right

It goes without saying that the human development paradigm stands on the premise that everyone has a right to development, where development is seen as removal of all unfreedoms from all possible vulnerabilities, and the rights involve non-negotiable correlative obligations on the state as the highest epitome of collectivity. Hence any approach to, or analytical framework of, development must be a rights-based one. Since social security in our perspective is defined in its comprehensive context of (human) development, as explained above, our approach in this research programme is perforce a rights-based one. This in turn involves developing a Senian capability approach framework for a universal social security system that is our objective.

### *Human Rights*

Human rights, conceived as belonging to the individual under natural law as a consequence of her being human, have as the main source of their contemporary conception the Universal Declaration of Human Rights (UDHR; United Nations, 1948) and the many human rights documents and treaties that have followed in its wake. From the list of more than two dozen specific human rights that the UDHR sets out for the countries to respect and protect, we may group the following six families of rights: *security rights* that protect people against crimes such as murder, massacre, torture, and rape; *liberty rights* that protect people's freedoms in areas such as belief, expression, association, assembly, and movement; *political rights* that protect people's liberty to participate in politics through actions such as communication, assembly, protesting, voting, and serving in public office; *due process rights* that protect people against abuses of the legal system such as imprisonment without trial, secret trials, and excessive punishments; *equality rights* that guarantee equal citizenship, equality before the law, and non-discrimination; and *welfare rights* (or 'economic and social rights') that require protections against severe poverty and starvation and provision of education to all children.

Abstracting from the philosophical, ethical and legal complexities of interpreting diverse aspects of human rights, we seek to concentrate only on the questions as to which rights are human rights. This question is answered by considering the historical development of what are called 'civil rights'. Civil rights are the basic legal rights that constitute the status of free and equal citizenship and include personal, political, and economic rights an individual must possess in order to have such a status. This view in turn calls for broadening the conventional definition of human rights as belonging to the individual under natural law as a consequence of her being *human* that lies in the sole confines of individualism. But human being stands and survives not only in individual capacity, but also, or more, in collectivity, as a social being. It goes without saying that all the rights mentioned above are both human *and* social in character and scope; not only do the rights come up in the mutual, social, dealings of individuals, but also they are guaranteed in collectivity (Pillai 2003). Therefore we strongly feel that there is an urgent need to liberate and extend the definition of human rights into the collective realm overlapping

with the individual sphere. It is in this wider sense do we view social security as a human right.

### *Three Generations of Rights*

On the question of which rights constitute civil rights, there is now a consensus in terms of ‘three generations’ of civil rights claims (Wellman 1999). The pre-20<sup>th</sup> century set of civil (and political) rights, for example, which the American civil rights movement in fact initially fought for, represent the first generation of civil rights claims. The space of this set of rights, however, was soon identified to be too narrow to define the scope of free and equal citizenship. The actual realisation of free and equal citizenship was recognised to presuppose honouring of an additional vector of rights: the second generation of economic and social rights (‘welfare rights’), including rights to food, shelter, medical care, and employment.<sup>3</sup> These rights have been made part of international law by treaties such as the European Social Charter, the International Covenant on Civil and Political Rights (ICCPR), the International Covenant on Economic, Social and Cultural Rights (ICESCR), and the Protocol of San Salvador (1988), which amended the American Convention on Human Rights.

Despite a few notes of dissent (Cranston 1967; also see Beetham 1995), there is now an increasingly dominant view that the welfare rights *are* a part of the set of rights constitutive of free and equal citizenship (Marshall 1965; Waldron 1993; Sunstein 2001). This is evident also from the fact that welfare rights are protected as a matter of constitutional principle in a number of democracies.<sup>4</sup>

The third generation of rights claims are those broadly termed as ‘cultural rights’, including language rights for members of cultural minorities and the rights of indigenous

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<sup>3</sup> The ICESCR’s list of economic and social rights includes non-discrimination and equality for women in the economic and social area (Articles 2 and 3), freedom to work and opportunities to work (Article 4), fair pay and decent conditions of work (Article 7), the right to form trade unions and to strike (Article 8), social security (Article 9), special protections for mothers and children (Article 10), the right to adequate food, clothing, and housing (Article 11), the right to basic health services (Article 12), the right to education (Article 13), and the right to participate in cultural life and scientific progress (Article 15).

<sup>4</sup> For example, the Constitution of India has the following, among others, Directive Principles of state policy:

Article 38: The state shall strive to promote the welfare of the people by securing and protecting as effectively as it may a social order in which justice, social economic and political, shall inform all the institutions of the national life.

Article 39: The state shall direct its policy towards securing that the citizens, men and women equally, have the right to an adequate means of livelihood.

Article 41: The state shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness, disablement etc.

peoples to preserve their cultural institutions and practices and to exercise some measure of political autonomy.

### *State Obligations: Welfare State*

As the human rights, it should be noted, are because of the consequences of an individual's being human *and social*, they are claims on the humanity and thus on the society; and this defines the *addressees* who are assigned duties or responsibilities. Since the state epitomises the humanity and society of a people, it becomes the duty of the state (in terms of the concerned government) to address itself to the interests of the right-holders whom it represents. In contrast to this interpretation of rights as balanced by the 'Kantian "perfect obligations"' on the part of an addressee, here the state, there is a widely held view in terms of the 'Kantian "imperfect obligations"' (for example, Sen 1999a; 2000), whereby the "claims are addressed generally to anyone who can help" (Sen 1999a: 230). In our view, these two approaches are to be seen complementary and are context-dependent, as history shows.

In primitive societies, the deprived were provided for by the families and communities. In different historical stages, as other relationship patterns developed, such as master-slave, lord-serf and master-servant, the welfare responsibility of the subordinate was increasingly tied to his superior as well as to the group to which the individual belonged. With the commercial and industrial revolutions, the conception of welfare provision also underwent changes. With the division of the society into distinct antagonistic classes of workers and capitalists, there emerged conflicting philosophies as to the functions of the state and responsibility of employers and individuals. The most appealing and hence with potential threat were of the socialists. Largely inspired by them, the working class solidarity successfully fought for its due share of some of the indispensable rights. The state, in addition to its being an agency to facilitate accumulation, had another basic but contradictory function of legitimation: maintaining the conditions for social harmony, which necessitated increasing assumption of welfarism by the state (O'Connor 1973). Thus by the end of the 19<sup>th</sup> century, there appeared in much of Europe and in the US, an acceptance of a mode of public responsibility for welfare provision, conditioned of course by a philosophy of individual responsibility. The German prototypes of social security provisions in the 1880s and *Wohlfahrtsstaat* in the 1920s were in fact the results of attempts to attach the workers to the state. The miraculous growth of the Soviet system and the granting of welfare rights (the rights to education, to work, to rest and leisure, to provision in old age, and to aid in sickness and disability) by the Constitution of the USSR in 1936 further contributed to the genesis of welfare state as an effective counter to the socialist threat. Stephens (1979) and Therborn (1984) have well documented the correlation between labour movement strength and national and temporal variations in social expenditure.

And naturally, as the socialist threat subsided with the fall of the Second World, the significance of the welfare state has also begun to wane. Thus doubts have loomed large over the feasibility and sustainability of welfare rights, in attempts to absolve the state of its "perfect obligations", and to raise an alternative platform of "imperfect obligations".

We feel, however, that the fundamental legitimation function of the state still stands, and the process of its neglect, as argued by Galbraith (1998), though in another context, is likely to result, beyond a certain indefinable threshold, in a loss of community and social coherence. The state must be there to honour welfare rights, backed of course by the individual and group obligations, as usual.

### *Rights or Norms?*

Despite their significance in the definitional scope of civil rights as constitutive of free and equal citizenship, economic and social rights are often represented as statements of desirable goals, not as real 'rights'. That is, they are treated as largely aspirational rather than as imposing immediate duties.<sup>5</sup> This unusual situation arises out of certain objections in general, one being that the welfare rights do not serve truly fundamental interests (Beetham 1995). It goes without saying that this argument is unfounded. The most basic of the welfare rights are: the right to an adequate standard of living, the right to primary health care, and the right to public education. These three rights are of fundamental interests, because, as Sengupta, the UN independent expert on the right to development, observes, "they are closely related to the right to life – the most basic of all human rights. Food is essential for survival; primary health care is indispensable as a minimum requirement for living without illness, at least in the early years; and primary education is necessary for the mental development of a young person to be able to grow up as a full individual." (UN/ Sengupta 1999: Paragraph 34). A people free from hunger, morbidity and ignorance can go a long way towards participating fully and effectively in the political and economic life of the nation – thus the right to life is fundamental.

Another objection centres on the burden of costs involved in honouring the welfare rights (*ibid.*). In fact this is so with each of the other human rights also. For example, guaranteeing liberty rights in turn involves substantial costs of security and due process – that is, on law and criminal justice. There are, on the other hand, viable processes that ensure welfare rights in cost-effective terms. For example, the right to an adequate standard of living may be so interpreted as involving mechanisms that help people provide the concerned 'welfare goods' for themselves and their families. The mechanism in this respect for sustaining an adequate standard of living entails income security, which in turn implies job security, for the people. This requires expansion of the economic base, which by no means is non-productive. Similarly, providing for facilities of primary health and public education is in fact an investment in human-social capital with an efficiency dimension. Thus viewed, honouring the right to life promises substantial returns.

Thus there is every reason to treat the economic and social rights as real 'rights'. However, these 'rights' appear to stand as norms *at present*; and we feel the norms can change into rights tomorrow.

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<sup>5</sup> For example, as we have already seen, these are enshrined in the Indian Constitution as *directive Principles* rather than as *Fundamental Rights*.



### *A 'Norms-Rights Transition Process' Through Public Action*

In the case of most of the welfare rights, feasibility requires we adopt a rights realisation mechanism in terms of a pragmatic framework of 'norms-rights transition process': today's norms become tomorrow's rights in a continuous chain of progressive realisation, that is, norms are progressively realised on a time-bound priority basis to form an ever-expanding set of rights (Pillai 2003). The analogy from the conception of generations of rights is worth exploring here. We find from historical experiences that political rights make up the most basic subset of human rights. A conducive atmosphere of civil and political freedom (the first generation of rights having been realised) is the precondition for considering and consummating further generations of rights of the citizens. That political freedom precedes economic freedom is a living empirical fact as experiences of not only the affluent countries of Europe and America, but also the poor but broadly democratic nations such as India and Botswana in averting major famine illustrate (Sen 1999a and 1999b).

The process of progressive fulfilment not only helps confute the argument that goal-like rights are not real rights and confer a status of potential rights upon them, but also tends, thanks to its phasing in mechanism, to ease the financial burden involved. In general, a part of the tax proceeds go in to welfare financing. Libertarians, however, object to taxation being used to finance welfare rights provision. For instance, Nozick (1974: 169) argues that "[t]axation of earnings from labour is on a par with forced labour." Note, however, that it also implies that taxation is permissible when it is used to discharge the duties of taxpayers, and the welfare provision by the state is just an organised undertaking of effective fulfilment of individual duties (Beetham 1995). It should be stressed here that as the state replaced the erstwhile addressees, that is, families, friends and communities, in providing for the deprived, it has so occasioned that the taxes associated with welfare rights provision are in effect partial replacements of the latter's burdensome obligations.

The practical realisation of the norms-rights transition process may be better seen in a framework of demand-supply interaction. The demand side represents the claim of the potential right-holder (that is, the current beneficiary) along with the significance of the necessity and urgency that this claim be fulfilled. The supply side, on the other hand, represents the addressees' responsibilities vis-à-vis the beneficiary's claim (Feinberg 1973.) Here another practical possibility opens up with public action, seen in terms of a demand-supply dialectics: an organized public demand increasingly getting met by a willing state supply. Note that since the welfare goals (potential rights) are more of social specificity of significance, the demand side in effect is fortified in public support and response. This means that a vibrant and vigilant platform of public praxis ensures to keep the norms in mandatory terms such that it defines on the supply side a duty to realise the norms *as* rights as quickly as possible. That is, the norms become a set of '*as if rights*' that prevail as inalienable in the process of public action: the demand-supply dialectics stands to *institutionalise* the aspirations and measures to such an extent that it becomes mandatory for the following governments to honour them (Pillai 2003).

It is in this light of popular demand and public provision we define 'public action', in the sense of participation of both the complementary sides. It is significant to note that the complementary demand-supply dialectics implies an effective demand. Thus public action for development presupposes what we call an 'effective political demand', a counterpart of Keynesian effective economic demand for market equilibrium (Keynes 1930). This latter was developed from the Smithian 'effectual demand', the demand, which is 'sufficient to effectuate the bringing of the commodity to the market', by 'those who are willing to pay the natural price' (Smith 1776 [1976]: 73). On this line we postulate, drawing from the objective development experience of Kerala, an effective political demand to 'effectuate the bringing' of the progressive rights realisation that is development. Just as purchasing power actuates effective economic demand, what effectuates public action is organisation and mobilisation. Thus a dialectical equilibrium between popular demand (backed by a political purchasing power in terms of organisation and mobilisation) and public supply marks development (Kannan and Pillai 2005).

Organisation and mobilisation of people in development processes necessarily yields a military connotation and thus intrinsically contextualises social changes through collective action. The notion reflected here is that men collectively can change the social order and affect the course of history, if they are dedicated to the pursuit of a goal. It is here the factors of social objectivity, that is, the objective conditions of co-occurrence of events that generate movements assume significance. We argue here that collective action leading to social change is facilitated by a historical conjunction.

By historical objectivity we mean the concrete conditions of social reality at certain historical stage that a society finds itself in and tends to use to its advantage in its advance. That is, organisation and mobilisation of people are facilitated in an enabling situation that history brings forth at a specific stage out of the social trends arising from the uncoordinated events and actions of many separate individuals independent of any collective movement. Though formally unstructured and uncoordinated, these individual events and actions go into evolving an objective condition that functions as a facilitator of later collective, coordinated actions. That is, the whole cumulative incidence of events forms an objective historical conjunction for organisation and mobilisation. In the context of Kerala's initial experiences of development, that is, in the organised collective action, struggle, for achieving the first generation rights, this corresponds to the enabling environment enlightened and informed by a number of developments such as the welfare initiatives undertaken by the state in its legitimisation in the background of a matrilineal tradition of a majority of the people, the early proletarianization of the traditional labour force, the social reform movements and the nationalist politics that soon led to the emergence of a radical political movement with far-reaching consequences of a universal cohesion at the grassroots level (*ibid.*). Public action has been inevitable in such enabling environment of historical conjunction. And that explains Kerala's significant development experience.

## *Rights, Freedom and Development*

Any right is a right to something, which largely is interpreted as constituting freedom. Human rights are essentially ‘to secure freedom’, in quest of ‘well-being and dignity of all people everywhere.’ (UNDP 2000: 1).<sup>6</sup> Thus, freedom presupposes rights realisation. It is here the significance of recognising welfare standards *as* rights appears imposing: a people enjoy freedom only when the corresponding rights are realised. Thus honouring the right to life, the most basic of all human rights, ensures freedom from wants (hunger, shelter, ‘shame’), from ill health and from ignorance. This is not just a question of justice, but one of dignity of humanity, the most fundamental of human rights. Justice is met and human dignity promoted with the removal of that unfreedom, with the realisation of the right to life, with the creation of capability.

In fact, freedom can be viewed as the overlapping bridge between human rights and development. Development is the process of enhancing freedom, expanding capability set, opportunities and choices “so that each person can lead a life of respect and value.” (UNDP 2000: 2). The set of enhancing freedom includes the civil and political freedoms, economic facilities, social opportunities including entitlement to education and health services, transparency guarantees involving freedom to deal with others openly, and finally, protective security guaranteed by social safety nets (Sen 1999a: 38–40). We can also include in the list honest governments, open legislative and transparent regulatory systems and effective and impartial legal system, with protection of and support for rights, physical infrastructure such as energy, roads, transportation and telecommunications (Sen and Wolfensohn 1999). In other words, “Development consists of the removal of various types of unfreedoms that leave people with little choice and little opportunity of exercising their reasoned agency. The removal of substantial unfreedoms, ..., is *constitutive* of development.” (Sen 1999a: xii). These freedoms are both the primary ends and principal means of development (Sen 1999a: 10).

Human rights and development thus reinforce each other as they advance together, realising human rights, enhancing human capabilities, and protecting freedoms. It is also here the significance of an enabling environment in contributing to freedom stands high. The presence of an enabling environment required for realising one’s freedom, in turn, presupposes a facilitating mechanism that is the collectivity, which the state epitomises. Hence the significance of the state in ensuring freedom. The liberals warn in this respect of possible abuses of the element of paternalism leading to dangerous imposition of authoritarianism (Berlin 1969). But this is a too distant fear to grip a democracy. There is immense scope for state intervention without coercing any individual into specific

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<sup>6</sup> Human Development Report 2000 (UNDP 2000: 1) sets out seven freedoms, viz.,

1. freedom from discrimination – by gender, race, ethnicity, national origin or religion;
2. freedom from want – to enjoy a decent standard of living;
3. freedom to develop and realise one’s human potential;
4. freedom from fear – of threats to personal security, from torture, arbitrary arrest and violent acts;
5. freedom from injustice and violations of the rule of law;
6. freedom of thought and speech and to participate in decision-making and form associations;
7. freedom for decent work – without exploitation.

patterns of behaviour, thereby encroaching upon his freedom. A state, interested in promoting autonomy, has still much space for intervention at least of an informative and educational nature.

### *Rights, Development and Social Security*

We have taken development as removal of all unfreedoms from all possible vulnerabilities, both adversity and deficiency. And social security, as we have seen, is the collective care mechanism to meet such vulnerabilities, and as such is the means to reach development, which in turn manifests progressive rights realization. Thus any approach to development and hence to social security must be a rights-based one. Significantly, The most basic of the welfare rights are the right to life: the right to an adequate standard of living, the right to primary health care, and the right to public education. The first of these (adequate standard of living) is realized once food security and housing security are ensured, and the remaining through health security and education security. Note now that these four securities constitute what we call the Basic Social Security (BSS). Thus the basic social security supported by the contingent social security is *the* basic welfare rights.

In short, the sequence is as follows: realizing these human rights leads to removal of basic “unfreedoms” of deprivation, which in turn leads to development, enabling individuals in their valuable functioning and enhancing (or promoting) and protecting capabilities, resulting in honouring positive freedom by the correlative duty bearer (state, community/organization, family), thus securing availability, accessibility and utilization of an enabling environment that is basic and contingent social security.

The conception of social security as a human right has its source right in the Universal Declaration of Human Rights (UDHR; United Nations, 1948) and the International Covenant on Economic, Social and Cultural Rights (Article 9). Article 22 of the UDHR states that ‘[e]veryone, *as a member of society*, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.’ (*emphasis added*). The international Labour Conference (89<sup>th</sup> session, 2001) concluded that social security ‘is a basic human right and a fundamental means for creating social cohesion, thereby helping to ensure social peace and social inclusion. It is an indispensable part of government social policy and an important tool to prevent and alleviate poverty.’ (ILO 2006: 42). It should be noted here that the right to social security has been recognized in a few countries as a Constitutionally protected right (for instance in Germany and Brazil).

### **3. Learning from the Past**

Extension of social security arrangements – both in the sense of BSS as well as CSS – is thought to be a great deal difficult, if not impossible, in developing countries compared to the present-day developed countries. Some scholars (e.g. Atkinson and Hills 1991) even

argue that there is very little for the developing countries to learn from the experience of the developed countries especially that of Britain, France and the USA. Both the level of development and the structure of the economies in developing countries are thought to be so different. “As a result, the institutional assumption that social-security schemes can be introduced for the bulk of the population, while a reasonable goal of twentieth-century reformers in Western countries, has little applicability to developing countries” (Atkinson and Hills 1991: 104).

This observation is hardly an isolated one but could be argued as a representative one including in scholarly discussions. However, such opinions do not take into account the long-term evolution of social security in the present-day developed western countries as well as the impressive gains made by the developing countries since decolonization as well as the demonstration of the feasibility of both BSS and CSS arrangements in selected countries and regions despite low levels of income and a structure of economy that has a sizeable informal sector (e.g. Tunisia, State of Kerala in India, Sri Lanka).

We believe that there is a lot to learn from the historical experience of the present-day developed countries that is in tune with our argument for extending social security in the sense of BSS and CSS despite the low level of development and an unfavourable structure of the economy. Before raising some issues for policy, a brief historical sketch is attempted here.

#### *Down the Historical Lanes*

For an understanding of the long-term evolution of social security in western Europe, we rely on Abram de Swaan’s magnum opus *In Care of the State* (de Swaan 1988). It should be noted at the outset that the Mosaic Law, the socio-political systems of classical Greece and the Roman Empire, the edicts of Asoka, the simple rules of early Christian communities, and the institutions of family, village, and caste in India, to mention a few instances, all contained the elements of what is today known as social security. In Europe it was the Church, beginning with the ninth century, which sought donations from the settled farmers and general public to feed and maintain the vagrants, beggars and the sick, i.e. those who faced acute deficiency in meeting minimum access to resources to maintain their life. A compulsory levy for the upkeep of the poor was not common in those times. When the modern period began, rights to private property and use were well established in Europe and those who did not own land, worked on other people’s property to eke out a living. By the 16<sup>th</sup> century, long before the beginning of the industrial revolution, large cities in Europe had well established ‘poor houses’ where thousands of poor were looked after so that the local communities could live peacefully. It was the Elizabethan poor laws, which for the first time in 1601, stipulated the standards for looking after the poor; and the Church levied sufficient ‘poor rates’ on the landowners in order to finance the whole set up. Poor relief in the United States in the 17<sup>th</sup> and 18<sup>th</sup> centuries followed the broad framework of the Elizabethan Poor Law. Around that period the responsibility of looking after the poor was shifted from the Church to the locally elected ‘overseers of poor’. As time went by, these societies were gradually getting more and more involved into a system of direct administration of the poor. In those times – as



it indeed is in our own times among large sections of the rich and the middle class – the general notion was that the poor are so, because they are lazy. Within the framework of this logic in the 17<sup>th</sup> century ‘work houses’ were established to provide work and shelter to all able-bodied unemployed, vagrants and other poor.<sup>7</sup>

The industrial revolution, unlike many other revolutions, shook the very foundations of the agrarian system in rural areas and the commercial/mercantile system in the urban centres in Europe. However, even during the dawn of the industrial revolution, orphanages, old age asylums, insanity wards and maternity houses were run by local governments and a system of social security supported by the state was gaining more and more importance in Europe. Collective action was the spontaneous answer by the elite sections of European society to the threat posed by crime, cholera, anarchy and squalor resulting from large numbers of unemployed, vagrants and the sick. The shift from individual action to collective action (as represented by the state) occurred not out of any philanthropic motive, but due to the threat these posed to the established social order as thousands migrated into the cities each day in search of work and a better living during the period of the industrial revolution. By the last decade of the 19<sup>th</sup> century, the social security system, as we know it now, was well embedded in the social fabric and governments were having well-established systems for the care of the destitute and the poor.

This interpretation emphasizes the self-interested nature of the privileged classes in promoting a measure of social security for the poor who were seen as *les classe dangerous*. But there is also the other side of the story in the evolution of social security as a result of the initiatives and demands generated by the labouring classes. This had happened, even prior to the emergence of trade unions, in the form of mutual benefit societies of workers in many countries, most prominently in Western Europe. It could not sustain itself because they were limited forms of collective care (by the intended beneficiaries themselves) without the internalization of costs to the society at large. However, they could be interpreted as the precursors for wider notions of social security especially those based on work to take care of contingencies (see, e.g., Linden 1996).

Given the irresistible influence of socialism by the late 19<sup>th</sup> century in the European Continent, it was in fact the organized strength of the working class that stood to facilitate the evolution of social security in terms of ‘welfare state’ policies. The state, out of the necessary urge of its ‘legitimation function’, started to initiate attractive public policies to woo working class away from the Social Democrats, preaching socialism. The first of these tactics came form ‘Bismarckian socialism’ of Germany in 1883 in the form of a comprehensive scheme of social security, offering the workers insurance against accident, sickness and old age. Though it represented the paternalist function of the state that Bismarck, as a conservative, had always held, its prime function, no doubt, was as a weapon against the Social democrats. This, however, directly brought the concept of social insurance into the realm of public policy and responsibility of the state. Of course,

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<sup>7</sup> Severe punishments, including death sentences, were imposed for repeated begging and vagrancy.

the motivation did not come from an overwhelming concern for the plight of the working poor. It was, as already remarked, the outcome of a nationalistic agenda of an activist state and was opposed by the workers movement as well as the parliament. However, the Bismarckian model of social security survived many vicissitudes and came to be adopted with variations by many other European countries in the next half century. The British experience was characterized by compromises both by workers unions and employers and mediated by the state. The later advent of social insurance in France was based on a tripartite coalition among the state, sections of the workers movement and big industrialists. In the United State social policy of the state was slow to catch up with Europe although it remained as a local agenda through mutual benefit societies. The dramatic spread of social security in the sense of social insurance in The Netherlands is a post-war phenomenon, as in many other European countries. A Workmen's Compensation Act came into force in 1901, Invalidity and Old Age pension in 1919 and "implementation of a sickness insurance law, also enacted in 1913, was delayed until 1930" (de Swaan 1988: 210). Compulsory state unemployment insurance came into effect only in 1952.

The experience of Europe in the matter of evolution of social policy for providing a comprehensive measure of social security – in our sense of BSS and CSS – took place in a historical context as first time industrializing countries. This does not however mean that such a historical experience is not relevant to the contemporary concern for social security in developing countries. The dynamics of social and economic change were certainly different, but it throws up important questions that are pertinent to the institutionalization of social security in poorer countries. Some of these are spelt out below since they deserve to be kept in mind and thought through for a global perspective on this important social issue.

With the growth of the modern factory system has also grown a demand for the institutionalization of protection. The increased union activities have forced the government to take a serious note of industrial contingencies and affect their redress.

A break came in 1878 when Bismark of Prussia enacted the Employers' Liability Act. The Act made the employer responsible in all cases of injuries suffered by the employee, excluding those due to workman's own fault. Bismark also introduced a Contributory Sickness Benefit Scheme in 1883.

The beginning of the twentieth century saw many more countries enacting social assistance measures, particularly for the old and the feeble. However, such attempts were patchy. A conscious planning in this field began with the establishment of International Labour Organization (ILO), in 1919 at Geneva. ILO deliberated on labour issues from time to time and passed various conventions and recommendations. ILO has passed in all such 132 conventions and 136 recommendations. Conventions are the highest common factors of practices followed by the member countries of the world on labour issues. The member countries are required to implement the Conventions in their original form without any amendment and its implementation is mandatory. Member countries not

implementing the Conventions have to explain their positions. Recommendations are recommendatory in nature and do not carry any binding force behind them. These two, viz., Conventions and Recommendations together form the code of conduct of ILO.

In 1942 ILO published *Approaches to Social Security*. In 1944, it again published *Social Security: Principles and Problems Arising out of War*. In this publication ILO recommended for a comprehensive scheme of social security and medical care as a measure of post-war reconstruction. This was the first conscious effort by ILO to consolidate individual relief measures into a full-grown social security scheme providing protection from womb to tomb.

Along with the activities of ILO, the various countries like the U.S.A., U.K., Canada and New Zealand continued in their efforts to provide comprehensive social security coverage. In 1935, the U.S.A. passed the Social Security Act to cover the entire working population. Similarly, in 1942, the publication of Beveridge Report on Social Insurance and Allied Services laid the foundation of social security programme in the U.K. In the post war years, many more countries adopted social security schemes of a varying degree of comprehensiveness. The U.S.S.R. has a unique social security scheme covering the entire population (except in the case of collective farms who have their own schemes), where the contributions are entirely paid by the employer and workers claim all the benefit without making any contribution.

### *Lessons from the History*

First of all, the division between Basic Social Security and Contingent Social Security fits neatly with the European experience. The BSS was met through a long process beginning with charity, community service, and philanthropy but later transformed into a collective concern to be addressed by the state. Thus poor relief, basic education and health care started with collective charitable arrangements first at the local (parish) level, then at the city level and finally at the national level. Later housing was added to the basic social security arrangements organized and implemented by the state. These were added and extended to all deserving citizens in the post-war era. Social security to meet contingencies were introduced through the work status of individuals but those who could not meet the minimum requirements were taken care of by the state in terms of old age pension and unemployment allowance. But what needs to be noted is their continuing relevance in many rich countries despite considerable increases in the per capita income.

Secondly, the evolutionary trajectory of social security in European countries suggests the increasing and also effective role of the state from an early stage. And in matters relating to BSS, as we saw earlier, the interventionist role of the state predated full-scale industrialization. This lesson is an important one from the contemporary perspective where many would be persuaded to think that the state in the developing countries is not yet in a position to address the whole range of issues relating to basic social security. It is in this context that considerable attention is being given to the role of non-state actors in taking care of some aspects of BSS. This might seem attractive in the present-day conditions. But historical experience suggests that there is hardly an effective alternative

to the role of the state in providing a modicum of social security especially to the poorer sections of the population.

Thirdly, there is the role of demand from below. Workers' movements played an important role in forcing the state to institute social policies that addressed both the BSS and CSS. This underlines the crucial nature of the social dynamic that contributed to the evolution of a public policy on social security issues. This is perhaps absent in many developing countries. But it would be an underestimation if we are to conclude that many developing countries did not go through the required social dynamics. National liberation movements often emphasized not only the political emancipation but also the social emancipation of the people. The achievements during 1950-80 of a number of developing countries point to this.

Fourthly, the process of evolution of social policy in Europe was accompanied by a process of industrialization and an increasingly urbanized economy and society. State capacity to manage social issues had grown enormously especially after the experience of managing war time situations. However, this is not the case with most of the developing countries. The process of industrialization is slow and given the pace of technological change, fewer and fewer people are needed to produce more and more industrial output. Most of these countries are still rural in character. This therefore poses new challenges to the state in these countries in meeting the requirements of providing a broad range of social security.

Despite the very different economic structure and stage of development, the expectations of people in the developing countries are perhaps much higher than they were among the people in Europe in an earlier era when social security concerns were just beginning to be addressed as a collective issue. This is because of the increasing integration of countries through the technologies of transport and communications as well as the power of transmission of ideas from one place to another. The challenge of social security in developing countries is therefore also one of meeting the gap between the expectations and the reality.

#### **4. Securing the Future: Universal Social Security**

The distinction that we have made as between BSS and CSS is a useful one from the point of view of extending the coverage of social security. As we have argued earlier, the primary condition is the provision of BSS to the entire population. As such universalizing basic social security has to receive a high priority in public policy. How it will be financed would depend on the national contexts. A case is often made for targeting what we call here BSS to the poor only in view of the limited fiscal capacity of governments in many developing countries. What is important is the need for a political consensus for such targeting. The costs of targeting also have to be weighed against the benefit of universal coverage in view of the not so small administrative and enforcement costs. From a political point of view, universalization goes along with a broad political support of both the poor and non-poor and one of the ways to reduce costs in such a situation would be to resort to self-selection. A case however exists for public

provisioning of such basic social security to all the poor so as to create a social floor. The basic identity here is that of citizenship but, as we shall see later, it has a strong connection with work since majority of the poor in the developing countries belong to the category of 'working poor'.

The second notion of CSS is an equally challenging task, if not more, that would seek to provide a modicum of social security to meet contingencies. Here the coverage has to identify a basis and that could be directly related to work. In the context of the developing countries, this is related to the issue of informal work and work in the informal economy.

## **5. By way of conclusion: Universal Social Security in a Globalizing World**

We have traversed through several arguments for enlarging the concept and content of social security as human right in one's capacity as both a human individual and a social being. The backdrop for our arguments is the current process of globalization, which calls for a global approach to the issue. Instead of summarizing the arguments we highlight below a set of issues that call for focused attention both at the international and national levels.

The period of three decades or so following the end of the Second World War witnessed a steady progress in the provision of social security in almost all countries of the world compared to their earlier record. However, since the 1980s, there had been an increasing sense of insecurity that has only heightened in the 1990s. While the social security system in the developed countries remained more or less intact (with minor bruises here and there), there has been a decline in the provision of social security in the former socialist countries as well as in many developing countries, notwithstanding the gains made by a few countries in retaining and extending social security.

The heightened sense of insecurity of people everywhere is not unrelated to the current process of globalization. In fact, it is one of its offshoots. There are several reasons for this. The emphasis on labour market flexibility leading to casualization of employment that places a negative premium on job protection and work-based social security is one reason. The other reason is the emphasis on the limited role of the state in areas including social security. All these are legitimized in the name of enhancing efficiency, interpreted in terms of increasing the growth of output in the economy. The larger social and political dimensions of human security are thus often overlooked.

The ILO's call for a global campaign on extending social security assumes critical importance in such a context of increasing social insecurity the world over. One of the main sources of opposition to the current process of globalization springs from this sense of insecurity of people, including workers and the unemployed. From the point of developing countries and the objectives of development, the global campaign need to take into account the distinction between basic social security (BSS) and the contingent



social security (CSS) because they address the two basic dimensions of social insecurity i.e., deficiency and adversity. The success of CSS is dependent on the existence of BSS.

This calls for a focus on the social dimensions of globalization with particular reference to the need for social security. The context of globalization has to be made favourable to the developing countries. This demands that global macro economic policies will have to be balanced with macro social policies. One such social policy is the need to create a 'social floor' in every country in terms of the provisioning for BSS and arrangements to take care of CSS. This will, among others, reduce the 'race to the bottom' and contribute to the enhancement of basic human development indicators that should, in the long run, contribute to not only economic efficiency but social peace as well. The objective of creating a 'social floor; and the expected benefits therefrom will not be realized if it is implemented only in a few countries. It is therefore imperative that the agenda of globalization should also promote macro social policies. The declaration of the 89<sup>th</sup> Session of the International Labour Conference is a positive step in this direction.

There are several models of providing social security, especially in developing countries. However, the centrality of the role of the state should be recognized if the social security system has to cover all the poor and vulnerable population. This is especially so in the case of BSS, which is foundational, and hence should be universal to the population who are identified as poor. Models of CSS are many, but the coverage is often quite low. In many instances, the 'social' character is also questionable and often relies on appeals to self-interest or voluntarism. While voluntarism should be encouraged as part of 'social concern', it is seldom – in history – found to be a substitute for what the state – a social institution – has to provide for.

Financing social security has been a major concern. This is especially so in low income countries. However, the ability to provide a modicum of social security is not necessarily dependent on the dynamics of growth. It could be linked to the level of per capita income that would indicate the scope for a measure of redistribution through a process of 'levelling up' of those in the bottom. The 'social' dimension of social security provisioning is logically linked to the collective care arrangements. Here again the role of the state is prominent and tax-financed systems assume an important route for the provision of social security, especially the BSS. Detailed studies analyzing the experiences of countries and regions with low income but broad-based social security are therefore called for with a view to assisting others in the analysis and design of social security policies.

Contributory social security is often seen in the case of CSS. One of the main challenges in extending social security of the CSS type in developing countries is the existence of informal economy and a high share of workers engaged in it. Some 'ability-to-pay' exists even in the informal economy, as the different studies suggest, but there is need for an appropriate organizational mechanism. Here there is considerable scope for the partnership between state and non-state organizations. Some documentation exists but more studies especially covering the best practices are called for.

A number of studies on different models of social security and their functioning emphasize the supply side of the problem such as 'how to provide', 'whom to provide' and so on. Very few studies focus on the demand side of the problem in terms of the sources of demand for social security, the ways in which such demands are articulated and channelled and the agencies that play a critical role in linking such demands with supply side solutions. More studies are therefore called for in understanding the nuances of the demand side of the problem.

It is in studying the demand side of the problem that the historical dimension could be brought in with a view to drawing appropriate lessons from history. Very few studies give emphasis to the historical dimension. There is considerable literature on the historical experience in the extension of social security in not only the advanced industrialized countries of today but some of the developing countries as well. The historical context of earlier experiences is certainly different from the present one, but it is here the challenge of extending social security could generate innovative approaches.

The above issue is particularly relevant in the case of extending social security to the workers in the informal economy. The prospects of the formal economy absorbing the workers in the informal one are quite bleak. And the co-existence of the formal-informal economies is at the core of dualism in most developing countries. The challenge therefore is one of 'formalizing' the informal economy in some respects, and not *vice versa*, as implied in neo-liberalism. The provision of social security is such a challenge that should reduce the gap between the informal and formal economies.

## **Chapter 3**

### **Universalizing Social Security in India:**

#### **The Long Road Ahead**

##### **1. Introduction**

This chapter is a critical review of the existing social security initiatives in India, based on the comprehensive conceptual outline of Social Security, as developed in the last chapter.

What follows falls in 8 sections. The next one goes down 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 that we briefly touch upon in section 3, and turn to the next one dealing with the contingent social security (CSS) provisions available in the organized sector, both contributory and non-contributory schemes; and to section 5 that discusses CSS available in the unorganised sector, inhabited by as much as 85 percent of the Indian workers; the discussion follows a critical review of the Plan perspectives in this regard. In section 6 we take up the case of the basic social security (BSS) that constitutes the basic right to life, without which any CSS would go meaningless; we critically examine (a) the evolution of the development approaches, from the failed first best asset redistribution measures to the popular second best poverty attack programmes, and (b) the current state of security in food, housing, health and education as well as in employment/income. Section 7 is a modest attempt to compare Indian SS initiatives with those of two of her neighbours who fare better in human development, that is, China and Sri Lanka. Section 8 briefly commends on the social sector spending in India in the context of Centre-State division of power, and section 9 concludes with a roadmap to a comprehensive SS initiative.

##### **2. The Genesis: ‘Welfare State’**

It goes without saying that family was the primary duty bearing unit correlative to an individual’s basic right to life that constitutes what we call the social security concerns: the invalids and the vulnerable in the family were supported and protected within the household. At a higher level, in cases where the whole family itself was incapable, the community was expected to honour that duty. All scriptures abound with exhortations for compassionate treatment of the weak and the vulnerable. The state, as the highest epitome of the collectivity, was to mete

out both the protective and promotional measures. As elsewhere explained, in the European societies, it was the Church in the Dark Ages that took up these community concerns in an organized manner, culminating in the 'poor houses' run by the state around the 16<sup>th</sup> century and the 'work houses' of the 17<sup>th</sup> century.

While it was with a view to ensuring a peaceful life for the local communities that such organized security confines were set up, where thousands of poor were looked after, the same purpose in a different garb was at work behind the modern social security measures that evolved in terms of the 'welfare state' policies. Given the irresistible influence of socialism by the late 19<sup>th</sup> century in the European Continent, the state, out of the necessary urge of its 'legitimation function', started to initiate attractive public policies to woo working class away from the Social Democrats, beginning with the 'Bismarckian socialism' of Germany in 1878 (enactment of the Employers' Liability Act) and 1883 (Contributory Sickness Benefit Scheme). By the middle of the 20<sup>th</sup> century, the social security system was well embedded in the social fabric and governments were having well-established systems for the care of the destitute and the poor. It is significant to note here that once the socialist threat subsided with the fall of the Second World, the welfare state also has lost its meaning, portending serious consequences for the rightful role of social security.

In India, social security, in the sense we use it here in terms of both the BSS and the CSS, seems to have been a concern of the state since very long time. In particular, it is often remarked that the Joint Hindu family system had the inherent concern for ensuring security of all the members and the 'parental responsibility was further illustrated across the ancient Indian history in the relationship of the patron to his clients, the lord to his vassals and the master to his servant....' (quoted by Bhattacharya 1970: 13). Equally significant was the Guild system (*Shreni*), which began in the early *Buddhist* period and continued through the post-*Mauryan* period that offered decent work to the participants (see for example, Thaplyal 2001). It should also be noted that slave labour constituted an important aspect of labour supply in ancient India. Evidences suggest that the conditions of the slaves were much better during the *Mauryan* period.

*Kautilya*, the political advisor of and a minister to the ruler *Chandragupta Maurya* in the fourth century BC, in his treatise on Economics, *Arthashastra*, that dealt with public administration and public finance, recorded many dictums on the state's duties to the subjects and vice versa. For example, he says, in an oft-quoted verse: 'In the happiness of his subjects lies the king's happiness; in their welfare, his welfare. He shall not consider as good only that which pleases him but treat as beneficial to him whatever pleases his subjects' (1.19: 34). The concept of welfare in the *Arthashastra* covers a wider area including maintenance of social order, increasing economic activity, protection of livelihood, protection of the weaker sections of the population, prevention of harassment of the subjects, consumer protection, protection of children and women and even welfare of slaves and prisoners. Special protection of the weaker sections of the society was ensured in

terms of maintenance at state expense (2.1: 26) and free travel on ferries (2.28: 18), among others. Social security was both a private and a state matter. The primary responsibility for maintaining the family lay with the head of the family: no one could become an ascetic without first providing for his wife and children (2.1: 28-29). However, the state had the obligation to provide a safety net and maintain children, the aged, childless women and the helpless (2.1: 26). The family of a government servant who died in harness was looked after by the state (5. 3: 28-30). *Kautilya* also refers to various types of pensions, and public poor relief. Public poor relief, in this view, was one of the major duties of kings. The king had to remain alert against natural calamities and pestilence: ‘Whenever danger threatens, the King shall protect all those afflicted like a father...’ (4.3: 42). A number of methods of counteracting the effects of famine are given in the text, such as (among others): distributing to the public, on concessional terms, seeds and food from the royal stores; undertaking food-for-work programmes such as building forts or irrigation works; sharing out the royal food stocks; commandeering private stocks of food for public distribution (4.3: 17-20). Though *Kautilya* made provisions for pensions and maintenance allowances, giving doles was strongly discouraged. For instance, it was the duty of the state to maintain the widows, the virgins, the convicts, the old prostitutes, and the *Devadasis*. But he pleaded that in return for the state's benevolence they must work in the state-run spinning factories (2.23). Wages were generally determined by means of agreement between the master and his servant (3.13), naturally through bargaining. It is interesting to note that the state was held responsible for any failure to protect the public. If a thief was not apprehended and the stolen property not recovered, the victim was reimbursed from the King’s own resources. If anyone’s property was unjustly appropriated and not restored, he was paid its value (3.16: 25-27). It is significant to note here that the two glaring omissions in the *Arthashastra* concept of welfare are education and health, two of the pillars of the modern welfare state concept that are in the realm of the state duty.

There are records to suggest that even during the eighth century AD, social security provisions were common in India. The great Sanskrit scholar *Sukracharya* had described in his treatise on justice, *Sukraniti*, the various measures taken by the rulers in this regard. There were special provisions for sickness benefits, pensions, old age benefits, and maintenance allowances. It was stipulated that in cases of servants falling ill, those who had put in more than five years of service were entitled to three-fourths of their usual wages though such benefits cannot continue for more than six months. There was also a provision for premature death of a servant wherein the master would have to pay allowance at the rate of half the salary to his family (Bhattacharya, 1970: 17).

Waves of invasions seem to have led to, among many other things, decline in state activism in general and in social security in particular. Although no systematic account of social security during the rule of the Moghuls is available, giving alms was a part of charitable and religious duties. Perhaps there was a decline in state assisted social security programmes during this period. Social security, as a result,



increasingly became the concern of religious institutions, trusts and popular saints. The decline of state-assisted social security might perhaps explain the role of traditional institutions of family, caste and village communities in catering to social security requirements of the members.

Though the colonial state was not much bothered about social security for the people at large, it actively intervened, especially during 1820-1857, in ushering in a series of fundamental inroads into the whole social fabric in line with the emergent lumpen-capitalist necessities, foremost among them being the spread of the idea of education along with the establishment of colleges and universities, the launching of telegraph and railways, the raising up of a uniform administration and civil services core, the codification of civil and criminal laws and procedures, the transformation of land revenue system, and the standardization of taxes. In this enabling background, the powerful process of social reforms through legislation and the suppression of anti-state and anarchic elements like Thugs and Pindaris offered a kind of protective security. Such state intervention, as stressed by Marx (1853), was in effect laying down the material premises for the emergence of a united nation, capable of demanding for security in its true sense.

The expected impact of such intervention, the disruption of the old order, however, also brought in its wake some deleterious unchecked contingencies – the infamous Indian famines that took millions of the poor on every onset. It should be noted that the earlier famines were localised and it was only after 1860, during the British Raj, that famine came to signify general shortage of foodgrains across the country (Bhatia, 1985). In the latter half of the 19th century, there were approximately 25 major famines across India which killed between 30 and 40 million people. It is now generally agreed that these famines were a product of both uneven rainfall and British economic policies that had, since 1857, led to the seizure and conversion of local farmland into foreign-owned plantations, restrictions on internal trade, heavy taxation of Indians to support unsuccessful British expeditions in Afghanistan like the Second Anglo-Afghan War, inflationary measures that increased the price of food, and substantial exports of staple crops from India to Britain. (Srivastava 1968; Sen 1982; Bhatia 1985). The initial response of the British administration in general was irresponsibly lukewarm, but in the face of recurring famines and the fear of popular agitation raging beyond control, at last they had to do something: thus appeared famine commissions and famine scales.<sup>1</sup> Some relief work also was undertaken, by which direct relief was provided to the old and the infirm and work to the able bodied through public works in a series of canal building and irrigation improvements. And these promotional measures did yield good results: the mortality rate decreased rapidly and there was no *major* famine in India after 1902 until 1943. The last of the major famines, the Bengal famine of 1943, paved the way for control in food grains trade and emergence of an urban public distribution system.

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<sup>1</sup> Famine scales are used to measure degrees of food security, from situations in which an entire population has adequate food (full security) to full-scale famine.

The historical development of CSS in India also was marked by the same sporadic minimum concern as for BSS during this period. It was in the face of the collective pressures exerted through the emergent trade unions in the wake of the factory system, the end product of the industrial revolution, in the background of the ILO conventions, that some legislative gestures started to favour some minimum rights of the workers to security from contingencies involved in factory work.

India was sluggish in her initial years of industrialization, with the setting up of some large-scale factories, confined mainly to the textile industry, in 1850. The same year saw the earliest legislation, the Apprentices Act of 1850, enacted in the name of helping the poor and the orphaned children to learn trades by means of apprenticeship – a legal encouragement to child labour. Then came the Fatal Accident Act, 1855, to provide compensation to families for loss occasioned by the death of a person caused by actionable wrong. The Act required the employer to pay compensation if it was proved in the court of law that the concerned worker was not careless for the fatal accident involved. The Act however remained only on the paper, as the suit to be filed in court meant heavy expenses for the poor, ignorant and helpless workers. Some more followed, such as the Workmen's Breach of Contract Act, 1859, and the Employers' and Workmen's (Dispute) Act, 1860. It is worth noting here that these legislative exercises in effect meant to regulate employment rather than improving the working conditions of the labour.

By 1881 the factory system had its clear emergence in India, though the first labour unrest raged in 1877 at the Empress Mills in Nagpur for the improvement of wages. The continued agitation subsequently led to the legislation of the First Factory Act in 1881 that ushered in a series of labour laws aimed at improvements in the working conditions of the Indian labour.

The Act of 1881 was applicable to all factories using mechanical power, employing not less than 100 persons and working for more than 4 months in a year. It prohibited labour of children up to seven years and stipulated children between seven to twelve years not to be worked for more than nine hours a day. They were also to get four holidays every month. This, however, was an exception to predominantly contingency-based legislations, aiming to give protective social security; adult labour was not protected in any way. Local Governments were empowered to appoint Inspectors of Factories. Dangerous machinery was to be properly fenced and all accidents had to be reported to the Factory Inspector. Citing from the British Parliamentary papers, Sukomal Sen (1977: 148) remarks that the anxiety of the government at that stage seemed to have been the protection of the social system from the working men than that of the workingmen from the social system. There was also pressure from the mill owners of Lancashire, for fear of competition from cheaper products, to have legislations to prevent over exploitation of cheap labour.

The Act was modified in 1891, with some major provisions towards labour welfare. The new Act was made applicable to all factories employing 50 persons or more. The welfare measures included: (a) a compulsory mid-day break of half an hour and a weekly off-day; (b) Women were allowed to work for a maximum of 11 hours, with a break of 1/2 hours; (c) The lower and higher age limits of children employed in factories were raised respectively to 9 and 14 years. They were allowed to work only during the day-time and not more than 7 hours a day; (d) Local Governments were allowed to make rules regarding sanitation and other amenities for workers; and (e) Provisions were made for inspection and penalties for breach of any provision of the Act.

In 1906, the Government of British India appointed a Committee of Inquiry and later a Labour Commission that led to a new Factories Act of 1911. This Act covered, among others, for the first time, seasonal factories working for less than 4 months a year. The work period of an adult male worker also was specified for the first time to be 12 hours a day, while that of children was reduced to 6 hours a day. The Act also included extensive provisions for the health and safety of the workers.

In addition to these state interventions in general social security (both BSS and CSS), there were private collective efforts by some civil society organizations towards both BSS and CSS. For instance, the Amalgamated Society of Railway Servants of India and Burma, formed in 1897, started on a series of benefit schemes. The Printers' Union in Calcutta (organised in 1905) and the Postal Union in Bombay (in 1907) introduced mutual insurance schemes, night schools, educational stipends, and funeral allowances. The Kamgar Hitawardhak Sabha, formed in 1910, took it on itself such welfare functions as payment of compensation for accidents to industrial workers, and improvement in labour housing conditions.

The inflationary spiral during the First World War led to the introduction of the payment of a 'dearfood allowance' in Bombay and Ahmedabad and this DA has since become an integral part of salary. And following the industrial unrest in 1919 and 1920, the Government brought forth a new Factories Act (of 1922), applicable to all factories employing more than 20 workers. The work period, whether men or women, was restricted to 60 hours a week and not more than 11 hours a day. The minimum age for child labour was raised from 9 years to 12 years. Workers were entitled to one hour of rest after 6 hours of work or two intervals of half hour each and one weekly off was also made compulsory. They were also paid for overtime work to the extent of 1.25 times the daily wage. It was also stipulated that women and children not to be employed after 7.00 PM and before 5.30 AM.

The real thrust on the front of CSS came with the resolutions of the International Labour Organization (which was established in 1919) and the vibrant trade union activities following the establishment of the All India Trade Union Congress. The ILO passed the Employment Injury Convention in 1921, and asked the member countries to ratify it. Though reluctant initially, the Indian Legislative Assembly, in the face of strong public opinion in favour of protection against employment injury, had to appoint a small committee leading to the legislation of the Workmen's Compensation Act on March 5, 1923, which came into force from April 1, 1924. The Act provided security against the contingency of employment hazards, comprising industrial accidents and occupational diseases.

Another protected contingency was in terms of maternity benefit for women workers. In this case also initially the Government of India opined that it would be difficult to adopt the Convention because of the shortage of lady doctors, victimisation of female employees and their dismissal or discharge by the employers at the first sign of pregnancy, and similar other reasons. But the Provincial Governments continued their attempts of persuading the employers to take unilateral decisions in this behalf. The Bombay Presidency took the lead in 1929, and passed the Bombay Maternity Benefit Act. Later on, Whitley Commission, the first Royal Commission on Labour appointed in 1929 by the British Government, examined the question and favoured legislation in other Provinces also. Consequently, many more Provinces passed their own maternity benefit legislations. After independence the Government of India, enacted a Central Maternity Act, 1961. The States were given an option to adopt the Central Maternity Act in place of provincial Acts.

The Factories Act was modified again in 1926 and in 1934. A couple of Labour Enquiry Committees were also constituted to investigate into the questions of wages and the living and working conditions of the workers. The Payment of Wages Act was passed in 1936 'to ensure regular and prompt payment of wages and to prevent the exploitation of wage earners by prohibiting arbitrary fines and deductions from his wages.' (Government of India 1992: 249-50). The Act was subsequently amended a number of times, expanding its provisions and coverage, and a new Bill, viz., 'The Payment of Wages (Amendment) Bill, 2002', enhancing the wage ceiling up to Rs. 6500 and removing certain ambiguities, is under consideration, pending legislation.

The Second World War necessitated increased production and greater cooperation from the labour force and the Government was generous in giving out concessions to the workers under the Defence of India Rules (Rule 81-A). Adjudication, joint consultation, minimum wages and higher norms of production were laid down for many industries and amenities such as crèches, ambulance rooms, and canteens began appearing on the industrial scene. The development had a favourable backdrop: the appointment of Dr. B.R. Ambedkar as Labour Member of the Viceroy's Council helped to give positive direction to the government labour policy; the publication of the Beveridge Report in England ushered in a

new welfare state approach; and the two ILO publications *Approaches to Social Security, An International Survey* and *Social Security Principles and Problems Arising Out of War*, highlighted the necessity to bring all provisions under a single scheme for protection in the face of inability to work or to obtain work, and to extend this to all the employees or self-employed, rural or urban.

The Government also made attempts to introduce a scheme for sickness insurance in India and referred the matter to the Provincial Governments. However, majority of the Provincial Governments were sceptical about its success because of the migratory nature of workers, difficulty of locating them in villages and the shortage of medical staff for certification and treatment and let the issue lapse, despite the Whitley Commission's recommendations. The Central Government, however, went ahead in favour of the scheme in certain establishments where medical facilities could be made available by the Government, provided the employers and employees contributed towards this scheme. A fresh proposal was, therefore, made to the Provincial Governments in 1935. Under repeated proposals, at last in 1937, the Bombay Government came forward with a contributory scheme to provide health insurance measures to industrial workers, with provisions for sickness and old-age benefits. It, however, fell short of health insurance because of the absence of medical benefits. It is worth noting that in addition to the Royal Commission, a number of Labour Enquiry Committees (Bombay Textile Labour Enquiry Committee, Bihar Labour Enquiry Committee, Cawnpore Labour Enquiry Committee and so on) had also recommended a scheme of sickness insurance by the employers on a contributory basis by small deductions from the wages of the workers.

In the face of the organised labour movement, Conventions and Recommendations of the ILO, and the examples of some sickness insurance schemes run by some private employers, along with the recommendations of the various Labour Enquiry Committees and the resolutions of the Labour Ministers' Conferences in 1940 – 1943, the British India Government appointed three Committees in 1943: Professor B.P. Adarkar Commission to draw a health insurance plan for the workers in India; D.V. Rege Committee to investigate into the risks that bring about insecurity and the most suitable methods for meeting such risks; and the Sir Joseph Bhore Health Survey and Development Committee to plan for medical care and health services.

The Adarkar Commission went beyond its terms of reference (which originally meant to prepare a health insurance scheme covering only sickness) and made a strong case for setting up a unified and integrated system of health, maternity and employment injury insurance. Though the Report, submitted in 1944, was lauded in general, the Government in no time came out with its disagreement with the comprehensive scope and the recommendation especially on its share of contribution to the scheme. The Report thus failed in its mission, but formed the forerunner of the SS projects in India, starting with the Employees' State Insurance (ESI) scheme of 1948.



Note that the Fatal Injuries Act of 1853, Workmen's Compensation Act of 1923 and the State Maternity Acts were all non-contributory and hence often involved the event of evasion by the employers. The first step towards a contributory insurance scheme was taken by the Bombay Government in 1937 with its communiqué for a social insurance for the industrial workers, though it never took off in practice. The publication of the Beveridge Report by this time revived the interest of the Government, and Adilkar was instructed to draw a contributory social insurance programme for the workers; he submitted the 'Workers' Insurance Scheme' in 1946, which was then modified by the ILO experts as the Workmen's State Insurance Bill, and was passed by the Dominion Legislature on 19 April 1948 as the Employees' State Insurance Act, 1948, which provides for benefit to workers, in the event of sickness, maternity and employment injury, in the form of payment of sick leave, hospitalization, etc.

It was one of the first flowerings of the spirit of Independence. Along with it came the Minimum Wages Act of 1948 that requires the Government, Central or State, to fix minimum rates of wages payable to the employees specified in the Act and the comprehensive Factories Act of 1948 that replaced the earlier Act on labour welfare. The provisions included, among others: (1) Safety-guarding of machines; (2) Health and cleanliness; (3) Drinking water; (4) Washing and latrine facilities; (5) Lunch rooms and Rest rooms; (6) Sitting arrangements; (7) Spittoons; (8) First aid and dispensary facilities in all factories employing more than 500 workmen; (9) Crèches where more than 50 women are employed; (10) Welfare Officer where more than 500 workmen are employed; (11) Holidays with wages at the rate of one day for every 20 days worked; (12) Rate of payment for overtime work; (13) Rest for half an hour after a maximum of 5 hours of work; and (14) Weekly holiday.

This Act is applicable to all factories employing 10 persons or more when it uses power and 20 persons where no power is used and also to factories working seasonally. However, it did not cover mines and plantations; the Plantation Labour Act, applicable to coffee, tea, rubber and cinchona plantations, was passed in 1951, and an Act for the mining industry was enacted in 1952 with detailed safety provisions for work in mines

### **3. The Constitutional Provisions**

It goes without saying that the basic right to life is meaningful only under conditions that honour the civil rights. The constitution of India stands to guard the same by declaring justice, social, economic, and political; equality of status and of opportunity; and promotion of fraternity assuring the dignity of the individual as the objectives of the Indian state. Thus the Articles 12 to 35, dealing with the Fundamental Rights, guarantee various civil liberties to citizens including equality before law, nondiscrimination on grounds of religion, race, caste, sex or place of birth, equality of opportunity in matters of public employment, abolition of untouchability, abolition of hereditary titles, freedom of speech, assembly,

association, movement and residence, protection of life and personal liberty, freedom of conscience and free profession, practice and propagation of religion, and protection of interests of minorities.

The Directive Principles of state policy, on the other hand, attempts to give expression to the noble norms of basic welfare. While these are not enforceable by any court, the Constitution explicitly states that ‘the principles therein laid down are nevertheless fundamental in the governance of the country and it shall be the duty of the state to apply these principles in making laws’ and that ‘the State shall strive to promote the welfare of the people by securing and protecting as effectively as it may a social order in which justice, social, economic and political, shall inform all the institutions of the national life’ (<http://lawmin.nic.in/coi.htm>). These norms include the right to an adequate means of livelihood, distribution of ownership and control of material resources to subserve the common good, prevention of concentration of wealth and means of production to the common detriment, equal pay for equal work for both men and women, protection of workers and children, opportunities and facilities to children to develop in a healthy manner and in conditions of freedom and dignity, organisation of village panchayats as units of self-government, effective provision for securing the right to work, to education, and to public assistance in cases of unemployment, old age, sickness and disablement and in other cases of undeserved want, suitable legislation to ensure a decent standard of life and full enjoyment of leisure and social and cultural opportunities to all workers, uniform Civil Code for citizens, provision of free and compulsory education for children, promotion of educational economic interests of Scheduled Castes, Scheduled Tribes and other weaker sections, and so on.

It is the light of these norms that has led the Indian Government to various welfare measures, of course, under the compulsion of the legitimate function of the state in the face of the conflict between the then first and second worlds. Expectedly the state here took the beaten track of the first world countries in ensuring CSS in the organised sector and, as remarked elsewhere, it consists of a majority of the wage-earning workers in the developed countries but a minority in developing countries. Hence the significance of extending CSS to the unorganized sector of the developing countries. At the same time, as elsewhere explained, CSS remains meaningless in the absence of BSS; in fact, those who enjoy social security today for meeting contingencies are those who have been able to take care of their basic social security. As we have already seen elsewhere, this was also the priority in the history of the evolution of social security policies and arrangements in Western countries, where the current dominance of CSS has arisen out of a situation where basic human deprivations have been taken care of for a large majority of population. Hence the significance of BSS in the context of the developing countries. In what follows we give a brief sketch of CSS and BSS measures taken up over time by the state of India.

#### 4. CSS in the Organized Sector

The formal SS system in India stands to cover the employees in the organized sector, which in turn falls in the public and private spheres. The employees in the government/public sector, including those of public enterprises, local bodies and government-aided institutions, are much better placed in respect of access to SS and levels of benefit, which in most of the cases are not legislative provisions, but are contracted as part of service conditions, without involving any employee contributions. The benefits in general include entitlements to free or highly subsidized medical care, leave with full pay during sickness and maternity, insurance in the event of death in harness, pension and gratuity on retirement and life pensions for survivors. These employees are highly unionised and have a significant say in the government affairs.

Contingency	Acts covering the contingency
Death	(a) Workmen's Compensation Act, 1923 (b) Employees' State Insurance Act, 1948 (c) Employees' Family Pension Scheme, 1971/ Employees' Pension Scheme, 1995.
Disablement	(a) Workmen's Compensation Act, 1923 (b) Employee's State Insurance Act, 1948 (c) Employees Pension Scheme, 1995
Funeral	(a) Employees' State Insurance Act, 1948
Lay-off, retrenchment and closure	(a) Industrial Disputes Act, 1947
Maternity	(a) Employees' State Insurance Act, 1948 (b) State Maternity Benefit Acts. (c) Central Maternity Benefit Act, 1961
Old Age	(a) Coal Mines Provident Fund and Bonus Scheme Act, 1948. (b) Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (c) Assam Tea Plantations Provident Fund Scheme Act, 1955. (d) Seamen's Provident Fund Act, 1966. (e) Payment of Gratuity Act, 1972
Sickness	(a) Employees' State Insurance Act, 1948

On the other hand, the employees in the organized private sector are covered only by legislative provisions of SS, with various shortcomings ingrained in the design and implementation (Government of India 1984), as we will see below. A number of Acts are now in force covering contingencies of the organized sector employees; we have sketched out above the contingencies and the Acts meant to cover them (compiled from various issues of *Indian Labour Yearbook*).

Most of the CSS measures available in India are Central laws applicable to all States, with provision for State level extensions and have a statutory protective footing, but unfortunately are limited to an extremely small minority. The Acts in respect of the mode of their enforceability may be put into two categories: (a) administratively run and hence enforced routinely, and (b) self-enforcing, where the aggrieved can move the court or other competent authorities upon denial of provisions of benefits. The first category includes the Employees' State Insurance Act 1948 and the Employees' Provident Fund (and Miscellaneous Provisions) Act 1952, both financed through the joint contributions of the employers and the employees, and the second, the Workmen's Compensation Act 1923, the Maternity Benefit Act 1961, and the Payment of Gratuity Act 1972, all three putting the employer in liability; in these three cases, it is possible for the benefits to get delayed or denied to employees due to inadequate coverage, evasion by employers and the cost and delays involved in legal remedies. In the first category may be included the Acts on welfare funds for the unorganized workers, with an administrative network for the delivery of benefits, but their statutory cover remains much weaker. Below we give brief accounts on these schemes.

### **(1) Contributory Schemes:**

#### **(i) The Employees' State Insurance Act, 1948**

The scheme provides a composite insurance covering health care and cash benefits in sickness, maternity and death or disability due to employment injury.

The Act as at present applies to all power using factories employing 10 or more workers and non power using factories employing 20 or more workers, shops, theatres, cinemas, hotels-restaurants, motor transport undertakings and newspaper establishments employing 20 or more persons in India except in the State of Sikkim. It does not apply to members of the Armed Forces or to persons whose remuneration in the aggregate exceeds Rs. 7,500 a month. The Scheme is operated in 678 centres situated in 29 States/Union Territories. As on 31.3.2003, there are almost 7.86 million employees and about 30.37 million beneficiaries covered under the Scheme. The number of factories and establishments covered by the end of the year had gone up to about 2,55,000.

The administration of the ESI Scheme lies with the Employees State Insurance Corporation, a corporate body, consisting of the representatives of the Central and State Governments, employers, employees, medical profession and the Parliament.

The Scheme is financed through the Employees' State Insurance Fund raised through contribution from employers and employees and grants/donations and gifts from the Central and State Governments, local authorities or any other individual or body. The State Governments also share the cost of the Scheme by contributing towards expenses on medical treatment and attendance of the insured persons, share of each to be determined on the basis of an agreement between the Corporation and the State Governments.

The Employers contribute 4.75 per cent of the wages payable to the employees covered and the employees contribute at the rate of 1.75 per cent of their wages towards the scheme. The employees who are in receipt of average daily wages up to Rs. 40 per day are not required to contribute. Over six lakh workers benefit from this; however, the employers contribute their share in respect of such employees also. The State Governments contribute a minimum of 12.5 per cent of expenditure on medical care.

The scheme provides two types of social security cover namely - (a) Medical Care and (b) Cash Benefits. Medical care is provided to the insured persons and their family members through a vast network of panel clinics, ESI dispensaries and hospitals generally within the vicinity of their residential areas. In addition to providing total in-patient care, the Corporation also fully finances cases of beneficiaries requiring advanced treatment or specialized surgery. The expenditure on medical care has been enhanced to Rs.750 per Insured Person Family Unit per annum since 2004. The cash benefits on the other hand include Sickness benefits, Maternity benefits, Disablement benefit, Benefits after retirement, Dependents' benefits, Funeral Expenses, Rehabilitation allowance, and Standard benefits.

“While as a composite insurance the ESIS has been appreciated in its conception, limitations and difficulties have been experienced in its implementation. The level and quality of medical care has not been found to be satisfactory in many areas. The dual administrative control (of the state Government and the Corporation) has added to the problems of administering health services, which is by itself a daunting task. The dissatisfaction is greater in areas where good infrastructure is lacking, and in establishments having well-managed health care systems for its senior employees who earn wages above the ceiling and who are not compelled to join the ESIS. On the other hand, the scheme has been recognized as extremely useful where alternative facilities do not exist, and where the centres are staffed by sincere and competent professionals. The ESI Scheme has also been appreciated by non-regular employees, such as casual and contract workers, whom employers normally like to exclude from any protection.” (Jain 1999: 42)



## (ii) Employees' Provident Fund (and Miscellaneous Provisions) Act 1952

This Act provides for the institution of compulsory provident funds for employees in factories and other establishments, engaged in 180 industries/classes of establishments employing 20 or more workers. As on 31st March 2004, there were 3.70 lakh establishments with 40.09 million subscribers covered under both exempted and un-exempted sectors. The wage ceiling for coverage under the EPF Scheme is now Rs. 6,500 per month (with effect from 1.6.2001).

The normal rate of contributions by the employers and employees is 10 to 12 per cent of the wages of the employees. Out of 12 per cent of employers' share, 3.67 per cent goes to Provident Fund and 8.33 per cent contributed to the Pension Fund. The 12 per cent contribution is applicable in respect of 172 categories of establishments and the 10 per cent to five industries viz., brick, beedi, jute, coir and guargum.

Three schemes are in force under this Act: (a) Employees' Provident Fund Scheme, 1952; (b) Employees' Pension Scheme, 1995, and (c) Employees' Deposit Linked Insurance Scheme, 1976.

### (a) The Employees' Provident Fund Scheme, 1952:-

This scheme provides for financial assistance by allowing partial withdrawals to subscribers in situations like illness, invalidation, etc., and to finance such of their requirements as marriage or higher education of children or construction of dwelling house. It is stipulated that the PF claims complete in all respect be settled within 30 days (para 72 of the EPF Scheme).

### (b) The Employees Pension Scheme, 1995

Upon the introduction of the this Scheme, 1995 the erstwhile Family Pension Scheme, 1971 ceased to operate and all its assets and liabilities were taken over and merged with the new Pension Fund. While the minimum service for eligibility is 10 years, a pensionable service of 33 years entitles a member to a pension estimated to be around 50 per cent of the last wages. Normal superannuation pension is payable on attaining the age of 58 years. Pension on a discounted rate is also payable on attaining the age of 50 years. Neither the employer nor the employee is required to make any additional contribution. The employer's share of P.F. contribution representing 8.33 per cent of the wage is being diverted to the Pension fund. The Central Government is also contributing to the Pension Fund at the rate of 1.16 per cent of the wage of the employees.

The contingencies covered in the payment of monthly pension include: (a) superannuation on attaining the age of 58 years; (b) retirement; (c) permanent total disablement (a minimum of Rs. 250 per month) (d) death during service; or death after retirement/ superannuation/ permanent total disablement; (a minimum family pension of Rs. 450 and a maximum of Rs. 2500 per month) (f) children Pension (25 % of the widow pension for each child subject to a minimum of Rs 150 p. m. per child payable up to two children at a time till they attain the age of 25 years) and (g) orphan pension (with no parents alive, 75 % of the widow pension, subject to a minimum of Rs. 250 per month per orphan). The pension amount is disbursed through the nationalized banks and post offices.

(c) The Employees' Deposit-Linked Insurance scheme, 1976.

The scheme provides that in the event of the death of an employee, covered under the Employees' Provident Fund and Miscellaneous Provisions Act 1952, the nominee would be paid an additional amount equal to the average balance in the provident fund account of the deceased during the preceding 12 months, with a ceiling of Rs.60, 000 (with effect from 13.6.2000). The Payment on this account is not liable to any attachment and to income tax. No additional contribution by the employee is required here also. However, the employers and the Central Government contribute at the rate of 0.50 and 0.25 per cent respectively of the wage bill of the employees every month.

The all-India coverage under the Employees' Provident Fund (and Miscellaneous Provisions) Act 1952 "is roughly 20 million employees in about 264,000 establishments. In terms of the overall working population, 6.4 per cent come within its purview. Among the different employment sectors in the National Industrial Classification, the most substantial share in overall coverage is of the manufacturing industries (over 51 per cent); next is mining and quarrying (over 20 per cent); agricultural and allied fields only represent 5.7 per cent. The unorganized sector as a whole accounts for 10.4 per cent of all EPF subscribers, the majority of them being *beedi* workers, and yet 70 per cent of them (out of a total of 4.25 million) are still not included. There is a large concentration of covered establishments and subscribers, as under the ESI Scheme, in the three states of Maharashtra, Tamil Nadu and West Bengal, which account for 42 per cent of the total membership. These states, along with Gujarat, Andhra Pradesh, Uttar Pradesh and Karnataka, comprise almost 70 per cent of subscribers in the country." (Ginneken 1999: 44).

## **(2) Non-Contributory schemes:**

(i) The Workmen's Compensation Act, 1923

This Act makes it obligatory for the employers to provide compensation to workmen or their survivors in case of injuries and occupational diseases sustained during the course of employment and resulting in disablement or death. The

compensation rate and amounts are a factor of the wage and age indices; the compensation rate, after the enhancement in 1995, is 50 per cent of the monthly wage in the case of death and 60 per cent in the case of permanent total disablement; the minimum amount of compensation for death is Rs.50,000 and for permanent total disablement, Rs.60,000 and the maximum for death may go upto Rs.2.28 lakh and for permanent total disablement up to Rs 2.74 lakh.

The Act is administered by the State Governments who are required to appoint commissioners for Workmen's Compensation. The functions of the Commissioners include (i) settlement of disputed claims (ii) disposal of cases of injuries involving death, and (iii) revision of periodical payments.

(ii) The Maternity Benefit Act, 1961

This Act mainly provides for maternity protection before and after childbirth, through payment of wages for up to 12 weeks during absence on account of maternity, of which not more than 6 weeks may be availed before delivery and remaining period after delivery, as also certain other benefits. The Act as amended in 1988 provides, *inter alia*, for extension of its provisions to women employees of shops and establishments employing 10 or more persons and reduced the qualifying period for grant of maternity benefit (from 160 days) to 80 days of actual work. The Central Government is responsible for administration of the provisions of the Act in Mines and in the Circus Industry, while the State Governments, in factories, plantations and other establishments.

(iii) The Payment of Gratuity Act 1972

The Payment of Gratuity Act 1972 applies to every factory, mine, oilfield, plantation, port and railway company and every shops or establishments having a minimum of 10 employees, and provides for gratuity payments at the end of service. To be eligible for gratuity the employees should have a minimum continuous service of 5 years. By an amendment in 1994, the wage ceiling as an eligibility condition for gratuity was scrapped. With the benefit of 15 days of wages for every completed year of service, the gratuity amount can now reach Rs. 350,000. The entitlement for seasonal employees is at a rate of 7 days for each season. It may however be noted that even before the enactment of this Act, Gratuity used to be paid to workers in some industries, following negotiations with employers.

## **5. CSS in the Unorganized Sector**

About 18.8 million employees in the public sector enterprises directly come under the umbrella of CSS (as in 2002; Government of India 2004: 4) and about 40 million (that is, only 48.5%) in the private sector are covered under the comprehensive EPF scheme, together representing nearly 15% of the working population (of 402.5 million as per Census 2001) in India. Thus about 85% of the

Indian workers go without any significant protective cover, including about 42% of the workers in the organized private sector itself. The remaining (that is, about 67.6%) uncovered workers are left crowding into the unorganized sector. They include those workers outside the scheduled industries/establishments and those in smaller enterprises; and the self-employed. The alarming trend towards decline in the organized sector employment (in both the public and the private sector: *ibid.*) and the corresponding expansion of casualisation of employment points to the much worsening situation of not only the SS but also the right to life itself, ironically in a democracy. The picture becomes dimmer as we recognize the extent of the plight widening across the vast masses of the unemployed and the dependents among the populace. It is here that we require a powerful political will and a persevering political capability to ensure a minimum of the right to life to the entire masses that will in turn take care of the SS concerns. Hence the significance of the welfare rights: providing BSS and extending CSS to all.

The contingency aspect of social security seems to have received much less attention in independent India when compared with the basic security aspect (as we will see below). Thus, in the first two Plans, social security was discussed solely in relation to organised sector. It is the Third Plan that for the first time referred to the social security needs of the wage earners outside the organised industry. Moreover, it was 'also proposed to make a small beginning in the direction of assisting certain categories of persons without any means of livelihood or support—the physically handicapped, old persons unable to work, women and children.' (The Third Five Year plan, 1961-66: Chapter 35; *ibid.*). Voluntary welfare organizations were proposed to be drafted into welfare activities and 'assisted in a small way' from a special relief and assistance fund, besides assistance from State Governments and local bodies and support from the community.

The Fourth Plan (1969-74) referred to the poorest decile in the population consisting 'mostly of destitutes, disabled persons, pensioners and others who are not fully in the stream of economic activity' with a per capita consumption of 'roughly 35 per cent of the average in rural areas and about 28 per cent in the case of urban areas' and highlighted the need for a 'special assistance', without which their 'income and living standards cannot be expected to rise with the growth of the economy' (The Fourth Five Year plan, 1969-74: Chapter 2; *ibid.*), but remained silent on the mechanism for that 'special assistance'. The Approach document to the Fifth Plan (1974-79) and the Draft Plan (1978-83) continued the lament for the poor; while the former admitted (p. 8) that 'Since the unemployable poor run into millions, it is not possible for the country, at the present level of development, to take good care of them.', the latter noted (p. 275) that 'It is imperative that these sectors receive special attention and towards this end, steps are being initiated to cover them with protective legislation wherever feasible.' The next two Plans (Sixth: 1980-85 and Seventh: 1985-90) however chose to remain silent on this issue; and the Approach document to the Eighth Plan (1990)

was content to commend well (p. 38) on the State level initiatives, 'like old age and widows' pensions, accident insurance and the like', undertaken 'in a piecemeal and ad hoc fashion', and hoped for 'designing a better thought out, comprehensive and affordable system'.

The Eighth Plan (1992-97) also recognized that the 'workers in the unorganised sector, who constitute 90 per cent of the total workforce, by and large, do not have access to such benefits. Steps need to be taken on a larger scale than before to improve the quality of working life of the unorganised workers, including women workers' (The Eighth Plan, 1992-97: Chapter 7; *ibid.*). The Plan document continues in the same vein as in the earlier: 'Suitable organisational arrangements would need to be developed to provide a minimum measure of social security for unorganised workers. A number of models are available for adoption. The Welfare Boards for Mine Workers, Beedi and Cigar Workers etc., set up by the Government of India and financed out of the cess levied on the production of the commodity concerned and the Welfare Boards for cashew workers and coir workers set up by the Government of Kerala constitute one set of models. Mutthadi Workers Board in Maharashtra and Jathu Hamal Boards being set up in Andhra Pradesh form the second model. A third model is the set of insurance schemes launched by Governments of Gujarat, Kerala, Karnataka and Madhya Pradesh for landless agricultural labourers. A fourth alternative is a Central Fund with tripartite contribution (bi-partite in the case of the self employed)' (*ibid.*).

It was in this light that a pioneering move was initiated in 1995 towards the evolution of minimum standards in social security to the poor in the form of a National Social Assistance Programme (NSAP), comprising (i) Old Age Pension, (ii) Maternity Benefit and (iii) Family Benefit for the girl child in particular. This was initially implemented mainly as a programme for the poor under the broad head 'Poverty Alleviation in Rural Areas', and was expected to be extended to the casual and the self-employed workers in informal sector in both the rural and the urban areas in the Ninth Plan.

The public concern for extending social security to the unorganised sector thus crystallized found still more echoes in the Ninth Plan (1997-2002) document also that contained a separate section on it. 'The Governments of Gujarat, Kerala, Karnataka and Madhya Pradesh have insurance schemes for the landless agricultural labourers. This needs to be extended for the entire country. .... In the Ninth Plan, a strong research and development effort will be mounted to facilitate the extension of social protection to all sections of the working population. A scheme of social security for the unorganised rural labour would be designed to provide for protection during the stoppage or diminution of income. The existing welfare schemes of the unorganised sector which are widely scattered and fragmented, will be integrated properly. Institutions and arrangements for providing group insurance to the rural poor across the country need to be made more effective and their coverage increased.' (The Ninth Plan, 1997-2002: Volume 2; Chapter 3; *ibid.*). It is then argued that 'the design of the



efforts for providing social security has to be promoted on a location-specific basis', and that 'Resources should be raised primarily by the employees and employers. The Government can provide a token support but cannot meet the full expenditure incurred on social security. In the long run such location-specific schemes should invest their resources in, and earn from, the capital market. The schemes will have to be operated and managed jointly by the employers, employees and representatives of the local authority. The support from the Government, in the initial, and for a specified number of, years can be on a matching basis to the resources pooled by the employers and the employees. The support from the Government needs to be shared by the State Government and the Central Government. The primary purpose is to test and demonstrate the viability of a location-specific, and largely self-financing, effort to provide social security at a rate that broadly matches the market wage rate of an average worker at that location. Such a scheme, to be owned by the local beneficiaries, has to have a strong location-specific character. The task of identification, in association with the employers, can be managed for a reasonable size of population unit. Hence, the formulation of location-specific social security schemes for a unit size of say 20,000 households or one lakh persons, under the supervision of local authority, will be encouraged.' (*ibid.*)

It is further contended that 'The social security set-up as it exists among industrial countries is not applicable for India. Firstly, nearly half of those employed are the self-employed, which is a very small category in the industrial countries. Most of the self-employed are in the informal sector, in contrast to the industrial countries, where formal sector employs bulk of the workforce. Secondly, the incidence of poverty is high here and persistent over time. It is rooted in several structural features of the economy. These include low wages, their irregular payments and irregular employment. A few states in India, namely, Karnataka, Kerala and Tamil Nadu demonstrated the viability and potential of old age pension scheme. Some form of social assistance is also given to the workers in the unorganised sector. This could be considered by the other states. However, social security must be targetted to particular vulnerable groups like informal urban workers, migrant workers, women and children etc. However, multiple social assistance schemes will not be effective. It will be meaningful to choose the most cost effective ones among them for application across the board.' (*ibid.*)

Based on this, as expected, in the spirit of the age of reform, the Tenth Plan finally proposed a 'self-help' model: 'A legislative and administrative framework has to be created for significant coverage of the unorganised sector by social security cover. The strategy would be to motivate and encourage the State Governments to formulate and implement schemes and programmes targetted at certain occupational groups in the unorganised sector without putting any additional pressure on the budget. To extend the coverage of social security measures for the unorganised sector workers, setting up of the cooperatives, self-help groups, mutual benefit associations managed and financed by the occupational groups/workers and voluntary health insurance and pension schemes would be



encouraged. Also, attention would be focussed on alternative income generating activities with the provision of credit arrangement for the supply of raw materials, etc.’ (The Tenth Plan, 2002-07: Volume 2; Chapter 3; *ibid.*)

Along with this ‘outline of possible initiatives’, it was also suggested that ‘a special group will prepare a perspective plan for social security for all workers. (*ibid.*). It was in line with this proposal that the Central government constituted the National Commission on Enterprises in the Unorganized Sector in 2004 that subsequently submitted its Report, recommending a minimum package of contributory social security covering the whole unorganised sector and administered by a National SS Board through State subsidiaries. The commission had earlier proposed pilot projects for ‘growth poles’ applying the principles of the Provision of Urban Amenities in Rural Areas (PURA)<sup>2</sup> scheme. The objectives are to expand production and employment in the unorganised enterprises around existing clusters of industrial activities and services as well as encourage the formation of new clusters.

One group among unorganised workers, who are extremely vulnerable, is the migrant workers. According to the 1991 Census, about 226 million people have left their residences and out of this 17.3 million (8.8 percent) have left their State for work. The ‘Inter-State Migrant Workmen (Regulation of Employment and Conditions of Services Act), 1979 was passed to regulate the employment of inter-State migrant workmen and to provide for the conditions of their employment. The Act has provision for issue of Pass-Book to every inter-state migrant workmen with full details, payment of displacement allowance equivalent to 50 percent of monthly wages or Rs.75 whichever is higher, payment of journey allowance including payment of wages during the period of journey, suitable residential accommodation, medical facilities and protective clothing, payment of wages, equal pay for equal work irrespective of sex, etc. It is extremely doubtful whether even a small fraction of the migrant workers get the protection they are entitled to under this legislation.

#### Welfare funds and group insurance schemes

Given this background, let us now turn to the arrays of CSS measures available for the unorganised sector. As is clear from the above discussion, these measures

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<sup>2</sup> PURA (Providing Urban Amenities in Rural Areas) is the major component of the President A.P.J. Abdul Kalam’s dream for developed India. It differs from the conventional ideas of economic development of rural areas in many ways—a comprehensive and composite rural development, government investment at urban levels in rural programmes, reverse rural-urban migration, the prerequisite quality infrastructure, supportive modern industry and investment in social and commercial service and private enterprise initiative. PURA habitat design depends upon the infrastructural ring roads linking a loop of villages and the interfacing of four connectivities – physical, electronic, knowledge and economic – to enhance rural prosperity. The model should enable proper selection of village clusters and deployment of the youth in different areas of rural development to make this programme a reality. (Gandhi 2005).

source at the Central and State levels. The social security model adopted in general by both the Central and the State governments is the Welfare Funds model. Typically, this model is a tripartite one, consisting of the representatives of workers, employers (wherever identifiable) and the government. A Welfare Fund is managed by a Board appointed by the government, with its chief executive being a government functionary. Defined social security cover is given to the worker-members of the Funds for which contributions are collected from the workers, from the employers (usually through a cess) and, in most cases, from the government. However, it should be noted that the schemes operate outside the arena of specific employee-employer relationships, and the employees are not in fact required to make any specific contribution; the cess levies paid by the employers are not linked to identified individual employees. The delivery of welfare services is also, thus, independent of individual employment relationships.

Apart from the State level initiatives, five Central welfare funds are in functioning under the Ministry of Labour. All these funds are financed out of the proceeds of cess levied under respective Cess/Fund Acts. Through special schemes, the funds provide for housing, medical care, social security, education and recreational facilities to the concerned workers. The five Acts are:

- (i) The Mica Mines Labour Welfare Fund Act (1946),
- (ii) The Limestone and Dolomite Mines Labour Welfare Fund Act (1972),
- (iii) The Iron Ore, Manganese Ore and Chrome Ore Mines Labour Welfare Fund Act (1976),
- (iv) The *Beedi* Workers Welfare Fund Act (1976), and
- (v) The Cine Workers Welfare Fund Act (1981).

These schemes provide for medical assistance of Rs.150 for the purchase of spectacles, reservation of beds in tuberculosis (T.B.) hospitals, treatment and subsistence allowance not exceeding Rs.750 p.m. in case of tuberculosis, and reimbursement of expenditure up to Rs.1 million for heart disease and kidney transplant. The annual expenditure under these funds is around Rs. 1000 million. According to the Ministry of Labour and Employment, these schemes presently cover more than 4.4 million workers and their families.

The current rates of cess levied on the products are:

- (i) 4.5 per cent *ad valorem* on the export of mica (with effect from November 1, 1990),
- (ii) One rupee per metric tonne of limestone and dolomite (with effect from December 27, 2000), and
- (iii) Re. one, four and six per tonne, respectively for iron ore, manganese ore and chrome ore.

The relatively active Fund among all these is the one for the *beedi* workers, (4.25 million), who are concentrated in a dozen states, the most prominent among them being Madhya Pradesh, Andhra Pradesh, Tamil Nadu, West Bengal and Uttar Pradesh. In this case, a premium of Rs.18 per member per annum is shared

equally by the Labour Welfare Organisation and the Social Security Fund. In addition to the benefits accorded to mine workers, beedi workers are insured under the General Insurance Scheme. This scheme provides Rs.3000 in case of natural death, Rs.25,000 in case of accidental deaths or total permanent disability and Rs.12,500 in case of partial permanent disability. There is also an Integrated Housing Scheme for *beedi* workers, which has recently been liberalised, and the amount of housing subsidy has been increased from Rs.20,000 to Rs.40,000 per tenement.

Apart from the Welfare Fund Model, a few group insurance schemes (GISs), subsidized with the Social Security Fund under the Life Insurance Corporation, are implemented by the Central Government, while a few others are directly implemented by various departments. Most of the social security benefits consist of life insurance (natural or accidental), compensation for disability and some assistance for health-related problems. Prominent among these are the Landless Agricultural Labourers Group Insurance (LALGI); and the GIS for the weaker sections, extended to 23 different occupations. The insurance cover varies from Rs. 1,000 to Rs. 10,000; generally the accidental death is insured for twice the amount of natural death. The premia are paid mostly by the State governments and the Social Security Fund; only in occupational GIS is part of the premium borne by the beneficiary.

A number of new insurance policies/schemes are now available for the poor and the low-income families, with very low rates and affordable levels of premium, such as the Rural Group Life Insurance Scheme (1995), the Janata Personal Accident and the Grameen Personal Accident policies; and the Jan Arogya Policy (1996). This initiative was an offshoot of the recommendations of the Committee on Reforms in the Insurance Sector (Government of India, 1994) that had taken note, among others, of the vast potential for insurance business in the rural areas.

#### Varishta Pension Bima (2003)

This scheme is exclusively meant for unorganised sector workers aged 55 years and above. The scheme is fully financed by the investment of the beneficiary with an annual return of 9 per cent in the form of monthly pension. The amount of pension benefit varies according to the amount invested from a minimum of Rs.33,335 to a maximum of Rs.2,66,665. The minimum and maximum monthly pension per month would be Rs.250 and Rs.2000, respectively. The scheme is implemented by the Life Insurance Corporation of India (LIC). The Government provides subsidy to the LIC to the tune of the difference of actual pension payout at 9 per cent and the amount actually earned by the LIC on the corpus.

#### Janshree Bima Yojana (2000)

The Janshree Bima Yojana is targeted at the urban and rural poor who live below the poverty line or on the margin. The premium for the insurance cover would be

Rs.200 per annum of which 50 per cent would be borne by the Central Government through the newly set up Social Security Fund. The balance premium would have to be paid by the individual or some nodal agency or the State Government.

The scheme provides for payment of Rs.20,000 to the nominee in the event of death of the policy-holder due to natural causes. In the case of accidental death or permanent disability, the benefit will be enhanced to Rs.50,000 while in the case of partial disability, the policy-holder would get Rs.25,000. The scheme is administered by the LIC and applicable to groups of at least 25 members. The groups are identified and notified by the LIC in consultation with the designated nodal agency in specific areas. The nodal agencies could be the panchayats, non-governmental organisations, self-help groups (SHGs) or any other institutionalised arrangement.

### Unorganised Sector Workers Social Security Scheme

As an outcome of the recommendations of the Second National Labour Commission, the Central Government launched the Unorganised Sector Workers Social Security Scheme (2002) on a pilot basis in 50 districts. It is available for unorganised and self-employed workers drawing salary/wage/income of not more than Rs.6500 per month. The scheme is financed by contribution at Rs.50 per month from workers in the age group of 18-35 years and Rs.100 per month for workers in the age group of 36-50 years. The contribution of the employers is Rs.100 per month while that of the government is 1.16 per cent of the monthly wages of the workers. The scheme includes the following three benefits:

- (i) Old-Age Pension Scheme: This includes a minimum pension of Rs.500 per month at the age of 60 years or permanent/total disability and family pension in case of the death of the worker.
- (ii) Personal Accidental Insurance: This provision includes accidental insurance of Rs.100,000.
- (iii) Medical Insurance: This includes a medical reimbursement of hospitalisation expenses up to Rs.30,000 in a year and Rs.25,000 for accidental death.

So far only 3,500 workers have been enrolled under the scheme. This scheme is virtually closed as it has no statutory backing, is voluntary in nature and has had no contribution from the employers.

It should be noted that one of the commitments made in the National Common Minimum Programme of the present government was to introduce a social security scheme for unorganised workers. As elsewhere mentioned, a National Commission on Enterprises in the Unorganised Sector was constituted in 2004 under Dr. Arjun Sengupta that has already submitted its report. In this context, it

was proposed in the Budget 2007 to extend death and disability insurance cover through Life Insurance Corporation of India (LIC) to rural landless households under a new scheme called '*Aam Admi Bima Yojana*' (AABY). It is estimated that there are about 15 million rural landless households, as per NSS Report No. 491. Out of this, about 7 million households are expected to be covered by end March 2007, through the existing schemes of the LIC with the support of State Governments and the social security fund with the LIC. The AABY will cover the rural landless households, which enjoy no cover at all today, by insuring the head of the family or one earning member in the family for a premium of Rs.200 per year per person, which the Central and State governments will finance on a 1:1 cost-sharing basis.

#### Universal Health Insurance Scheme (UHS)

The community-based Universal Health Insurance Scheme was launched by the four public sector general insurance companies in July 2003. The UHS was redesigned in 2004-05 exclusively for persons and families below the poverty line with a premium of Rs.165 for individuals, Rs.248 for families of five persons and Rs.330 for a family of seven. The benefits under the scheme were reimbursement of medical expenses up to Rs.30,000 towards hospitalisation, an insurance cover for death due to accident of Rs.25000 and compensation due to loss of earning at the rate of Rs.50 per day up to a maximum of 15 days. However UHS excludes maternity benefits and outpatients care. The coverage is around ten million persons during 2006.

#### Scheme for Handloom Weavers and Artisans

This programme offers the following benefits:

(i) Thrift Fund Scheme: Under this scheme, every member contributes 8 paise per rupee of wage earned while the Central and State governments contribute 4 paise each to the fund. The scheme is implemented by the Weavers Co-operative Societies/Corporations. It provides for temporary advance, and both partial and final withdrawal.

(ii) New Insurance Scheme: This scheme is implemented by the United India Insurance Company and financed by the Central Government (Rs.60), State government (Rs. 40) and handloom weavers (Rs. 20) to share an annual premium of Rs. 120. The benefits include Rs.1000 in the case of loss of dwelling due to natural calamities or fire, Rs.100,000 in case of accidental death, reimbursement of hospitalisation charges up to Rs.2000 and maternity benefits.

(iii) Group Insurance Scheme: Under this scheme an assured sum of Rs.10,000 is given.

(iv) Pension Plan Scheme: A sum of Rs.1000 per month is given to a master craftsman who is unable to work due to old age.

(v) Insurance for Power loom Weavers: This scheme insures workers in the age group of 18-60 years with an income of Rs.700 p.m. The Central and the State governments equally share the annual premium of Rs. 120. Benefits are given in the case of natural death (Rs.10,000) and accidental death (Rs.20,000). In addition, the accumulated amount in the beneficiary's running account earns an interest at 11 per cent per annum.

#### Umbrella Legislation for the Welfare of Construction Workers (1996)

One of the notable initiatives in regulating the conditions of work and provision of a measure of social security relates to the group of construction workers who form one of the largest segments of workers in the unorganised sector. Two umbrella legislations were passed by the Parliament:

(a) The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996; and

(b) The Building and Other Construction Workers Welfare Cess Act, 1996.

Subsequently, the Building and Other Construction Workers Central Rules, 1998 was notified on November 19, 1998. The Act is applicable to every establishment that employs ten or more workers in any building or construction work, wherein the project is worth more than Rs.1 million. The Welfare Funds proposed are to be financed by contributions from beneficiaries, levy of a cess on construction works at a rate ranging between 1 and 2 per cent of the construction cost incurred by an employer and non-mandatory grants by the State/Central governments. The benefits include support in the event of accident, old age pension, housing loans, payment of insurance premium, children's education, and medical and maternity benefits.

Under these umbrella legislations, all State governments are expected to enact their own legislations. So far only six States have enacted such legislations. The State of Kerala was the first to bring about legislation on social security and welfare for construction workers in 1990, even before the Central legislation, which perhaps acted as a precursor to such a national level legislation. The State of Tamil Nadu also brought about legislation in 1997 under which one of the categories of employment included 'Employment in Construction Work'.

#### National Social Assistance Programme (NSAP), (1995)

The NSAP, designed to provide protective social security to the very poor citizens without any reference to their work status, is the first national programme of a cash-transfer nature in the country. However, in many States, such a programme



had already been in implementation. The programme intends to protect poor and destitute persons in events of insecurities during old age, death of the breadwinner and maternity. The scheme is 100 per cent Centrally funded to ensure that a measure of social protection, albeit limited, is available to the poor and old persons throughout the country. The programme covers the following three benefits:

(i) National Old Age Pension Scheme (NOAPS):

The applicant, who is more than 65 years of age, should be a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through the support of family members or other sources. A financial assistance of Rs 75 p.m. per beneficiary was given earlier, which has now been increased to Rs 200 p.m. thereby providing half the amount required for crossing the officially determined poverty line per person per month. The coverage under this scheme is 72.8 lakh as in 2005-2006.

(ii) National Family Benefit Scheme (NFBS):

This scheme targets households below poverty line (BPL) after the death of the primary breadwinner in each of these families. The applicant should be in the age group of 18 to 65 years. A lump sum financial assistance of Rs. 10,000 is given to the targeted family. The coverage under the scheme is 2.11 lakhs as in 2005-2006.

(iii) National Maternity Benefit Scheme (NMBS):

This is meant for pregnant women in BPL households for up to their first two live births, provided these women are aged 19 years and above. It gave a lump sum assistance of Rs. 500 per beneficiary and covered 11.52 lakh women beneficiaries as in 2000-01. The scheme has been transferred from the Ministry of Rural Development to the Department of Health and Family Welfare with effect from 2000-01 and has been redesigned as the *Janani Suraksha Yojana* in which the targeted women in BPL households are provided cash benefits of up to Rs.1300 in rural areas and up to Rs.800 in urban areas for ante-natal care and institutional deliveries.

The *Gram Panchayats* and Municipalities play an important role in the identification of beneficiaries, monitoring of the programmes and the disbursement of funds. The State government communicates the targets for the schemes to the *Gram Panchayats*/Municipalities so that identification of the targets can be undertaken by the *Gram Panchayats* in the *gram sabhas* and by the Municipalities in the neighbourhood/*mohalla* committees.

### **The State Initiatives**

As explained above, in the context of the Eighth Plan, many States have already introduced statutory social security provisions, especially in the background of poverty alleviation initiatives. Kerala leads all other States, with the available

figures indicating that the large number (23) of Welfare Funds currently being implemented have covered (by 2005) about 64 per cent of the informal workers in the State (Government of Kerala 2006). Tamil Nadu also has a system of Welfare Funds aimed at providing some social security to the workers (including construction workers and 60 (out of 67) categories of manual workers) in the unorganised sector. A relatively well functioning group of 39 Welfare Boards covering about 150,000 head-load workers (*Mutthadi* workers) functions in Maharashtra, along with Security Guards' Boards, but it is yet to be extended to other workers in the unorganised sector. A few other states such as Gujarat, Karnataka, Andhra Pradesh and Madhya Pradesh have also established Welfare Boards/Funds for selected categories of workers. West Bengal, followed by Tripura has recently introduced a statutory provision of social security for the unorganised workers in the form of a Provident Fund. All these statutory provisions mostly cover contingencies such as accidental death and injury, maternity and some financial assistance for the education of children, but do not cover sickness. It goes without saying that one of the major insecurities of workers stems from the frequent incidences of illness and need for medical care and hospitalisation of the workers and other family members.

Apart from these statutory provisions, a number of other schemes also operate in many, if not all, States. Such welfare measures generally include a grant of monthly pensions to various categories of destitutes, *i.e.*, those without subsistence income or family support among the aged, widows and the disabled. Starting with Andhra Pradesh and Kerala in 1960, all States have now instituted granting of monthly pensions to the aged (above 60 years), subject to the conditions of income being below the stipulated levels and being 'without support' (*i.e.*, not having a son above 21 years of age). In Kerala, there are more than 40 pension schemes, out of which 20 are financed by the State itself. In many states, widows are also entitled to a pension; in Kerala, besides the destitute/widow pension scheme, unmarried women above 50 years are also paid a monthly pension of Rs. 110, and financial assistance is given to poor widows for the marriage of their daughters. The physically disabled and (landless) agricultural workers are also entitled to pension in some States.

Note that we do not consider here the various self-financed social insurance schemes and the NGO-initiated schemes.

## **6. BSS: The Basic Right to Life**

Given the linkage of poverty (or deprivation or its removal, development) with BSS, let us now look into its course of development and the current state.

It took more than a decade after Independence for the problem of poverty to receive the state's attention in India in a direct form. Increasing food shortage and droughts and other natural calamities during the 1960s and early 1970s led to the design of poverty alleviation programmes in the form of emergency employment,

distribution of food grains at subsidised prices, etc. These were the initial target-oriented social security programmes for those in the informal sector. Provision of basic education and primary health care, although highlighted as a laudable objective, were quite limited in their outreach and its spread has so far been so abysmally slow that these two still remain as basic challenges to India's attempt in eliminating poverty and enhancing basic human capabilities.

It does not however mean that India in the first flush of Independence was uncaring for the poor; strategies to combat the problem of mass poverty were being streamlined through planning, and its central objective in India was articulated as 'to initiate a process of development which will raise living standards and open out to the people new opportunities for a richer and more varied life' (The First Five Year plan, 1951-56: Chapter 1; <http://planningcommission.nic.in/plans/planrel/fiveyr/default.html>). It should be noted that it was during this Plan period that India took it upon herself to embark upon a 'socialistic pattern of society', following the adoption of such a slogan by the Indian National Congress that met at Avadi near Chennai in late January 1955. The slogan was put into a practical test through the Second Plan in terms of the Mahalanobis model of industrialization; 'The accent of the socialist pattern is on the attainment of positive goals; the raising of living standards, the enlargement of opportunities for all, the promotion of enterprise among the disadvantaged classes and the creation of a sense of partnership among all sections of the community. These positive goals provide the criteria for basic decisions. The directive principles of State policy in the Constitution had indicated the approach in broad terms; the socialist pattern of society is a more concretised expression of this approach.' (The Second Five Year plan, 1956-61: Chapter 2; *ibid.*).

Poverty eradication was a major theme in the perspective plans of the 1950s and 1960s and was sought to be achieved through moving the country onto a higher growth path rather than through redistributive mechanisms. Land reform as a major redistributive mechanism, tried mostly with a half-heart, failed to make the desired impact and was only successful to a limited extent of abolition of Zamindari. Given this failure in the redistribution of productive assets like land, it was natural for second best options to come to the forefront. But the growth strategy also looked uninspiring, with the 'Hindu rate of growth' (3.5 percent on an average) inevitably making the wait for a trickle down appear unduly long. Hence the direct attack approach.

Thus the first major attack on poverty started during the Fourth Plan period (1969-74); significantly, it had a murky historical set up of intense political developments that raised poverty to the enviable pedestal of vote-raising slogan: '*garibi hatao*' ('eliminate poverty'), reminiscent of the Nazi socialism. However, it did have a positive impact in terms of reorientation of the welfare measures towards direct anti-poverty programmes. Important among them were the programmes for drought-prone areas and for small and marginal farmers and agricultural labour, and a series of pilot rural employment programmes such as the

Rural Manpower Programme, the Crash Scheme for Rural Employment and the Intensive Rural Employment Programme. The slogan touched the right cord and set a precedence in the process of translating some of the norms enshrined in the Constitution into '*as if rights*' to such an extent that it became mandatory for the later governments not to ignore the process, except at the cost of their own survival (as it occurred in the case of Kerala, for example; Pillai 2003; Kannan and Pillai 2004, 2005).

The Plans that followed continued and tried to enrich that tradition. Thus the Fifth Plan (1974-79) proposed a National Minimum Needs Programme (NMNP) including elementary education, rural health, rural water supply, rural roads, rural electrification, housing for rural landless labourers, environmental improvement of urban slums and nutrition for young mothers and for pre-school and school children. Two major programmes were taken up during the next Plan period (1980-85) for direct poverty alleviation: (a) the Integrated Rural Development Programme (IRDP), to assist rural households below the poverty line with loans and subsidies for asset creation, training and infusion of technology, and (b) rural employment programmes, based on public works, such as the National Rural Employment Programme (NREP that replaced in 1980 the Food for work Programme of the 1970s) and the Rural Landless Labour Employment Guarantee Programme (RLEGP, started in 1983). The process of addition and consolidation of schemes in different garbs continued with all the Governments.

A number of assessment studies done on these programmes have unequivocally pointed to large-scale leakages, but also highlighted their positive contribution to making a dent in rural and urban poverty. The proportion of people below the poverty line remained above 50 percent up to the mid-1970s, but registered thereafter a declining trend. It declined perceptively from 51 percent in 1977-78 to 39 percent in 1987-88. The declining trend continued in the 1990s and has come down to 26 percent in 1999-2000; it is also argued however that while there was a marked decline in both rural and urban poverty rates between 1973-74 and 1986-87, there is no sign of anything comparable since (Datt 1999).<sup>3</sup> Empirical evidences, on the other hand, have specifically shown that for a substantial proportion (varying between 20 to 50 percent) of the beneficiaries, the assets generated ceased to exist after two to three years, and even in cases where the assets continued to exist, the correctly measured contribution to disposable income was rather low (Osmani 1988: 31-41). The IRDP was widely perceived to be plagued by ineffective implementation with the result that the income earned from employment programmes had rarely been sufficient to lift the poor out of poverty; it was found that only 14.8 percent of the assisted families had been able to cross the poverty line, and for 29.3 percent, the IRDP assets had not generated any income at all (Chelliah and Sudarshan 1999). Subsequently, the programme, along with its allied projects, was restructured into a self-employment generation

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<sup>3</sup> Poverty trend sin India during the 'reform' period has been a subject of heated controversy; See Deaton and Dreaze (2002) for details.

scheme, *Swarna Jayanthi Grammen Swarozgari Yojana* (SGSRY), that facilitates the provision of income assistance to the poor families through bank credit and subsidy to start micro-level enterprises in rural areas. The programme has an empowering content in that it encourages the formation of self-help groups to start micro-level enterprises. The Government of India has credit-linked 0.226 million self help groups and credit to the tune of Rs. 11970 million has been disbursed (Budget Speech of the Finance Minister, 2005).

With this background, below we enlist the currently available projects on the anti-poverty front. It should be noted that the official programmes are classified according to our perspective of BSS, including food security, housing security, health security, and education security with an inherent dimension of income/employment security.

### **(1) Food security**

One of the basic rights to life, the right to an adequate standard of living, ‘including food, clothing, housing and medical care and necessary social services’, is enshrined as a basic human right in the Universal Declaration of Human Rights (UDHR: Article 25) and the International Covenant on Economic, Social and Cultural Rights (ICESCR: Article 11). Note that none of the welfare rights, howsoever basic it is to (civilized) life, is guaranteed by the Indian Constitution, though India remains an eager signatory to all these declarations and covenants. It goes without saying that it is out of the same concern as of the British India for the legitimate function of the state that the Independent India’s welfare policies have found prime of place in the business of Governments, in fact as an intense continuum of the earlier policies, the food security measures being an apt example.

#### **(i) Public Distribution System (PDS)**

Price and supply stability were the major measures of food security in India till the 1980s; the Food Corporation of India (FCI) was established under the Food Corporation Act 1964 to facilitate the distribution of food grains across the country through the official Public Distribution System (PDS) and thus to transform “the crisis management oriented food security into a stable security system.” (fciweb.nic.in); the success of at least the State of Kerala in ensuring food security in general partly owes to the universal PDS. Though the PDS evolved in the wake of the food grain shortages of the 1960s and was mainly confined to urban and food deficit areas, its coverage was extended in the mid-1980s, to the rural areas in some States and to areas with high incidence of poverty (for instance, tribal blocks), thus taking it to the pedestal of a welfare programme. The failure, however, stems from its conversion from a universal coverage to a targeted one in June 1997, from a general price stabilizing cum subsidy programme to a producer price support cum targeted consumer subsidy programme. In this targeted PDS, allocation of food grains out of the Central pool



is made to the States at two sets of prices, at a subsidized price for the poor (below poverty line (BPL) HHs) and near open market price for others (above poverty line (APL) HHs). The new approach consists in income-based means test, despite its widely recognized failing that it is difficult to identify the poor based on incomes and thus it is fraught with large scope for serious errors of false inclusion (Type I error) and of false exclusion (Type II error), due to flaws in identification of below poverty line (BPL) or above poverty line (APL) households, and for higher levels of inefficiency and corruption in its operations, in addition to the costs of targeting (administrative, incentive, stigma and political). As we seek to minimize the Type I error, there floods in Type II error and *vice versa*. This in turn suggests that unless a foolproof targeting mechanism built into the scheme is available, it pays to have a universal programme wherein Type II errors are minimized, disregarding Type I errors. It simply means then that given the more than comfortable level of food stocks available with the government as at present, a *universal* PDS would be far more effective, provided that the fair price shops follow a flexible functioning catering to the specific needs of the poor.

The distinction in turn drew severe criticism, because persons above the official poverty line also suffer from inadequate calorie intake and malnutrition (Swaminathan 2000). In effect, the targeting led the movement of APL households away from the PDS due to price as well as quality problems and the gross inadequate geographical coverage did not benefit the BPL households much, for example, the coverage is 6 percent of the total area in Bihar. Lesser off take resulted in large carrying cost subsidies. In other words, there was shift in the nature of subsidy from consumer subsidy to producer subsidy. Government policy paper on subsidies has even gone to the extent of giving thought to an introduction of food stamps. To put it brief, the PDS with universal coverage is considered fiscally unviable by the government, which appears to forget that any move to dismantle the PDS in a country with deficient calorie intakes and a high proportion of malnutrition among women and children would involve very serious consequences.

While the government circles were infested with such contemplations, there came out two special schemes, administered through the PDS:

*Antyodhaya Anna Yojana Scheme* (Food security for the poorest of the poor): Launched in December 2000, this scheme aims at providing through the PDS wheat at Rs. 2 per kg and rice at Rs. 3 per kg to the poorest of the poor HHs in the country. This scheme was initially meant to cover about 10 million such families, out of an estimated 65.2 million BPL HHs; in 2003, an additional 5 million families were brought under its umbrella.

*Annapoorna Scheme*: Under this scheme, destitutes above the age of 65 years, who are not receiving National Old Age Pension are eligible for 10 kg rice per



month free of cost; it was meant to cover 44,980 such destitutes. In Kerala, all tribals, who are unable to work, are also included under this scheme.

It is now widely accepted that the “achievement of macro food grain security at the national level did not percolate down to households and the level of chronic food insecurity in India is still high.” (Radhakrishna 2005). Recent evidences suggest that under-nutrition levels in India are among the highest in the world. The National Family Health Survey 1998-99 data show that at the time of the survey, 30% of the young children had fever, 20% had diarrhoea, and 20% had an infectious cough. In some of the poorer States, the situation is much worse; for instance, in Bihar, 90 per cent of the children are deprived of adequate vaccination and 26 per cent are severely undernourished; and in Orissa, 36 per cent of the young children had fever at the time of the NFHS survey. Radhakrishna (2005) quotes the Food and Agriculture Organisation that over 225 million Indians today remain chronically undernourished and the National Nutrition Monitoring Bureau that in 2000-01, about half of the rural children below five years of age suffered from malnutrition and 40 per cent of adults from chronic energy deficiency.

It is significant to note here that the Supreme Court of India has made some commendable efforts in guaranteeing the people's right to food. In its interim order (dated 28 November 2001, related to the case of the People's Union for Civil Liberties (PUCL) vs. Union of India and others (Writ Petition [Civil] No. 196 of 2001), the Court issued directions pertaining to 8 food-related schemes sponsored by the Central government. These are: Annapoorna Yojana, Antyodaya Anna Yojana, Family Benefit Scheme, Integrated Child Development Scheme, Maternity Benefit Scheme, Mid-Day Meal Scheme, Pension Schemes, and the Targeted Public Distribution Scheme. In short, the order directs the Union and State Governments to implement these schemes fully as per official guidelines. This, in effect, converts the benefits of these schemes into legal entitlements for the citizens and is a live instance of translation of norms into pure rights, as distinct from the *as if rights* we explained above. The court has also given directions in respect of certain other schemes, notably the Sampoorna Gramin Rozgar Yojana. Further, in May 2002, the Supreme Court designated two Commissioners to monitor the food security situation in the country, as well as compliance with the SC orders. These Commissioners, with the support of grass root organizations, analyze data from government and non-government sources, and submit their findings regularly to the Supreme Court.

#### (ii) Noon Meal Scheme

An important component of the food security is child nutrition programme. While the PDS in effect involves indirect nutritional support with the objective of improving the physical and economic access to staple food, programmes of direct, targeted nutritional intervention involving provision of cooked food to the vulnerable among the poor, especially children (by self-selection) have come to

assume a crucial role in the larger scheme of social security. These programmes work through midday meal scheme and ICDS. The Central Government launched Mid-day Meals programme on August 15, 1995, with an additional objective of raising enrolment, attendance and retention among primary school going children (6 – 11 years) by reducing drop out rates.

Under the MDM scheme, cooked midday meal with a nutritional content of 450 calories and 12 grams protein is served to children studying at primary level in government, government-aided, and local body schools; and in Education Guarantee Scheme (EGS)/Alternative and Innovative Education (AIE) Centres. About 120 million children studying in over 0.95 million schools across India are presently covered under the scheme. The Scheme was last revised in June, 2006 with a view to improving the quality of meal. The cooking cost norm has been fixed at Rs. 2 per child per school day, with Rs. 1.80 as Central assistance for North East States and Rs. 1.50 for other States and UTs. Recognizing the need for appropriate infrastructure, assistance for construction of 94,500 kitchen-cum-stores was sanctioned for the first time to States in 2006-07. Moreover, assistance to States has been provided at the rate of Rs. 5,000 per school to procure/repair kitchen devices.

In Orissa the programme was started in 1995 itself; in Kerala, on the other hand, the programme had had a long history since the mid-1940s when ‘the princely States of Travancore and Cochin had established a system of free mid-day meals for poor children in the lower primary schools’ UN/CDS 1975 [2000: 41]); the scheme was then extended to other parts of the reorganized State of Kerala in 1961. Until 1975, a consortium of American voluntary organizations, called Cooperative for American Relief Everywhere (CARE), was providing the commodity aid required for the programme; since then the State government has taken over the programme.

As noted earlier, the Supreme Court of India, in its judgment in *People’s Union for Civil Liberties vs. Union of India and others* (Writ Petition (Civil) No. 196 of 2001), decreed that the State governments must “implement the mid-day meal scheme by providing every child in every government and government assisted primary schools with a prepared mid-day meal with a minimum content of 300 calories and 8-12 grams of protein each day of school for a minimum of 200 days. Those governments providing dry rations instead of cooked meals must within three months (by 28 February 2002) start providing cooked meals in all government and government-aided primary schools in half of the districts of the state (in order of poverty) and must within a further period of three months (by 28 May 2002) extend the provision of cooked meals to the remaining parts of the state.” It is disheartening to note that some of the States, for instance, Uttar Pradesh, Bihar and Jharkhand with an aggregate population of 275 million citizens of whom 50 percent are comprehensively illiterate, still remain to honour this decree.

A recent study of mid-day meal schemes in three states of the Indian Union — Chhattisgarh, Rajasthan and Karnataka — clearly indicates the positive influence of the free mid-day meal on improved student enrollment and retention. A study of 81 schools in which free mid-day meals were introduced in July 2001, indicates class I enrollment rose by 15 percent within the year. Particularly impressive jumps were made in female enrollment in Chhattisgarh (17 percent) and Rajasthan (29 percent) (Dreze and Goyal 2003).

The study has also estimated the approximate cost to state governments of providing cooked meals for 200 days a year (as stipulated by the Supreme Court) at a mere Re.1 per day per capita. Thus, for instance, it would cost the Uttar Pradesh government a mere Rs.3000 million (3 billion) per year to provide mid-day meals to all primary (up to class V) children. And if all the estimated 150 million children enrolled in government primary and secondary schools across the country are provided free mid-day meals (as in the US), the additional expenditure incurred (including the cost to the central government, transportation and state government costs) at Rs. 3 per student per day for 200 days would aggregate Rs. 90 billion annually — an 11 percent increment of the national education outlay of Rs. 800 billion. Now compare this with the national annual expenditure on unmerited subsidies to the relatively rich middle class (on electricity, water, cooking gas, food, fertilizer, higher education, etc.) that aggregates to Rs.1,200 billion and the nation's annual defence expenditure at Rs.700 billion.

### (iii) The Integrated Child Development Scheme

It is a known fact that 80% of a child's mental and physical growth takes place in the first two years after birth, when the child requires high nutrition and ample care. The Integrated Child Development Scheme (ICDS) offers a package of health care services covering supplementary nutrition, immunisation, health check up, nutrition and health education to adult women and adolescent girls, maternal care, and non-formal pre school education to children in the age group of 3 to 6 years. It is perhaps the largest of all the food and nutrition supplement programs in the world, and was initiated in 1975 with the following objectives identified by the Planning Commission:

- (a) To improve the health and nutrition status of children of 0-6 years by providing supplementary food and by coordinating with state health departments to ensure delivery of required health inputs.
- (b) To provide pregnant and lactating mothers with food supplements.
- (c) To enhance the mother's ability to provide proper childcare through health and nutrition education.

(d) To achieve effective coordination of policy and implementation amount the various departments to promote child development.

The nutritional entitlements under ICDS are as follows:

- (i) 0–6 years: 300 calories (ready to eat food) plus 8–10 gm protein for 300 days.
- (ii) Malnourished children: 600 calories plus 20gm protein for 300 days.
- (iii) Adolescent girls: 500 calories plus 20–25 gm protein for 300 days.
- (iv) Pregnant and nursing mothers: 500 calories plus 20–25 gm protein for 300 days.

The ICDS is organised through a chain of projects, each of which is located at a community development block with an *Anganwadi* Centre (AWC) being the focal point in the delivery of ICDS services at the village level. Each *Anganwadi* Center covers a population of 1000 (700 in tribal areas) and is manned by one *Anganwadi* Worker and one Helper, both women, recruited from the same village; the *Anganwadi* worker is responsible for the delivery and coordination of services.

Radhakrishna *et al.* (1998) examined the impact of ICDS on malnutrition and found that (i) ICDS had been successful in reducing malnourishment among pre-school children, with a decline in the percentage of rural children afflicted by moderate and severe malnutrition from 62.5 in 1975-79 to 52.5 in 1988-90 and further to 50.9 in 1994 and severe malnutrition from 15.0 to 8.7 and further to 7.5; and that (ii) the contribution of ICDS to the decline in the percentage of severely malnourished children, however, had been low (about 8 per cent only). It was also highlighted that the ICDS was cost effective as compared to other, PDS and Mid Day Meal, programmes. The limited impact of ICDS on malnutrition was ascribed to (i) meager allocation of budgetary resources to ICDS, (ii) extremely poor coverage in States where it is badly needed and (iii) the usual programme inefficiency.

It should be noted that among severely undernourished children, the percentage in Kerala and Tamil Nadu, which are examples of having a near universal coverage of nutrition schemes, is 4.7 and 11 respectively as compared with 26 and 22.2 percent in Bihar and Uttar Pradesh (Radhakrishna and Ravi 2004). This calls for strengthening the existing schemes and expanding the coverage.

(iv) DPAP, DDP and IWDP

Drought Prone Areas Programme (DPAP) was launched in 1973-74 to tackle the special problems faced by areas constantly affected by severe drought conditions, and the Desert Development Programame (DDP) in 1977-78 to mitigate the adverse effects of desertification, while the Integrated Wasteland Development Progrmame (IWDP) has been in operation since 1989-90 for the development of

wastelands/degraded lands. The basis of implementation of all three programmes has been shifted from sectoral to watershed basis since April 1995.

## **(2) Housing security**

Another basic right to (civilized) life, enshrined in the UDHR and the ICESCR, the 'right' to housing remains only a norm in India. The norm itself has lost its charm with its fall from the 1952 subsidized Industrial Housing Scheme (that provided financial assistance in the form of loans and subsidies for the purpose of constructing houses for industrial workers) to the 1992 National Housing Policy that highlights the 'facilitator' role of the Government rather than its provider or guarantor role. According to the 2001 Census, around 0.45 million households remain houseless and another 10.55 million households reside in unserviceable dilapidated houses.

As in most other cases of security, finance is the villain of the piece here also, with the conflicting objectives of: affordability on the part of the households and viability from the perspective of financial institutions. The two public sector institutions, HDFC and NHB have been able to contribute only about 10 per cent to total housing finance. As much as three-fourths of the housing finance needs are met from informal sources including household savings and employee housing loans advanced by public and private agencies (Khan 1998). It goes without saying that both the public and private sectors have eluded the poor, particularly in the rural areas, in respect of meeting their the shelter needs. While the public sector institutions remain unreachable to the poor borrower with their insistence on considerable monthly household savings, the banking and insurance sectors, driven by profit motive, consider lending to the poor unproductive (UNCHS 1991; Khan 1998).

With the Panchayat Raj (73<sup>rd</sup> and 74<sup>th</sup>) Amendments to the Constitution, it has become the responsibility of the local governments to ensure access to housing, in accordance with the national policies, the following being the current ones:

(i) Indira Awaas Yojana (IAY:Housing scheme named after the late Prime Minister Indira Gandhi)

IAY is a Centrally Sponsored Scheme (CSS), funded on cost-sharing basis between the Centre and the States in the ratio of 3:1, except in the case of the Union Territories, where the Centre provides the entire funds. The target groups for housing under IAY are households below poverty line living in rural areas, particularly those belonging to SC/ST and freed bonded labourers. Up to December 2006, with cumulative expenditure of Rs. 29,2462.7 million, 15.3 million houses were constructed/upgraded (Government of India 2007: Chapter 10).



## (ii) Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

Launched in December 2005 for a seven year period, this scheme consists of two main components – (i) Basic Services to the Urban Poor (BSUP) Programme (replacing the erstwhile Valmiki Ambedkar Awas Yojana VAMBAY of 2001; the housing scheme named after the legendary sage Valmiki, the author of the Indian epic Ramayana and Dr. B.R. Ambedkar, the architect of the Indian Constitution) to assist cities and towns in taking up housing and infrastructural facilities for the urban poor in 63 selected cities in the country and (ii) Integrated Housing and Slum Development Programme (IHSDP) for undertaking housing and slum up-gradation programmes in non-BSUP cities.

In addition to these, the general wage employment programmes also have a small housing component in their framework. However, all these programmes are beset with all the ills of target programmes (Hirway 1987). A number of assessment studies have now shed light into the design and implementation errors of these programmes.

The right to access to safe drinking water and good sanitation facilities (that determine the health conditions of individuals, among others) may be coupled with housing security. Public agencies do function to provide water supply and sanitation services in urban areas, but within limited coverage, with exclusion of the urban poor. As for the rural areas, the Eleventh Plan envisages provision of safe drinking water to all rural habitations and drinking water supply is one of the six components of Bharat Nirman (Construction of India), a plan for building rural infrastructure. The Accelerated Rural Water Supply Programme (ARWSP) is a major project being implemented since 1972-73 to cover all rural habitations with population of 100 and above, especially the un-reached ones. True to the spirit of a reformer, the government has already introduced a sectoral reform programme called '*Swajaldhara*' (Own water supply) with partial capital cost sharing and full responsibility of operation and maintenance by users on a pilot basis to institutionalise community-based decentralized rural water supply schemes, and utilizing 20 per cent of ARWSP funds for this purpose. On the front of sanitation facilities, the Central Rural Sanitation Programme (CRSP), launched in 1986, was restructured in 1999 to introduce the Total Sanitation Campaign (TSC) that envisages synergized interaction between Government and people and active NGOs – another example of government withdrawal.

### **(3) Health Security**

Article 47 of the Indian Constitution (Directive Principles) provides that 'the State shall regard the raising of the level of nutrition and the standard of living of its people and the improvement of public health as among its primary duties and, in particular, the State shall endeavour to bring about prohibition of the consumption except for medicinal purposes of intoxicating drinks and of drugs which are injurious to health.' At the start, many States in India, in pursuance of this

directive, actively adopted a policy of prohibition, but in course of time the prohibition laws have made their unceremonious exit to bring in abundant finance to the exchequer. This notwithstanding, there have been a number of positive interventions on the health security front, both curative and preventive. On the curative side, there is a large network of Government hospitals, Primary Health Centres and Community Health Centres. They provide treatment at free or nominal rates. On the preventive side, there are nation-wide immunisation programmes launched to eradicate diseases like polio. A large proportion of health expenditure is incurred by the State governments, though the Centre extends support to nutrition programmes like the Integrated Child Development Scheme (ICDS) and noon-meal to primary school children.

Though a vast network of government hospitals and Primary Health Centres is available in the country, the quality of treatment offered and non-availability of infrastructural facilities force people to take recourse to costly private health care. Those who cannot afford it are compelled to go without it. This notwithstanding, it is important to take note of certain demographic indicators, which are the results of the state initiatives in providing basic health care. Half a century after formulating the national family welfare programme<sup>4</sup>, India has:

- 1) reduced crude birth rate (CBR) from 40.8 (1951) to 26.4 (1998, Sample Registration Survey);
- 2) halved the infant mortality rate (IMR) from 146 per 1000 live births (1951) to 72 per 1000 live births (1998, Sample Registration Survey);
- 3) quadrupled the couple protection rate (CPR) from 10.4 percent (1971) to 44 percent (1999);
- 4) reduced crude death rate (CDR) from 25 (1951) to 9.0 (1998, Sample Registration Survey);
- 5) added 25 years to life expectancy from 37 to 62; 6) achieved nearly universal awareness of the need for and methods of family planning, and
- 7) reduced total fertility rate from 6.0 (1951) to 3.3 (1997, Sample Registration System).

However, if we identify the major determinants of the health conditions of individuals in terms of balanced nutritional intake, access to safe drinking water and good sanitation facilities, pollution-free environment and availability of and

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<sup>4</sup> In 1952, India was the first country in the world to launch a national programme, emphasizing family planning to the extent necessary for reducing birth rates to stabilize the population at a level consistent with the requirement of national economy.

accessibility to adequate medical services for preventive and prophylactic health care, we would find these interventions far short of adequacy, coverage and outreach.

No wonder then the performance of the health care parameters of India, compared even with some of her neighbours, continues to be unsatisfactory: she compares poorly not only with China and Sri Lanka, but also with Bangladesh and Nepal with respect to certain indicators (UNDP 2006). Despite some improvement in the quality of health care over the years, wide inter-State, male-female and rural-urban disparities in outcomes and impacts are reported to continue to persist (Government of India 2007: Chapter 10). The steady increase in health care infrastructure available over the plan period across the country in general has however failed to cover the rural population adequately; according to the Rural Health Infrastructure Bulletin 2006, perceptible shortages exist as per 2001 population norm. Moreover, about a half of the existing health infrastructure is housed in rented buildings and 'poor upkeep and maintenance, and high absenteeism of manpower in rural areas have eroded the credibility of the health delivery system in the public sector' (*ibid.*). It was to tackle this persistent problem that the National Rural Health Mission (NRHM) was set up.

#### (i) National Rural Health Mission (NRHM)

The mission has its special focus on 18 States with weaker health infrastructure and health status indicators. Provision of accessible, affordable, accountable, effective and reliable primary health care facilities especially to the poor and vulnerable sections of the population, bridging the gap in rural health care services through creation of a cadre of Accredited Social Health Activists (ASHA), improved hospital care, decentralized planning, ensuring population stabilization, intersectoral convergence and maintaining gender balance constitute the basic features of the NRHM. Its major contribution lies in raising a cadre of trained female community health workers called ASHA in each village in the ratio of one per 1000 population in all the 18 selected States and in tribal and under-served areas of other States. ASHA would reinforce community action, in close coordination with the Anganwadi Workers (AWW), for universal immunization, safe delivery, newborn care, prevention of waterborne and other communicable diseases, nutrition and sanitation. ASHA would also provide immediate and easy access for the rural population to essential health supplies like Oral Rehydration Solution (ORS), contraceptives, a set of ten basic drugs, and a health communication kit developed for villages. The Mission seeks to strengthen service delivery by ensuring community ownership of the health facilities.

A UNICEF evaluation in 2006 indicates that the coverage of immunization improved from 52.8 per cent for full immunization in 2000-01 to 54.5 per cent during 2004-05 (*ibid.*). Neo-natal tetanus now stands totally eliminated from 7 States. A new project envisaged to ensure maternity security called *Janani Suraksha Yojana* (JSY) was also launched all over the country to promote safe

delivery, and sensitizing and incentivizing BPL families for institutional delivery. A movement is under way now (through the Indian Medicine Central Council (Amendment) Act, 2005 and Homoeopathy Central Council (Amendment) Act, 2005, the Indian Medicine and Homoeopathy Pharmacy Bill, 2005) that aims to mainstream Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH) in 1594 primary health centers (PHCs). About 0.725 million registered practitioners, 3,194 hospitals and 21,290 AYUSH dispensaries are in functioning all over the country.

#### (ii) Reproductive and Child Health Program

It goes without saying that the significance of healthcare lies not only in reaping the demographic dividend, raising a healthy and productive workforce and ensuring general welfare, but also in attaining the goal of population stabilization through child survival, safe motherhood and contraception. The Second phase of Reproductive and Child Health (RCH-II) Program, launched on April 1, 2005 for a period of 5 years, intends to improve the performance of family welfare in reducing maternal and infant morbidity and mortality, and unwanted pregnancies, and thus lead to population stabilization.<sup>5</sup> Reoriented and revitalized to give a pro-poor focus, the programme is envisaged as an umbrella programme by integrating all the related and inter-linked stand alone schemes into a single composite programme. With a sector-wide approach to family welfare, it adopts a decentralized process by inviting each State/UT to prepare its own implementation plan on the basis of a situational analysis of ground realities and requirements.

#### (iii) Universal Immunization Programme

First launched in urban areas in 1985 and then extended to cover the entire country by 1990, this programme aims to vaccinate infants and pregnant women for controlling vaccine-preventable diseases such as childhood Tuberculosis (BCG), Diphtheria, Pertussis and Tetanus (DPT), Measles, Poliomyelitis (OPV) and Neonatal Tetanus (NNT). Between 1988 and 2005, there has been a decline of 40 per cent in Diphtheria, 69 per cent in Pertussis, 66 per cent in Measles, 92 per cent in NNT and 99 per cent in Polio cases (*ibid.*).

In addition, a number of programmes such as the following are in functioning across the country: (a) Pulse Polio Programme (b) National Vector Borne Disease Control Programme (c) National Tuberculosis Control Programme (d) National AIDS Control Programme (e) National Leprosy Eradication Programme (f) Control of Non-communicable Diseases and (g) Integrated Disease Surveillance Project (IDSP).

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<sup>5</sup> Note that population stabilization is in the Concurrent List, while health is a State subject.

Despite the poor coverage and outreach, the health care system in India hesitated little in the early 1990s to undertake the mandatory 'reform' process by levying user charges for services in public health facilities. In a number of States such as Assam, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tripura, Uttar Pradesh, Uttaranchal and West Bengal, the 'reform' is in force. Though it is reported that the poor as well as those cases of treatment under National Health Programmes and emergency cases are exempted from the purview of user charges, an across the board application is in effective force in general. In most of these States, services for which user fees are charged include amongst others registration, diagnostic tests (pathological and radiological), bed charges, and operation theatre charges. Some States like Haryana levy rates for various services in all public health institutions from the lower level Primary Health Centre<sup>6</sup> upwards. In West Bengal, user charges apply only in secondary and tertiary level health facilities. In case of Madhya Pradesh and Kerala, the charges for various services are approved by Rogi Kalyan Samitis/Hospital Development Committees at the facility level, and hence vary across institutions. In Orissa, lower rates are levied in less developed and tribal districts.

Needless to say, such charges are instruments of restrictions and exclusion, and the primarily affected are the poor, as always. As discussed above in the context of the targeted PDS, it goes without saying that unless a foolproof targeting mechanism built into the scheme is available, it pays to have a universal programme wherein Type II errors (of false exclusion) are minimized, disregarding Type I errors (of false inclusion). No doubt, India will have to go a long way before health security for all is achieved.

Given this scenario of the medical services for health care, let us briefly touch upon some of the other determinants we have enlisted above. Balanced nutritional intake is intimately tied with food security, and we have already dealt with the two approaches in practice here, viz., the public distribution system and the supplementary feeding programmes for undernourished women and children. The right to access to safe drinking water and good sanitation facilities goes with housing security and we have briefly discussed them above.

#### **(4) Education Security**

The Indian constitution (Article 45 of the Directive Principles) provides that the State shall endeavour to provide, within a period of ten years from the commencement of the Constitution, for free and compulsory education for all children until they complete the age of fourteen years. A laudable object as it is, but it had remained an impossible task and in 2002, through the Eighty-sixth

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<sup>6</sup> The reproductive and child health services reach the levels of community and household through the primary health care infrastructure.

Amendment, a new article (21A: Right to education – ‘The State shall provide free and compulsory education to all children of the age of six to fourteen years in such manner as the State may, by law, determine.’) was inserted and made education a fundamental right<sup>7</sup> – another example of the ‘norm-right transition’. The National Policy on Education (NPE), 1986 modified in 1992 had the objective that education play a positive and interventionist role in correcting social and regional imbalances, empowering women and in securing rightful place for the disadvantaged and the minorities. This policy was a national level effort towards providing quality education to talented children at affordable rates. This policy led to the establishment of *Navodaya* schools and undertaking of schemes ‘Operation Black Board’ in the country. Literacy movement and spread of primary education was undertaken on a massive scale in States like Kerala by the government, private sector, voluntary organisations and the political society; however, initiative of such a scale has not come up in many other States, though the effort taken by Madhya Pradesh in the 1990s for spreading education and literacy in rural areas utilising the services of educated youth of the village is noteworthy.

Apart from primary education and literacy movements, India has also a chain of higher education institutions and centres of technical excellences like the Indian Institutes of technology (IITs) and the Indian Institutes of Management (IIMs). Students with merit but not having very high means were also able to pursue their studies here. India has also a trained and quality scientific manpower, the largest in the world.

Education, being in the concurrent list of the Constitution, much of the initiatives have been left to the States with due recognition for the need for national level policy initiatives. It should be noted that as a proportion of the Gross National Product (GNP) the share of education has declined from 3.4 percent in 1990-91 to 3.1 percent in the late 1990s; this share is well below the international norm of 6 percent of GNP on education (Dev and Mooij 2005). Also note that the Gross Enrolment ratio for the primary level, *i.e.*, classes I to V is 94.9 percent in 1999-2000, but only 58.8 percent for children in classes VI-VIII. This indicates that though there is substantial achievement in enrolment at the primary level, the problem of lower enrolment rates at the higher level or drop out rates is quite serious (National Human Development Report 2001:54)<sup>8</sup>.

The Constitutional guarantee has necessitated the achievement of universalization of elementary education in a time bound manner through a number of programmes:

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<sup>7</sup> The Amendment included a new article that substituted the earlier Article 45 that now reads: ‘The State shall endeavour to provide early childhood care and education for all children until they complete the age of six years.’.

<sup>8</sup> Gross enrolment ratio for primary classes gives the proportion of children enrolled in such classes, irrespective of age to the total number of children in the age-group 6-11. The lesser enrolment ratio at the higher level can also be due to the fact that children of higher age get enrolled in primary classes.



(i) Sarva Shiksha Abhiyan (SSA: National Program of Universal Elementary Education)

Launched in 2001, this flagship programme aims to achieve the objectives:

i) All children of 6-14 age in school/EGS (Education Guarantee Scheme) centre/bridge course by 2005;

ii) Bridge all gender and social category gaps at primary stage by 2007 and at elementary education level by 2010;

iii) Universal retention by 2010; iv) Focus on elementary education of satisfactory quality with emphasis on education for life.

Implemented in partnership with the States with a 3:1 cost-sharing ratio during the tenth Plan period and 1:1 after that,<sup>9</sup> SSA addresses the needs of 194 million children in the age group of 6-14 years. The Government of India has created a non-lapsable fund '*Prarambhik Shiksha Kosh*' (Primary education Fund) for funding the SSA. The scheme covers 0.97 million existing primary and upper primary schools and 3.695 million existing teachers. The achievements of SSA till September 30, 2006 include opening of 1,64,477 new schools, construction of 97,999 School buildings, construction of 2,81,001 additional classrooms, 1,50,202 drinking water facilities, construction of 1,93,608 toilets, supply of free textbooks to 57.8 million children and appointment of 6,66,840 teachers. About 0.3 million teachers receive in-service training each year. It is reported that there has been a significant reduction in the number of out of school children on account of SSA interventions (Government of India 2007: Chapter 10).

SSA intends to work through 'P4' – 'public, private, panchayat partnership', that is for effectively involving *Panchayat Raj* Organisation, namely Village Education Committee or School Development and Management Committee (SDMC)/*Gram Panchayat* Education Committees, School Management Committees, Mother-Teacher Associations, Parent-Teachers Associations, and other Basic Education co-ordination organizations.

SSA is complemented by another national flagship program, the Mid-Day Meal Scheme.

(ii) National Programme for Education of Girls at Elementary Education (NPEGEL)

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<sup>9</sup> Note that three external partners (the World Bank, the United Kingdom, and the EC) contribute \$1.05 billion to the Central Government's share.

Launched in July, 2003 as a focused intervention aimed at enhancing girls' education, NPEGEL provides for development of a "model school" in every cluster (in about 3,164 educationally backward blocks in 25 States) with more intense community mobilization and supervision of girls' enrolment in schools. Gender-sensitization of teachers, development of gender-sensitive learning materials and provision of need-based incentives like stationery, workbooks and uniforms are some of its objectives.

Under the scheme, among others, over 51,345 Early Childhood Care and Education (ECCE) centres are being supported in areas not covered by Integrated Child Development Services (ICDS) scheme to help free girls from sibling care responsibilities and attend schools. Free uniforms have been given as a direct educational incentive to about 20 million girls in educationally backward blocks. 18.4 million girls were benefited under NPEGEL till October 31, 2006.

### (iii) Kasturba Gandhi Balika Vidyalaya (KGBV) Scheme

Launched in July 2004 for setting up residential schools at upper primary level for girls belonging predominantly to the SC, ST, OBC and minority communities, this programme is being implemented in educationally backward blocks of the country where female rural literacy is below the national average and gender gap in literacy is above the national average. The scheme provides for a minimum reservation of 75 per cent of the enrolment for girls from SC, ST, OBC or minority communities and for the remaining 25 per cent, priority is accorded to girls from families below poverty line. The scheme is funded on cost-sharing basis between the Central Government and the States in the ratio of 3:1.

### (iv) National Literacy Mission (NLM)

The main programmes of the Mission include Total Literacy Campaign to provide basic literacy to the non-literates, followed by Post-Literacy Programme for the reinforcement of the literacy skills to the neo-literates and the Continuing Education Programme to provide facilities for life-long education to the community at large. At present, 101 districts are implementing Total Literacy Campaigns, 171 districts Post-Literacy Programmes and 325 districts Continuing Education Programmes.

It goes without saying that despite the constitutional imperative and large scale interventions, education security still eludes many. It has been found that 'multiple forms of inequality – market inequality (poverty), status inequality (membership of "backward" caste), spatial and sexual disparity – render certain social groups incapable of achieving freedom from illiteracy and innumeracy. In precise terms, the groups persistently excluded from basic schooling include: the poor, people in rural areas, religious minorities, Scheduled Castes and Scheduled tribes, and almost in every case, women (girl children). Put differently, in the field of elementary education there exists a vicious interplay of economic disadvantage,

religious/caste discrimination, gender disparity and rural/urban differences which reinforce each other.’ Appasamy, et al. 1996: 42) The results from the NSSO survey (55th Round 1999-00) corroborates this.

## **(5) Income/Employment Security**

Article 39 (Directive Principles) of the Indian constitution provides that the ‘State shall, in particular, direct its policy towards securing (a) that the citizens, men and women equally, have the right to an adequate means of livelihood...’ Millions of Indians are still left out without any means of livelihood and are born and die repeating the life of their parents in the vicious cycle of poverty. This is despite the fact of Indian recognition of right to work as a human right.<sup>10</sup> Though it took more than half a century for India to translate the Article 39 norm into a *limited* right in the form of National Rural Employment Guarantee Scheme, 2005, a number of projects have been in implementation to provide work and thus income security to the poor through direct anti-poverty programmes. These programmes broadly fall under two heads: (i) employment generation programmes and (ii) workfare programmes. Initially carried out with a view to facilitating asset distribution, the first of these projects are now redesigned for (self-) employment generation. The workfare programmes, reminiscent of the 1834 Poor Law, provide employment to the poor who are in need but without regular employment. Below we discuss the currently available programmes in these two groups.

(i) Employment generation programmes:

(a) Swarnjayanti Gram Swarojgar Yojana (SGSY)

Launched in April 1999 by restructuring the erstwhile Integrated Rural Development Programme (IRDP) and allied programmes,<sup>11</sup> this project is a holistic self-employment generation programme. The emphasis here is on a focused approach to poverty alleviation, capitalising on the advantages of self help groups (SHGs). SGSY is funded on the same sharing basis as IAY. Up to December 31, 2006, 2.44 million self-help groups were formed and 7.33 million self-employed assisted with a total outlay of Rs.16,4436.6 million.

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<sup>10</sup> Article 23 of UDHR: ‘Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.’

Article 6 of ICESCR: ‘The States Parties to the present Covenant recognize the right to work, which includes the right of everyone to the opportunity to gain his living by work which he freely chooses or accepts, and will take appropriate steps to safeguard this right.’

<sup>11</sup> The IRDP was a self-employment programme for the rural poor households with three other sub-programmes, viz., the programme for Training for Rural Youth for Self-employment (TRYSEM), that for Development of Women and Children in Rural Areas (DWCRA) and the programme for distribution of toolkits.

(b) Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

All the programmes meant earlier for urban poverty alleviation were consolidated into SJSRY in December 1997, under two special components, viz., the Urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme (UWEP). The SJSRY is funded on the same sharing basis as IAY and SGSY (3:1). The number of urban poor assisted for setting up micro/group enterprises in 2005-06 was 98 thousand against a target of 80 thousand. The number of urban poor imparted skill training in 2005-06 was 0.142 million against a target of 0.1 million. Under UWEP, the number of mandays of employment generated was 4.35 million in 2005-06.

(ii) Workfare programmes

(a) Sampoorna Grameen Rozgar Yojana (SGRY)

The main objective of the workfare programme is to provide additional wage employment in rural areas, and to provide for food security, creation of durable community assets and infrastructure development. Different governments have employed this programme under different garbs, the latest title given to the scheme being SGRY. Launched on September 25, 2001, the present project, with a cash and food grains component, provides additional wage employment in the rural areas. The cash-component of SGRY is funded on the same sharing basis as IAY (3:1), while foodgrains are provided free of cost to the States and UTs. In 2005-06, 82.18 crore persondays of employment were generated with the Centre releasing Rs. 5497.43 crore as cash component and about 37.30 lakh tonnes of food grains to the States/UTs. Besides, under the special component of the SGRY, with the States/UTs meeting the cash components, Centre released 15.64 lakh tonnes of food grains to the 11 calamity affected States.

(b) National Rural Employment Guarantee Scheme (NREGS) 2005

The NREG Act<sup>12</sup> was passed in September, 2005, and the scheme came into force from February 2, 2006 in 200 identified districts of the country with the objective of providing 100 days of guaranteed unskilled wage employment to each rural household opting for it – another example of the *norm-right transition*, though with very limited coverage. The scheme subsumes the erstwhile programmes of SGRY and National Food for Work Programme (NFFWP) in these districts. The scheme is expected to cover all the districts of the country within five years. It is proposed in the 2007-08 Budget that the NREGS will be expanded in 2007 from the current level of 200 districts to 330 districts. The NREGS is a demand-driven scheme, carrying a legal guarantee of employment, and the basic principle adopted is to give the labourer work and simultaneously produce durable assets,

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<sup>12</sup> The employment Guarantee scheme has a predecessor in a similar project that was in implementation by the Government of Maharashtra to give work to agricultural labours during the period from November to May when the agricultural labourers do not have sufficient work.

by undertaking works like water conservation, drought proofing (including afforestation/tree plantation), land development, flood-control/protection (including drainage in waterlogged areas) and rural connectivity in terms of all-weather roads. Till 31 January 2007, about 34.7 million job cards were issued; and of the 15 million households who demanded employment, 14.7 million were provided employment. Under the scheme, up to December 2006, out of the 536.5 million person-days of employment generated, 211.3 million were for women.

The scope of the scheme has been criticised as narrow as the beneficiaries are restricted to households below poverty line. Other criticisms include inadequate role for the Panchayats in selection of projects under the scheme (Vaidyanathan 2005). It has also been pointed out that rather than unemployment, the real problem is the inadequate wages received by the agricultural labour in rural India. Even full employment will not help the rural households to cross the poverty line at prevailing market wage rates for agricultural workers (Kannan quoted in Saith 2005). Vaidyanathan (2005) has estimated the cost of implementation of the scheme, if it aims to wipe out the unemployment deficit of 7 billion person days in a year (based on the Current Daily Status unemployment rate relating to 1999-2000) at Rs. 330-340 billion, assuming an average wage rate of Rs. 60 for males and Rs. 45 for females. And this cost comes to about one percent only of the GDP of 2005-06. This sufficiently indicates that finding budgetary resources for a full-fledged scheme is *never* a challenging task.

It is found that despite the introduction of the NREG Act, no appreciable spurt in government expenditure on rural employment programmes is noticeable (Chakraborty 2007). In fact the direct expenditure on rural employment declined from 0.2 per cent of GDP in 1996-97 to 0.13 per cent of GDP in 2001, and though it increased to 0.40 per cent of GDP thereafter, it again fell to 0.33 per cent of GDP in 2006-07, even with the introduction of the NREG programme. In terms of the share in the central government's budget, the NREG scheme has made no difference to government expenditure on rural employment programmes (*ibid.*). The expenditure on these programmes as a percentage of revenue and expenditure of the government declined sharply in the first three years of the 2000s with a marginal increase in the revised estimate for 2005-06 and budget estimate for 2006-07. It is significant to note that there was a sharp and continuous decline in the allocation under the Swarnajayanti Gram Swarozgar Yojana (SGSY), with a corresponding increase in the share of Sampoorna Grameen Rozgar Yojana (SGRY) from 23.3 to 62.1 per cent between 1999-2000 and 2003-04. Again the same trend appeared in terms of a sharp fall in the share of SGRY allocation thereafter with a corresponding increase in the allocation for the National Food for Work (NFFW) programme that was later replaced with the NREGA in 2005-06. In absolute terms, the SGRY allocation declined from Rs 96.4 billion in 2003-04 to Rs 27 billion in 2006-07. The total NREGA allocation in the year 2006-07 was only Rs 101.7 billion.

### (c) Pradhan Mantri Gram Sadak Yojana (PMGSY)

Launched on December 25, 2000 as a fully Centrally sponsored scheme, this project aims to provide all-weather connectivity to all the eligible unconnected habitations in the rural areas through public works. Up to December 2006, with cumulative expenditure of Rs. 182,810 million, about 107,569 km of road works were completed.

### **Summing up**

It is to be noted that ensuring basic social security involves removal of disabilities and lack of opportunities based on prejudices like caste, religion and sex. The nationalist movement took up the cause of the socially excluded by highlighting the need for eliminating oppressive caste based practices like untouchability. The social agenda of the nationalist movement was incorporated into the philosophy of the state in post independence India. Not only were laws enacted for penalising these uncivilised practices, legislations for positive discrimination to ensure more access to basic rights like education and greater access in public services for the castes who were earlier denied this were also enacted. Bringing women to the forefront of the nationalist activities was also undertaken during the period of nationalist struggle and the freedom movement did throw up quite a number of women activists and leaders. But even after five decades of independence, a law ensuring a statutory representation of the women in the Parliament and legislatures has not been enacted. Courts had to intervene to protect women's rights and in some instances even judicial intervention was found wanting in providing gender justice. The Constitutional and legal provisions need to be strengthened to provide protective and promotional security against gender inequality.

To sum up, many of the basic egalitarian ideals incorporated into the Directive Principles of Constitution like preventing exploitation, minimum wages, universal primary education and comprehensive land reforms has not gone much far at the implementation level, though some progress has really been recorded. Some Constitutional imperatives have been instituted for ensuring universal elementary education, judicial intervention for guaranteeing food and nutrition security for the vulnerable and statutory provisions for limited employment security for the poorest of the poor and for the proposed Bill<sup>13</sup> for old age security. Though very

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<sup>13</sup> The union cabinet approved on February 22, 2007, the Maintenance and Welfare of Parents and Senior Citizens Bill 2006. Every person in the country is obligated by the bill to provide better care and comfortable financial assistance to his/her parents and grandparents. The bill says that the government would maintain data on senior citizens, pay them Rs 1,000 per month and provide enough old-age homes, especially for those who have nobody to take care of them.



few and often ineffective in instrumental value, these cases of ‘norm-right transition’ are of bright promises with intrinsic values.

## 7. India’s Initiatives in Social Security: A Comparison with some Countries.

As we have discussed already, the growth strategy adopted since independence attempted at a trickle down approach for poverty alleviation, poverty being the major cause for social insecurity. Later on, schemes for direct attack on income poverty were launched. But a comprehensive approach to various aspects of social security like employment security, educational security, food security, primary health security etc. was lacking, though all these were recognised as Constitutional priorities. In this section, a brief attempt to compare our experience with that of two other developing countries, viz. Sri Lanka and China is made (Table 1).

**Table 1: Development Indicators of India, Sri Lanka and China**

Development Indicators: as in 2004	China	India	Sri Lanka
Human development Index value	0.768	0.611	0.755
Human development Index Rank	81	126	93
Life expectancy at birth (years)	71.9	63.6	74.3
Adult literacy rate (% ages 15 and above)	90.9	61	90.7
Combined gross enrollment ratio for primary, secondary and tertiary schools (%)	700	621	631
GDP per capita (PPP US\$)	58961	31392	4390
Population without sustainable access to an improved water source	23	14	21
Children underweight for age (% under age 5 1996-2004)	8	47	29
Population undernourished (% of total, 2001-03)	12	20	22
Probability at birth of not surviving to age 40 (% of cohort, 2000-05)	6.9	16.6	4.3
Population living below \$1 a day (% 1990-2004)	16.6	34.7	5.6
Population living below \$2 a day (% 1990-2004)	46.7	79.9	41.6
Population living below the national poverty line (% 1990-2003)	4.6	28.6	25
Health expenditure per capita (PPP US\$, 2003)	278	82	121
Public health expenditure (% of GDP, 2003)	2	1.2	1.6
Public expenditure on education (% of GDP, 2002-04)	2.2*	3.3	3.2*
Military expenditure (% of GDP, 2004)	2.4	3	2.8
Total debt service (% of GDP, 2004)	1.2	2.8	3.8

Note: \* = for 1991.

Source: [www.undp.org](http://www.undp.org)

Countries have attempted social security provision through 1) Asset redistribution such as policies relating to land 2) Policies relating to employment, self-employment and wage employment and 3) Direct public provision.

Land redistribution was a success in China but a failure in India. Dreaze and Sen (1989) state that the egalitarian distribution of assets (through formation of communes) and state interventions in primary health in pre-reform China provided a background for reforms to take place.<sup>14</sup> Land reform in China eliminated landlessness as a cause for destitution. The difference between rural poor in China and those in most of the developing countries is that in the latter rural poverty and landlessness often go together (Guhan 1994). In India and Bangladesh land reform had been prominent on the agenda but actual implementation fell short of the original promises and objectives, reflecting the difficulty of reformist redistribution by autonomous and stable governments (*ibid*). In the face of this failure, India has chosen schemes for employment and self-employment for alleviation of poverty.

Sri Lanka is an example for the attempt to provide social security through direct public provisioning. India's public distribution system, as we have already discussed, is predominantly urban biased and the coverage can in no way be claimed to be universal. Though there have been no severe famines in independent India, the problem of malnutrition among women and children is quite substantial. Compared with this, Sri Lanka had had a near universal coverage of subsidised food distribution till 1978 when she abandoned the universal coverage leaving the richer 50 percent population ineligible for the provision and a food stamp system was adopted. Sri Lanka's performance is comparable with that of Kerala that attempted direct emphasis on the methods of asset redistribution and direct public provisioning in quite contrast to other States in India. India attempted to provide social security through self- and wage employment especially, since the 1980s; but countries, which adopted the asset redistribution and direct public provisioning have better human development indicators also. Though India has achieved faster economic growth, the social insecurities of different dimensions are quite substantial. This lends support to the argument that the redistribution of land, for which legislations have been passed by all States has to be implemented with political will and public provisioning of basic needs has to be strengthened.

## **8. Social Sector Spending- Centre- State Division of Powers**

Under the Indian Constitution, the subjects are divided into different entries such as Union List: those which are under the exclusive power of the Centre, State List: those which are exclusively in the jurisdiction of the State and Concurrent List: those which are simultaneously handled by the Centre and the States, but where the Central legislations take precedence over those of the States and the Residuary

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<sup>14</sup> They have also cited the lack of democracy as a cause for the famines in the late 1950s after the Great Leap Forward.

List: items not mentioned in the above three lists are included in the residuary list and handled by the Centre. Most of the subjects finding mention in the budgetary classification of 'Social Sector Services' are in the Concurrent List of the Constitution, but the expenditure burden is shouldered substantially by the States. The items are 1) Education.2) Health 3) Nutrition 4) Labour welfare measures 5) Information and Broadcasting (in the Union List) 6) Water Supply and Sanitation 7) Social Security and Welfare Measures (Old age pensions, unemployment benefits etc.) 8) Natural Calamity Relief and 9) Other services. In this items (1), (2), (3), (5) and (6) can be classified as Basic Social Security Measures and (7) and (8) as Contingent Social Security Measures. Item (4) includes basic as well as contingent security measures.

During the period 1980-81 to 1999-2000, 88 percent of the social sector spending was by the State Governments. The States together spend 32 percent of their total expenditure on social services. A substantial component, almost 95 percent of the social sector expenditure is revenue in nature, with capital expenditure constituting an unfortunate minor proportion. Most of these services are labour intensive and compensation to the personnel will constitute a substantial portion of the expenditure. It is to be taken note of that spending is only a partial indicator and it is delivery of services in an effective way that is more important. In Table 2, per capita revenue expenditure on basic social security rights of education, health, housing and nutrition, and rank according to Human Development Index of fourteen major States for three time periods are given.

The States that are in the top half in per capita basic social sector spending (expenditure on education, health, housing and nutrition) are Punjab, Kerala, Gujarat, Maharashtra, Haryana, Tamil Nadu and Karnataka in NSSO 1987 round, Kerala, Tamil Nadu, Maharashtra, Haryana, Punjab, Rajasthan and Karnataka in NSSO 1994 round and Maharashtra, Punjab, Kerala, Tamil Nadu, Karnataka, Haryana and Gujarat in NSSO 2000 round. With minor differences (for instance, Rajasthan in 1991), these are also the States that occupy the top half in the array of the Human Development Index. This shows that there is a *prima facie* outlay and outcome relationship in so far as basic social security expenditure is concerned<sup>15</sup>.

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<sup>15</sup> It should be noted that this *prima facie* association *does not* mean that the highest spending State is the one, which tops in human development index.

**Table 2: Per Capita Social Sector Revenue Expenditure (SE) of 14 Indian States for NSSO Quinquennial years (in Rs.) and Human Development Index (HDI)**

43 <sup>rd</sup> Round (1987)	SE	HDI 1981	50 <sup>th</sup> Round (1994)	SE	HDI 1991	55 <sup>th</sup> Round (2000)	SE	HDI 2001
Punjab	249	2	Kerala	605	1	Maharashtra	1273	4
Kerala	248	1	Tamil Nadu	559	3	Punjab	1025	2
Gujarat	240	4	Maharashtra	522	4	Kerala	971	1
Maharashtra	234	3	Haryana	513	5	Tamil Nadu	931	3
Haryana	227	5	Punjab	497	2	Karnataka	900	7
Tamil Nadu	218	7	Rajasthan	478	11	Haryana	897	5
Karnataka	213	6	Karnataka	465	7	Gujarat	865	6
Rajasthan	184	12	Gujarat	451	6	Rajasthan	820	9
Andhra Pradesh	173	9	Orissa	392	12	Andhra Pradesh	737	10
West Bengal	163	8	Andhra Pradesh	374	9	West Bengal	736	8
Orissa	154	11	West Bengal	348	8	Orissa	609	11
Madhya Pradesh	150	14	Madhya Pradesh	313	13	Uttar Pradesh	420	13
Uttar Pradesh	113	13	Uttar Pradesh	275	14	Bihar	360	15
Bihar	91	15	Bihar	257	15	Madhya Pradesh	355	12

Source: Computed from the RBI Bulletin, Various issues, and National Human Development Report 2001

Let us take an illustrative example of one outcome indicator – under-nutrition among children under five. Dev and Mooij (2005) shows that under-nutrition among children aged 1-5 years came down in Kerala and Tamil Nadu during the period 1975-2001 much faster than for all-States (Table 3). These two States have been implementing noon-meal schemes for primary and upper primary school going

**Table 3:  
Comparison of Undernutrition among children**

State	Undernutrition %		
	1975-76	1991-92	2000-01
Kerala	56.8	35.6	28.8
Tamil Nadu	59.6	47.4	39.0
All States	62.5	56.2	50.5

Source: Table 3.7 of Dev and Mooij (2005: 53)

children and running a scheme for providing supplementary nutrition to pregnant and lactating mothers and pre-school children with universal coverage. Both Kerala and Tamil Nadu are in middle income States group and the improvement has been possible through consistent State level initiatives.

As Human Development Index includes a dimension of per capita income also, it is interesting to note that most of the States, which are in the top half of the per capita basic social security spending also have incidence of chronic poverty indicators less than all-India averages<sup>16</sup>. We illustrate this in Table 4 with three indicators: ‘Extremely Poor’, ‘Very Poor and ‘Moderately Poor’, according to the distance of per capita total expenditure from the State specific poverty line, that is up to 50 percent, 50–75 percent and between 75 and 100 percent respectively. For all these three indicators, Kerala, Punjab, Gujarat and Haryana had incidence below than that of all-India average during 1993-94 and 1999-2000. All the seven States recorded a reduction in the incidence of these indicators from 1993-94 to 1999-2000.

**Table 4: Comparison of Incidence of Chronic Poverty**

State	NSSO 50 <sup>th</sup>			NSSO 55 <sup>th</sup>		
	Extremely poor	Very poor	Moderately Poor	Extremely poor	Very poor	Moderately Poor
Kerala	1.5 (2.0)	9.4 (9.8)	16.0 (14.5)	0.2 (0.9)	1.9 (6.2)	7.5 (13.7)
Tamil Nadu	1.9 (3.7)	12.4 (18.2)	20.6 (21.7)	0.6 (1.2)	5.7 (7.9)	14.4 (14.6)
Punjab	0.1 (0)	3.0 (2.2)	8.7 (8.6)	0.0 (0.0)	1.1 (0.9)	4.9 (4.5)
Gujarat	0.5 (1.2)	6.5 (10.7)	15.6 (17.6)	0.2 (0.4)	3.3 (3.7)	9.1 (11.1)
Haryana	1.1 (0.2)	8.8 (4.9)	19.5 (11.5)	0.6 (1.2)	1.5 (3.6)	5.9 (6.4)
Maharashtra	3.2 (5.9)	16.0 (18.4)	21.9 (16.6)	0.7 (2.4)	6.5 (12.4)	16.8 (14.4)
Karnataka	1.4 (4.9)	11.2 (21.7)	19.0 (18.1)	0.3 (1.9)	3.3 (9.3)	13.6 (15.3)
All-India	2.0 (2.9)	14.7 (15.1)	22.1 (17.7)	0.8 (1.2)	8.2 (9.2)	18.3 (14.8)

Note: Figures within parentheses denote urban and those outside denote rural.  
Source: Table 3.5a of Dev and Mooij (2005: 53)

<sup>16</sup> A look at each one of the States more closely shows some exceptions especially for urban poverty. The reasons for these State-wise trends requires a deeper analysis and can throw up very interesting results.

It may be difficult to establish a direct linkage between the per capita basic social security expenditure and poverty.<sup>17</sup> Factors like agricultural growth and economic growth can also alleviate poverty as it is in the case of States like Punjab. But in the case of middle income States like Kerala, higher per capita basic social security expenditure is a part of a larger State-level initiative of giving priority to social sector spending, public distribution system and land reforms. The consequence of these initiatives is a comparatively lower incidence of chronic poverty, even without high economic and agricultural growth (See Kannan 1996 for a discussion). Another pertinent point to be noted here is that indicators for rural poverty in all these States are less than the all-India level, except in the case of Maharashtra in the NSSO 50th round (1993-94), where as urban poverty shows a mixed trend<sup>18</sup>.

**Table 5: Trends of Social Sector Expenditure in India (Central and State Governments together)**

	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
<b>As percentage of GDP:</b>						
Total expenditure	28.26	28.77	28.85	27.82	28.3	27.19
Expenditure on social sector	6.04	5.93	5.68	5.66	6.23	6.04
Education	2.98	2.96	2.79	2.74	2.88	2.87
Health	1.25	1.28	1.26	1.25	1.41	1.39
Others	1.81	1.68	1.64	1.67	1.95	1.78
<b>As percentage of total expenditure:</b>						
Expenditure on social sector	21.4	20.6	19.7	20.4	22	22.2
Education	10.6	10.3	9.7	9.9	10.2	10.6
Health	4.4	4.5	4.4	4.5	5	5.1
Others	6.4	5.8	5.7	6	6.9	6.5
<b>As percentage of social sector expenditure:</b>						
Education	49.4	49.9	49	48.5	46.2	47.6
Health	20.7	21.7	22.2	22.1	22.6	23
Others	29.9	28.4	28.8	29.5	31.2	29.4

Source: Budget Documents of Central and State Governments.

<sup>17</sup> The budgetary classification of “Social Sector Expenditure” does not include the spending on Centrally sponsored income poverty alleviation schemes.

<sup>18</sup> The difference in levels of urban and rural poverty needs further analysis considering the migration of rural poor to the urban areas and higher unemployment in urban areas.



## 9. A Road Map to A Comprehensive Social Security initiative

The most important aspect emerging from the discussion of the social security measures in India is that there has been Constitutional and official recognition of the need to provide both basic and contingent social security to the needy and the vulnerable sections of the population. But the disturbing point is that even after a period of five decades of independence, much of the benefits have not reached the needy and there is lack of timely availability of state support, though this cannot be said to be true in a uniform manner through out the country.

### *A Critical Review of the Existing Schemes for Poverty alleviation.*

As stated earlier, the initiatives for direct attack on poverty through self-employment, entrepreneurship and wage employment can be considered only as a second best options of intervention for poverty alleviation. The first best option is obviously the redistribution of the productive assets like land. The initiatives in this regard have been hamstrung barring the success in abolition of Zamindari, due to social and political constraints. Having recognised this, the area where attention is to be focussed is the efficiency in implementation of these schemes measured by their outcomes.

It needs to be mentioned that though there has been a multitude of governmental initiatives, especially since the 1980s, 63 percent of the villages in India do not have *pucca*, all weather connecting roads, one half of the villages do not have any source of protected drinking water, about a quarter of villages in States like Uttar Pradesh, Himachal Pradesh and Orissa do not have even primary schools and only 22 percent of the villages have a health sub-centre within. (Rao 2002). While critically examining the adequacy of various schemes, it has also to be kept in mind that there has been improvement in various development indicators over a period of time since independence. As we have already seen, the proportion of population below poverty line, according to official estimates, has come down from approximately 50 percent in the beginning of the 1970s to 26 percent in 1999-2000. This is quite significant despite the criticism that anti-poverty programmes are suffering from lack of effectiveness and leakages. It is also noteworthy that though the problem of malnutrition still persists, there has been no occurrence of famine in independent India and one of the reasons for this is the coverage by the public distribution system, though very limited in many regions. As we have already seen, health indicators have shown improvement over time. On the flip side is the lopsidedness of the achievements across the States within the country. While Punjab, Haryana and Kerala have population below poverty lines at 6.16, 8.74 and 12.74 percentage respectively, Orissa, Bihar, Madhya Pradesh and Uttar Pradesh have 47.15, 42.6, 37.43 and 31.15 percentage respectively. Reasons for this can range from disparities in economic growth rates, coverage of anti-poverty schemes and public distribution system. As far as malnutrition is concerned, at the all-India level, 47 percent of the children under the age of three suffer from it, according to the National Family Health Survey

(NFHS) 1998-99. The States like Orissa, Bihar, Madhya Pradesh and Uttar Pradesh, have respectively 54.4, 54.4, 57.4 and 51.7 percent children under three suffering from malnutrition, while in the States like Kerala, and Tamil Nadu it is 26.9 and 36.7 percent respectively. Though this is not a low figure by absolute standards, it is lower compared with the States mentioned above and the all-India average. This is due to a larger coverage under the supplementary nutrition programmes like ICDS. Many other development indicators also can reflect these differentials across the States. This brings out the need for improving the coverage of social security initiatives in States showing poorer outcomes. The adequacy of the schemes will have to be mainly evaluated in ensuring a better balance in the achievements in development indicators across the country.

Dev (2002) emphasises the need for independent, *i.e.*, other than official, evaluations of the schemes for poverty alleviation and employment generation. The main drawbacks of these programmes are 1) inclusion errors (covering the non-poor) tend to be sizeable; 2) while the programme impacts are generally positive, their effectiveness is quite slow and considerably below official estimates; and 3) there are significant variations across regions (Srivastava 1997 cited in Dev 2002: 66). Another study by Fan *et al.* (1999, cited in Dev *op. cit.*) examined the impact of government expenditure relating to rural infrastructure and anti-poverty programmes on poverty. The results of the study show that investments in rural roads and agricultural research and development have the greatest impact, while government spending specifically targetted to poverty reduction such as rural development and employment programmes have only modest effects. Nayyar (2005) has stated that economic growth is a necessary though not a sufficient condition for poverty reduction, but it is just important to protect the poor through public expenditure on anti-poverty programmes as these do make a difference despite leakages. But these programmes make a difference depending on other variants like higher literacy levels, life expectancy, lower inequality in asset ownership, better physical infrastructure and the wider social and political context (*ibid.*). However, Dev (2002: 67) points out that there is relevance for anti-poverty programmes in a country like India, where substantial sections are outside the market. Instead of the present top-down bureaucratic approach and lack of people's participation, there is need for involving *Panchayats*, Non-Governmental Organisations (NGOs), Self-Help Groups and community-based organisations for strengthening these programmes. Rao (2002) opines that though the whole of the decline in poverty cannot be attributed to anti-poverty programmes alone, there appears to be a consensus among researchers that these programmes have been an important factor in reduction of poverty over the last three decades.

It is in this context that we need to iterate the need for demand from active societal, non-governmental and also political movements so that the supply is forced from a not so emphathatic administration. To make the implementation of law effective, mere allocation of funds and having government machinery ready

are not enough. It has to be activated and if necessary put on notice by vigilant non-governmental initiatives.

There have been successes in States where political initiatives and mass mobilisation have taken place. In short, the implementation of the legislative commitments required something more than mere efforts from governmental machinery. To galvanise the governmental machinery to act according to Constitutional and national priorities like universal literacy and implementation of land reforms, political and mass action was a necessary condition. In places where such actions were weak or non-existent, the commitments have largely remained on paper. In future also, the involvement of the local level of the government and non-governmental mass initiatives will hold the key along with state efforts to provide basic and contingent social security.

#### *A Road map to a Comprehensive Social Security Scheme*

What needs to be highlighted is that though there are a number of schemes covering various sections and target groups, the focus and efforts get splintered due to numerosity of programmes and inflexible rules and problems in implementation. A major criticism of these schemes is that they are inflexible to the local area needs as the operational details, eligibility criteria etc., are formulated at the Central level, while putting pressure on the State budgets through the requirement of matching contributions. The larger problem of deprivation, which includes in addition to poverty proper, *i.e.*, lack of income and assets, physical weakness (under-nutrition, sickness, disability, lack of strength), isolation (ignorance, illiteracy, lack of access, peripheral location), vulnerability (to contingencies; to becoming poorer) and powerlessness (Chambers 1992) remains. In addition to schemes for attacking the problems of general social insecurity like poverty and unemployment, specific schemes for alleviating the problems of intra-household vulnerability are also necessary to tackle the problem of deprivation. Employment Schemes for women and nutrition programmes for children and pregnant and lactating mothers are initiatives in this regard. Though each of these aspects has been recognised in official documents, what is lacking is a comprehensive and focussed programme to tackle this multi-dimensional problem. Another area requiring focus is Contingent Social security measures for the vulnerable. The sections of the population who are vulnerable may not be below the poverty line, but are most likely to fall below the poverty line, in case of an adverse contingency resulting in loss of capabilities. Vulnerability lies less in exposure to crisis and more in the ability to deal with its consequences. What distinguishes more vulnerable households is their capacity to cope with risk. In the event of a crisis, attempts by poorer households to cope can often lead them into debt and then the burden of accumulated debt, into impoverishment. Crisis coping mechanisms thus have a direct bearing on the poverty process, since they underpin the process of downward mobility. The vulnerable are also a category who can be described as tomorrow's poor, as they may be above poverty line, but they are sufficiently close to the line to be vulnerable (Cook *et al.* 2003: 141-144).

For these groups, the provision of contingent security measures is very crucial. Measures like unemployment relief, old age pensions etc., fall in this category. In the Indian situation, much remains to be done in this regard.

We need a few but focussed social security schemes covering both basic social security needs and contingent needs. States should get more flexibility in formulating poverty alleviation schemes according to regional specifications. The urgent necessity is

- 1) assistance to destitutes, especially those who are aged, handicapped and sick by providing a pension which is linked to some price index so that it can ensure the beneficiary's sustenance;
- 2) an employment guarantee for the able bodied to do at least casual labour and earn a living in times of distress;
- 3) programmes for self-employment of the poor by providing financial support, technical assistance and facilitation for marketing; these programmes should be flexible ones catering to local level requirements and details like eligibility criteria may be worked out at the *Panchayat* level, if necessary with State government's approval;
- 4) Programmes to improve nutritional status of the vulnerable groups like children and women by providing supplementary nutrition and noon-meals;
- 5) an umbrella legislation for providing minimum social security to the workforce in the unorganised sector.

It will be desirable if the implementation of all these schemes is done at the *panchayat* level with people's participation and social audit at the *Grama Sabha*. Evaluation of the schemes can be done by the funding State governments or the Union Government separately.

The challenge faced is three pronged:

- 1) Revamping the numerous existing schemes;
- 2) Debureaucratising them; and
- 3) Introducing flexibility to take care of regional specifications.

Another challenge is finding the budgetary resources to finance these schemes. This will necessitate efforts to generate more tax and non-tax revenues by both the Centre and the States by breaking the political-economic barriers and attempting simplification and rationalisation of tax laws and rates. The transition in the process of economic liberalisation and globalisation 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 recognised 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.

## Chapter 4

### Evolution of Social Security in the Lap of Public Action:

#### Recounting Kerala's Experience

##### 1. Introduction

As discussed in the context of the conceptual development of SS, we have taken development as removal of all “unfreedoms” from all possible vulnerabilities, to both adversity and deficiency. Further, as we have seen, social security is the collective care mechanism to meet such vulnerabilities, and as such is the means to reach development, which in turn manifests in the progressive realization of basic rights. Thus any approach to development and hence to social security must be a rights-based one. Significantly, the most basic of the welfare rights are the right to life: the right to an adequate standard of living, the right to primary health care, and the right to public education. The first of these (adequate standard of living) is realized once food security and housing security are ensured, and the remaining through health security and education security. Note now that these four securities constitute what we call the Basic Social Security (BSS). Thus the basic social security supported by the contingent social security is *the* basic welfare right.

In short, the sequence we proposed in the development of SS is as follows: realizing these human rights leads to removal of basic “unfreedoms” of deprivation, which in turn leads to development, enabling individuals in their valuable functioning and enhancing (or promoting) and protecting capabilities, resulting in honouring positive freedom by the correlative duty bearer (state, community/organization, family), thus securing availability, accessibility and utilization of an enabling environment that is basic and contingent social security. Thus development is fructified under the comprehensive umbrella of SS, by means of progressive realization of all basic human rights.

##### 2. Situating the State: In the Lap of Public Action

Kerala's<sup>1</sup> experience in enjoying a far higher level of quality of life, notwithstanding a lower level of income, compared with the rest of India, has already elevated her to the pedestal of a much acclaimed ‘model’. It goes without saying that this development in turn represents a good degree of realization of the basic right to life, covering SS. Note that it is with this equivalence between development and realization of SS in terms of

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<sup>1</sup> Kerala was primarily an agricultural economy; in 1960-61, the contribution of the primary sector to the State income was 56%. The structural change, however, has since been drastic, with the primary sector contribution falling to 16.8% by 2004-05; now the services sector contributes 61% to the State income, a steep rise from 29% in 1960-61. There has also been a commensurate change in employment; about 40% of the labour force being engaged in the tertiary sector as in 1999-2000 (a rise from 28% in 1983), and 32% in primary sector (falling from 50% in 1983), as per various NSSO Reports.



basic rights that our conceptual framework has been moulded. In the context of Kerala, this development in fact was made possible by certain historical conjunction that presented an objective enabling environment for (what we call) the participatory development experience *a la* organisation and mobilization of people that constitute effective political demand for progressive realisation of basic rights; below we seek to single out the significant social and political movements or trends involved in the different phases of development in Kerala.

As mentioned earlier, we situate the development experience of Kerala in a conceptual framework of participatory development, which we interpret in a broad context of organisation and mobilisation of people at specific junctures of historical progress of a society.<sup>2</sup> Unlike its static reference to conceptual variants of local level self-government and the still-micro self-help groups, this contextualisation identifies the initiatives in the initial integration of nationalist feelings, that is, popular mobilisation for the first generation (civil and political) rights itself. Securing these rights primarily represents the basis of participatory development, taken in a dynamic chain of progressive realisation, local self-government (decentralization) being a later (if not final) manifestation. Thus participatory development in our view is participation in the progressive process of realisation of human rights and thus in development.

Our theoretical interpretation of participatory development is built up in a Sennian capability approach framework. Here deprivation is seen in terms of unfreedoms and their removal as development, which in turn manifests progressive rights realisation in nation building, achieving first generation rights through national struggle, in an enabling environment of reformation, renaissance and rising capitalism, through popular organisation, mobilisation, and participation. Having won the first generation (civil and political) rights, public action is turned to realising further generation rights in a progressive process of participation for ever-enhancing development. This is made possible by what we postulate as ‘effective political demand’; here the dynamics of organisation and mobilisation of the public constitutes the corresponding ‘political purchasing power’, which presupposes development in our view. And this in turn is made possible by the historical conjunction that presents an objective enabling environment.<sup>3</sup>

It is in this theoretical light that we analyse the Kerala experience of development in SS. Significant to note here is that this development experience has been somewhat unique for Kerala within the broad context of India, despite an almost similar backdrop of reformation, renaissance and national struggle. What accounts for that unique experience has been the particular participatory development process through organization and mobilization *to the hilt*, that is, public action, with an *effective* public demand and a *wiling* public supply, conditioned by the legitimate function of the state. Here we

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<sup>2</sup> See, for details, Pillai (2003) and (Kannan and Pillai 2004; 2005). The following section heavily draws on these works.

<sup>3</sup> See Kannan (1988) for a detailed discussion on the historical conjunction that presented itself in Kerala in the context of the proletarianisation of the working people and their subsequent organisation and mobilisation.



differentiate for expository simplicity two distinct phases in the historical continuum of the development experiences of Kerala: the first generation development, which necessarily laid the basis on which the second generation development has built up what is known as 'the Kerala model'. The first phase marks a long period of social and political movements for realising the first generation human rights. Though the second phase, firmly built up on the first one, is entirely characterised by a populist structure of development, we identify three prominent strands of participation, viz., the early institutionalised populism, cooperative movements and decentralisation.

## **i) The First Generation Development**

### Institutional background

As in the larger context of India, the most important institutional mechanism, which provided social security to the people of traditional Kerala was the joint family system. Under this set up, the vulnerable sections like the old aged, widows, disabled persons, women and children used to receive natural protection under the wide umbrella of the joint family. The basic needs of the people like food, health, education as well as shelter were satisfied using the common resources of the joint family. However, only families belonging to the higher castes had sufficient resources to satisfy the various needs of their members. Nevertheless, under the feudal set up, the tenants being attached to the land and the landlords being mostly ideal patrons in their relationship with the tenants, some measure of security was prevalent for them too, in spite of the different kinds of inhuman discriminatory treatment they were subjected to by the upper caste people.

One of the contributing factors was the tradition of matrilineal system of a majority of the people and its cultural influence. It may not be wrong to trace the gender development in the state partly back to this cultural backdrop that, we feel, had much to do with ensuring and reinforcing the female-headed family system that emerged later in the wake of Gulf migration with far-reaching implications for gender equality. However, the lower caste women were at a disadvantage: they were not allowed to cover the upper part of their body and were often victims of sexual harassment by (the upper caste) landlords. In fact, the first exposition of anger against the prevalent social inequalities also came from the untouchable women, who agitated as early as in 1820 for the right to cover their body fully.

### Initial welfare state policies

The welfare state concept, which had been inaugurated in pursuance of the self-interested legitimisation function of the capitalist state in the mid-19th century with the provision of public elementary education in Europe, had its natural reflection in Travancore and Cochin, the two princely states of then Kerala. This objective situation opened up one of the significant avenues of SS and development, namely, education. The first English school started functioning in Travancore in 1836. Opportunities for education of girls were recognised in Travancore as far back as in 1859, by opening a separate school for them. Subsequently, the principle of *free primary education for both the boys and girls of*

*all communities, including the 'untouchables'* was accepted and practised during the reign of Sri Mulam Tirunal (1885 – 1924). The role of the Christian church in education, though motivated on religious mission, also was significant. The educated were absorbed in government jobs that earned them income security and social status. For the lower strata of the society there were added motivations, as education offered immense scope for vertical mobility, with implications for promoting equality, and this led to increasing demand for education. Continuation of the tradition then made it easier and *mandatory* for the later democratic governments of independent Kerala to enlarge the set of educational and thus the gender-related capabilities also.

Health care also figured prominently in the welfare state policy of the then princely states of Travancore and Cochin. Besides the Ayurvedic and other indigenous medical aid widely prevalent traditionally, the European system of medical care was first introduced in Travancore in 1811, and the first hospital opened about six years later (*Travancore Administration Report for 1106 M.E.* (1930-31): 170). According to the Census of 1931, the life expectation in Travancore was 43.8 years for males and 44.55 years for females, comparable with that of 44.8 years for males and 46.5 for females in Japan during 1926-30 (Centre for Development Studies 1975 [2000: 137]). By the 1940s, the death rate in Travancore-Cochin came down to about 15, a level attained in France and Sweden only a decade earlier (Panikar and Soman 1984: 46).

#### Reformation, Renaissance and Freedom struggle

Again in parallel to the development history of nations elsewhere, Kerala awakened from the 'mad house' of caste-ridden feudalism<sup>4</sup> at the challenge to the entrenched value that came from the social-religious reformers. Along with this reformation strengthened a renaissance also. Thus the literary movement also was a powerful engine of education. The press and the literary movement, though informal and uncoordinated, contributed to an enabling environment in which the social reforms organised and mobilised the deprived ones, motivated for their civil rights to recognition and dignity.

The old order was already on fast decline under the pressure of the social-economic changes brought about by the spread of school education, monetisation and commercialisation, nascent industrialisation and proletarianisation of the working mass. The freedom struggle imparted the inevitable political dimension to this flux. However, the political aspirations and assertions assumed a radical mass movement with sacrificial participation at the grassroots level only with the emergence of the socialist/communist group in the State Congress. The workers unions started emerging as early as in 1920s. The first workers union started among the coir workers of Alappuzha namely, Travancore Labour Association (TLA). This union fought for the standardization of wage rates, wage hike, improvement in the working conditions, abolition of bond labour, etc. (Prakash,

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<sup>4</sup> Swami Vivekananda was shocked at the inhuman caste distinctions in then Keala and described her as a 'mad house'.

1994). The strike led by TLA attracted attention of the general public as well as the authorities. In addition to the strikes, they organised a liquor boycott movement in 1922, started a death benefit fund, a health care system and a reading room. The union activities soon spread to the other areas of the state as well, especially to Cochin the next industrial centre of the state. Quilon labour union was the first labour union formed in Cochin. Malabar also had strong labour unions especially among the Toddy tappers of Anthikkad and Tata oil mill workers. The emergence of trade unionism as well as its sympathetic attitude towards the causes of workers was instrumental in improving the socio economic security of the workers in Kerala

The cumulative incidence of all these radicalising events constituted an objective condition of historical conjunction for Kerala. It was in fact the communist fervour in an enabling environment, made richer by education and popular literary movement that materialised working class solidarity, highly conscious of human rights with inescapable implications for development. This fervour in turn had its origin in the peculiar circumstances that saw the leaders, mostly from the upper caste/class families, living among, with and as the common people, often under compulsion from the state ban on communism. And this in fact helped make the masses educated, enlightened and thus politically better conscious of their rights. And it was the homogeneous aspirations, coloured in ideological potential, for a 'Promised Land' that translated this mass movement into a reality of political power. It was only the second time in the world, after the example in French Guyana in the 1940s, that a communist party was brought into power in Kerala through the democratic means of election in 1957.

It should be noted that an important facilitator of the spread of education and health care facilities as well as social and political movements in Kerala has been a unique ecological feature, with no urban-rural demarcation. There has been an evenly dispersed settlement pattern (which might be due to the mostly undifferentiated access to water), and this in turn has helped the economic, social and political developments gain undifferentiated access to the populace. Note such a situation is ideally potential for presenting an almost homogeneous agency of effective political demand in terms of organisation and mobilisation such that participation becomes a way of life or gets institutionalised. It has so happened in Kerala, as we will see, in the second phase.

## **ii) The Second Generation Development**

The civil and political freedom having been achieved, the public action in the next phase turned to reforms and freedom in the social and economic spheres. An ambitious first step was strategised by the first communist ministry, initiating to revolutionise state's role in the universal provision of education and health care and in redistribution, the first best solution to poverty. The enabling environment with its implications and prospects, as already explained, led to an increasing public demand, to be precise, organised bargain. Remember the vibrant tradition of organisation and mobilisation for rights, the

very participation in development, could not but keep on flaming. And the political economy of populism and rent seeking ensured the corresponding public supply. Such a demand-supply dialectics of that period, in fact stood to *institutionalise* these aspirations and measures to such an extent that it became mandatory for the later governments not to ignore them, except at the cost of their own survival. And this explains the genesis of the 'Kerala model'.

*(a) The Early Institutionalised Populism*

Radical legislative measures

The substantial freedom in the social and economic spheres that followed the political freedom consisted in a continuous series of turning points, brought about by public action, that is, public participation through organisation and mobilisation on the demand side and state intervention on the supply side. The radical land reforms were a landmark in the development history of Kerala that bestowed a measure of economic freedom upon the large mass of agricultural labour households through land redistribution, conferment of ownership rights to hutment dwellers, creation of colonies for members of the Scheduled Castes (SC) and Scheduled Tribes (ST) with lands, buildings, and facilities, etc. Also radical were the Agrarian Relations Act and the Kerala Agricultural Workers Act of 1974, hailed as the Magna Carta of the agricultural labourers in the State. The latter prescribed hours of work, security of employment, higher fixed wages, an arbitration board to settle disputes between workers and employers, and welfare provisions for the agricultural workers, and heralded the wage inflation in Kerala that also contributed to the higher living standard.

Another in the series of landmarks was the vast network of public distribution system (PDS), which enhanced the people's access to food grains and other items of daily consumption such as sugar, edible oil and kerosene, by subsidising the difference between the market and the issue prices. An expanding network of social security and welfare measures such as pension schemes (for agricultural workers, widows, destitutes, old age and the physically handicapped), unemployment dole and welfare funds (for informal sector workers), taken up over time under populism and organised public demand, also ensured enhancing of economic freedom.

Gulf Boom

Behind all these improvements was an ever-growing public demand. But the initial immediate motivations such as the lure of a secured job and the associated opportunities were not sustainable themselves and were incapable of further thrust. Note that agency wellbeing is a function not only of the capability to function but also of its translation into achieved functioning. If aspirations and expectations are enhanced by enlarging options and opportunities, they must be matched by fulfilment also; otherwise discontent and frustrations set in. It is possible to achieve higher standards of development by turn of priorities within the broad parameters of the given economic capability. Once this given

capability is exhausted, further fuels for development also cease to flow. Thus, enhancing social development presupposes expanding economic opportunities. However, given the regional character of the Kerala economy, the capability-building development process could not lead to enhancing opportunities in the productive sectors of the economy. To be precise, it created and accumulated a large reserve of human capital much in excess of physical capital, thus giving rise to a socially frustrating outcome in the form of the educated unemployed. In short, Kerala was not in fact able to translate its greater freedom to achieve into actual achievement.

Nevertheless, the social development achieved implied a positive outcome of a fast demographic transition, resulting in almost wiping out further demographic pressure. At the same time, the accumulated human capital responded to employment opportunities emerging in the wider world generating substantial linkage effects of the 'Gulf boom', raising the per capita consumption expenditure, that is, purchasing power capability, especially in durable goods, much ahead of the per capita state domestic income. With this expanded economic capability, the public demand for further social development such as education and health care also rose to new heights, and the political economy of populism and corruption responded positively.

#### *(b) The Cooperative Movement*

Social security, in the sense of collective care arrangements, itself is a co-operative outcome, with family, society and state being the correlative duty bearers on the co-operative ladder. The very notion of organisation and mobilisation carries the sense of co-operative action. In this light, the strong civil society in Kerala with a large number of organised mobilisations represents a highly vibrant co-operative community in all, social, economic, political and cultural, spheres<sup>5</sup> with immediate implications for SS. For a people, well aware of and used to the benefits of organisation and mobilisation for bargaining, it is quite natural for the idea of self-dependency to take form in co-operative society, a group of people organised to achieve a common end and to secure economic benefits. However, as we will see below, labour co-operatives cropped up in Kerala not as a concrete development of any lofty ideal of co-operation, but to counter the effect of the withdrawal of the private capitalists from the labour market.

Thus another facilitating background for the development of SS through organisation and mobilisation emerged in Kerala with the inception of the co-operatives. It should however be noted that a crude informal co-operation has traditionally served (and still does) the locality in the form of mobilisation of funds among neighbours, known as *chitti*,

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<sup>5</sup> "The role of co-operative action in social life is so pervasive that it is easy to lose sight of... Some of the treasured activities in life, such as playing games or celebrating a festival, are intimately associated with co-operation. More significantly perhaps, social progress in fields such as public health, environmental protection and conflict prevention also depends a great deal on various forms of social co-operation. Even achieving prosperity is often facilitated by co-operative action, e.g., in the form of community activities to maintain irrigation structures or civic initiatives for the promotion of education." (Dreze and Sen 2002: 57).

or *kuri*. Its formal manifestation in the form of co-operative banking system has thus a long history in Kerala, since 1915 with the Trivandrum Central Co-operative Bank. However, labour co-operatives came on the scene only with the first communist ministry in Kerala, when the 1957 Minimum Wage Committee proposed a model bill for setting up co-operatives. This was in response to the labour unions' demand for employment guarantees in the face of the crisis of the private sector reluctance to offer or continue to provide employment. That crisis was a possible by-product of the very objective condition of that period with labour militancy backed by a communist government that insisted on minimum wage conditions. In the void of private employers, self-dependency (on government shoulder, to be precise) proved the only effective source of livelihood. The first labour co-operatives benefited the toddy tappers and beedi workers in providing employment security. Though the former could not survive, the latter, known as Kerala Dinesh Beedi, has come up in flying colours and still stands as a powerful example of such co-operative employment security. 'Labour Contract Co-operative Societies', set up during the first communist reign, sought to break the grip of the contractors on public works, and credit co-operatives to meet the credit needs of the farm front. Again, the former failed and faded, but the latter has grown such that Kerala has now the strongest co-operative credit base in India.

It is remarkable that the principle of co-operation did succeed to encompass the whole economy of the State, with about 28,000 co-operatives at present working in the sectors of production, marketing, agro-processing, consumer, housing, employment, health, professional education, insurance and infrastructure development. However, "[i]n spite of the quantitative growth, the co-operative sector is beset with several constraints related to legislative and policy support, resource availability, infrastructure development, institutional inadequacy, lack of awareness among the members, erosion of the democratic context in management, excessive government control, etc." (Government of Kerala 2002: 125). More than half of the co-operative societies in the State are running in loss (Government of Kerala 2002: 129) and continue to breathe on government support. Thus the wide spread and the fast growth of the co-operatives in different sectors have been the outcome of conscious development plans with government initiatives and finance. Hence the significance of the implications of the recent moves of withdrawal of the state from its interventional obligations.

### *(c) Decentralisation*

Community participation in development process can be realised through either a unitary or a federal structure of state functionings. In the former, the state from its central core extends itself and acts through community groups or co-operatives, that is, the organised beneficiaries at the local level. Against this top-down approach, decentralisation of state power and functionings marks the latter. Here the local bodies are empowered to function as local development institutions of self-government, and constitute an autonomous and hence ideal means of targeting and tackling development issues through co-operation and collective action. This in turn implies that the degree of decentralisation of power of a



state is an indicator of its concern for and commitment to human development.<sup>6</sup> It is in this second sense that participatory development is recognised today, with a second phase added to it that goes down to a still micro level of participation in self-help groups and user groups.

An important contribution to the study of governance behaviour<sup>7</sup> comes from the focus on the significance of information especially in a principal-agent relationship framework. In its simplest form of a vertical governance structure, government, representing the public, is seen as the principal and the bureaucracy that facilitates social service provision as the agent in its employ or under its authority. In an extended form, (e.g., of a three-tier hierarchy) the public stand as principal and government (represented by politicians in power) as agent (i.e., supervisor) who contracts with a further agent, the bureaucracy, to supply the vector of services. In its barest terms it is assumed that in a regulatory governance structure, the principal's objective is to maximise some measure of social welfare, while the agent (politicians and/or bureaucracy) aims to maximise their self-interests. Information asymmetry against the principal explains the *raison d'être* of the agent who is better informed or better skilled. The divergence in objectives and the uncertainty or information asymmetry result in two effects<sup>8</sup>: moral hazard (principal being affected by 'hidden actions' by agent) and adverse selection (principal being affected by 'hidden information' agent has at his command) (Arrow 1985).

#### An Ideal Counter to Moral Hazard

That imperfect information drives a wedge between the principal and the agent, leaving some leeway for moral hazards on the part of the agent, that is, the government, including bureaucracy, implies that the problem stems from the structure and conduct of governance. Hence any solution to the problem must essentially consist in bridging the gap between the principal and the agent and in accomplishing governance in a transparent and accountable manner. An ideal way to this solution is to end the principal-agent duality itself, that the principal becomes the agent herself, that is, participatory development through decentralization. Here the agencies of demand-supply dialectics of public action merge into one – the most ideal stage of achieving development. However,

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<sup>6</sup> According to Arnstein, citizen participation involves "the redistribution of power that enables the have-not citizens, presently excluded from the political and economic processes, to be deliberately included in the future; means by which they can induce significant social reform which enables them to share in the benefits of the affluent society" (Arnstein 1969: 216).

<sup>7</sup> See, for details, Pillai (2004); the following section largely draws on this work.

<sup>8</sup> The term 'principal-agent problem' appeared first in Ross (1973). The earlier discussion on principal-agent problem in the framework of imperfect monitoring and imperfect information appeared in Stiglitz (1975), Mirrlees (1976), Harris and Raviv (1978), Holmstrom (1979) and others. For excellent surveys, see Hart and Holmstrom (1987), Levinthal (1988) and Holmstrom and Tirole 1989). It should be noted that the principal-agent model was originally employed to analyse insurance, sharecropping, physician-patient relation, law enforcement, etc. It was only with the development of the model in the framework of imperfect monitoring and imperfect information by Stiglitz and others that the model was applied to analyse bureaucracies and hierarchies of organisations.

this also presupposes an enabling condition for transparent and accountable accomplishment of governance through the bureaucracy, which necessitates its own reform too. And this is exactly what Kerala has set about in terms of decentralization, including the initiative on modernizing government programme (MGP).

### Participatory Development

It is true that the role of the state in good governance is immensely significant. However, the vast heterogeneity in the local aspirations and perspectives, needs and responses, tends to leave the direct management of the state responsibility much difficult, if not impossible. It is here the direct participation of the communities in ensuring and enhancing an enabling environment assumes significance. Since it is the local communities that have perfect information on the specific problems they face, the actual and the possible constraints they encounter, and the potential solutions to be explored, their direct participation in the design and implementation of the policies and programmes makes the enterprise fruitful. And in fact this is how the moral hazard problem is solved here – the principal also acts as the agent!

Citizen participation in community decision-making can be traced as far back as to the direct democracy of the city-states of the ancient Greece. This brief historical episode, however, had little direct influence on the theory and practice of modern states. The *panchayats*, an Indian tradition and the town assemblies, an American tradition, were among the early contributors to citizen participation, whereby all of the citizens in the community got together to decide on issues. In the Indian context it should, however, be noted that the participation in *panchayat* was based on caste divisions and as such it represented internal democracy within each social group, but not across the groups. At an utopian level, the ideal communist society, as conceived in Marxism, as the state withers away, stands as the highest form of decentralised humanist democracy of citizen participation.

### The Kerala experience

Even though Article 243–B of the Indian Constitution deals with setting up of Panchayats at three levels, viz., Village, Intermediate (Block) and District, India had been characterised by a system of two-tier (Central and State) governance till the 73<sup>rd</sup> and 74<sup>th</sup> constitutional amendments in 1993. The 73<sup>rd</sup> amendment, which came into force on April 20, 1993, and sought to help the *panchayat* become, in the real sense of the term, ‘an institution of self-government’, has provided for a three-tier system in States wherein there is the *grama sabha* at the village level, the intermediate *panchayat* at the block level and the district *panchayat* at the district level. The local development plans are prepared at the ward level of the *grama sabha* with maximum participation of the public belonging to that ward. Such need-based plans proposed by each ward are then considered by the *grama sabha* (village *panchayat*); if they fall within the powers granted to the *grama sabha*, then the plans are taken up for implementation; if not, they are moved up to the next higher body competent to sanction them. The 74<sup>th</sup>

Constitutional amendment has provided for the setting up of District Planning Committees (DPC) in each district of the State with the aim of helping the district prepare a plan encompassing both rural and urban areas.

The Amendments listed 29 functions of government to be handed down to local bodies (*panchayati raj* institutions, PRIs). This marked an initiation of a paradigm shift to participatory development, 'from top-down to bottom-up', from centralisation to decentralisation in governance. Its adoption in political economy is said to have followed the increasing dissatisfaction with the extent of effectiveness and equity effects of the erstwhile growth-mediated, trickle-down development strategies. In decentralisation, people are taken as the agency of development rather than solely as the objects or the clients of development. Here the local bodies are empowered to function as local development institutions of self-government, and constitute an autonomous and hence ideal means of targeting and tackling development issues through co-operation and collective action. This in turn reflects, both in theory and practice, significant potential for human development and implies that the degree of decentralisation of power of a state is an indicator of its concern for and commitment to human development.

The real test of the effectiveness of the mandate of decentralisation, however, depends on the success of those States that took up this task seriously. Kerala was one such State. Though *panchayats* had been in existence in Kerala for several decades, they had been rendered insignificant with little role in the social and economic spheres of the State by irregular elections, inadequate resources and ineffective public concern. However, the Constitutional amendments came in as an ignition especially in the left political sphere of the civil society of Kerala, waiting for some further dynamics of organisation and mobilisation. It was in 1957, after the victory of the then undivided Communist Party in state elections, that an agenda of decentralisation, probably motivated by the ideals of commune, was first formulated in the form of a bill for enactment. With the dismissal of this government in 1959, the bill met an untimely death, not unlike the historic land reform bill. While the land reform agenda went through a series of revisions and compromises before being finally enacted in 1971, the agenda of decentralisation remained stalled because successive governments had better things to do than decentralise their power. Though the agenda came up again in the national context of the Janata Party coming to power at the centre, but unlike Karnataka and West Bengal, Kerala's coalition politics could not accommodate decentralisation seriously, let alone give a lead. A minor exception was the short-lived experiment of the creation of district councils during 1990-91.

When the constitutional amendments took effect in 1993, the way was cleared for passing legislation in the state assembly. However, it was only in 1996 with the Left Democratic Front (LDF, led by the Communist Parties) in power that the legislation found light. The LDF government transformed the Ninth Plan into a 'People's Plan Campaign' (*Janakeeya Aasoothranam*), with an ambitious programme of drawing up and implementing the Ninth State Plan with public participation through local self-governments. A major political decision was taken by allocating nearly 40 per cent of the

State's annual plan outlay to the local bodies at the village, block and district levels. In addition to identifying the local needs and proposing projects, the *grama sabhas* were also expected to select the implementing agency, mostly the local committees of the beneficiaries themselves, and the contractors, only in their absence. This in turn has helped revive the sort of the earlier 'Labour Contract Co-operative Societies', whereby the public works have been undertaken by the co-operatives of the local beneficiaries themselves, ensuring enthusiastic public participation in completing many of the major works.

Within this 'democratic' decentralisation movement came up the still-micro level of participatory development through the self-help groups (SHGs), established at the local neighborhood level, comprising 10 to 20 below poverty line individuals, usually women. The SHG proposes a production project such as a cooperative to manufacture umbrellas, soap, sandals, candles, incense, ready-made clothing, or electrical equipment; or a service such as a cooperative store or a teashop. Once the project is approved by the village *panchayat*, financing sources are matched together: micro financing by the participants themselves through a rotating credit association and a low-interest loan from a state or national bank are then supplemented by the village *panchayat* from its decentralization funds. Though visualized as a participatory poverty reduction approach by means of a neighbourhood organization of the poor, under the leadership of the local self governments, and as an effective platform for converging various anti-poverty programmes of the State and Central governments, it should be noted, these SHGs as well as the ward committees in effect represent co-operatives, and as explained earlier, represent only a government-backed agency for a top-down unitary mode of participatory development. However, this far-reaching state-sponsored experiment initiated in Kerala under the Poverty Eradication Mission by the name of 'Kudumbashree' (Family prosperity) has gone a long way towards ensuring a part of what we call BSS.

It is generally recognised that decentralisation, as practised in Kerala, has not only enhanced her capability vector but also had significant impact on quality, efficacy and inclusiveness of that development.<sup>9</sup> For one thing, it has opened the public sphere for the SCs and women in proportions never seen before. There are 6184 PRI seats reserved for women in Kerala. The local bodies have been found to be much more effective in providing targeted benefits to the poor households, that is, individual beneficiary-oriented programmes and their performance impressive in the areas of agriculture related activities, self employment generation, and in providing minimum needs infrastructure such as housing water supply, sanitation and connectivity. It should be stressed that for the first time, village *panchayats* have been freed from the clutches of the Public Works Department in matters relating to the design and implementation of construction works. So too in the case of minor irrigation and small drinking water projects. As already stated, household sanitation that directly contributes to human development has been accorded prime priority by a number of village *panchayats*.

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<sup>9</sup> See for details Chaudhuri, *et al.* 2004.

### 3. The SS provisions in Kerala

As in the context of India in the earlier Chapter, we discuss the development of the SS provisions in Kerala in the broad theoretical framework of BSS and CSS. We start with the basic welfare rights that constitute the BSS:

#### Food

As already explained, the feudal system with its land-attached tenants under the patronage of landlords was self-sufficient and almost secure in its time-specific wants, despite the tenants having been treated as untouchables. With the advent of capitalist farming on cash crops and monetization of transaction and remuneration, the old order of self-sufficiency vanished, and with it the patronage and security too. Along with the scarcity in food crops, the monetized impersonal markets brought in widespread food insecurity. The very capitalist life of profit motive in production and trade led to artificial scarcity in food crops, with hoarding and black marketing at exorbitant prices. Unlike in most other areas, however, the particular historical conjunction in Kerala of that time was often able to rein in such tendencies through organized protests. In 1946, the Kerala Peasant's Front in Malabar, for instance, organized a campaign against food hoarding and black marketing and compelled the landlords to sell surplus food produce at reasonable prices in the open market. These struggles were sporadic and spontaneous, with little long-term effects, but the fire never burnt out till it brought about sustainable administrative measures in food security.

Kerala, with an increasing specialization in its agriculture towards non-food crops, has been a food deficit State, with a wide gap between consumption and production of food grains, especially, rice, the staple food. Its serious implication has in turn been well taken care of in public policy debates and exercises: "Food self-sufficiency for Kerala, in the sense of the State's ability to produce all the food items to meet its requirements, is not an economically feasible one.... Therefore, the policy of the State should be redefined in terms of *achieving food security rather than food self-sufficiency.*" (Government of Kerala 1999: 114; *italics as in the original*). The general recognition of the food deficit state of the region along with the persistent organized public demand did force the successive governments to accord high priority to food security as part of a wider system of SS. Currently, Kerala's comprehensive food security system includes the public distribution system which operates through the fair price shops as well as maveli stores, free noon meal for the school children up to eighth standard, and nutritional support to the preschool children, pregnant and lactating mothers through the network of anganwadis.

Besides the PDS, the State government also intervenes in the market, with a view to controlling market prices, by means of procurement and distribution of essential commodities through the Kerala State Civil Supplies Corporation, set up in 1974. The State also enjoys a better record in respect of performance of the targeted nutritional intervention for children and women.



### *Public distribution system*

Food security has been an important agenda in State intervention in Kerala, such that the public distribution system (PDS) in Kerala has been rated by many studies as ‘the most efficient and egalitarian under Indian conditions, where access of the poor to food remains the single most factor in their poverty status’, with the salient features of universal coverage and easy physical access (Kannan 2000: 11). The PDS has been instrumental in enhancing the people’s access to food grains and other items of daily consumption such as sugar, edible oil and kerosene, by subsidising the difference between the market and the issue prices. Given this price differential, the PDS in practice amounts to an income supplement, with its implication for increased wellbeing. Covering nearly cent percent of the households in Kerala, the PDS has thus “contributed to improving a wide range of human development indicators that are closely related to access to food and alleviation of poverty.” (Kannan 2000: 1). It should be noted here that the PDS was materially made possible in Kerala thanks also to the facilitating factor of continuous human settlement.

Although the PDS in Kerala does not have the advantage of a long period of positive public policy, as in the case of health care, its origins also go back to the pre-independent days when food rationing was introduced in India at the start of the Second World War. It took almost a quarter of a century to establish a Public Distribution System in India as part of the public policy on food security (see, for instance, Mooij 1996: 69-76). In Kerala the universal and statutory rationing was introduced in 1965 at a time when the state was undergoing an acute food shortage. This shortage, as we saw earlier, was structural to the Kerala economy in that a major share of value added in the agricultural sector was through the production of cash crops such as coconut, rubber, tea, coffee, spices, etc., earning or saving considerable foreign exchange to the national economy. Even at the best of times, Kerala could not produce more than 50 percent of its food grain requirements. This was recognized by the Central government, which agreed to supply food grains (mainly rice and wheat) to meet the requirements of the PDS. The introduction of PDS in Kerala, thus, has been part of the overall concern of the state to take care of its food security. The widespread network of rationshops in Kerala, more than 14 thousand in number, has ensured physical access in both rural and urban areas, and thus universal coverage. The First Economic Census of India (1977) reported that 99% of the villages in Kerala had a fair price shop within two km distance; Maharashtra came second with 67%, with an all-India average of just 35%. It has been found that nearly two-thirds of the total purchase of rice of the poor in Kerala come from PDS (UN/CDS 1975; George 1979; Suryanarayana 1996). One of the facilitating features of the Kerala PDS in terms of economic access is its flexibility in permitting the cardholders to purchase their ration in instalments rather than in one lot for a given period.

In 1997, Kerala also adopted the new Targeted Public Distribution System (TPDS) as part of the Central policy. Under this system, the above poverty line (APL) and the below poverty line (BPL) families are identified and given different types of cards, whereby the below poverty line families get the foodgrains at the subsidized price level, while the



above poverty line households need to pay a near market price for the food grains. This policy change, needless to say, constituted ‘a major departure with regard to food security policy in the country. On the one hand, it has sought to restrict the coverage of the subsidized PDS to what it considers to be the poor. On the other, it has unilaterally increased the price of the foodgrains and other essential commodities to both the poor and the non-poor.’ (Kannan 2000: 1). Also note that at present the PDS allotment of sugar and kerosene is restricted to BPL cardholders only. One of the hard-hit States of this policy change being Kerala, ‘its PDS, assiduously built up over a long period of time and hailed as a model one, is now facing survival problems. What should have been a model for other States in the matter of food security, given the acute inequalities in accessing food in this country, is now left to fight for its very survival.’ (*ibid.*). It is reported that with the introduction of the TPDS, as expectedly, the number of real beneficiaries has sharply declined and monthly off take has come down to one third of the earlier (Government of Kerala 2005: 362).

It goes without saying that the present mode of PDS with a basic component of targeting is inherently prone to serious errors of false inclusion (Type I) and of false exclusion (Type II), as we discussed elsewhere. As we seek to minimize the Type I error, there floods in Type II error and *vice versa*. This in turn suggests that unless a foolproof targeting mechanism built into the scheme is available, it pays to have a universal programme wherein Type II errors are minimized, disregarding Type I errors. It simply means then that given the more than comfortable level of food stocks available with the government as at present, a *universal* PDS would be far more effective, provided that the fair price shops follow a flexible functioning catering to the specific needs of the poor.

As explained elsewhere, for the poorest of the poor households, two special schemes, namely, Anthyodaya Anna Yojana and Annapoorna Anna Yojana are also in implementation.

**Table 1: Different types of cardholders and degree of subsidization (in rice) for each group in Kerala (2005)**

Category of cardholder	Number (in million)	%	Price of rice/kg for each category in 2004
APL households	4.643	69.46	8.90
BPL households	1.569	23.47	6.20
Anthyodaya Anna Yojana	0.472	7.07	3.00
Total households	6.684	100	

Source: Government of Kerala (2006).

#### *Free Noon Meal Scheme for School Children*

As elsewhere explained, an important component of the food security is child nutrition programme. While the PDS in effect involves indirect nutritional support with the

objective of improving the physical and economic access to staple food, programmes of direct, targeted nutritional intervention involving provision of cooked food to the vulnerable among the poor, especially children (by self-selection) have come to assume a crucial role in the larger scheme of social security. These programmes work through midday meal scheme and ICDS. The Central Government launched Mid-day Meals programme on August 15, 1995, with an additional objective of raising enrolment, attendance and retention among primary school going children (6 – 11 years) by reducing drop out rates. Under this scheme, every child is entitled to 3 kg wheat or rice per month for 10 months a year where food grains are distributed in raw form or at the rate of about 100 gm per child per day per school where cooked meal is being served.

The programme had had a long history in Kerala since the mid-1940s when ‘the princely States of Travancore and Cochin had established a system of free mid-day meals for poor children in the lower primary schools’ (UN/CDS 1975 [2000: 41]); the scheme was then extended to other parts of the reorganized State of Kerala in 1961, much earlier than the current well-known scheme introduced in Tamil Nadu in 1982. Until 1975, a consortium of American voluntary organizations, called Cooperative for American Relief Everywhere (CARE), was providing the commodity aid required for the programme; since then the State government has been taking care of it. The scheme had earlier been confined to children in the lower primary (LP) classes (I to IV) and in class V, if attached to LP schools. It has since the mid-1980s extended to children up to class VII, in the age group of about 6 to 12 years.

**Table 1. Percentage of students taking midday meal scheme**

Year	No: of students in Primary level (in lakhs)	No: of students in Upper Primary level (in lakhs)	Total eligible students	Students enrolled in the scheme (in lakhs)	(5) As % of (4)
1	2	3	2+3 = 4	5	6
1979-80	25.76	-		18.12	70.34
1984-85	25.01	-		14.81	59.21
1987-88	25.86	17.90	43.76*	32.00	73.13
1990-91	25.27	19.00	44.27	20.57	46.46
1995-96	22.51	18.39	40.90	20.86	51
1997-98	21.40	17.90	39.3	27.95	71.12
1998-99	20.78	17.61	38.39	28.08	73.14
1999-00	20.11	17.26	37.37	28.26	75.62
2000-01	19.32	17.05	36.37	23.28	64.01
2003-04	18.28	15.02	33.3	21.67	65.08
2004-05	18.47	14.70		21.16	63.79

Source: Various issues of Economic Review, State Planning Board, Kerala.

The scheme is implemented in all the government as well as private aided schools of Kerala. Gruel and gram is the usual menu of noon meal in the schools of Kerala and the budget provides for it during 180 school days a year. During the 1960s and until the end of the 1970s, the scheme covered more than 70% of the children in the age group (since Kerala had already achieved high enrolment at the primary stage). During the 1980s, however, the coverage declined, a sign of the declining incidence of poverty. When the scheme was extended to children in the upper primary stage, the coverage naturally increased. Note that the wide coverage of the scheme shows its success, though there are complaints regarding the quality of food provided.

### *Supplementary Nutrition for Pre-School Children and Nursing Mothers*

A third and equally important component in the food security system in Kerala has been the programme for providing supplementary, but free, nutrition to pre-school children and expectant or nursing mothers. It is reported that in Kerala 4.7% of children below five years suffer from severe malnutrition and 26.9% from moderate malnutrition; similarly, iodine deficiency is found among 4% of children below five years and as much as 43.9% are victims of anaemia. Among women in the age group of 15 – 49 years, about 22.7% suffer from anaemia and 15% of adolescent girls weigh less than 45 kg (Government of Kerala 2005: 342). Hence the significance of this programme.

The programme in fact has been a combination of a number of schemes such as Special Nutrition Programme (SNP), Applied Nutrition Programme (ANP), Composite Programme for Women and Children (CPWC), World Food Programme supported feeding scheme, One-Meal-a-Day Scheme, Health and Nutrition Programme and the national programme of Integrated Child Development Services (ICDS). Initially, 'in terms of the quantity involved, this programme [was] not significant (UN/CDS 1975: 41), but by the late 1970s it assumed such a dimension as to cover more than a million pre-school children, that is, close to 40% of the total number of children up to five years of age. Through a series of reorganizations, the ICDS has now emerged as the most important and almost single scheme in this respect. The State government launched this programme in 1975, intended to provide 300 calories and 8.15 grams of protein per child per day for 300 days a year. For women the provision is 500 calories and 15 grams of protein per day per person. These rates are roughly equivalent to one-fourth of the requirements of the beneficiary groups. In Kerala, about 84 percent of the beneficiaries are children and the rest expectant/nursing mothers (Table 2). The focal point of delivery of these services is Anganwadi centers managed by Anganwadi workers and assisted by helpers. There are at present 25373 functioning anganwadis in the State such that there is one anganwadi per thousand population in both rural and urban areas and one anganwadi for 700 population in the tribal area of the State. Young, educated women in rural areas - who face the highest incidence of unemployment in Kerala - are recruited as volunteers and receive a monthly honorarium of about Rs 763 (Seema 2001: 36), which is much less than eight days' wages of female agricultural labourers in the State (the honourarium was just Rs 500 till 1996). But there is a high social premium attached to a regular job outside the farm and hence this abundant supply at a very low remuneration.

**Table 2. Details of beneficiaries under ICDS in Kerala (2005-06)**

Category of beneficiary	Number of beneficiaries	% in total
Children 0-3 age group	358849	37.67
Children 3-6 age group	442735	46.47
Pregnant and lactating women	151152	15.86
Total	952733	100

Source: Government of Kerala (2006).

The scheme is 80 percent supported by financial assistance from the Central Government. The Applied Nutrition and Composite Programme for Women and Children are slightly different in orientation and are also sponsored by the Central Government. The Special Nutrition Programme, started by the state through commodity aid from various agencies, has progressively been integrated into the ICDS as its aims are the same as that of ICDS.

### **Education**

As elsewhere discussed, education along with health care was the main agenda of the welfare state initiatives in general, pursued in deference to the legitimation function of the nascent capitalist state and in response to the need for manning its administrative arms. Colonies too came under this development, but limited to the purpose of the rulers. Here the missionaries, lured by large-scale scope for religious conversion, also had a major role, of course, supported by the state. Thus it was the combined dynamics of the legitimation function and the religious mobilization that initiated the welfare state in the colonies. So was it in Kerala too in the broader context of India, but with a different development path. Aspirations that arose for a new generation free from ignorance and ill health and with better prospects resulted, through public demand and populism, in wider access to education and health care. Note that the immediate influences on demand for education, as we already discussed above, came from the lure of a secured job, scope for upward mobility, status, along with demonstration effect, not from the ideal of being free from ignorance. But in effect it led to the rise of an educated society. By 1894, there were 255 government schools and 1388 government aided private schools with a total enrolment of more than 50000 students (Franke and Chasin, 1989). The reformation gave rise to powerful caste associations (such as the Ezhava social reform movement of 1905 and the movement of Pulayas under the leadership of Ayyankali in 1907 and the Nair service society formed in 1914) to fight for the right to education and government jobs. By 1911-12 the caste restrictions in government schools were completely abolished. Close on the heels of the reformation came the national struggle with the socialists/communists on the forefront. And all this historical conjunction involved literacy as a minimum requirement.

Even by 1971, a little over 60 percent of Kerala's population were literate, as against 29 percent of all-India (Panikar and Soman 1984: 60), and she always led all other States in per capita expenditure on education (Menon 2000: 285). Even in the 1950s, education claimed 35.6 percent of the total State government expenditure and in the 1970s, 39.7 percent (Panikar and Soman 1984: 61). Kerala was again fortunate in that the literary

movement along with the Press helped develop a non-formal education system with a wide network of libraries and reading rooms and a large number of vernacular newspapers, supplemented by a large number of cultural organisations, arts and sports clubs. A number of voluntary organisations also emerged, consciously and conspicuously imparting scientific and rational awareness among the mass, for instance the Kerala Sastra Sahitya Parishad (KSSP). Founded in 1957 by a group of scientists motivated to translate major scientific texts into Malayalam, the language of Kerala, the KSSP evolved into a mass movement and into the main environmental pressure group in Kerala. In 1989, the KSSP helped the State government make the 'Total Literacy Campaign' 'successful' that sought to bring the three Rs to most of the state's remaining few illiterates and won UNESCO's literacy prize in 1991. It should be emphasised here that Kerala was already literate by about 90 percent by that time, and the informal attempt in a big bang campaign mode was bound to yield only short-run achievements in the absence of sustained participation. The later experiences have in fact corroborated this with the natural drips of most of the gains following the end of the campaign. However, the campaign transmitted a sense of urgency to the rest of India and acted as a catalytic agent to the literacy work on a mission mode through the National Literacy Mission, an instrumentality of the Central government.

Currently, Kerala has the highest literacy among the Indian states with very less discrimination between urban-rural, male-female, and lower caste-higher caste. The literacy rate, which was 47.18% in 1951, almost doubled (90.92%) as per 2001 Census, as against the national rate of 65.38%. The drop out rate from schools has come down sharply even among the SCs and STs. Currently (2004-05) the drop out rate of students, in general, is estimated to be 1.46%; that of SC students is 3.64% and ST students, 4.66%. As already discussed, the midday meal programme was also meant to prevent any dropout from school. Further, the teacher pupil ratio is also found to be favourable in Kerala with a ratio of 1: 28.3 (as in 2003-04).

Commensurate with the population density, Kerala has also had a higher school density, and this along with a better transportation infrastructure ensured expanding accessibility. At present, 94.4 percent of the rural population is served by primary schools/sections within a distance of one km. and 98 percent within 2 km. Upper primary schools/sections are available for 96.2 percent of the rural population within a distance of 3 km., and secondary education for 24.7 percent within 2 km. and for 97.8 percent within 6 – 8 km. (Government of Kerala 2002: 234). For every 236 children in the LP school age group, there was one LP school/section in 2001-02, and for every 328 UP school going age group population, there was one UP school/section in Kerala (*ibid.*). The spatial distribution of this infrastructure has much to do with its accessibility, and Kerala has been fortunate here also. As in 2001-02, Kerala had 130 schools in each corporation area, about 18 schools in each municipal area and 11 in each *panchayats*. In 1960-61, there were 24.4 schools in a 100-sq. km. of area of Kerala against 14.3 of all-India; these went up respectively to 31.7 (at an annual growth rate of 0.66 percent for Kerala) and to 31.9 (at a growth rate of 2 percent per annum for all-India) in 2000-01. Note that the initial advantage Kerala had in the spatial density of schools is on the wane now; this however

is expectedly in line with the unique historical stage Kerala has attained in demographic transition, compared with the rest of India.

Sarva Shiksha Abhiyan (SSA) is a recent programme implemented by the government of India for the universalisation of education in the country. It has two components, namely education guarantee scheme (EGS) and Alternative and Innovative Education (AIE). The Education Guarantee Scheme is meant to cover the inaccessible habitations, which do not have school within one kilometre. But Kerala does not have such habitations. The second scheme, Alternative and Innovative Education is meant for the special category children like street children and child labour. Under this scheme, achievement was 9169 students in the State (Government of Kerala 2006). Further, under this scheme all the schools (government and private aided) as well as teachers get grants annually. Each school gets Rs. 2000 for the maintenance of the school building and the teachers get Rs. 1000 for buying teaching aids. It should be noted that the physical and basic facilities of schools in Kerala are reported to have improved a lot on account of the infrastructure created under SSA and the involvement of local governments under decentralized planning; for instance, 97.6% of the schools in Kerala have now pucca buildings.

### ***Health***

Such rise of an informed society had a favourable impact on the health front also. Kerala has attained high health status in respect of all standard indicators of maternal, infant and child health as well as of the general health of the people, on par with those of many developed nations, thanks to a vast health care infrastructure facilitating access to institutional care. The continuous human settlement factor has again played a major role here. The network of primary and community health centres has extended their services to the remotest of the rural areas in the State. The crude death rate in the early 1970s came down to about 9 per thousand population, and in 1981 to 6.9. The infant mortality rate that reflects the qualitative and quantitative dimensions of the health standard of a community (the infants being the most vulnerable group among the children) was only 61.4 per thousand against 138.35 of all-India in 1968-69. And the life expectation by 1971 rose to 60.57 years for males and 61.16 for females (Paniker and Soman 1984: 36-40).

Health care facilities mainly include two types of care like curative health care and preventive health care. In both the areas Kerala is far ahead of other Indian states. Immunization programmes had its history in the pre independence era in Kerala. To illustrate, the smallpox vaccination in Travancore started in 1879. By the late 1930s, the entire population was covered by this immunization programme, though it had been only available to the government workers when started. Further, the king of Travancore had implemented similar programmes for cholera and malaria. In fact, the immunization programme not only included various vaccination programmes, but also cleaning up of mosquito breeding areas. Currently, Kerala has achieved near universalisation in immunization programmes. Most of the immunization programme achieved more than ninety percentage of the respective target. The respective details are given in table 3.



**Table 3: Target and Achievement of Immunization programme in Kerala 2003-04.**

Programme	Target	Achievement	Percentage
DPT	5.82	5.57	95.6
Polio	5.82	5.52	94.8
BCG	5.82	5.76	98.9
Measles	5.82	5.00	85.9
TT for pregnant women	6.43	5.75	89.4
TT for 5 years	5.35	4.32	80.7
TT for 10 years	5.35	5.18	96.8
TT for 16 years	5.79	5.26	90.8

Source: Economic Review (2004), State Planning Board, Trivandrum.

In the area of curative health care too, Kerala has had a better record than the other major states in India. Curative health care has broadly two aspects: availability of health care facilities and the affordability of the same. In the case of availability of health care facilities Kerala is far ahead of the other Indian states. In Kerala, each Gram Panchayat has at least one health care institution (Government of India 2006: 64).

Health development in Kerala, comparable to that of high-income countries, has been the outcome of investment in health infrastructure in public, private and co-operative sectors, along with the people's health awareness and transport facilities. Kerala's health care network in the public sector, under the three medical systems of allopathy, ayurveda and homoeopathy, had a total of 7831 institutions including sub centres in 2001-02. The institutions under the allopathy system were 1310, with 46800 beds – including 941 primary health centres, 107 community health centres and 143 hospitals. Each sub centre in Kerala serves a population of about 5000 as against 4581 at the all-India level, and each primary health centre, a population of more than 25,000 and each community health centre, about 2.25 lakh (Government of Kerala 2002: 249). It should be noted that as in the case of school infrastructure, each medical institution in Kerala serves a larger population due to high density, but the area covered is much less than in all-India, which in fact ensures greater accessibility. It is reported that there is one primary health care sub centre for every 6.2-sq. km. area in the State at present and one primary health centre for every 33.3-sq. km. (*ibid.*). About 4 public allopathic medical institutions were available in Kerala for one lakh population as against 3.8 for all-India in 2000-01.

The primary health centres are not only important for providing curative health care but also for effectively implementing various preventive health care programmes such as cleaning up of mosquito breeding areas, conducting health education classes for the local people etc. Thus the presence of a primary health centre in a village is important in both the angles of curative and preventive health care. Further the primary health centres are providing free medicine to the patients. In the government hospitals too, the medicines as well as other major treatments are providing at a very nominal price, which is affordable to the poorer sections of the society.

Despite the achievements, the prospects for the health care system of Kerala appear to be apparently dim with her recent initiatives in the mandatory 'reform' process to levy user charges for services in public health facilities, even though health is a State subject by constitution. The charges for various services are approved by Hospital Development Committees at the facility level, and hence vary across institutions. Needless to say, such charges are instruments of restrictions and exclusion, and the primarily affected are the poor, as always. As in the case of food security of Kerala, the status she attained in respect of health care security might crumble away under such targeting burden. As discussed above in the context of the targeted PDS, it goes without saying that unless a foolproof targeting mechanism built into the scheme is available, it pays to have a universal programme wherein Type II errors (of false exclusion) are minimized, disregarding Type I errors (of false inclusion).

### *Housing*

As elsewhere discussed, the settlement pattern in Kerala, unlike in other parts of India, consists of independent houses in the continuum of the habitable areas with little rural-urban divide; so has been it since time immemorial. Though independent, the houses differed in conditions across the economic classes and castes; for instance, according to the 1875 Census Report of the then Cochin State, only 1.3 percent of the houses (that is 1521 in number) had tiled roofs. The common people lived in deplorable conditions. Changes in agrarian structure, followed by decline in joint families and emergence of nuclear families, under the forces of the nascent capitalism necessarily led to the development of land market; for the first time demand for housing started to exert pressure. But a sufficient supply had to wait till the construction boom following the 'Gulf effect' of the mid-1970s. As a result, the proportion of the *pucca* residential houses increased from 49% in 1971 to 72% in 1980 (Gopikuttan 1998).

The concern for housing for the poor became a matter of public policy in 1971 when the Land Reform legislation was finally passed in Kerala. With the failure of the original intention to distribute surplus land to the landless, a second best solution came up whereby landless agricultural labourers were given the right to retain and own 10 cents of the land belonging to the respective landlord, and set up their own houses. Those who could not get such land and were homeless were brought under a massive programme called One Lakh Housing through mobilizing resources from the State budget, public institutions and voluntary labour. Although the target achieved was around 56 percent, it was a remarkable achievement in itself in such a short period of time (UN/CDS 1975). Since then a number of housing schemes have been in implementation under a number of public agencies, some under the Central Government schemes.

The government has accorded the highest priority to housing of the economically weaker sections; about 80% of the State support to various housing programmes have gone to them. Since 1997-98, the housing responsibility has been with the local self-governments. The average annual housing investment in the rural panchayats in Kerala during 1993-1998 was estimated to be about Rs. 2.5 million and the average investment per household was about Rs. 5500. It is approximately equal to about 10 % of the total income of the

rural households as against the all-India share of 2.1% (Government of Kerala 2005: 312). It is significant to note that the average growth of houses was 16% during the last decade of 1991-2001, as against the population growth of 9 % (*ibid.*). It is such high growth in housing investment and construction that has brought about impressive improvements in the housing scenario in Kerala, as highlighted in the NSSO 59<sup>th</sup> round survey (January-December 2003) on consumer expenditure and employment-unemployment situation in India. The survey reports that 75% of the households in Kerala live in pucca houses, while the all-India indicator is only 63% as in 2003; in the rural sector, the percentages are respectively 65.7 (Kerala) and 43.9 (all-India) and in the urban, 84 and 81.7. As regards the ownership, 86% of the households in Kerala own a house, while at the all-India level it is only 78%. The rural sector shows little difference, with 94% of the rural households in both Kerala and all India owning a house, but 79.5% of the urban households in Kerala live in their own houses, as against 62.1 % of the urban all-India households. As per the Census 2001, a house in Kerala on average has three rooms, while the all-India average is only two; more than a quarter of the households in Kerala (rural: 31.87% and urban: 38.57%) have four or more rooms as against the all-India average of about 15% (rural: 13.36% and urban: 15.94%) only (Government of Kerala 2005: 312).

### **Special attention to vulnerable groups**

In addition to these general BSS initiatives, the State has also taken special attention to provide security to vulnerable sections like orphans, handicapped, women, old age people, SC/ST population, the poor, the unemployed, and the people living in slums. Below we briefly discuss the initiatives taken by the State government to provide security to these special groups under two broad heads: (i) institutional care that comes under what we call BSS and (ii) pension schemes, our CSS.

#### **(i) Institutional Care (BSS)**

##### *Orphans and destitute*

Institutional care is the main mode of providing security to the orphans and similar vulnerable groups. In Kerala, there are fifty-one public welfare institutions, which provide security to different vulnerable groups. In addition, a number of institutions, as many as 702, are working under different non-governmental organizations. The details are given in Table 4. Note that in most of the welfare institutions the number of inmates is less than the sanctioned capacity of the same.

##### *People living in slums*

An additional Central assistance scheme launched in 1996 for improving the material conditions of life in slums is the National Slum Development Programme. This scheme aims to provide community bathrooms, community latrines, safe drinking water supply, storm water drain, streetlight, roof upgradation, and construction of new houses for the

slum population. The different needs of the slum are prioritized on the basis of the residents' opinion and the urban local self-government takes decisions on the particular plan for the area annually. The scheme has so far spent Rs. 64 crore for the development of slums in Kerala.

**Table 4: Different welfare institutions run by the state government and NGOs in Kerala.**

Type of Public Welfare Institution	Number	Inmates (No.)	Capacity (No.)
Mahila Mandir	12	216	300
Homes for physically handicapped	3	58	75
After care homes	3	85	250
Old age homes	10	334	1000
Rescue homes	2	23	200
Observation homes	14	408	450
Centre for care of the disabled	3	30	75
Asha Bhavans	4	164	200
<b>Total</b>	<b>51</b>	<b>1318</b>	<b>2550</b>
<b>Institutions run by the NGOs</b>			
Orphanages	612	43280	52000
Fondling homes	5	417	320
Beggar homes	3	392	419
Old age homes	82	10200	14835
<b>Total</b>	<b>702</b>	<b>54289</b>	<b>67574</b>

Source: Government of Kerala (2006: 396-397)

### *Disabled persons*

According to 2001 census, 2.7% of the population (numbering 0.861 million) in Kerala are disabled either physically or mentally. As per the National Sample Survey 2002, there are 2235 disabled persons out of every one hundred thousand persons in Kerala, as against 1755 at the all-India level. It is also reported that in Kerala there are about 0.5 million children with some kind of disability. The State government has set up special institutions for bringing these disabled persons into the main stream, by providing them with special education and care. There are 6 public institutions in the State for the care of 650 physically and mentally retarded children. The State is also supporting 1078 mentally retarded children through institutions run by NGOs. Further, Kerala State Handicapped Person's Welfare Cooperation is implementing self-employment programmes for the disabled and distributing aids and appliances to disabled persons.

### *Female security*

As per 2001 Census, women constitute 51.42% of the population in the State. And Kerala is the only State in India where the sex ratio is the most favourable to women. In respect of literacy and health aspects also Kerala women are far ahead of their counterparts elsewhere in India. As we have already seen, this has had a favourable historical conjunction in Kerala, with a traditional matriarchy among a majority of the population and the later social reforms and renaissance as well as the particular empowering state of female-headed households following the migration boom of the 1970s.<sup>10</sup> It is significant to note that the first Girl's School in India was started by the missionaries in the State of Travancore in 1819 and this was followed by another school by the Government in 1859. By the end of the 19th century, the State had several girls schools, resulting in the relatively high literacy level among women in Kerala: the female literacy rate was 31.5 in Kerala in 1951 as against just 7.9 in India as a whole. The high female literacy, in turn, undoubtedly, helped the State achieve remarkably high status in health: the life expectancy at birth in Kerala was always higher among females. In 1951, the life expectancy at birth among females was 42.30 as against 39.90 among males. Both these were higher in Kerala than elsewhere in India. Similarly the lower infant mortality rate, birth rate and death rate in Kerala, compared to all India rates in 1951 were also partly attributable to the higher level of female literacy in the State.

The mid-1970s witnessed the emergence of several women's groups and organizations, taking up feminist issues from a new perspective. Their activities, often independent of any political colour, were not just restricted to assert women's rights, but they also made serious attempts to articulate their thoughts on the roots of oppression of women. The Muslim and Christian women came out challenging their respective personal laws based on religions to such an extent that in any other region in India their counterparts would not dare even to think of it.

In spite of such open opportunities for high female status, women in Kerala are subjected to higher incidence of domestic abuses and crimes (for example, see Panda 2003). What exacerbates this plight is their helplessness in a situation of utter employment/income insecurity: unemployment is much higher among women in Kerala, in fact, the highest in India. Kerala ranks first among the major States in India with 76% of its elderly women reporting *no financial assets* in their name and 56% of the married elderly women are widows (Government of Kerala 2006: 488). As already mentioned, Kerala has the largest proportion of female-headed households in India, the basic reasons for it being divorce, desertion and death, in addition to migration. Unemployment and poverty among women in Kerala have been the major challenge to us for some time; it goes without saying that any notion of empowerment is impossible in the absence of such basic social security. It must be this fundamental fact that goaded the State into devising a participatory development strategy at the micro level: a special employment generation programme

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<sup>10</sup> 'As per NFHS Report, the proportion of female-headed households in Kerala during 1999 was 22.1%, as against 10.3% at the all-India level.' (Government of Kerala 2006: 488).

implemented by the State government during the late 1990s for eradicating female unemployment and poverty through women self help groups (SHGs), called *Kudumbashree* (meaning prosperity of family).<sup>11</sup> As already discussed, these SHGs epitomize the now final stage of participatory development at the micro level within the democratic decentralisation movement.

## History

In fact, the design of this particular programme for the eradication of poverty was based basically on two success stories of the community development schemes of Alappuzha and Malappuram. The women of Alappuzha and Malappuram proved that bottom-up approach are the most effective one for eradicating poverty than the top-centred ones. The community development scheme came into existence in Kerala as a part of the nation wide programme of Urban Basic Services for the Poor jointly funded by the Government of India, Government of Kerala and UNISEF in 1992. Under this programme, Alappuzha town was one of the demonstration town fully funded by UNISEF. The Community Development Scheme (CDS) of Kerala addressed three fundamental issues. The first one was the leakage problem and the corresponding influential capture of benefits: CDS sought an efficient way to target the most needy poor. Secondly, CDS sought an integration of all the existing programmes at the local level so that the innumerable needs of the poor could be addressed. The third issue was that of decentralised decision making.

The community development programme collected information regarding nine easily identifiable aspects of life for identifying the most needy poor. These are – whether the family belongs to scheduled caste or tribe, only one or none of the adult family members being employed, kutchra or thatched house, lack of household sanitary latrines, non availability of drinking water, family having two meals or less per day, regular use of alcohol by a family member, family having at least one illiterate member, family having at least one child below five years. Further according to programme, any family with four or more of these nine variables is classified as high-risk families.

In fact, the success of the Urban Basic Services of the Alappuzha district encouraged the state government to extend the programme to all the urban local bodies in 1994. The experience of the Alappuzha model prompted the state government to make some changes in the nine point indices constructed earlier for identifying the poor. The new indicators include no land /less than 5 cents of Land, No house/Dilapidated House, No Sanitary Latrine, No access to safe drinking water within 150 meters, Women headed house hold/ Presence of a widow, divorcee / abandoned lady / unwed mother, No regularly employed person in the family, Socially Disadvantaged Groups (SC/ST),

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<sup>11</sup> The state wide programme *Kudumbashree* though inaugurated in 1998, started its operation in April 1999 and registered as a society under the Travancore Cochin Library Scientific and Charitable Societies Registration Act 1955. This programme is a partnership of the state government, central government, local governments and NABARD for eradicating poverty. The motto of *Kudumbashree* is the feeling of self-help.



Presence of Mentally or physically challenged person / Chronically ill member in the family, and Families without colour TV.

### Major Features of the Programme

As we already mentioned, Kudumbashree is a process or mission in which a number of steps are involved, the first being the identification of poor families using a non-monetary index. The various components of this poverty index, which we have already seen, are easily observable and thus the question of measurement problem is ruled out altogether. The second stage of Kudumbashree, the mobilisation of the poor, is important in fighting against the social and economic evil of poverty. This programme thus mobilises the poor into an organisation, namely the neighbourhood groups, which works within its own specified institutional framework, including its own activities, codes of conduct, responsibilities and power.

Further, the neighbourhood groups thus formed at the grass root level provide a social platform for the poor women to express their concerns, discuss their problems, and for finding out better options, which they think will be enough to improve their own living conditions. In fact, through this greater interaction, the poor women gradually attain a position to come forward with their own micro plans suitable to their own local conditions. These micro plans formed at the neighbourhood group level will be integrated at the immediately higher level of Area Development Society (ADS) to form a mini plan. Further various mini plans prepared by the Area Development Societies will be integrated to form a community development society (CDS) plan at the local government (village panchayat) level. In fact, it is this CDS plan that becomes the anti poverty sub plan of the village panchayat or Municipality, for which one third of the total development resources of the local government is set aside.

Another noteworthy impact of the programme is the setting up of women bank through the development of credit and thrift societies – micro-credit organizations. As already mentioned, in the weekly meetings of the neighbourhood groups, the meagre savings of the poor women will be collected and recycled through the sanction of loans to the needy among the group. Thus this programme inculcates the habit of saving among the poor women and enhances their accessibility to small loans, which is very important for smoothening the consumption and meeting contingencies.

Yet another feature of the Kudumbashree programme is the setting up of micro enterprises using local resources as well as skills. Various commercial as well as co-operative banks now extend loans to Kudumbashree groups for starting productive activity. The authorities arrange training programmes for the women for upgrading their skills as well as for introducing them to new areas where the local demand is high. Thus the programme aims at combining the local demand with local resources as well as skills and thus eradicating poverty through a better integration of the local economy.

Thus the Kudumbashree programme by mobilising as well as providing a social as well as an economic platform teaches the poor women the lesson of self-reliance. Since

economic self-reliance needs skills, resources and awareness about the market situation, an indirect process of learning also takes place through the groups. In micro groups, women are the decision-makers as well as beneficiaries, which may help the women to shape their own destiny or having say in matters affecting their own lives. Further, the awareness building regarding education, health, nutritious food etc are also very important for the overall welfare of the family. It is this process that is involved in essence in women empowerment.

### *Achievements*

The Kudumbashree programme now covers 3.202 million households in Kerala with 159,739 NHGs at the local level, 14103 ADS at the village panchayat/municipal ward level and 1050 CDS at the level of village panchayat/municipality. The organizations have so far mobilized a sum of Rs. 5370.1 million as thrift fund and disbursed credit to the tune of Rs. 12599.1 million to the members (Government of Kerala 2006: 380). The repayment rate in the Kudumbashree groups is almost 100%. As already mentioned elsewhere, it is this organisational base that now works as a platform for implementing several government sponsored poverty eradication programmes.

Another major achievement of the *Kudumbashree* programme is evident in the 30,000 vibrant individual micro enterprises and 200 group micro enterprises, with minimum 10 women in each group, functioning in the rural areas (Government of Kerala 2006: 378). Obviously, this implies the development of managerial skills, productive skills and marketing skills, which are important for women to take decisions affecting their own productive activity and lives.

### *Special package for Destitute Families*

Destitute families form the poorest of the poor of our society. Government of Kerala has implemented a special programme for such families, namely Ashraya ('haven'). Under this programme, destitute families are identified using a nine-point index developed by the state poverty eradication mission, separate for rural and urban ones (Government of Kerala 2007: 366):

#### Rural

1. No Land /Less than 10 cents of Land
2. No house/Dilapidated House
3. No Sanitary Latrine
4. No access to safe drinking water within 300 meters
5. Women headed house hold/ Presence of a widow, divorcee / abandoned lady / unwed mother
6. No regularly employed person in the family
7. Socially Disadvantaged Groups(SC/ST)
8. Presence of Mentally or physically challenged person / Chronically ill member in the family.
9. Families with an illiterate adult member.

## Urban

1. Less than 5 cents of Land / No Land
2. Dilapidated House / No house
3. No Sanitary Latrine
4. No access to safe drinking water within 150 meters
5. Women headed household
6. No regular employed person in the family
7. Socially Disadvantaged Groups SC/ST
8. Mentally retarded / Disabled / Chronically ill member in the family
9. Families without colour TV

If all nine or at least eight of the nine indicators are positive for a particular family, that family is classified as destitute. The identification is done through the NHGs of Kudumbashree. The programme has four components: survival needs (food, health, pension, education), infrastructure needs (land for constructing house, construction of house, sanitation, water supply), development needs (employment, skill development, sustenance for livelihood) and social needs (initiative, awareness, and social inclusion). The investment per family on an average comes to Rs. 53,000 and it is estimated that there are about 83 destitute families on an average in a village panchayat and about 1500 urban local body or corporation (Government of Kerala 2006: 383).

### *The Unemployed and the Poor*

The State government provides, through local governments, some financial assistance (Rs. 120 per month) to the unemployed people registered in the employment exchanges of the State. This scheme was introduced in the State in 1982 under non-plan and during 2006, it benefited 339,879 unemployed. In addition several employment generation programmes are there under implementation in the State. The three important Central poverty alleviation programmes being implemented through the panchayat raj institutions are the Indira Awas Yojana (IAY), Swarna Jayanthi Gram Swarosgar Yojana (SGSY) and Sampoorna Grameen Rosgar Yojana (SGRY). SGSY, started in 1999 with 75:25 cost sharing between the central government and the State government, aims to alleviate poverty by providing income-generating assets to the poor through bank credit and government subsidy. This rural self-employment programme encourages both individual units and group units.

SGRY, started in 2001, ensures additional wage employment in rural areas, and food security along with creation of durable social, economic and community assets and infrastructure development for the benefit of the poor. The Central government provides food grains of value equivalent to the cash component, free of cost, under the scheme at 5 kg per manday at Rs. 6.20 per kg. The balance wage is paid in cash as per the notified minimum wages.

IAY is also a Centre- State cost-sharing project in the ratio of 75:25, which provides dwelling units to the homeless Scheduled Castes and Tribes, freed bonded labourers and other rural poor below poverty line by providing grant at the rate of Rs. 27,500 per house. The beneficiaries should have at least two cents of land for house construction. As already discussed, Kudumbashree is yet another important employment generation programme implemented in the State especially to eliminate female unemployment.

As elsewhere discussed, the National Rural Employment Guarantee Act, 2005, hailed in general as a revolutionary step in the direction of eradicating poverty and unemployment in rural areas, seeks to enhance the livelihood security of the households in Rural areas of the country by providing at least one hundred days of guaranteed wage employment to every household, whose adult members volunteer to do unskilled manual work at a wage rate of not less than Rs. 60 per day per person (note that the minimum wage at Kerala is Rs.125). The Central-State cost-sharing ratio is 9:1. The Central government has selected 200 districts from the country to implement the Act in the first phase in which two districts from Kerala *viz*, Wayanad and Palakkad are included. According to the Commissionerate of Rural Development, 163,000 households were sanctioned job cards in Palakkad, but only less than 50,000 people came forward to do the job; and in Wayanad, 99,023 people registered for job cards, but only 45,000 opted to do work (*The New Indian Express* daily, 30 May 2007). The State has asked the Centre to let the programme cover agricultural operations of marginal holdings also.

In addition to these, the State government also implements a number of Central anti poverty programmes for eradicating urban poverty. The two important ones are Swarna Jayanthi Shahari Rosgar Yojana (SJSRY) and Valmiki Ambedkar Awas Yojana (VAMBAY). Under SGSRY, the identified poor families are organised into neighborhood groups, and these neighborhood groups are organized as ADS at the ward level and CDS at the municipal or village panchayat level. The CDS is registered as a charitable society. All programme monitoring is done at the CDS level. This programme encourages people to start income generative activities through group enterprises. VAMBAY is implemented in the state to ameliorate the housing conditions of the urban slum dwellers. The upper limit for the rate of assistance is Rs. 40,000 per house with sanitary toilet and with plinth area not less than 15-sq. m.

#### *Scheduled Castes and Scheduled Tribes (SC and ST)*

The Protection of Civil Rights Act 1955 and Prevention of Atrocities Act 1989 are the two important legal documents for the protection of rights of the SC and ST people and to curb social discrimination in India. As per Census 2001, the SC population of Kerala constitutes 9.81% of the total population (numbering 3.124 million) and the ST population 1.14% (0.364 million), as against 16.23% and 8.15% respectively at the all-India level. The SC people live along with the rest of the people across the State, but the ST are geographically concentrated and overwhelmingly rural. The impressive fall in the general poverty level in Kerala has had a significant inclusive effect on the downtrodden also such that the incidence of poverty among the SC and ST is only one-half of the all India level. Thus the poverty level among the SC reduced from 62.3 per cent in 1983 to

14.6 per cent in 1999-2000 and that among the ST, from 37.3 per cent in 1993-94 to 24.2 per cent in 1999-2000. It is estimated that the SC constitute 19 per cent of the below poverty line (BPL) population in Kerala, though they are only 9.81 per cent of the State's total population; this suggests that the incidence of poverty among the SC is about double that among the population of the State. Similarly, the ST constitute 3 per cent of the total BPL population though they are only 1.14 per cent of the population, implying that the incidence of poverty among the ST is about three times that among the total population of the State (Government of Kerala 2007: 397). It should also be noted that as per the Human Development Report 2005 (Kerala), the incidence of deprivation among the SC and the ST is 45.5 and 57.9 respectively, while that for the State as a whole is only 29.5; the index is based on deprivation in four basic necessities for well being such as housing quality, access to drinking water, good sanitation and electricity lighting (Government of Kerala 2006 b: 62).

The government provides infrastructure facilities like roads, electricity, and water supply to habitats having more than fifty percentage of population belonging to ST. Under the various individual beneficiary programmes, all the beneficiaries have to be the members of Scheduled Caste and Scheduled Tribe. Further, the ST development department runs 8 model residential schools, 105 pre-matric hostels, 38 single teacher schools, and 58 kindergartens in the state. In addition the department also helps to ensure their housing security and runs medical institutions in the tribal areas for the better health of the tribal people. The ST department is running four mid wifery centres, 17 Ayurveda dispensaries, 5 allopathic dispensaries, one Ayurveda hospital, 2 mobile medical unit, and one allopathy hospital and some homoeo dispensaries. Similarly the SC department also helps the Scheduled Caste people to build their houses. Further, a tribal development mission also functions in the state for giving land to the landless and houses to the houseless. A state development corporation for scheduled castes and scheduled tribes also works for making the SC and ST population economically self-reliant. Major schemes under the corporation are agricultural land purchase scheme, micro credit finance scheme, mini venture loan and education loan schemes.

### *Old age security*

In Kerala, ten old age homes are functioning for giving shelter and food to the old age people. Table 5 gives the different old age institutions functioning in the state both under the government and non governmental organisations.

Further, all old age persons without anybody to look after are eligible to receive old age pension from the government. Another scheme implemented for the welfare of the old age persons is the Annapurna scheme. This scheme, as we have already seen, ensures food security of the old age persons through the free supply of foodgrains to them. This scheme is implemented through the public distribution system of the state.

**Table 5: Number of inmates in different welfare institutions in Kerala**

Name of the Institution	No. of inmates
Old age home	319
Day care centre and old age home	17
Oldage homes (under NGO)	5814
Home for aged infirm (under NGO)	73

Source: Government of Kerala (2005).

(ii) Pension Schemes (CSS)

A number of pension schemes are in force in the State to benefit the vulnerable sections of the society. More than 3.7 million people are benefited through more than 40 pension schemes, of which 20 are financed by the State itself (Government of Kerala 2007: 382). Some of these pension schemes are implemented directly by the Government and others through different Welfare Fund Boards.

One of the major programmes is the National Old Age Pension Scheme being implemented from 1995 for persons above 65 years of age, as part of National Social Assistance Programme of Government of India. Each beneficiary receives Rs 110 a month from a Central share of Rs.75 and State share of Rs.35 per month. During 2006, the scheme benefited 131,912 persons in the State (*ibid.*).

The most important social security scheme implemented for women in the State is the widow/destitute pension scheme. Currently, this pension benefits 259,438 women with a monthly pension of Rs. 110. Another scheme is the provision of pension to unmarried women above 50 years at the rate of Rs. 110 per month; the scheme benefits 29,839 women (*ibid.*). Financial assistance (amounting to Rs. 5000) is also provided to poor widows for the marriage of their daughters.

The details of major pension schemes implemented by the State government are given in Table 6.



**Table 6: Number of beneficiaries under different pension schemes in Kerala**

<b>Major pension schemes</b>	<b>No. of beneficiaries</b>	<b>Pension Rs./month</b>
Widow pension	259,438	110
Disabled persons	169,417	150
Leprosy, cancer patients	7701	200
Freedom fighters	8007	3000
Second world war veterans	5130	400
National old age pension	131,912	110
Spinsters above 50 years	29,839	110
Unemployment assistance	339879	120
Journalist/dependents	442	500
Sportsmen		400-800
Construction workers	1158040	200
Handloom workers	49587	100
Tailoring workers	349618	100-430
Fishermen	277862	120
Toddy workers	39880	100
Ration dealers	13658	150
Coir workers	207722	100
Abkari workers	2057	200
Cine artists	146	500
Khadi workers	16933	100-300
Cashew workers	195000	125
Agricultural workers	1626908	200
Beedi and Cigar workers	39071	100
Motor transport workers (retirement benefit)	58372	12000-60000
Artisans & skilled workers (Death benefit)	231177	10000
Headload workers (Invalid pension)	84752	200-2400
Autorikshaw workers	19088	
Anganwadi workers	42074	
Lottery workers	4021	
Labour welfare	489808	

Source: Government of Kerala (2007).

*Welfare Fund: An Important institutional innovation for providing security*

Welfare fund is an important institutional innovation for providing economic security especially for those who are working in the informal sector and not covered by any other social security schemes. Under this model of socio economic security, the employer, the state and the employee are responsible to contribute to the economic security of the employee. At present, there are 23 Welfare Fund Boards for the unorganised/informal workers functioning in Kerala in a wide range of occupations (besides a centrally administered fund board for Beedi and Cigar Workers). These are as in Table 7:

**Table 7: Different welfare funds functioning in the state**

No.	Name of the Welfare Fund	Year	Position
1	Kerala Toddy Workers Welfare Fund (Toddy)	1969	Statutory
2	Kerala Labour Welfare Fund (Labour)	1977	Statutory
3	Kerala Head load Workers Welfare Fund (Head-load)	1983	Statutory
4	Kerala Motor Transport Workers Welfare Fund (Transport)	1985	Statutory
5	Kerala Advocate Clerk Welfare Fund (Adv-Clerk)	1985	Non-statutory
6	Kerala Artisans Skilled Workers Welfare Fund (Artisans)	1986	Non-statutory
7	Kerala Cashew Workers Relief and Welfare Fund (Cashew)	1988	Statutory
8	Kerala Khadi Workers Welfare Fund (Khadi)	1989	Statutory
9	Kerala Coir Workers Welfare Fund (Coir)	1989	Statutory
10	Kerala Fishermen Welfare Fund (Fishermen)	1989	Statutory
11	Kerala Handloom Workers Welfare Fund (Handloom)	1989	Statutory
12	Kerala Abkari Workers Welfare Fund (Abkari)	1990	Statutory
13	Kerala Construction Workers Welfare Fund (Construction)	1990	Statutory
14	Kerala Agricultural Workers Welfare Fund (Agricultural)	1990	Statutory
15	Kerala State Lottery Agents Welfare Fund (Lottery)	1991	Non-statutory
16	Kerala Document Writers, Scribes and Stamp Vendors Welfare Fund (Document)	1991	Non-statutory
17	Kerala Auto Rickshaw Workers Welfare Fund (Auto-rickshaw)	1991	Statutory
18	Kerala Anganwadi Workers & Helpers Welfare Fund (Anganwadi)	2004	Non-statutory
19	Kerala Tailors Welfare Fund (Tailors)	1994	Statutory
20	Kerala co-operative employees pension board	2004	
21	Kerala Ration Dealers Welfare Fund Board		
22	Traders Welfare FB		
23	Kerala Bamboo, Kattuvalli and Pandanus Leaf W WFB		

Source: Government of Kerala (2007)

**Table 8: Details of different welfare funds in Kerala**

<b>Fund</b>	<b>Government</b>	<b>Employer</b>	<b>Employees</b>
Toddy	—	13 % of workers wages	8% of the wages
Labour	Varies from year to year till now Rs. 40 lakh in total	Rs. 8 per half year per worker	Rs. 4 per half year per worker
Head-load	—	25 % of workers wages (including gratuity of 5%)	10 % of wage
Transport	—	13% of workers wages	8 % of workers wages
Adv-Clerk	Rs. 90 per year per member	—	Rs. 60 per annum per member
Artisans	Rs. 2 per every Rs. 10 contributed by the worker	—	Rs. 10 per month per worker
Cashew	Twice the amount contributed by the employer	Re. 1 per worker per working day	50 ps per worker per working day
Khadi	10 % of workers wage	10 % of workers wage	10 % of worker's wage
Coir	Grant which is twice the amount contributed by workers	1 % of the turn over	Re. 1 per month per worker
Fishermen	Govt. contribution for pension and group insurance	Dealer - 1% of turn over, vessel owner – Rs. 1 to Rs. 7 per month for 9 months. Net owner – Rs. 1 per month	3 % of value of fish caught or 3% of wage and Rs. 30 per worker per year
Handloom	Twice the workers and self employers contribution	1 % of annual turn over and an amount equal to workers contribution	Re. 1 per month Rs. 2 per month by self employed
Abkari	Re. 1 lakh for pension purpose	15 % of workers wage	10 % of workers wage
Construction	10 % of initial members contribution per annum	1% of construction cost yearly contribution made also by contractors (Rs. 100 to Rs. 1000)	Monthly contribution per member slabs of Rs 10, 15 and Rs. 25
Agricultural	—	Land owners contribution 0-1 ha. Rs. 10 per year and above 1 ha. Rs. 15	Rs. 2 per month per worker
Lottery	20 % of members contribution	—	Category A/B Rs. 15/10 per month
Document	10% of members contribution	—	Category A/B Rs. 15/10 per month
Auto-	10 % of members	Rs. 10 per month per worker	Rs. 20 per month per

rickshaw	contribution		worker
Anganwadi	10% of members contribution	—	Rs. 20 per month Rs. 10 per helper per month
Tailors	10% of the workers contribution	Rs. 5 per month per worker	Rs 10 per worker and Rs 15 per self employee per month

The current organisational model is one in which a government officer is deputed to function as the Chief Executive with staff, also deputed from various government departments. This has led to a typical ‘departmental’ style of functioning. A vigilant Board, consisting of representation from government, employers and employees, sometimes acts as a catalysing force ensuring dynamic functioning. However, the State continues to wield enormous power on crucial policy decisions.

The contribution of employers and employees is determined after taking onto account a number of factors, both specific and common. Therefore, the contribution of employers, employees and government varies across funds, as there is no uniform or fixed pattern applicable commonly for all the funds, as we can see from the following table (Table 8). The diverse nature of occupations and differential earning opportunities as also the risks associated with them may be leading to such differences in contribution. It seems that State contributes relatively high to the funds in which workers seem to have a lower ability to pay and vice versa.

It needs to be emphasized here, however, that funds that have some mechanism to ensure the regular contribution of employers — for instance construction and head-load — are the ones that continue to be viable. The coverage of workers across the welfare funds varies (Table 9).

**Table 9: Coverage of workers under different welfare funds in Kerala (2006)**

Welfare Fund Board	Total number of workers in the sector	Workers covered under the scheme	Coverage Ratio (%)
Anganwadi workers & helpers	50786	42074	82.84
Agricultural Workers	1653601	1626908	98.38
Toddy Workers	39880	39880	100
Cashew workers	220000	195000	88.64
Abkari workers	2057	2057	100
Fishermen's WFB	277862	277862	100
Labour welfare board board	508454	489808	96.33
Building & other Construction	1500000	1158040	
Khadi Workers	16933	16933	100
State Lottery WFB	32296	4021	12.44
Motor Transport Workers	273175	58372	21.37
Coir workers WFB	400000	207722	51.95
Handloom workers	100000	49587	49.6
Beedi & Cigar Workers WF	150000	39071	26
Auto-rickshaw Workers	303092	19088	6.3
Head-load workers	300000	84752	28.25
Tailoring workers	500000	349618	70
Bamboo, kattuvalli and pandanus leaf workers	15006	15006	100
Artisans and skilled workers	231,177	231,177	100
Traders welfare fund board	61375	23086	14.17
Total	7,964,751	4,964,330	62.33

Source: Government of Kerala (2007).

The coverage seems to be quite low: all the funds together cover only about 62 per cent of the workers of the concerned fields in the informal sector. Also, extending the membership base obviously implies increasing burden for the employers, hence they collude with the unions in restricting the entry. Therefore, a sizeable number of workers remain as 'unregistered' under almost all the funds. The administrative expense, which is more than the stipulated norm, i.e. 10 per cent of the total revenue in all the funds, is very high to an extent that even a portion of workers' contribution is being used to meet the expenses.

The benefits vary across funds. However, they cover a number of common contingencies. Some of the major benefits are given below:

1. Pension benefits to the workers on their retirement or invalidity or family pension after their death.

2. Exgratia financial assistance to workers on prolonged illness/ permanent disability and death relief to the dependents for funeral and related functions.
3. Medical reimbursement for medical treatment of the workers or dependents.
4. Marriage assistance for daughters marriage.
5. Educational assistance to members' children like scholarships, cash awards and lump sum grants.
6. Long term housing loans at low interest rate.
7. Maternity benefits.

There are substantial variations, as we have noted above, on contribution to and benefits available under, each fund. While differential ability to pay can be evoked to justify, at least partly, the difference in contribution, what renders some welfare schemes relevant for some funds and not for others do not seem to be clear. There should be some uniformity in terms of size of contribution and welfare cover irrespective of the funds. Also, the funds that cater to the welfare needs of the disadvantaged sections of the informal sector workers, such as women, seem to suffer relatively high in terms of financial viability.



**Table 10: Administrative agency and investment framework of different welfare funds in Kerala**

Statutory Funds		
<i>Name of the Funds</i>	<i>Administrative Agency</i>	<i>Investment Framework</i>
Kerala Coir Workers' Welfare Fund Scheme (Act 1987) 5 (1) 46789/B3/88	Industries Department and Board of Directors	As per Indian Trust Act (1882) Funds Accumulated as on 31.3.95 Rs.554.74 lakhs
Kerala Handloom Workers' Welfare Fund Scheme (1989) Kerala Handloom Workers' Welfare Fund Act	Labour Dept. and Board of Directors	As per Indian Trust Act Total Funds Accumulated as on 31.3.95 Rs.20 lakhs
Kerala Motor Transport Workers' Welfare Fund Scheme (1986)	Labour (F) Dept. and Board of Directors	All money is to be deposited in any nationalised, scheduled or co-op banks as may be approved by the Govt. from time to time.
Kerala Cashew Workers' Relief and Welfare Fund Scheme (1988)	Labour and Rehabilitation Dept. and Board of Directors	As per Indian Trust Act Total Funds Accumulated as on 31.3.95 Rs.559.2 lakhs
Kerala Toddy Workers' Welfare Fund Scheme (1969) President's Assent was obtained on 1969 April, 11	Labour Dept. and Board of Directors	As per Indian Trust Act Investment Co-operative & other Bank Rs. 42.8 crores, NSS Rs. 105.4 crores, others Rs. 1.8 crores.
Kerala Construction Workers Welfare Fund Scheme 1990 (Kerala Construction Workers' Welfare Fund Act 1989)	Labour and Rehabilitation Dept. and Board of Directors	All money shall with the approval of Govt. be invested in National Bank or Scheduled Bank or in the securities according to India's Trust Act, 1982. Total funds accumulated as on 31.3.95 Rs. 2142.25 lakhs.
Kerala Fisheries Welfare Fund Scheme 1986. Act of 1985 Received President's assent on 10.12.85	Fisheries & Port (B) Dept. and Board of Directors	All money amounts are to be deposited as decided by Board in accordance with general policy of Govt. The Board has invested in Treasury & Banks. Total funds accumulated as on 31.3.95 Rs. 145 lakhs.
Kerala Khadi Workers' Welfare Fund Board. Kerala Khadi Workers' Welfare Fund Act (1990) SRO No. 527/90	Industries C. Dept. and Board of Directors	Invest balance amount in FD in Govt. Treasury.
Kerala Abkari Workers Welfare Fund (1990)	Labour and Rehabilitation Dept. and Board of Directors	As per Indian Trust Act 1882. Rules are followed for investment. Fixed deposit &

		Kisan Vikas Patra. Total funds accumulated as on 31.3.95 Rs. 3852 lakhs.
Kerala Head load Workers Welfare Fund Scheme (Act of 1978 amended in 1981 and 1983)	Labour dept. & Board. State has absolute power with regard to this act.	Investment according to the decisions of Govt.
Kerala Agricultural Worker's Welfare Fund	Kerala Agricultural Worker Act-1974 Labour Dept. and Board of Directors of Agricultural Workers Welfare Fund Board	Not Available

Source: Administrative Reports of Various Welfare Funds.

#### 4. Emerging issues

One of the emerging issues of social security in the Kerala context is the misplaced but significantly loaded concern over the financial burden of different social security schemes upon the state government. This issue is especially important in the context of the so-called 'financial crunch' faced by the State government recently, which was taken as an excuse for the possibility for a deterioration of quality of the existing services.

##### *Fiscal Impact of Social Security*

Before proceeding to look at the fiscal impact of the social security schemes in Kerala, let us take a general overview of the fiscal situation in Kerala. In the Indian federal set up the expenditure obligations of the States is disproportionately high when compared with their revenue mobilizing potential. The States also face a harder budgetary constraint than the Centre with regard to their borrowing options. There are also certain disadvantages that the States like Kerala face due to the devolution criteria followed by the Finance and Planning Commissions. It is a widely held view that due to the change in the devolution criteria by the Eleventh Finance Commission, Kerala has been adversely affected<sup>12</sup>. States like Kerala, which have achieved a high level of human development are currently facing problems like need for quality upgradation of services, implementing modern methods of administration, unemployment of the educated, etc. These require special considerations, which the traditional criteria of horizontal equity like backwardness and per capita income gap cannot take care of.<sup>13</sup>

Coming to own resource mobilisation, it is to be specially noted that the tax-SDP ratio for Kerala is highest in India at 17.13 percent. But some studies have brought out the alarming proportions of sales tax evasion in the State. Rakhee (2003) has found that

<sup>12</sup> See Economic Review 2003 for a discussion.

<sup>13</sup> See Kannan and Mohan (2004) for a discussion of these aspects.

thirty-five percent of the tax potential of General Sales Tax (GST) is not tapped in the State. Ravi Raman (2004) has stated that the sales tax revenue on gold purchases and sales in the State are a mere Rs. 32 crores and it should have been at least six times that with stricter tax vigilance. An analysis of returns filed by 79 gold merchants in Thiruvananthapuram district, show that for 89 percent of them, gold sales was less than a sovereign per day, which is a ridiculously low disclosure by any standards. But to be fair, one has to acknowledge that tax evasion is no way a Kerala specific phenomenon. In fact the non-buoyant revenues<sup>14</sup> at the all India level has brought about fiscal stress in Central finances, which in turn adversely affects the States. In short, the need for better tax compliance at the Central and State level needs to be emphasized. While lauding the relatively better tax effort of Kerala vis-à-vis other States, the level of tax evasion and organised resistance by the interest group of trading community to tax enforcement deserve serious consideration. Another adverse feature is the high cost of borrowing in of the Government in Kerala (66 percent of the total borrowing is from the high cost provident fund and small savings in the Public Account). From what is stated above, it is clear that there is potential for augmenting resource mobilisation.

Let us now look at the trends on the expenditure side. The revenue receipts are not sufficient to cover the revenue expenditure. This is reflected in the rising proportion of revenue deficit to fiscal deficit. It has risen from 46.1 percent in 1992-93 to 83.02 percent in 2002-03. The jump has taken place in 1998-99 and it is due to the implementation of the pay scales suggested by the Fifth Central Pay Commission. The proportion of wages and salaries reached 79.45 percent of the revenue receipts in 1998-99 as against 53.08 percent in 1992-93. The proportion of pension payments also rose to 22.76 in 1999-00 from 11.21 percent of the revenue receipts in 1992-93. Social sector expenditure as a proportion of total expenditure remained more or less steady during the time period varying from 31.65 percent in 1992-93 to 33.76 percent in 2002-03. Though there can be scope for economy and efficiency in the expenditure side, the substantial problem is in the mobilisation of own resources and falling share of devolution of Central taxes and grants.

#### *Fiscal Costs of Social Security Pension Schemes*

As already seen, in addition to the welfare board schemes, various social security schemes, which provide for pension and other one-time benefits for retirement and contingencies like death, accident etc., are being implemented in the State. These have a direct and explicit bearing on the State budget. The expenditure on minimum pension alone (based on Table 6 above) works out just to 0.905 percent and 7.51 percent respectively of the current Net State Domestic Product (Rs. 1098.06 billion) and revenue receipts (Rs. 132.34 billion) in 2005-06. These are by any standards, very low proportions and it can no way be argued that the expenditure incurred on pension schemes for various sections of the unorganised sector are causing excessive financial burden. Let us look at another measure also.

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<sup>14</sup> See Government of India (2004).

Guhan (1994) has argued that it is possible to have resources for social security at the national level by cutting military expenditure and subsidies for non-poor and considers that doubling the proportion of social security expenditure from 1.5 percent of GDP to 3 percent as feasible. In the regional context, if the State can tap more tax revenue by checking the alarming proportions of Sales Tax evasion and mobilise as far as possible more non-tax revenue from education,<sup>15</sup> health and for several economic services from sections of population who can afford to pay, it is quite feasible that vulnerable sections can be extended benefits that will provide the critical minimum to rise above the poverty level. There are also multiple Centrally Sponsored Schemes, whose structure is inflexible with regard to specific problems of the State at the same time imposing fiscal burden on the State by way of requirement of matching contributions. There have already been suggestions at the official level to transfer these existing schemes along with the funds to the State governments. If these are translated into reality, a modest target of pension schemes at 1 or even 1.5 percent of the State Domestic Product will not hinder the officially laid down targets of fiscal consolidation.

### *Aging*

Yet another problem in relation to the social security in Kerala is the distinct problem of aging in the State. The percentage of people above sixty years is on an increase in Kerala. This poses a special problem for the various pension schemes in the state. The average life expectancy of male in Kerala is 68 years and that of females, 75 years. The age of retirement in the state is 55 to 60 years. Thus in the case of males the state has to pay pension for eight more years and in the case of females for fifteen more years. Another related problem is that of the informal sector workers. After sixty or sixty five years, most of them will be unable to work due to ill-health. Thus without earnings or pension, their life will be miserable in the old age. It is true that Kerala has achieved a very high life expectancy, however, it also has to design appropriate social security schemes for the old age people especially for the women.

### *Unemployment*

Unemployment is cited as the greatest failure of Kerala. In spite of the various programmes and policies for eradicating poverty and unemployment, the number of unemployed is very high in Kerala, the largest among the Indian states. Unemployment is a very severe problem among the educated people and that too among the females. This is an important area where the state has to do something for eliminating it from the state.

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<sup>15</sup> In the field of education, parents who can afford higher costs of education are putting their children in private unaided schools. This will make the effort to levy user charges on education difficult as only children of parents who cannot afford higher cost of education are enrolled in government schools. A thrust on improving the quality of education in government schools attain importance here, as it is the prerequisite for attracting well-to-do parents to send their children, if the user charges are reasonable and less than the cost of education in private unaided schools.

*Social exclusion of certain communities*

Yet another very serious problem faced by the Kerala society is the social exclusion of some minorities like Nayadies and tribal people. The education and health indicators of these sections are far behind the state average. Further, the incidence of poverty is also very high among them. The state has to take appropriate steps to mainstream these excluded sections for having meaningful development in the state.

## **Chapter 5**

### **In the Vacuum of Public Action:**

### **Social Security in Orissa – A Low Agenda**

#### **1. Introduction**

Situated on the eastern coast of India with a total geographical area of 15.57 million ha, Orissa is a thinly populated, tribal dominated and one of the least urbanized States. The population of the State is 36.71 million (3.6% of the population of India), out of which, 85% are rural and 15% urban. The average population density is 236 persons per sq km. The tribal population constitutes 22.13% of total population with 62 sub tribes. The scheduled areas cover nearly 45% of the total geographical area. Further, the state has 93 SC sub-castes population constituting 16.53 percent of total population of the state as per 2001 census.

Given the specific agro-ecological conditions, and the nature of political control over the present-day Orissa (wherein no more than one-fifth of the State was under external political power – the Mughals, the Marathas and the British) there was an in-built economic and social diversity between the coastal and the highland regions. In addition, a large indigenous population also gave rise to a cultural divide (Government of Orissa 2003: Chapter 1: 6)

Orissa was one of the prosperous regions in India with varieties of natural resources. In the past the State had experienced a progressive agriculture and remarkable foreign trade. Even now the State is well endowed with all required resources for achieving and maintaining a respectable level of growth. It is criss-crossed by many rivers and rivulets and normally receives a fair amount of annual rainfall. Geographical location, huge plain land, vast coastal line and wide cover of forest make the State unique in the sub-continent. In spite of all these advantages the State has become progressively backward and remains the poorest State in the country now.

One of the key reasons for the marginalisation of Orissa economy is that in recent years the economy has experienced many shocks in terms natural disasters such as drought, flood and cyclone that led to distortion of agricultural production system. The State has become calamity prone region in the country and people have failed to cope with these natural calamities over period. For an instance, before recovering from the trauma of super cyclone of October 1999, the State was hit by a severe drought in 2000-01 followed by unprecedented floods during rainy season in the year 2001. During 2002 also the State was hit by one of the worst droughts, leaving 32,824 villages (32,580 villages and 244



wards) covering 29 districts drought affected. Again, in 2003-04, the State was ravaged by severe floods in a prolonged spell of nearly two months. The visitation of such severe natural calamities in quick succession not only exacerbates the financial crisis of the State Government, but also leaves the majority of the people in constant fear of permanent insecurity.

Agriculture, forest and other land based activities are the main sources of livelihood of the people; as per 2001 Census, agriculture provides employment to around 65% of the workforce directly or indirectly.<sup>1</sup> Since agriculture is mostly rain fed, erratic behaviour of the monsoon causes fluctuations in agricultural production in the absence of adequate irrigation facilities, and thus in the State income. Significantly, as per the NSSO report 1992, the incidence of tenancy in the state is very high: tenants constitute 22 percent of total cultivators, forming 11.04 percent of total operational area, and the average area leased in per operating household is 0.38 hectare. While there is hardly any change in the practices of agriculture, the policy interventions to improve rural production system and to reduce the impact of calamities seem to have been unsuccessful. This renders the quality of living in this part of the country deteriorated. High outflow of resources and large-scale out-migration from the State suggest that there is increasing uncertainty in local production environment and social support system.

The economic backwardness of the State is reflected in several dimensions. These dimensions are broadly grouped into (a) output variables such as low per-capita income, low agricultural yield and low per capita manufacturing outputs, (b) low use of agricultural inputs such as chemical fertilizer consumption per hectare and electricity consumption per capita, (c) financial variables such as low credit deposit ratio and low government tax revenue, (d) and poor management of resources etc.

Orissa has been progressively one of the poorest States in India with high regional disparity in the incidence of poverty. During the reform era, unlike many other States, Orissa has not experienced any notable improvement in growth rate and poverty reduction. While even some of the poor States in the country have performed better during the reform era, for instance, Chhatisgarh and Bihar, the State of Orissa seems to have failed to meet the challenges of poverty, unemployment and inequality. That is, the legitimation function of the state has largely been absent in Orissa to kindle a welfare state perspective in the corridors of power, unlike in Bihar and Chattisgarh, where the state, in the face of rampant naxalite threats, has of late had to take up that function, leading to perceptible fall in poverty. According to the Planning Commission estimate, 47.15 percent of people were below the poverty line in Orissa during the year 1999-2000, as against the all-India average of 26.1 per cent and 42.6 per cent of Bihar. It is worth noting that as per the estimates of the Expert Group of Planning Commission, 1993, the poverty ratio of Orissa in 1993-94 was 48.6 per cent, which was second highest in the country; Bihar occupied the first position with 54.6 per cent population living below the poverty line (Government of Orissa, 2003: 245-246).

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<sup>1</sup> Out of the total workers of 14.273 million in Orissa, as per 2001 Census, 29.7% were cultivators, 35% agricultural labourers, 4.8% were engaged in household industries and 30.5% were other workers.

Orissa is again marked by historically higher concentration of poverty among the scheduled caste (SC) and scheduled tribe (ST) population in both rural and urban areas. The percentage of poor was as high as 62 to 79 per cent among the SC-ST group in rural and urban areas as against 51 to 55 per cent for the entire population in 1983. The incidence of poverty among the ST population was nearly twice that of the other caste population in the same year. However, the situation remained almost the same even after a decade in 1993-94. The percentage of ST poor to total number of poor was 38.0 while the share of ST population to total population was 25 per cent in rural areas in 1993-94. It implies that the incidence of poverty among the ST is more than 1.5 times that of the total population of the State. In urban areas, the corresponding figures were 19.3 and 11.9 percent (*ibid.*), with the same implication.

## **2. Situating the State: In the Vacuum of Public Action**

Unlike in the context of Kerala, an unfavourable dynamics of historical conjunction of ecological, economic, social, and institutional conditions in Orissa has worked itself out to contribute to the high level of insecurity there. The State lies poor, despite rich potential, with a high level of income poverty, inadequate employment opportunities in lean seasons, a large tribal population (22.1% as per 2001 Census) living in remote areas with poor connectivity, along with another large section of excluded Scheduled Caste population (16.5%), and with periodic recurrence of drought and floods that give rise to a situation of chronic and endemic insecurity.

Despite being rich in natural and human resources, the State of Orissa continues to be one of the less developed in India with the highest incidence of poverty, with 47.15 percent of population being below the poverty line as in 1999-2000, against the national average of 26.1 percent, according to the Planning Commission's 10th Five-Year Plan (2002-07). And the National Human Development Report 2001 places the Human Development Index (HDI) ranking for Orissa in an inter-state comparison among 15 States at 11th position. Nearly 85 percent of the population of Orissa live in rural area and depend on agriculture for their livelihood, which alone provides direct and indirect employment to about 65 percent of the total workforce of the state as per 2001 census. Although the contribution of agriculture to State income has significantly declined, with contribution of about 28.13 percent to net State domestic product during 2001-2002,<sup>2</sup> the percentage of work force engaged in agriculture has remained somewhat unchanged, with the unwelcome implication of an overcrowding in agriculture with very low productivity. Nearly 62 percent of the cultivable land is rain-fed and exposed to the vagaries of the monsoon. As per the Agricultural Census, 1995-96, small and marginal farmers hold 81.98 percent of the total number of operational holdings of 3.97 million, with little scope for sufficient investment.

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<sup>2</sup> The only sector that showed an increase in contribution to State income was the services sector, accounting for about 45%; the manufacturing sector's share was hovering around 17 percent throughout the last fifty years.

There was no dearth of policies and programmes in Orissa; but many blocks in the State reflect in many respects the failure of these measures owing to peripheral location, constant neglect, multiple deprivation, and exploitation by outside traders, local feudal elements, power brokers and State bureaucracy (Samal 1998). The potential in the rich resources could not be translated into higher levels of quality of life for the public in general, primarily on account of a lack of an objective conjunction, conducive to the dynamics of public action. Neither was there an enlightened or even populist political will to generate sustainable public good, nor was there an organized collective demand, people remaining illiterate and ignorant, unresponsive and unorganised, repeating the cycle of their parents' lives. And here lies the difference between the two States.

### *Down the history*

Orissa is the land of Oriya-speaking people. The word Oriya is an anglicised version of *Odia* which itself is a modern name for the *Odra* or *Udra* tribes that inhabited the central belt of modern Orissa. Orissa has also been the home of the *Kalinga* and *Utkal* tribes that played a particularly prominent role in the region's history. It was in his battle for *Kalinga* that the great Mauryan empire ruler Ashoka, on seeing the horrors of war, abandoned warfare and embraced non-violence and Buddhism. Ashoka tried to placate the unconquered *Atavika* people and desired to conquer their heart by love. That was the principle of *Dharmavijaya* (victory of ethics) followed by Asoka. He believed in a generous administration and a well-organized government, with Buddhism spread over Kalinga as a state religion.

Unlike many other parts of India, tribal customs and traditions played a significant role in shaping political structures and cultural practices right up to the 15th century in Orissa when Brahminical influences triumphed over competing traditions and caste differentiation began to inhibit social mobility and erode what had survived of the ancient republican tradition ([http://india\\_resource.tripod.com/orissa.html](http://india_resource.tripod.com/orissa.html)). This social transformation in a region where most of the people belonged to low castes, expectedly, had a devastating effect on their life and livelihood. The silting up of Orissa's major rivers by the 16th century led to a severe decline in maritime trade and may have further aggravated socially regressive trends. The series of external invasions by the Afghans, Mughals and Marathas left the region dismembered and particularly vulnerable to the British who colonized it in 1803, soon after the victory in Bengal. In 1823, Orissa was divided into the three districts of Cuttack, Balasore and Puri on the coastal plains and a number of native tributary (*Garjaat*) *mahals* (princely states) in the Western mountainous regions, and was administered as part of the Bengal Presidency. All administrative posts not directly handled by the British were assigned to Bengalis, who were perceived to be more loyal to British rule – from local police constables to assistant schoolteachers.

As elsewhere in India, the colonial rule had a devastating impact on the economic and social life of Orissa: numerous categories of crafts workers, especially weavers and dyers were bankrupted and reduced to abject poverty. The peasantry suffered under the burden of back-breaking taxes against low prices of produces and feudal forced unpaid labour, such as *bethi*, *beggari rasad*, *magan*, *kara samagiri*, *bheti*, and so on (Report of the

Orissa States Enquiry Committee, 1939; quoted in Pradhan 1986: 58). These services were originally rendered to the state in exchange for daily feeding and considered a part of revenue assets to compensate the light assessment of land revenue. However, in practice the land taxes were much higher and the peasants on unpaid labour were not at all provided with food (*ibid.*). The peasants were always under the fear of losing their land, the only source of livelihood.

Unlike in the case of Kerala with a favourable ecology and welfare-oriented princely State rulers, Orissa was left neglected in many respects, especially in the physical infrastructure of transportation/communication. The land had enclosed a semi-circular coastal belt of nearly 480 kilometre long, forest-clad hills and mountain ranges of the Eastern Ghats, with some rich river valleys. This had made Orissa a separate geographical unit with a distinct political history (Government of Orissa 2004: 6). Neither the British government nor the native *Rajas* did anything to improve the communication system in the region; the only road which connected Orissa with Calcutta, the British headquarters, remained unmetalled and unbridged over several large rivers that kept the belt under inundation for months every year. The maritime routes the Orissans had previously used for communication had already been destroyed by the British, leaving Orissa isolated from the rest of the country. It is in this condition, Orissa came under one of the worst calamities of her history: the infamous Na'anika famine of 1866-67. The people, shut up in a narrow patch of land between pathless jungles and an impracticable sea, were in the condition of passengers in a ship without food (as the First Famine Commission remarked). The famine left a mortality of one million; nearly one in every three people in Orissa perished in that disaster.

Although Orissa was the main disaster zone, part of Bengal was also affected. The native rulers seem to have made no effort to relieve the sufferings of their subjects; so was the British government. However, the widespread public protests compelled the government to pay some focus for the development of the affected region. For the first time, an official body with extensive power of inquiry, namely the 'Famine Commission' under Sir George Campbell, was formed to investigate the causes of the famine and to suggest remedial measures. The Commission recommended for efficient means of communication as the best means for prevention of famine, security of tenures for cultivators, and irrigation within reasonable limits. Following the recommendations of the Commission, large scale irrigation projects were undertaken in the last half of the 19th century. And a new awakening was now marked in Orissa; the new generation began to be conscious of the need for a regeneration from within, of the significance of education, of their rights.

The British had completely neglected education of the local people: Orissa had then only three Zilla schools in the district headquarters of Baleswar, Cuttack and Puri with a total of only 282 students, in addition to a few schools run by the missionaries and a few vernacular schools. It was immediately after the famine, in 1867, that the government upgraded the Cuttack Zilla school to a High English School, affiliated to Calcutta University. It became a college in 1876. Along with education, came the press and organization. Thus the growth of education, development of communication, increase in

the volume of trade and commerce, establishment of printing press, publication of journals and periodicals, rise of socio-economic and cultural societies paved the way for the growth of political consciousness. Organization and mobilization in sympathy with the national struggle spontaneously took up a definite cause of unification of all Oriya people and lands. Note that the Orissans had been placed under different administrations outside Orissa and had suffered extreme discrimination in many respects. In response to local agitation for a separate State for Oriya-speaking people, the coastal section was separated from Bengal and Madras and made into the Province of Bihar and Orissa in 1912, and in 1936, the two were separated into independent provinces. People also became aware of the public job discrimination and started to demand for inducting them in administration along with the Bengalis. A number of agrarian uprisings of the most down-trodden peasantry added to the already agitating atmosphere under the non-cooperation and civil disobedience movements of the national struggle. Such spontaneous anti-feudal and anti-British popular agitations in the *Garjaat* areas became frequent in the second and third decades of the 20<sup>th</sup> century for economic and political causes. However, these sporadic and spontaneous movements could not be sustained, despite several attempts, by coordinating and fusing them into the mainstream freedom struggle in the face of extremely brutal suppression. No wonder Lord Curzon stated in the House of Lords in the early 1912, 'Had the Orissans been an agitating class, which they are not, the demands would be long heard.' (quoted in Kanungo 2004: 99). Even the mainstream struggle itself lacked a dynamic force of any long-term perspective such that upon the attainment of the Independence, that spirit of struggle just evaporated in complacency, instead of developing into a dialectics of public action, persistent public demand being met by willing public supply. One of the significant causes of this was the total absence of a left political force in the vanguard of the struggle, as in Kerala, so as to carry on the spirit of the dynamics of organization and mobilization, the engine of public demand, that could in turn call for a willing public supply from a welfare state perspective defined by the concerns of the legitimate function of the state. As already mentioned, it is this dynamics in a particular social-political context that has recently helped some of the poorest States like Bihar and Chattisgarh, infested with the ultra left revolts, to ease the condition of poverty to some extent. However, it should be noted that a left political presence is not sufficient for this dynamics, as the experience of West Bengal in comparison with that of Kerala might corroborate; it is the historical conjunction, the collective dialectics of a number of historically dovetailing factors, as the backdrop for the dynamics of public action, that matters. In short, then, the failure of Orissa *was* in its inability to develop the forces of organization and mobilization into its logical end of participatory development process for a secured life on account of some unfavourable historical conjunction.

### **3. The SS provisions in Orissa**

As in the context of India and Kerala in the earlier Chapters, we discuss the development of the SS provisions in Orissa in the broad theoretical framework of BSS and CSS. It should, however, be noted that Kerala stands out distinctly with several of its own SS initiatives in addition to the Central ones as against Orissa, just contented with mostly



being an appended arm of the Central welfare schemes. This also marks the difference in the approach to development, with Kerala having a larger say in participatory (bottom-up) development against the necessarily top-down approach in Orissa. We start with the basic welfare rights that constitute the BSS:

## **1. BSS**

Note that our BSS includes the basic rights to life, such as the right to food, housing, education and health along with employment/income. We take up the experience of Orissa on each of these fronts.

### **(i) Food**

Orissa represents a paradox of severe food insecurity along with a per capita net availability of food grains higher than the all-India level as well as the prescribed norms (of 460 grams per person) with a very high per capita cereal consumption. The State has a fairly comfortable food availability situation (*Food Insecurity Atlas*, MSSRF/WFP, 2001: 82), and the deficit of production relative to consumption of cereals is only a little above 11 per cent. Thus it is not the availability, supply, that matters, but accessibility, effective demand. In terms of a comprehensive measure of food access that takes into account several direct and indirect indicators, Orissa falls in the category of ‘very low’ food access (*Food Insecurity Atlas*, MSSRF/WFP, 2001: 67; Map No. 3.9). ‘A high level of income poverty, a large tribal population living in remote areas with poor connectivity, and periodic recurrence of drought and floods (sometimes simultaneously in different parts of the state) give rise to a situation of chronic and endemic food insecurity. Taking chronic energy deficiency (CED) as a measure of chronic and severe undernutrition and malnutrition, and hence an indicator of food insecurity, it has been estimated that as high as 57 per cent of the state’s population suffer from CED..... Lack of safe drinking water, proper health infrastructure, poor rural infrastructure, and low female literacy are also features of severely food insecure States like Orissa. Thus, lack of basic amenities due to poor governance in the social sectors reinforces the severely food insecure status of the State (Government of Orissa 2004a: 52). And it is here, as market fails in distribution, that the state’s role is expected.

Government interventions to ensure food and nutrition provisioning in Orissa can be broadly classified into: (a) subsidised distribution of food grains through the PDS, (b) nutrition provisioning through Anganwadis, and (c) Food for Work programmes.

#### Public distribution system (PDS)

The PDS has been in operation in the State for decades but in recent years there have been efforts on the part of the State to widen its coverage to the poor. The network



functions under the Orissa Civil Supply Corporation (OCSC) that distributes rice, wheat, sugar, and edible oil, which are allotted by Government of India, through 23,579 retail outlets, 154 Maitri Shops and 105 Mobile vans in inaccessible and difficult areas (as by the end of 2002-03). It has been estimated that 80.28 lakh of households were covered under the PDS during 2000-2001. There were about 81lakh ration cards in the State during this year (Meenaksisundaram 2001). Out of the total families, 48.56 percent were BPL cardholders. Similarly out of the total ration cards, 52.1 percent were allotted to BPL families. And 85.28 percent of the total fair price shops in rural areas. The number of cards per fair price shop was 329 during April 1998. The monthly quota of BPL rice has been enhanced from 16 kg to 25 kg since September 2002.

The physical access to PDS in Orissa is found to be quite satisfactory: as per the 'Evaluation Study of Targeted Public Distribution System and Antyodaya Anna Yojana', 61.4 per cent of ration card holders in rural Orissa had a ration shop within their village and another 30.3 per cent within a distance of 2 km. (Government of Orissa 2004a: 56). However, available evidences suggest that the access to and utilisation of PDS by the poor in Orissa are very limited, in spite of the high incidence and intensity of poverty in the State. The National Sample Survey 42nd round has reported that at the all-India level rice purchased from PDS formed only 16.7 per cent of the total rice purchased by the households. In case of wheat, it was 12.6 per cent only. It is further reported that in the States, where the bulk of the rural poor are concentrated, like Bihar, Uttar Pradesh, and Orissa, as much as 98 per cent of the rural population did not make any purchase from the PDS (Shankar 1997). Three main reasons for this are in general identified: frequent increases in the issue price of rice, thus closing the gap between the latter and the open market price; second, large number of both Type I (inclusion) and Type II (exclusion) errors, and third, limited purchasing power reduces the demand for PDS commodities (<http://www.geocities.com/righttofood/events/orissa.html>).

However, it should be pointed out that utilisation of the PDS in Orissa has of late shown some improvement: as per the NSS consumer expenditure data for 1999–2000, 51.38 per cent of the rural households accessed the PDS for purchase of rice as against 32.38 per cent for all-India (Dev 2003: 27). This was the fifth highest degree of utilisation of the PDS among 17 major States of India.

Under Annapurna Scheme, 10 kg of rice per month per beneficiary is supplied free of cost to 64,800 senior citizens of 65 years age or above who are eligible for old age pension under National / State Old Age Pension Scheme but not covered so far. Given the size of the poor in the State, the number of families assisted under this scheme is insignificant. For instance, in ten out of 30 districts less than one thousand families have been identified and food assistance has been provided. Due to non-participation of the poor and grass root level organizations, the local bureaucracy solely decides identification of the poor. The effectiveness of the program rests on their determination to reduce corruption in its operation and reaching the poorest of the poor. These schemes are at nescient stage and the progress is marginal.

Under Antyodaya Anna Yojana 5,05,500 poorest of the poor families in the State are supplied with 35 kg of rice per family per month at Rs.3.00 per kg since September, 2001, with an expenditure of Rs.6.3 million per month towards other costs including transportation charges. But the monthly quota of rice has been enhanced from 25 kg to 35 kg since October 2002 with an expenditure of Rs.8.85 million approximately per month towards other charges. However it has been reported by dealers that many beneficiaries are unable to lift the rice from the dealers for months possibly due to lack of money with the beneficiaries at the time of the availability of rice.

There are studies galore that have identified a number of problems with the PDS in Orissa. It is reported that (a) all the essential commodities required by the poor are not supplied through the PDS; (b) the quantities of different commodities supplied to the poor are not sufficient to maintain their livelihood, and even the quality of the ration is not good; (c) physical accessibility of the poor to the fair price shops is less and irregular due to the location of fair price shops at a distant place far away from the homes; and (d) the supply of kerosene oil, the much needed fuel for lighting purposes by the poor is much less compared to the demand for the product in rural areas. Sometimes, unscrupulous activities of dealers prevent the beneficiaries to receive their due share of kerosene quota. The same is true in the distribution of other essential items (Misra and Meher 1997; Samal and Jena 1998).

Further, the leakage of PDS items is also very high. It has been reported that the estimated diversion of rice was 54%, that of wheat was 39% and sugar was 28% as against 31%, 36% and 23% respectively at national level (Meenaskhisundaram 2001). The leakage of the PDS ration is due to a number of reasons. Generally the dealer lifts full amount of the allotted commodities from the storage point. But many cardholders do not lift their ration at all or lift it only partially because of lack of funds at the time of the arrival of the ration or they have no information about its arrival or they are away from the village. Again, the dealer may supply lower than the entitled amount to some cardholders on the pretext that he has received less amount of ration than the required amount in the current month. And he then sells the undistributed amount in the open market at higher than the PDS price.

One of the most powerful arguments for a PDS is the question of economic access. This is because of the unequal distribution of income and purchasing power, as well as low and uncertain income, rendering the poor section vulnerable to food insecurity. Given that the livelihood provisions for the poor are scanty in the State, many of them are unable to have economic access to the PDS. Evidence from micro studies shows that out of the total requirement of food grains of poor households, only about one third of it comes from the PDS source and the rest from the village market (See Sarap *et al.* 2000). In terms of economic access, unlike in Kerala, the purchase from the PDS is not flexible,

as it does not permit the cardholders to buy their ration in installments. In many cases, the poor households buy PDS ration through borrowings from private sources. Clearly for these cardholders access to PDS is illusory (*ibid.*).

Other problems, which may have contributed for the lower access, include irregular opening of the ration shops, opening of it for 3 to 4 days per month, lack of information about the time of arrival the ration. Besides, lack of infrastructure facilities in backward and tribal area, due to dispersed location of villages, have increased transaction costs in obtaining the ration in relation to expected saving from buying from it. Clearly a variety of reasons including the lack of purchasing power and the manner in which the PDS has been working have contributed for the lower access of the poor to it (Ramaswami, 2002), in addition to the problems of errors involved in targeting.

It goes without saying that the present mode of PDS with a basic component of targeting is inherently prone to serious errors of false inclusion (Type I) and of false exclusion (Type II), as we discussed elsewhere. As we seek to minimize the Type I error, there floods in Type II error and *vice versa*. This in turn suggests that unless a foolproof targeting mechanism built into the scheme is available, it pays to have a universal programme wherein Type II errors are minimized, disregarding Type I errors. It simply means then that given the more than comfortable level of food stocks available with the government as at present, a *universal* PDS would be far more effective, provided that the fair price shops follow a flexible functioning catering to the specific needs of the poor.

#### Nutritional provisions

According to the National Family Health Survey – 2 (NFHS, II), Orissa represents the highest level of chronic nutritional deficiency among ever-married women. Similarly, more than half of children under three years were moderate and severely malnourished. It is more severe in the tribal and backward areas (Mishra, 1999; Sahu et al., 2000). Thus, a situation of low income with high malnutrition characterizes the State. The evidence available on these indicators for Orissa gives a very sorry and grim picture in comparison with most of other States except perhaps Bihar.

Three important nutrition-related feeding programmes are available in Orissa, *viz.* Supplementary nutrition programme under ICDS, Mid day meal for primary school going students and Emergency feeding programme for the old indigent and infirm persons in the region of the traditionally draught-prone KBK districts of Kalahandi, Bolangir, Koraput, Malkangiri, Nawarangpur, Nuapada, Rayagada, and Sonapur.

#### *Mid-Day-Meal (MDM) Programme*

The Mid-Day-Meal Programme was introduced in the State in 1995, as soon as the Central government formulated the scheme, to provide cooked noon meal to primary school children of all government and government-aided schools studying in class I to V all over the State for 210 working days in a year. The scheme aims at increasing the

enrolment and reducing the number of school dropouts while also improving the nutritional status of the children. However, with the modified scheme since July 2001, only 157 Blocks out of the 314 Blocks in the State have been covered under the 'cooked meal system' while the remaining 157 Blocks are covered under the 'dry' ration system with a provision of 3 kg of rice per beneficiary per month. The total coverage under the scheme was 5151346 during 2004-05 including 1169832 students from the KBK districts. During 2005-06, the coverage went up to 5156154 in 69700 schools including 1156426 students in 18486 schools the KBK districts.

As elsewhere pointed out, under this scheme, it is the Government of India (Ministry of Human Resource Development, Department of Elementary Education & Literacy) that is providing free rice at 100 grams per beneficiary per day for 210 days every academic year. Government of India also provides the charges for transportation of the rice from the FCI Depot to the school point at Rs.75 per quintal. The State government provides funds towards purchase of the dal, vegetables, oil, condiments and transportation charges under the scheme at the rate of 0.58 paise per beneficiary per day. Besides, the State government also provides funds at Rs.1.58 per beneficiary per month towards the cost of fuel and stationery, out of which, the Central government pays Re. 1.

It is reported that the impact of Mid-day Meals scheme in Orissa is more successful in educationally backward and tribal dominated districts, where enrolment, attendance and retention of children in schools have gone up considerably with reduction in the dropout of the children (Misra and Behera 2000). However, the programme is confronted with several problems:

- (a) 'Teacher is the sole manager and organiser of the programme. This has affected the teaching ability of the teachers and study atmosphere in the schools.
- (b) Infrastructure in the form of utensils, kitchen room and cooking materials is inadequate and scarce affecting the implementation of the programme.
- (c) There is corruption and pilferaging in the programme affecting the very objective of the programme for which it is meant i.e., to provide nutritional food to school going children at the elementary level.
- (d) Absence of a separate budgetary provision for the implementation of the programme. Presently, the programme is sustained by the allocation of funds by Department of Women and Child Development, which receives the budgetary grants for several welfare schemes. Mid-day Meals programme is looked upon as one of such programmes' (Government of Orissa 2003: 262-263).

There is no coordination between this scheme and other nutrition programs such as ICDS at the grassroots level. As a result there is no integrated efforts at the village level for efficient working of the program. Even if there is provision of village committee no efforts have been made to elucidate the helps of villagers. There is no efficiency in implementation and no continuous monitoring. Similarly there is no community

participation in implementation, and interaction between society and teachers is negligible, as *panchayat raj* institutions are not involved in any way in the scheme. The block level bureaucrats pay occasional visits to the schools for monitoring. As such the monitoring is weak and people's participation is negligible. Further there is irregularities and laxity in the implementation of the scheme. The payment for fuel- wood, vegetable is meager and irregular so also for cooks.

Other problems in the implementation of the scheme include poor quality of meal, lack of hygienic conditions at the cooking place, polluted water for cooking, leakage and corruption during the delivery and distribution of ration. It is a program based on single component approach. Even if one free meal is provided, malnutrition may still exist in some children in which case the basic objective is not served. This is especially true if the free meal is merely substituting for meal at home, and not supplementing the total intake (Harriss, 1991)

#### *Integrated Child Development Services (ICDS) Scheme*

A Central Plan scheme fully funded by the Government of India, the Integrated Child Development Scheme (ICDS) was introduced in the State in 1975-76.

The expenditure on Supplementary Nutrition Feeding Programme is being met out of State Govt. resources. World Food Programme are also supporting the feeding programme in 3KBK Districts namely Koraput, Malkangiri and Nawarangpur, respectively in the State.

The target group under the scheme constitute children in the age bracket of 0-6 years (17% of the total population approximately), and the expectant and nursing mothers in the age group of 15-45 years (4% of the total population approximately), from the families of agricultural labourers, marginal farmers and other poor section of the community living below the poverty line. Additionally, the scheme specifies what is known as at risk population among children and women and aims to cover them in totality

With a view to improving the health and nutritional status of children in the age group of 0-6 years, pregnant women and lactating mothers, the Supplementary Nutrition Programme has been included as one of the most important components of the ICDS programme. Malnutrition, endemic poverty and low household incomes over the years have resulted in poor nutritional status of the population in these households resulting in food distress and food insecurity. Food insecurity impacts some more adversely. When families and people suffer, children and women suffer most due to their greater vulnerability and higher biological need for nutritional protection and security. Growing infants and children, adolescent girls, pregnant women and nursing mothers face far greater risk from the nutritional depletion than others. This nutritional insecurity pre-

eminently of pregnant and nursing women and children in the formative years is addressed through the Supplementary Nutrition Programme.

Under the scheme, supplementary nutrition is provided to needy children and to expectant/nursing mothers from low income families for a period of 300 days a year. The aim is to supplement the daily nutritional intake by 300 calories and 8-10 gm of protein for children and 500 calories and 20 –25 gm of protein for expectant and nursing women. Further, pregnant women and nursing mothers are provided counseling with regard to certain key services such as ante-natal care, post-natal care, iron supplementation and improved care during pregnancy, timely immunization and special care for children in the age group of 0-3 years for improved childcare and feeding practices (<http://orissagov.nic.in/wcd/>).

There is also a special intervention designed for adolescent girls in the age group of 11-18 years under the ICDS Programme, called *Kishori Shakti Yojana* (KSY), which is primarily aimed at correcting gender disadvantages and providing a supportive environment for the development of adolescent girls. They are provided under the scheme with iron supplementation and de-worming tablets through the *Anganwadi* Centre to improve their nutritional and health status and for control of anemia, which is highly prevalent in the State among girls of this age group.

The ICDS scheme is being implemented in the state through 34,204 *Anganwadi* centers of 326 ICDS projects in all 314 blocks and 12 urban areas.

The functioning of ICDS in the country including in Orissa has been evaluated by the NCAER (2000). It has been found that the scheme has made a positive impact on the nutritional and health status of the target population (See also Radhakrishna and Indrakant, 2004). During 1998 – 2003, there was a steady decline in the incidence of both severe and moderate malnutrition for the 0–3 year as well as 3–6 year age groups (Government of Orissa 2004: 61). Recent evaluations of ICDS in four states (including Orissa) by the National Institute of Nutrition have shown that: (a) most of the ICDS beneficiaries come from very deprived socio-economic groups such as Scheduled Castes, Scheduled Tribes, and lower rungs of the backward classes who are vulnerable to nutritional disorders; and (b) the coverage of the National Health Programme, like immunisation, has been better in ICDS areas (*ibid.*). It has also created consciousness amongst women about the role of nutrition in both mother and child health (Gupta *et al.* 2002).

At the same time, many micro studies carried out in several parts of the State indicate that the beneficiaries under the programme have not received adequate care in spite of the good coverage (Government of Orissa 2003: 261). It is pointed out that the *Anganwadi* workers, being untrained and inadequate in strength, could not administer the programme effectively. Furthermore, there was absence of coordination and cooperation among different government functionaries on the one hand and *Anganwadi* workers on the other at the grassroots level (Samal and Jena 1998; Misra and Behera 2000). It is also found



that: (a) there has been irregular food supply; (b) the coverage of children of age below three years under the Supplementary Nutrition Programme (SNP) has been relatively low; (c) there is little community participation in running the ICDS; (d) the *Anganwadis* do not have adequate building, and function in an unhygienic physical environment; and (e) the inter-departmental coordination is poor (Radhakrishna et al. 1997).

There is diversion of food supplies away from the targeted population because the food supplied to the beneficiaries are most often taken to their houses, and is shared by other family members (Behera 2001). Further, the functioning of the *Anganwadis* is affected because the food materials are very irregular in supply; as there is no proper monitoring of these centers, the *Angawadi* workers themselves are irregular in their presence at the centers that thus remain closed for most of the time.

In this context, there is nothing surprising in the general finding that ‘the incidence of moderate malnutrition still remains high’ in Orissa, despite the good coverage of ICDS (Government of Orissa 2004a: 61). ‘In Orissa, nutritional deficiency is predominantly of a chronic type and acute undernutrition often translates into chronic undernutrition. Therefore, the *long-term* solution to the problem of food and nutritional insecurity lies in improving entitlement to food, by augmentation of income and through generation of additional and steady employment opportunities for the underemployed and the unemployed’ (Government of Orissa 2004a: 64).

#### *Rural Wage Employment Generation Programmes with a Food Transfer Component (Food for Work Programmes)*

The Food for Work programme was started in 2000–01 in eight notified drought-affected States in the country, including Orissa, as a component of the Employment Assurance Scheme (EAS), one of the most important rural wage employment programmes. In September 2001, because of their common goals, all the three wage employment programmes, viz., *Jawahar Rozgar Yojana* (JRY), EAS, and Food for Work Programme, were merged into one scheme, called the *Sampoorna Grameen Rozgar Yojana* (SGRY).

It is reported that the financial performance under SGRY in Orissa has been quite satisfactory, with a steady increase in the number of man-days created (Government of Orissa 2004a: 64). Food grains utilised under this programme as a percentage of the total food grains available increased to around 90 per cent during 2003–04, and the food grains distributed per man-day created is thus estimated to have reached 5 kg in that year. After deducting 10–15 per cent towards the administrative costs from expenditure per man-day created and adding to this the food component valued at Rs 3 per kg, it is found that the programme offers more than the minimum wage rate (*ibid.*). ‘Such a programme of rural employment generation, along with a food transfer component, has the potential of making a dent on chronic poverty and food insecurity at the household level by providing direct nutritional support and increasing purchasing power. The current level of employment generation (about 5.4 million man-days on an average) is, however, clearly insufficient. As per the 2001 census, there were 4.53 million marginal workers in rural

Orissa and if 50 per cent of these are taken as available and seeking additional work, supplementary employment will need to be created for 2.27 million workers' (*ibid.*).

### *Emergency Feeding Programmes*

The objective of this food-based intervention is to provide one square meal a day to old, infirm and indigent persons on a sustained basis to help the poorest and the most vulnerable section of the rural population to cope with food insecurity and food distress in the traditionally draught-hit KBK region. The Programmes is also expected to have an impact on the life expectancy of the people in the area. The funds are provided from the Additional Central Assistance for the KBK districts under the Revised Long Term Action Plan.

The Programme started in 1995-96 with a coverage of 5 KBK districts with a total population coverage of 45,141. By 2003-04, the programme came to be implemented in all the 8 KBK districts with a population coverage of 2,00,000 (Table 1).

**Table 1: The Coverage of Emergency Feeding Programme:**

Sl. No.	Name of the District	Target
1.	Bolangir	33,860
2.	Kalahandi	37,200
3.	Koraput	37,315
4.	Malkangiri	14,990
5.	Nawarangpur	19,270
6.	Nuapada	21,000
7.	Rayagada	22,840
8.	Sonepur	13,525
	Total	2,00,000

Under the scheme, a cooked meal per each day is provided to the beneficiaries through the *Anganwadi* centres. The daily ration per beneficiary is 200 gm of rice, 40 gm of dal, vegetables, oil, salt and condiments. The nutritional value of the food is 749 kilo calorie of energy and 21.6 grams of protein. After allocation of BPL rice for this programme by the Government of India, the ration cost under the scheme had been Rs.2.51 per day per beneficiary. In 2002-03, it was raised to Rs.2.70 by providing 30 grams of vegetables in the daily diet of each beneficiary, in order to enhance the nutritional value of the meal through adding locally available nutritious vegetables to provide the much-needed minerals and vitamins. The nutritional value of the food being provided now is about 840.9 kilo calorie of energy and 22.8 gm of protein per meal.

## (ii) Housing

As elsewhere discussed, the first best solution to poverty obtains through redistribution of assets such as land. Ownership of adequate land can go a long way towards ensuring some of the basic social securities, especially food and housing, as the experiences of China and, to a less extent, of Kerala illustrate. Orissa, like many other States in India, has had only a marginal progress in respect of the distribution of ceiling surplus land to the poor. It is estimated that 46461.26 acres of homestead land was distributed to 991 thousand homeless families (about 0.047 acre per family), including 356 thousand ST and 276 thousand SC families during the period from 1974-75 to 2002-03. During the same period, 717 thousand acres of government wasteland was also distributed for agriculture purpose to 457 thousand landless families (Government of Orissa, 2004b: Chapter 8). It goes without saying that this cumulative progress is too minimal compared with the actual requirement.

The NSSO 59<sup>th</sup> round survey (January-December 2003) on consumer expenditure and employment-unemployment situation in India reports that only 19.4% of the households in rural Orissa live in pucca houses as in 2003, as against 65.7% in Kerala and 43.9 % in all-India; and in urban Orissa, the percentage is 63.9, as against 84 (Kerala) and 81.7 (all-India). As regards the ownership, 97.9% of the rural households in Orissa live in their own houses, as against 94% in both Kerala and all India, but only 50.5% of the urban households in Orissa own a house, compared with 79.5% in Kerala and 62.1% in all-India. As per the Census 2001, a house in Orissa on average has two rooms, same as the all-India average, as against the Kerala average of three; Only about 10.6% of the Orissa households have four or more rooms (rural: 9.6% and urban: 17%), as against more than a quarter of the households in Kerala (rural: 31.87% and urban: 38.57%); the all-India average is about 15% (rural: 13.36% and urban: 15.94%).

The two Central housing assistance schemes, *Indira Awas Yojana* (IAY) in the rural areas and *Valmiki- Ambedkar Malin Basti Awas Yojana* (VAMBAY) in the urban areas, do function in Orissa; the former, the rural housing scheme, is implemented by the *Panchayati Raj* Department while the urban housing scheme is by the Housing and Urban Development Department.

### ( i ) *Indira Awas Yojana* (IAY)

The unit grant provided under the scheme is Rs. 20,000 for the plain area and Rs. 22,000 for hilly areas with plinth area of 20 sq. meters. 'But invariably, total cost of house now comes to Rs. 30,000 to Rs. 35,000 depending upon the geographical condition and availability of infrastructure facilities. Unless and until, the unit cost is enhanced from Rs. 20,000 to minimum Rs. 30,000, it may not be possible on the part of the BPL families to construct a house of their own' (Government of Orissa 2003: 257). The houses are allotted in the rural areas to the people living below the poverty line with special emphasis on SC, ST, widows, people affected by natural calamities and the freed bonded-labourers. During 2002-03, 70,804 houses were completed under the scheme with an investment of Rs. 1011.1 million (Government of Orissa, 2004b: Chapter 8).

(ii) *Valmiki – Ambedkar Malin Basti Awas Yojana (VAMBAY)*

This centrally sponsored scheme was launched in Orissa in 2001 to provide shelter or regrade the existing shelter of the urban slum dwellers below poverty line with a view to achieving the goal of ‘Shelter for all’ as outlined in the National Housing and Habitat Policy. The upper financial limit for construction of VAMBAY units is Rs.40,000, including provision of sanitary latrine for an area of not less than 15 sq. meters in normal areas. For difficult areas, the limit is Rs.45,000. As per the funding pattern, the Central government releases the subsidy to HUDCO, which in turn matches the subsidy on a 1:1 basis with loan. However, State government has the option to mobilize its matching position of 50% from other sources, such as their own budget provision, resources of local bodies, loans from other agencies, contribution from beneficiaries or NGOs. The beneficiaries are identified by the State Urban Development Agency (SUDA) and District Urban Development Agency (DUDA) in consultation with the local (municipal) bodies as per the following reservation percentages: (i) SC / ST: Not less than 50%; (ii) Backward classes: 30%; (iii) Other weaker section: 15%; (iv) Physically and mentally disabled and handicapped persons and others: 5%.

The scheme is under implementation in 65 urban local bodies of the State. With the Central share of Rs. 6.12 million in 2002-03 and Rs. 1.54 million in 2003-04, the State took up construction of 740 houses, out of which 40 houses have been completed by 2003 (Government of Orissa, 2004b: Chapter 8).

**(iii) Education**

As already explained, an unfavourable dynamics of historical conjunction of ecological, economic, social, and institutional conditions in Orissa has been at work to keep the land in the red zone of high insecurity, including that of education. In the social hierarchy with a large base dominated by the tribal and other low caste people, it was but natural that education in the olden times was only meant for a few elite in the narrow upper domain. It was then no wonder that ‘[t]he earliest epigraphic reference to education in Orissa is seen in the *Hatigumpha* inscription of Kharvela, which narrates how the young prince received instructions in coinage and economics, accountancy, law, statecraft, official correspondence, as well as in music and welfare during that time. Subsequent records from the 4th century AD onwards describe the support extended to teachers and scholars by the rulers. At the same time, community halls or the *Bhagavat Tungi* in villages were largely centres of non-formal education’ (Government of Orissa 2004a: 99). As we have already seen, Orissa came under the British rule in 1803, but ‘the education system in Orissa was more backward than in any other province of equal importance’ (*ibid.*). As elsewhere, it was the Christian missionaries who pioneered the spread of English education in Orissa by establishing a Charity School at Cuttack in 1823. The school was subsequently taken over by the British East India Company in February 1841 (Pradhan 1986: 71). Though initially the orthodox and superstitious attitude of the people of Orissa

stood in the way of the spread of English education,<sup>3</sup> the situation took a turn for the better from 1854 owing to the implementation of the provisions of the famous Wood's Despatch,<sup>4</sup> which laid down the modern education system in India.

However, the progress was insignificant, as already explained, there was practically no welfare initiatives in the *Garjaat* regions and those undertaken in the British Indian areas were only marginal: in 1901, only 2.7 per cent of the States' population could read and write (also see *Utkal Dipika* daily, 20 July 1905). For remodelling the curriculum of the primary school, vernacular education was introduced gradually from 1902 under the Kindergarten system (Government of Orissa 2004a: 100). In 1907-08, the total number of pupils, in the State, both in primary and secondary schools was 47,468. There were three high English schools in the State affiliated to the Calcutta University, 20 middle English schools, six middle vernacular schools, 145 upper primary and 1,415 lower primary schools. The number of girls' schools was 95 with 4,864 girl students on roll. In Athmalik, Dhenkanal, Kalahandi, Mayurbhanj, and Nilgiri, there were special schools for the tribals and low caste people with a total of 6,342 pupils in them (Pradhan 1986: 72-75). In spite of all these steps, primary education did not make any substantial progress in the State, with as many as 97 per cent of the Oriyas being illiterate by 1905. This was mainly due to the fact that the attempts by the government to educate people in Orissa were halfhearted and hesitant (Samal 1989).

So the story continued over time: in 1936, there was only 7 percent literacy in Orissa, whereas the percentage literacy in British India was 12. Even by 1947-48, the entire State had only 6,814 primary schools with an enrolment of 255 thousand, 286 Middle English (ME) schools with 32,000 enrolments and 106 secondary schools with 15,000 enrolments. The total number of colleges in Arts, Science, and Commerce was only 12 with an enrolment of 4104 (Government of Orissa 2004a: 100).

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<sup>3</sup> People hesitated to send their wards to join the English schools apprehending conversion to Christianity. For example in November 1835, the Company started the Puri Zilla School with 25 students, but this institution had to be closed down in 1840, as the students of the conservative city did not turn up to join the institution (Pradhan 1986: 72).

<sup>4</sup> Considered to be the Magna Carta of Education in India, the Wood's education despatch was the first authoritative declaration on the part of the British Parliament about the educational policy in India. Drafted at the instance of Sir Charles Wood, the then Secretary of state, it was forwarded to the Government of India of the East India Company as Despatch No 49 of 19 July 1854. Accepting 'the improvement and far wider extension of education both English and vernacular' as the 'sacred duty' of the Government of India, the despatch recommend the following measures for the realisation of the desired aims: (1) the establishment of a separate department of education for its administration; (2) the foundation of universities at the three Presidency towns; (3) the establishment of institutions for training of teachers for all types of schools; (4) the maintenance of the existing government colleges and high schools and establishment of new ones if and when necessary; (5) the establishment of new middle schools; (6) greater attention to vernacular schools, indigenous and others, for expansion of elementary education and (7) the introduction of a system of grants-in aid to help support a rising number of privately managed educational institutions ([http://banglapedia.search.com.bd/HT/W\\_0071.htm](http://banglapedia.search.com.bd/HT/W_0071.htm)).



After independence, there was considerable concerted attention and attempt on the part of the government to improve and extend educational facilities resulting in remarkable rise in the enrolment of students (Samal, 1999). The overall literacy rate in Orissa increased by about 15 percentage points between 1991 and 2001, from 49.09 per cent to 63.61 per cent, the rise being almost the same for India and for States with comparable levels of literacy in 1991. However, as per the 2001 Census, Orissa still ranks a lowly 24<sup>th</sup> among the 35 States and Union Territories and 13<sup>th</sup> among the 16 major States. Male literacy is much higher (75.3%) than female literacy (50.5%) across all districts. The gap between male and female literacy rates in rural Orissa is also much higher than in urban Orissa.

Orissa presents a paradox of high enrollment along with high dropout rate. All the districts in the State register cent percent enrollment for boys at the primary level, but with much lower rate for girls. Unlike in Kerala, there is high disparity in the enrollment between boys and girls (to the tune of a little more than 30%) in the State. The dropout rate of all children at the primary level, on the other hand, is 58% in all areas (as against 1.46% in Kerala), that for the boys being 56.52% and the girls being 59.83%. It is found that in Orissa, on an average, all the children in the age group 6-11 years enrolled in schools spend less than three years, as against the expected five years, on schooling. This paradox suggests that the 'educational policy has, thus, provided a conducive atmosphere for enrolling children in schools but not for retaining them till the completion of a given level of education' (NCAER 2004: 177). The Orissa Human Development Report quotes the estimate made by the DPEP, Bhubaneswar in 1999–2000, that the total number of out-of-school children was 21 lakhs, which was 26.89 per cent of the total children in the 6–14 year age group (Government of Orissa 2004a: 112).

While inaccessibility in difficult terrain keeps many children out of school, most of the children enrolled in schools soon drop out under the forceful condition of poverty and deprivation (Patnaik 2004). Some micro studies have shown that the Mid-day Meal Scheme has contributed to an increase in the enrollment of children and a decrease in the dropout of the students at the primary level, though the contribution from other factors like spread and general awareness of education and the impact of the other developmental programmes of the government cannot be disregarded (Misra and Behera 2000).

It goes without saying that meeting the constitutional goal of universal elementary education entails availability of a school with adequate facilities within walking distances. At the national level, about 95% of the population has a primary school within the radius of one km (NCAER 2004: 181). As per the Sixth All-India Educational Survey (1993), 82.42 per cent of the 73,148 habitations in Orissa had primary schooling facility within one kilometre of walking distance from the home of the child. However, about 16 per cent of the habitations with predominantly Scheduled Caste population and 27 per cent of the habitations with predominantly Scheduled Tribe population did not have a school within a distance of one kilometre. The report shows that 23.67 per cent of the habitations (and 13.68 per cent of the population) did not have secondary schools within a distance of five kilometers, and 12.76 per cent of the habitations (and 6.39 per cent of



the population) did not have high schools within a distance of eight kilometers.<sup>5</sup> The survey further points out that only less than one-third of the primary schools in rural areas had drinking water facilities and less than 15 per cent had proper toilet facilities.<sup>6</sup> As regards the ownership, 92.45 per cent of the primary schools were managed by the government, 6.50 per cent by the local bodies, 0.76 per cent were private aided schools, and 0.29 per cent were private unaided schools<sup>7</sup> (Government of Orissa 2004a: 119-121).

Child labour is notoriously rampant in Orissa. It is the out-of-school factors (severe poverty and deprivation) that drive many children enrolled in the schools out sooner or later into the local labour market that the constitutional warranty for universal education is to deal directly with. Notwithstanding this fact, very little is done in this regard. The National Child Labour Project (NCLP) that aims to rehabilitate child labourers is functioning in 18 districts of Orissa. Besides, there are 682 special learning centers (as in 2002) in the State for educating the child labour. It is estimated that about 52% of the child labourers have so far been mainstreamed to formal schools (Government of Orissa 2004a: 124).

The level as well as efficiency of state expenditure on education in Orissa are relatively very low. For example, at current prices, the state spent Rs 416 per capita on education in 1999–2000, as against Rs 620 at the national level and Rs. 800 in Kerala. Orissa spends about six per cent of its GSDP on education (Government of Orissa 2004: 125), commensurate with the goal at the national level to allocate at least six per cent of the national income to education, whereas Kerala spends only 3.6% as in 2000. Coming to private expenditure on education as of 2003, rural Orissa spends only Rs. 8.16 (about 2% of total) per person per month as against Rs. 16.26 (about 2.9%) of rural all-India and Rs. 32.36 (about 3.3%) of rural Kerala, whereas urban Orissa has Rs. 41.82 (about 5%) against Rs. 64.71 (6.3%) of urban all-India and Rs. 73.7 (5.7%) of urban Kerala (Table 3 below).

Sarbasiksha Abhiyan (SSA) the Centrally sponsored programme to universalize elementary education by providing for community ownership and monitoring of the school system, is under implementation in 14 districts of Orissa. An amount of Rs. 690 million towards Central share and Rs. 230 million towards State share was proposed for 2003-04 (Government of Orissa 2004b: Chapter 14).

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<sup>5</sup> Compare this with the Kerala situation: in Kerala, 94.39% of the rural population are served by a primary school within a distance of one km, and 97.96% within a distance of 2km. A secondary school is available within a distance of two km to 24.71% and one within a radius of 6-8km to 97.82% of the rural population (Government of Kerala 2003: 234).

<sup>6</sup> In Kerala, 88% of the government schools have drinking water facilities and 73% have latrines/urinals (Government of Kerala 2003: 235).

<sup>7</sup> On the other hand, schools in the private sector (though aided by the government) have a predominance in Kerala: 38% of the lower primary school in Kerala as in 2002 were in the government sector, 60% in the private aided sector and two percent in the private unaided sector (Government of Kerala 2003: 234).

#### (iv) Health

As elsewhere repeatedly remarked, the particular historical conjunction in which Orissa happened to be left its mark on the health care front also in terms of little or halfhearted welfare concerns on the part of the state before Independence, leaving the people to mend themselves in health care, unlike in Kerala. The post-Independence era, on the other hand, has witnessed a gradual improvement in the health status of the people of Orissa thanks to a number of developmental and educational interventions, economic improvement and better health care services. However, most of the health indicators are still among the highest in India. The crude death rate (CDR) in Orissa came down from 15.4 per 1000 population in 1971 to 13.1 in 1981 and to 9.7 in 2003 (rural: 10.2, urban: 6.3), as against 6.3 of Kerala and 8 of all-India. Similarly, the crude birth rate (CBR) declined substantially from 34.6 per 1000 population in 1971 to 33.1 in 1981 and to 23 in 2003 (rural: 23.5, urban: 19.4; all India: 24.8 and Kerala: 16.7). And the infant mortality rate (IMR) fell from 135 in 1981 to 97 in 1989 and to 83 in 2003 (rural: 86, urban: 55), as against 11 of Kerala – still much above the national average of 60. The life expectancy at birth for 1998-2002 is projected at 58.4 years for male and 58.5 years for female, (as against 70.8 (male) and 75.9 (female) of Kerala and 61.6 (male) and 63.3 (female) of all-India), up from 54.1 and 51.9 years for male and female respectively in 1981-86 (Government of India 2006a: Part 2). The gender ratio (number of females per 1000 males) was 972 in 2001, having increased from 971 in 1991 and was higher than the all India level of 933 but lower than Kerala's 1058 in 2001. Orissa appears to be on its way to achieving population stabilization with an average annual growth rate of 1.625% as per 2001 Census, as against the all India's 2.152% (and Kerala's 0.943%). However, the State remains poor and backward among the regions in India on the health status front. Indicators of nutritional status among women and children and of the burden of diseases indicate a substantial proportion of preventable morbidity and mortality in the State. As we have already seen, this has much to do with the widespread severe food insecurity in the State. This is in addition to the impact of the natural calamities that the State is exposed to – about 40 major disasters in 50 years – that adversely affect health status and development and health care services.

According to the Orissa State Integrated Health Policy (2002), there have of late been a number of additional statewide initiatives to enhance the access and quality of health care in the State such as the multi disease surveillance system; several measures towards streamlining drug procurement, distribution and rational use of drugs; total risk coverage for five major communicable diseases through the *Panchabyadhi Chikitsa Scheme*; the Infant Mortality Rate Reduction Mission; mandatory pre post-graduate placement of doctors to serve in difficult areas; establishment of district cadres for paramedical staff, and so on. 'District level initiatives have piloted important components of primary health care such as community participation, improved mobility assistance for field staff, support to training and health education systems, maintenance of built assets and equipment, use of low cost construction for primary health centres and sub-centres' (<http://orissagov.nic.in/health/healthpolicies/healthpolicy2002.pdf>).

It goes without saying that it is the availability and accessibility of public health care services that constitute one of the most basic requirements for development. Availability itself is not sufficient; once it is ensured, it is accessibility, both physical and economic, that matters most. Again, physical accessibility itself is not sufficient; given that, it is the economic accessibility, in terms of cost affordability and efficiency, that contributes to development. In Orissa, it is reported that the population covered per public health facility is good but the area coverage is very poor (Table 2). The average population covered by a primary health sub-centre in Orissa as of 2005 was 5279 as against the national norm of 5000 and the all-India average of 5085 (and Kerala's 4628). On an average, a primary health centre (PHC) or a community health centre in Orissa remained much less crowded than both at the national level and in Kerala. However, there was only one sub-centre for every 26 sq. km of area in Orissa as a whole, as against the national average of 21.4 sq km and Kerala's seven sq km. This means that one such medical institution is situated in Orissa at a mean radial distance of about 2.9 km from another one as against 1.5 km in Kerala and 2.6 km in all-India. Also note that while one primary health centre serves on an average one village in Kerala, there are 40 villages under one PHC in Orissa as against 27 in all-India.

**Table 2: Physical accessibility of Health Care services as in 2005**

	Orissa	Kerala	All-India
Average population covered by a			
Primary Health Sub-centre	5279	4628	5085
Primary Health Centre	24405	25878	31954
Community Health Centre	135443	222400	221904
Average rural area (sq km) covered by a			
Primary Health Sub-centre	25.8	6.99	21.35
Primary Health Centre	119.28	39.09	134.2
Community Health Centre	661.96	335.95	931.95
Average radial distance (km) covered by a			
Primary Health Sub-centre	2.87	1.49	2.61
Primary Health Centre	6.16	3.53	6.53
Community Health Centre	14.51	10.34	17.22
Average number of villages covered by a			
Primary Health Sub-centre	9	0	4
Primary Health Centre	40	1	27
Community Health Centre	222	13	191

Note: The national population norms are respectively 5000, 30,000 and 100,000 for sub-centre, primary health centre and community health centre.

Source: Government of India (2006b: 62-64)

As per the Orissa Human Development Report, physical accessibility to health care facilities is much worse in the inland districts of Orissa, with at least 40% of the population having to travel more than 5 km to reach the nearest health facility, than in the

coastal districts. ‘The problem of physical access is compounded by two other factors: poor roads as well as transport connectivity’ (Government of Orissa 2004a: 83).

If we take the extent of private expenditure on health care as an indicator of economic access to public health care facilities, the position of Orissa is still inferior, of course given the low level of per capita income. Rural Orissa spends only Rs. 24.9 (6.25% of total) per person per month (as of 2003) as against Rs. 38.87 (7%) of rural all-India and Rs. 106 (10.8%) of rural Kerala, whereas urban Orissa has Rs. 49.4 (about 5.9%) against Rs. 60.2 (5.9%) of urban all-India and Rs. 133.49 (10.27%) of urban Kerala (Table 3). It is in the context of such poor economic accessibility that the impact of reforms in the health care sector needs to be assessed.

**Table 3: Average Consumer Expenditure (Rs.) per Person per Month (2003)**

Average monthly expenditure (Rs.) per person on	Rural			Urban		
	Orissa	Kerala	All-India	Orissa	Kerala	All-India
Food	230.93	440.82	298.57	392.24	498.58	429.01
Medical (institutional)	4.71	50.49	10.65	13.83	58.65	16.49
Medical (non-institutional)	20.19	55.51	28.22	35.57	74.84	43.71
Education	8.16	32.36	16.26	41.82	73.7	64.71
Total	397.89	981.41	554.15	831.64	1299.67	1021.89
Percentage						
Food	58.04	44.92	53.88	47.16	38.36	41.98
Medical (institutional)	1.18	5.14	1.92	1.66	4.51	1.61
Medical (non-institutional)	5.07	5.66	5.09	4.28	5.76	4.28
Education	2.05	3.30	2.93	5.03	5.67	6.33
Total	100	100	100	100	100	100

Source: Government of India (2005: 21-27).

Despite the poor coverage and outreach, the health care system of Orissa too followed the all-India directive during the 1990s to undertake the mandatory ‘reform’ process by levying user charges for services in public health facilities, even though health is a State subject by constitution. Needless to say, such charges are instruments of restrictions and exclusion, and the primarily affected are the poor, as always, though lower rates are said to be levied in the less developed and tribal districts of Orissa. As discussed above in the context of the targeted PDS, it goes without saying that unless a foolproof targeting mechanism built into the scheme is available, it makes sense to have a universal programme wherein Type II errors (of false exclusion) are minimized, disregarding Type I errors (of false inclusion). For a poor people with little scope for sustainable livelihood, even a marginal levy just stands to block their access to whatever little health care facilities they have in the village. No doubt, Orissa will have to go a long way before health security for all is achieved.

'It is thus not surprising to find that poor physical and economic access affect the utilisation of public health care facilities. The number of outpatient consultations per head of population per year, and the number of new inpatients per bed per year, are not only low in absolute terms, but have also declined over a period of time (Government of Orissa 2004b: 83-84). And '[i]n the tribal highland districts...the State health centres merely exist in pen and paper. Not to speak of doctors, even the paramedical staff including auxiliary nurse midwife (ANM) do not like to stay there to render requisite medical services to the poor and hapless tribal population' (Government of Orissa 2003: 61).

## **(v) Employment**

Orissa is one of the many States in India that have failed the social hopes for a people freed from poverty through the first best measures of redistribution of assets such as land. In the absence of a political will to effect effective land reforms, second best measures of direct anti-poverty programmes have been meted out in terms of a number of projects to provide work and thus income security to the poor. As already explained elsewhere, these Centrally sponsored programmes broadly fall under two heads: (i) workfare programmes to provide employment to the poor who are in need but without regular employment, and (ii) employment generation programmes, initially carried out with a view to facilitating asset distribution, but now redesigned for (self-) employment generation. Orissa too, like the rest of India, seeks to live through these programmes.

### 1. Workfare programmes

As already mentioned above, the scheme to provide additional wage employment in rural areas, and to provide for food security, creation of durable community assets and infrastructure development, presently known as Sampoorna Gramin Rojgar Yojana (SGRY) was created by merging the erstwhile two wages oriented schemes namely Employment Assurance Scheme (EAS) and Jawahar Gram Samridhi Yojna (JGSY; still earlier known as Jawahar Rojgar Yojana: JRY). Though the scheme is supposed to remedy some of the lacunae of the earlier employment generation schemes., it still functions in Orissa under the same two streams, namely, stream I (earlier EAS) and stream II (earlier SGSY). However there is a lot of allegation of misutilization of the funds meant for these schemes in the State.

During 2002-03, under Sampoorna Gramin Rojgar Yojana, stream-1 (previous EAS), 29.135 million mandays of employment were generated with an investment of Rs.1716.6 million as against 24.416 million mandays of employment generated with an investment of Rs.1635.8 million during 2001-02. Similarly, during 2002-03, under Sampoorna Gramina Rozgar Yojana, stream-II (previously Jawahar Gram Samridhi Yojna JGSY), 30.768 million mandays were generated with an investment of Rs.1578.1 million as against 23.68 million mandays employment generated with an investment of Rs.1486.9 million during 2001-02 (Government of Orissa 2004b: Chapter 2). Note that the

expenditure per man-day created fell substantially in 2002-03, after a consistently rising trend (Table 4). Also note that the women beneficiaries constitute a smaller proportion only over time.

**Table 4: Employment Generation under Workfare Programmes in Orissa**

Period	Total man-days of employment generated (million)	SC (%)	ST (%)	OC (%)	Women (%)	Total expenditure Incurred (Rs. million)	Expenditure per man-day generated (Rs.)
1989-90	51.763	30.47	39.76	29.77	20.72	1044.5	20.18
1990-91	34.197	30.01	37.26	32.73	24.33	1284.5	37.56
1991-92	34.886	30.21	36.69	33.1	22.87	1403.4	40.23
1992-93	32.639	29.69	36.68	33.63	27.12	1306.7	40.03
1993-94	47.907	29.21	38.02	32.77	32.6	1958.2	40.88
1994-95	44.359	29.48	38.32	32.2	30.8	1874	42.25
1995-96	58.604	30.26	37.28	32.46	32.04	2468.4	42.12
1996-97	31.419	30.76	36.63	32.61	32.71	1442.7	45.92
1997-98	29.982	30.84	37.26	31.9	31.13	1507.4	50.28
1998-99	29.684	30.16	36.05	33.79	30.84	1521.9	51.27
1999-2000	21.212	28.8	34.05	37.15	28.72	1375.1	64.83
2000-01	NA						
2001-02	48.096	NA				3122.7	64.93
2002-03	59.903	27.75	37.3	34.95	28.9	3294.7	55

Source: Estimated from Government of Orissa, Economic Survey, various issues.

The functioning of the EAS scheme was criticized on a number of fronts, based on evidences from many micro studies (See, Podha, 1999; Misra and Behera 2000). It was observed that the stipulated 60:40 ratio of expenditure between wage and non-wage employment was violated in many areas. A higher proportion of outlay was spent on purchase of materials. It not only reduced the employment potentiality but also involved increased leakage in expenditure. The assurance of providing 100 mandays of employment to each beneficiary was not achieved; it was found to be as low as 20 mandays of employment per beneficiary. Further, the quality of the durable assets generated was found to be substandard and the durability questionable. The number of days of employment generated was low and the wage rate paid to the worker much lower than the stipulated minimum wage rate in the State (i.e., Rs.40 per day). Further, gender discrimination in payment of wages was also found to be prevalent. Contrary to the norms, the involvement of the contractors was still there in covert or overt form, engaged by the sarpanch (monitoring agency) himself. Sometimes the sarpanch assigns the work to himself or to his relatives and friends. Again, it was also found that there was no proper



maintenance of records in the employment cards provided to the beneficiaries and most of the beneficiaries were not even given the EAS cards.

Given that there were about 5.1 million of workers including agriculture laborers and marginal farmers in the state, the employment generated under JRY and EAS per year was just minimal. It appears that only about 10 to 15 days of extra man-days were created per year through public work programs (See also Guhan, 1993). Evidences from village studies broadly corroborate this estimate. For instance, survey results from three villages in the district of Kalahandi and six villages in the district of Balangir revealed that the number of days of employment under JRY/EAS schemes varied from 8 to 25 days per year per household (Sarap, 2000a, 2000b). As a result many of the poor households had to migrate to far off places in search of jobs. Distress migration from these districts has been a common phenomenon (*ibid.*).

According to the Orissa State Development Report, several studies undertaken on the impact of various anti-poverty programmes, in tribal and backward districts of Orissa such as Mayurbhanj, Koraput and Nabarangpur by the State government clearly indicate several weaknesses like improper identification of beneficiaries, inadequate and improper supply of assets to beneficiaries, untimely supply of subsidies by government and inadequate supply of loans by banks, inadequate generation of mandays of employment by contractors and their highhandedness in operating the programme, inadequate supervision, monitoring and follow up action either by block staff or bank staff to assess the end use of credit, poor marketing and training facilities available to the beneficiaries, etc. (Government of Orissa 2003: 257). As a result of the weak and faulty implementation of the schemes, the impact on generation of output, income and employment in the post-assistance period was marginal compared with the pre-assistance period (Misra and Behera 2000; Kar and Meher 2001 a and b). Thus 'the objective of assisting poor people to cross the poverty line through the benefits of the programmes was largely not materialised' (Government of Orissa 2003: 257-258).

## 2. Self Employment Program

Presently known as Swarna Jayanti Gram Swarojagar Yojana (SGSY), the self-employment generation scheme also is Centrally sponsored, with a funding ratio of 75:25 between the Center and the State. While selecting the families in this program, vulnerable groups among the poor are to be favoured such that at least 50% of them are expected to be SC and SC, 40% to be women and 3% to be the disabled. Under this scheme, financial assistance was provided to 318 thousand BPL families during the period 1999 to 2003-04; that is, on an average, 63,650 families got assistance each year. The programme benefited 48,925 families with a total investment of Rs. 1095.7 million during 2002-03, each beneficiary accounting for about Rs. 22,396 (Table 5). Out of the total beneficiaries, the percentage of labour and artisan households getting benefit is much lower in comparison with farm households (marginal and small farmers). Similarly, the percentage of beneficiaries located in backward districts is relatively lower than in developed

**Table 5: Performance of SGSY in different district of Orissa during the year 2002-03.**

Districts	Total families Assisted	Out of the total families assisted, % going to			Total investment (Rs. million)	Investment per family (Rs)	Out of the total investment, % as	
		SC	ST	Women			Credit	Subsidy
Orissa	48925	22.1	31.3	43.2	1095.7	22396	62.9	37.1
Angul	1487	31.5	18.6	42.2	37.21	25022.2	62.7	37.2
Balasore	2873	25.9	13.1	62.1	58.38	20320.6	63.3	36.7
Bargarh	2005	28.5	18.1	26.6	49.61	24743.6	63.8	36.2
Bhadrak	1323	29	2.9	38.4	32.66	24685.7	66.2	33.8
Bolangir	1933	18.3	26.9	44.8	48.93	25315	66.5	33.5
Boudh	664	18.8	13.7	14.3	16.21	24411.1	66.1	33.9
Cuttack	1187	33.4	3.4	59.1	26.66	22456.6	56.8	43.2
Deogarh	730	23.7	41.1	40.3	15.12	20713.7	62.9	37.1
Dhenkanal	901	20.5	11.9	74.6	21.28	23614.9	60.1	39.9
Gajapati	796	21.2	64.8	53.5	15.59	19595.5	57.4	42.6
Ganjam	3690	38.9	9.8	73.6	93.47	25331.9	63.1	36.9
Jagatsinghpur	457	28.2	0	86.4	10.3	22540.5	56.7	43.3
Jajpur	1847	33.7	8.5	29.6	44.21	23936.1	64.3	35.7
Jharsuguda	350	20	57.4	14	8.82	25197.1	63.3	36.7
Kalahandi	1763	19.8	30.1	45.3	57.1	32390.2	72.8	27.2
Kandhamal	1590	13.8	64.9	35	28.35	17832.7	59.9	40.1
Kendrapara	2262	28	0.3	21	56.31	24892.1	68.9	31.1
Keonjhar	2263	13.4	45.7	16.6	58.21	25723.8	65.4	34.6
Khurda	2212	21.6	8.8	23.5	57.49	25992.3	66.4	33.6
Koraput	2039	6.9	75.7	55.1	42.13	20663.1	54.1	45.9
Malkangiri	562	54.3	39.5	33.4	14.71	26177.9	60.2	39.8
Mayurbhaj	4651	6.2	62	19.5	67.95	14610.8	56.8	43.2
Nawapara	822	11.5	39.9	40.9	21.43	26076.6	65.7	34.3
Nawarangpur	2052	17.2	62.3	80.5	369.4	18001.5	60.3	39.7
Nayagarh	1404	16.3	12.2	60.4	285	20299.9	58.3	41.7
Puri	2274	34.3	0.1	42.9	501.4	22047.9	64.7	35.3
Rayagada	1359	21.9	65.6	90.3	213	15674.8	56.6	43.4
Sambalpur	1088	17.5	53.9	36.8	259.2	23825.4	60.3	39.7
Sonepur	533	24.6	15	31.3	130.9	24564.7	63.2	36.8
Sundergarh	1808	10.1	67.9	20.7	376.4	20821.3	57.7	42.3

Source: Estimated from Government of Orissa (2004b: Annexure 8.1)

districts possibly due to discrimination by the financial institutions and lack of active involvement of the identifying institutions in the backward areas. The loan and subsidy per family, which were Rs. 2174 and Rs. 2058 respectively in 1990-91 went up to Rs.14080 and Rs. 8315 respectively by 2002-03. That is, the credit subsidy ratio increased from 51:49 to 63:37 during the period. Women constituted about 40% of the beneficiaries, equal to the norm; note that in a few districts, their proportion was less than 15%. SC and ST together came to about 53%, a little higher than the norm; but in some districts, their combined proportion fell below 30%. Note that the number of beneficiaries getting credit in the backward tribal districts is relatively lower than in the developed districts.

Expectedly, this programme too is infested with problems in management (Rath, 1985; Dreze, 1990:). The scheme is thinly spread, poorly targeted and characterized with high leakage and corruption. There appears to be large scale errors of false inclusion (Type I) and of false exclusion (Type II) such that the deserving ones are left out of the benefits of the scheme (Bardhan, 1984). As about two thirds of its funding is based on credit from the commercial banks its success largely depends on efficient credit delivery from these banks. As per the guidelines of the scheme, banks are required to observe one day a week as non-banking day to enable the bank officials to go to the field and attend the problems of *swarojgaries*. But it is rarely observed in practice. Similarly, the participation and involvement of *panchayat* and *gram sabhas* as required in the guidelines is not followed in many of the districts. Their role in the implementation of the scheme is just peripheral.

#### National Rural Employment Guarantee Scheme (NREGS) 2005

As elsewhere explained, it took more than half a century for India to translate the Article 39 norm of the Constitution into a *limited* right in the form of National Rural Employment Guarantee Scheme, 2005. The scheme came into force from February 2, 2006 in 200 identified districts of the country with the objective of providing 100 days of guaranteed unskilled wage employment to each rural household opting for it. Following the national Act, the Orissa Rural Employment Guarantee Scheme (OREGS), 2006 was formulated under Section 4 of the National Rural Employment Guarantee Act, 2005 (NREGA), to provide not less than 100 days of guaranteed employment in a financial year to every household in the rural areas as notified by the Central Government under Section 3 (i) of the NREGA and whose adult members, by application, volunteer to do unskilled manual works, with an added aim to create durable community assets in the rural areas.

The scheme is under implementation in 19 districts of Orissa, and has so far generated about 31.5 million man-days of employment, about 12% of the total employment created under the scheme in India. More than 70% of it has been accounted for by the SC and ST

together, much higher than the all-India proportion, though the share of women has been far below the norm and the all-India share (Table 6). Total expenditure in Orissa has come to nearly Rs. 2500 million such that the cost incurred to create a man-day of employment is Rs. 78.4 as against Rs. 84.6 for all-India. Note that this expenditure per manday created is much above the allowed wage rate of Rs. 55 in Orissa (table 6). About 63% of the total expenditure in Orissa has gone towards wage payments, as against 71% at all-India level. The wage paid out per man-day created in Orissa comes out at Rs. 49.2 and in all-India at about Rs. 60. The material and other costs in Orissa appear to eat into the wages meant for the poor beneficiaries.

**Table 6: Performance of NREG Scheme (2006-07)**

	Orissa	India
No. of districts	19	200
No. of registered households	2762080	28875773
No. of applicants received for work	409736	4529598
Employment (million man-days) generated	31.461	262.626
SC (%)	29.68	23.73
ST (%)	43.79	43.38
Women (%)	29.17	41.87
Total available funds (Rs. million)	7932.62	73421.04
Total expenditure (Rs. million)	2466.38	22212.6
Expenditure on wage (Rs million)	1546.49	15728.27
Expenditure on wage (%)	62.7	70.81

Source: <http://www.indiastat.com>.

Table 7 reports the performance of the scheme in the 19 selected districts of Orissa as in 2006.

**Table 7: Selected District-wise Rural BPL Population, Job Card Issued, Employment Provided, Wage Rate and Funds Released under NREGA in Orissa (As on 30.6.2006)**

District	Rural BPL Persons	Job Card Issued	No. of Persons Provided Employment	Wage Rate (in Rs.)	Funds Released (Rs. in million)
Bolangir	567253	108544	33166	55	168.74
Boudh	170456	45600	33583		118
Deogarh	480830	29115	17718		89.17
Dhenikanal	467231	92013	25200		127.85
Gajapati	223571	51259	50404		149.98
Ganjam	1247658	227525	37618		200
Jharsuguda	155427	32312	23239		104.94
Kalahandi	592489	129246	28253		200
Keonjhar	647452	103347	57126		200
Koraput	470419	159576	27923		200
Malkangiri	213943	73000	28870		200
Mayurbhanj	992067	236156	59949		200
Nabarangpur	460389	102881	38458		200
Nuapada	240288	68000	19005		158.24
Phulbani/Khandhamal	NA	87755	9021		191.31
Rayagada	339740	88806	31865		200
Sambalpur	323884	65025	17277		142.82
Sonepur/Subranpur	240335	47650	9852		100.61
Sundargarh	576370	152743	15154		200
<b>Total</b>	<b>8409800</b>	<b>1900553</b>	<b>563681</b>		<b>55</b>

Note: NREGA : National Rural Employment Guarantee Act;  
BPL : Below Poverty Line.

Note : Rural BPL Persons are as per adjusted share.

Source : Rajya Sabha Starred Question No. 51, dated 26.07.2006.

### **Special attention to vulnerable groups**

In addition to these general BSS initiatives, the State has also taken special attention to provide security to vulnerable sections like orphans and destitute. Below we briefly discuss the initiatives taken by the State government to provide security to these special groups. Institutional care that comes under what we call BSS is the main mode of providing security to the orphans and similar vulnerable groups.

#### *Orphans and destitute*

The objective of this programme is to prevent destitution of children through provision for shelter, nutrition, health care, education and vocational guidance for orphaned and destitute children throughout the State. The beneficiaries are orphan and destitute

children in the age group of 5-18 years (for boys) and 5-25 years (for girls). This scheme is a State government initiative and is implemented through voluntary organizations.

There are 85 orphanages running in the State in 28 districts with 5603 inmates. Out of these 85 orphanages, six are managed by the Orissa State Council for Child Welfare (OSCCW), and the remaining 79 by NGOs/voluntary organizations. The organization concerned is provided financial support by the State government by way of a maintenance grant of Rs.500 per month per child towards 90% contribution by the State while the remaining 10% is required to be contributed by the organization.

During 2004-05, an amount of Rs.19.1 million was provided in the Plan Budget under State Plan for maintaining 3738 children and Rs. 9.1 million under Non Plan for maintaining 1865 children in various orphanages.

#### *Rehabilitation of Women in Distress*

The objective of the Scheme is to come to the rescue of women in distress and provide them training and support for their economic rehabilitation in society. The Scheme is being operated through 6 NGOs with financial assistance from the State government. An amount of Rs. 310 thousand was provided for this Scheme during the year 2004-2005.

#### *Swadhar Destitutes*

This is a new Central scheme recently launched for the benefit of women in difficult circumstances like destitute widows; women prisoners released from jail and without family support; destitute women survivors of natural disaster; trafficked women/girls rescued from brothels or other places; destitute women victims of terrorist violence; mentally deranged women without any support of family or relatives; etc. Assistance is provided under the scheme in terms of (i) shelter, food, clothing, health care and counselling for such women; (ii) measures for social and economic rehabilitation through education, awareness, skill upgradation and personality development through behavioral training etc; and (iii) helpline and such other services required for providing support for the rehabilitation of women in distress. The implementing agencies can be the Social Welfare/Women and Child Welfare Department of the State Government, Women's Development Corporations, Urban Local Bodies, reputed Public/Private Trust or Voluntary Organizations who are willing to take up the responsibility of rehabilitating such women on a project basis. So far 41 eligible proposals received from NGOs/Voluntary Organizations in different districts have been approved by the State and 20 *Swadhar* homes sanctioned by the Central government.

#### *Short Stay Homes*

This is a Central sector scheme aimed at providing temporary shelter in Short Stay Homes to women and girls in distress. During their stay, the inmates are trained in various skills and trades. The number of Short Stay Homes for women existing in the



State is 34. These Short Stay Home are run by NGOs with grant-in-aid from the Government of India.

#### *Scheme for Physically Handicapped and Mentally Retarded Children*

This is a State government scheme, aimed at providing free education to visually impaired, hearing impaired and mentally challenged children in special schools with specially-trained teachers. There are 53 such special schools in the State, run by NGOs/voluntary organisations with grant-in-aid from the State government. The total student strength in these institutions is 2939, while the staff strength (both teaching and non-teaching) is 620. Besides these State-funded schools, another 22 special schools with 888 students are being run in the State by NGOs/voluntary organizations with grant-in-aid from the Central government.

#### *Female security*

##### (i) Balika Samriddhi Yojana (BSY)

This Centrally sponsored scheme, launched on 2<sup>nd</sup> October, 1997 with the objective of raising the overall status of the girl child and bringing about a positive change in the family and community attitude towards the girl child, covers up to two girl children born on or after 15<sup>th</sup> August 1997 in families living below the poverty line. As per the scheme, a post delivery grant of Rs.500 is deposited in an interest-bearing account in a Bank or Post Office in the name of the girl child. In addition, the girl child will be entitled to receive scholarship for each year of successful completion of studies by her, ranging from Rs.300 for Class I to Rs.1000 for Class X. The scholarship amount will also be deposited in the above account. The accumulated value of the deposits in the account will be payable to the girl child on her attaining the age of 18 years and having remained unmarried till then. So far in the State, 282,471 children have been benefited with a total expenditure of Rs.141.2 million.

#### *Women's Empowerment Programme– Mission Shakti*

One of the key development initiatives identified by the State government, 'Mission Shakti' for women's empowerment through the promotion of women's self-help groups (WSHGs), was launched in March 2001. The Mission has an objective of helping formation of 100,000 WSHGs in addition to the existing 36,000 WSHGs in the State. Another more important objective of the Mission is to help capacity-building of the existing and the new groups to take up income-generating and remunerative economic activities by providing them the necessary technical support, market linkages and credit linkages, wherever necessary.

During the period of four years from April 2001 to February 2005, 149,233 WSHGs were formed with 1,878,985 members. These groups are reported to have generated savings amounting to about Rs. 1073 million, each group on an average contributing about Rs 571. Besides, 85587 WSHGs were provided institutional credit amounting to

approximately Rs. 2146.1 million during this period, each group on an average benefiting from a credit of Rs. 25,075.

### Swayamsiddha

This is another scheme for women's empowerment, introduced during 2001-02 – replacing the erstwhile *Indira Mahila Yojana*; the programme is based on the formation of WSHGs and aimed at the holistic empowerment of women by awareness generation and capacity building through a sustained process of mobilization and convergence of all the on-going sectoral programmes. The main components of the programme are establishment of self-reliant WSHGs, creation of confidence and awareness among members of these SHGs regarding women's status, health, nutrition, education, sanitation and hygiene, legal rights, economic upliftment and other social and economic issues, strengthening and institutionalizing the saving habit in rural women and their control over economic resources and improving access of women to institutional credit.

The programme covers 36 Blocks in the drought-hit KBK districts and the backward district of Boudh, and has been dovetailed with 'Mission Shakti' and the good and stable WSHGs are provided training for capacity building. The scheme had a budget for implementation of Rs.31.938 million in 2005-06.

### Support to Training and Employment Programme for Women (STEP)

This Centrally funded programme is aimed at upgrading traditional skills existing among poor and assetless women and helping them acquire new skills for pursuing sustainable economic activities for income-generation. The traditional sectors are agriculture, animal husbandry, dairy, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, social forestry and wasteland development. The development of their entrepreneurial and managerial skills would enhance their employment opportunities – both self-employment and wage-employment. Women beneficiaries are organized into viable and cohesive groups for the training and a comprehensive package of services, such as extension, inputs, market linkages etc. are provided besides credit linkage.

## 2. Pension Schemes (CSS)

Two centrally sponsored pension schemes under the National Social Assistance Programmes (NSAP) that came into effect on the 15<sup>th</sup> August 1995 and two schemes run by the State government are there in operation in the State. Under the NSAP are the national old age pension scheme (NOAP), and National family benefit scheme (NFBS), and the State run schemes are the State old age pension (SOAP) scheme and the Orissa disability pension (ODP) scheme.

#### *National Old Age Pension (NOAP) Scheme*

Under this scheme, aged and destitute persons, 65 years of age and above are provided a monthly pension of Rs 100; the cost is shared by the Central and the State governments in the proportion of 3:1. The present coverage under this scheme is 493,400 in the State.

#### *National Family Benefit Scheme (NFBS)*

Under this Scheme, financial assistance is provided to a BPL family on the death of the primary breadwinner, in the age group of 18-64 years, of the bereaved family. A one-time lump sum family benefit of Rs.10,000 is provided to the eligible households in such an event. Since the inception of the scheme 89,619 beneficiaries have been assisted under the scheme.

Since the inception in 1995, NSAP had been a Central sector scheme; but in 2002-03 the scheme was transferred to the State Plan and the Central government releases funds in the form of ACA routed through the State Budget. During 2004-05, an amount of Rs.537.42 million was earmarked for NSAP (NOAPS & NFBS) by the State government.

#### *State Old Age Pension (SOAP) Scheme*

The State old age pension scheme was introduced in the State in 1975 to provide a pension of Rs.100 per month to old and destitute persons 60 years of age and above, to leprosy patients with visible signs of deformity and to destitute widows irrespective of age. For all categories, the annual income of the beneficiaries must not exceed Rs. 3200. The coverage under the Scheme was 640,000 till 2003-04 and it increased to 675,000 by 2004-05. An amount of Rs. 799.5 million was provided in the State's Non-Plan Budget for covering the beneficiaries in the same year.

#### *Orissa Disability Pension (ODP) Scheme*

This State initiative, introduced on the 2<sup>nd</sup> of October 1984, covers persons who are five years of age or above and are totally blind, Orthopaedically handicapped, mentally retarded or affected by cerebral palsy. The beneficiaries receive an amount of Rs. 100 per month as pension. The target under this scheme was 100,000 beneficiaries till 2003-04 and the present coverage stands at 115,000.

#### *Jana Seva Divas*

All the beneficiaries (that is, over 1.283 million pensioners) under these schemes (SOAP, NOAP and ODP) now receive their pension on the same day, the 15<sup>th</sup> of every month, which is observed as '*Jana Seva Divas*'. The payment is made with a single note of Rs. 100 denomination. The pensions are paid at the *Panchayat* office in the rural areas, and at the NAC Office or at a nearby school in the urban areas. However, many beneficiaries from far off villages find it very difficult to reach the office in time in the absence of

proper transportation facilities. To ensure transparency in the system, the beneficiaries are provided with identity cards (with passbook) and entries are made each month in the passbook upon disbursement of the pension. However, as usual, a large number of errors of false inclusion (Type I) and of false exclusion (Type II) are alleged to detract from these schemes. Moreover, given the large number of destitute in the State, the coverage of the scheme appears to be very low and the pension amount, just marginal.

#### **4. Conclusion**

Orissa appears to present that part of the gloomy picture of the country where both an illiterate and helpless mass, left unorganized and resigned under an oppressive historical conjunction and a halfhearted and hesitant political will, heedless of the concerns over the legitimate function of the state, lie down, cut off from each other. As history shows social insecurity looms large in the void of the dynamics of public action, that is, the dialectics of unyielding public demand and unhesitant state supply. However, history has again experiences that characterize social security quite distinctly with a benevolent state supply alone defining public action (of course as a legitimate function of the state). The political will of India in general and of Orissa in particular has been just ignoring this role; but how long can it go? And this is in a land of that great emperor, Asoka, who conquered the heart of the people by love through the principle of *Dharmavijaya* (victory of ethics)!

## Appendix 1

### State-wise Human Development Index

States/Uts	1981		1991		2001	
	Value	Rank	Value	Rank	Value	Rank
Andhra Pradesh	0.298	9	0.377	9	0.416	10
Assam	0.272	10	0.348	10	0.386	14
Bihar	0.237	15	0.308	15	0.367	15
Gujarat	0.36	4	0.431	6	0.479	6
Haryana	0.36	5	0.443	5	0.509	5
Karnataka	0.346	6	0.412	7	0.478	7
<b>Kerala</b>	<b>0.5</b>	<b>1</b>	<b>0.591</b>	<b>1</b>	<b>0.638</b>	<b>1</b>
Madhya Pradesh	0.245	14	0.328	13	0.394	12
Maharashtra	0.363	3	0.452	4	0.523	4
<b>Orissa</b>	<b>0.267</b>	<b>11</b>	<b>0.345</b>	<b>12</b>	<b>0.404</b>	<b>11</b>
Punjab	0.411	2	0.475	2	0.537	2
Rajasthan	0.256	12	0.347	11	0.424	9
Tamil Nadu	0.343	7	0.466	3	0.531	3
Uttar Pradesh	0.255	13	0.314	14	0.388	13
West Bengal	0.305	8	0.404	8	0.472	8
<b>India</b>	<b>0.302</b>		<b>0.381</b>		<b>0.472</b>	

Source: Government of India 2002: 25

<b>Human Development Indices</b>				
<b>Indices</b>		Kerala	Orissa	India
1	Human Development Index Value 2001(estimated for 15 major States)	0.638	0.404	0.472
2	Human Development Index Rank 2001 (out of 15 major States)	1	11	
3	Human Development Index Value 1991 (estimated for 32 States & UTs)	0.591	0.345	0.381
4	Human Development Index Rank 1991 (out of 32 major States)	3	28	
5	Human Poverty Index Value 1991	19.93	49.85	39.36
6	Human Poverty Index Rank 1991 (out of 32)	4	31	
7	Gender Disparity Index Value 1991	0.825	0.639	0.676
8	Gender Disparity Index Rank 1991 (out of 32)	4	27	
<b>Indicators of Human Development</b>				
<b>Demography</b>		Kerala	Orissa	India
1	Total Population 2001	31,838,619	36,706,920	1,027,015,247
2	Sex Ratio 2001	1058	972	933
3	Dependency Ratio 1991	14	13	12
4	Dependency Ratio Rural 1991	15	13	13
5	Dependency Ratio Urban 1991	14	8	10
6	Sex Ratio Children 0 - 6 years 2001	963	950	927
<b>Income, Employmen, Poverty</b>				
1	Per Capita Net State domestic Product at 1993-94 prices, Rs, 1998-99	9542	5264	9647
2	Percentage of Persons in Labour Force 1999-2000	57	63	62
3	Percentage of Female in Labour Force 1999-2000	35	41	39
4	Percentage of Population below Poverty Line 1999-2000	13	47	26
<b>Education</b>				
1	Literacy Rate 2001 (%)	91	64	65
2	Literacy Rate Male 2001 (%)	94	76	76
3	Literacy Rate Female 2001 (%)	88	51	54
4	Literacy Rate Rural 2001 (%)	90	60	59
5	Literacy Rate Male Rural 2001 (%)	94	74	71
6	Literacy Rate Female Rural 2001 (%)	87	47	47
7	Literacy Rate Urban 2001 (%)	93	81	80
8	Literacy Rate Male Urban 2001 (%)	96	88	86
9	Literacy Rate Female Urban 2001 (%)	91	73	73
10	Gross Enrolment Ratio Class I - V (6 - 11 years) 1999-2000	85	109	95
11	Gross Enrolment Ratio Boys Class I - V (6 - 11 years) 1999-2000	86	126	104
12	Gross Enrolment Ratio Girls Class I - V (6 - 11 years) 1999-2000	85	91	85
13	Teacher - Pupil Ratio (Primary School) 1999-2000	45	37	43



<b>Indicators of Human Development (Continued)</b>				
	<b>Health</b>	Kerala	Orissa	India
1	Life Expectancy at Birth (years) 1992-96	73	57	61
2	Life Expectancy at Birth Rural (years) 1992-96	73	56	59
3	Life Expectancy at Birth Urban (years) 1992-96	74	65	66
4	Infant Mortality Rate 2000	14	96	68
5	Under-5 Mortality Rate 1991	60	133	94
6	Under-5 Mortality Rate Male 1991	60	154	91
7	Under-5 Mortality Rate Female 1991	61	128	101
8	Maternal Mortality Rate 1998 (per 100,000 live births)	198	367	407
9	Total Fertility Rate 1998	2	3	3
10	Percentage of Children Underweight (- 2 SD) 1998-99	27	54	47
11	Percentage of Houses with Access to Safe Drinking Water 1991	19	39	62
12	Percentage of Houses with Access to Toilet Facilities 1997	73	9	49
	<b>Environment</b>			
1	Percentage of Recorded Forest Area to Total Geographical Area 1996-98	29	37	23

**Percentage of Population Below the Poverty Line by Major States in Different Years**

Sl. No.	State	1973-74		1977-78		1983		1987-88		1993-94		1999-2000			
		Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Combined	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	Andhra Pradesh	48.4	52.6	38.1	46.5	26.5	40.1	20.9	44.6	15.9	38.3	22.2	11.1	26.6	15.8
2	Assam	52.7	32.7	59.8	37.6	42.6	26.4	39.4	17.3	45.0	7.7	40.3	40.0	7.5	36.1
3	Bihar	63.0	51.8	63.3	52.2	64.4	50.4	52.6	57.7	58.2	34.5	54.6	44.3	32.9	42.6
4	Gujarat	46.4	49.3	41.8	43.1	29.8	40.6	28.7	39.6	22.1	27.9	24.2	13.2	15.6	14.1
5	Haryana	34.2	39.6	27.7	36.2	20.6	23.5	16.2	17.8	28.0	16.4	26.1	8.3	10.0	8.7
6	Himachal Pradesh	27.4	13.2	33.5	19.5	17.0	9.3	16.3	6.2	30.3	9.2	23.4	7.9	4.6	7.6
7	Jammu & Kashmir	45.5	30.4	42.9	31.9	26.0	17.1	25.7	14.8	30.3	9.2	25.4	4.0	2.0	3.5
8	Karnataka	55.1	52.0	48.2	52.9	36.3	43.4	32.8	49.1	29.9	40.1	33.2	17.4	25.3	20.0
9	<b>Kerala</b>	<b>59.2</b>	<b>62.2</b>	<b>51.5</b>	<b>59.5</b>	<b>39.0</b>	<b>48.7</b>	<b>29.1</b>	<b>43.4</b>	<b>25.8</b>	<b>24.6</b>	<b>25.4</b>	<b>9.4</b>	<b>20.3</b>	<b>12.7</b>
10	Madhya Pradesh	62.7	58.3	62.5	62.1	48.9	54.6	41.9	48.2	40.6	48.3	42.5	37.1	38.4	37.4
11	Maharashtra	57.7	43.0	64.0	40.6	45.2	40.6	40.8	39.0	37.9	35.2	36.4	23.7	26.8	25.0
12	Manipur	52.7	37.2	59.8	37.6	42.6	26.4	39.4	17.3	45.1	7.7	38.7	40.0	7.5	28.5
13	Meghalaya	52.7	37.2	59.8	37.6	42.6	26.4	39.4	17.3	45.1	7.7	37.3	40.0	7.5	33.9
14	<b>Orissa</b>	<b>67.3</b>	<b>56.3</b>	<b>72.4</b>	<b>53.6</b>	<b>67.5</b>	<b>50.6</b>	<b>57.6</b>	<b>44.1</b>	<b>49.7</b>	<b>41.6</b>	<b>48.6</b>	<b>48.0</b>	<b>42.8</b>	<b>47.2</b>
15	Punjab	28.2	27.7	16.4	27.6	13.2	23.9	12.6	12.9	11.9	11.4	11.8	6.4	5.8	6.2
16	Rajasthan	44.8	53.2	35.9	46.4	33.5	40.4	33.2	39.0	26.5	30.5	27.5	13.7	19.9	15.3
17	Tamil Nadu	57.4	54.5	57.7	53.2	54.0	49.2	45.8	43.9	32.5	39.8	35.3	20.6	22.1	21.1
18	Tripura	52.7	37.2	59.8	37.6	42.6	26.4	39.4	17.3	45.1	7.7	38.0	40.0	7.5	34.4
19	Uttar Pradesh	56.4	59.5	47.6	57.1	46.5	50.3	41.1	45.2	42.3	35.4	40.4	31.2	30.9	31.2
20	West Bengal	73.2	34.5	68.3	38.7	63.1	32.2	48.3	32.8	40.8	22.4	35.6	31.9	14.9	27.0
	<b>All India</b>	<b>56.4</b>	<b>49.2</b>	<b>53.1</b>	<b>47.4</b>	<b>45.6</b>	<b>42.2</b>	<b>39.1</b>	<b>40.1</b>	<b>37.3</b>	<b>32.4</b>	<b>35.9</b>	<b>27.1</b>	<b>23.6</b>	<b>26.1</b>

Source: Government of Orissa, 2003: Table 8.1.

## **Chapter 6**

### **Local Dynamics of Social Security– A Tale of Two Village *Panchayats*: The Land and the People**

#### **1. Introduction**

The objective of the main study, as already discussed at large, is to integrate the definition of social protection (SP) as augmented social security (SS) with a theoretical framework on development and human rights. This is essentially seen in a Sennian framework. Since social protection in our perspective is defined in its comprehensive context of human development, as removal of all unfreedoms from vulnerabilities by means of promotional/preventive and protective social securities, our approach in this research program is perforce a rights-based one. This is facilitated in a modified Sennian capability approach framework for a universal social protection system.

Given our rights-based conceptual framework, the third part of the main objective of this study is defined in terms of pursuing the possibility of the universal coverage of SP in India and China. This is the practical exercise of the conceptual framework, given earlier, and is achieved with a specific focus on some selected regions in the two countries, apart from the general coverage of countries and issues. As a prelude to this, an attempt has already been made in the earlier three chapters, to trace the evolution of the existing social security schemes in India and to evaluate their social effectiveness in the framework developed. This is done with respect to India in general and two States in India, in particular, *viz.*, one socially advanced with experience of high social protection coverage, including workers in the informal economy (better performing: Kerala) and another with socially less advanced and less coverage (less performing: Orissa).

To recap the conclusion we arrive at after this discussion:

Though there are a number of schemes covering various sections and target groups, the focus and efforts get splintered due to numerosity of programmes and inflexible rules and problems in implementation. What we need is a more focused social security umbrella, covering both basic social security and contingent needs from a human rights perspective. In this context, it is significant to note the stark contrast between Kerala, as a typical instance of the potential of public action and Orissa, as a miserable failure/absence of it. We also highlight the prospects for Kerala of the new 'Virtuous Growth' phase, with the accumulated human development over the decades and the economic growth achieved through the engine of the services sector

reinforcing each other. Our further study based on the household and institutional surveys brings the pictures, through the remaining chapters, into sharper focus, so that an intellectual case for rights-based public action for development is warranted.

## **2. An Intensive Study of Local Dynamics**

Having derived lessons from the leader for the slacker that underline public action for development, we turn our analytical look into the actual local dynamics in terms both of household/individual initiatives to cope with the inadequacies and adversities and of the enabling environment that facilitates to fructify the initiatives. From each State, a minimum of 500 households were selected for intensive and in-depth survey from a representative District; in addition to the household survey that represents the demand side of social security, it was also proposed to have an institutional survey in the concerned region to assess the access to and availability of institutional network that facilitates social security provision. Thus we analyze the SS considerations at two levels of initiatives: i) at the individual HH as well as personal level through a HH survey and ii) at the institutional level; constituting the enabling environment for the HH and the individual, through an institutional survey. The different dimensions of security considered at the individual/HH level are: i) employment security, ii) food security, iii) housing security, iv) health security, v) education security, vi) female security, vii) old age security, and viii) contingent security.

Following our conceptual framework developed in Part I and the critical appraisal in that framework of the national and sub-national experiences in SS in Part II, we present here in Part III of the Report the analytical discussion of the results of the survey on the common coping strategies, both long- and short-run, of the HHs in the face of ‘insecurity’, inevitable situations of deficiency and adversity, in the course of their everyday life in the context of Kerala, the ‘best experience’ in India; and of Orissa, the ‘less performing’ one. As already explained elsewhere, social security/insecurity is considered multi-dimensional, in terms of both basic and contingent securities, that is, in terms of both the ‘protective’ aspects for preventing a decline in living standards and the ‘promotive’ aspects for enhancing the living standards.

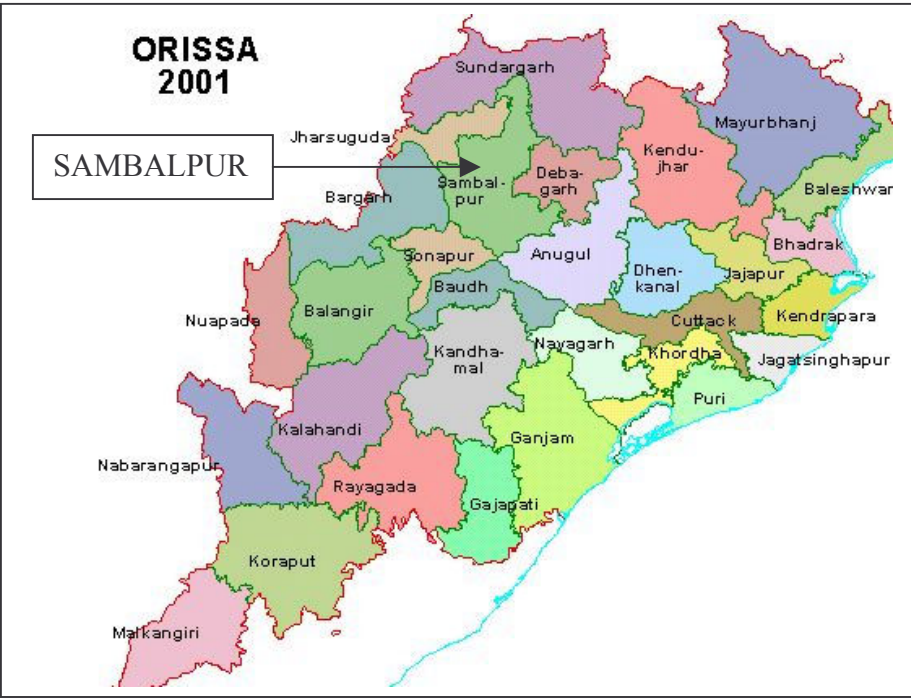
This section is divided into five chapters, including the present one, dealing with the sampling procedure, and the land and the people as well as the enabling environment. The next four chapters take up the results from the surveys on the eight specific dimensions of social security.

## (i) Household Survey

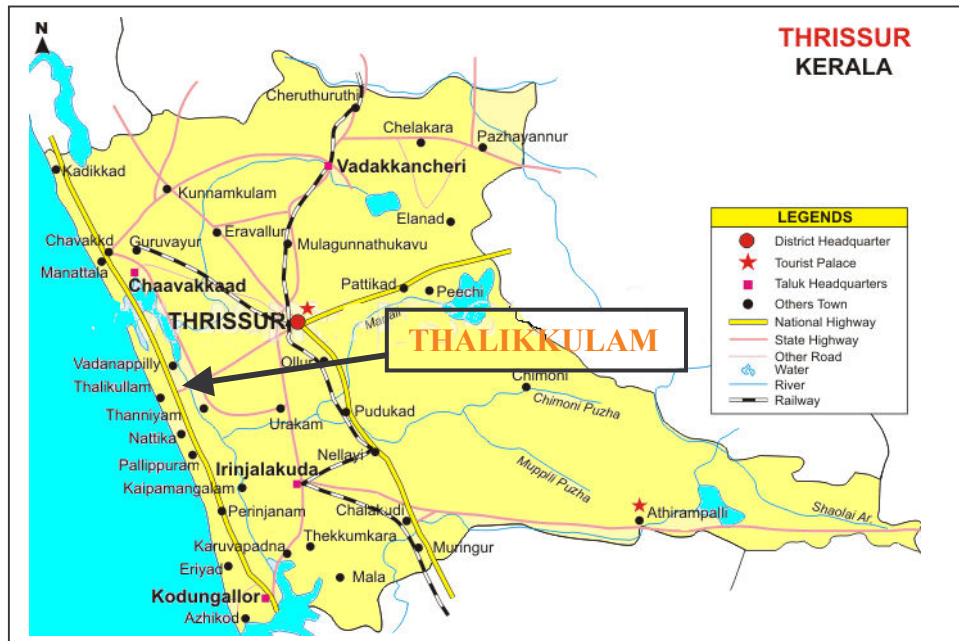
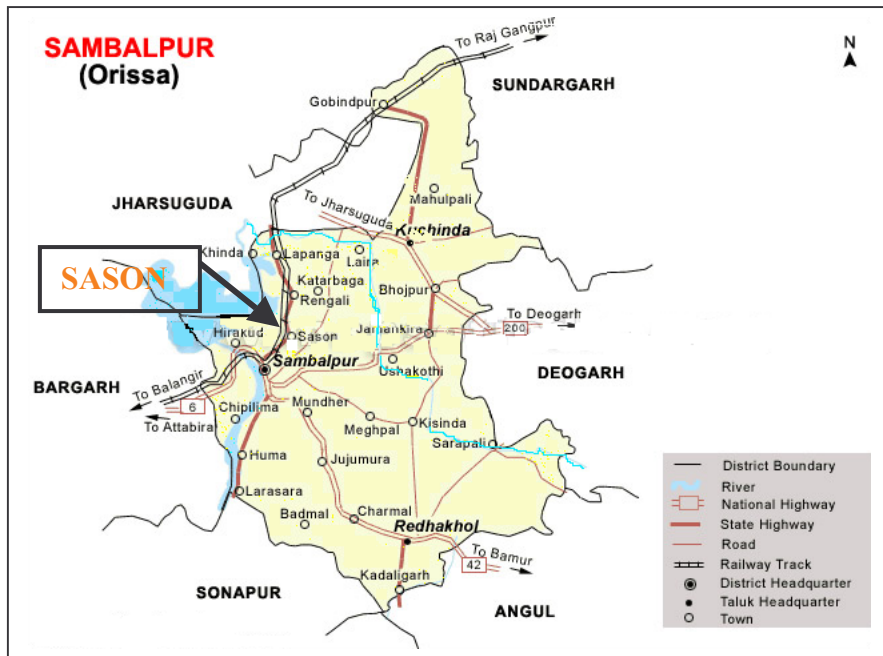
### *The Household Survey Questionnaire*

The questionnaire (see Appendix 1 at the end of this Report) includes the following parts: (i) Household details; (ii) Food security; (iii) Housing security, (iv) Health security; (v) Education security; (vi) Contingent security ((Natural calamities, accidents, indebtedness and public security); (vii) Employment/unemployment insecurity; (viii) Female insecurity; and (ix) Old age security. Information on the first six sections is elicited from the household head and that on education security from the households having school-/college-going children and/or dropouts. The section on employment/unemployment insecurity has five sub-sections such as on casual labour, regular but not permanent employee, self-employed, permanent employee, and unemployed and is directed to each member of the household who is not old nor student. The sub-questionnaire on female insecurity is addressed to each of the adult female members of the household and that on old age security to each of the household members who are above 60 years old or retired from job.









## *The Sampling Procedure for Survey*

### Kerala

The two *panchayats* we have selected for our intensive case study are Thalikkulam in Thrissur district of Kerala and Sason in Sambalpur district of Orissa.

For the sample survey, we have identified 502 sample households (approximately 10 percent of the total number of households in the village *panchayat*) from the 12 wards of the *panchayat*.<sup>1</sup> (In Kerala, a village *panchayat* ward is roughly equivalent to a village in other parts of India.) For each ward, the size of the sample households is the proportion of the total number of households of the ward in the total number of households of the village *panchayat*. The list of sample households in each ward was prepared based on multi-stage stratified random sampling technique. The stratification was done on the basis of three variables, *viz.*, (i) religion (Hindu, Muslim, Christian), (ii) caste (Forward caste, Scheduled caste, Other backward caste) and (iii) occupational category (government employee, private sector employee, self-employed, others). The database used for the sampling is a Census household survey carried out by a developmental NGO, the Centre of Science and Technology for Rural Development (COSTFORD, with Regional Head Quarters at Thrissur) in Thalikkulam *panchayat* during the months of August and September 2004 to assess the extent of unemployment in the village. The Project Team developed a close working relationship with this important NGO in Thrissur, and has received substantial help from it in facilitating the surveys there.

The survey in all the 12 wards of the village was started in the first week of December 2004 and was coordinated by the Kerala Statistical Institute (KSI), an expert body in statistical survey and analysis, head quartered at Trivandrum. In all, 14 field investigators under 3 field supervisors were assigned the duty of data collection; the field investigators, all educated at graduate level or above and residing in and near the village, were the same ones employed by the COSTFORD for their Census household survey there and thus had the added benefit of field experience. Just before starting the survey, they were imparted two-day training on the questionnaire with field study by the CDS Project team and the KSI officials on 25<sup>th</sup> and 26<sup>th</sup> of December 2004. In order to assess the progress of the survey and to recheck the filled-in questionnaires, weekly meetings with the field investigators and supervisors were held in the village by the CDS Project team. By the first week of January 2005, the survey was successfully completed.

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<sup>1</sup> At present, the *panchayat* consists of 15 wards.

Orissa

Sason *gram panchayat* in Dhankauda block, located in the southwest part of the Sambalpur district in the western part of Orissa was selected for the intensive and in-depth survey on a comparative plane with Kerala in India. In terms of development indices, Sambalpur district occupies median position in the State of Orissa. The district has three subdivisions with 9 community development (CD) blocks and 1247 inhabited villages. It has 17 percent scheduled caste (SC) and 34.5 percent scheduled tribe (ST) population at present.

The household survey there, started in mid-December 2004 and completed by March 2005, was coordinated by Prof. Kailas Sarap of Sambalpur University. Six of his Ph. D. students were deputed for data collection in Sason *panchayat*. In all 562 households in the *panchayat* were covered in the survey.

Almost the same sampling methodology as in Kerala was followed here also; with the database being the voters list and households list available at the village *panchayat* office. All the villages in the *panchayat* were covered and from each village, sample households were chosen proportionately as in Kerala survey.

## **(ii) Institutional Survey**

This survey constitutes the supply side counterpart of the household survey on social security. The survey is intended to assess the capability-enhancing provisions available and accessible to the households of the surveyed area, such as schools, hospitals, integrated child development scheme (ICDS) centres, public distribution system/fair price shops, post office, banks, transport, electricity supply, libraries and reading rooms, arts and sports clubs, etc. As already highlighted, these two surveys seek to capture the dynamics of security in its entirety, and this differentiates our study from the mass of other studies on social security.

For the Institutional survey, we made use of an open-ended structured questionnaire related to all the possible institutions that cover our eight dimensions of (in) security (see Appendix 2 at the end of this Report). Available information was collected, especially, on: Number of schools – Government, Private Aided and Private Unaided separately; Colleges – in Government and Private sectors, if any; Tutorial/parallel Colleges; Professional ( Typewriting, Computer and other institutions giving training for skilled work); Number of Arts and Sports Clubs; Libraries/Reading Rooms; Banks – In Public, Private and Co-operative sectors; Transport availability – Bus/Auto/Taxi Stands- Frequency of Bus services to town; Post office; Number of telephone booths; number of PDS outlets; number of Anganwadi Centres; Police Stations – Whether Women Police is available; Details of various programmes (centrally sponsored as well as state sponsored) under implementation in the

panchayat; Details about kudumbashree/SHG units functioning in the panchayat and so on.

### 3. In the Local Dynamics

#### (i) The Land....

##### (a) Thalikkulam

Thalikulam is situated in the coastal belt of Thrissur district, almost 15 km away from Thrissur Town. Arabian Sea is the western boundary of the *panchayat* and Kanoli canal, the eastern boundary. Vadanappalli *panchayat* forms the northern and Nattika *panchayat*, the southern boundary. The *panchayat* was formed on 1 January 1962. The area of the *panchayat* is 10.89 sq km and total population is 24180, in 5084 households (Table 1). No Scheduled tribe household is present in the *panchayat*. Thalikkulam has been one of the notable *panchayats* in Kerala as beneficiary of labour emigration. While in the 1950s the center of attraction for the Thalikkulam migrants was Ceylon and Malaya, since the 1970s it has been the Gulf countries that contribute a major part of the income of the people. It should be noted that paddy cultivation was the major economic activity of the people of the *panchayat* earlier. It now however occupies only two ha of the land; cultivation of coconut, arecanut and cashew nut covers an area of 785 ha, about 72% of the total land. Coconut cultivation and fishing, the other major economic activities of the people in the *panchayat* are now in a crisis. Houses, other buildings, and places of worship account for about 74 ha of land (about 6.8%) and roads for 21 ha (nearly 2%).

Thalikkulam *panchayat* is a first grade panchayat,<sup>2</sup> with a very active local initiative. Their specific attempt to provide employment to all the unemployed people in the *panchayat* through the effective utilization of foreign remittances is worth mentioning. An NGO, namely ‘*Ente Gramam Ente Swapnam: Thalikkulam Vikas Trust*’ (‘my village my dream: Thalikkulam Development Trust’), sponsored by a wealthy Gulf migrant from the *panchayat* in 2004, is actively engaged in development activities aimed at providing employment to all the unemployed people in the *panchayat*. As a first step of this project, they have conducted, as already mentioned, a census survey of the *panchayat*,<sup>3</sup> mainly to map its human capital potential as well as to get an idea about the aspirations of the people.

Currently this NGO is engaged in different employment generation activities according to the educational background of the unemployed as well as the market situations. Paper bag making unit, orchid and anthurium cultivation are a few

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<sup>2</sup> According to the level of economic development the *panchayats* in Kerala are classified into first grade, second grade and third grade.

<sup>3</sup> It is this census survey that served as the database for our sampling in Thalikkulam.

examples. They are mobilizing funds from their own rich migrants to invest in these different activities. Since their activities are in the infant stage, we cannot say anything about the effectiveness of their project on sustainable employment as well as income generation. However, it is true that if their project becomes successful, it will be a good example of how local initiative combined with social capital could reduce unemployment in an economy. In fact, such a model of employment generation is often cited as more relevant in the context of Kerala economy, where unemployment is the biggest problem faced by the economy as a whole. Thus we feel that Thalikkulam is the apt *panchayat* for doing a study on social security because it is putting forward something new and challenging to the whole economy and perhaps to the whole world.

(b) Sason

The *gram panchayat* (GP) of Sason was established in 1951 with an area of about 26.64 square kilometers. At that time, along with the present Sason *gram panchayat*, there were also three more GPs (Kilasama, Bishal Khenda and Kan Khenda), which were parts of the old Sason GP. In 1961, the Sason GP was re organised when two more *panchayats* have formed from the old Sason. These two GPs are Kilasama and Bishal Khenda. Again in 2002, one more *panchayat* was formed from the original Sason GP and that is Kan Khenda. At present (that is at the time of the survey) the *panchayat* has an area of about 17 square kilometre, with a population of 6209 in 1324 households (Table 1). The major economic activity of the people is agriculture.

**Table – 1: General Details about the Panchayats**

Name of the <i>Panchayat</i>	Thalikkulam	Sason
State	Kerala	Orissa
District	Thrissur	Sambalpur
Taluk/Block	Chavakkad	Dhankauda
Area of the <i>Panchayat</i>	10.89 sq. km	16.95 sq. km
Number of wards	12	15
Number of households	5084	1324
Total population	24180	6209
Population density/sq km	2220.39	366.31
Area under cultivation (%)	72.3	58.2
Major economic activities	Services	Agriculture
Percentage of landless labor	0	35

The climatic condition is extreme in both winter and summer, with very high variation in rainfall. About 67 per cent of the total area of the GP is cultivable land, of which 58.2 percent are irrigated and the main crop for cultivation is paddy. Further, most of the irrigated areas are under double cropping, where the productivity is 3 to 4 times that in the dry area.

Sason *gram panchayat* at present consists of 8 villages in 15 wards. The 8 villages are: i) Ajitpur Sason, ii) Nuakhuri gaon, iii) Paab pali, iv) Rani khenda, v) Sadasingha, vi) Katapali, vii) Gurupali, and viii) Chhatargada. Ajitpur Sason is the centre of the GP, housing the *panchayat* office, and revenue inspector office.

Agriculture is the main occupation of the people of Sason *panchayat*. According to the revenue officers here, the productivity of paddy generally varies from 12 to 15 quintal in irrigated area to 3 to 4 quintal in non-irrigated area. It is a *panchayat* of middle class farmers with some 35 percent landless labourers, belonging to the SC, ST and other castes. The wage rate is generally very low in the *panchayat* (Rs. 35 per male and Rs. 30 per female per day). Some people (mostly women) are also involved in 'beedi' making activities

Apart from a canal in the *panchayat*, there also flows a rivulet ('*Harad Jore*') on the east-south border of the GP.

There is a railway station near the *panchayat* centre and a State highway passes through the GP. Though there are frequent bus/train services, providing easy accessibility to the *panchayat*, transport services within the *panchayat* across different villages are practically limited, with very few auto rickshaw/taxi services available. Telephone services are accessible in all the villages, especially the private sector mobile phone facilities. There is also a post and telegraph office in the *panchayat* and a police station.

The credit needs of the people are mostly met by the local moneylenders, where the rate of interest varies from 60 percent to more than 100 percent per annum.

There are 7 rice mills in the *panchayat*, which convert paddy (a low value product) into rice (a higher value product). Two of them are at least 25 years old. The rice thus produced is mostly sold out in far away markets. There are two flour and two oil mills, whose products are also marketed elsewhere. There are three poultry firms also.

The general impression we get about the *panchayat* is that though it is primarily an agricultural economy, the secondary sector as well as the tertiary sector also are growing up, with many small hotels, shops, public institutions like educational institutions, Anganwadi, post office, banks and so on. The *panchayat* appears to be a better one than many other *panchayats* in Sambalpur district.

## **(ii) .....And the People: Social and Economic Characteristics of the HHs**

This section begins with a Census analysis of the two *panchayats* and then discusses the social-economic characteristics of the sample households.



A detailed comparative picture of the demographic characteristics of the two selected village *panchayats* along with those of the concerned districts and States in relation to India are given in Table 2 below. Though the aggregate HH size is almost comparable for the two *panchayats*, the female-male distinction is evident thanks to the

**Table 2: Demographic Characteristics of the Selected Village Panchayats, Districts, States and India**

	India	Kerala	Thrissur District	Thalikkulam	Orissa	Sambalpur District	Sason
Household size	5.3	4.7	4.6	4.8	4.8	4.6	4.7
Female	2.6	2.4	2.4	2.6	2.3	2.3	2.3
Male	2.7	2.3	2.2	2.2	2.4	2.3	2.4
Sex Ratio	933	1058	1092	1171	972	969	947
0 - 6 Years	927	960	958	1034	953	959	970
SC	936	1048	1066	1095	979	976	977
ST	1392	1021	1105	0	1003	995	951
Proportion of SC (%)	16.2	9.8	11.9	18.1	16.5	17.0	28.2
SC Female (%)	15.1	10.3	11.8	17.6	16.6	17.1	28.6
SC male (%)	17.3	9.3	12.1	18.8	16.5	17.0	27.7
Proportion of ST (%)	8.2	1.1	0.16	0	22.1	34.5	25.1
ST Female (%)	7.8	1.2	0.16	0	22.5	35.0	25.1
ST Male (%)	8.6	1.1	0.16	0	21.8	34.0	25
Literacy (%)	64.8	90.9	92.3	91.6	63.1	67.3	64.2
Female (%)	49.4	87.9	89.7	89.0	50.5	55.2	51.2
Male (%)	81.8	94.2	95.1	94.7	75.3	79.0	76.5
Work Participation (%)	39.1	32.3	32.1	25.3	38.8	45.0	46.1
Female (%)	25.6	15.4	15.2	10.1	24.7	35.6	37.1
Male (%)	51.7	50.2	50.6	43.2	52.5	54.1	54.6
Proportion of Main Workers (%)	30.4	25.9	27.2	21.0	26.1	30.2	32.3
Female (%)	14.7	10.8	11.5	7.7	8.7	15.9	16.3
Male (%)	45.1	41.8	44.4	36.6	42.9	44.0	47.5
Proportion of Marginal Workers (%)	8.7	6.4	4.9	4.3	12.7	14.9	13.7
Female (%)	11.0	4.5	3.7	2.4	15.9	19.7	20.8
Male (%)	6.6	8.4	6.2	6.6	9.6	10.2	7.1
Proportion of Non-Workers (%)	60.9	67.7	67.9	74.7	61.2	55.0	53.9
Female (%)	74.4	84.6	84.8	89.9	75.3	64.4	62.9
Male (%)	48.3	49.8	49.4	56.8	47.5	45.9	45.4

Source: Census 2001.

favourable sex ratio in Thalikkulam. Thalikkulam stands a cut above other regions with a higher sex ratio even among the children, in which case both Kerala State and Thrissur district have an unfortunately poor show. The sex ratio among the SC in Thalikkulam is also higher, whereas Sason follows the usual national, State and district pattern of an unfavourable ratio in all the categories: total population, children, SC and ST. In literacy, Thalikkulam is quite in line with the district and the State, far ahead of all-India; and Sason, though comparable with the State and all-India, lags behind the district (also see Tables 3 and 4). However, in work participation, Sason leads and Thalikkulam lags way behind.

Sason *panchayat* is a typical case of multiple castes – Brahmin, Karana (mohanty), Gauda, Dhuba, Luhura, Ganda, Ghansi, Doomal, Kulta, Teli, Kandha, Munda and others. Among them, the socially and economically backward castes are the Scheduled Caste (Ghansi, Ganda), traditionally excluded and known as untouchable (Dhuba, Luhura etc) and Scheduled Tribes (Munda and Kandha). More than half of the population in the *panchayat* belong to SC and ST (SC: 28.2%: much higher than the national, State and district proportion) and ST: 25.1%: higher than the national and State proportion). On the other hand, in Thalikkulam, there is no ST presence, and the SC proportion (about 12%), as at the State level (about 10%), is much less than the national one (16.2%).

Traditionally, it is the Brahmins in Sason who possess most of the land, that is, most of the fertile land. Scheduled Tribes are not land-poor unlike the Scheduled Caste, who are mostly agricultural labourers. Some of them do own land and are counted as marginal or small farmers.

Table 3: Census Households and Population: Thalikkulam: Ward-wise

	No of Households	Population			Population: SC			Population: ST	Literate Population		
		Total	Male	Female	Total	Male	Female		Total	Male	Female
Thalikkulam	5084	24180	11139	13041	4385	2093	2292	0	19767	9338	10429
Ward No. 1	416	1978	929	1049	206	100	106	0	1584	765	819
Ward No. 2	419	1996	942	1054	323	162	161	0	1605	769	836
Ward No. 3	394	1955	878	1077	378	184	194	0	1588	730	858
Ward No. 4	371	1732	796	936	391	195	196	0	1461	684	777
Ward No. 5	420	2012	928	1084	407	183	224	0	1596	753	843
Ward No. 6	404	1809	817	992	280	136	144	0	1484	685	799
Ward No. 7	422	1944	878	1066	342	153	189	0	1693	775	918
Ward No. 8	425	1953	845	1108	257	115	142	0	1616	724	892
Ward No. 9	468	2230	1044	1186	518	250	268	0	1757	846	911
Ward No. 10	375	1731	775	956	371	183	188	0	1401	642	759
Ward No. 11	478	2316	1039	1277	489	231	258	0	1825	846	979
Ward No. 12	492	2524	1268	1256	423	201	222	0	2157	1119	1038

Source: Census 2001.

Table 4: Census Households and Population: Sason: Village-wise

	No of Households	Population			Population: SC			Population: ST			Literate Population		
		Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
Sason GP	1324	6209	3189	3020	1750	885	865	1557	798	759	3480	2133	1347
Nuakhurigaon	258	1191	605	586	311	157	154	516	262	254	673	426	247
Gurupali	32	164	92	72	0	0	0	55	35	20	68	47	21
Pabpali	142	679	365	314	123	68	55	112	59	53	449	275	174
Ranikhinda	373	1769	915	854	431	216	215	377	201	176	868	551	317
Katapali	180	788	396	392	268	131	137	85	48	37	507	300	207
Ajitpur sason	153	700	364	336	274	144	130	49	25	24	457	255	202
Chhatargada	46	231	116	115	75	40	35	112	51	61	118	65	53
Sadasingha	140	687	336	351	268	129	139	251	117	134	340	214	126

Source: Census 2001.

Tables 5 and 6 report the ward-/village-wise details of the Census household size and sex ratio in different categories (of population, children, literates, SC and ST, and working population) of the two *panchayats*. Ward No. 12 in Thalikkulam stands out with a much higher household size than the *panchayat* as well as all other wards that are almost uniform. This is the only ward with an unfavourable sex ratio in population as well as among the literates (also note the male and female household size), though the ward has a favourable sex ratio among the SC population. It should be noted that in four wards of this *panchayat* the sex ratio among the children is unfavourable. Significant again to note is the highly unfavourable sex ratio among the

Table 5: Household Size and Sex Ratio: Thalikkulam: Ward-wise

	Household Size			Sex Ratio				
	Total	Male	Female	Population	0 - 6 years	Literates	SC	Workers
Thalikkulam	4.76	2.19	2.57	1171	1034	1117	1095	273
Ward No. 1	4.75	2.23	2.52	1129	962	1071	1060	400
Ward No. 2	4.76	2.25	2.52	1119	1046	1087	994	234
Ward No. 3	4.96	2.23	2.73	1227	1017	1175	1054	141
Ward No. 4	4.67	2.15	2.52	1176	988	1136	1005	230
Ward No. 5	4.79	2.21	2.58	1168	913	1120	1224	265
Ward No. 6	4.48	2.02	2.46	1214	1108	1166	1059	241
Ward No. 7	4.61	2.08	2.53	1214	1100	1185	1235	282
Ward No. 8	4.60	1.99	2.61	1311	1341	1232	1235	301
Ward No. 9	4.76	2.23	2.53	1136	1025	1077	1072	326
Ward No. 10	4.62	2.07	2.55	1234	1075	1182	1027	261
Ward No. 11	4.85	2.17	2.67	1229	1061	1157	1117	260
Ward No. 12	5.13	2.58	2.55	991	890	928	1104	300

Source: Estimated from Census 2001.

working population, much in line with the proverbial female unemployment in Kerala. Sason also has a few aberrants in the demographic characteristics: Gurupali village has a much higher household size than the *panchayat* and most other villages; also note that there is no SC household in this village; and Sadasingha village stands

out as the only village with a favourable sex ratio in total population and along with a very few other villages boasts a favourable sex ratio among children, SC and ST too. Though female illiteracy is glaring across the villages, female work participation is encouraging, as compared with Thalikkulam wards.

Table 6: Household Size and Sex Ratio: Sason: Village-wise

	Household Size			Sex Ratio					
	Total	Male	Female	Population	0 - 6 years	Literates	SC	ST	Workers
Sason GP	4.69	2.41	2.28	947	970	632	977	951	644
Nuakhurigaon	4.62	2.34	2.27	969	972	580	981	969	795
Gurupali	5.13	2.88	2.25	783	714	447	0	571	660
Pabpali	4.78	2.57	2.21	860	1075	633	809	898	288
Ranikhinda	4.74	2.45	2.29	933	1008	575	995	876	587
Katapali	4.38	2.20	2.18	990	814	690	1046	771	925
Ajitpur sason	4.58	2.38	2.20	923	755	792	903	960	253
Chhatargada	5.02	2.52	2.50	991	1059	815	875	1196	960
Sadasingha	4.91	2.40	2.51	1045	1375	589	1078	1145	776

Source: Estimated from Census 2001.

Tables 7 and 8 present the ward-/village-wise details of the Census literacy, work participation and dependency in the two *panchayats*. Not much variation is seen in literacy, work participation and dependency ratio among the 12 wards of Thalikkulam, unlike among the Sason villages. Note that the female dependency ratio in all the wards of Thalikkulam is several times higher than the male one: a direct impact of the higher female unemployment; Ward No. 3 has the minimum female

Table 7: Literacy, Work Participation and Dependency: Thalikkulam: Ward-wise

	Literacy (%)			Work participation (%)			Dependency ratio (%)		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Thalikkulam	91.60	94.70	88.99	25.34	43.2	10.08	337.08	158.04	992.24
Ward No. 1	89.49	92.95	86.48	29.73	45.21	16.02	271.77	146.43	585.12
Ward No. 2	90.42	92.21	88.84	26.40	45.33	9.49	320.68	145.9	1067
Ward No. 3	92.27	95.80	89.47	20.72	40.43	4.64	440.49	180	2290
Ward No. 4	93.35	96.07	91.09	23.50	41.58	8.12	366.58	165.86	1240.79
Ward No. 5	90.12	93.89	87.00	27.29	46.77	10.61	310.38	142.86	942.61
Ward No. 6	92.00	94.61	89.88	23.33	41.62	8.27	375.12	167.65	1235.37
Ward No. 7	95.33	97.12	93.87	25.00	43.17	10.04	334.57	152.77	978.5
Ward No. 8	92.13	95.26	89.74	23.25	41.3	9.48	374.01	166.48	1063.81
Ward No. 9	88.51	91.66	85.78	27.00	43.49	12.48	311.13	156.61	785.14
Ward No. 10	91.09	94.13	88.67	25.71	45.55	9.62	332.36	145.89	1047.83
Ward No. 11	90.75	94.95	87.41	25.56	45.24	9.55	342.74	152.55	1075.41
Ward No. 12	93.74	97.30	90.18	25.75	39.43	11.94	322.62	177.2	807.33

Source: Estimated from Census 2001.

work participation (4.6%) against the maximum of 16% of Ward No. 1. In Sason, on the other hand, the minimum female work participation is 12.8% of Ajitpur Sason (the centre of the *panchayat*) and the maximum is 62.6% of Chhatargada. The lower female unemployment in Sason villages shows lower female dependency ratio.

Table 8: Literacy, Work Participation and Dependency: Sason: Village-wise

	Literacy (%)			Work participation (%)			Dependency ratio (%)		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Sason GP	64.22	76.51	51.20	46.06	54.56	37.09	144.72	106.32	204.38
Nuakhurigaon	64.16	79.92	47.87	53.65	58.84	48.29	108.61	90.17	131.8
Gurupali	48.57	60.26	33.87	53.66	57.61	48.61	113.64	100	134.29
Pabpali	75.34	84.62	64.21	37.56	54.25	18.15	198.82	104.55	526.32
Ranikhinda	56.66	69.13	43.13	44.15	53.77	33.84	156.85	109.96	236.68
Katapali	74.45	89.02	60.17	55.20	57.07	53.32	105.75	101.33	110.53
Ajitpur sason	74.43	80.95	67.56	30.43	46.70	12.8	269.01	142.94	767.44
Chhatargada	60.20	65.66	54.64	63.64	64.66	62.61	80.95	77.33	84.72
Sadasingha	55.65	70.39	41.04	43.96	50.60	37.61	152.65	116.47	199.24

Source: Estimated from Census 2001.

Given this general Census information, we now turn to the essential results from our households survey.

Table 9: Demographic characteristics – Sample Survey Results

	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percent	Number	Percent
Households surveyed	502	100	562	100
Persons enumerated	2543	100	2790	100
Female	1298	51.04	1383	49.57
Male	1245	48.96	1407	50.43
Household size	5.07		4.96	
Female	2.59		2.46	
Male	2.48		2.50	
Children below 5 years	173	6.80	372	13.33
Female	90	6.93	180	13.02
Male	83	6.67	192	13.65
Old aged (above 60 years)	268	10.54	281	10.07
Female	152	11.71	133	9.62
Male	116	9.32	148	10.52
Literate	2303	97.17	1564	64.68
Female	1160	96.03	748	62.18
Male	1143	98.36	816	67.16

As already noted, we have surveyed 502 HHs in the 12 wards of Thalikulam village *panchayat* in Trissur district of Kerala and 562 HHs in Sason village *panchayat* in Sambalpur district of Orissa. Total number of persons enumerated in Thalikulam is 2543 and in Sason, 2790; note that the sex ratio is favourable to female only in Thalikulam (Table 3). Household size is about 5 in Thalikkulam, somewhat higher than in Sason; rural households in Kerala are in general conspicuous by the presence of elders, unlike the urban nuclear HHs. Hindus constitute the majority of the HHs in both the *panchayats*; in Sason, no Muslim nor Christian HH is available, whereas in Thalikulam, 32 percent of the HHs are Muslim with a few Christian HHs here and there (Table 4). Majority of the HHs in Thalikulam belong to OBC (about 73 %),

Table 10: Sample Survey Results - Religion

Religion	Thalikkulam (Kerala)		Sason (Orissa)	
	Frequency	Percent	Frequency	Percent
Hindu	328	65.34	558	99.29
Muslim	161	32.07	0	0
Christian	13	2.59	0	0
Others	0	0	4	0.71
Total	502	100	562	100

whereas in Sason, both the SC and ST constitute majority (about 75 percent) (Table 5). All the 3 ST HHs seen in Thalikulam were surveyed. For most of the HHs in Sason (about 76 percent), the main source of income is wage labour, and for 21

Table 11: Sample Survey Results - Caste

Caste	Thalikkulam (Kerala)		Sason (Orissa)	
	Frequency	Percent	Frequency	Percent
Scheduled Caste	107	21.31	226	40.21
Scheduled Tribe	3	0.60	197	35.05
Other Backward Caste	368	73.31	127	22.60
Others	24	4.78	12	2.14
Total	502	100	562	100

percent, self employment; in Thalikulam on the other hand, wage labour (26.5 percent), salary (24.3 percent), foreign remittances (23.7 percent) and self employment (20.5 percent) all have somewhat equal importance (Table 6).



Table 12: Sample Survey Results – Source of Income

Source of income	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Wage labour	133	26.5	429	76.33
Self Employment	103	20.5	117	20.82
Salary	122	24.3	12	2.14
Rent/Property income	17	3.4	0	0
Remittances	119	23.7	0	0
Others	8	1.6	14	2.49
Total	502	100	562	100

Among the 2543 persons enumerated in Thalikkulam, about 48 percent are currently married, with almost equal male-female proportion, and about 44 percent, unmarried

Table 13: Sample Survey Results – Marital Status of the Persons Enumerated

Marital Status	Kerala (Thalikkulam)		Orissa (Sason)	
	Number	Percent	Number	Percent
Currently Married	1219	47.94	1196	42.87
Female	612	47.15	604	43.67
Male	607	48.76	592	42.08
Widowed	162	6.37	186	6.67
Female	149	11.48	132	9.54
Male	13	1.04	54	3.84
Separated	27	1.06	11	0.39
Female	20	1.54	8	0.58
Male	7	0.56	3	0.21
Divorced	10	0.39	1	0.04
Female	9	0.69	1	0.07
Male	1	0.08	0	0.00
Never Married	1125	44.24	1396	50.04
Female	508	39.14	638	46.13
Male	617	49.56	758	53.87
Total	2543	100	2790	100
Female	1298	100	1383	100
Male	1245	100	1407	100

with male far exceeding female. About 6 percent are widowed, most of them being female. In Sason, about 43 percent of the 2790 persons enumerated are currently married with almost equal male-female proportion and 50 percent, unmarried with less female proportion as in Thalikkulam (Table 7). Coming to literacy, Thalikkulam sample is better placed than the *panchayat* in general and the District as well as the State, while the Sason sample is somewhat representative of the *panchayat*. Sason is conspicuous by a higher proportion of those who can read and/or write only and by very few having Degree and above qualification (Table 8).

Table 14: Sample Survey Results – Educational Status

Educational Status	Kerala (Thalikkulam)		Orissa (Sason)	
	Number	Percent	Number	Percent
Illiterate	67	2.83	854	35.32
Female	48	3.97	455	37.82
Male	19	1.64	399	32.84
Literate	2303	97.17	1564	64.68
Female	1160	96.03	748	62.18
Male	1143	98.36	816	67.16
Only read and/or write	21	0.91	429	17.74
Female	10	0.86	217	18.04
Male	11	0.96	212	17.45
Primary	1244	54.02	547	22.62
Female	608	52.41	260	21.61
Male	636	55.64	287	23.62
SSLC	571	24.79	503	20.80
Female	287	24.74	242	20.12
Male	284	24.85	261	21.48
HSC	182	7.90	79	3.27
Female	103	8.88	28	2.33
Male	79	6.91	51	4.20
Degree	91	3.95	4	0.17
Female	47	4.05	1	0.08
Male	44	3.85	3	0.25
Professional Diploma	58	2.52	1	0.04
Female	22	1.90	0	0.00
Male	36	3.15	1	0.08
Professional Degreee	96	4.17	0	0.00
Female	62	5.34	0	0.00
Male	34	2.97	0	0.00
Masters	30	1.30	1	0.04
Female	15	1.29	0	0.00
Male	15	1.31	1	0.08
Above masters	10	0.43	0	0.00
Female	6	0.52	0	0.00
Male	4	0.35	0	0.00

Note that the employment rate, especially female participation, is much less in Thalikkulam sample compared with Sason (Table 9). Unemployment among female is twice that among male in Thalikkulam; but the reverse is the case in Sason. The proportions of students and housewives are also higher in Thalikkulam. And all these lead to a higher dependency ratio (defined here as the ratio of all others to the employed) in the Thalikkulam sample.

Table 15: Sample Survey Results – Activity Status

Activity Status	Kerala (Thalikkulam)		Orissa (Sason)	
	Number	Percent	Number	Percent
Employed	799	31.42	1002	35.91
Female	139	10.71	357	25.81
Male	660	53.01	645	45.84
Unemployed	234	9.20	83	2.97
Female	159	12.25	22	1.59
Male	75	6.02	61	4.34
Student	619	24.34	556	19.93
Female	314	24.19	277	20.03
Male	305	24.50	279	19.83
Housewife	439	17.26	297	10.68
Others (Not in labour force)	452	17.77	851	30.50
Female	256	19.72	429	31.02
Male	196	15.74	422	29.99
Dependency ratio (all others to employed)	2.18		1.78	

Among the employed in the sample, casual and self-employed workers form a greater proportion in Sason; but in Thalikkulam the dominant category is ‘regular but not permanent’ with almost equal gender representation (Table 10). Permanent

Table 16: Sample Survey Results – Nature of Occupation

Nature of Occupation	Kerala (Thalikkulam)		Orissa (Sason)	
	Number	Percent	Number	Percent
Casual	220	27.53	443	44.21
Female	25	17.99	68	19.05
Male	195	29.55	375	58.14
Regular but not permanent	340	42.55	70	6.99
Female	60	43.17	13	3.64
Male	280	42.42	57	8.84
Permanent	69	8.64	21	2.10
Female	38	27.34	5	1.40
Male	31	4.70	16	2.48
Self employed	170	21.28	468	46.71
Female	16	11.51	271	75.91
Male	154	23.33	197	30.54
Total	799	100	1002	100
Female	139	100	357	100
Male	660	100	645	100

(Government) jobs are very few in both the *panchayats*, much fewer in Sason – an indication of the recent job-freeze policy at the Government level. It is interesting to see in a gender-wise examination that the female representation is very minimal in the ‘risky’ occupations (of casual, self-employed and regular but not permanent categories) in Thalikkulam only, whereas in the permanent job category in the same *panchayat*, they outnumber the male. It should also be noted that emigrants form a sizeable proportion (46 per cent) of the ‘regular but not permanent’ category,<sup>4</sup> but they are very few in other categories.

Coming to the ownership of land, 3% (15) of the HHs in Thalikkulam and 20% (114) in Sason do not own any homestead land (Table 11), whereas only 22% (60 HHs) in Thalikkulam but 73.5 % (413 HHs) in Sason own some cultivable land (Table 12). In Sason, 65.5% HHs own a piece of homestead land of less than 5 Cents, but in Thalikkulam only 19.5% fall in this bracket. No HH in Sason is so rich to have

Table 17: Sample Survey Results – Ownership of Homestead Land

Homestead land (Cents)	Thalikkulam		Sason	
	Number	Percentage	Number	Percentage
No land	15	2.99	114	20.09
1 to 5	98	19.52	368	65.48
5 to 10	112	22.31	40	7.12
10 to 25	123	24.50	24	4.27
25 to 50	87	17.33	8	1.42
50 to 75	31	6.18	0	0
75 to 100	16	3.19	8	1.42
100 to 200	19	3.78	0	0
300 to 400	1	0.20	0	0
Total	502	100	562	100

Note: 1 Acre = 100 Cents

homestead land of one Acre or above, but in Thalikkulam 20 HHs are. Though a large number of HHs in Sason do have cultivable land, the land size is too small (less than 10 Cents). Out of the three ‘large’ farmers in Sason, one has 1.47 Acres of cultivable land, another has 70 Cents and the third one, 88 Cents. It should be noted that the preference of most of the cultivators in Thalikkulam is for cash crops.

<sup>4</sup> Most of them were available at home on leave during our survey period.

Table 18: Sample Survey Results – Ownership of Cultivable Land

Cultivable land (Cents)	Thalikkulam		Sason	
	Number	Percentage	Number	Percentage
< 10	5	8.33	401	97.09
10 to 25	12	20.00	7	1.69
25 to 50	10	16.67	2	0.48
50 to 75	8	13.33	1	0.24
75 to 100	14	23.33	1	0.24
100 to 200	9	15.00	1	0.24
200 to 300	1	1.67	0	0
400 to 500	1	1.67	0	0
Total	60	100	413	100

Note: 1 Acre = 100 Cents

**(iii) .....And the Enabling Environment: Institutions in the *panchayat***

Following the household survey analysis that represents the demand side of social security, we now turn our analytical look into the institutional survey for the enabling environment that facilitates to fructify the initiatives in the concerned regions. As already explained, this survey constitutes the supply side counterpart of the household survey on social security; the two surveys, household and institutional, seek to capture the comprehensive dynamics of security in the framework of public action.

Table 19 reports on the general institutional facilities available in the two *panchayats*.

Thalikkulam is rich in institutional resources to ensure an enabling environment, for a higher social security level, in formal and informal literacy, health care, both public and private, transportation, communication, banking and so on. The nearest railway station is in Thrissur town, about 15 km away from the centre of the *panchayat*, through which a national highway passes.

Table 19: Enabling Environment: Institutional Survey Results

Institutions	Thalikkulam	Sason
Area of the Panchayat (Sq km)	10.89	16.95
Number of Schools	10	9
Lower Primary Schools	4 (Class 1 to 4)	6 (Class 1 to 5)
Upper Primary Schools	4 (Class 1 to 7)	2 (Class 6 to 7)
Higher Secondary Schools (up to 12th Standard)	2	1 (High School: Class 8 to 10)
Government schools	3	8
Private aided schools	5	1
Private unaided schools	2	0
Vocational schools	1 (Higher secondary)	0
College	0	0
University centre	1 (Science & Technology Centre)	30 km away
Industrial training centres	0	0
Continuing education centre	2	0
Coaching/Tuition Centres	Many	1 (Coaching Centre)
Libraries	4	0
Primary health centre	1	0
Primary health sub centres	2	1 (shared)
Government ayurveda dispensary	1	0
Private clinics/hospitals	6	0
Private dental hospital	1	0
Private eye hospital	1	0
Private ayurveda clinics	3	0
Private homoeo clinics	3	0
Medical shops	9	1
Ayurveda medical agency/shops	6	0
Waste disposal	Individual/Household	Individual/Household
Employment exchange	No	No
Internet cafe	2	0
Photostat centres	3	0
News stands	4	0
Cable TV operators	5	0
Police station	0	Yes



Post and telegraph office	Main Post & Telegraph Office	Sub post and telegraph office
Telephone exchange	No	Yes
Telephone booths	10	1
Ration shops	8	3 shared
Agriculture office	1	0
Milk cooperative society	2	0
Banks	5	2
Registered financiers	> 10	0
Voluntary organizations/NGOs		
Arts, Sports and Cultural Clubs	26	
Self help groups of women	118	18
Self help groups of men	No	No
Anganwadi (Integrated Child Development Scheme)	20	6
Mahila samajam	1	0
Theatre	1	0
Play grounds	1	1
Common cemetery	No	Yes
Auto stand	Yes	No
Taxi stand	Yes	No
Highway	National highway	State highway
Frequency of bus services to town	Every five minutes	Every half-an-hour
Railway station	Nearby (15 km)	Yes
Water supply agency	Kerala water Authority	Rural Water supply
Number of public taps	160	Many

Source: Institutional Survey.

As we have already stated in general of Orissa, Sason also does enjoy certain institutional capability – there are 11 schools, 9 government and 2 private aided ones, including one high school. There is one coaching center too, but no libraries. In respect of health care facilities, however, Sason is backward. There are 3 ration shops, but shared by neighbouring *panchayats*, and 6 ICDS disbursement centers. A national highway and a railway (both from Sambalpur to Jharsuguda) go through the GP, with a railway station at Pabpali (called Sason railway station). There is in Ajitpur Sason a telephone exchange, and a sub-post and telegraph office under the main post and telegraph office of Sambalpur town.

## **Chapter 7**

# **Local Dynamics of Social Security– A Tale of Two Village Panchayats: Food Security**

### **1. Introduction**

We start here with the analytical discussion of the results of the survey on the common coping strategies, both long- and short-run, of the HHs in the face of ‘insecurity’, inevitable situations of deficiency and adversity, in the course of their everyday life in the context of Kerala, the ‘best experience’ in India; and of Orissa, the ‘less performing’ one, all in the backdrop of the available enabling institutional environment. As already explained elsewhere, social security/insecurity is considered multi-dimensional, in terms of both basic and contingent securities, and in this chapter we deal with one aspect of social security namely, food security, one of the important basic social security.

What follows is divided into four sections: the first part briefly discusses the food insecurity problem in India in general and the important measures of state intervention to deal with the problem, and the second section seeks to situate the two States of Kerala and Orissa in the context of public action as *the* explanation for the differences in security. Part three then details the results from the case study surveys, the HH survey and the institutional survey and the last part briefly concludes the discussion.

### **2. Food Insecurity Problem in India**

According to the World Food Summit (1996), food security is achieved when “all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life.” (FAO 1996). This definition integrates availability of nutritionally adequate food, stability of supply, access to food, and the biological utilization of food as the four pillars of food security.<sup>1</sup> The FAO suggests a twin track approach to achieving food security and realizing of the right to food, viz., through i)

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<sup>1</sup> It should be noted here that food insecurity and famine and hunger are altogether different concepts, although they deal with the same, most basic, requirement of life: food. Food security primarily indicates the availability and accessibility of food, while famine refers to the effects of the non-availability of food and hunger to the ultimate manifestation of food insecurity.

ensuring measures to increase production (self sufficiency), and ii) instituting food safety nets, or security measures to broaden food access immediately for the food insecure.

India has accorded a prime place for food security in her development policy since the start of planning, with self-sufficiency in food grain production being the major goal. This she attained by the mid-1970s and has successfully sustained since then. And during the last decade she even started exporting food grains. In respect of the complementary measures to ensure accessibility through safety nets, the government has been implementing a wide range of food/nutrition intervention programmes at the household and individual levels, such as i) the public distribution system (PDS) that supplies food items (mainly food grains and sugar and kerosene) at administered prices through fair price shops, ii) a number of food-for-work and other wage employment programmes, whereby people are paid in part or full in food grains for the public work rendered, and iii) nutrition intervention programme, targeting women and children directly; this includes the mid-day meal programme for school going children and supplementary nutrition programme for children and women (Integrated Child Development Scheme – ICDS).

#### *The Public Distribution System*

However, doubts persist about the success of these complementary measures, devised to ensure accessibility through safety nets. The success of at least the State of Kerala in ensuring food security in general partly owes to the universal PDS. Though the PDS evolved in the wake of the food grain shortages of the 1960s and was mainly confined to urban and food deficit areas in India, its coverage was extended in the mid-1980s, to the rural areas in some States and to areas with high incidence of poverty (for instance, tribal blocks), thus taking it to the pedestal of a welfare programme. The failure, however, stems from its conversion from a universal coverage to a targeted one in June 1997, from a general price stabilizing cum subsidy programme to a producer price support cum targeted consumer subsidy programme. In this targeted PDS, allocation of food grains out of the Central pool is made to the States at two sets of prices, at a subsidized price for the poor and near open market price for others. The new approach consists in income-based means test, despite its widely recognized failing that it is difficult to identify the poor based on incomes and thus it is fraught with large scope for high errors of exclusion (due to flaws in identification of below poverty line (BPL) or above poverty line (APL) households) and for higher levels of inefficiency and corruption in its operations, in addition to the costs of targeting (administrative, incentive, stigma and political).

There are two special schemes, administered through the PDS:

1. *Antyodaya Anna Yojana Scheme* (Food security for the poorest of the poor): Launched in December 2000, this scheme aims at providing through the PDS wheat at Rs. 2 per kg and rice at Rs. 3 per kg to the poorest of the

poor HHs in the country. This scheme was initially meant to cover about 10 million such families, out of an estimated 65.2 million BPL HHs; in 2003, an additional 5 million families were brought under its umbrella.

2. *Annapoorna Scheme*: Under this scheme, destitutes above the age of 65 years, who are not receiving National Old Age Pension are eligible for 10 kg rice per month free of cost; it was meant to cover 44,980 such destitutes. In Kerala, all tribals, who are unable to work, are also included under this scheme.

It is now widely accepted that the “achievement of macro food grain security at the national level did not percolate down to households and the level of chronic food insecurity in India is still high.” (Radhakrishna 2005). Quoting the Food and Agriculture Organisation, Radhakrishna (1995) has noted that over 225 million Indians today remain chronically undernourished and based on the National Nutrition Monitoring Bureau, he has further noted that in 2000-01, about half of the rural children below five years of age suffered from malnutrition and 40 per cent of adults from chronic energy deficiency.

It is significant to note here that the highest level of judiciary in India namely, the Supreme Court of India has made some commendable efforts in guaranteeing the people's right to food. In its interim order (dated 28 November 2001, related to the case of the People's Union for Civil Liberties (PUCL) vs. Union of India and others (Writ Petition [Civil] No. 196 of 2001), the Court issued directions pertaining to 8 food-related schemes sponsored by the Central government. These are: *Annapoorna Yojana*, *Antyodaya Anna Yojana*, Family Benefit Scheme, Integrated Child Development Scheme, Maternity Benefit Scheme, Mid-Day Meal Scheme, Pension Schemes, and the Targeted Public Distribution Scheme. In short, the order directs the Union and State Governments to implement these schemes fully as per official guidelines. This, in effect, converts the benefits of these schemes into legal entitlements for the citizens. The court has also given directions in respect of certain other schemes, notably the integrated rural employment scheme (called *Sampoorna Gramin Rozgar Yojana*). Further, in May 2002, the Supreme Court designated two Commissioners to monitor the food security situation in the country, as well as compliance with the SC orders. These Commissioners, with the support of grass root organizations, analyse data from government and non-government sources, and submit their findings regularly to the Supreme Court.

### *Noon Meal Scheme*

An important component of the food security is child nutrition programme. While the PDS in effect involves indirect nutritional support with the objective of improving the physical and economic access to staple food, programmes of direct, targeted nutritional intervention involving provision of cooked food to the vulnerable among the poor, especially children (by self-selection) have come to

assume a crucial role in the larger scheme of social security. These programmes work through midday meal scheme and ICDS. The Central Government launched Mid-day Meals programme on August 15, 1995, with an additional objective of raising enrolment, attendance and retention among primary school going children (6 – 11 years) by reducing drop out rates. Under this scheme, every child is entitled to 3 kg wheat or rice per month for 10 months a year where food grains are distributed in raw form or at the rate of about 100 gm per child per day per school where cooked meal is being served.

In Orissa the programme was started in 1995 itself; in Kerala, on the other hand, the programme had had a long history since the mid-1940s when ‘the princely States of Travancore and Cochin had established a system of free mid-day meals for poor children in the lower primary schools’ (UN/CDS 1975 [2000: 41]); the scheme was then extended to other parts of the reorganized State of Kerala in 1961. Until 1975, a consortium of American voluntary organizations, called Cooperative for American Relief Everywhere (CARE), was providing the commodity aid required for the programme; since then the State government has been taking care of it.

As noted earlier, the Supreme Court of India, in its judgment in *People’s Union for Civil Liberties vs. Union of India and others* (Writ Petition (Civil) No. 196 of 2001), decreed that the State governments must “implement the mid-day meal scheme by providing every child in every government and government assisted primary schools with a prepared mid-day meal with a minimum content of 300 calories and 8 - 12 grams of protein each day of school for a minimum of 200 days. Those governments providing dry rations instead of cooked meals must within three months (by 28 February 2002) start providing cooked meals in all government and government-aided primary schools in half of the districts of the state (in order of poverty) and must within a further period of three months (by 28 May 2002) extend the provision of cooked meals to the remaining parts of the state.”

### *The Integrated Child Development Scheme*

It is a known fact that 80% of a child's mental and physical growth takes place in the first two years after birth, when the child requires high nutrition and ample care. The Integrated Child Development Scheme (ICDS) in India offers a package of health care services covering supplementary nutrition, immunisation, health check up, nutrition and health education to adult women and adolescent girls, maternal care, and non-formal pre school education to children in the age group of 3 to 6 years. It is perhaps the largest of all the food and nutrition supplement programs in the world, and was initiated in 1975

The nutritional entitlements under ICDS are as follows:

- (i) 0 – 6 years: 300 calories (ready to eat food) plus 8 – 10 gm protein for 300 days.

- (ii) Malnourished children: 600 calories plus 20gm protein for 300 days.
- (iii) Adolescent girls: 500 calories plus 20 – 25 gm protein for 300 days.
- (iv) Pregnant and nursing mothers: 500 calories plus 20 – 25 gm protein for 300 days.

The ICDS is organised through a chain of projects, each of which is located at a community development block with an *Anganwadi* centre (AWC) being the focal point in the delivery of ICDS services at the village level. Each *Anganwadi* centre covers a population of 1000 (700 in tribal areas) and is manned by one *Anganwadi* Worker and one Helper, both women, recruited from the same village; the *Anganwadi* worker is responsible for the delivery and coordination of services.

Radhakrishna *et al.* (1998) examined the impact of ICDS on malnutrition and found that (i) ICDS had been successful in reducing malnourishment among preschool children, with a decline in the percentage of rural children afflicted by moderate and severe malnutrition from 62.5 in 1975-79 to 52.5 in 1988-90 and further to 50.9 in 1994 and severe malnutrition from 15.0 to 8.7 and further to 7.5; and that (ii) the contribution of ICDS to the decline in the percentage of severely malnourished children, however, had been low (about 8 per cent only). It was also highlighted that the ICDS was cost effective as compared to other, PDS and Mid Day Meal, programmes. The limited impact of ICDS on malnutrition was ascribed to (i) meagre allocation of budgetary resources to ICDS, (ii) extremely poor coverage in States where it is badly needed and (iii) the usual programme inefficiency.

### 3. Situating the Two States

#### *In the Lap of Public Action: Kerala<sup>2</sup>*

Kerala's experience in enjoying a far higher level of quality of life, notwithstanding a lower level of income, compared with the rest of India, has already elevated her to the pedestal of a much acclaimed 'model'. This in fact was made possible by certain historical conjunction that presented an objective enabling environment: a tradition of matrilineal system of a majority of the people and its cultural influence; social reformers; the soul-cleansing fire of the freedom struggle; working class solidarity; and the consequent birth of a vigilant and vibrant civil society (Kannan and Pillai 2004; 2005). The political freedom achieved after State reorganization in 1956 preceded significant reforms and freedom in the social and economic spheres, along an already dynamic path of human development, opened up by the welfare

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<sup>2</sup> Kerala was primarily an agricultural economy; in 1960-61, the contribution of the primary sector to the State income was 56%. The structural change, however, has since been drastic, with the primary sector contribution falling to 16.8% by 2004-05; now the services sector contributes 61% to the State income, a steep rise from 29% in 1960-61. There has also been a commensurate change in employment; about 40% of the labour force being engaged in the tertiary sector as in 1999-2000 (a rise from 28% in 1983), and 32% in primary sector (falling from 50% in 1983), as per various NSSO Reports.



initiatives of the erstwhile princely States. It is our interpretation that the State in this juncture witnessed a promising conformity between compelling demand for and yielding supply of human development (*ibid.*). The demand inevitably came from a politically better conscious and socially enlightened population, and the supply was ensured by the pork barrel politics of coalition governments. Such a demand-supply dialectics of that period in fact stood to *institutionalise* these aspirations and measures to such an extent that it became mandatory for the later governments not to ignore them, except at the cost of their own survival.

The substantial freedom in the social and economic spheres that followed the political freedom consisted in a continuous series of turning points. The radical land reforms were a landmark in the development history of Kerala that bestowed a measure of economic freedom upon the large mass of agricultural labour households through land redistribution, conferment of ownership rights to hutment dwellers, creation of colonies for members of the Scheduled Castes (SC) and Scheduled Tribes (ST) with lands, buildings, and facilities, etc. Also radical were the Agrarian Relations Act and the Kerala Agricultural Workers Act, hailed as the Magna Carta of the agricultural labourers in the State. The latter prescribed hours of work, security of employment, higher fixed wages, and welfare provisions for the agricultural workers, and heralded the high wage rise in Kerala that contributed to the higher living standard.

Another in the series of landmarks was the vast network of public distribution system (PDS), expanded during 1965, which enhanced the people's access to food grains and other items of daily consumption such as sugar, edible oil and kerosene, by subsidising the difference between the market and the issue prices. Given this price differential, the PDS in practice amounted to an income supplement, with its implication for increased wellbeing. Covering nearly cent percent of the households in Kerala, the PDS has thus "contributed to improving a wide range of human development indicators that are closely related to access to food and alleviation of poverty." (Kannan 2004). An expanding network of social security and welfare measures such as pension schemes (for agricultural workers, widows, destitutes, old age and the physically handicapped) and welfare funds (for informal sector workers), taken up over time under populism and organised public demand, also ensured enhancing of economic and social freedom.

Kerala, with an increasing specialization in its agriculture towards non-food crops, has been a food deficit State, with a wide gap between consumption and production of food grains, especially, rice, the staple food. Its serious implication has in turn been well taken care of in public policy debates and exercises: "Food self-sufficiency for Kerala, in the sense of the State's ability to produce all the food items to meet its requirements, is not an economically feasible one.... Therefore, the policy of the State should be redefined in terms of *achieving food security rather than food self-sufficiency.*" (Government of Kerala 1999: 114; *italics as in the original*). And food security has been an important agenda in State intervention

in Kerala, such that the PDS in Kerala has been rated by many studies as ‘the most efficient and egalitarian under Indian conditions, where access of the poor to food remains the single most factor in their poverty status’, with the salient features of universal coverage and easy physical access (Kannan 2000). Besides the PDS, the State government also intervenes in the market, with a view to controlling market prices, by means of procurement and distribution of essential commodities through the Kerala State Civil Supplies Corporation, set up in 1974. The State also enjoys a better record in respect of performance of the targeted nutritional intervention for children and women.

*In the Vacuum of Public Action: Orissa*

Despite being rich in natural and human resources, the State of Orissa continues to be one of the less developed in India with highest incidence of poverty, with 47.15 percent of population being below the poverty line as in 1999-2000, against the national average of 26.1 percent, according to the Planning Commission’s 10th Five-Year Plan (2002-07). And the National Human Development Report 2001 places the Human Development Index (HDI) ranking for Orissa in an inter-state comparison among 15 States at 11th position. Nearly 85 percent of the population of Orissa live in rural area and depend on agriculture for their livelihood, which alone provides direct and indirect employment to about 65 percent of the total workforce of the state as per 2001 census. Although the contribution of agriculture to state income has significantly declined, with contribution of about 28.13 percent to net state domestic product during 2001-2002,<sup>3</sup> the percentage of work force engaged in agriculture has remained somewhat unchanged, with the unwelcome implication of an overcrowding in agriculture with very low productivity. Nearly 62 percent of the cultivable land is rain-fed and exposed to the vagaries of the monsoon. As per the Agricultural Census, 1995-96, small and marginal farmers hold 81.98 percent of the total number of operational holdings of 3.97 million, with little scope for sufficient investment.

Unlike in the context of Kerala, it was an unfavourable dynamics of historical conjunction of ecological, economic, social, and institutional conditions in Orissa that has contributed to the high level of insecurity there. The State lies poor, despite rich potential, with a high level of income poverty, inadequate employment opportunities in lean seasons, a large tribal population (22.1% as per 2001 Census) living in remote areas with poor connectivity, along with another large section of excluded Scheduled Caste population (16.5%), and with periodic recurrence of drought and floods that give rise to a situation of chronic and endemic insecurity. Orissa in fact represents a paradox of severe food insecurity along with a per capita net availability of food grains higher than the all-India level as well as the prescribed norms (of 460 grams per person). Thus it is not the availability, supply,

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<sup>3</sup> The only sector that showed an increase in contribution to State income was the services sector, accounting for about 45%; the manufacturing sector’s share was hovering around 17 percent throughout the last fifty years.

that matters, but accessibility, effective demand. And it is here, as market fails in distribution, that the State's role is expected.

There was no dearth of policies and programmes in Orissa; but many blocks in the State reflect in many respects the failure of these measures owing to peripheral location, constant neglect, multiple deprivation, and exploitation by outside traders, local feudal elements, power brokers and State bureaucracy (Samal 1998). The potential in the rich resources could not be translated into higher levels of quality of life for the public in general, primarily on account of a lack of an objective conjunction, conducive to the dynamics of public action. Neither was there an enlightened or even populist political will to generate sustainable public good, nor was there an organized collective demand, people remaining illiterate and ignorant, unresponsive and unorganised, repeating the cycle of their parents' lives. And here lies the difference between the two States.

#### **4. An Intensive Study of Local Dynamics**

Keeping in mind the lessons from Kerala that underline public action for development, we now turn our analytical look into the actual local dynamics in terms both of household/individual initiatives to cope with the inadequacies and adversities and of the enabling environment that facilitates to fructify the initiatives. From each State, a minimum of 500 households were selected for intensive and in-depth (case study) survey from a representative District; in addition to the household survey that represents the demand side of social security, an institutional survey in the concerned regions also was carried out. This survey constitutes the supply side counterpart of the household survey on social protection. The survey is intended to assess the capability-enhancing provisions available and accessible to the households of the surveyed area, such as schools, hospitals, integrated child development scheme (ICDS) centres, public distribution system/fair price shops, post office, banks, transport, electricity supply, libraries and reading rooms, arts and sports clubs, etc. These two surveys seek to capture the dynamics of security in its entirety, and this differentiates our study from the mass of other studies on food security.

In what follows we present the analytical discussion of the results of the survey on the common coping strategies, both long- and short-run, of the HHs in the face of 'food insecurity', inevitable situations of deficiency and adversity, in the course of their everyday life in the context of Kerala, the 'best experience' in India; and of Orissa, the 'less performing' one. The discussion is given in two broad sections: Section 1 presents the results from the HH survey and Section 2, those from the Institutional survey.

## **i) Results from the Household Survey**

This Section is further divided into two parts: Part 1 describes the background of the food (in)security, while Part 2 estimates and analyzes the respective (in)security index.

### **(i) Food (in)security: How secure are the rural HHs in India?**

#### *The background of (in)security*

As we have already seen, two of the main promotional security schemes in India have been public distribution system (PDS) of food grains and nutrition programmes, e.g., midday meal scheme and Integrated Child Development Scheme (ICDS). Public Distribution System, as an effective instrument for maintaining price stability and equitable distribution of essential commodities particularly to weaker sections, has played an important role in ensuring food security and reducing poverty in the economy. The vast network of public distribution system in Kerala, covering nearly cent percent of the households (with one ration shop for every 445 card holding families), has enhanced the people's access to food grains and other items of daily consumption such as sugar, edible oil and kerosene, by subsidising the difference between the market and the issue prices. It should be noted that the PDS was thus instrumental in ensuring food security to the poor in the States like Kerala, though the system has lost its significance in the phenomenal rises in the issue prices during the liberalization period. One of the hard-hit States in respect of welfare as a result of the recent policy changes in the PDS in terms of differentiation on the basis of poverty line and issue price rises is Kerala.

Though Orissa is rich in resources, as already noted, the State lies rendered poor: a high level of income poverty, a large tribal population living in remote areas with poor connectivity, and periodic recurrence of drought and floods that give rise to a situation of chronic and endemic food insecurity; despite a fairly comfortable food availability situation in the State, food insecurity is chronic (Orissa Human Development Report 2004: Chapter 3; p. 52; Food Insecurity Atlas of Rural India: 82). This is mainly due to poor entitlement on account of high incidence of poverty, inadequate employment opportunities in lean seasons, and poor economic access to public distribution of subsidized food grains (OHDR 2004: 52). As in the case of Kerala, the population coverage of fair price shops is much better in Orissa than in all-India on average (see Government of India, Bulletin on Food Statistics, different issues, Ministry of Agriculture). In fact, it is reported that the *physical* access to PDS in Orissa is quite satisfactory: as per the 'Evaluation Study of Targeted Public Distribution System and *Antyodaya Anna Yojana*', 61.4 per cent of ration card holders in rural Orissa had a ration shop within their village and another 30.3 per cent within a distance of 2 km.; available evidence, however, suggests that the access to and utilization of PDS by the poor in Orissa is very limited (OHDR 2004:

56). As already stated in the case of Kerala, frequent increases in the PDS price that narrowed down the gap between the PDS and the open market price have hard-hit Orissa too; and this situation has been aggravated by a large number of exclusion errors in the Targeted PDS implementation, coupled with the limited purchasing power of the people. “The National Sample Survey 42nd round has reported that at the all-India level rice purchased from PDS formed only 16.7 per cent of the total rice purchased by the households. In case of wheat, it was 12.6 per cent only. Further, a study by Kirit S. Parikh has shown that in States like U.P., Bihar and Orissa where bulk of the rural poor are concentrated, 98 per cent of the rural population did not make any purchase from PDS.” (OHDR 2004: 57).

### *Hunger*

Our enquiry into the food security of the sample HHs of our case study starts with the question on hunger: How many poor get at least two square meals a day? It should be noted that the National Sample Survey (NSS) has been providing data on the distribution of households by the availability of two square meals a day. This information on the perception of a person about his/her getting adequate food is usually collected in the Schedule through a probing question: “Do all members of your family get two square meals a day?”<sup>4</sup> Data for 1983 show that about 81 per cent of the households in rural India reported to have adequate food (two square meals a day) throughout the year. By the end of 1993, the proportion rose to 93 per cent; only 7 per cent of the people reported that they did not have enough to eat. (Dev 1999). However, it should be highlighted, severe regional disparities do exist with several poorer States like Bihar and Orissa having higher percentages of population suffering from hunger.

The favourable impact of the development initiatives, including the vast network of PDS within the reach of all the people, on the living standard in Kerala in general has been quite impressive, with a drastic fall in the poverty ratio. The survey results just corroborate the fact: not a single HH goes without a square meal a day; 99.2 % (498) of the 502 HHs surveyed can have the full 3-time square meals a day and the remaining 4, at least 2-time square meals. However, in the case of Orissa (Sason) sample, about 60 % live on one-time food a day. While no HH member in the Thalikkulam sample goes hungry because of lack of food, about 61 % in the Sason sample do go (Table 4).

### *The PDS*

It should be noted that having a ration card has become a civilian (and a legal) requirement for identification of the HH/member as much as a passport. About 96 % (480) of the HHs surveyed in Thalikkulam do have ration card – 293 (about 61

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<sup>4</sup> We do acknowledge that the information collected through such a single probing question may not be free from subjectivity.

%) APL, 182 (about 38 %) BPL and 5 *Antyodaya* cards. In Sason on the other hand, only about 48% (271) have got ration card – 109 (about 40 %) APL, 134 (about 49%) BPL and 28 (about 10%) *Antyodaya* cards. About 67 % (321) of the cardholders in Thalikkulam and 58% (157) in Sason are happy with the enumeration for obtaining the ration card and the remaining complain of not having been included in the BPL or *Antyodaya* schemes. All the cardholders in Thalikkulam and 86% (233) in Sason know very well how much ration is allotted to their card; and almost all (478) in Thalikkulam and about 78 % (211) in Sason are aware of the *Antyodaya* programme.

It is significant to note that as a fallout of the policy changes in the PDS, most of the HHs rely on sources other than the PDS for consumption items, except, expectedly, kerosene, rice and wheat; note that only a few HHs in Thalikkulam use homegrown

**Table 3: Main Sources of HH consumption items**

Food items	Thalikkulam (Kerala)			Sason (Orissa)		
	Other sources	PDS	Home grown	Other sources	PDS	Home grown
Edible oil	498	4	0	549	13	0
Fish and meat	502	0	0	555	0	0
Kerosene	64	438	0	397	165	0
Other cereals	489	13	0	558	4	0
Pulses	502	0	0	557	4	1
Rice	388	114	(4)	399	163	(173)
Sugar	405	97	0	552	10	0
Vegetables	502	0	(9)	562	0	(32)
Wheat	218	284	0	558	4	0

Note: Figures in brackets give the number of HHs who partly consume home-grown items also (in addition to items from other sources).

Source: HH Survey

rice and vegetables besides PDS and open market sources, whereas in Sason, the number of HHs that partly use home-grown rice also is more than the PDS dependents (Table 3). Such small time recourse to own-rice is possible, because as we have already seen, a large number of HHs in Sason do have cultivable land, though the land size is too small (less than 10 Cents).

Though regular use of the card is reported by most of the cardholders (about 76 % or 366 in Thalikkulam and about 53% or 144 in Sason), it is mostly for kerosene and rice/wheat; all the *Antyodaya* and the BPL cardholders use their ration cards regularly for all the available ration items, but 12 HHs in Thalikkulam report to have never used their cards. Low quality of the PDS food items and the insignificant difference between the open market and PDS prices are highlighted by



Table 4: Some background of Food (in)security

Number (proportion) of Respondents with	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Having 2 or 3 square meals a day:	502	100	226	40.21
No member has to go hungry due to lack of food:	502	100	342	60.85
Possible to purchase on credit from PDS:	4	0.8	0	0
Possible to purchase on credit from traders/market:	111	22.11	269	47.86
Having a ration card:	480	95.62	271	48.22
Using ration card regularly	366	76.25	144	53.14
Quantity allotted is enough for the family	308	64.17	88	32.47
Using some body else's / additional ration card	24	5	8	2.95
Lifting entire quota of rice	205	42.71	136	50.18
Lifting entire quota of wheat	241	50.21	168	61.99
Lifting entire quota of sugar	131	27.29	18	6.64
Lifting entire quota of kerosene	432	90	248	91.51
Quality of the PDS cereals is satisfactory	157	32.71	216	79.70
Those having no ration card using somebody else's ration card	13	26.53	1	0.34
PDS shop is within 2 km from house:	502	100	206	76.01
Ration collection takes only up to 30 minutes	394	86.98	7	2.58
Aware of mid-day meal scheme at school:	502	100	382	67.97
Mid day meal question is applicable	203	40.44	194	34.52
School nearby / where the child studies provides mid-day meals	418	83.27	145	25.80
Child takes meal at school	98	19.52	145	25.80
Mid day meal improved health of child	28	28.57*	87	60*
Any complaint by children of discrimination in serving meals	5	5.1*	19	13.1*
Aware of ICDS	502	100	362	64.41
Settlement has an ICDS disbursement center:	481	95.82	357	63.52
ICDS disbursement centre is within 2 km.	481	95.82	172	30.60

Note: \* = Percentage is with respect to the number of HHs with mid-day meal taking wards.

Source: HH Survey

all the cardholders, including the regular card users. Moreover, credit purchase is more common and easier in the open market than from the PDS.

Regarding the ability to lift the entire ration quota of the available ration items, most of the regular card users including the *Antyodaya* and BPL groups in

Thalikkulam normally face no constraints, but a good number of the Sason respondents have reported to be unable sometimes to lift the entire quota due to lack of money. While about 64% of the regular card users in Thalikkulam and about 32.5 % in Sason also find that the ration quota allotted to them is enough for their family, the remaining in Sason generally feel the PDS quantity is insufficient because of low and fixed entitlement per HH than per person as well as large family size. The latter is endorsed by those cardholders in Thalikkulam who have complained of inadequate quota. Note that the regular use of the ration card also depends on the accessibility or nearness of the PDS shop including the time spent for ration collection and availability of ration items; for all the respondents in Thalikkulam and 76% (206) of the card holders in Sason, the PDS shop is within a 2 km radius and ration collection involves only up to 30 minutes time for 87 % (394) of the card holders in Thalikkulam, but only for 7 card holders in Sason. While none of the card users in Thalikkulam has complained of non-availability of ration items, most of the Sason cardholders have had only complaints.

We have seen that there are 22 (about 4.4 % of the) HHs in Thalikkulam without ration card – 7 of them have not applied for ration card so far and the remaining 15, applied but not yet got. Most of those who have not applied so far are the ones who recently separated from their parent families, and others have got stuck in the complicated procedures of application. On the other hand, 10 of those on the waiting line for ration card find no procedural delay and are confident of getting the card soon, others complain of unnecessary bureaucratic delay. It should be noted that 3 of those who have not applied for ration card and 10 in the other category are at present using somebody else's ration card, both APL and BPL. In Sason, on the other hand, the situation is grim: of the 291 (51.8%) HHs without ration cards, as many as 186 have not applied for ration cards so far for fear of administrative difficulties and delays that might eat into their work hours.

A major difference in the PDS operation in the two States is that the quota for each cardholding HH in Orissa is fixed, as already seen above, whereas in Kerala it varies across the cardholders according to the HH size. It goes without saying that this has significant implications for food security at HH level; there is a growing demand among the beneficiaries for a change in the working concept of quota towards accepting family size as the basic criterion, as in Kerala. Moreover, unlike in Orissa, 'one of the facilitating features of the Kerala PDS in terms of economic access is its flexibility in permitting the card holders to purchase their ration in installments rather than in one lot for a given period' (Kannan 2004).

Unlike in Kerala, the operation of the PDS in Orissa in general, despite its teleological significance and marginal positive effects, has not been much promising for the masses with its difficult physical access and inherent scope for unrestrained corruption and malpractices in the void of public vigil. That is, the PDS has failed to be an institutional umbrella for the people in general, marking no turn in their history of security for a choice for institutionalizing some collective

care arrangement, apart from own initiatives. This separates Kerala and Orissa at two extremes of public action; in one State, people look to public action almost as an inalienable right, while in the other, they are just indifferent or unaware, thanks of course to the different objective historical conditions.

### *Noon Meal Scheme*

As already explained, an important component of the food security is child nutrition programme that works through midday meal scheme and ICDS. The food basket under the programme in Orissa consists of 100 grams of rice, 15 grams of *dal*. In Kerala, children studying up to 7<sup>th</sup> standard are given cooked rice with *dal* or green gram.

All the HHs surveyed in Thalikkulam and about 68% (382) in Sason are aware of the mid-day meal scheme at school. For about 83 % of the HHs surveyed in Thalikkulam have a school nearby or where their children study that provides mid-day meals, whereas in Sason this is available only for about 26 % of the surveyed HHs. However, there are only 203 (about 40 %) HHs with school going children up to seventh standard in Thalikkulam sample and 194 (about 35 %) in Sason sample. And children in only 98 (48.28 % of 203) HHs avail themselves of the scheme in Thalikkulam sample and 145 (about 71.43% of 194) in Sason sample. Under this programme, the children get, at school at midday, cooked rice with dhal, or gruel and gram or cooked rice with vegetables. It is surprising to note that a few households in both the *panchayats* have complaints of social or gender discrimination experienced by their children while taking the midday meals at school; such discrimination is not altogether unheard of in Kerala, but there is a strictly guarded public vigil against it that is honoured in general; on the other hand, in Orissa it is not at all uncommon. Most of the HHs in both the samples, whose wards prefer out of the midday meal at school, are able to provide better food at home, while a few of them opted out because of social discrimination felt while taking midday meals at school.

It has been found that in the educationally backward districts of Orissa, enrolment, attendance and retention of children in schools have gone up considerably with reduction in the dropout of the children, after the introduction of the Mid-day Meals scheme. In the educationally developed districts, on the other hand, the impact has not been so perceptible, given the widespread attraction towards the English medium schools (Orissa SDR: 262). In addition to this, it should be noted, the scheme seems to have somewhat ensured a contribution to the nutritional requirement of the school-going children in Orissa: about 60 % (87) of the HHs whose children are beneficiaries of the programme in Sason sample admit that the midday meal has improved the health of their wards. However, this is so for only about 29 % (28) in Thalikkulam, where most of the parents of the mid-day meal-taking children assert that they do provide better food at home and it is not for the

nutritional quality that their children participate in the programme but for its significance as a social event, as an organized platform for socialization.

### *The ICDS*

As already stated the Integrated Child Development Services Programme (ICDS) is one of the main programmes for providing nutrition. It integrates supplementary nutrition with primary health care and informal education.

All the HHs surveyed in Thalikkulam are aware of the ICDS, and 481 (about 96%) HHs have ICDS centre within their easy reach; for the remaining HHs, the nearest centre is somewhat far off, but within 2 km. On the other hand, in Sason, only about 64 % of the surveyed HHs are aware of ICDS and for almost all of them there is an ICDS disbursement centre in their settlement, though only about half of them are within 2 km of the centre. At the survey time, 134 HHs in Thalikkulam and 159 in Sason are beneficiaries of the ICDS, and all in Thalikkulam and 54 % (86 HHs) in Sason have reported they receive the benefit regularly including the previous month; the benefit consisted mainly of food for children below 6 years and medical care. A few HHs in Thalikkulam and most in Sason have complaints about the inadequacy of the available benefits.

The Orissa Human Development Report remarks that “the ICDS is the most cost-effective among all income transfer programmes. With its vast network at the village level, it has the ability to protect the most vulnerable sections of the population from nutritional stress, both acute and chronic. However, given the severity of poverty in Orissa, it is a moot question whether the ICDS provides supplementary nutrition in the true sense of the term or actually a main meal. In fact, there are examples that reveal that in some cases, the food supplied was shared with other family members and thus acted as a substitute for rather than a supplement to domestic food intake.” (OHDR: 61). Our survey results corroborate this fact of food sharing at family in Sason, but not in Thalikkulam.

That the public schemes in force to meet the avoidable insecurity threats largely run the risk of inefficiency should not by itself detract from their value; their existence, availability, itself has an intrinsic value. It opens up opportunity to make the system efficient, to get the most out of its instrumental value. To this extent then the public intervention in food and nutritional requirement is essential for a secured life.

### *Food security index: How severe is the insecurity?*

Next we turn to food security index, made up of 9 dimensions, as below:

1. Number of square meals per day: 0 = 1 time; 1 = 2 times; 2 = 3 times.
2. Any days in which any member has to go hungry due to lack of food: 0 = yes; 1 = no.
3. Possible to purchase on credit from PDS: 0 = no; 1 = yes.
4. Possible to purchase on credit from traders/market: 0 = no; 1 = yes.
5. Have a ration card: 0 = no; 1 = yes.
6. Distance of PDS shop from house: 0 = beyond 2 km; 1 = within 2 km.
7. Aware of mid-day meal scheme at school: 0 = no; 1 = yes.
8. School where the child studies provides mid-day meals: 0 = no; 1 = yes.
9. Settlement has an ICDS disbursement center: 0 = no; 1 = yes.

The index is obtained by adding the categorical variables; if a HH has no security at all in any of these dimensions, its index would be zero; and that HH, secured in all the 9 dimensions, would have an index of 10.

Thus the index runs from 0 to 10, and its distribution is reported in Table 5, with the index in 0 – 1 scale given in the second column. There is nothing surprising in respect of the higher achievement of food security by Thalikkulam, given the development status of Kerala; the food security index for Thalikkulam ranges from a higher 5 to 10; note that the index range from 0 to 5 covers about 77.2% of the Sason sample HHs, and only 23% are lucky to be in the higher range along with their Thalikkulam counterparts.

Table 5: Distribution of the food security index

Food Security index		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
0	0	0	0	0	3	0.53	0.53
1	0.1	0	0	0	27	4.80	5.34
2	0.2	0	0	0	62	11.03	16.37
3	0.3	0	0	0	102	18.15	34.52
4	0.4	0	0	0	140	24.91	59.43
5	0.5	2	0.40	0.40	100	17.79	77.22
6	0.6	24	4.78	5.18	76	13.52	90.75
7	0.7	94	18.73	23.90	36	6.41	97.15
8	0.8	302	60.16	84.06	10	1.78	98.93
9	0.9	77	15.34	99.40	6	1.07	100
10	1	3	0.60	100			
Total		502	100	100	562	100	100

Source: HH Survey.

The summary measures of food security index, given in Table 6, clearly brings out the disparity in the distribution between the two regions, with a mean of 7.87 for Thalikkulam and 4.2 for Sason. The distribution of the index of the Sason sample, ranging from 0 to 9, is marked by very high variation, while that of the Thalikkulam

sample, ranging from 5 to 10, appears somewhat consistent. Both the distributions are significantly skewed, that of Thalikkulam, negatively and of Sason, positively. The distributions differ in peakedness also, that of Thalikkulam leptokurtic and that of Sason, platykurtic.

Table 6: Summary measures of Food Security index

Summary measures	Food security index			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	5.00	0.50	0.00	0.00
Maximum	10.00	1.00	9.00	0.90
Mean	7.87	0.79	4.20	0.42
Variance	0.58	0.01	2.95	0.03
Coefficient of variation (%)	9.64	9.64	40.94	40.94
Median	8.00	0.80	4.00	0.40
Skewness	-0.58	0.11	0.20	0.10
Kurtosis	1.07	0.22	-0.18	0.21

Source: HH Survey.

## ii) Results from the Institutional Survey

*The enabling environment: How conducive is it?*

Now we turn to the results from the Institutional survey, to assess the extent of the objective environment that facilitates the initiatives at the HH or personal level in respect of food security. As we have already stated in general of Orissa, Sason does enjoy certain institutional capability – there are 11 schools, 9 government and 2 private aided ones, including one high school. There is one coaching centre too, but no libraries. In respect of health care facilities, however, Sason is backward. There are 3 ration shops, but shared by neighbouring *panchayats*, and 6 ICDS disbursal centres.

In what follows we consider only those institutional arrangements that facilitate direct contribution to the food security of the people; that is, fair price shops under the PDS and the nutrition intervention centres, viz., schools with mid-day meal programme and ICDS centres.

There are eight ration shops in Thalikkulam *panchayat*; each covering on an average an area of 1.36 sq. km., whereas in Sason, there are only 3 ration shops, all shared with neighbouring *panchayats*; and each covering 5.65 sq. km area of Sason. In Thalikkulam, there is one ration shop for every 636 households, according to Census 2001; whereas in Sason, 741 HHs have one ration shop. About 93% of the HHs in Thalikkulam have ration cards, but in Sason, only about 47% HHs have



ration cards (Table 7). Not that this roughly agrees with our sample estimates of number of PDS beneficiaries (Table 4). The details about the beneficiaries of the ration shops are given in Table 9 and 10 respectively for the two *panchayats*.

Table 7: Coverage of PDS in the Study Areas

	Thalikkulam	Sason
Area of the Panchayat (Sq. km)	10.89	16.95
Total number of HHs (Census 2001)	5084	2222
Number of ration shops	8	3
Area covered by one ration shop (sq km)	1.36	5.65
Number of HHs per ration shop	636	741
Number of beneficiaries	4719	1051
Percentage out of total No. of HHs	92.82	47.3
Number of APL beneficiaries	3091	497
Percentage out of No. of beneficiaries	65.5	47.29
Number of BPL beneficiaries	1353	432
Percentage out of No. of beneficiaries	28.67	41.1
Number of <i>Antyodaya</i> beneficiaries	260	112
Percentage out of No. of beneficiaries	5.51	10.66
Number of <i>Annapurna</i> beneficiaries	15	10
Percentage out of No. of beneficiaries	0.32	0.95

Source: Census 2001 and Institutional Survey

The total number of PDS beneficiaries in Thalikkulam is 4719 and in Sason 1051. On an average almost 590 families are benefiting out of each ration shop in Thalikkulam and 350 in Sason; note that the ration shops in Thalikkulam are exclusively for the Thalikkulam beneficiaries, but those in Sason are shared with other villages such that the average number would go up if we account for them also. In terms of targeting, the beneficiaries of Thalikkulam are divided into the following groups: APL: 65%, BPL: 29% and *Antyodaya* and *Annapurna*: 6%; and those in Sason into: APL: 47%; BPL: 41% and *Antyodaya* and *Annapurna*: 12% (Table 7).

However, discussions with the ration shop licensees have made it clear that many of the beneficiaries are not regular customers, especially families above poverty line, in both the *panchayats*. It is learnt from a cross section of the cardholders and ration shop dealers that it is the almost nil price differential between the PDS and open market that drives the customers away from the PDS; of course, quality of the provisions does matter, but many, especially in Sason, are willing to accept a quality loss with a price cut. Most of the cardholders other than the APL ones do depend on the fair price shops. When we visited the ration shops in Thalikkulam,

almost all the provisions, except sugar, were available in every ration shop. It was found that the availability of sugar is irregular there. Moreover, the shop licensees very often face the problem of delay or lack of supply of materials. The shop owners told that the APL families generally purchase only kerosene and sugar from the ration shops. In all the ration shops the *Antyodhaya* and *Annapurna* beneficiaries are lifting their entire quota in both the *panchayats*. The quota of *Antyodhaya* category is thirty-five kilogram of rice per month and that of *Annapurna* is ten kilogram of rice per month. This rice is free to the *Annapurna* cardholders and the *Antyodhaya* cardholders have to pay Rs. 3 per kg for the rice. Generally stock will come to the ration shops every week and price chart were displayed in all the ration shops. Ration shop owners are not encouraging the system of purchase on credit.

The ration shops are open on all the weekdays. The working time of the shop is from 9.30 AM to 12.30 PM and 3.30 to 6.30 in the afternoon in Sason and from 8 AM to 12 noon and 3.30 PM to 7.30 PM in Thalikkulam. Once the provisions reach the shop, usually there will be a heavy rush on all the shops in Sason, and within a day or two most of the provisions will be taken off, except sugar; it is found, surprisingly, that in Sason most of the cardholders, including the APL ones, generally do not purchase PDS sugar, as they largely prefer treacle only, obtained outside cheaply. However, there is no such rush in Thalikkulam, and sugar is the most preferred item even by the APL cardholders.

As already explained, the PDS in Orissa has failed to be an institutional umbrella for the people in general, in the absence of an organized public action, as in Kerala. "In Orissa, the problems identified in the PDS are: (a) all the essential commodities required by the poor are not supplied through PDS; (b) the quantities of different commodities supplied to the poor are not sufficient to maintain their livelihood, and even the quality of the ration is not good; (c) physical accessibility of the poor to the fair price shops is less and irregular due to the location of fair price shops at a distant place far away from the homes; and (d) the supply of kerosene oil, the much needed fuel for lighting purposes by the poor is much less compared to the demand for the product in rural areas. Sometimes, unscrupulous activities of dealers prevent the beneficiaries to receive their due share of kerosene quota. The same is true in the distribution of other essential items." (Orissa State Development Report: 260)

### Midday meal scheme

Apart from two unaided schools and one government higher secondary school, the noon meal scheme is functioning in all the other (seven) schools in Thalikkulam. In Sason, in all the 10 primary schools the programme is functional.<sup>5</sup>

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<sup>5</sup> There is also a charitable institution in Sason (a take care centre, called Mission of Mercy (MoM, head quartered at Bangalore), which provides break fast, mid-day-meal and after noon tea and snack, that benefit on an average about 317 people in the locality.

The scheme functioning on a self-selection basis, about 53% of the total students up to seventh standard are taking noon meal at the schools in Thalikkulam. Gruel and gram is the usual menu of the noon meal scheme. In Sason, all the students in all the 10 primary schools take part in the noon meal scheme; for each student, the provision is for 100 grams of rice, 15 grams of *dal*, 1 gram of salt, one gram of oil and 10 Paise worth vegetable. Earlier the food grains were distributed to the students in raw form.

In all the schools in Thalikkulam, a local woman is appointed to prepare the food on daily wage basis. The cook gets an amount equal to the number of students taking noon meals times twenty Paise per day. In case the number of students is very low, she is paid a minimum amount (not less than Rs, 500) for doing the job. In most of the schools, there is a separate kitchen for preparing the meals, with adequate utensils; and iodized salt is generally used. However, most of the kitchen rooms are not in good condition. Students bring the plates for taking their food. It seems that there is no discrimination while serving the food. In all the schools teachers are serving noon meal to all the students together. From a cross section of the teachers and students as well as parents, we have come to know that a majority of the parents in Thalikkulam are not interested in their children taking noon meal from the school. Most of the schoolteachers are of negative opinion about the quality of rice available for the noon meal. Though the food grains reach the schools regularly, there is much delay in getting the grants in cash for making the payment to the cook as well as to buy fuel for cooking food. In most of the schools head masters/mistresses are taking this money regularly from their own pockets, which they will get back in lump sum almost every six months.

There is no separate kitchen room to cook the meal in all the schools except one in Sason; however, the kitchen room available in this school is not in good condition, and here also the noon meal is prepared, as in other schools, outside in the school premises. There is a cook and a helper, both women, to prepare and serve the food, along with the teachers. The cook gets Rs. 200 per month and the helper, Rs. 100 per month. However, the payment is often very irregular, because the grants for meeting such expenses are not reaching the school regularly, as in Thalikkulam, and many schools go without their regular assistance, unlike in Thalikkulam, as the headmistresses here cannot afford to pay them out of their pockets. For instance in EGS – 1, following the non-payment of wages for 5 months, the women left the job, and the school teacher had to make an alternative arrangement with the help of the parents of the students, whereby one woman of each family would take care of the meals preparation each day on a rotation basis.

The food grains supply to the schools is regular, but the quality of the food grains in general is not up to the mark. In many of the schools we were shown sample of food grains, sometimes rotten or infested with insects. Where the food grains are too bad for use, the headmistresses would cancel the programme and wait for fresh supply. Some of the schools use non-iodized salt. Moreover, none of the schools has utensils enough for use. As in Thalikkulam, the students bring their own plates

to take food. In general, non-discrimination is maintained while serving the meals. A general complaint, raised by the parents and teachers as well as by the students, relates to the inadequate quantity of cooked food served; most of the teachers feel that each student requires some 150 to 200 gm of rice, instead of the allotted 100 gm. Another problem that constantly worries the school headmistresses in Sason is the availability of fuel/firewood for cooking the meals, with the grants to meet such expenses being in irregular supply.

Table 8 summarizes the picture on the enabling conditions for running the noon meal schemes in the two regions. As we consider 8 types of facilities that constitute an enabling environment for the smooth running of the programme, the maximum score a school can have (with equal weight for all facilities) is 8 and the minimum, zero. We find that each school in Thalikkulam has on average a score of 5.57 and in Sason, 3; on a 0 – 1 scale, the indices are respectively 0.696 and 0.375.

Table 8. Enabling facilities for the noon meal scheme in the schools:  
Thalikkulam and Sason

Facilities of mid-day meal scheme	No. of schools with facilities	
	Thalikkulam	Sason
Total Number of schools	7	9
Separate kitchen	6	1
Kitchen room in condition	3	0
Separate women to cook	7	8
Regular supply of materials for cooking	7	9
Regular grants for meeting other expenses	0	0
Good quality of the food items provided as perceived by the teachers	2	0
Adequate utensils	7	0
Non discrimination while serving	7	9
Score for facility per school	5.57	3

Source: Institutional Survey.

Despite difficulties, the schoolteachers in Orissa in general, as our experience in Sason demonstrates, put in commendable efforts to run the programme that seeks to ensure the twin securities of nutrition and education of the children. As already noted, it has been found that in the educationally backward districts of Orissa, enrolment, attendance and retention of children in schools have gone up considerably with reduction in the dropout of the children, after the introduction of the Mid-day Meals scheme (Orissa SDR: 262). However, The Orissa State Development Report points out the following problems in respect of the mid-day meal scheme in operation there:

“(i) Teacher is the sole manager and organiser of the programme. This has affected the teaching ability of the teachers and study atmosphere in the schools.

(ii) Infrastructure in the form of utensils, kitchen room and cooking materials is inadequate and scarce affecting the implementation of the programme.

(iii) There is corruption and pilferage in the programme affecting the very objective of the programme for which it is meant i.e., to provide nutritional food to school going children at the elementary level.

(iv) Absence of a separate budgetary provision for the implementation of the programme. Presently, the programme is sustained by the allocation of funds by Department of Women and Child Development, which receives the budgetary grants for several welfare schemes. Mid-day Meals programme is looked upon as one of such programmes.” (Orissa SDR: 262 – 263).

#### Integrated Child Development Scheme:

As stated earlier, the ICDS functions through a chain of *Anganwadi* centres at the ward/village level. As already indicated, the scheme provides a package of services to children below 6 years, pregnant women nursing mothers and adolescent girls; the package of services includes: supplementary nutrition, immunization, health check-up, referral services, pre-school non-formal education and nutrition and health education.

In Thalikkulam *panchayat* there are 20 *Anganwadi* centres and in Sason, five. We surveyed all the five *Anganwadi* centres in Sason and ten out of the 20 centres in Thalikkulam, including those located in some specific areas in the *panchayat* such as the beech area (fishermen colony) and another poor colony consisting mainly of SC HHs. Each *Anganwadi* centre is manned by two workers, both women, one teacher and one helper. The teacher takes care of the records of beneficiaries and gives training to the preschool children. They are also entrusted with fieldwork in the area assigned to the particular *Anganwadi*. Both the workers participate in the classes organized by the primary health centre workers in the area. For all the *Anganwadi* workers, there is a meeting at the block level every month for discussing the general functioning of the *Anganwadi* centres. There are also area meetings, held on a rotation basis at different *Anganwadi* centres, where they have to submit all the accounts of the *Anganwadis*. The beneficiaries of *Anganwadi* centres in both the *panchayats* are of high regard for the workers for their constant interaction that helps spread health care awareness.

In two of the ten *Anganwadi* centres surveyed in Thalikkulam, there were no permanent teachers at the time of the survey. The teachers' qualification in most of the *Anganwadis* here is either SSLC (10 year) passed or +1/+2, and in Sason, SSLC passed. It is interesting to note that in Sason, all the *Anganwadi* workers belong

only to the forward caste, as there is none from the lower castes educationally eligible for the work. Usually there is a block level interview for selecting the *Anganwadi* workers. Teachers initially get detailed training from ICDS about their work. The monthly salary is Rs. 1350 for teacher and Rs. 800 for helper in Thalikkulam and Rs. 1000 for teacher (earlier it was Rs. 900) and Rs. 500 for helper in Sason. The Kerala *Anganwadi* workers are more secure than the Orissa ones in that they enjoy the protection coverage of welfare fund both for teachers and for helpers. The Kerala *Anganwadi* Workers and Helpers Welfare Fund Board, started in 2004, is one of the 23 Welfare Fund Boards that provide welfare assistance and income security and employment to the unorganized sector workers. The welfare fund is a contributory fund, with the workers and the government contributing equally to the fund. Here the teachers contribute thirty rupees a month and the helpers, fifteen rupees a month to the welfare fund. All the teachers and helpers in the surveyed *Anganwadis* are members of the welfare fund, except those two teachers who are working on temporary basis.

On an average about 41 beneficiaries are there in each *Anganwadi* centre in Thalikkulam and 96 in Sason. The workload is too high in all the *Anganwadi* centres in both the *panchayats*, and in Sason it is just unbearable. And almost all the beneficiaries regularly visit their respective centre. Preschool children form the largest beneficiary category in both the *panchayats*, about 51.7% of the total beneficiaries in Thalikkulam and 42.6% in Sason. Preschool children from both below and above poverty line households attend the *Anganwadi* centres. However all the other beneficiaries are from below poverty line families only. The second largest group of beneficiaries includes infants from 6 months to 3 years.

The *Anganwadi* teachers surveyed in Thalikkulam are in general concerned about the difficulties of getting children to the *Anganwadis*, because of the tough competition they face from the newly born LKG/UKG schools in the private sector. They are therefore very particular to maintain regular contact with all the families in the locality and resort to large scale canvassing. As per the ICDS programme, the preschool children should be in the age group of three to five years. However, in some of the *Anganwadi* centres in both the *panchayats* we found children of below three years. The teachers told us that it is due to the shortage of children in the older age group that they are bringing small ones into the *Anganwadi* 'play schools'. One *Anganwadi* centre, situated in an SC colony in Thalikkulam, has some locational problems. The teacher of this *Anganwadi* told that people outside the colony are not ready to send their children to this centre, as they do not like their children mingling with the children of the colony, lest they pick up the 'culture of poverty' there.

The infrastructure facilities in the *Anganwadi* centres are grossly inadequate in both the study areas. Five of the ten *Anganwadi* centres surveyed in Thalikkulam do not have their own land and building. They are working in buildings donated by some private party, or some cultural club or *mahila samajam*. Among these, only half of



the buildings are in good condition. The situation of one *Anganwadi* situated in the beech area is really pathetic. This *Anganwadi* is working on a private land and the condition of the building is really worse with thatched walls, thatched roof and with no flooring at all. This *Anganwadi* does not have electricity, toilet, gas for cooking and even a proper own water source. Two other *Anganwadis* also do not have electricity, including one centre, working in an arts club building that was electrified earlier; the electricity board, however, cut the connection following the non-payment of the electricity bills regularly. Still worse, most of the *Anganwadis* surveyed in this *panchayat* do not have toilet facilities and play ground for the children. However, separate kitchen is there in almost all the *Anganwadis*, but without cooking gas for many of them. The ICDS is providing only 10 Paise per student for buying gas, which is grossly inadequate to meet such expenditure. Utensils for cooking are supplied by the ICDS and chairs and mats are supplied by the *panchayat* to all the *Anganwadis*. In addition, the block authorities have also supplied some furniture mainly, tables, benches etc. Each *Anganwadi* regularly receives at their doorsteps the provisions for cooking from the fair price shops ('*Maveli* stores').

All the five *Anganwadi* centres in Sason are functioning in the school premises except in Katapali, where it is in a community hall, a little far from the school. In most of the centres, food is cooked in the open premises, as there is no separate kitchen in the school. None of these centres, except the Katapali centre, has electricity facility. There is no bench or desk in any of the centres, except a chair and table meant for the teacher of the *Anganwadi*. The children in all the centres sit on the cement floor, even without a mat. In some cases the floor is broken and in bad condition and the walls are not clean. None of the centres has a cooler or aquaguard; children drink water from the nearby tube well in the school premises. Unlike in Thalikkulam, the provisions for cooking food for the beneficiaries are not in regular supply from the ration shops, and many days go without food. And all the *Anganwadi* workers, along with a cross section of the beneficiary families, admitted that the quantity of food grains that they received was always less than allotted., with at least 15 kilograms of difference in every quintal of wheat or *dal*. However, the workers, in fear of their superiors, who are behind the leakage, never even think of complaining.

The quality of the provisions of wheat and *dal* is so bad that one of the *Anganwadi* workers in Sason burst out:- "*Ita kana gute? Sarkar Chhua aar maa mankar bhalar lagi karuchhe, aar kharap jinish deuchhe*". The rough English translation would be – "What is this? The government is said to do some good thing for the children and women; but providing such bad food". And this is in addition to the irregularity and inadequacy of the food supply there.

In this context, there is nothing surprising in the general finding that "the incidence of moderate malnutrition still remains high" in Orissa, despite the good coverage of

ICDS (OHDR: 61). The Orissa State Development Report quotes several micro studies made in several parts of the State as indicating “that the beneficiaries under the programme had not received adequate care. Besides, the Anganwadi workers being untrained and inadequate in strength could not administer the programme effectively. Furthermore, there was absence of coordination and cooperation among different government functionaries on the one hand and Anganwadi workers on the other at the grassroots level..... This is noticed in almost all the blocks in the State.” (OSDR: 261)

## **5. In Lieu of Conclusion**

The chapter seeks in its own way to address the most basic security for survival, that is, food in the context of India in general and two States in India in particular, one socially advanced with experience of high social security coverage (better performing: Kerala) and another with socially less advanced and less coverage (less performing: Orissa). We have analyzed the food security considerations at two levels of initiatives: i) at the individual HH as well as personal level through a HH survey and ii) at the institutional level; constituting the enabling environment for the HH and the individual, through an institutional survey, thus capturing the dynamics of security in its entirety.

The study, while highlighting the glaring disparity in food security between the two States of Orissa and Kerala, brings out an argument for the potential of public action in realizing for the public at large the fruits of freedom from hunger and poverty. The dynamics of historical conjunction of ecological, economic, social, and institutional conditions that evolves to define a certain level of security was quite favourable in Kerala but unfavourable in Orissa. It does not however mean that there has been a dearth of policies and programmes in Orissa; there have been many. But the efficiency in realizing adequate public good out of them has always been at a low ebb. Neither has there been an enlightened or even populist political will to generate sustainable public good, nor has there been an organized collective demand, people remaining illiterate and helpless, unresponsive and unorganized, repeating the cycle of their parents' lives. And here lies the difference between the two States. The forceful suggestion here from the Kerala experiences with public action is that it is not a number of piecemeal schemes that matter but a rights-based comprehensive security cover.

## **Chapter 8**

### **Local Dynamics of Social Security– A Tale of Two Village Panchayats: Employment Security**

#### **1. Introduction**

Now we turn to employment security, which is better identified with income security, the most basic security for a decent life. In a world, where living conditions are determined in private markets on prices, adequate income secures a safe position with a cushioning against inadequacies and adversities, that is income security; and income is ultimately derived from labour – both mental and physical, that is employment. Employment is secure when its remuneration is adequate and its tenure is certain. Based on the (un)certainly of tenure, employment is usually grouped into distinct categories of permanent, casual, and regular but not permanent. The first one refers to employment in general in the public sector and the last in the private sector, while the second category encompasses all employment opportunities, even in the public sector nowadays, with no guaranteed contract on tenure and remuneration, and hence involving full uncertainty. Being uncertain in both tenure and remuneration, casual employment is thus wholly insecure (it should be noted that we are not winking at the significance of socially normed minimum wages and of trade unions, but even their roles are getting weak in compromises in these days of increasing casualization of employment). Note also that in all these categories, there is an employee-employer relationship; hence we can have a separate categorization based on this relationship, and where this is absent, we have another category of employment, self-employed one. Thus here we consider employment security in the context of four types of occupation, viz., casual, regular but not permanent, permanent and self-employed. Now juxtaposed against these is the category of the unemployed with full income insecurity, unless otherwise favourably situated. In what follows we examine the (in)security aspects of these five groups. The discussion is presented in three sections; the first section shows the local background of employment/unemployment (in)security and the next section, the distribution of the estimated security index, and the final one a discussion of the available enabling environment

#### **2. Results from the Household Survey**

This Section is further divided into two parts: Part 1 describes the background of the food (in)security, while Part 2 estimates and analyzes the respective (in)security index.

(i) Background of the (in)security

As already noted, we have surveyed 502 HHs in the 12 wards of Thalikkulam village *panchayat* in Trissur district of Kerala and 562 HHs in Sason village *panchayat* in Sambalpur district of Orissa. Total number of persons enumerated in Thalikkulam is 2543 and in Sason, 2790. Based on occupation, we have enumerated a total of 1033 individuals in Thalikkulam, out of which we have personally interviewed and surveyed 1023 individuals – 790 employed and 233 unemployed; in Sason, the number of the enumerated individuals is 1085 and that of the surveyed is 1059 – 976 employed and 83 unemployed (Table 1).

**Table 1: Occupation details**

Nature of Occupation	Thalikkulam (Kerala)			Sason (Orissa)		
	Enumerated	Surveyed	Proportion (Surveyed)	Enumerated	Surveyed	Proportion (Surveyed)
Casual labour	220	218	27.59	443	425	43.55
Regular but not permanent	340	336	42.53	70	62	6.35
Permanent	69	69	8.73	21	21	2.15
Self-employed	170	167	21.14	468	468	47.95
Total Employed	799	790	100	1002	976	100
Unemployed	234	233	22.78	83	83	7.84
Total	1033	1023	100	1085	1059	100

As elsewhere stated, the employment rate, especially female participation, is much less in Talikkulam sample compared with Sasan. Unemployment among female is twice that among male in Talikkulam; but the reverse is the case in Sasan. The proportions of students and housewives are also higher in Talikkulam. And all these lead to a higher dependency ratio (defined here as the ratio of all others to the employed) in the Talikkulam sample.

Among the employed in the sample, casual and self-employed workers form a greater proportion in Sason; but in Thalikkulam the dominant category is ‘regular but not permanent’ with almost equal gender representation (Table 2). Permanent (Government) jobs are very few in both the *panchayats*, much fewer in Sason – an indication of the recent job-freeze policy at the Government level. It is interesting to see in a gender-wise examination that the female representation is very minimal in the ‘risky’ occupations (of casual, self-employed and regular but not permanent categories) in Thalikkulam only, whereas in the permanent job category in the same *panchayat*, they outnumber the male. It should also be noted that emigrants form a sizeable proportion (46 per cent) of the ‘regular but not permanent’ category,<sup>1</sup> but they are very few in other categories.

<sup>1</sup> Most of them were available at home on leave during our survey period.

Table 2: Sample Survey Results – Nature of Occupation

Nature of Occupation	Kerala (Thalikkulam)		Orissa (Sason)	
	Number	Percent	Number	Percent
Casual	220	27.53	443	44.21
Female	25	17.99	68	19.05
Male	195	29.55	375	58.14
Regular but not permanent	340	42.55	70	6.99
Female	60	43.17	13	3.64
Male	280	42.42	57	8.84
Permanent	69	8.64	21	2.10
Female	38	27.34	5	1.40
Male	31	4.70	16	2.48
Self employed	170	21.28	468	46.71
Female	16	11.51	271	75.91
Male	154	23.33	197	30.54
Total	799	100	1002	100
Female	139	100	357	100
Male	660	100	645	100

For most of the HHs in Sason (about 76 percent), the main source of income is wage labour, and for 21 percent, self employment; in Talikulam on the other hand, wage labour (26.5 percent), salary (24.3 percent), foreign remittances (23.7 percent) and self employment (20.5 percent) all have somewhat equal importance (Table 3).

Table 3: Sample Survey Results – Source of Income

Source of income	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Wage labour	133	26.5	429	76.33
Self Employment	103	20.5	117	20.82
Salary	122	24.3	12	2.14
Rent/Property income	17	3.4	0	0
Remittances	119	23.7	0	0
Others	8	1.6	14	2.49
Total	502	100	562	100

### *Casual workers*

It should be noted that most of the casual workers in Sason (about 75%) are agricultural labourers, whereas in Thalikkulam they form only about 29%. Majority of the casual workers in Thalikkulam are engaged in activities other than agricultural, construction works and fishing (Table 4) – a large spectrum of diverse service sector activities like fish trade, driving, electrical works, plumbing, and so on. However, it should be noted that the primary sector as a whole still commands high in respect of casual employment opportunities in this *panchayat* also.

**Table 4: Activity status of the casual workers**

Activity status of the Casual labourers	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Agricultural labourer	63	28.9	320	75.29
Construction worker	35	16.1	55	12.94
Fishing	37	16.9	0	0
Others	83	38.1	50	11.76
Total	218	100	425	100

In addition to the uncertainty in employment opportunities, life insecurity implied in casual employment depends to a large extent on the level of earnings received, which is the product of number of days of work and wage rate. Note that Kerala has been enjoying a unique position among the Indian States with a much higher socially normed wage rates, still far higher than the minimum wages. It should be noted that such a radical experience was the outcome of development initiatives through legislation of the Kerala State such as the Agrarian Relations Act and the Kerala Agricultural Workers Act, hailed as the Magna Carta of the agricultural labourers in the State. The latter prescribed hours of work, security of employment, higher fixed wages, and welfare provisions for the agricultural workers, and heralded the wage inflation in Kerala that contributed to the higher living standard. Orissa has not unfortunately had any of such development initiatives through public action.

It is worth noting that about 43 % of the casual workers in Thalikkulam surveyed have reported to earn Rs. 100 to Rs. 150 a day; and the average reported daily earnings come out to be Rs. 137 (Table 5). In Sason, on the other hand, most of the casual labourers (76.5 %) reported to be belonging to Rs. 30 – Rs. 50 earnings bracket, with mean daily earnings of Rs. 43. Note that the earnings distribution in Thalikkulam is almost normal, but that in Sason is highly positively skewed<sup>2</sup>. Note that in Sason, only 6.4% of the casual labourers receive earnings greater than Rs, 50 a day, while in Thalikkulam, this earnings bracket includes as much as 98.6%.

In respect of number of days of work, nearly 60% of the casual labourers in Thalikkulam work upto 15 days a month, whereas about 51% of those in Sason work for more than 15

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<sup>2</sup> Skewness measures the symmetry of the sample distribution; This measure is centred at 0. In general, a skewness value greater than one indicates a distribution that differs significantly from a normal, symmetric distribution. To test that the distribution is skewed, find the ratio of skewness value to its standard error; that is, reject the null hypothesis that the distribution is symmetric if the ratio is less than  $-2$  or greater than  $+2$ . Here the ratio is 0.563 for Thalikkulam and  $+23.98$  for Sason, hence the hypothesis that the distribution is normal is not rejected in the case of Thalikkulam but rejected in the case of Sason.



**Table 5: Earnings per day of the Casual workers**

Earnings (Rs.) per day	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Less than/equal to Rs. 30	1	0.46	73	17.18
Rs. 30 - Rs. 50	20	9.17	325	76.47
Rs. 50 - Rs. 100	55	25.23	25	5.88
Rs. 100 - Rs. 150	93	42.66	2	0.47
Rs. 150 - Rs. 250	42	19.27	0	0
>= Rs. 250	7	3.21	0	0
Total	218	100	425	100
Minimum	30		10	
Maximum	300		150	
Mean	136.59		42.65	
Coefficient of variation (%)	37.33		35.62	
Skewness	0.093	(0.165)	2.83	(0.118)

Note: Figures in brackets are standard errors of skewness

days a month (Table 6). Assuming the averages (of reported daily earnings and number of days of work) hold, however, we find that these casual workers have an average daily wage rate of about Rs. 70.6 in Thalikkulam and Rs. 22.3 in Sason – more than 3 times difference.

**Table 6: Number of days worked in the previous month of the Survey**

No. of days worked last month	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Less than/equal to 5 days	5	2.29	47	11.06
6 - 10 days	44	20.18	63	14.82
11 - 15 days	80	36.70	97	22.82
16 - 20 days	54	24.77	123	28.94
21 - 25 days	29	13.30	66	15.53
> 25 days	6	2.75	29	6.82
Total	218	100	425	100
Minimum	4		0	
Maximum	30		30	
Mean	15.5		15.7	
Coefficient of variation (%)	37.06		48.87	
Skewness	0.272	(0.1648)	-0.384	(0.1184)
Average earnings a day (Rs)	70.57		22.32	

Note: Figures in brackets are standard errors of skewness

It should be noted that only about 15 % of the casual workers in Thalikkulam reported their earnings quite inadequate for a living; while there were as much as 44 % in Sason (Table 7). Most of these 'poor' had to resort to borrowing and some to seek support from the relatives; the remaining reported to have somehow adjusted to meet both the ends.

Illness and non-availability of work in both the localities were cited as reasons by those who had worked less than 10 days in the previous month of the survey. It is worth noting that about half of the casual workers in Thalikkulam and nearly 90 % of them in Sason were also searching for more days of work and other work opportunities; the search group included some workers out of the 'full employed' ones, who had worked for 5 or more days a week. On the other hand, many of the 'low-employment' workers (working for less than 4 days a week) had been too ill-disposed or engaged in urgent domestic affairs to go or seek for more days of work; and some others had been too convinced of the futility of a search. The search mechanism usually consisted of self-search or search through relatives or friends or both; significantly, there was only one respondent in Thalikkulam who tried the trade union route for job search. It is a surprise given an organizationally surcharged labour front in Kerala that there are very few takers among the Thalikkulam casual workers sample for any trade union participation. Are the trade unions losing their grip or interest over the casual jobs even in Kerala with a hallmark of organized labour? There is enough to believe that Kerala too is fast evolving in line with the norms of the new state-sponsored liberal era for a 'flexible' casual labour market. On the other hand, in Orissa, with little political grip on the general populace, no casual worker belongs to any trade union.

Now given this background of job (in)security, how are these casual workers prepared to cope with contingent events? As is well known, Kerala has a number of welfare schemes institutionalized through Welfare Funds/Boards for the benefit of the informal sector workers. Kerala was the first, and the leading one among a few, State to experiment with 'Welfare Funds' as a specific form of collective care arrangements for the informal sector workers; there are about 23 Welfare Funds to benefit different segments of the informal workers in the State. However, one or another of these government welfare schemes stands to benefit only 35 (16 %) of the 218 casual workers surveyed in Thalikkulam (Table 7). It shows the wide penumbra in the vast casual work opportunities left uncovered by any of the government welfare scheme even in Kerala that leads the whole country with such initiatives. On the other extreme of this welfare administration lies Orissa with apparently few initiative on either Governmental or personal front. None of the sample casual workers is covered by any of the Government welfare scheme.

Some of the sample casual workers in Thalikkulam have prepared themselves through some cover of insurance protection from the self-initiated ones – about 27% having insurance against work-related hazards, 32% against accident, and 25% against sickness. Note that about 17% of the workers have made themselves ready for old age contingency through some pension plans. It is again the institutional capability available in Kerala in terms of a large network of insurance agents that partly explains this personal initiative for participation in the security cover. And this is precisely what is inadequate in extent or almost absent in Orissa villages with their geographical scatter. Though the proportion of the casual workers engaged in works that involve risk of some fatal hazards – those engaged in fishing (in Thalikkulam), tree climbing, electrical and electronic works, etc. – is almost the same in both the samples, none among them in Sason has any insurance

against work-related hazards and none has any pension plan nor insurance cover against sickness; only two casual workers have insured themselves against accident.

**Table 7: Some background of (in)security: Casual Workers**

Casual Labourers	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Earnings adequate for livelihood	185	84.86	238	56
Searching for more days of work	111	50.92	378	88.94
Benefits other than pay	0	0	0	0
Work involves health hazard	72	33.03	142	33.41
Member of any trade union	22	10.09	0	0
Member of any Govt welfare scheme	35	16.06	0	0
Looking for a permanent/regular job	98	44.95	310	72.94
Engaged in hazardous work	72	33.03	142	33.41
Insurance against				
work-related hazards	59	27.06	0	0
accident	69	31.65	2	0.47
sickness	54	24.77	0	0
Pension plan	37	16.97	0	0
Any savings	14	6.42	10	2.35
Any property in your name	92	42.20	181	42.59

Do they have any savings for the future or any property for income security? Only 14 (6.4 %) of the (218) casual workers in Thalikkulam sample and just 10 (2.4 %) in Sason sample have reported to have some savings and almost the same proportion (about 42 %) in both the samples to have property in terms of land, livestock and gold.

Given this scope for job (and hence life) insecurity, it is natural that there is a growing tendency for seeking permanent/regular job; however, only 98 (45 %) of these casual workers in Thalikkulam sample are in such a search, whereas in Sason sample, the proportion is 73 %; utter resignation after long futile search, upper age limit for entry in the public sector, and lack of adequate qualification are reported to have made others idle for a search.

***‘Regular but not permanent’ workers***

Next we come to the category of ‘regular but not permanent’ workers, the largest group (43 %) of the total (1023) surveyed population in Thalikkulam, but the second smallest (6.4 %) of the total (1059) in Sason; the group consists of white collar (33 % in Thalikkulam and about 39 % in Sason) and manual employees (all the remaining). Note that this group also includes, as already seen, the ‘informal’ workers in the formal sector. It is significant to note that only 8 % in Thalikkulam and 3 % in Sason have any contractual agreement with employer. Most of them however have tenure of contract of more than 3 months. Some of the benefits other than pay, such as bonus, leave benefits,

pension, provident fund, sickness benefits and accident-related benefits, are accessible to about 46 % in Thalikkulam but to only about 11 % in Sason (Table 9).

Coming to their monthly earnings, it appears that most of the Thalikkulam sample workers are much better off, with mean monthly earnings of Rs. 7273 than their Sason counterparts with mean monthly earnings of Rs. 1420 only; however, there exists greater inequality in the case of Thalikkulam sample, as expected, and evident from the higher coefficient of variation (Table 8). Note that 43 % of them have monthly earnings greater than Rs. 5000, whereas 31 % have up to Rs. 2000 only. In the case of Sason, on the other hand, majority of the workers (about 53 %) are in the earnings bracket of Rs. 1000 – Rs. 2000 and about 35 % have monthly earnings up to Rs. 1000 only. It is significant to note that the whole sample ‘regular but not permanent’ workers in Sason earn a month up to Rs. 5000 only (maximum of Rs. 4500), while 43 % of the Thalikkulam sample workers have monthly earnings greater than Rs. 5000 (maximum of Rs. 40,000). Both the earnings distributions are highly skewed, the Thalikkulam one positively and the Sason, negatively.

**Table 8: Earnings (Rs.) a month of Regular but not permanent workers**

Earnings (Rs.) per month	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Less than Rs. 500	9	2.68	7	11.29
Rs. 500 - Rs. 1000	32	9.52	14	22.58
Rs. 1000 - Rs. 2000	64	19.05	33	53.23
Rs. 2000 - Rs. 3000	57	16.96	7	11.29
Rs. 3000 - Rs. 5000	29	8.63	1	1.61
Rs. 5000 - Rs. 7000	13	3.87	0	0
Rs. 7000 - Rs. 10000	62	18.45	0	0
Rs. 10000 - Rs. 15000	31	9.23	0	0
Rs. 15000 - Rs. 20000	22	6.55	0	0
>Rs. 20000	17	5.06	0	0
Total	336	100	62	100
Minimum	100		160	
Maximum	40000		4500	
Mean	7272.8		1419.5	
Coefficient of variation (%)	101.01		54.04	
Skewness	1.607	(0.1331)	-1.146	(0.3039)

Note: Figures in brackets are standard errors of skewness

About 94 % of the Thalikkulam and 81 % of the Sason sample workers are satisfied that their earnings are adequate for their livelihood (in their respective living conditions). The remaining ‘poor’ workers report to have managed with support from relatives and friends or through borrowing or both. Very few of these ‘poor’ workers, however, were able to go in for some supplementary works, the reasons cited being inadequate time and job opportunities; at the same time it is found that a few of the higher earnings bracket workers also went in for additional jobs. In contrast to the casual job scenario, the influence of the trade union on this sector in Kerala is conspicuous by its strength with about 68.5 % of these workers in Thalikkulam sample being members of some trade

unions. However, only a nominal two trade union participants were met in the Sason sample.

**Table 9: Some background of (in)security: ‘Regular but not permanent’ Workers**

‘Regular but not permanent’ Workers	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Any contractual agreement with employer	28	8.33	2	3.23
Benefits other than pay	154	45.83	7	11.29
Earnings adequate for livelihood	316	94.05	50	80.65
Engaged in supplementary work last month	18	5.36	6	9.68
Member of any trade union	230	68.45	2	3.23
Member of any Govt welfare scheme	0	0	0	0
Work involves any health hazard	50	14.88	5	8.06
Insurance against				
work-related hazards	54	16.07	1	1.61
accident	116	34.52	5	8.06
sickness	80	23.81	0	0
Pension plan	41	12.2	0	0
Looking for a permanent job	126	37.5	47	75.81
Feel insecure about the future of job	189	56.25	37	59.68
Any savings	130	38.69	12	19.35
Any property in your name	208	61.90	29	46.77

Note that none of these workers enjoy any of the public welfare scheme benefits. Some of them have however prepared themselves through some cover of insurance protection, especially in Thalikkulam – about 35 % having insurance against accident, and 24 % against sickness; about 12% have some pension plan for the old age contingency. It should also be noted that about 15 % of the casual workers in the Thalikkulam sample are engaged in works that involves some risk of fatal hazards, but only 16% of them have insurance cover against hazards (Table 9). On the other hand, in Sason sample, very few of these workers have some sort of personal insurance cover; none has insurance against sickness and pension plan.

Also note that most of these workers (62.5 %) in the Thalikkulam sample are not in pursuit of a permanent job, as many of them do not get time for a serious search; but in the Sason sample, most of them (about 76 %) are in search. At the same time, about 60 % of the workers feel insecure about the job; majority of them being manual workers. Among these ‘feel insecure workers’, most of them find themselves not in a position to seek for a permanent job.

Coming to savings for future, about 61 % of these workers in Thalikkulam and nearly 81 % in Sason do not have any savings and 38 % and 53 % respectively have no property in their name. It should be noted that we are considering here only the individual members of the households that may also have other members who are savers and propertied.

### *Self-employed workers*

Now we come to the self-employed workers, 167 in number in Thalikkulam sample and 468 in Sason sample, and majority of them being in services sector (Table 10). Most of these (around 70 %) are single-member or 'self only' ones (Table 11). In the units run with hired workers, number of workers varies from one to a maximum of 5 in both the

**Table 10: Field of self-employment**

Sectors	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Agricultural	9	5.39	126	26.92
Industrial	17	10.18	13	2.78
Services	141	84.43	329	70.30
Total	167	100	468	100

samples. Significantly enough, most of these units (about 75 % in Thalikkulam sample and 63 % in Sason sample) were set up on own or family funds. In the case of almost all of the remaining units, capital was mobilized through borrowings; only some of these

**Table 11: Type of self-employment**

Type of self employment	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Self only	118	70.66	326	69.66
With family members	33	19.76	78	16.67
With hired workers	16	9.58	64	13.68
Total	167	100.00	468	100.00

borrowers (about 36 % in Thalikkulam sample and 24 % in Sason sample) were able to pay off the entire debt. Most of the in-debt self-employed workers, especially in Sason, feel that they are left with nothing much after paying back loan and have to borrow again. However, on the whole, only around 25 % of the self-employed workers are still on the look out for some other, especially permanent, job. Surprisingly, there are many in-debt self-employed workers who do not feel under pressure for seeking some other job. And the organizational participation of these workers goes well in line with the tradition of the respective States.

Considering the distribution of monthly earnings of the self-employed workers, majority are found in the low income brackets – about 65 % of them earning below the mean of Rs. 3498 a month in Thalikkulam and about 75 % below the mean of Rs. 823 in Sason (Table 12). The earnings distribution is highly skewed, more so in Sason. However, there is wide disparity in the earnings level between the two samples: the maximum in Thalikkulam is more than twice that in Sason and the mean earnings level in Thalikkulam is more than 4-fold of that in Sason.



**Table 12: Earnings a Month Self Employed**

Earnings (Rs.) per month	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
<= Rs 500	12	7.19	317	67.74
Rs 500 to Rs 1000	18	10.78	38	8.12
Rs 1000 to Rs 2000	40	23.95	67	14.32
Rs. 2000 to Rs 3000	37	22.16	22	4.70
Rs 3000 to Rs 4000	13	7.78	10	2.14
Rs. 4000 to Rs. 5000	23	13.77	3	0.64
Rs. 5000 to Rs. 7000	9	5.39	11	2.35
Rs. 7000 to Rs. 10000	11	6.59	0	0
Rs. 10000 to Rs. 15000	4	2.40	0	0
Total	167	100	468	100
Minimum	100		50	
Maximum	15000		7000	
Mean	3497.9		823.22	
Coefficient of variation (%)	80.99		148.69	
Skewness	1.64	(0.1879)	2.863	(0.1129)

Note: Figures in brackets are standard errors of skewness

About 90 % of these workers in Thalikkulam sample find their earnings adequate for their livelihood and 52 % in Sason (Table 13). Among those with inadequate earnings, some get support from relatives and friends and others resort to borrowing and dissaving. Some kind of supplementary works are taken up only by very few however, especially in Thalikkulam. While some self-employed workers have not felt any need for supplementary works, inadequate time and lack of supplementary job opportunities have forced most others out from going in for supplementary works when they have really wanted to.

No public welfare scheme benefits are available for any of the self-employed workers in the samples. However, quite a few of them have prepared themselves through some cover of insurance protection in Thalikkulam, but very few as expected in Sason (Table 13). Nearly half of the self-employed workers engaged in agricultural works have some sort of crop insurance but none in Sason. Also note that about 59 % of these workers in Thalikkulam sample and 87 % in Sason sample have reported no savings and about 51 % in Thalikkulam and 61 % in Sason sample, no property in their names.

A major problem faced by the self-employed units engaged in manufacturing or processing of products is in marketing. Most of them do not have any arrangements with anybody for trading the products and have often experienced the problem of having not to sell or to make distress sale in the face of competition from brand products or lack of demand in general. This too adds to their insecurity.

**Table 13: Some background of (in)security: Self Employed Workers**

Self Employed	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Mobilized capital from own/family funds	125	74.85	293	62.61
from borrowings	42	25.15	175	37.39
Entire debt is paid off	15	35.71*	42	24*
Able to pay loan and meet HH expenses as well as to save	12	28.58*	7	4*
Left with nothing much after paying back loan and have to bo	15	35.71*	126	72*
Looking for other jobs	46	27.54	111	23.72
Member of any professional/service association	151	90.42	107	22.86
Earnings adequate for livelihood	150	89.82	241	51.5
Engaged in supplementary work last month	4	2.4	70	14.96
Work involves any health hazard	25	14.97	47	10.04
Insurance against				
work-related hazards	22	13.17	1	0.21
accident	71	42.51	3	0.64
sickness	47	28.14	2	0.43
Pension plan	33	19.76	3	0.64
Crop insurance	4	44.44#	0	0#
Any savings	68	40.72	80	17.09
Any property in your name	84	50.3	181	38.68

Note: \* = Percentage w r t the number of borrowers; # = w r t those engaged in agricultural works.

### *Permanent employees*

Among the 69 permanent employees in the Thalikkulam sample, there is only one in the administrative/managerial cadre and none among the 21 Sason sample. Most of the remaining are in professional/technical and clerical posts as well as in the ‘others’ category – those in Anganwadi/ICDS, transport service, police, school, and so on (Table 14).

**Table 14: Occupation category of the Permanent Employees**

Occupation category	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Professional/technical	18	26.09	4	19.05
Clerical	18	26.09	8	38.10
Administrative/managerial	1	1.45	0	0
Subordinate staff	3	4.35	2	9.52
Others	29	42.03	7	33.33
Total	69	100	21	100

This structure explains the earnings differential, with a mean of Rs. 5636 a month in the Thalikkulam sample and Rs. 4105 in the Sason sample. (Table 15). As much as 61 % in Thalikkulam and 52 % in Sason sample fall in the up-to-mean-earnings bracket. Also note the regional differential in the earnings distribution; the maximum of Thalikkulam is

thrice that of Sason and nearly 30 % of the Thalikkulam sample permanent employees receive monthly earnings above Rs. 7000, but none of the Sason sample. However, the earnings are reported adequate for livelihood by nearly 90 % of these employees in both the samples; most of the remaining 'inadequate earners' manage their livelihood through borrowing. Very few of them (only 2 each) were engaged in some supplementary work in the previous month, others finding themselves constrained in time.

**Table 15: Earnings a month: Permanent Employees**

Earnings a month: Permanent employees	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
<= Rs 1000	10	14.49	4	19.05
Rs 1000 to Rs 2000	7	10.14	2	9.52
Rs 2000 to Rs 3000	4	5.80	5	23.81
Rs. 3000 to Rs 4000	6	8.70	2	9.52
Rs 4000 to Rs 5000	13	18.84	7	33.33
Rs 5000 to Rs 7000	9	13.04	1	4.76
Rs 7000 to Rs 10000	14	20.29	0	0
Rs 10000 to Rs 20000	4	5.80	0	0
Rs. 20000 to Rs. 30000	2	2.90	0	0
Total	69	100	21	100
Minimum	650		400	
Maximum	30000		10000	
Mean	5636.23		4104.76	
Coefficient of variation (%)	84.44		59.52	
Skewness	2.57	(0.2887)	0.361	(0.5012)

Permanent employees, in general, enjoy a number of benefits like pension, provident fund, sickness and accident-related benefits, bonus, festival allowance, etc., as compared with all other employees. Accessibility to most of these benefits (for example, pension) however is open only to those formal employees in this category; those informally inducted into the public sector are eligible only for certain benefits under certain conditions (for example, for provident fund only if the contractual period exceeds 90 days of employment). Note that these informal employees in the formal sector are not considered here; they are included in the 'regular but not permanent' category, as discussed above. In addition to the benefits these permanent employees enjoy, some of them also have their own insurance cover; here it is so for a few of them in Sason also (Table 16).

Coming to property and savings, only about 25 % of these workers in Thalikkulam but more than 50 % in Sason report to have no savings and only a few of them in both the samples, no property in their name.

As elsewhere we remarked, organization has become a way of life in Kerala and it is more so in the organized sector. Most of the surveyed permanent employees belong to some trade unions and service associations; quite a few of them in Sason also do so.

**Table 16: Some background of (in)security: Permanent Workers**

Permanent	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Earnings adequate for livelihood	61	88.41	18	85.71
Engaged in supplementary work last month	2	2.90	2	9.52
Benefits getting	69	100	21	100
Work involves any health hazard	11	15.94	0	0
Insurance against				
work-related hazards	12	17.39	0	0
accident	40	57.97	4	19.05
sickness	34	49.28	5	23.81
Pension plan	8	11.59	4	19.05
Member of any trade union	66	95.65	9	42.86
Member of any professional/service association	66	95.65	14	66.67
Any savings	52	75.36	10	47.62
Any property in your name	65	94.2	16	76.19

### *The unemployed*

Now we come to the most vulnerable group, the unemployed, 233 in number in our Thalikkulam sample and 83 in the Sason sample. However quite a few of them are not actively engaged in seeking a job, being constrained in one or another way – some (females) having domestic engagements, some becoming resigned being unable to cope with the difficulties in getting a job, and some contented with other sources of income. The most common job search mechanism is one through relatives and friends. A distressing fact in the case of nearly 25 % in Thalikkulam and 59 % in Sason of the unemployed is that they have one or more dependents to take care of (Table 17). Though unemployed in the formal sense, many of them, especially in Thalikkulam, as might be expected of Kerala, are temporarily engaged in some earning activities such as in private tuition/tutorials, as casual/manual labour, trainee/apprentice and in some women self help groups.

Some relief to these unemployed comes in the form of open scope for getting some financial support from other sources also; about 74 % in Thalikkulam and 29 % in Sason sample are thus fortunate to have such sources from other (employed) household members mainly. Financial support from family members enables some of the unemployed to get their life insurance premium paid while some others pay the premium from their own irregular source of income. Note that in the Sason sample, only 2 of the unemployed have some kind of personal insurance cover, while in the Thalikkulam sample, more than half of them have some protection cover.

**Table 17: Some background of (in)security: the Unemployed**

	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Unemployed:	233		83	
Actively seeking a job	194	83.26	60	72.29
You have any dependents	57	24.46	49	59.04
Temporarily engaged in some earning activities	171	73.39	36	43.37
Getting some financial support from some sources	173	74.25	24	28.92
Insurance against accident	117	50.21	2	2.41
Insurance against sickness	131	56.22	0	0
Member of any organization	193	82.83	0	0
Optimist in getting a job	167	71.67	51	61.45
If not, planning for the future	43	65.15*	13	40.63*
Any savings	174	74.68	4	4.82
Any property in name	146	62.66	4	4.82

Note: Percentages in brackets are w. r. t. those who are not optimist in getting any job.

True to the general belief that the unemployed in Kerala unfailingly be a part of some organization, 83 % of the unemployed we have surveyed in Thalikkulam belong to some organization but none in Sason. Quite promisingly, most of the unemployed do have faith that they would get job in the near future. At the same time, many of those who are not thus optimists, especially in Thalikkulam, have some other plans for the future, like starting some self-employment units or migrating to the Gulf. Most of the Thalikkulam sample unemployed have some savings, and also some property, mostly gold in the possession of the female unemployed, but only very few are in these groups in the Sason sample.

## (ii) Security Indices

Given this background, now we turn to estimating and analyzing the respective (in)security indices in the context of four types of occupation, viz., casual, regular but not permanent, permanent and self-employed, and juxtaposed against these is the category of the unemployed with full income insecurity, unless otherwise favourably situated. Below we examine the (in)security aspects of these five groups in terms of separate security indices.

### Employment security index

The employment security index for the first four (employed) groups is composed of the following categorical dimensions:

1. Earnings adequate: No = 0; Yes = 1.
1. Any Social protection/Welfare scheme: No = 0; Yes = 1.
2. Any benefits other than pay: No = 0; Yes = 1.
3. Any savings: No = 0; Yes = 1.
4. Any property in your name: No = 0; Yes = 1.
5. Engaged in hazardous work: Yes = -1; No = 0.
6. Insurance against hazard: No = 0; Yes = 1.
7. Insurance against accident: No = 0; Yes = 1.
8. Insurance against sickness: No = 0; Yes = 1.
9. Any pension plan: No = 0; Yes = 1.
10. Member of trade union/association: No = 0; Yes = 1.

The index is obtained by adding the categorical variables; if a worker has no security at all in any of these dimensions, his index would be minus one (this also implies he is engaged in hazardous work but without any security); and that worker who is secured in all the 10 dimensions would have an index of 10 (not engaged in hazardous work and getting all security). An index of zero means either he is not engaged in hazardous work or he is engaged in hazardous work *and* he has one positive dimension of security.

**Table 18: Distribution of the Employment security index for casual workers**

Employment security index Casual workers		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
-1	0	1	0.46	0.46	35	8.24	8.24
0	0.091	12	5.50	5.96	144	33.88	42.12
1	0.182	63	28.90	34.86	170	40.00	82.12
2	0.273	60	27.52	62.39	73	17.18	99.29
3	0.364	40	18.35	80.73	3	0.71	100
4	0.455	22	10.09	90.83			
5	0.545	16	7.34	98.17			
6	0.636	3	1.38	99.54			
7	0.727	1	0.46	100			
8	0.818						
9	0.909						
10	1						
Total		218	100		425	100	

Table 18 presents the distribution of the employment index for casual workers in the two study regions and Table 19 summarizes the distribution. Note that the index that ranges from – 1 to 10 is given in the first column; the corresponding index on 0 – 1 scale is



**Table 19: Summary measures of the Employment security index for casual workers**

Summary measures	Index: Casual			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	-1	0	-1	0
Maximum	7	0.727	3	0.364
Mean	2.27	0.297	0.682	0.153
Variance	2.07	0.035	0.769	0.039
Coefficient of variation (%)	63.35	63.35	128.53	128.53
Median	2	0.273	1	0.182
Skewness	0.641	0.641	-0.009	-0.009
Kurtosis	0.028	0.028	-0.515	-0.515

given in the second column. The Table vividly brings out the stark difference between the two regions in employment security of the casual workers. While there is only one worker in Thalikkulam sample with an index of -1, there are 35 in Sason. Only about 6% of the casual workers in Thalikkulam and as much as 42% in Sason have an employment security index up to zero. Most revealingly, all the 425 casual workers of the Sason sample together exhaust the index range just up to 3, while the maximum index for Thalikkulam sample is 7. The mean of the index on 0 – 1 scale for Thalikkulam is 0.297 and that for Sason is about a half of it with a two-times variation.

**Table 20: Distribution of the Employment security index for 'regular but not permanent' employees**

Employment security index Regular but not Permanent		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
-1	0	0	0	0	6	9.68	9.68
0	0.091	0	0	0	24	38.71	48.39
1	0.182	17	5.06	5.06	22	35.48	83.87
2	0.273	48	14.29	19.35	7	11.29	95.16
3	0.364	86	25.60	44.94	3	4.84	100
4	0.455	83	24.70	69.64			
5	0.545	56	16.67	86.31			
6	0.636	26	7.74	94.05			
7	0.727	20	5.95	100			
8	0.818						
9	0.909						
10	1						
Total		336	100	100	62	100	100

**Table 21: Summary measures of the Employment security index for 'regular but not permanent' workers**

Summary measures	Index: Regular but not permanent			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	1	0.182	0	0.091
Maximum	7	0.727	4	0.455
Mean	3.81	0.437	1.630	0.239
Variance	2.26	0.03	0.958	0.021
Coefficient of variation (%)	39.53	39.53	60.1	60.1
Median	4	0.455	2	0.273
Skewness	0.280	0.280	0.492	0.492
Kurtosis	-0.419	-0.419	0.114	0.114

The index distribution for the 'regular but not permanent' workers in Sason and Thalikkulam also has a similar pattern as above (Tables 20 and 21). The maximum index is 3 for 3 workers there too, while that for Thalikkulam is 7, again, though no worker there has an index of – 1 or 0, implying they are better off than their casual counterparts; moreover, only 45% of these workers have a security index up to 3 (which covers all the workers of Sason sample in these two categories), whereas about 81% of the casual workers of Thalikkulam sample are in this range.

In the case of self-employed workers, the maximum index achieved is the same, 7, in both the samples, but the minimum is 1 for Thalikkulam and –1 for Sason; the distribution also is different, with higher values of index for more number of workers in Thalikkulam (Tables 22 and 23). While the security index range up to 3 covers as much as 98.5% of the self-employed workers of Sason sample, (not much different from the earlier cases), it includes only about 48% of the self-employed in Thalikkulam sample.

**Table 22: Distribution of the Employment security index for self-employed workers**

Employment security index Self Employed workers		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
-1	0	0	0	0	14	2.99	2.99
0	0.091	0	0	0	102	21.79	24.79
1	0.182	5	2.99	2.99	171	36.54	61.32
2	0.273	28	16.77	19.76	142	30.34	91.67
3	0.364	47	28.14	47.90	32	6.84	98.50
4	0.455	53	31.74	79.64	4	0.85	99.36
5	0.545	21	12.57	92.22	1	0.21	99.57
6	0.636	9	5.39	97.60	1	0.21	99.79
7	0.727	4	2.40	100	1	0.21	100
8	0.818						
9	0.909						
10	1						
Total		167	100	100	468	100	100

**Table 23: Summary measures of the Employment security index for self-employed workers**

Summary measures	Index: Self-Employed			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	1	0.182	-1	0
Maximum	7	0.727	7	0.727
Mean	3.6	0.418	1.220	0.202
Variance	1.63	0.022	1.110	0.03
Coefficient of variation (%)	35.45	35.45	86.35	86.35
Median	4	0.455	1	0.182
Skewness	0.384	0.384	0.643	0.643
Kurtosis	0.091	0.091	2.300	2.300

The permanent workers, no doubt, are much better off than all others in both the samples. The range of their achieved security index runs from 3 to 8 in both the samples (Tables 24 and 25). However, the Thalikkulam employees here also stand above the Sason counterparts: while the minimum (3) and maximum (8) indices are achieved by about 10% of the Sason sample respondents each, the respective percentages in Thalikkulam sample are about 3% and 13%. About 86% of the Sason sample employees have a security index range up to 6, whereas in the Thalikkulam sample about 39% have the higher indices of 7 and 8.

**Table 24: Distribution of the Employment security index for permanent workers**

Employment security index Permanent workers		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
-1	0	0	0	0	0	0	0
0	0.091	0	0	0	0	0	0
1	0.182	0	0	0	0	0	0
2	0.273	0	0	0	0	0	0
3	0.364	2	2.90	2.90	2	9.52	9.52
4	0.455	2	2.90	5.80	4	19.05	28.57
5	0.545	16	23.19	28.99	2	9.52	38.10
6	0.636	22	31.88	60.87	10	47.62	85.71
7	0.727	18	26.09	86.96	1	4.76	90.48
8	0.818	9	13.04	100	2	9.52	100
9	0.909						
10	1						
Total		69	100	100	21	100	100

**Table 25: Summary measures of the Employment security index for permanent workers**

Summary measures	Index: Permanent			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	3	0.364	3	0.364
Maximum	8	0.818	8	0.818
Mean	6.14	0.650	5.48	0.589
Variance	1.39	0.016	1.96	0.023
Coefficient of variation (%)	19.19	19.19	25.58	25.58
Median	6	0.636	6	0.636
Skewness	-0.345	-0.345	-0.127	-0.127
Kurtosis	0.034	0.034	-0.322	-0.322

Evidently, the workers in general of the Thalikkulam sample are much better off than their Sason counterparts; so are the unemployed in Thalikkulam, as we see below.

### *The unemployed security index*

The unemployed security index is composed of 8 dimensions, such as:

1. Temporarily engaged in some earning activities: 0 = no; 1 = yes;
2. Getting some financial support from some sources: 0 = no; 1 = yes;
3. Insurance against accident: 0 = no; 1 = yes;
4. Insurance against sickness: 0 = no; 1 = yes;
5. Member of any organization: 0 = no; 1 = yes;
6. Optimist in getting a job: 0 = no; 1 = yes;
7. Any savings: No = 0; Yes = 1.
8. Any property in your name: No = 0; Yes = 1.

The index runs from zero to 8, and its distribution is given in Table 26 along with the summary statistics in Table 27; the second column reports the normalized index between 0 and 1. while the sample unemployed in Sason have a security index ranging from 0 to 5, those in Thalikkulam align between 1 and 8, both included. About 20% of the Thalikkulam unemployed have security indices higher than the maximum achieved by the Sason ones; similarly, an index range up to 3 covers about 95% of the Sason unemployed, but only about 29% in Thalikkulam.

**Table 26: Distribution of the security index for the unemployed**

Unemployed security index		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
0	0	0	0	0	2	2.41	2.41
1	0.125	7	3.00	3.00	17	20.48	22.89
2	0.25	20	8.58	11.59	43	51.81	74.70
3	0.375	41	17.60	29.18	17	20.48	95.18
4	0.5	62	26.61	55.79	3	3.61	98.80
5	0.625	57	24.46	80.26	1	1.20	100
6	0.75	32	13.73	93.99			
7	0.875	12	5.15	99.14			
8	1	2	0.86	100			
Total		233	100	100	83	100	100

**Table 27: Summary measures of the Employment security index for the unemployed**

Summary measures	Index: Unemployed			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	1	0.125	0	0
Maximum	8	1.000	6	0.75
Mean	4.27	0.534	2.070	0.259
Variance	2.12	0.033	0.848	0.013
Coefficient of variation (%)	34.1	34.1	44.44	44.44
Median	4	0.5	2	0.25
Skewness	-0.040	-0.040	0.910	0.910
Kurtosis	-0.290	-0.290	3.290	3.290

### 3. The enabling environment: How conducive is it?

Now we turn to the results from the Institutional survey, to assess the extent of the objective environment that facilitates the initiatives at the HH or personal level in respect of security. As we have seen elsewhere, it is the remittances that contribute a major part of the income of the people in Thalikkulam. Agriculture and fishing in the *panchayat* are now in a crisis. Services sector in the panchayat, as in the Kerala economy in general, seems to flourish with an upsurge. An agriculture office and a milk cooperative society are functioning in the panchayat for the development of the primary sector. A large number of women self-help groups are engaged in thrift saving and/or productive enterprises (this we would deal with in the section on female security below). The presence of a number of insurance agents does have a motivating effect on the people to consider seriously their future security. As elsewhere stated, an NGO, namely '*Ente Gramam Ente Swapnam: Thalikkulam Vikas Trust*' ('my village my dream: Thalikkulam

Development Trust') is actively engaged in development activities aimed at providing employment to all the unemployed people in the *panchayat*. Among the public welfare programmes, the panchayat is directly engaged only in Sampoorna Grameen Rosgar Yojana (SGRY) that ensures additional wage employment in rural areas, and food security along with creation of durable social, economic and community assets and infrastructure development for the benefit of the poor. During the last two years (2005 – 07), the panchayat generated 14,694 mandays at an expenditure of Rs. 2.451 million, each manday created involving about Rs. 167, much below the normal social wage in Kerala.

### **Agriculture office (*Krishi bhavan*)**

The *krishi bhavan* in Thalikkulam has five staffs, one agriculture officer, three assistants and one daily-wage sweeper. The basic qualification of the agriculture officer is B. Sc Agriculture and that of assistants is vocational higher secondary course in agriculture. The main agricultural crop in the study area is coconut. The main sub crops are arecanut, pepper etc. The discussion with the staffs in the *krishi bhavan* revealed that there are very few people in the *panchayat* depending entirely on agriculture for their livelihood. *Krishi Bhavan* is working as an intermediary between the Kerala Agricultural University and the farmers in the rural areas. *Krishi bhavan* will take the initiative to spread new farming techniques developed by the University as well as the new varieties of crops developed by the University among the farmers. When the University develops a new variety of crops, *krishi Bhavan* will induce some farmers to do the cultivation on an experimental basis. This is called field trial. If the field trial is successful they will encourage large number of farmers to use the new the variety of crop. *Krishi Bhavan* usually encourages natural cultivation with minimum use of chemical fertilizers or with natural manure like cow dung. In the study area, the *krishi bhavan* authorities have a plan to implement a floriculture scheme for employment generation. For implementing this, the *krishi bhavan* authorities will get resources and expertise from both the agricultural departments as well as from the Kerala Agricultural University.

### **Milk Cooperative Society**

The milk cooperative society started functioning in 1977 in the study area. When it was started there were 353 members, however, later almost 150 members have cancelled their membership. Currently, 318 members are there in the society and the membership fee is Rs. 10.50/-. Monthly fee is not there in the society. According to the president of the society, per day they are collecting almost thirty litres milk. The society sells this milk both to the local people and to MILMA. The society is collecting milk as Rs. 9.93 per litre (current rate) and will sell it at Rs. 9.97 per litre. The main profit of the society is coming through the local sale of milk. Earlier the sangham used to give loans to the local people for buying cow. However, now they have stopped it. According to the president of the sangham, since Integrated Rural Development Programme loans are there, there is no need for special loan scheme by the cooperative society. Another activity of the society is the collection of feed from Kerala Feed in bulk quantities and the supply of the same



among the local cultivators at subsidized prices. Each cultivator can collect feed from the society in proportion to the number as well as the age of his/her cows. The discussion with the society members has revealed that this activity is only a subsidiary activity and majorities of the members are having only one cow. Insurance scheme for cow is compulsory under the society. All the medical expenses of the animal will be met by this insurance. Usually the veterinary doctors in the area will go to each of the households once in three months for giving necessary advises. Further, they are encouraging the cultivation of fodder crops in the area like asola. For doing this cultivation also subsidy is available. The members of this society got training in asola cultivation. According to them, the advantage of this new fodder is that it can increase the immunization power of the cow against different diseases.

### **Charitable activities of the individuals**

As we already discussed, the study area is one of the greatly benefited *Panchayats* out of migration. We could see several positive impacts of migration when we were doing the survey. One of the interesting facts that we came across during survey is the private pension scheme prevailing in the *Panchayat*. One of the rich migrants in the *Panchayat* has constituted a scheme for providing widow pension, old age pension, and some financial help to poor students. In the *panchayat*, there is an unaided school under the initiative of this individual. The management of the school is entrusted with the proceedings of the pension schemes. The poor can directly apply to the management of the school for getting pension. The management will indirectly as well as secretly enquire about the applicants' background. If they found that it is a genuine case they will sanction the pension. The amount of pension is Rs. 300 per month. Beneficiaries get this pension regularly. This pension scheme is open only to the locals of Thalikkulam *Panchayat*. In the case of widow pension, if there is nobody to support the widow she will be eligible to receive the pension. Old age pension is available to persons above the age of 65, without elder sons. In addition, during school opening time, this trust distributes books, bag and umbrella to students from poor families. Further, during Christmas, Ramdan and the Kerala festival 'Onam' they distribute rice and other essential commodities to the poor people. This individual himself contributed Rs. 10,000,000 for the project 'My Village, My Dream' aiming to eliminate unemployment from the *Panchayat*.

### **Sason**

Sason is never so fortunate as Thalikkulam in this respect. Agriculture is the main economic activity of the people in the *panchayat*. But there is neither agriculture office nor any primary cooperative society. Any individual charitable activity also is absent. A few women self-help groups are there, most of them functioning only nominally. There is almost little scope for any insurance agent, but a few well off are insured with the town-based agents.

The *panchayat* is engaged in some anti-poverty employment generation programmes, especially under the NREG scheme. Four separate projects of employment generation are under implementation in the village of Nuakhuri gaon in the *panchayat*, the important

ones being the implementation of Dungipali – Mundabel road at an expenditure of Rs.455,000, and widening of a tank in the hamlet of Palsa Pali. More than 40 people are benefited under each of these projects. It is significant to note that almost all the people in the particular hamlet where the project is implemented are engaged in the work, irrespective of the job card. Though the allowed wage rate is Rs 55 per day in Orissa, most of the beneficiaries in the *panchayat* have complained that they get only about Rs 35 a day. The *panchayat* secretary has explained this in terms of the allotted amount getting distributed over more number of workers than allowed (that is job cards given). NREG scheme is under implementation in two more villages, in Ranikhinda and Katapali, in the *panchayat*.

#### **4. In Lieu of Conclusion**

The chapter, while bringing out the difference in income/employment security between the two States of Orissa and Kerala from the case studies of the two *panchayats*, highlights the potential of public action in realizing for the public at large the fruits of freedom that *is* development. The enabling environment stemming from the dynamics of a historical conjunction of public action stands to define a certain higher level of security for the Keralites, underlining the significance of the ‘*as if*’ rights they enjoy, the norms of basic right to life having been honoured and institutionalized. As elsewhere stated, what such a situation requires is not a piecemeal sequence of schemes after schemes but a rights-based comprehensive security cover that defines development.

## **Chapter 9**

### **Local Dynamics of Social Security A Tale of Two Village Panchayats: Basic Security: Housing, Education and Health**

#### **1. Introduction**

Next in the order of security, after food and income (employment), are housing, education and health, the other important dimensions that define our basic social security. In this chapter we discuss the dynamics at the ground level in Thalikkulam and in Sason in these three dimensions. We start with housing in the next section and goes on to education and health in the remaining sections. As earlier, in each section we present the local background of the concerned (in)security and the distribution of the estimated security index, followed by a discussion of the available enabling environment (except in the dimension of housing). It should be noted that education and health *per se* presuppose adequate infrastructure availability and the chapter gives a detailed assessment of it in these two dimensions.

#### **2. Housing Security**

Just as the institutionalization of a vast network of PDS ensured food security in general, housing security also was addressed almost effectively in Kerala through public action – legislation: the radical land reforms were a landmark in the development history of Kerala that bestowed a measure of economic freedom upon the large mass of agricultural labour households through land redistribution, conferment of ownership rights to hutment dwellers, creation of colonies for members of the Scheduled Castes (SC) and Scheduled Tribes (ST) with lands, buildings, and facilities, etc. At present there are nearly 20 public agencies with supportive housing schemes in Kerala (Economic Review 2004: 315) and about 80 % of the housing support by the State go to the economically weaker sections. All this has led Kerala far ahead of the rest of India in average housing: while 51.8 % HHs at all India level live in permanent and 30 % in semi-permanent houses, they are 68% and 21.6% respectively in Kerala, according to 2001 Census. Moreover, on an average a house in Kerala has three rooms, against an all-India average of two. In terms of housing shortage also, Kerala has a very comfortable position, with only 63 thousand units, while at the all-India level the shortage is 22.1 million. It is also estimated that during 1993-98, the average annual investment in housing in the rural panchayats in Kerala was about 10% of the total rural HH income as against 2.1 % at the all-India level (Economic Review 2004: 312).

However, the situation in Orissa in this context is as grim as in other sectors of security, with a housing shortage of 609 thousand units as per 2001 Census. Only about 27.6 % of HHs in Orissa live in permanent and 25 % in semi-permanent houses, each with an average number of rooms of two. Concrete roof secures only about 13.3 % of the houses and for 60.6 % of the houses, walls are of mud or unburnt bricks. Such is the sad situation because the people are left to fend for themselves in housing too, with some nominal functioning of the Central housing support scheme only. It should be noted that while Kerala achieved complete village electrification long back with an easy potential for complete habitat electrification, only 69.86 per cent of the villages in Orissa were electrified even by 1995 as against 85.95 per cent at the all-India level.<sup>1</sup>

**Table 1: Percentage of Census Households with amenities**

	1981			1991			2001		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Good houses: India	22.53	64.7	32.67	30.59	72.75	41.61	44.97	64.23	50.39
Kerala	35.07	56.08	38.8	51.56	69.06	55.97	52.88	64.96	55.9
Orissa	8.32	46.7	13	13	54.95	18.71	22.22	46.24	25.59
Livable houses: India	36.93	21.8	33.29	35.65	17.69	30.95	48.72	32.16	44.06
Kerala	20.93	17.56	20.33	20.55	14.93	19.13	38.12	29.34	35.92
Orissa	18.5	18.77	18.53	22.63	18.4	22.06	67.47	45.88	64.44
Dilapidated houses: India	40.55	13.5	34.04	33.76	9.56	27.44	6.31	3.62	5.55
Kerala	44.01	26.35	40.87	27.89	16.01	24.9	9	5.7	8.17
Orissa	73.18	34.53	68.47	64.37	26.65	59.23	10.32	7.88	9.98
Access to toilet facility: India		58.15		9.48	63.85	23.7	21.92	73.72	36.41
Kerala		59.14		44.07	72.66	51.28	81.33	92.02	84.01
Orissa		41.88		3.58	49.27	9.81	7.71	59.69	14.89
Electricity connection: India	14.69	62.51	26.19	30.54	75.78	42.37	43.52	87.59	55.85
Kerala	23.21	54.57	28.78	41.95	67.65	48.43	65.53	84.34	70.24
Orissa	13.03	51.74	17.75	17.45	62.11	23.54	19.35	74.08	26.91

Source: Estimated from Census (Different years)

The stark difference between the two regions exists in house characteristics and amenities also (Table 1). While about 56 % of the households in Kerala live in good houses as per 2001 Census, only about 25.6 % in Orissa are so fortunate as against about 50% at all-India level. As much as 64% of the Oriyan households are in livable houses only. About 8% of the households in Kerala and 10% in Orissa are too poor to have good or even

<sup>1</sup> “Electrification of the [Orissa] villages is a myth. It is observed that in majority of the villages the supply of electricity is highly erratic and irregular. The average rate of availability of power in the interior and backward villages of highland and tribal districts is only four to six hours a day. Further, it is not at all uncommon that while a portion of the village is electrified for the rural well-to-do households, the neighbourhood settlements predominantly being resided by the downtrodden might have been left unelectrified.” (OSDR: 69)

livable houses. In respect of amenities, the difference is glaring. While as much as 84% of the households in Kerala have access to toilet facility as against 36.4% at all-India level, only about 15% in Orissa can afford that access. Similarly, electricity is available for as much as 70% of the households in Kerala, whereas only 27% in Orissa have electricity connection, as against 56% at all-India level.

### (i) The Local Background of Housing (in)security

Table 2 gives the details about the housing conditions in the two case study areas. About 96% of the households in Thalikkulam study area and about 91.5 % in Sason are living in owned houses. Almost 60% of the houses in the Thalikkulam sample are having concrete

**Table 2: Some background of Housing (in)security**

	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Staying in own house	482	96.02	511	90.93
Any mortgage on the building	60	11.95	3	0.53
Staying in relatives' house	5	1.00	51	9.07
Staying in a rented house	15	2.99	0	0
Staying more than 5 years in rented / relative's house	6	1.20	8	1.42
Any plan to have own house	15	2.99	3	0.53
Roof of the house - Grass/Thatch	74	14.74	214	38.08
Roof of the house - Sheet/Tile	125	24.90	330	58.72
Roof of the house - Concrete	303	60.36	18	3.20
Wall of the house - Thatch/Bamboo	68	13.55	405	72.06
Wall of the house - Sheet/Wood	4	0.80	79	14.06
Wall of the house - Brick/Stone	430	85.66	78	13.88
Having 3 or more rooms	399	79.48	91	16.19
Electrified houses	484	96.41	111	19.75
Having more than 2 connection points	431	85.86	24	4.27
Toilet facility	479	95.42	15	2.67
Drinking water	502	100	542	96.44
Water source is nearby/within house	491	97.81	257	45.73
Aware of government assistance for repairing poor quality house	67	13.35	231	41.10
Aware of free provision of electricity to poor HHs	41	8.17	83	14.77
Aware that you may get assistance for building toilet	40	7.97	362	64.41
Aware that you (the houseless) may get a house from state provision	13	2.59	5	0.89

roof, and almost 86% are having walls with either brick or stone, indicating good housing conditions, whereas in Sason, almost 97% of the house roofs are of grass/thatch or sheet/tin and the walls of about 865 of the houses are of other than brick/stone. However,

it should also be noted that about 15% of the households in Thalikkulam are living in houses with grass/thatch roofs, and 13.5% in houses with walls made of thatch/mud/grass. Thus it is clear that though for the majority of the population in Thalikkulam, housing is not a problem, a minority (more than 10% of the sample) are still suffering from inadequate housing, which needs to get attention from the authorities.

Other dimensions of the housing are the number of rooms in the houses other than kitchen, electrification, toilet facility and drinking water availability. In Thalikkulam panchayat, about 96% of the houses are electrified and almost 80% of the houses are having either three rooms or more than three rooms other than kitchen. In other words, 4% of the houses are not having electricity and 5.6% are having only one room other than kitchen and another 14.9% are having only two rooms other than kitchen. On the other hand in Sason, only about 20 % of the houses are electrified and 16 % are having 3 or more rooms. About 46 % of the sample houses here are having only one room other than kitchen. Coming to the other household amenities, about 95% of the households in Thalikkulam sample are having toilet facility and all the HHs are having drinking water facility. Well is the drinking water source for the majority (86.7%) of the households. Moreover, almost 98% of the households are having water source either within the house or nearby. In Sason, while drinking water availability is not a problem for most of the sample HHs, with 46 % having the water source mostly nearby, toilet facility is available only for a very few.

## **(ii) Housing security index**

Housing security index is made up of 7 dimensions, as below:

1. House ownership: Not owned = 0; Owned = 1.
2. Type of roof: Grass/thatch =0; Sheet/tile = 1; Concrete = 2.
3. Type of wall: Thatch/bamboo/mud = 0; Sheet/wood = 1; brick/stone = 2.
4. Number of rooms (other than kitchen): One room = 0; 2 rooms = 1; 3 rooms = 2; more than 3 rooms = 3.
5. Electrification: House not electrified = 0; Electrified = 1.
6. Toilet facility: No = 0; Yes = 1.
7. Distance of the water source: Far away = 0; Nearby = 1; Within house/house compound = 2.

The index runs from 0 to 12, and its distribution is given in Table 3; the corresponding index on 0 – 1 scale is given in the second column. Though the sample HHs in both the regions have a minimum achieved index of 1, the maximum is 10 for Sason and 12 for Thalikkulam. The vast difference between the two samples in housing security is evident from the fact that the index range up to 9 covers as much as 99.5 % of the HHs in Sason,



**Table 3: Distribution of the housing security index**

Housing Security index		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
0	0	0	0	0	0	0	0
1	0.083	2	0.4	0.4	13	2.31	2.31
2	0.167	3	0.6	1	88	15.66	17.97
3	0.25	9	1.79	2.79	132	23.49	41.46
4	0.333	15	2.99	5.78	117	20.82	62.28
5	0.417	22	4.38	10.16	95	16.9	79.18
6	0.5	16	3.19	13.35	56	9.96	89.15
7	0.583	8	1.59	14.94	20	3.56	92.7
8	0.667	27	5.38	20.32	26	4.63	97.33
9	0.75	49	9.76	30.08	12	2.14	99.47
10	0.833	93	18.53	48.61	3	0.53	100
11	0.917	136	27.09	75.7			
12	1	122	24.3	100			
Total		502	100	100	562	100	100

but only about 30% in Thalikkulam; that is, 70% of the Thalikkulam sample HHs have an achieved index greater than 9. Note the difference between the mean and median for the two regions: the mean of the index on 0 – 1 scale for Thalikkulam is 0.814 with a median of 0.917, whereas the mean for Sason is 0.349 with a median of 0.33 (Table 4).

**Table 4: Summary Statistics of Housing Security Index**

Summary measures	Housing Security Index			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	1	0.083	1	0.083
Maximum	12	1.000	10	0.833
Mean	9.77	0.814	4.190	0.349
Variance	5.92	0.041	3.460	0.024
Coefficient of variation (%)	24.91	24.91	44.45	44.45
Median	11	0.917	4	0.333
Skewness	-1.450	-1.450	0.831	0.831
Kurtosis	1.410	1.410	0.575	0.575

### 3. Education Security

The welfare state concept, which had been inaugurated in pursuance of the self-interested legitimation function of the capitalist state in the mid-19th century with the provision of public elementary education in Europe, had its natural reflection in Travancore and Cochin too, the two princely states of then Kerala. This objective situation opened up one, to be precise, the very first, of the significant avenues of

participation, namely, education. The first English school started functioning in Travancore in 1836. Opportunities for education of girls were recognised in Travancore as far back as in 1859, by opening a separate school for them. Subsequently, the principle of *free primary education for both the boys and girls of all communities, including the 'untouchables'* was accepted and practised during the reign of Sri Mulam Tirunal (1885 – 1924). The role of the Christian church in education, though motivated on religious mission, also is significant. The educated were absorbed in government jobs that earned them income security and social status. For the lower strata of the society there were added motivations, as education offered immense scope for vertical mobility, with implications for promoting equality, and this led to increasing demand for education. Continuation of the tradition then made it easier *and mandatory* for the later democratic governments of independent Kerala to enlarge the set of educational and thus the gender-related capabilities also.

It goes without saying that it was aspirations in general of the Keralites for a new generation free from ignorance and ill health and with better prospects that resulted, through the dynamic institution of public action, in wider access to education and health care. It should be noted that the immediate influences on demand for education came from the lure of a secured job, scope for upward mobility, status along with demonstration effect, and not from any ideal of becoming free from ignorance. But in effect it led to the rise of an informed society. Even by 1971, a little over 60 percent of Kerala's population were literate, as against 29 percent of all-India (Panikar and Soman 1984: 60), and she always led all other States in per capita expenditure on education (Menon 2000: 285). Even in the 1950s, education claimed 35.6 percent of the total State government expenditure and in the 1970s, 39.7 percent (Panikar and Soman 1984: 61). Kerala was again fortunate in that the literary movement along with the Press helped develop a non-formal education system with a wide network of libraries and reading rooms and a large number of vernacular newspapers and journals, supplemented by a large number of cultural organisations, arts and sports clubs. For example, the Kerala State Library Council (*Kerala Gandhasala Sangham*) was formed by organising 47 rural libraries way back in 1945 and subsequently the number of libraries increased to 6000. They served as dynamic community centres by organising discussion, seminars, symposiums etc. A number of voluntary organisations also emerged, consciously and conspicuously imparting scientific and rational awareness among the mass, for instance the Kerala Sastra Sahitya Parishad (KSSP), which was founded in 1957 by a group of scientists motivated to translate major scientific texts into Malayalam, the language of Kerala, and evolved into a mass movement in Kerala. Another leading voluntary agency in the field of non-formal and adult education was the Kerala Association for Non-Formal Education and Development (KANFED).

In 1989, these voluntary organizations, especially the KSSP, helped the State government make the 'Total Literacy Campaign' successful by 1991 that sought to bring the three Rs to most of the state's remaining few illiterates and won UNESCO's literacy prize in 1991. It should be emphasized here that Kerala was already literate by about 90 percent by that time. This campaign, in turn, transmitted a sense of urgency to the rest of India and acted as a catalytic agent to the literacy work on a mission mode through the National

Literacy Mission, an instrumentality of the Central government, set up during the Prime Ministership of Rajiv Gandhi.

Orissa too had a good time under the provincial rulers who were generous in extending patronage and support to teachers and scholars, as historical records from the 4<sup>th</sup> century AD onwards describe; community halls (or the *Bhagavat tungi*) in villages were largely centers of non-formal education. However, by the time Orissa came under the British rule in 1803 and thereafter, the education system in Orissa was more backward than in any other province in India. In 1866, Orissa had 77 schools of all grades with 3,536 students (OHDR: 100, Chapter 5). The setting up of Ravenshaw College in 1868 saw the beginning of higher Western education in Orissa. The period also saw initiatives by missionaries on female education. Special girls' schools were established by the missionaries and the government to encourage education of girls. Despite efforts to encourage education system, for example, by remodelling the curriculum of the primary school with the introduction of vernacular education gradually from 1902 under the Kindergarten system, both primary and secondary education did not make any substantial progress in the region, with as many as 97 per cent of the Oriyas remaining illiterate in 1905 (*Utkal Dipika*, 20 July 1905, quoted in OHDR: 101). There were only 12 high schools with 2,598 students and 84 middle schools with 4,728 students by that time in the region. In 1936, there was only 7 per cent literacy in Orissa, whereas the literacy in the whole British India was 12 %. Such low, unsatisfactory outcome was mainly due to the halfhearted and hesitant attempts by the government after 1866 to educate people in the region as well as the deep-rooted poverty of the people (Samal 1989).

By the time of Independence, in 1947–48, the entire state had only 6,814 primary schools with an enrolment of 2.55 lakhs students, 286 Middle English (ME) schools with 32,000 enrolments and 106 secondary schools with 15,000 enrolments. The total number of colleges in Arts, Science, and Commerce was only 12 with an enrolment of 4104 (Samal 1989). However, after Independence, with conscious state intervention, educational facilities expanded rapidly, marking remarkable rise in the enrolment of students. The overall literacy rate in Orissa has increased by about 15 percentage points between 1991 and 2001, from 49.09 per cent to 63.61 per cent. This increase is roughly the same for India and for states with comparable levels of literacy in 1991. However, as per the 2001 Census, Orissa still ranks a lowly 24<sup>th</sup> among 35 States/Union Territories,

There is also significant disparity in literacy rate between rural and urban Orissa with 60.44 per cent and 80.95 per cent respectively. This is evidently due to better physical and economic access to education in urban areas. The gender disparity is more prominent in the rural areas as compared to the urban areas. The gender disparity in Orissa's literacy rate in 2001 was 0.4901 as against 0.8192 in 1991, a decline of 0.3291 points. Similarly, the disparity in literacy rate between the rural and urban areas amongst females is more as compared to males. Amongst different social groups, the literacy rate in Orissa is the lowest in the case of Scheduled Tribes. Moreover, as per the Census, the gender disparity in literacy is found to be the highest among the Scheduled Tribes, and lowest in the case of general castes.

The Government of Orissa has set a norm of opening one upper primary school within a distance of three kilometres in every habitation having a population of 500. As per the Sixth All-India Educational Survey (1993), the number of secondary schools in the state is 5,301. The report points out that 23.67 per cent of the habitations (and 13.68 per cent of the population) did not have secondary schools within a distance of five kilometres. Further, 12.76 per cent of the habitations (and 6.39 per cent of the population) did not have high schools within a distance of eight km (OHDR: 120).

As per the Sixth All-India Educational Survey, the state had 36,306 independent primary schools and 4,819 primary sections in other schools. Of the independent primary schools in the state, 21,390 (58.92 per cent) primary schools had pucca buildings, 734 primary schools had no rooms, and 991 schools were run in the open. There were 6,509 primary schools that operated from a single room, while 13,061 schools had premises with two rooms (Government of Orissa 2000b).

The quality of infrastructure facilities in the schools is far from satisfactory. According to the Sixth All-India Educational Survey (1993), less than one-third of the primary schools in rural areas had drinking water facilities and less than 15 per cent had proper toilet facilities. The Operation Blackboard programme might have improved the facilities, but the situation was far from satisfactory. Many children, particularly girls, drop out of school due to the absence of toilet and drinking water facilities. The results from National Sample Survey and the National Family Health Survey have shown that infrastructure facilities in schools have a significant influence on the enrolment/ nonenrolment and dropout rates (Tilak 2004).

Until 1989, a large majority (91.4 per cent) of primary schools in the state were managed by the local bodies, with the rest being government and private (aided and unaided) schools. The private unaided schools constituted a negligible proportion. In 1989, the Government of Orissa decided to take over almost all the schools managed by the local bodies. The Sixth All-India Educational Survey in 1993 shows that 92.45 per cent of the primary schools were managed by the government, 6.50 per cent by the local bodies, 0.76 per cent were private aided schools, and 0.29 per cent were private unaided schools. District-wise analysis shows that in almost all the districts, the percentage of government schools was found to be more than 90, with the percentage of private aided and private unaided schools being negligible.

In the case of upper primary schools, the percentage of schools managed by the government was 89.96 in 1993, with private aided schools (5.00 per cent), private unaided schools (3.06 per cent), and local body schools (1.98 per cent) trailing far behind.

In the case of high schools, in contrast, the percentage of private schools in Orissa was 73.60 in 1993, comprising 50.83 per cent private aided schools and 22.77 private unaided schools. The percentage of government high schools was only 23.33 (against 89.96 per cent in the case of upper primary schools and 92.45 per cent in the case of primary schools). Similar to the case with primary and upper primary schools, high schools managed by local bodies constituted a small share, namely 3.07 per cent.

As per the Sixth All-India Education Survey, out of 5,310 high schools, the percentage of all-girls high school was only 10.79 (573 in number) as against 89.21 per cent (4,737 in number) co-educational high schools. The private aided (44.68 per cent) and private unaided (19.20 per cent) girls' high schools constituted about 64 per cent of the total number of girls' high schools in the state.

Management-wise, the data from the Orissa Primary Education Programme Authority (OPEPA) indicates that 2.59 per cent of the total number of children enrolled in primary schools were in private schools (1.65 per cent in private unaided schools and 0.94 per cent in private aided schools). The numbers are larger in the case of upper primary schools. Nearly 3.83 per cent of the children in upper primary schools go to private aided schools and 6.4 per cent to private unaided schools. The government schools account for 86.67 per cent of the enrolment at the upper primary level, while the corresponding figure was 95.79 per cent at the primary level. Only 28.20 per cent students were enrolled in government high schools, whereas 50.80 per cent students were enrolled in private aided high schools and 17.48 were enrolled in private unaided schools.

Orissa appears to be in a better position compared with all-India in respect of certain education infrastructure also (like health infrastructure). For instance, there were 44,416 Primary Schools with 52.54 lakh enrolment and 97 lakh teachers in the State in 2003-2004 and 14,233 upper primary schools. That is, one primary school for every 3.5 Sq. Km area and one upper primary school for each 10.94 km area in the State (<http://rc.orissa.gov.in/index3.asp?linkid=25&sublinkid=33>). However, the average literacy rate in Orissa was 63.08% during 2001, as against all India average of 64.8%. The State Development Report sums up the situation in Orissa: "Service scenario of both education and health infrastructures is equally bad in the rural areas of backward highland districts. The schools and health centres exist in namesakes only. In many of the surveyed villages the school buildings were found in dilapidated condition. The teachers do not take much interest in teaching. They are regularly irregular in their duties. Their effective stay in the school premise is hardly for two to three hours a day." (OSDR: 69).

### **(i) The Local Background of Education (in)security**

Table 5 presents the survey results on the background aspects of educational security of our case study HHs. Note that the information we have is at the HH level in general, and not with respect to each school- or college-going child. Thalikkulam sample includes 429 (85.5%) HHs that have reported at least one child going for education, and Sason, 352 (62.6%); the remaining HHs do not have any school- or college-going child. About 91% of these HHs in Thalikkulam have child/children going to school and 71 % have at least one going for higher studies, and in Sason, the percentages are about 95 and 11 respectively; note that the two sets are *not* mutually exclusive. The findings corroborate the Census results such that Thalikkulam sample has more number of female children going for education, whether at school or at higher levels, than that of male, but Sason has the opposite experience. No HH in Thalikkulam reports of any drop-out, but in Sason there are cases, especially among the female children. It should be emphasized that drop



out is considered the biggest hurdle in raising the literacy rate in Orissa: it is reported that the overall dropout rate at the primary stage in Orissa was 33.6% in 2003-04, the dropout rate for girls being 35.4% and for boys 31.9%; and the dropout rate at upper primary stage was 57.5% in 2003-04 with 56.5% boys and 58.6% girls having dropped out in upper primary stage; similarly the dropout rate in high school was 64.4% with 62.5% boys and 66.7% girls dropping out of high school in 2003-2004 (<http://rc.orissa.gov.in/index3.asp?linkid=25&sublinkid=33>).

Private unaided schools have got a significant proportion of children in Thalikkulam sample, but very few in Sason. The cost of education is reported to be affordable by about 53 % HHs (having children going for education) in Thalikkulam but only by 39.5% in Sason; a detailed picture of component-wise cost of education is given in Table 6 below. Many HHs benefit from some assistance for their children's education and/or go in for borrowings; the proportions in both the categories are much higher in Sason. And a large number of HHs in Sason sample and a few in Thalikkulam also find it difficult to send their wards to school without some coercion or coaxing. Most of the HHs in Thalikkulam and a good proportion in Sason sample see to it that their school- or college-going wards get enough time for relaxing at home; and of course all the relevant HHs in Thalikkulam are aware of child rights but only about 25% in Sason.

**Table 5: Some background of education (in)security:**

Number of HHs reporting:	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Any child going for education	429	85.46	352	62.63
Any child going to school (up to class X)	391	91.14	335	95.17
Male children attending school	301	70.16	263	74.72
Female children attending school	322	75.06	198	56.25
Any drop-out: Male	0	0	36	10.23
Female	0	0	53	15.06
Any child going for higher studies (class X +)	303	70.63	39	11.08
Male attending higher studies	192	44.76	29	8.24
Female attending higher studies	281	65.50	13	3.69
Any drop-out: Male	0	0	9	2.56
Female	0	0	16	4.55
Government/private aided Schools Children are sent	267	62.24	331	94.03
Feeling about cost of education: affordable	227	52.91	138	39.20
Any assistance for education	137	31.93	197	55.97
Borrowed money for financing children's education	63	14.69	195	55.40
Having to compel the child to go to school	21	4.90	209	59.38
Any relaxing time for child at home	319	74.36	144	40.91
Aware of child rights	429	100	143	25.44

Note: Percentages in the first row are with respect to the respective total number of sample HHs; percentages in all other rows are with respect to the number of HHs reporting any child going for education.



**Table 6: Component-wise Details of Cost of Education**

	Thalikkulam (Kerala)		Sason (Orissa)	
	Rs.	SE	Rs.	SE
Total cost of education				
Minimum	0		0	
Maximum	61000		8300	
Mean	5839.9		953.73	
Coefficient of variation (%)	153.05		142.3	
Median	3000		460	
Skewness	4.00	0.133	2.70	0.131
Cost of education: Uniform				
Minimum	0		0	
Maximum	4000		2200	
Mean	753.11		346.70	
Coefficient of variation (%)	85.6		106.98	
Median	550		200	
Skewness	1.74	0.133	2.33	0.131
Cost of education: Tuition fee				
Minimum	0		0	
Maximum	40000		3000	
Mean	1918.25		84.52	
Coefficient of variation (%)	262.33		385.99	
Median	0		0	
Skewness	4.87	0.133	7.03	0.131
Cost of education: Transport				
Minimum	0		0	
Maximum	10000		3100	
Mean	862.90		82.64	
Coefficient of variation (%)	151.9		438.3	
Median	500		0	
Skewness	2.76	0.133	5.17	0.131
Cost of education: Private tuition				
Minimum	0		0	
Maximum	10000		2680	
Mean	324.70		127.90	
Coefficient of variation (%)	273.27		367.7	
Median	0		0	
Skewness	5.35	0.133	3.90	0.131
Cost of education: Other costs				
Minimum	0		0	
Maximum	45000		2500	
Mean	1980.92		311.97	
Coefficient of variation (%)	214.39		143.4	
Median	1000		150	
Skewness	5.82	0.133	2.71	0.131

Table 6 presents the component-wise details of the annual cost of education as reported by the sample HHs in the two study areas. The total annual cost of education ranges between zero and Rs. 61000 in Thalikkulam and Rs. 8300 in Sason. Note that all the cost distributions are highly variable and skewed in both the regions and that the Thalikkulam cost figures in general are many times higher than of Sason ones. Among the maximum cost categories, ‘other costs’ and ‘tuition fee’ come up at the top in Thalikkulam (with as much as Rs. 45000 and Rs. 40000 respectively) and ‘transport cost’ and ‘tuition fee’ in Sason (with Rs. 3100 and Rs. 3000 respectively). The cost difference is so vast because a sizeable proportion of the HHs in Thalikkulam send their younger wards to costly ‘public schools’ and an actively higher proportion have their older wards going for higher studies.

## **(ii) Education security index**

Given this background, now we turn to estimating and analyzing the respective education security index.

The index covers the following 11 dimensions:

1. Any male child not attending school: 0 = Yes; 1 = No.
2. Any female child not attending school: 0 = Yes; 1 = No.
3. School/college children study: 1 = Govt/private aided; 2 = private unaided.
4. Cost of education affordable: 0 = no; 1 = yes.
5. Getting any assistance for education: 0 = no; 1 = yes.
6. Borrowings for financing education: 0 = yes; 1 = no.
7. Have to compel child to go to school: 0 = yes; 1 = no.
8. Child gets time for relaxing at home: 0 = no; 1 = yes.
9. Aware of child rights: 0 = no; 1 = yes.
10. School has mid-day meal provision: 0 = No; 1 = Yes.
11. Settlement has an ICDS disbursement center: 0 = No; 1 = Yes.

The index has a minimum value of 1 and a maximum of 12, and the corresponding index on the 0 – 1 scale is given in the second column of Table 7 that reports the distribution of the index; Table 8 presents the summary statistics. The high status of Thalikkulam as against Sason is very much evident here; the achieved index of Thalikkulam ranges from 6 to 12 and of Sason from 2 to 10. About 25% of the Sason HHs have an index below the minimum of Thalikkulam, and 23% of the Thalikkulam HHs have an index greater than the maximum of Sason.

**Table 7: Distribution of the education security index**

Education Security index		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
1	0	0	0	0	0	0	0
2	0.091	0	0	0	1	0.29	0.29
3	0.182	0	0	0	16	4.64	4.93
4	0.273	0	0	0	27	7.83	12.75
5	0.364	0	0	0	41	11.88	24.64
6	0.455	4	1.18	1.18	58	16.81	41.45
7	0.545	16	4.73	5.92	64	18.55	60.00
8	0.636	40	11.83	17.75	84	24.35	84.35
9	0.727	90	26.63	44.38	53	15.36	99.71
10	0.818	110	32.54	76.92	1	0.29	100
11	0.909	77	22.78	99.70			
12	1	1	0.30	100			
Total		338	100	100	345	100	100

**Table 8: Summary Statistics of Education Security Index**

Summary measures	Education Security Index			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	6	0.455	2	0.091
Maximum	12	1.000	10	0.818
Mean	9.54	0.776	6.720	0.520
Variance	1.39	0.009	2.980	0.018
Coefficient of variation (%)	12.35	12.35	25.68	25.68
Median	10	0.818	7	0.545
Skewness	-0.612	-0.612	-0.490	-0.490
Kurtosis	-0.018	-0.018	-0.630	-0.630

**(iii) The enabling environment: How conducive is it?**

Now we turn to the results from the Institutional survey, to assess the extent of the objective environment that facilitates the initiatives at the HH or personal level in respect of education security.

The role of education in accelerating economic development is well established in the literature. As already stated elsewhere, Kerala has been the pioneer in India in universalizing school education through its active public action. Further, the provision of school education in Kerala is far ahead of other parts of India, across urban-rural, male-female and high caste-low caste population. In fact, even before the formation of the state, the princely states of Travancore and Cochin were also very keen in spending on social overheads. After the formation of state in 1956, the relatively backward area Malabar also attained the level of social development comparable to the other two

regions through the active intervention of state. However, it will be interesting to know, after fifty years of her experience, how effectively her institutions are performing at the grass root level. In the study area, comprising twelve wards of the Thalikkulam panchayat, there are ten schools including two higher secondary school, four upper primary schools, four lower primary schools and one university centre offering B. Sc IT course. Among the ten schools three are government schools, two are private unaided schools and the rest five are in the private aided sector (Table 9). In Sason, there are 9 schools, six lower and two upper primary schools and one high school; all except one lower primary school are in the government sector.

**Table 9: Enabling Environment: Education**

Institutions	Thalikkulam	Sason
Number of Schools	10	9
Lower Primary Schools	4 (Class 1 to 4)	6 (Class 1 to 5)
Upper Primary Schools	4 (Class 1 to 7)	2 (Class 6 to 7)
Higher Secondary Schools (up to 12th Standard)	2	1 (High School: Class 8 to 10)
Government schools	3	8
Private aided schools	5	1
Private unaided schools	2	0
Vocational schools	1 (Higher secondary)	0
College	0	0
University centre	1 (Science & Technology Centre)	30 km away
Industrial training centres	0	0
Continuing education centres	2	0
Coaching/Tuition Centres	Many	1 (Coaching Centre)
Libraries	4	0
Internet cafe	2	0
Photostat centres	3	0
News stands	4	0
Cable TV operators	5	0
Voluntary organizations/NGOs		
Arts, Sports and Cultural Clubs	26	

### Thalikkulam

Almost six schools in Thalikkulam had started functioning in the pre independence period, though after the formation of State almost all the schools rebuilt their buildings. This shows that educational initiative was there in the society even before independence. Further, after getting independence the State allocated a large amount of money for

promoting universal education. This initiative provided the schools adequate buildings and other facilities for its smooth functioning.

**Table 10. Details of schools in Thalikkulam Panchayat**

Name	Ward No.	Sector	Year of starting	Classes offered up to
School 1 –HSS	5	Government	N.A	5 to 12
School 2 –LPS	9	Government	1921	1 to 4
School 3 –LPS	11	Government	1917	1 to 4
School 4 –LPS	11	Private aided	1944	1 to 4
School 5 –LPS	11	Private aided	1942	1 to 4
School 6 –UPS	5	Private aided	1880	1 to 7
School 7 –UPS	2	Private aided	1962	1 to 7
School 8 –UPS	6,7	Private aided	1928	1 to 7
School 9 –UPS	6	Private unaided	1995	LKG to 7
School 10 –HSS	4	Private unaided	1990	LKG to 12

Note: HSS = Higher Secondary School; LPS = Lower Primary School; UPS = Upper Primary School.

### *Comparisons of schools in different sectors*

The pattern of distribution of schools in different sectors (government, private aided and private unaided) in the study area shows the high involvement of government in promoting educational status of the population. It is obvious that out of ten, the government is directly or indirectly involved in almost eight schools. In fact in government schools, the cost of education is very low, since very minimum fees are collected from the students. The teachers of these government schools are getting their jobs through competitive exam conducted by the Public Service Commission of Kerala, thus ensuring the quality of teachers. Since the teachers of these schools are government employees, they will get all benefits of a permanent government job such as pension, bonus, etc. The quality of education in a government school depends on the commitment of teachers, since there is no job threat as well as there will be nobody to monitor their work on a continuous basis.

In the private aided sector, the school will be under the control of a private management. This management has to find the land for the school, they have to build the school building and they are responsible to take care of anything matters to the schools. The management does the appointments though, the government pays the salaries of the teachers of these schools. Since the management is doing appointments, it is not completely based on merit. Government has specified the qualification of teachers as Teachers Training Course Certificate for lower primary as well as upper primary teachers, B A/B Sc plus B. ed for high school teachers and M. A/M. Sc plus B. Ed for plus two (Class 11/12) teachers. Thus management will look for the qualifications of applicants, however, in addition they will also demand some money from the applicant. This donation can range from 65000 to 75000 for the lower primary teachers and the size

of donation will increase at higher levels of teaching. Thus irrespective of marks obtained in the qualifying exams, those who can give more money will get the job. In Kerala, since there is lot of educated unemployed, there is tough competition in the job market and now they are competing not only with their merit but also with their parents' savings often the latter getting more importance. However, the students of these schools will also get benefits from the government as those studying in the government schools, such as free books for girls up to seventh standard, free books to SC and ST students, midday meal etc.

Thus quality-wise the private aided teachers cannot compete with that of government teachers who are selected exclusively on the basis of merit. However, the quality of education in private aided schools is not that bad as per the opinions of the local people. Sometimes they are grading private aided schools even above the government schools. The reason for this is that private aided schools have to maintain reasonable quality of education, otherwise they will not be able to attract sufficient number of students to their schools. If a minimum number of students are not there in the school, government may refuse to give the salaries of teachers and the teachers may lose their jobs. Thus it becomes the need of teachers to ensure that adequate number of students are coming to their schools. In fact, for this purpose they will compete with other schools in terms of quality as well as provision of other benefits.

The next important sector is the private unaided sector, a new phenomenon in the nineties. In this sector also the schools are under the control of management, but here the difference is that government will not extend any financial help to them. The management has even to pay the salaries of teachers. Since, in this sector, the management has to bear all costs of the school, generally the fees structure for the students is very high. Further, most of the private unaided schools are English medium schools and there is a trend among the rich migrants in Kerala to send their children to English medium schools. In fact, we have talked to some of the parents of English medium school going children, most of them have only either SSLC or below SSLC education. They don't know anything about the changing job market or the advantages of English education, yet they are sending their children to English medium schools just because that it has become a status symbol in the society. Putting it in their own words 'everybody is running, so we are also running with them'. It is clear from their own words that they are ignorant about the destination of everybody as well as the probable advantages of that destination. In fact, this attitude among the local rich migrants is feeding the growth of private unaided schools in the state.

In private unaided schools also, the management does the appointments. The management of the private unaided schools will not offer permanent job to anybody, because then they have to give all the employees benefits. Generally, the salaries of the private unaided schoolteachers are very low and because of this they will not ask for donation from the applicant. Further, apart from their salary they will not get any benefits such as pension, bonus etc. However, in spite of their low salary, the teachers of these schools have to work hard otherwise they will lose their jobs. It is pathetic that even with very low salary and other stringent work conditions, these schools are able to run



their schools with adequate number of teachers. In fact, those who cannot compete for jobs in the private aided schools with money are usually ending up in unaided schools. This shows the ugly face of unemployment in Kerala. To put it in their words 'something is better than nothing'. In these schools since the fee structure for the students is very high, the parents will demand high quality of education. However, on the other hand, since the salaries are low teachers will not be committed to the students. Despite, it is important to note that these schools are equipped with all the facilities, like good condition building, toilets, play ground, water source, adequate furniture in the classrooms etc. This point will come in detail in a later part of the report.

### **Brief history of the oldest school in the area**

From Table 10, it is clear that one of the schools in the private aided sector started as early as in 1880. This is one of the oldest schools in the area started by Church of England Missionary Reverent Bhavar. In fact, this school started in an era, in which education was denied to the lower caste people. Further, receiving education by them was also considered as a punishable offense. However the Christian Missionaries were brave enough to offer education to the lower caste children coming from very poor background. Later this school came to be known as Mani Master's school who was a teacher in the school. At that time the school did not get recognition from the authorities. The school becomes a recognized lower primary school in 1903 and that time the school got its present name. Currently, it has a history of more than one century. Till 1930, Bhavar was there to manage the school. In 1930 he transferred the responsibility to one of the teachers in the school and went back to England. In 1952, this school became Upper Primary School. Still the family of the schoolteacher whom reverent Bhavar gave the responsibility rules the management of the school. The management took initiative to build the new buildings for the school. The old school alumni are reported to have excelled in different fields like literature, industry, academics, other government jobs, etc.

### **Sason**

As already mentioned, there are 9 schools in Sason, six lower and two upper primary schools and one high school; all except one lower primary school are by the government (Table 11).

In Sason too two of the schools had pre-Independence history, one primary school being more than 100 years old. However, it seems that unlike in Thailkkulam, the presence of a school functioning over a generation period has not gone down into the motivational plane of the social consciousness to such an extent as to honour its intrinsic values: schooling has not had got much attraction for the common man. Enrolment still remains low and dropout, high. The poor have their own valid reasons to keep their children out of the school, out of 'unproductive schooling' (to quote some of them), and to put them to some use, either at home or in farm. The simple village folk are just led by a high time preference, ignorant of its neoclassical intricacies. And the half-hearted State provisions, both in school infrastructure and in noon meal scheme, stand only to discourage schooling. With only one or two teachers to man a school of four or five classes, teaching

turns out to be a dispiriting ordeal, spiriting away all efficiency.

**Table 11: Details of schools in Sason Panchayat**

Name	Village	Sector	Year of starting	Classes offered
School 1 – HS	Ajitpur Sason	Government	1980	8 to 10
School 2 – MS	Ajitpur Sason	Government	1965	6 to 7
School 3 – PS	Ajitpur Sason	Government	1902	1 to 5
School 4 – MS	Nuakhuri gaon	Government	1974	6 to 7
School 5 – PS	Nuakhuri gaon	Government	1942	1 to 5
School 6 – PS	Ranikhinda	Private aided	1995	1 to 5
School 7 – PS	Katapali	Government	1962	1 to 5
School 8 – PS	Sadhasingha	Government	1948	1 to 5
School 9 – PS	Chhatargada	Government	1980	1 to 5

Note: HS = High School; MS = Middle School; PS = Primary School.

### **General details about school functioning**

Total number of students in all the schools in Thalikkulam is 4850, of which 2433 (50.2%) are girls (Table 12). Out of the total school going children in Thalikkulam, nearly 57.77 % are studying in private aided schools and an additional 15.95% are studying in the government schools. Together this will constitute almost 73% of the total students. The rest 26% is studying in unaided English medium schools. All the schools in the government sector as well as in the private aided sector are malayalam medium schools. Further, the sex ratio (of number of girls to number of boys) is found to be more than one (1.006), favourable to the girl students, except in 6 schools. Total number of teachers working in all the ten schools is 197, out of which 171 (86%) are females.

Another important feature of schooling in Thalikkulam is that apart from the four lower primary schools, all the other schools are providing computer education. This may be necessary in coping with the needs of the modern job market. However, the discussions with the school authorities have revealed that very few students are participating in the computer classes. In most of the schools a special fee is there for having computer education. This money collected through the student fees is used for paying salary to the computer teacher. Further, in the upper primary schools the number of computers available for the students is found to be inadequate.

**Table 12: Number of school students and teachers : Thalikkulam**

Name of the school	Number of students			% of students in each school	Number of teachers		
	Girls	Boys	Total		Female	Male	Total
School 1	254	395	649	13.38	24	6	30
School 2	29	34	63	1.30	3	2	5
School 3	38	24	62	1.28	4	0	4
School 4	49	54	103	2.12	4	0	4
School 5	34	44	78	1.61	4	0	4
School 6	324	366	690	14.23	25	2	27
School 7	365	360	725	14.95	25	3	28
School 8	594	610	1204	24.82	37	2	39
School 9	100	100	200	4.12	10	0	10
School 10	646	430	1076	22.19	35	11	46
Total	2433	2417	4850	100	171	26	197

A total of 662 students are distributed across the nine schools in Sason, out of which 317 (47.9%) are girls (Table 13). The sex ratio among the students (0.92) is unfavourable to girls in general, except in two schools, unlike in Thalikkulam. Maximum number of students are in Ranikhinda primary school, followed by Ajitpur Sason primary school. The sex ratio among the teachers is marginally favourable to female teachers. Note that there are only 21 teachers for all the 662 students in 9 schools, with only one teacher to man a High School with 3 classes.

**Table 13: Number of school students and teachers: Sason**

School	Number of students			% of students in each school	Number of teachers		
	Girls	Boys	Total		Female	Male	Total
School 1–HS	19	13	32	4.83	0	1	1
School 2–MS	39	47	86	12.99	2	2	4
School 3–PS	53	59	112	16.92	4	1	5
School 4–MS	15	16	31	4.68	0	1	1
School 5–PS	28	42	70	10.57	1	1	2
School 6–PS	106	91	197	29.76	3	1	4
School 7–PS	18	25	43	6.50	0	1	1
School 8–PS	9	17	26	3.93	0	1	1
School 9–PS	30	35	65	9.82	1	1	2
Total	317	345	662	100	11	10	21

The teacher student ratio is quite impressive (22.07) in all the schools in Thalikkulam, having one teacher available for at least twenty-two students (Table 14). A low teacher student ratio in the schools is a good sign of care received by students from the teachers. It also shows the lower work burden of each teacher, which may be helpful in increasing the efficiency of teaching in the school. The availability of class rooms are adequate in most of the schools with one class room available for at least twenty seven students.

**Table 14: Average class strength and teacher-student ratio: Thalikkulam**

Name of the school	Average student per class	Student – Teacher ratio
School 1	36	22
School 2	15	13
School 3	15	16
School 4	25	26
School 5	19	20
School 6	23	26
School 7	36	26
School 8	38	31
School 9	25	20
School 10	38	23
Average	27	22

An average student-teacher ratio of 33 as in Sason schools (Table 15) is not an unfavourable parameter; what makes it difficult is the number of teachers per class at a time. As already mentioned, there is only one male teacher to man three classes in a high school; same is the story in three more schools, one middle (two classes) and two primary (three classes each) schools. It appears that there is on average only one teacher to man five classes at a time. No wonder the teachers in the GP have found teaching a dispiriting ordeal.

**Table 15: Average class strength and teacher-student ratio: Sason**

Name of the school	Number of students per class	Student – Teacher ratio	Teacher-Class ratio
School 1	11	32	0.3
School 2	17	22	0.8
School 3	22	22	1
School 4	15	31	0.5
School 5	14	35	0.4
School 6	39	49	0.8
School 7	14	43	0.3
School 8	9	26	0.3
School 9	13	33	0.4
Average	16	33	0.2

### Infrastructure facilities

Apart from the teacher student or teacher classes statistics, another important features to achieve satisfactory result in education is the infrastructure available in the school. In this regard, unaided schools are found to be in better conditions in comparison with both the government schools as well as the private aided schools in Thalikkulam. The details are given in Table 16.

**Table 16: Infrastructure facilities in the schools: Thalikkulam**

Facilities	Schools										No. of schools with facility
	1	2	3	4	5	6	7	8	9	10	
Play ground	√	√	√	√	√	√	√	√	√	√	10
Building in good condition	√	√	×	√	√	√	√	√	√	√	9
Toilet facility	√	√	×	√	×	√	√	√	√	√	8
Proper water source	√	√	√	√	√	√	√	√	√	√	10
Adequate furniture in the class rooms	√	√	√	√	√	√	√	√	√	√	10
Adequate ventilation in the class rooms	√	√	√	√	√	√	√	√	√	√	10
Mike set	√	×	×	×	×	√	√	√	×	√	5
Physical education	√	×	×	×	×	√	√	×	×	√	4
Own vehicle	×	×	×	×	×	×	×	√	√	√	3
Services of last grade workers	√	√	√	×	×	√	√	√	√	√	8
Number of facilities available in each school	9	7	5	6	5	9	9	9	8	10	

Out of the total ten facilities surveyed in Thalikkulam, only one school (School 10) boasts all the facilities expected. Another four schools (school 1, school 6, school 7, and school 8) are having nine facilities out of ten. The two lower primary schools, school 5 and school 3, stand in the other end of the spectrum with not even having proper toilet facilities.

The situation is much worse in the case of Sason schools. Most of the primary schools do not have even own proper buildings. The classes are conducted in the youth clubhouse or community house of the respective villages. In the clubhouse with only one room, all the classes are conducted in that one available room; no separate office, no staff room. In some of the schools with proper buildings, number of rooms is inadequate for running separate classes (Table 17). In no school there is an attendant, and the head master has to attend to all the works by himself, including teaching. Note that in four schools, there is only one teacher, who is also the head master.

**Table 17: Number of classrooms available: Sason**

School	Classes offered	Number of classes	Number of rooms available for class
School 1 – HS	8 to 10	3	4
School 2 – MS	6 to 7	5	4
School 3 – PS	1 to 5	5	4
School 4 – MS	6 to 7	2	4
School 5 – PS	1 to 5	5	2
School 6 – PS	1 to 5	5	1
School 7 – PS	1 to 5	3	1
School 8 – PS	1 to 5	3	1
School 9 – PS	1 to 5	5	1

Coming to the infrastructure facilities, no school is fortunate to have all the facilities expected (Table 18). The three schools in Ajitpur Sason, the centre of the *panchayat*, have six of the 10 facilities. Though three schools have toilet facilities, none is in a usable condition. Computer education is not offered in any school and no school has a mike set

**Table 18: Infrastructure facilities in the schools: Sason**

Facilities	Schools									No. of schools with facility
	1	2	3	4	5	6	7	8	9	
Play ground	√	√	√	√	√	×	×	×	×	5
Building in good condition	√	√	√	√	×	×	√	×	×	5
Toilet facility	√	√	√	×	×	×	×	×	×	3
Proper water source	√	√	√	×	×	√	×	×	×	4
Adequate furniture in the class rooms	×	×	×	×	×	×	×	×	×	0
Adequate ventilation in the class rooms	√	√	√	√	√	√	×	×	×	6
Mike set	×	×	×	×	×	×	×	×	×	0
Physical education	√	√	√	×	×	×	×	×	×	3
Own vehicle	×	×	×	×	×	×	×	×	×	0
Computer education	×	×	×	×	×	×	×	×	×	0
Number of facilities available in each school	6	6	6	3	2	2	1	0	0	

or own vehicle, or adequate furniture. In the case of most of the primary schools, building is not in good condition, with unplastered weak walls and leaky roofs. It was reported that two years back, it so happened that the roof of the Ranikhinda primary school was so leaky during a heavy rain that all the students got drenched and caught fever, resulting in



one casualty. It should also be noted here that there have been many representations to the authorities about the sorry state of affairs, all in vain, as usual.

### **Parent Teacher Associations**

#### Sason

For the smooth functioning of the educational system and for better result, various meetings are conducted among the teachers, parents and other villagers. Mainly, there are three different associations that meet in this regard: the parent teacher association (PTA), the mother teacher association (MTA) and the village educational committee (VEC).

In many schools, for example in Katapali school, the PTA meets thrice a year, at the opening of the school year, after six months and just before the publication of final examination result. In some schools, for example, in Ranikhinda school, it meets every month. Similarly, the MTAs are called every two months in many schools. However, it is reported that a number of parents often do not attend the meetings. The VECs are said to meet every month. One wonders about the outcome of all these meetings, in view of the sad situation that still turns worse.

#### Thalikkulam

The parent teacher association is active in almost all the schools except one. In all the schools, it is the teachers who took initiative for starting Parent Teacher Association. The general body of the parent teacher association includes all parents as well as teachers. The executive body of PTA includes fifteen elected members in Upper Primary Schools and nine elected members in Lower Primary Schools. In Upper Primary Schools, the PTA executive body includes seven teachers and eight parents and in Lower Primary Schools, it includes four teachers and five parents. The president of the Parent Teacher Association will be an elected parent and the secretary of the Parent Teacher Association will be the head mistress/master of the school. The vice president of PTA will also be a parent. Usually PTA general body meeting will be conducted annually. The executive body of PTA will be called according to the special needs of schools. The meetings will be conducted in the school premises. In PTA meetings they will discuss the issues related to the school such as how they can improve the quality of education in the school, how they can improve the material conditions of the school etc. Every year they will collect very small amount from each student as PTA fund. This fund is usually spent for buying first aid medicines for the school. In addition to the general PTA, the practice of mid term exams as well as class PTAs are active in all the schools. However, in one government lower primary school, teachers told that the attendance of parents is irregular in the PTA meetings.

Students' attendance is also satisfactory in all the schools. For assessing students'

performances in studies grading system is there instead of ranking. The discussions with the teachers made it clear that apart from the academic performance, the factors like leadership quality, cleanliness, communication, performance in the extra curricular activities are also important to determine the grade. Further, in most of the schools though separate teachers are not there for taking extra classes like needle work, music and karate, the existing teachers are handling these to an extent. As the new grading system came into existence, all these extra curricular activities have been integrated into the school syllabus, thus increasing the work burden of the teachers. Majority of the teachers told that students are continuing education after completing their school education. However, nowhere the alumnae seemed to be active.

In the entire Upper primary as well as high schools, school library is active. However, the students cannot go and select books on their own. Usually in almost all the schools one teacher will be in charge of the library. This teacher will issue books to all class teachers in the schools and the class teachers will give the books to the students. The students can keep the books for one week. Reference books of the library are exclusively kept for the teachers in all the schools. Books lent to the students include storybooks, small novels, reports etc. In some of the schools there are no mechanism to ensure that the students are reading the books. However in some schools the teachers are asking the students to write a small note about the books they read. There is no annual fund for the library in schools. However, the school authorities will collect a small sum of rupees five per student as library fees. This money, they will use for buying books for the library. In 1998, there was a programme named operation black board scheme, which provided books to the school libraries. In 2001, they got books for the library as part of SSA programme. In addition, in one year, the block *panchayat* also gave some books relating to agriculture to the library.

### **Functioning of elementary schools- an understanding: Thalikkulam**

This is an attempt to understand the functioning of elementary schools in the study area. These are important because of their provision of one basic security, ability to read and write, to the people. In the study area there are four elementary schools two government lower primary schools (school 3 and school 2) and two private aided lower primary schools (school 5 and school 4). More than three hundred students are studying in these four schools together. All these four schools have started functioning before independence, school 3 in 1917, school 2 in 1921 and school 5 and school 4 in the 1940s. Out of these four schools, three schools are working in ward 11 and one is in ward 9 (Table 10).

### **School 3**

The two government lower primary schools in the study area show two different pictures about the school functioning. Among these two, one school has fifty cents of land while the other school doesn't have any land. The school (school 3), which doesn't have land, is functioning in a building donated by some private party years before. The ownership of

school land still lies with the private family. Currently, this particular family is not interested in their land being used for the functioning of the school. Since this land lies in the national highway 17, the family will get good price if they sell this land in the market. As a result of these reasons, they are not ready to transfer the ownership of land to the school. The condition of the school building is really worse and in the same building one Anganwadi is also working. Many private parties are ready to give fund for renovating the school building, however, the school is not in a position to make use of these offers due to the existing confusion regarding the ownership of land.

Most of the students of this school are from poor Tamil families. Teachers told that there is a Tamil colony nearby consisting of mostly casual labourers. These Tamilians are not aware of education and further they also don't have time to give attention to their children's education. This is the only school in the study area where PTA is not active. Even after taking much effort from the part of the teachers the attendance in the PTAs are found to be very low. Though the teachers are interested to activate the class PTAs, the parents are not cooperating mainly due to ignorance and lack of time.

Howsoever, in spite of all these reasons, the attendance of students in this school is satisfactory. Since the parents are least concerned about the educational achievements of their children, usually students are coming without doing their homework. As per the teachers, students as well as their parents are least concerned about cleanliness as many of the students are coming to the school without taking bath for a number of days. Every day teachers have to scold the students for this reason. However it seems that even after scolding and advice given by the teachers there is least improvement among the students. They are continuing their habits of not taking bath, wearing dirty dresses, sometimes even without washing their mouths after taking some non-vegetarian breakfasts like fish and tapioca.

The academic performance of the students in this school is not satisfactory. However when we look into the school records we could not find this fact. This happens because in lower classes, the class promotions are not based purely on academic performance of the students. There are certain uniform norms for both the government as well as the private aided schools regarding class promotions. These norms are as follows. There will be all promotion in class one, ninety- percent promotion from second standard to sixth standard and eighty- percent promotion in the seventh standard. Thus as per the norms they are giving all promotion in the first standard and ninety percent promotion from second standard to fourth standard. In fact, in teachers' opinion if they apply strict academic norms for promotion only four or five students per class will get promotion. In their opinion, when these students come to the first standard, rarely they could follow *Malayalam* because they are not used to it in their home. On the other hand teachers don't know *Tamil* enough to communicate with the students. This creates a lot of trouble for both the students as well as the teachers. As a result of these they are picking up *Malayalam* syllabus very slowly.

The facilities in this school are very poor. First of all one teacher post is found to be vacant in this school. As per the headmistress of this school, teachers coming to this

school are going soon taking transfers due to several reasons. As already pointed out school building is not in good condition. Further this school doesn't have a good condition bathroom. The availability of classroom furniture is satisfactory with adequate benches and blackboards in all the classrooms. Further the school has a proper water source as well as a small play ground. The teachers told that the *School Samrakshana Samithi* is not active. The teachers are getting the *Sarva Shiksha Abhiyan* (SSA) grants regularly. The amount of this grant is rupees five hundred per teacher per year and rupees two thousand per school per year. Thus, on the whole they are getting rupees four thousand as SSA grants. The school resource group consisting of all teachers of the school is taking decision regarding the spending pattern of the SSA grants. The grants to the teachers are mainly utilized for buying different teaching aids and that to school is utilized for the maintenance of building. Another group called School Support Group is also active in giving various directions to the school though, they are not getting financial help from the school support group. School support group consists of Ward member, PTA president, retired teachers, other socially active persons and teachers.

Since most of the students are coming from very poor backgrounds, several time teachers have to help the students for buying bags, umbrella, etc. Apart from these the teachers have arranged an auto for bringing the students to the school. The monthly payment to the auto will be provided out of the salaries of the teachers. Every year this school is conducting anniversary programs. Teachers' contribution is the main source of fund for doing this. Apart from these they will collect some money from the local people. The *panchayat* authorities will also help to an extent. In this annual function some endowment prizes will be distributed to the best performing students.

Among the total 62 students of this school almost forty students are taking noon meal from the school. Usual menu of the noon meal is gruel and gram. Education department will distribute these materials through the *Maveli* stores under the public distribution system (PDS). Since in all the government lower primary schools one menial worker post is there, he/she will go and collect these materials from the *Maveli* store. For cooking food, one woman is there on daily wage basis. This school authority is giving thirty rupees to this woman per day. The money for giving the wage of cooking women as well as that for buying fuels is not getting regularly. The head mistress of the school is taking this money every month, which she will get back once in six months. In this school the noon meal is preparing in a thatched room using traditional *choola* (oven). For preparing food, adequate utensils are there in the school. Teachers together with the cooking woman are serving the food to all the students. There is no discrimination while serving the food. In the opinion of teachers in this school, the materials they are getting from *Maveli* stores are of medium quality.

It should be noted that an important activity going on in all the primary school is the Mid day meals scheme, discussed elsewhere.

## Cost of education in Thalikkulam

In lower primary schools only exam fees, usually below five rupees, is collected from all the students. No other special fee is there for the students. Further a small amount of money like five rupees per year will be collected from each student for the PTA fund. Apart from these two on children's day and teachers' day one rupee stamp distribution is there in almost all the schools. Textbooks are free for all SC and ST students and to all girls up to standard eight. Table 19 gives a very rough idea about the cost of education in the different sectors, like government sector, private aided sector, and private unaided sector. It is quite clear from the table that the cost of education is very high in the private unaided sector compared to the other two sectors. Students studying in government schools or private aided schools are giving very minimum fees, at the same time receiving many benefits from the government. However, students studying in the private unaided sector are not receiving any benefits.

**Table 19: Cost of education in different types of schools – Thalikkulam**

Serial no:	Cost of education	Government school		Private aided		Unaided school	
		+ 2	LP	LP	UP	UP	+ 2
1	Donation	-	-	-	-		
(i)	LKG					3000	-
(ii)	Others					-	-
2	Fees						
(i)	First STD					4000	
(ii)	Others	50	30	30	50		15000
(iii)	Plus two	750					20000
3	Uniform						
(i)	First STD	Free	Free	Free	Free	1600	1600
(ii)	Others	700	300	300	400	2500	2500
4	Books						
(i)	Text books	750	150	150	250	1600	2500
(a)	SC/ST		Free	Free	Free		
(b)	Girls		Free	Free	Free		
(c)	First std		Free	Free	Free		
(ii)	Note books	100	15	15	50	90	200
5	Tuition fees	1500	360	360	600	600	1500
6	Anniversary	15	5	5	10		
7	School bus	-	-				
(i)	General			75	100	195	350
(ii)	Poor			20	25		

It is interesting to note that for getting admission in a private unaided school, the parents have to pay a donation of Rs. 3000, whereas in the other two sectors they have to pay a very minimum fee for getting admission. When we look into the annual fee structure of the schools too, this cost difference is very evident. In both the government schools as

well as in private owned but government-aided schools, the annual fees are very low. For example from the first standard students, they will collect only the exam fees. Further, if needed they will collect a very minimum amount of Rs. 5 as contribution to PTA fund or one rupee stamps for children' day. However, in the private unaided sector the fee for a first standard student is Rs. 4000. When we go to higher classes this fees will also increase. For example in class 10 it is Rs. 15,000 and in class 12 it is Rs. 20,000. This they can pay in three installments.

In the case of uniform, both in the government schools as well as in private aided schools, students have to wear uniforms only in alternate days. Thus, one pair of uniform will do for them. However, the unaided schools students have to wear uniform in all the working days. This will automatically add to the cost of education. Further, the first standard students will get uniform and books free in both the government and private aided schools. However, the students in the unaided sector are not receiving any benefit from the government. Similarly, in the case of text books too, all first standard students, all SC and ST students up to eighth standard and all girls up to eighth standard will get text books freely from government. However, such concessions are not applicable to students studying in the unaided schools. Further, aided schools are providing concessions to the poor students for traveling in the school bus. However, in the unaided schools such concessional rates are not there.

### **Centre for Continuing Education (*Thudarvidhyabyasa kendra*)**

*Thudarvidhyabyasa kendra* is an institution set up by the Government of Kerala for inspiring the illiterates as well as the newly literate adults to pursue their education. There are two *thudarvidhyabyasa kendras* in Thalikkulam. One in the western side of the panchayat (ward 9) and the other in the eastern side (ward 5). One centre is working in a good building in the beech area. The teacher of the centre told that one club working in the area donated the land to the *Thudarvidhyabyasa kendra* and they got financial help from the pravasi malayalees in the area to build the office building. The other *Thudarvidhyabyasa kendra* is working in a thatched shed. The working time of the *kendras* is from 11 a.m to 4 p.m. There will be only one staff in the *Thudarvidhyabyasa kendra*. The qualification for becoming the teacher of the *Thudarvidhyabyasa kendra* is SSLC. The *Saksharatha* (literacy) Mission conducts panchayat level interview for selecting teachers to the *kendras*. These selected teachers will get training from the *saksharatha* mission. The salary of the teachers in the *kendras* is rupees seven hundred per month. They are not getting any other benefits other than their salary.

Every year *Saksharatha* Mission conducts survey for finding out the adult illiterate people or the adult newly literate people. It is the duty of the teachers of the *kendras* to induce these people to continue their education. They will get books and slates free of charge from the *Saksharatha* mission. There will be two exams for the students of the *Thudarvidhyabyasa kendras*, one at the level of fourth standard and the other at the level of seventh standard. The exam at the fourth standard is called '*saksharatha*' and the exam at the seventh standard is called '*thulyatha*' means equality. For the students of the



'*saksharatha*' there will be three classes per week and for the students of '*thulyatha*' there will be five classes per week. The students of the *kendras* are of the age group twenty to fifty five. The discussion with the teachers of the *kendras* made it clear that most of the students of the *kendras* are either casual labourers or doing some low profile jobs like tailoring. In one of the *Thudarvidhyabyasa kendra* four students have registered for the '*saksharatha*' and two students have registered for the '*thulyatha*'. In the other *Thudarvidhyabyasa kendra* there are six students for the '*saksharatha*' and five students for the '*thulyatha*'. The time and date of the classes are flexible according to the convenience of the students. The exam centre for the students of the *Thudarvidhyabyasa kendras* in the study area is Thriprayar.

Apart from educating the adult illiterate people, the teachers of the *kendras* are also responsible for giving training to *kudumbashree* units and other people. During last one year they gave training to different units of *kudumbashree* on various fields like umbrella making, paper bag making, soap making, etc. Further they will also cooperate with the *Anganwadi* teachers and the primary health centre workers for conducting different classes for the local people on subjects like AIDS, Dengue fever, women issues, importance of sanitation etc.

## Library

There is no library in Sason Panchayat; although there is provision to open one, it is yet to be materialized.

In Thalikkulam, on the other hand, there are four well functioning libraries. In all the libraries the percentages of female members are found to be very low. The details about the members of the libraries are given in Table 20.

**Table 20: Details of beneficiaries in the libraries in Thalikkulam**

Ward no:	Starting year	Name	Number of members		% of female members
			Male	Female	
6	1944	Public library	259	70	21.28
7	1991	Panchayat library	520	126	19.50
1	1966	Vivekananda vayanasala	100	30	23.08
4	1952	Young men's library and reading room	277	47	14.51

Public library, which was started in 1944, is the oldest library in the *panchayat*. In 1944 some twenty interested educated people, social activists and Ceylon *Malayalees* held a meeting to discuss about the prospects of a library in the *panchayat*. In this important meeting they decided to start a library in the *panchayat*. They selected a library committee from among them. President of the library committee was an *Ayurveda* doctor.

Earlier days this library was functioning in one room of the President's *Ayurveda* dispensary. For six months the library worked there. Later it shifted to a building of Ceylon *Malayalees*, though they were not paying rent at that time. During that period migration to the gulf countries has not started and in fact migration to the places like Ceylon and Malaya were bringing prosperity to the families. These rich migrants donated two cents of land to the library. They also took the fund needed for constructing the library building. In 1945, the library shifted to its own building and in 1956 it has got *Grandasala* (State Library Council) affiliation.

This library was started with thousand books mainly bought using the donation of rich migrants in the *panchayat*. Since the rich migrants were ready to donate for every need of the library, there was no need to collect money from the local people. Currently this library is A grade library with more than ten thousand books. Since it is A grade library, it is getting sixteen thousand annual grants from the State Library Council. Out of this total grant six thousand rupees will go to the librarian and the rest ten thousand they will use for buying books. Library committee of the library will decide about the books to be bought. The day to day expenditure of the library is meeting through the membership fee as well as monthly fee of the members. There are eleven members in the executive committee of the library. Out of this three are women. In every three years the library committee will be reconstituted and every month there will be meeting of the library committee. Librarian of this library does not have the qualification to become the librarian. He is a graduate in economics working in a private company for the rest of the day. Library committee is responsible to select the librarian for the library. One card will be issued to the members of the library. Students are the most important category of library users. Housewives are also very active in using the library. Since there is no mobile library functioning in this library, women are also coming to the library and are selecting the books of their interest. Sometimes the block is also providing books and furniture to the library. They are getting one magazine and three newspapers free from private parties. The most important problem faced by this library is the lack of maintenance of its building after 1945. It is an old tiled building with limited furniture in it.

The *Panchayat* library came into existence as part of the twenty-point programme of the government in 1991. This library is functioning in a small room in the first floor of the *Panchayat* office building. In this library also the librarian does not have the adequate qualification to become a librarian. His educational qualification is M. A. Literature and his political ideology is very close to the ruling party of the *Panchayat*. This librarian will get a monthly honourarium of Rs. 1300/-. He is a parallel college teacher in the nearby *Panchayat*. Buying books for the *Panchayat* library is a project of the *Gram Panchayat*. The working group for education will decide the amount of money given to the *Panchayat* library for buying books. In each year almost fifteen to twenty thousand worth books they are buying for the library. Librarian will select the books for the library. Almost 90 % of books in this library are Malayalam books. It is according to the taste of the users that the librarian is selecting books for the library. In addition there will be a separate project for buying furniture for the *Panchayat* library. Though the total number of members is more than 600, only 40 are regular users. This library has got a very small

reading room with limited furniture. Due to the limitations of the present library room, the librarian told that they would shift soon to some other building of the *panchayat*. This library does not have *Grandhasala* affiliation. As per the librarian of this library, if they are taking *Grandhasala* affiliation, the panchayat cannot rule the library. Thus the *panchayat* authorities are not interested to take *Grandhasala* affiliation for the library. The library committee of the *panchayat* includes all the *panchayat* members, librarian, two regular users of the library and the *panchayat* secretary. As per the librarian of this library the library committee is inactive. In this library also students and housewives are the major categories of users. Mobile library is not functioning here too.

Young men's library and reading room started in 1952 under the initiative of a schoolteacher in the study area. One private party donated five cents of land to the library and they built the building using public contribution. Earlier day's local people used to gather in front of the library to hear the newspaper reading. Those days education was not that widespread and most of the people were illiterate. Thus for spreading news in the area, one of the educated persons read the news loudly for the local people. They had fixed a specific time for this newspaper reading. Currently the library has more than 6000 books and more than three hundred members. This is a B grade library and affiliated to the *Grandhasala*. This library is also getting Rs. 16,000 as grants from the *Grandhasala*. Every year they are buying books worth Rs. 10,000. Last year the *Gram Panchayat* also gave some books to the library. In addition, the block *Panchayat* as well as the District *Panchayat* also gave books one year. The library committee will decide which books are to be bought for the library. Majorities of the books in this library are Malayalam books and the committee is buying books according to the taste of the users. In this library also, the librarian does not have the necessary qualification.

**Table 21: Details of books and periodicals in the libraries: Thalikkulam**

Name of the library	Number of newspaper			Number of books			Number of periodicals			Reading room
	E	M	T	E	M	T	E	M	T	
Public library	1	7	8	301	10634	10935	0	5	5	Yes
Panchayat library	0	1	1	0	4280	4280	0	1	1	Yes
Vivekananda vayasala	1	3	4	100	610	710	0	4	4	Yes
Young men's library and reading room	0	5	5	959	6000	6959	0	5	5	Yes

Note: E = English; M = Malayalam; T = Total.

Details of newspapers, periodicals and books in all the libraries are given in Table 21. Among books in the library the proportion of English books is very low. Only two of the libraries subscribe to at least one English newspaper. The same is the case with the periodicals too. The number of Malayalam newspapers as well as Malayalam periodicals

is found to be very high in all the libraries of the study area. The working time of all the libraries is from 5 p. m. to 7 p. m except the *panchayat* library. The *panchayat* library remains open for three hours in the evening. None of the libraries have a qualified permanent librarian and one of the libraries does not have *grandhasala* affiliation. The average number of books borrowed by the members per week is in the range fifty-eighty. The membership fees as well as the monthly fees greatly differ from library to library. This is given in Table 22.

**Table 22: Details of the membership and monthly fees of the libraries**

Name	Membership fee (Rs.)		Monthly fee (Rs.)	
	Ordinary	Life long	Ordinary	Life long
Public library	30	250	4	6
Panchayat library	16	105	50 Paise	1
Vivekananda Vayanasala	75	-	3	-
Young men's library and reading room	10	-	5	-

In the *panchayat* library there are two types of ordinary memberships, A class and B class. The rates for A class membership are given under the ordinary column in the table. The rates for the B class membership is lower than that for A class membership. The membership fee for B class membership is ten rupees per month and monthly fee is fifty Paise for B class. Among the four libraries in the study area three of them do not have separate reading room. Only the *panchayat* library is having a separate reading room.

**Table 23: Number of books available in the libraries**

Name	Number of books	Total number of members	Average number of persons borrowing books per week	Borrowed books as % of total books
Public library	10935	329	70	0.64
Panchayat library	4280	646	60	1.40
Vivekananda Vayanasala	710	130	75	10.56
Young men's library and reading room	6959	324	50	0.72

The number of books available in the different libraries is given in Table 23. Utilization rate of the books is found to be very low in all the libraries of the study area. Out of the total number of books only around a percent is taken by the members last week. The number of persons borrowed as percentage of the total members of the library is found to

be very low in almost all the library except *Vivekananda Vayanasala*. In this library this percentage is found to be above fifty.

### ***Priyadarshini Smaraka Samithi in Thalikkulam***

This *samithi* (club) was inaugurated by the then chief minister of Kerala on the very next day of the assassination of Indira Gandhi (*Priyadarshini*), the former Prime Minister of India. There are three wings for this *samithi*, namely, The Village Youth Club, The Village Women's Club and The Village Children's Club. Out of these three clubs, Village Youth Club is the most active one. The Dubai *Pravasi* Association donated land to the club. They built their building using public contribution as well as donation from the members of the Dubai *Pravasi* Association. Currently, there are 50 members in the Village Youth Club and 23 members in the Village Women's Club. In one room of the club building, the continuing education centre of the *panchayat* is functioning. There are eleven members in the executive body of the club and there will be monthly meetings. The most interesting fact about the club is that the active members of it are not unemployed youth. The President of the club is running a shop in the *panchayat* itself and secretary of the club is a part time worker in the water authority of Kerala. These men are utilizing their free time for the activities of the club. Majority of the active members are less educated such as SSLC or just above SSLC.

The most important activity of the club is their project for an Eco Village. This they are doing with the help of forest department of Kerala. In this project they will encourage the village people to put more and more trees in their compounds. Forest department will provide best varieties of trees to club and club will look after the tree by giving water and manure regularly. In addition, they have also a plan to start a nursery in their village, which will help to propagate new varieties of plants in the village. Further, they are going to conduct a four days cultural festival in the *panchayat* in April 2005. They have asked for the participation of entire people of the *panchayat* for this cultural festival. Yet another important project of this particular club is the preparation of a blood group directory. For this they have already identified the blood groups of all children in the *panchayat*. This they have done by conducting a school level blood identification campaign using the services of doctors. The next stage of this programme is the identification of the blood groups of adults. They are planning a household level blood identification programme for the same. After identifying the blood groups of all people in the *panchayat*, they will publish a small directory giving details of a person's blood groups as well as contact number. They will distribute this directory in different hospitals of the district so that the needy persons can make use of it. The entire financing of this big project is meeting through the donations of the *Pravasi Malayalee* Association. Another interesting programme of this club is that in the next academic year they are going to adopt ten poor students. The club will give all the educational expenses of the students. In addition, they are also conducting free tuition classes for the poor children in the club building. The Club authorities will provide the salary of the tuition teacher out of their fund. They are giving Rs. 1000 as salary to the tuition teacher. Further, at times they are also conducting medical camps as well as health education classes for the local people.

#### 4. Health Security

This chapter presents the analytical discussion of the results of the survey on the common coping strategies, both long- and short-run, of the HHs in the face of health insecurity in the two study areas, given the objective conditions.

As elsewhere stated, Kerala was better placed in a fortunate historical conjunction that favoured and facilitated collective action for social changes. Aspirations that arose during this flux for a new generation free from ignorance and ill health and with better prospects resulted, through motivated public demand and populist state provision, in wider access to education and health care. The two go hand in hand: it is a healthy people that seeks education and an enlightened people that cares for health.

Kerala has attained high health status in respect of all standard indicators of maternal, infant and child health as well as of the general health of the people, on par with those of many developed nations, thanks to a vast healthcare infrastructure (with complementary economic ones) facilitating access to institutional healthcare. The network of primary and community health centres had extended their services to the remotest of the rural areas in the State, bringing in assuring results even by the 1970s itself. The crude death rate in the early 1970s came down to about 9 per thousand population, and in 1981 to 6.9. The infant mortality rate that reflects the qualitative and quantitative dimensions of the health standard of a community (the infants being the most vulnerable group among the children) was only 61.4 per thousand against 138.35 of all-India in 1968-69. And the life expectation by 1971 rose to 60.57 years for males and 61.16 for females (Paniker and Soman 1984: 36-40). It should be noted that besides the Ayurvedic and other indigenous medical aid widely prevalent traditionally, the European system of medical care was first introduced in Travancore in 1811, and the first hospital opened about six years later (*Travancore Administration Report for 1106 M.E. (1930-31): 170*). According to the Census of 1931, the life expectation in Travancore was 43.8 years for males and 44.55 years for females, comparable with that of 44.8 years for males and 46.5 for females in Japan during 1926-30 (Centre for Development Studies 1975 [2000: 137]). By the 1940s, the death rate in Travancore-Cochin came down to about 15, a level attained in France and Sweden only a decade earlier (Panikar and Soman 1984: 46). Life expectancy at birth increased from 64.7 years for male in 1979-80 to 71.67 years in 2001-02 and from 69 years for female to 75 years during the same period, against 64.1 years and 65.4 years in 2001-02 respectively for male and female for all-India (Government of Kerala 2002: 249). Infant mortality rate came down from 17 in 1991 to 15.6 in 1998, against 71.6 in India (Economic Survey of India 2001).

In respect of certain health care infrastructure, for example, the number of health centres per lakh population, the position of Orissa is found to be relatively better compared with the national average. Orissa State Development Report quotes the CMIE data that in the late 1990s, the number of health centers per lakh population in Orissa was 3.10 as against



2.34 at the all-India level. On the other hand, the number of medical beds per lakh population was only 48.91 in Orissa, whereas this was 94.47 at the national level (OSDR: 61). More precisely, There were 1,701 Government medical institutions in Orissa in 2003, which includes 174 hospitals, 231 community health centres, 120 primary health centers (PHCs), 1162 New PHCs (including dispensaries, additional PHCs, subsidiary health centres and medical health centres) and 14 mobile health units. However, the State presents one of the most disappointing pictures as far as the health outcomes are concerned. For instance, the infant mortality rate of Orissa at 87 per thousand live births is the highest amongst all States in India; the State also has very high maternal mortality rate: out of one-lakh live births, maternal mortality is 738. It is also reported that malaria, tuberculosis, gastroenteritis and vaccine preventable diseases (VPDs) have significantly raised the morbidity prevalence rate of the State. As per the National Malaria Education Programme Report 1998, Orissa accounted for as much as 28.6% of detected cases of malaria and 62.8% of all malarial deaths in India. Though the prevalence rate of tuberculosis and gastroenteritis show an increase over time, the Universal Immunization Programme (UIP) has led to decrease in cases of vaccine preventable diseases (<http://rc.orissa.gov.in/index3.asp?linkid=25&sublinkid=24>). The Orissa Human Development Report poignantly points out that “the actual provision of health services in Orissa is worse than that of the country. .... It is frequently reported in the local newspapers that the tribal districts have high infant mortality rate, general morbidity rate as well as death rate as compared to the relatively developed coastal districts like Cuttack, Puri, Baleswar, etc.” (OSDR: 61) Worse still “the health centres located in the backward and tribal areas hardly serve any interest of the poor. The doctors’ posts are invariably found vacant in all such places. Wherever a doctor is posted, he or she prefers to stay in the district headquarters and commutes to the health centre at his/her own sweet will. The paramedical staff also do not prefer to stay in the backward village.” (OSDR: 69). As per the Orissa Human Development Report, (as already pointed out), physical accessibility to health care facilities is much worse in the inland districts of Orissa, with at least 40% of the population having to travel more than 5 km to reach the nearest health facility, than in the coastal districts.

### **(i) Local Background of Health (in)security**

Table 24 reports on the survey results on the health security aspects from the case study areas of Thalikkulam and Sason with the expected differentials. While some health care facility (public or private hospital/clinic) is available nearby for most of the sample HHs in Thalikkulam, only a few are so fortunate in Sason. The available facility also seems to be better utilized in Thalikkulam, with 8 out of 10 deaths reported in the previous year having occurred while under hospital care, but it was only 2 out of 14 in Sason. For most of these HHs in Thalikkulam, the treatment at hospital was adequate and affordable, but the two Sason HHs felt the care quite inadequate.

**Table 24: Some background of Health (in)security**

Health security aspects:	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
The nearest hospital is within 2 km from house	369	73.51	36	6.41
Any death in house due to disease last one year	10	1.99	14	2.49
Death occurred in a hospital <sup>(1)</sup>	8	80	2	14.29
Feeling about the treatment at hospital <sup>(2)</sup>				
Adequate and affordable	6	75	0	0
Adequate but costly	1	12.5	0	0
Inadequate but affordable	1	12.5	1	50
Inadequate but costly	0	0	1	50
Using iodized salt in the diet	467	93.03	63	11.21
Regular medical check up as preventive measure	81	16.14	0	0
Aware of immunization programme for children	502	100	545	96.98
Immunized children against polio and other diseases	502	100	494	87.90
Boil/purify water before drinking	464	92.43	68	12.10
Mode of cooking in the house is not traditional	302	60.16	58	10.32
Chimney for the kitchen	315	62.75	18	3.20
Adequate ventilation in kitchen	502	100	307	54.63
HH member doing kitchen work has any constant respiratory illness	44	8.76	29	5.16
Toilet facility at home	479	95.42	15	2.67
Local body placed any bin for depositing wastes	4	0.80	6	1.07
HH Waste is not thrown in common place but disposed carefully	481	95.82	318	56.58
HH has severe problem from flies	142	28.29	552	98.22
HH has severe problem from mosquitoes	363	72.31	557	99.11
Local body conducts spraying/fumigating operations to prevent mosquito breeding	267	53.19	322	57.3
Stagnant water/ open drain in your compound/road	166	33.07	38	6.76
Any HH/local community level initiative to prevent/drain stagnant water in house compound and roads	2	0.40	0	0.00
Aware of health insurance policy	493	98.21	230	40.93
Any of HH members insured	239	47.61	26	4.63
Aware of any mediclaim policy	437	87.05	95	16.9
Any of HH members having mediclaim policy	147	29.28	9	1.6

Note: (1) = Percentage is with respect to the number of deaths; (2) = Percentage is with respect to the number of deaths at hospital

As regards the personal or HH level health security initiatives, we consider a number of dimensions as follows. Using iodized salt has perforce become a part of the daily life among most of the HHs in the Thalikkulam sample, just as in other parts of Kerala, but it

is so only for a very few in the Sason sample. Regular medical check up as a preventive measure has some serious takers among the health conscious HHs in Thalikkulam, but none in Sason. Promisingly, all the HHs in Thalikkulam and most in Sason are aware of and do resort to available immunization programmes for children. Drinking boiled or somehow purified water also is an integral way of life among most of the HHs of Kerala (about 92% in Thalikkulam sample), but we find only a few in Orissa (about 12% in Sason sample). Modern, mostly LNG, mode of cooking also is widespread in Kerala, about 60 % in the Thalikkulam sample, while only about 10 % of the HHs are thus fortunate in the Sason sample. All the sample HHs in Thalikkulam have adequate kitchen ventilation and most of them with kitchen chimney; nevertheless in nearly 10 % of HHs, the HH member doing the kitchen work is found to have some constant respiratory illness. However, the situation is entirely different in Sason; with some 55% sample HHs having adequate kitchen ventilation, but only very few having kitchen chimney, the specific respiratory problems are reported by only a few HHs there.

As already reported, most of the sample HHs in Thalikkulam have safe toilet facility at home, while only a couple of HHs are so capable in Sason. Regarding the responsibility of the local body in helping the HHs in matters of waste disposal, both the panchayats fail their expectations, with little concern for placing waste bin wherever necessary or for disposing accumulated wastes. The HHs (as much as 96% in Thalikkulam and 57% in Sason) take care of disposing the wastes in better ways. While almost all the sample HHs in Sason complain of severe problems from flies and mosquitoes, nearly three-quarters of the Thalikkulam sample HHs suffer from mosquito problem and nearly 30 % from flies. However, majority of the sample HHs in both the panchayats have benefits of spraying or fumigating operations to prevent mosquito breeding frequently conducted by the local body. While not many sample HHs in Sason have problems from stagnant water or open drain near their houses, a significant proportion in Thalikkulam does have the problem; and in both the panchayats sadly there is hardly any HH or local community level initiative to prevent or drain such stagnant water. Most of the sample HHs in Thalikkulam are aware of some health insurance and medi-claim policies, and nearly one-half of them have someone in the house insured and 30 % have someone with medi-claim policy. However, in the Sason sample, only 41 % of the HHs are aware of any health insurance policy and 17 % of medi-claim policy, but still only a few have some policy cover.

## **(ii) Health Security Index**

Given this background, now we turn to estimating and analyzing the respective health security index.

Here the index aggregates 13 dimensions of security, as follows:

1. Distance from the nearest hospital: 0 = beyond 5 km; 1 = between 2 – 5 km; 2 = within 2 km; 3 = nearby house.
2. Using iodized salt: 0 = no; 1 = yes.
3. Children immunized: 0 = no; 1 = yes.
4. Boiling/purifying water before drinking: 0 = no; 1 = yes.
5. Mode of cooking in house: 0 = Traditional choolah; 1 = kerosene stove; 2 = smokeless choolah; 3 = gas stove.
6. Chimney for the kitchen; 0 = no; 1 = yes.
7. Adequate ventilation in kitchen: 0 = no; 1 = yes.
8. Toilet facility: 0 = no; 1 = yes.
9. Method of HH waste disposal: 0 = waste is thrown in common place; 1 = incinerated or put in bin placed by local body or turned over and used as manure
10. Severe problem from flies: 0 = yes; 1 = no.
11. Severe problems from mosquitoes: 0 = yes; 1 = no.
12. Household members are insured: 0 = none; 1 = one or more.
13. HH members have mediclaim policy: 0 = none; 1 = one or more.

The index ranges from 0 to 17 and Table 25 presents its distribution, with the corresponding index on 0 – 1 scale given in the second column and Table 26 reports the

**Table 25: Distribution of the health security index**

Health security Index		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
0	0	0	0	0	1	0.18	0.18
1	0.059	0	0	0	15	2.67	2.85
2	0.118	0	0	0	74	13.17	16.01
3	0.176	1	0.20	0.20	134	23.84	39.86
4	0.235	4	0.80	1.00	173	30.78	70.64
5	0.294	7	1.39	2.39	81	14.41	85.05
6	0.353	25	4.98	7.37	40	7.12	92.17
7	0.412	42	8.37	15.74	22	3.91	96.09
8	0.471	37	7.37	23.11	8	1.42	97.51
9	0.529	51	10.16	33.27	8	1.42	98.93
10	0.588	64	12.75	46.02	5	0.89	99.82
11	0.647	63	12.55	58.57	1	0.18	100
12	0.706	65	12.95	71.51			
13	0.765	59	11.75	83.27			
14	0.824	77	15.34	98.61			
15	0.882	5	1.00	99.60			
16	0.941	2	0.40	100			
17	1						
Total		502	100	100	562	100	100

summary statistics. That Sason sample HHs lag far behind in health security is evident from the distribution of the achieved index, ranging from 0 to 11, as against the Thalikkulam range of 3 to 16. It should be noted that about 41% of the Thalikkulam sample HHs have an achieved index greater than the maximum 11 of the Sason sample HHs. As much as 92% of the sample HHs in Sason have an index in the range up to 6, only 7.4% of the HHs in Thalikkulam are covered in this range.

**Table 26: Summary Statistics of the Health Security Index**

Summary measures	Health security Index			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	3	0.176	0	0
Maximum	16	0.941	11	0.647
Mean	10.59	0.623	4.01	0.236
Variance	6.89	0.024	2.81	0.01
Coefficient of variation (%)	24.78	24.78	41.82	41.82
Median	11	0.647	4	0.235
Skewness	-0.36	-0.36	1.02	1.02
Kurtosis	-0.72	-0.72	1.8	1.8

**(iii) The enabling environment: How conducive is it?**

Now we turn to the results from the Institutional survey, to assess the extent of the objective environment that facilitates the initiatives at the HH or personal level in respect of health security. Table 27 summarizes the comparison.

**Table 27: Enabling Environment: Health Care**

Institutions	Thalikkulam	Sason
Primary health centre	1	0
Primary health sub centres	2	1 (shared)
Government ayurveda dispensary	1	0
Private clinics/hospitals	6	0
Private dental hospital	1	0
Private eye clinic	1	0
Private ayurveda clinics	3	0
Private homoeo clinics	3	0
Medical shops	9	1
Ayurveda medical agency/shops	6	0

Thalikkulam is rich with health care institutions also: one main primary health centre with two sub-centres and one government ayurveda dispensary. In the private sector there are six allopathic hospitals and three ayurveda hospitals both with limited inpatient facilities, one dental clinic, one eye clinic and three homeopathic clinics, as also 9 medical shops and 6 Ayurveda medical agencies. Sason on the other hand, depends on a primary health sub-centre located in the Debeipali village of the nearby *gram panchayat* (about 7 to 8 kilometers from Ajiampur Sason village); there is a small medical shop also in Ajiampur Sason. Note that Sason GP belongs to Dhankauda block with a population of about 90,000. For the entire block, there is only one PHC, with 18 sub centers, scattered in different villages. In the Debeipali sub-centre, there is one Doctor in charge, one contractual doctor, one pharmacist an attendant and two health workers, one female and another male. The centre, with inpatient facility, is open for 24 hours. The outpatient section functions everyday from 8 AM to 12 noon and 3 PM to 5 PM. The sub-centre has 6 beds for inpatients, and also has labour room and clinical service available (Table 26). There is no ICU or emergency care unit, though there is an ambulance service available.

The main primary health centre in Thalikkulam, however, does not have inpatient facilities, but has a good array of health care workers: doctor, nurse, nursing assistant, pharmacist, health inspector, lady health inspector, junior health inspector, Junior health public nurse, and so on (Table 28). This health centre has about ninety-nine cents of own land and the building is in good condition. Pharmacy is available free of charge. The centre has good toilet facilities and has one proper own water source. There are eight rooms in the centre and ventilation in each room seems adequate. The

**Table 28: Details of the staffs of the primary health centre in the study area**

Category of staff	Number of staff	
	Thalikkulam	Sason
Doctor	1	2
Nurse	1	0
Nursing assistant	1	0
Pharmacist	1	1
Health inspector	1	0
Lady health inspector	1	0
Junior health inspector	2	0
Junior health public nurse	1	0
Office clerk	1	0
Grade 2 worker	1	0
Peon/attendant	1	1
Part time worker	1	0
Total	13	4

facilities like labour room/service, emergency care, ICU, ambulance service, etc. are not available in the primary health centre (Table 29). All days from Monday to Saturday are



working days. The office of the primary health centre work from morning ten to evening five. Outpatient care is available from morning eight to eleven thirty in all days except Wednesday. Wednesdays are immunization days and they will conduct school health programs during Wednesdays. Field staff of the centre work up to five in the evening.

**Table 29: Facilities in the PHC**

Facilities in the primary (sub) health centre	Thalikkulam	Sason
Whether there is inpatient treatment available	No	Yes
Number of Beds	3	6
Whether pharmacy is available	Yes	Yes
Toilet facility	Yes	Yes
Availability of water supply	Yes	Yes but irregular and limited
Number of rooms	8	8
Ventilation in rooms	Adequate	Adequate
Mode of waste disposal	Digging in	Digging in
Labour room/facility available	No	Yes
Clinical service available	No	Yes
ICU in the hospital	No	No
Emergency care unit	No	No
24 hour service availability	No	Yes
Ambulance service in the hospital	No	Yes
Any special service/consultancy available in the hospital	No	No

No post is vacant in the primary health centre at Thalikkulam. The doctor, nurse and nursing assistant are responsible for the out patient care section of the primary health centre. Apart from the one permanent doctor, one ophthalmologist visits the centre once in a month. The field staffs of the centre inform the local people in advance about the date of arrival of the ophthalmologist and many people visit him every month.

The primary health centre workers told that on average seventy-five patients visit the centre each day. Further, majority of the patients coming to the centre are from very poor background. The disease profile of the patients as told by the primary health centre workers mainly consists of viral fever, daherria, respiratory infection, diabetics, hypertension, pressure and different pains. Primary health centre has fixed one special day for pregnant women in every week. After the necessary check up they will provide iron folic capsules and vitamin capsules to the pregnant women. Door to door delivery of medicines is also there in the case of pregnant women. The field staffs of the centre during their visits to different areas will advice women to take these medicines and will provide medicines if there is none with the women. The fieldwork of this primary health centre is very strong in its area.

In addition to the outpatient care, immunization, school health programs and the care of pregnant women, the primary health centre is also actively involved in some preventive health care measures. A team under the leadership of health inspector and lady health inspector is responsible for the fieldwork of the primary health centre. The members involved in the team for field work are two health inspectors, two junior health inspectors, one junior public health nurse of the main centre and the two junior public health nurses of the two sub centres. Sometimes Anganwadi teachers and some club members also help the health workers. The main activities of the preventive health care measures involve fogging, development of fish hatchery, spraying etc., mainly aimed to remove mosquitoes. In addition, if a particular epidemic breaks out in some specific area, the health workers give special importance to that area and take necessary steps to check the spread of disease. Field visits are there on all working days except Wednesday.

The sub-centre at Debeipali has however only a very low utilization rate; very few patient visits are recorded here, only those with minor ailments. Most of the people in the panchayat prefer to go to Burla medical college hospital in Sambalpur. The health workers at Debeipali sub-centre also undertake fieldwork in Sason *panchayat* with the help of the country *Dhain* (traditional birth attendant) and Anganawadi workers. They are engaged in immunisation, pulse polio vaccination, school visit, visiting pregnant and lactant women and children, providing free medicine to TB patients, arranging family planning camp and so on. However, given the constraint of limited infrastructure, they try to extend the services to the extent possible.

Another area of activity of the primary health centre workers is the health education programs as well as camps. Usually medical camps in Thalikkulam are conducted with the help of some club members. On an average four or five health education classes are held there every month. Through these classes, they educate the people about different epidemics, preventive measures to be taken for it, different family planning methods, details about diseases like AIDS etc. According to the health centre workers, participation of the local people in these classes is very high. The field staffs are responsible for informing the local people about the schedule of different classes as well as different medical camps in the area. Such programmes are very rare in Sason panchayat.

For improving the functioning of the primary health centre there is supposed to be a committee named hospital development committee. However, the hospital development committee of this primary health centre is inactive due to various reasons. According to the primary health centre workers, the meetings of the hospital development committee are very rare, though the committee is supposed to meet every month. There is no such committee at all in respect of Debeipali sub-centre.

In Thalikkulam, one of the primary health sub centres is working in the beech area and the other is working in the eastern side of the panchayat. One of the primary health sub centres has ten cents of land and has a building in it. However, the condition of the building is not good. Usually the junior public health nurse, the only staff of the primary health sub centre, is expected to stay in the centre itself. Since this building is not in good

condition, however, the junior public health nurse does not stay there. The building is leaking and there is no electricity. The panchayat authorities are supposed to give money for the maintenance of the building. However, they have yet to receive the money from them. The other primary health sub centre has twenty-five cents of land and a building in good condition. The junior public health nurse of this sub centre is staying in the sub centre itself. Very limited medicines are available in the sub centres. Both of the sub centres have toilet facility and have one own water source. The ventilation of the rooms is adequate in both the sub centres. The services like labour room, emergency care, twenty-four hour care, ambulance etc are not available in the primary health sub centres.

The main activities of the primary health sub centres are the immunization of children and care of pregnant women. Junior public health nurse of the primary health sub centre does field visits during forenoon of every day except Tuesday/Wednesday. Tuesday is fixed as the clinic day in one of the primary health sub centre and Wednesday is fixed as the clinic day in the other. This day pregnant women can visit the centre and the nurse will provide vitamin capsules and iron folic capsules. According to the nurses, on an average twenty to twenty five people visit each centre for getting medicines every week. In addition to this, the nurse will supply iron folic capsules and vitamin capsules to the Anganwadis in the area. This junior public health nurses of the sub centres are members of the field team of the main primary health centre and participate in all the activities of the main primary health centre like health education classes, preventive measures and other field work. The main primary health centre is the supplier of the medicines to the primary health sub centers, the former getting the medicines from the district medical officer.

As already mentioned there are 14 private clinics in Thalikkulam. The details of some of them are given in Table 30 below.

**Table 30: Details of Six private clinics in the study area**

Clinics	Ward Number	Number of doctors	Inpatient facility	Pharmacy	No. of other staff
Allopathic	6	1	√	√	2
Ayurvedic	7	2	√	√	1
Homeopathic	7	1	×	√	1
Dental 1	6	2	×	×	1
Dental 2	7	1	×	√	1
Eye	6	1	×	×	1

The private clinics do receive any help from the panchayat authorities. The allopathic clinic is working in a private concrete building. There is limited inpatient facility in the allopathic clinic of the panchayat (with ten beds). The clinic has proper water source, toilet facility, and adequate ventilation in rooms and further pharmacy is also available here. The fee that charged from an outpatient for one visit is Rs. 10 and the rent charged for rooms is Rs. 50 daily. Further, the patients will also have to pay the price of medicines. In addition to the permanent doctor, one naturopathy doctor is also visiting the clinic weekly. In the Ayurvedic clinic, there are two doctors. This clinic is working in a

rented building. This clinic also has limited inpatient facility. In this hospital five beds are available. This clinic also has proper water source and toilet facility. The ventilation in the rooms is also adequate. The fee that is collected for each outpatient visit is Rs. 25 and that is charged for rooms is Rs. 100 daily. In addition, the patients also have to pay the price of medicines.

The homeopathic clinic is also working in a rented building. There is only one doctor and one staff in this clinic. Inpatient facilities are not available in this clinic. The working time of the clinic is morning 9 to 12 and evening 6.30 to 7.30. The doctor of this hospital is a visiting consultant in another hospital in a nearby Panchayat. Every year he also visits for a few weeks one hospital in Abudhabi as a consultant. During that time, another doctor is arranged to manage the clinic. According to the doctor of this clinic, on an average fifteen to twenty patients come to the clinic daily. Pharmacy is available in the clinic itself. The patients have to pay the price of the medicines in addition to the doctor's fee. There are two dental clinics in the Panchayat. Both of them do not have inpatient facilities. Usually for dental clinics, inpatient facilities are not necessary too. There are two doctors in one dental clinic and one in the other one. There are facilities for minor surgeries in the dental clinics of the study area. Both the dental clinics of the study area are working in rented buildings. Average two to three persons are visiting the clinic daily. In the eye clinic of the study area there is only one doctor and one staff. They have started this clinic in 2001. This clinic is also working in a rented building. There is no inpatient facility in the clinic. Pharmacy is also not there. According to the doctor of this clinic, on average six persons are visiting the clinic daily. The fee collected from the patients is Rs. 50 for fifteen days.

## **5. In Lieu of Conclusion**

As we move from one dimension of security to another, the stark difference between the two regions become glaring and that stands to highlight the difference between the two approaches, the scheme-oriented one versus the public action-based one. What is significant in the development experience of Kerala is an enabling environment of '*as if*' rights that underlie the dialectics of public action. In such an environment, social security that defines development needs to be viewed as an entitlement, right, instead of as a charitable mechanism of poverty reduction through a number of piecemeal schemes, as being followed in India in general. This requires a political will, bold and sincere, to see in the happiness of others one's own happiness and in the welfare of others one's own welfare, as the Maurya kings, including Asoka, the Great, did.

## **Chapter 10**

### **Local Dynamics of Social Security– A Tale of Two Village Panchayats: Security: Gender, Old Age and Contingency**

#### **1. Introduction**

Now we come to the last three dimensions of security, namely, female security, old age security and contingent security, the last one properly defining what we call CSS. In this chapter we discuss the dynamics at the ground level in Thalikkulam and in Sason in these three dimensions. We start with female security in the next section and goes on to old age and contingent security in the remaining sections. As earlier, in each section we present the local background of the concerned (in)security and the distribution of the estimated security index, followed by a discussion of the available enabling environment (wherever information is forthcoming)..

#### **2. Female Security**

The Indian Constitution enshrines the principle of gender equality in its whole body matter, starting from the Preamble to the Directive Principles. And especially since the Fifth Five Year Plan (1974-78) onwards, India's approach to women's issues has significantly changed from a welfare perspective to a development perspective. Along with the global wind, India too has recently recognized empowerment of women as the central issue in determining the status of women. In this, India has endorsed for appropriate follow up various international guidelines starting from the Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995) and the Outcome Document adopted by the UNGA Session on Gender Equality and Development and Peace for the 21<sup>st</sup> century, titled "Further actions and initiatives to implement the Beijing Declaration and the Platform for Action". India has also ratified various international conventions and human rights instruments committing to secure equal rights of women, the key among them being the ratification of the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993.

The National Policy on empowerment of women, 1986, drafted by the Government of India's Department of Women and Child Development in the Ministry of Human Resources Development, declares that empowerment of women is possible by giving them complete and equal access to and control over factors contributing to such empowerment, particularly health, education, information, life-long learning for self-development, vocational skills, employment and income earning opportunities. As a follow up, the National Commission for Women was set up by an Act of Parliament in

1990 to safeguard the rights and legal entitlements of women. The 73<sup>rd</sup> and 74<sup>th</sup> Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels.

In spite of such a strong background, women in India still constitute a disadvantaged and vulnerable group in the society, being the poorest of the poor, suffering from gender discrimination, subjected to gender violence, both domestic and outside, lacking control over assets and resources, being illiterate and powerless.

While the women empowerment movement has got a momentum in India as a whole only recently, Kerala has had a rich heritage in gender development.

A system of non-formal education organized around temples had prevailed in Kerala since long. Because of the matriarchal system in the Nair community, one of the dominant castes, women enjoyed respectability and status in their families and they got the opportunity to learn in the indigenous local nursery school (*'Kudippallikkudom'*) with a Master (*'Asan'*). Thus, traditionally women in the Nair community had equality in many ways and education was one among them. Later on, with the commencement of modern education by the Princely States of Travancore and Cochin as well as by the Christian missionaries in the 19th century, female education in general received a greater fillip, especially in the background of dynamic social and political movements, as explained elsewhere. It should be noted that the first Girl's School in India was started by the missionaries in the State of Travancore way back in 1819 and this was followed by another school by the Princely State in 1859. By the end of the 19th century, the state had several girls' schools. No doubt, the higher literacy level among women in Kerala at present is the better fruit of that past.

The high female literacy and education, along with favourable infrastructure facilities, helped the State achieve remarkably high status in health also. It should be noted that during the mid-1970s there emerged several women's groups and organizations, which have taken up feminist issues from a new perspective, in addition to the already flourishing gender wings of the social and political movements. The new perspective, free of political and social boundaries, helped generate a number of feminist cultural groups and exerted a social pressure even towards achieving favourable amendments in the laws relating to women; for instance, for the first time in the country as a whole, Muslim and Christian women came out challenging their respective personal laws based on religions. Moreover, the groups have meticulously sensitized a number of women-specific issues of significance around social customs, responsibilities of housework and so on. Despite such an objective condition of favourable movements, capable of putting the State at a higher level of potential development, it should be noted, the informed platforms of Kerala society are today rife with concerns for the very security of the female folk here in the face of increasing violence from all possible quarters,<sup>1</sup> as well as

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<sup>1</sup> "There has been a persistent increase in the number of crimes against women in Kerala since 1991....The largest number of crimes against women were accounted for by cruelty of husbands and relatives, followed



for the alarmingly higher and still increasing female unemployment.<sup>2</sup> Such concerned voices do have in fact a high intrinsic as well as instrumental value.

Orissa, however, remains poor here also, with an unfavourable sex ratio of 927 females per 1000 males as per 2001 Census, a female life expectancy of 59.71 years as against the national average of 66.91 years, and an infant mortality rate of 92 per females and 98 for males as against 67 and 69 at the national level. Significant gender gap exists in literacy also, with 50.97 per cent female literacy rate against 75.95 per cent male literacy rate. As we have already seen, there has been very high dropout rate amongst girls of Orissa. Gender bias against women in acceptance of family planning modes also is reported as widespread across the State. According to the National Family Health Survey-2, about 48 per cent of the women population in Orissa suffer from nutritional deficiency. Prevalence of anaemia is also very high in the age group of 15-49 years rendering them more vulnerable to diseases. That the infant mortality rate in Orissa for female child fell only by 21.8 % during the period from 1982 to 1998 against a fall for male child of 29.64 % is suggestive of the fact that prevention of female infant mortality has not received as much attention as prevention of male infant mortality in Orissa (<http://rc.orissa.gov.in/index3.asp?sublinkid=25&linkid=25>)

### **(i) The Local Background of Female (in)security**

Table 1 provides some basic information on general background of female (in)security from the two case study areas. It is interesting to see that most of the Thalikkulam sample HHs do not report any preference for boy or girl child; they are happy to have a child of any sex, but the number of HHs preferring girl child is more than that preferring boy child. However, in Sason there is a clear preference for boy child, though the majority of the HHs do not opt for a child of particular sex.

The total number of female respondents surveyed in Thalikkulam is 939 and in Sason, 708. Note that all the womenfolk above 18 years old in the same HH were surveyed for this aspect. Most of them are currently married; widows and divorcees are more in number in Thalikkulam, and in both the samples, about 16% are unmarried. A few in both the panchayats are in regular receipt of widow pension. 50 % of the female respondents in Sason are engaged in some job, but the working female constitute only about 15% in Thalikkulam female sample. Nearly 32 % of the female respondents in Thalikkulam have an ownership right on the house they live in, whereas in Sason sample only about 15% are thus secured. A good majority in Thalikkulam sample own some movable or immovable property, but only 25% in Sason sample do. There is also very wide saving capability between the two groups; about half of the Thalikkulam female respondents do have some savings in their name, but only about 16 % in Sason sample have savings. A good number of Thalikkulam respondents are insured against accident

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by molestation...[both constituting] 71 percent of all crimes against women in 2004.” (Kerala Economic Review 2005: 486-487).

<sup>2</sup> The female unemployment rate (current daily status, among the youth of 15 – 29 years) in Kerala is reported to be 45.8% in the rural and 50.4% in the urban areas as against 10.6% and 19.1% respectively at the all-India level (Kerala Economic Review 2005: 497).

and /or sickness, while none in Sason; and active participation in some political party activities and/or community events

**Table 1: Some background of female (in)security: General**

	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
HH head / eldest male preferring girl child	39	7.77	30	5.34
Boy child	30	5.98	204	36.3
No special preference for either sex	433	86.25	328	58.36
Total female surveyed	939		708	
Marital status: Married	611	65.07	525	74.15
Unmarried	152	16.19	118	16.67
Widowed	147	15.65	56	7.91
Separated/divorced	29	3.09	9	1.27
Getting widow pension regularly	13	1.38	4	0.56
Working female	139	14.8	354	50
Have any ownership right on house you live in	296	31.52	104	14.69
You own any movable/immovable property	569	60.60	177	25
Any savings in your name	465	49.52	112	15.82
Any insurance policy for sickness	127	13.53	0	0
Any insurance policy for accident	173	18.42	0	0
Active member of any political party	173	18.42	0	0
Participate in any community events	235	25.03	6	0.85
Member of women self help groups	230	24.49	208	29.38
Getting support from husband/HH head for working in SHG*	218	94.78	129	62.02
Last one year any women get married in your family	43	4.58	29	4.10
Any dowry given to her	43	4.58	29	4.10
In Your opinion dowry is bad practice	567	60.38	488	68.93
In Your opinion dowry is good	344	36.63	29	4.10
In Your opinion dowry is a social reality	28	2.98	191	26.98
Any physical harassment against you at home	55	5.86	92	12.99
As a women any difficulty while traveling	52	5.54	43	6.07

Note: \* = Percentage is with respect to the number of SHG members.

is expectedly a part of life for many in Thalikkulam sample, but none in Sason in the former and very few in the latter case. In both the panchayats, however, women self help groups have succeeded in organizing a sizeable proportion under their wings and most of these women members have support from their family members in such engagement.

Significantly, dowry has become unavoidable in marriages with all the HHs in question. Of course, most of them agree, it is a bad practice; however, a significant proportion in Thalikkulam sample view dowry favourably, while in Sason sample as a social reality. Also note that cases are not few in respect of violence against them at home and of difficulty while in travel.

We have further information on the working and non-working females in the two samples. Only about 15% of the surveyed women in Thalikkulam, but as much as 50%

in Sason, are employed. Table 2 presents the background of (in)security of the non-working women and Table 3 that of the working women in the two regions. Most of the non-working women in both the samples are supported by their husbands, as usual. A significant proportion of older women especially in Thalikkulam sample depend on their children for their living – the usual tragedy of old age. Some women in both the samples are under the care of their relatives. Most of the younger ones are in search of a job, irrespective of their marital status and some of them do report on facing some gender-related problems while in job search. While as much as half of these women in

**Table 2: Some background of female (in)security: Non-worker**

	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Female Non-worker	800	85.2	354	50
Who supports you for your living				
Husband	459	57.38	265	74.86
Children	184	23	36	10.17
Parents	113	14.13	40	11.30
Relatives	44	5.5	13	3.67
Seeking for a job	175	21.88	50	14.12
Facing some specific problems while job seeking as a woman	47	5.88	36	10.17
Have some money set aside you can use as you wish	400	50	50	14.12
How spend your spare time				
Relaxing within home	657	82.13	213	60.17
Going outside home	21	2.63	124	35.03
No spare time	119	14.88	15	4.24
Others	3	0.38	2	0.56

Taluikkulam have some resources of their own to fall back on as they wish, only few in Sason are so capable. Most of them in both the samples relax within home during their spare time, and interestingly, very few in Thalikkulam, compared with Sason, go outside home for some kind of relaxing – may be indicative of the much-talked-about addiction to the idiot box in Kerala. Also note that a number of unlucky among these women report of no spare time at all, especially in Thalikkulam.

Among the workingwomen, most of them are comfortable with their working environment and their workplace is not far off. However, many of them do not have the freedom to spend their own income, more so in Sason (nearly 70% there and 32% in Thalikkulam). However, most of them in Thalikkulam (nearly 90%) do have some say in respect of decisions on spending their own income, but only 32% in Sason have that power. Expectedly, a good majority of working women in Thalikkulam, but only a few in Sason, belong to some trade union or association. Again, as is clear, there is a sea of difference in the monthly earnings of the workingwomen between the two regions: the maximum pay in Thalikkulam is nearly 3 times that in Sason, and the average, about 9 times. Both the distributions deviate from the normal one, but that of Sason is much more

skewed.

**Table 3: Some background of female (in)security: Working female**

	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Working female	139	14.8	354	50
Comfortable with the working environment	136	97.84	313	88.42
Work place is nearby/within 10 km from house	119	85.61	353	99.72
Have freedom to spend your own income	95	68.35	108	30.51
You take decision of how to spend your income	123	88.49	113	31.92
Member of any trade union/association	92	66.19	32	9.04
Average earnings per month (Rs.)				
Minimum	300		50	
Maximum	15000		5200	
Mean	2543.96		286.10	
Coefficient of variation (%)	104.14		131.02	
Median	1500		240	
Skewness	1.93	0.206	8.91	0.130

## (ii) Female Security Index

Given this background, now we turn to estimating and analyzing the respective female security index.

The index includes the following 11 security dimensions:

1. Ownership rights on the house: 0 = no; 1 = yes
2. Own any movable/immovable property: 0 = no; 1 = yes.
3. Any savings: 0 = no; 1 = yes.
4. Any insurance policy for sickness: 0 = no; 1 = yes.
5. Any insurance policy for accident: 0 = no; 1 = yes.
6. Membership of any political party: 0 = no; 1 = yes.
7. Participating in any community events: 0 = no; 1 = yes.
8. Any physical harassment against you at home: 0 = yes; 1 = no.
9. Facing any difficulty while traveling: 0 = yes; 1 = no.
10. Working: 0 = no; 1 = yes.
11. Member of any self-help-group: 0 = no; 1 = yes.

The minimum value of the index is 0 and the maximum is 11; Table 4 presents its distribution, with that on 0 – 1 scale given in the second column. Both the samples have a minimum of 2, but the maximum differs; Sason has a maximum of 7 only and Thalikkulam, 10. An index range up to 5 covers 94% of sample female respondents in Sason, and only 78% in Thalikkulam; however, note that only about 1 % of the sample female respondents of Thalikkulam have an index greater than the maximum achieved by

their Sason counterparts. Table 5 presents the summary statistics.

**Table 4: Distribution of the female security index**

Female Security index		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
0	0	0	0	0	0	0	
1	0.091	0	0	0	0	0	
2	0.182	73	7.77	7.77	165	23.31	23.31
3	0.273	201	21.41	29.18	197	27.82	51.13
4	0.364	230	24.49	53.67	190	26.84	77.97
5	0.455	230	24.49	78.17	115	16.24	94.21
6	0.545	141	15.02	93.18	23	3.25	97.46
7	0.636	52	5.54	98.72	18	2.54	100
8	0.727	9	0.96	99.68			
9	0.818	2	0.21	99.89			
10	0.909	1	0.11	100			
11	1						
Total		939	100	100	708	100	100

**Table 5: Summary Statistics of Female Security Index**

Summary measures	Female Security Index			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	2	0.182	2	0.182
Maximum	10	0.909	7	0.636
Mean	4.4	0.400	3.560	0.324
Variance	1.96	0.016	1.540	0.013
Coefficient of variation (%)	31.82	31.82	34.86	34.86
Median	4	0.364	3	0.273
Skewness	0.301	0.301	0.570	0.570
Kurtosis	-0.231	-0.231	-0.102	-0.102

**(iii) The enabling environment: How conducive is it?**

It goes without saying that security nurtures and guarantees women empowerment. There has been considerable advocacy of the impact and potential of self-help groups (SHGs) on rural poverty and empowerment of women since the Grameen Bank of Bangla Desh first pioneered the concept in 1979. SHGs provide members with ready access to credit where networks are strong and, as they encourage women's participation, increase their bargaining power and status in the family. Despite the criticism that the promise of SHGs in terms of encouraging enterprise and raising income levels in rural areas has not borne itself out completely, it is an undeniable fact that SHG as such has an intrinsic value that

stands to raise the bold hope for a change. Hence we have mostly focused on the SHGs in the study villages as the enabling environment available for female security.

## Sason

Self-Help Groups in Orissa are mostly informal groups, whose members pool their savings and loan it out within the group on rotation and need basis. Apart from their pooled saving, they also got loan from different banks that they use for different purposes. There are about 18 SHGs functioning in the different villages of Sason GP. Most of them are initiated with the help of ICDS instructors and a few by different NGOs. We have contacted six of these groups and interviewed some members. The details about the establishment, strength, membership fee, numbers of times received loan, repayment status of the loan and the difficulties faced by the groups are reported in Table 5 below.

Some of these SHGs are of recent origin, while a few are quite old. The strength of the group varies from 10 to 15 members and the membership fee of the group ranges from Rs. 20 to Rs. 100. All these SHGs have received loans from the bank and have been repaying the same without fail. Different groups use the loan for different purposes, such as for production, for food processing, marketing and business purposes and so on. Some of them generated profit out of those loans and some incurred losses as well. A few illustrative examples are given below.

We visited the Jai Bajrang Mahila Gosthi in the hamlet of Gandapali of Nuan Khurigaon village in Sason. The group started functioning during September 2000. There are 14 members in this group. Initially the membership fee was Rs.50 but now it has been reduced to Rs. 20. This group is well known in that locality for their success. Initially they took a loan of Rs.25000. They got  $\frac{1}{2}$  an acre of land on rent and started vegetable cultivation. As vegetables are essential commodities for almost all households, and as there is easy transport facility to town from the village, the group could involve themselves in marketing as well. They divide the work among themselves: some involve in the production and some other do the marketing, with a coordinator, who looks after the account. They were happy to reminisce their first day of profit making and sharing. The activity has now been continuing for a couple of years. They were also proud to recall that a number of media persons from some television channels had come to the village and taken interview of these members. However, the happy days soon met an unfortunate end; with climatic change over time, water became scarce and with no irrigation facility, their vegetable farm shrank in output. After some time, they received another loan from Balangir Anchalik Bank. This time they invested in paddy cultivation and rice business. In fact, the capital was diversified into these two enterprises to share the risk of failure. As they expected, the rain gods failed them and the paddy production was affected but since they were in the business of rice as well, they could secure some profit therefrom. At present although the group has a bank balance of Rs.70,000 with them, there is an immense craving for adequate water/irrigation facility to carry out their further activities like agricultural production (where they are efficient). It was a NGO called *Atma* that gave training to the members of these groups.



It was found that all the SHGs that we visited were reaping at least some benefits. But the quantum of benefits received was very meagre, which of course could be increased if adequate training were given and marketing facilitated. Some of the group members were of the opinion that if the SHG groups themselves could open a co-operative shop for marketing purposes or if any other co-operative society came forward to help the SHG in marketing, then their profit margin would definitely increase. A number of practical problems were cited, such as non-availability of high yielding seed varieties, irrigation facility, marketing and so on. Empowerment through SHGs appears insufficient at present. It was also observed that in almost all the cases, the members were not very much clear about the banking procedures, but they just did it as instructed by their leader. We also have a word of caution for the bank: just providing loan to the SHGs alone may not help them enough, but a regular motivation, training, supervision are equally important for the proper use of those loans. Loans though necessary are not a sufficient condition for success.

The activity process of the SHGs definitely enhances the self-esteem of the members, but their economic gain from the process is constrained by inadequate infrastructure and market conditions available to them.

**Table 5: Details of the Surveyed SHGs at Nuakhurigaon in Sason**

Name of the SHG	Date of formation	Total members	Member's fee (Rs)	No. of times loan taken	Purpose	Loan repaid	Main problem faced
Biswa Sawn sahayak gosthi	10-12-2002	10	Rs. 10 weekly	Rs. 7000/ 12-07-03	Cultivation	yes	Irrigation problem: water scarcity; so output come down, and further marketing problem. Inadequate training for other activities to do.
Ma Binapani SHG	2001	11	Rs 20 to Rs. 50 monthly	Rs. 15000	Divided the loan and each one uses for different purpose	continuing	Looking for training
Jai Bajrang Mahila Gondpali	09-09-2000	14	Rs. 50 Initially, Now Rs. 20/	(1) Rs. 25000, (2) Rs. 262000/	Production and business	Paid	Water scarcity is the main problem, Marketing is another problem, Not getting support for good seed for ground nut cultivation
Ma Samaleswari	28.02.04	10	Rs. 100	(1)Rs. 20 000	Masala business, Thinking for fish cultivation	Paid	Local demand is not enough. Looking for training
Jagruti	2000	11	Rs. 20	Rs. 25 000 Rs. 3 lakhs Rs. 1 lakh	Fish cultivation poultry	Paid	Local demand is not enough.
Jagatmayee	21.09.97	15	Rs. 20	One lakh eighty five thousand	Tent house business	Paid	Cultural constraint for women to go and do the tent house arrangement. Hence, hire labourers.

## Thalikkulam

As elsewhere remarked, Kerala is unique with a vast chain of Government-sponsored SHGs by the name of *Kudumbashree* units. *Kudumbashree*, which means prosperity of the family, is a statewide programme launched by the state government of Kerala for eradicating poverty through the generation of employment opportunities for women from the poorer households. The programme of *Kudumbashree* has been a great success in its outreach, collection of thrifts as well as disbursement of loans. There are one hundred and eighteen *Kudumbashree* units in the study area. As we already know the organizational structure of *Kudumbashree* includes setting up of a Community Development society (CDS) either at the *Panchayat* level or at the Municipality level. In the study area, there is a Community Development Society at the *Panchayat* level. Under it, there are Area Development Societies (ADS) as well as Neighborhood Groups. We have talked to the president of the Community Development Society. They have formed this Community Development Society in 2003. Every two years they will reconstitute the Community Development Society. Lady Village Extension Officer is the secretary of the Community Development Society of the study area. The office of the CDS is working in the first floor of the *Panchayat* Office. There are nine elected members in the CDS.

Every year the CDS will get SCA funds from the state government. Out of this total fund they are obliged to spend 15% of the total fund for giving training to the neighborhood groups, 25% for providing basic facilities to the members of CDS and 60% for providing subsidy to different groups. Last year the CDS of the study area got Rs. 311000/- as grants. Out of this fund meant for training as well as for providing basic facilities, have utilized fully. However, that part of funds which is meant for providing subsidy to the groups is yet to spend. Last year CDS of the study area arranged different varieties of training for its members. To cite a few examples, training for book binding, saree designing, soap powder making, *chavitti* making, law education, floriculture, MILMA products, mashroom cultivation, *pappadam* making, paper bag making, candle making etc. After getting training, many groups have started themselves doing the activity on an economic basis. Currently, two groups are involved in book binding, one group is involved in paper bag making, one group is involved in *pappadam* making, a number of groups are involved in flour making, a number of groups are in the production of eatables and a number of groups are involved in pickles, curry powder, jam and squash making. However, when we take the productively active groups with that of unproductive groups, it is very low. The fund meant to provide basic facilities was spent for providing toilets, wells and electric connection to the members of the CDS.

We have interviewed five groups just to get an idea of their functioning (Table 6). Out of the five groups interviewed only two were actively involved in economic activities. The economically non-functioning groups consist of 18, 23 and 20 members in each. The mobilization of small savings per week is still continuing in each of these groups. Individual members of the groups are allowed to take loans from the group savings. Majorities of the group members are indebted to the group. In fact, this is the only activity that is going on in these groups. However, discussions with the group members revealed that they have taken loans not to start any productive activity rather to meet

some of their family expenses. Thus it is clear that as has been argued by several studies consumption smoothing is taking place in the poorer households through the availability of small savings to the poor women.

**Table 6: Details of the surveyed *kudumbashree* units in Thalikkulam**

Group name	Chethana	Sanchari	Sivasakthi	Harishree	Griha Lakshmi
Ward no:	5	2	7	12	1
Year of starting	1998	2000	2001	2001	2003
Total no: of members	20	18	20	15	23
Weekly savings/member	Rs 10	Rs 10	Rs 10	Rs 10	Rs 10
Total savings	34200	18000	28000	15600	9600
Economic activity	Nil	Nil	Pappadam, pickle, jam, squash making	Rice flour, wheat flour, curry powder making	Nil
Loans taken (Rs.)	35000	50000	Nil	Nil	Nil
Sources of loan	COSTFOR D	Cooperative bank	Nil	Nil	Nil
Repayment status	Fully repaid	75% repaid	Nil	Nil	Nil

It seems that majority of the members of *Kudumbashree* are less educated. We could see even illiterate women participating in *Kudumbashree*. Some of the women are casual labourers while majorities of them were unemployed before coming into *Kudumbashree*. In some groups' non-cooperation as well as non-participation among women are the main obstacles for the proper functioning of the *Kudumbashree* units. Non cooperation arises mainly due to the personal problems between the members of the unit (*Sanchari*). According to the President of the Community Development Society of the *Panchayat*, non-cooperation among the members of groups is a serious issue in many of the groups. In fact, while forming a group, we are putting together a group of women from the neighborhood without considering their taste and attitude. We are asking them to work within a specified institutional framework, which may disturb the inter-personal relation positively or negatively. In the interviewed groups there were difference of opinion regarding whether they should take loan or not, what type of economic activity they should begin etc. Unless these small-small issues are settling down in the group meetings, there is a possibility of split as well as non-cooperation in the group. According to the President of CDS, 'it is very difficult to avoid quarreling from women groups'. Thus, currently they are experimenting with subgroups. Normally there will be twenty members in each *Kudumbashree* groups, so CDS is advising the groups to engage in three or four economic activities with four or five women in each group. According to CDS President 'when the number of women comes down, the possibility of inter personal problems will also come down'.

Non participation in the economic activities arises due to several reasons. Some of the women members of the *Kudumbashree* groups are casual labourers. They will be going for work regularly for their livelihood. According to one of the women, '*We will get more money from casual labour than the activities of the Kudumbashree groups*'. The problem is that it will take sometime to get income out of the kudumbashree activities. These women cannot wait for that period because their income out of casual labour is the major income of their poor families. Thus they are not ready to sacrifice their income for the activities of the group. Yet another issue in this regard is the attitude of their family

members. In some of the families the husbands are not in favour of their wives going out frequently and participating in different training programmes as well as in meetings. They are considering it as a shame to them. Further, some of them do not like their wives participating in income earning activities, since they have a feeling that women going for work will make the people think that they became poor. Yet another problem is that when the women are getting busy with the *Kudumbashree* activities, they will not get enough time to look after their husband and children. One of the women told us that now her children are complaining that ‘now you are not taking care of us properly. Earlier you used to prepare something for four ‘O’ clock tea, now you have stopped it’.

In fact, one of these *Kudumbashree* units (*Sanchari*) had started a shop, however, after six months they stopped it. One reason was the personal problems among the members of the group. Problems started, as narrated by the members of this group, when people started taking materials on credit from the shop. As the dues have accumulated, members of the group now find it very difficult to run the shop. Another group (*Chethana*) was involved in making rice and wheat flour. They also stopped it after sometime due to the problems faced in marketing. None of the groups have reported that they find it very difficult to get loans for starting productive activity. The loan repayment rate of the *Kudumbashree* members was also very high. These group stories are making it very clear that training to the *Kudumbashree* members in tune with the local resource and market conditions may improve the situation.

The two well functioning groups consisted of twenty members and fifteen members each. One group, *Sivashakthi*, was started in 2001. Earlier the members of this group were active in *Mahilasamajam*. In that sense they were organized even before the initiation of the *Kudumbashree* programme. The kind of interpersonal relationship within the group is strong. Still the *mahilasamajam* is also working in the area. For the last fifteen years one woman is the president of *mahilasamajam*. In fact, they have an unwritten rule to reelect the president in every two or three years. However, the members of this *mahilasamajam* do not want a change. They are telling in one voice that they do not want to change the president. The same person is the president of their *Kudumbashree* group too. All the members of the group are very much attached to their leader. Currently, they have total savings of 28000 and they are actively involved in making *pappadam* as well as in floriculture. They are doing this for the last four years and they are finding it very profitable. The local demand for their good quality *pappadam* is found to be very high. However, the discussion with the group president made it clear that only four women are actively participating for making *pappadam*. The rest of the women, though personally interested and want to join the group activities, have restrictions in their homes. The same group is also making pickles, jams and squashes. Apart from these activities, during summer they will take land for lease and will do vegetable cultivation. During the *Onam* vacation, they open a stall in the locality for selling these vegetables. The demand for pesticide free vegetables is very high in the area.

The other well functioning group ‘*Harishree*’ was started in 2001. They have a total savings of Rs. 15600. The members of this group belong to a poor colony. In this group illiterate women are also participating. Women of this group told that in their meetings

too, problems as well as difference of opinions will come but most probably they will solve the problems on the spot. They will also engage in vegetable cultivation during summer. The main activity of this group is the production and marketing of chilli powder, turmeric powder, coriander powder, rice and wheat flour etc. According to the group members these activities are really profitable and they are making income out of the activities of the group. Apart from these they are also selling items like *murukku*, chips, *achappam* etc. During the *Onam* season this group also open a stall in the locality and sell their products. The success stories of these two groups are really encouraging. The earlier unemployed women are now coming out of their home and they are making income out of their activities. The profits of the groups are equally divided among the members of the groups.

### **3. Old Age Security**

Old age refers to ages nearing the average life span of human being, and hence the end of the human life cycle, with no more stages. It consists of painful implications of ageism (age discrimination) including poor health, non-working status, stress of dependency, emotional insecurities, loneliness and fear, lack of familial care, financial hardships, difficulties in coping with various geriatric diseases, and so on. And this has formed a fertile field for a large number of studies too.

#### **(i) The Local Background of Old age (in)security**

Our case study in the two *panchayats* also surveyed all the old aged (those above 60 years) in each of the sample HHs regarding their (in)security aspects. We met a total of 268 old aged in Thalikkulam sample and 281 in Sason sample, most of them being supported by children (Table 7). Some still go for work for a living and a few in Thalikkulam lean entirely on savings or income from property or pension from different sources. Some are taken care of by relatives in both the *panchayats* and most of them feel it good; some live on a combination of different means.

Most of the old aged in Thalikkulam (about 78%) and 52% in Sason have some property in their name, rendering them imbued with a sense of security and some have own savings. However, the income they get from these different sources is not enough for a living for many of them and with the burden of additional dependency, the going gets tough for them. There is a higher level of awareness among the old aged about the *Annappurna* scheme, especially in Thalikkulam, but the scheme has very few beneficiaries, since it is meant only for the destitute above the age of 65 years who are not recipients of National old age pension.

Most of the old aged in Sason and some in Thalikkulam too face some financial difficulty in meeting personal needs. However, they are happy that they have an active role in most of the decisions taken in the family. Strangely and unlike the younger generation, most of

**Table 7: Some background of old age (in)security:**

	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Number of the old aged surveyed	268		281	
Means of subsistence: Own work	17	6.34	25	8.9
Savings only	3	1.12	0	0
Pension only	22	8.21	2	0.71
Income from property only	9	3.36	0	0
Supported by children	130	48.51	196	69.75
Supported by some relatives	15	5.60	19	6.76
Combinations of above means	72	26.87	39	13.88
Type of work doing - Manual	17	6.34	25	8.9
Kind of pension getting: Elderly pension	9	3.36	2	0.71
Retirement pension	25	9.33	0	4.98
Welfare scheme pension	12	4.48	0	0
Family pension	10	3.73	0	0
Feeling good about depending on your children/relatives for your living	172	64.18	128	45.55
Have any savings	44	16.42	19	6.76
Have any property in your name	210	78.36	145	51.60
Income enough for a living	64	23.88	52	18.51
You have to support anybody with your income	66	24.63	73	25.98
Aware of Annapurna Scheme	153	57.09	53	18.86
Getting benefit from Annapurna scheme	4	1.49	16	5.69
Facing any financial difficulty for your personal needs	39	14.55	211	75.09
Participating in any community/political events	48	17.91	8	2.85
Have an active role in decisions taken in family	229	85.45	116	41.28
Not Feeling unhealthy in general	95	35.45	102	36.30
Regularly consulting a doctor	165	61.57	17	6.05
Getting enough medicine	242	90.30	70	24.91
Happy at home	249	92.91	178	63.35

the old aged in Thalikkulam are not enthusiastic about participating in any community or political events, may be because of their perceived ill-health status; not many feel healthy in general in both the samples. About 62% of them in Thalikkulam, but only a few in Sason, consult a doctor regularly, and all those who depend on some medicine do get it in time, and most of them, especially in Thalikkulam report they are happy at home.

## (ii) Old Age Security Index

Given this background, now we turn to estimating and analyzing the respective security index.



Old age security index aggregates the following 12 security dimensions:

1. Any savings: 0 = no; 1 = yes.
2. Any property in your name: 0 = no; 1 = yes.
3. Is the income you get enough for a living: 0 = no; 1 = yes.
4. Aware of Annapurna scheme: 0 = no; 1 = yes.
5. Facing any financial difficulty in personal needs: 0 = yes; 1 = no.
6. Have any debt: 0 = yes; 1 = no.
7. Participating in any community or political events: 0 = no; 1 = yes.
8. Active role in decisions taken in family: 0 = no; 1 = yes.
9. Health status perception: 0 = unhealthy; 1 = all right.
10. Regularly consulting a doctor: 0 = no; 1 = yes.
11. Getting enough medicine: 0 = no; 1 = yes.
12. Happy at home: 0 = no; 1 = yes.

The index ranges from a minimum of 0 to a maximum of 12; Table 8 reports the distribution of the index; the second column gives the normalized index on the 0 – 1 scale. We find marked disparity between the two regions in respect of the distribution of the old aged security index that runs from 0 to 8 only for Sason and from 1 to 12 for Thalikkulam. While as much as 95% of the old aged in Sason sample have an achieved index up to 6, the same range covers only 40% of the Thalikkulam old aged; moreover, about 17% of the old aged of Thalikkulam sample have an index greater than the maximum of their Sason counterparts. Note that the mean and median of the normalized index for Thalikkulam are more than twice those for Sason (Table 9).

**Table 8: Distribution of the old aged security index**

Old Age Security index		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
0	0	0	0	0	24	8.54	8.54
1	0.083	1	0.37	0.37	38	13.52	22.06
2	0.167	3	1.12	1.49	51	18.15	40.21
3	0.250	5	1.87	3.36	51	18.15	58.36
4	0.333	15	5.60	8.96	44	15.66	74.02
5	0.417	27	10.07	19.03	41	14.59	88.61
6	0.500	56	20.90	39.93	17	6.05	94.66
7	0.583	60	22.39	62.31	9	3.20	97.86
8	0.667	56	20.90	83.21	6	2.14	100
9	0.750	30	11.19	94.40			
10	0.833	14	5.22	99.63			
11	0.917	0	0	99.63			
12	1	1	0.37	100			
Total		268	100	100	281	100	100

**Table 9: Summary Statistics of Old Age Security Index**

Summary measures	Old Age Security Index			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	1	0.083	0	0
Maximum	12	1.000	8	0.67
Mean	6.88	0.573	3.160	0.263
Variance	3.04	0.021	3.810	0.026
Coefficient of variation (%)	25.37	25.37	61.85	61.85
Median	7	0.583	3	0.25
Skewness	-0.347	-0.347	0.315	0.315
Kurtosis	0.327	0.327	-0.478	-0.478

**(iii) The enabling environment: How conducive is it?**

The emergent urban phenomenon of a chain of old age day care homes has not appeared in most of the rural areas of Kerala, Thalikkulam being one, though many are aware of such arrangements. In Sason, few have heard of such day care centres. A significant development in Thalikkulam, as we have explained elsewhere, is a private initiative on instituting an old age pension (as well as widow pension) scheme run efficiently by a private unaided school management. The poor can directly apply to the school management for the pension. The genuine applicants, identified after some enquiry and verification, get a monthly pension of Rs. 300 regularly. This pension scheme is open only to the locals of Thalikkulam *Panchayat*. In the case of widow pension, if there is nobody to support the widow she will be eligible to receive the pension. Old age pension is available to persons above the age of 65, without elder sons. There is no such initiative in Sason.

**4. Contingent Security****(i) The Local Background of Contingent (in)security**

Contingent insecurity comprises concerns from natural calamities, accidents, indebtedness and public security. Data on these are collected at the HH level. Table 10 reports on the background of these insecurities. Though both Kerala and Orissa are prone to natural calamities of different kinds, during the three years before the case study survey, the two *panchayats* did not have any major problems resulting in loss of human life. Certain minor calamities did occur that put some HHs in the throes of hardships with some loss of property for a few of them. A little help in the times of hardship came by from outside, but only in Thalikkulam; and surprisingly there were only a few attempts of initiatives to minimize damages at the Government or community levels, again only in Thalikkulam; the initiatives at the personal level in both the *panchayats*, on the other

hand, were too insignificant.

**Table 10: Some background of contingent (in)security:**

	Thalikkulam (Kerala)		Sason (Orissa)	
	Number	Percentage	Number	Percentage
Number of Households	502		562	
<b>Natural Calamities</b>				
Any natural calamity in the locality in the last 3 years	72	14.34	197	35.05
Extent of loss Human Life	0	0	0	0
Extent of loss Property	4	0.80	53	9.43
Received any external help	25	4.98	0	0
Initiative to minimize damage at Government level	37	7.37	0	0
Initiative to minimize damage at Community level	21	4.18	0	0
Initiative to minimize damage at Personal level	3	0.60	2	0.36
<b>Accidents</b>				
Any HH member victim to Work injury	15	2.99	42	7.47
Any HH member victim to Traffic accident	13	2.59	4	0.71
Any HH member victim to Fire	2	0.40	8	1.42
Any loss of life	0	0	2	0.36
Any case of permanent disability	5	1.00	1	0.18
Aware of available insurance policies	494	98.41	221	39.32
Got accident benefits in time	28	5.58	1	0.18
<b>HH Indebtedness</b>				
No of HHs Indebted	204	40.64	285	50.71
Sources of debt: Government	4	1.96	4	1.40
Sources of debt: Cooperative Society	104	50.98	44	15.44
Sources of debt: Banks	46	22.55	55	19.30
Sources of debt: Others (money lenders, friends, etc)	50	24.51	182	63.86
Purpose of loan: Consumption	45	22.06	145	50.88
Marriage and other ceremonial expenses	35	17.16	130	45.61
Purchase of land/construction of building	124	60.78	10	3.51
<b>Public Insecurity</b>				
Faced any public insecurity in last 3 years	19	3.78	172	30.60
Extent of loss: Human life	0	0	0	0
Extent of loss Property	19	3.78	84	14.94
You registered any complaint	12	2.39	3	0.53
You received any prompt redressal	3	0.60	0	0
You have any protection to avoid public insecurity	107	21.31	0	0
HH materials insured against robbery or fire	5	1	0	0

In respect of accidents met by any of the HH members during the last three years, work injury accounts for more number especially in Sason, compared with traffic accident or fire. Two deaths were reported from Sason, whereas there were 5 cases of permanent disability in Thalikkulam sample. Most of the HHs in Thalikkulam and a good proportion in Sason are aware of the available accident insurance policies, and some of

the affected HHs in Thalikkulam and one HH in Sason reported to have received accident benefit in time.

A significant number of HHs in both the samples are indebted to Cooperative societies, banks and others, including moneylenders. While it is cooperative society that acted as a better resort to the Thalikkulam sample HHs, it is money lenders who ruled supreme in Sason. The loan was mostly used for consumption purposes and for marriages and other ceremonies in Sason, but for purchase of land or construction of buildings in Thalikkulam, where, it should be noted, some loans were also directed for consumption and ceremonial purposes.

A large number of HHs in Sason and a few in Thalikkulam had some harrowing experiences of public insecurity (burglary/robbery) in the last three years, with loss of property. Some of the victims in Thalikkulam registered police complaints but only a very few received any prompt redressal, while the Sason victims never went for any complaint, well knowing of its futility, except three, who drew blank in turn. A number of sample HHs in Thalikkulam do initiate some kind of protection against public insecurity, but none in Sason, and a few well-to-do in Thalikkulam sample have also got the HH materials insured against robbery or fire.

## **(ii) Contingent security index**

The last one we consider, the contingent security index is composed of 12 security dimensions in the fields of natural calamities, accidents and public insecurity, as follows:

1. Any natural calamities: 0 = yes; 1 = no.
2. Receive external help: 0 = no; 1 = yes.
3. Any initiative to minimize damage at Government level: 0 = no; 1 = yes;
4. Any initiative to minimize damage at community level: 0 = no; 1 = yes;
5. Any initiative to minimize damage at personal level: 0 = no; 1 = yes;
6. Insured against accident: 0 = no; 1 = yes.
7. Faced any public insecurity: 0 = yes; 1 = no.
8. Extent of loss: human life: 0 = one or more; 1 = none.
9. Extent of loss: property: 0 = heavy/moderate loss; 1 = minimum loss.
10. Redressal to complaint: 0 = no; 1 = yes.
11. Any protection to avoid public insecurity: 0 = no; 1 = yes.
12. Insured HH materials against loss/robbery/fire: 0 = no; 1 = yes.

The index ranges from 0 to 12. Table 11 gives the distribution of the index, with the corresponding normalized index on the 0 – 1 scale given in the second column and Table 12 presents the summary statistics. Though Thalikkulam is much better off in this respect than Sason, it too is quite vulnerable to contingent insecurities, with an achieved maximum of only 8. The disparity is glaring in that as much as 99% of the Sason HHs are covered by an index range up to 5, while the corresponding percentage for Thalikkulam

is only 14.3%.

**Table 11: Distribution of the contingent security index**

Contingent Security index		Thalikkulam			Sason		
		Frequency	Percent	Cumulative	Frequency	Percent	Cumulative
0	0	0	0	0	31	5.52	5.52
1	0.083	24	4.78	4.78	149	26.51	32.03
2	0.167	16	3.19	7.97	20	3.56	35.59
3	0.25	13	2.59	10.56	52	9.25	44.84
4	0.333	18	3.59	14.14	283	50.36	95.20
5	0.417	1	0.20	14.34	21	3.74	98.93
6	0.5	287	57.17	71.51	5	0.89	99.82
7	0.583	136	27.09	98.61	1	0.18	100
8	0.667	7	1.39	100			
9	0.75						
10	0.833						
11	0.917						
12	1						
Total		502	100	100	562	100	100

**Table 12: Summary Statistics of Contingent Security Index**

Summary measures	Contingent Security Index			
	Original	0 - 1 scale	Original	0 - 1 scale
	Thalikkulam		Sason	
Minimum	1	0.083	0	0
Maximum	8	0.670	7	0.583
Mean	5.78	0.482	2.880	0.240
Variance	2.37	0.016	2.340	0.016
Coefficient of variation (%)	26.61	26.61	53.15	53.15
Median	6	0.5	4	0.333
Skewness	-1.950	-1.950	-0.462	-0.462
Kurtosis	3.200	3.200	-1.170	-1.170

## 5. In Lieu of Conclusion

As we end here our assessment of the local dynamics of collective care arrangements in different dimensions of inadequacy and adversity, the glaring significance of public action stands to redefine itself in the reconceptualization of Social Security as an entitlement, right. In the new light that we developed, development is seen as a dialectical

process through social security, which in turn defines a basic right to life. Nevertheless, social security is still seen as a charitable mechanism of poverty reduction through a number of piecemeal schemes, as being followed in India in general. To view it otherwise requires a political will, bold and sincere, let us repeat, to see in the happiness of others one's own happiness and in the welfare of others one's own welfare, as the Maurya kings, including Asoka, the Great, did.



# Chapter 11

## In Lieu of Conclusion:

### Prospects for Universalizing Social Security

#### 1. A Recap

The main objective of this research programme is to develop an intellectual case for basic social security as an entitlement, more precisely, as a “right”, to the poor, excluded and vulnerable social groups and pursue the possibility of its universal coverage in India. The first major operational goal of the project thus suggested is to develop a comprehensive theoretical framework for social security (SS) in the human development and rights perspective. This we accomplish by taking development as removal of all unfreedoms from all possible vulnerabilities, both adversity and deficiency, and social security as the collective care mechanism to meet such vulnerabilities, and as such as the means to reach development. Removal of unfreedoms (that is development) is achieved by realizing the rights to such freedoms. It goes without saying that the human development paradigm stands on the premise that everyone has a right to development. Thus any approach to development and hence to social security must be a rights-based one.

Given the development of such a conceptual framework, the next part of the main objective is defined in terms of pursuing the possibility of the universal coverage of SS in India. This is the practical exercise of the conceptual framework and is achieved with a specific focus on some selected regions. This in turn involves tracing the evolution of the existing social security schemes and an evaluation of its social effectiveness. This is accomplished for India in general and two States in particular on a comparative plane: One socially advanced with experience of high social security coverage, including workers in the informal economy (well performing: Kerala) and another socially less advanced and with less coverage (less performing: Orissa). In the light of our reconceptualization of SS, we seek to situate the land in the three macro contexts (India, Kerala and Orissa) in their respective historical objectivity.

Following our conceptual framework and the critical appraisal in that framework of the national and sub-national experiences in social security, we then move on to the micro contexts of the SS experiences. This is accomplished through a field study. From each State, a minimum of 500 households were selected from a village *panchayat* for intensive and in-depth *case study* on the common coping strategies, both long- and short-run, of the households in the face of ‘insecurity’, inevitable situations of deficiency and adversity, in the course of their everyday life in the context of Kerala, the ‘best experience’ in India; and of Orissa, the ‘less performing’ one. As already explained elsewhere, social security/insecurity is considered multi-dimensional, in terms of both basic and contingent securities. In addition to the household survey that represents the demand side of social

security, an institutional survey also was conducted in the concerned region to assess the access to and availability of institutional network that facilitates social security provision.

Thus we analyze the SS considerations at two levels of initiatives: i) at the individual HH as well as personal level through a HH survey and ii) at the institutional level; constituting the enabling environment for the HH and the individual, through an institutional survey. This in fact uniquely differentiates our study from a host of others. The different dimensions of security considered at the individual/HH level are: i) employment security, ii) food security, iii) housing security, iv) health security, v) education security, vi) female security, vii) old age security, and viii) contingent security.

The study clearly supports an approach to SS, based on a broad definition that includes both promotion and protection or what we call here BSS and CSS. This is because we are dealing with a low-income developing country like India where deficiency in terms of basic needs for a dignified existence is still absent for a significant proportion of the population; for example, those living with a per capita income of \$ 1 a day is currently more than one third of the population, as per the UNDP's latest Human Development Report.

At the same time, vulnerabilities arising out of adversity are also equally crucial; for example, absence of adequate protection against illness often proves to be catastrophic in terms of the enormous costs involved for the family. Concern about the old age is a serious source of perennial pain for the working poor. Over and above such vulnerabilities are the shock that come about in the form of the death of the bread winner or debilitating injury to the working members.

As we have argued in this study, there is no basis for minimizing the role of the state, when it comes to such fundamental issues as livelihood and its security. The Western experience does not suggest that these issues are addressed only after they have become high income countries; in fact, the opposite is true as we have shown here drawing from the history of such countries, where state intervention took place much before industrialization to address such basic problems as poverty, squalor, ill health and illiteracy. In fact, a number of promotional measures or what we call basic social security were instituted and sustained over along period of time that cleared the ground for institutions of CSS measures.

The contemporary Indian experience is not devoid of state intervention for poverty alleviation. In fact, what characterizes the Indian scenario is a series of schemes and programmes that may be construed as constituting BSS. However, what is conspicuous by its absence is an assurance of such BSS based on an entitlement of the citizens. This calls for a rights-based approach, so that the piecemeal and fragmented schemes and projects are replaced by a guarantee, backed by legislation.

## 2. Social Security as an Entitlement: Two Recent Initiatives

### *National Rural Employment Guarantee*

There are in fact signs of emergence of such an approach, through sustained public action, albeit in a limited sense. The recent enactment in India of a National Rural Employment Guarantee (NREG Act of 2005) is a significant development in terms of creating legal entitlements to the working poor for right to development. This legislation is basically a form of social security to the working poor by enabling them to access additional income via guaranteed employment. As this study was in progress and the report being written, this Act got already under implementation, providing more than a year's experience and it is therefore appropriate to briefly discuss the salient features of and prospects of this unique rights-based programme. This is all the more significant in the contemporary global context of neo-liberalism and its attendant reluctance on the role of the state.

As we have already noted, this employment guarantee is a significant step towards universalizing basic SS. In the current Indian context, however, such universalism has been limited to rural households only, with a ceiling of 100 days of employment on demand. A valid criticism against this restriction is that the ceiling is applied to households and not to individuals. The ostensible reason for such ceiling seems to be the government's anxiety to contain the fiscal burden that might arise from such a guarantee of employment. However, a number of studies have already characterized as unfounded such fears on the fiscal front; for instance, Papola (2000) has argued that even without such restriction, it is unlikely that the demand will exceed the 40% of the eligible beneficiary due to a variety of reasons.

The success of such a universal BSS however depends more on the political will of the state and its corollary of an effective implementation system. The first year's experience suggests that many at the state level are yet to gear themselves to implement the scheme with appropriate administration support system and local level coordination.

One of the suggestions made by scholars is to link this guarantee to the ongoing development programs. They have therefore argued for linking this with creation of capital formation based on land and water resources development and management. Such formation and strengthening of capital based on natural resources would go a long way towards generating secondary employment and thus reduce in the long run the need for employment guarantee itself.

Translating employment guarantee into income to the households and then enhancing their basic SS also call for intervention at various levels. One such is the payment of stipulated wages at the right time. Recent reports suggest nonpayment of the stipulated wages in many parts of the country for a variety of reasons such as the illiterate nature of the rural labourers as well as their weak organizational capacity. Political parties, rural trade unions and other workers could effectively intervene in such instances and help the working poor to realize their rights. Simultaneously, it also calls for proper monitoring

and evaluation by higher level state agencies so that the local level officials are compelled to heed the official instructions.

Along with this small but significant step in institutionalizing a modicum of BSS, there have been some initiatives on the front of CSS too.

### *Social Security for the Unorganized Sector Workers*

This second major initiative is for a universal SS for all the informal workers in the economy. This is because right from the early stage, the formal organized sector of the economy has been backed by statutorily determined SS arrangements; and for a long time, there has been a demand for providing a state assisted protective SS cover to the unorganized workers also. Both politically affiliated trade unions and new organizations of workers in the unorganized sector have put forward this demand for quite some time. A turning point was reached when the second National Labour Commission submitted its report in 2002, recommending enactment of a comprehensive legislation to provide for a minimum package of SS as well as conditions of work. However, this initiative did not go beyond the stage of drafting of a bill. When a new government under the label of United Progressive Alliance (UPA) led by the Congress Party came to power in 2004, they were under an obligation to carry forward the initiative already set in motion for legislating SS cover to the informal workers. In fact, the Election Manifesto of the UPA in the form of a Common Minimum Program has explicitly stated that SS cover will be extended to the unorganized workers in the economy. In fulfillment of this commitment, the government constituted a National Commission for Enterprise in the Unorganized Sector (NCEUS) headed by Prof. Arjun Sengupta. As a matter of coincidence, one of the authors of this study (KP Kannan) was appointed a member of this commission. The first report of this commission submitted to the government in May 2006 was on social security for the unorganized workers. The proposal called for a universal national minimum SS to all the unorganized or informal workers in the economy. This was intended to cover not only the informal workers in the unorganized sector, but also the informal workers in the organized sector, whose number has been growing ever since the economic liberalization policies of the 1990s.

It is therefore appropriate to deal at some length the salient features and the issues involved in this new initiative for providing a measure of protection to the hitherto unprotected working poor in India. These are discussed below. The issues that we cover are (a) estimation of the number of informal workers and the determination of eligibility, (b) contents of the social security benefits, (c) organizational structure, (d) financing, and (e) issues relating to implementation.

#### (a) Coverage

In order to implement the proposed National Social Security Scheme, it is important to identify the unorganized workers. So far the unorganized workers were defined by referring to all the workers who did not belong to the organized sector and that is how the figure of 93 per cent has received wide currency. The Commission examined this issue

and felt a need for an unambiguous definition of unorganized workers. It recognized that unorganized workers exist both in the unorganized sector and the organized sector. The unorganized sector was defined as “*all unincorporated private enterprises as well as households engaged in the sale and production of goods and services owned on a proprietary or partnership basis and employing less than 10 persons*”. Secondly, it defined unorganized workers as “*all those who are working in the unorganized sector defined above and the informal workers working in the formal sector without any legal and social security*”. By this definition, there were 336 million unorganized workers in the unorganized sector and around 26 million unorganized workers in the organized sector giving a total of 363 million workers as on 1999-2000. The details are given in Table 1 below.

In order to determine the eligibility for registration in the proposed national social security scheme, the Commission deducted the workers in the unorganized sector having social security provided by the employer, unpaid family workers and farmers other than marginal and small ones. This gives a total of 263 million workers in 1999-2000 and 294 million workers in 2005-06 assuming a growth rate of 1.9 per cent per annum. This has been rounded to 300 million workers.

**Table 1: Interrelationships between definitions, 1999-00 (in million)**

Sector	Employment Category		
	Formal	Informal	Total
Organised	30.66	25.79	56.45
Un-organised	4.02	336.29	340.31
Total	34.68	362.08	396.76

Source: Computed from unit level data of NSS 55<sup>th</sup> Round, 1999-2000, Employment-Unemployment Survey.

However, the Commission has laid down an income criterion of Rs.6500 per month per worker as suggested by the 40<sup>th</sup> Session of the Indian Labour Conference. An examination of consumer expenditure data of informal worker households found that over 90 per cent of the workers would be covered by this income ceiling. This makes the estimate of 300 million workers as the upper bound.

#### (b) Social Security Benefits

The available literature suggests that the core concerns of the informal workers relate to health and maternity, old age security and survival of the family in the event of natural and accidental death of the worker. As such, the following social security benefits have been proposed. These are only indicative in nature and the exact quantum and nature of benefits would be decided by the proposed National and State Boards.

(i) Health Insurance:

Each worker will be entitled to hospitalization for self and family members, costing Rs.15,000 a year in total with Rs.10,000 maximum per ailment in designated hospitals or clinics, public or private, recognized by the Insurance Agencies/State Social Security Boards (SSSBs), with at least 15 beds. If there are no such hospitals available within a reasonable distance (say 20 kilometre) from the worker's residence, he or she would be entitled to a transport cost to the nearest hospital on actuals with a maximum of 5 per cent of hospital cost. The insurance company will make all payment to the hospitals directly and except for the transportation cost, no cash payment will be made to the workers.

Maternity Benefits of Rs.1,000 maximum or actuals for the member or the spouse, per year.

Sickness cover for earning head of family at Rs.50 per day for a maximum of 15 days.

In case of accidental death (or permanent disability) of the breadwinner, Rs.15,000 one time grant.

(ii) Life Insurance: Rs.15,000 for natural or accidental death.

(iii) Old Age Security

All below poverty line (BPL) unorganized workers will get a monthly pension of Rs. 200 at 60 plus. This would be irrespective of the year of his registration with the scheme.

All workers other than BPL and registered in the scheme will be entitled to a Provident Fund which will accumulate to his account from the year of his registration and earning a return of 10% a year. The worker will not be able to encash this fund before maturity except for unemployment benefits as discussed below.

At the end of the 60<sup>th</sup> year, the above poverty line (APL) worker will have 3 options:

(i) He can continue with the provident fund scheme by contributing the full premium i.e., both the government's and his contribution.

(ii) Withdraw the whole amount of the Provident Fund accumulated to that date.

(iii) Alternatively, he could buy an Annuity with that money and the returns would be like his pension.

The Provident Fund Scheme can also be used as unemployment relief. According to that after 10 years' contribution, the worker, if he becomes unemployed and is verified to be so by the Workers Facilitation Centre (WFC), he would be entitled to draw up to 50% of the accumulated sum as unemployment benefits for a period of 6 months. After six months or before that if he becomes employed again, the worker will be able to continue with the scheme by renewing his contribution.



### (c) Organization

The major challenge in providing social security to the 300 million informal workers is in devising an organizational model that would not create a huge bureaucracy on the one hand and be sensitive to the problems and requirements of the informal workers on the other. This calls for a participatory framework in which the concerned sections have a stake in strengthening the organizational system. Taking these into consideration, a federal organizational model has been devised as per the following:

There will be a National Social Security Board (henceforth National Board) at the central level, representatively constituted, with the central government as the prime mover. The National Board will be supervising and monitoring the implementation of the scheme at different levels and will also be responsible for running the National Social Security Fund. That fund will consist of the Centre's contribution to the scheme as per its share discussed below. The Centre will allocate to this fund at the beginning of every financial year, whatever its estimate of expenditure would be about the coverage of this scheme. But the National Fund will make the disbursement to the different State Social Security Boards (henceforth State Boards) only when they implement the scheme, receiving the workers contribution and making their own contribution. Until that happens, the fund will be invested by the National Fund to earn appropriate return on the undisbursed money, which would allow them to meet future contingencies.

At the state level there would be a State Board, representatively constituted, which will be the main implementing agency at the grassroots level through Workers Facilitation Centres (WFCs).

The WFCs would be appointed by the State Board, keeping in mind the need to make them as representative as possible with the participation of Village *Panchayats/Nagar Palikas*, NGOs and trade unions of informal workers. WFCs would be responsible for identifying the beneficiary workers assisting them to be members of this scheme and seeing that their problems are dealt with effectively during the implementation.

District Committees, appointed by the State Board will function as their agents overseeing the WFCs and also responsible for the issuing of the Identity Cards to the workers as sponsored by the WFCs.

The State Boards will negotiate with the insurance agency with the help of the National Board, the best terms of the insurance agencies and also the selection of hospitals and designated clinics as well as their third party agencies for the provision of insurance.

The State Boards would also set up their Social Security Fund with the contributions of the state government and other welfare boards and agencies, which would accumulate till they are transferred to the accounts of the beneficiaries held by the Post Offices. The National Fund's contribution should also be deposited with the State Fund for being transmitted to the workers account once the scheme starts implementation.

The State Fund should also be allowed to receive the payments from different welfare boards, wherever they exist, and pay out to the beneficiaries for funding additional benefits over and above those provided by the national minimal social security cover as suggested in our scheme.

There would also be a dispute settlement mechanism set up by the State Boards to look into complaints.

#### (d) Financing

The next major challenge is finding an appropriate financing mechanism. This needs to take into account the irregular and multiple nature of work as well as the wide variation in the earnings of informal workers. What has been suggested is a formula that has delinked the workers' contribution from their occupation as well as regularity of work. A notional contribution of one rupee each per worker per day to be paid by the worker, employer and the government has been suggested. This works out to Rs.1095 per worker per year. In actual practice, some modifications have been made. First, only workers belonging to the above poverty line (APL households) will be required to pay their contribution. For workers belonging to the BPL households constituting around 23 per cent of the total informal workers, the contribution will be paid by the central government. Second, it has been estimated that only 17 per cent of the informal workers have an identifiable employer. The remaining workers are either self-employed or agricultural labourers. As such, the recommendation is for the government to pay their employer's contribution, which could be recouped through a social security tax or cess. Third, the government's contribution will be shared between the Central and State Governments in the ratio 75:25. And fourthly, the old age pension for workers belonging to the BPL households will be paid, as mentioned earlier, by the Central Government by extending the existing National Social Assistance Programme (NSAP). This means, the Central Government will have to pay the workers' contribution of BPL workers only for the other benefits which works out to 48 percent of Rs.1,095 per year.

When all the informal workers are covered, the Central Government contribution will be Rs.20,583 crore (including pension to BPL workers and administrative expenses) and the contribution of State Governments will be Rs. 4,819 crore. As a percentage of GDP, this works out to 0.48 per cent in the fifth year. However, the whole scheme is to be completed within a period of five year covering one-fifth of the eligible informal workers every year. The financial implications of such a phasing are given in Table 2. Considering the urgency of the agenda, it is our view that this expenditure is indeed a modest one.

#### (e) Implementation

Except the old age security, other social security benefits are based on the insurance model. This makes it possible for delivery of the benefits by independent agencies functioning on the basis of the insurance business model. It will be the responsibility of

the National Board as well as the State Boards to ensure the best possible deal by selecting the appropriate service provider. On the question of health insurance, there are general insurance companies including four public sector companies who provide such services. The Commission has recommended a cashless model for hospitalization expenses by which the beneficiaries will be able to access the services of hospitals. This

**Table 2: Phasing of the Coverage and Expenditure of Centre and states (Rs. Crore)**

Year	Number of Workers (Crore)			Central Government Expenditure Towards		State Government Contribution	Administrative Expenses	Costs as percentage of GDP mp	
	APL	BPL	BPL old Aged	Contributory Schemes	Pension of old BPL workers			Centre + Admin exp	Centre and states +admin exp
	1	2	3	4	5	6	7	8	9
2006-07	4.62	1.38	1.35	3140	3244	964	290	0.17	0.20
2007-08	9.24	2.76	1.37	6280	3292	1928	579	0.24	0.29
2008-09	13.86	4.14	1.39	9420	3340	2892	869	0.30	0.36
2009-10	18.48	5.52	1.41	12560	3387	3856	1158	0.35	0.43
2010-11	23.10	6.90	1.43	15701	3434	4819	1448	0.39	0.48

Note: i) Figures indicate the financial expenses as a percentage of GDP including administrative costs @ five percent of the contribution expected in each year. ii) GDP at market prices is expected to grow at 8 per cent p. a. in the next five years while the direct taxes at 20 per cent and indirect taxes at 8 per cent.

iii) Administrative expenses col. (7) are calculated at 5 percent of total contribution as of central government (col 4), state (col 6) and of APL workers.

calls for the State Boards to designate health care institutions for this purpose. The Commission has recommended public health care institutions, cooperatives and charitable institutions as well as private hospitals that meet the minimum requirement of infrastructure. We are aware that the public health care institutions, as they are constituted now, are expected to provide health care services free of charge to the people at large. However, at the practical level everyone is aware of the many impediments in meeting this objective. This insurance model, if adopted, will provide to the designated public health care institutions additional revenue for providing services to the eligible informal workers and their families. This could indeed act as an incentive to strengthen the public health infrastructure. Of course, both the central and state governments will have to ensure that adequate health infrastructure is put in place especially in the rural areas of the country. The Commission recognizes that the ongoing National Rural Health Mission should be in a position to strengthen the health infrastructure in the rural areas.

At the same time, it was also recognized that designated facilities might not exist within reasonable distance in certain areas. In such cases, five per cent of the hospitalization charges may be chargeable for transportation purposes for reimbursement later. There is no denying the fact that experience in providing health through an insurance model is at present limited in the country and that providers are on a fast learning curve. The Workers Facilitation Centres as well as the organizations of, and working among, informal workers will have to play an active role in educating and assisting them in accessing these social security benefits.

In the case of life insurance, no such problems exist. Both the Life Insurance Corporation of India and the Department of Posts have considerable experience in providing low cost insurance to various segments of the population. In fact, the postal life insurance system is considered more cost effective and provides higher benefits. But the real attraction lies in the vast network of post offices through which the contribution of workers can be collected and benefits delivered.

In the case of Provident Fund for APL workers, it would be managed by a mutual fund. A guaranteed annual return of 10 per cent has been proposed since the savings of the workers should not be subjected to the vagaries of the capital market. The National Fund should provide such a guarantee. To compensate for such a risk cover, the National Fund is entitled to retain any surplus whenever the yield is above 10 per cent. Historical experience suggests that the Indian capital market has done reasonably well to guarantee this proposed return.

The real challenge here is in collecting the contribution of workers over the breadth and length of the country and in ensuring timely delivery of services. The Commission has carefully examined this issue and after discussions with the Department of Posts has recommended that the vast network of the postal system be taken advantage of, for this national project. There are at present more than 1,56,000 Post Offices in the country and the system has long standing credibility as well as accessibility to common people. The Department of Posts is willing to undertake the collection of contributions from the workers as well as the government through its network. It could also function as a bookkeeper to the social security system by the book keeping accounts and making payments to the service providers as required by the concerned State Boards or the National Board.

Workers could open savings bank accounts through which benefits could be distributed. In this way, the challenge of collection and distribution of funds can be taken into account without any significant additional investment by the government. The entire scheme is expected to be implemented in a phased manner over a period of five years. This might seem somewhat ambitious, given the geographical spread of the country as well as the magnitude of coverage. But to make a meaningful dent in providing a modicum of social security to informal workers, it is important to work within a reasonable time frame. As with almost all such national initiatives, there will be a process of 'learning-by-doing' that will also influence the time frame.

### 3. The Fundamental Challenge

Anything that involves additional public expenditure, especially those relating to some kind of social protection to the poor arouses vigorous public debate in the country portraying how wasteful such expenditures are going to be. Usually, it is portrayed as subsidy as opposed to incentives when it is meant for industry or business. This has perhaps something to do with the dominant paradigm of liberalization and globalization under which growth *per se* has been accorded an overriding importance than has been the case so far. Ultimately, of course, it is a matter of political choice determining the balance between macro economic policy and macro social policy. Notwithstanding such issues of political economy we also realize that in a developing country such as India, social security arrangements to the working poor have wider ramifications to the macro economic performance. A measure of social security helps to develop a healthy and contented workforce capable of enhancing their contribution to national income and thus enhancing the capacity of the economy to grow. When more than 90 per cent of the workforce is in the unorganized/informal sector, the urgency is so much greater for sustaining a higher rate of growth of the economy. A workforce with higher capability and security could contribute to higher growth, which in turn would enhance the aggregate demand in the economy through higher purchasing power of this vast mass of workforce. The mutually reinforcing nature of this relationship needs to be recognized and capitalized.

Some commentators have suggested that the new pension system being implemented by the Central Government allows for a feasible funded pension for unorganized workers (see, for example, Bharadwaj 2006). A closer look at the new pension system suggests that it is primarily meant for government employees recruited after 2004. The employees are expected to make a contribution of 10 per cent of their earnings with a matching contribution from the government. There is a window for other employees to join the scheme but there will not be any contribution from the government. This essentially makes it a private pension fund contributed through one's own savings, an option that is already there in the market through pension fund schemes created by mutual funds and insurance companies. It is after considerable deliberations and examination of alternatives that the Commission decided to recommend a provident fund scheme for workers belonging to the APL households. It was found that the limited contribution of the workers and an equal contribution from the government (on its own behalf and on behalf of the employers) will require a long period of at least 20 years to ensure a meagre pension of Rs. 200 per month. Such a pension scheme is unlikely to attract the contributing workers, especially when they know that their life expectancy at age 60 is likely to be shorter than the less unfortunate population. In the case of provident fund, the worker would be in a position to withdraw the entire accumulated sum (including interest) when he reaches the age of 60. Alternatively, he could use that sum to purchase an annuity if that is attractive enough to assure a reasonable old age pension. What has now been recommended is a more flexible arrangement to take care of the old age security of unorganized workers. We have already discussed the proposal to provide a guaranteed return of ten per cent per annum for such an arrangement.

The ultimate success of realizing the goals would depend on the prevailing, emerging political economy of India. At the moment economic policies are heavily dominated by forces, which carry forward the agenda of liberalization within the conventional paradigm of growth. However, the political democracy has been increasingly asserting its interventional policies for addressing a variety of issues and problems such as regional development, gender equality and policies towards social security for the majority of the workers that remain unprotected. This contradiction between the emerging political democracy and the policies of economic liberalism has generated new tensions and dilemmas; the resolution of these dilemmas would also depend on the balance of forces within the society. However, ignoring the rising expectation and demand for basic livelihood security and sustenance can only be ignored at the expense of generating new social and political tensions which might threaten the very agenda of development. Therefore, enlightened self-interest, not to speak of long term and harmonious development, demands calibrating policies of growth with equity that at least ensures a minimum of protection and promotion for the vast majority of the poor to lead a life of dignity.

Hence the significance of our study in the framework of rights.



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Questionnaire No.

**CONFIDENTIAL**  
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## CENTRE FOR DEVELOPMENT STUDIES

### The Challenge of Social Security in Rural India and China: A Study on Two Indian States, Kerala and Orissa

#### Institutional Level Survey

#### I. Panchayat General Survey: Thalikkulam, Thrissoor

Sl.no	Query	Information				
1	Population of the Village (latest available)	Male				
		Female				
2	Religion-wise Breakup		Hindu	Christian	Muslim	Others
		Male				
		Female				
3	Caste-wise breakup			SC	ST	Others
		Male				
		Female				
4	No. of households					
5	No. of households having toilet facility					
6	No. of households having public water supply					
7	No. of households having telephone connection					
8	No. of households electrified					
9	No. of Hospitals	Allopathy				
		Ayurveda				
		Homoeopathy				
		Others				
10	No. of Schools	Government				
		Private Aided				
		Private Unaided				
11	No. of Colleges	Government			Private	
12	No. of Tutorial/Parallel Colleges					
13	No. Professional ( Typewriting, Computer, Teachers' Training and other institutions giving training for skilled work)					
14	No. of Arts and Sports Clubs					
15	No. of Libraries/Reading Rooms					
16	Availability of	Park		Yes	No	
	Internet	Yes	No	Radio	Yes	No
	STD/ISD booth	Yes	No	Television	Yes	No
	Post office/PO branch	Yes	No	Computer	Yes	No
17	Banks	Public	Private	Co-operative		

18	Transport	Bus stands		Auto/Taxi Stands	
		Sheltered bus stops			
19	Frequency of bus services to the Town			----- Minutes	
20	No. of bus services				
21	No. of PDS outlets				
22	No. Anganwadi Centres				
23	Police station/ Women's Police station/Police picket				
24	Composition of Panchayat Samiti	Total	Women	SC(M/F)	ST(M/F)
25	No. of Religious Places of Worship	Temples	Mosque	Church	
26	Centrally/State Sponsored Progammes being implemented ( Mention Names)				
27	No. of Kudumbasree/SHG units functioning in the Panchayat				

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**Institutional Level Survey**

**II. School Survey:**

**Name of the School:**

1	Total No. of Students	Girls			
		Boys			
2	Total No. of Teachers	Female			
		Male			
3	Whether Noon-Meal scheme is functioning	Yes	No		
4	Problems faced in Noon-Meals Scheme (State the Problem/s briefly)				
5	Play Ground	Yes	No		
6	Condition of the building/classrooms	Strong	Leaking	No Proper Roof	
7	Toilet Availability	Yes	No		
8	Availability of water supply	Yes	No		
9	Bench/Desk/Black board	Available in some Classrooms only	Not available	Available in all classrooms	
10	Facilities to handle emergencies like fire	Yes	No		
11	Ventilation of class rooms	Adequate	Inadequate		
12	Mike set available?	Yes	No		
13	Physical Education Scheme	Yes	No		
14	Standards offered				
15	Number of classes				
16	Medium of instruction	English	Malayalam	Others	
17	Is there computer education in the school?	Yes	No		
18	Are the following extra classes available in the school?	Dance	Karate	Drawing	Craft
19	Whether school van is available?	Yes	No		
20	Are the PTA meetings regular?	Yes	No		
21	Subject wise number of teachers	Malayalam		English	
		Science		Social studies	
		Hindi		Mathematics	
		Computer		Crafts	

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**Institutional Level Survey**

**III. PDS Outlet Survey**

1	No. of Ration Card Holders	APL		BPL		Antyodaya	
4	No. of beneficiaries of Annapurna Scheme						
5	Commodities available now (Give list)						
5	Whether Price chart is displayed?			Yes		No	
3	No. of beneficiaries who availed of PDS during the last one month	APL		BPL			
		Antyodaya					



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**Institutional Level Survey**

**IV. Primary/Community Health Centre Survey**

1	No. of available doctors and supporting medical staff	Doctors Compounder etc.	Nurses
2	Whether there is inpatient treatment facilities	Yes	No
3	No. of beds available		
4	Whether Pharmacy is available	Yes	No
5	Disease wise particulars ( the report sent to the District Medical Officer) of last three months	To be attached separately	
6	Toilet facility	Yes	No
7	Availability of Water Supply	Yes	No
8	No. of rooms		
9	Ventilation in rooms	Adequate	Inadequate
10	What is the mode of waste disposal?		
11	Whether labour room/service is available	Yes	No
12	Whether clinical service is available	Yes	No
13	Is there any emergency care unit in the hospital?	Yes	No
14	Whether ICU is there in the hospital	Yes	No
15	Is there 24 hours service in the hospital?	Yes	No
16	Is ambulance service available in the hospital?	Yes	No
17	Whether any 'special' services/consultancy available in the hospital?	Yes	No

Questionnaire No.

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**Institutional Level Survey**

**V. Private Hospital Survey**

1	No. of available doctors and supporting medical staff	Doctors	Nurses
		Compounder	Midwives
2	Whether there is inpatient treatment facilities	Yes	No
3	No. of beds available		
4	Whether Pharmacy is available	Yes	No
5	Disease wise particulars ( the report sent to the District Medical Officer) of last three months	To be attached separately	
6	Toilet facility	Yes	No
7	Availability of Water Supply	Yes	No
8	No. of rooms		
9	Ventilation in rooms	Adequate	Inadequate
10	Fee charged for a visit as Outpatient		
11	Room Rent per day ( if inpatient facility is available)	Ordinary	Deluxe*
		Others	
12	What is the mode of waste disposal?		
13	Whether labour room service is available	Yes	No
14	Whether clinical service is available	Yes	No
15	Is there any emergency care unit in the hospital?	Yes	No
16	Whether ICU is there in the hospital	Yes	No
17	Is there 24 hours service in the hospital?	Yes	No
18	Is ambulance service available in the hospital?	Yes	No
19	Whether any 'special' services/consultancy available in the hospital? (Specify)	Yes	No

\* Only in cases where different types of rooms are available

Questionnaire No.

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**CENTRE FOR DEVELOPMENT STUDIES**

**The Challenge of Social Security in Rural India and China:  
A Study on Two Indian States, Kerala and Orissa**

**Institutional Level Survey**

**VI. Library /Reading Room Survey**

1	No. of Newspapers subscribed to	English		Malayalam	
		Other languages			
2	No of Periodicals subscribed to	English		Malayalam	
		Other languages			
3	No of books available in the library	English		Malayalam	
		Others			
4	No. of Members of the Library	Male		Female	
5	No. of persons who borrowed books during the last one week				
6	Opening hours of library				
7	Is there any qualified permanent librarian	Yes		No	
8	Membership fees				
9	Monthly fees				
10	Whether separate reading room is available?	Yes		No	
11	Whether fan is available?	Yes		No	

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# **Universal Social Security**

**The Challenge of Social Security in Rural  
India and China**

**A Study on Two Indian States, Kerala and Orissa**

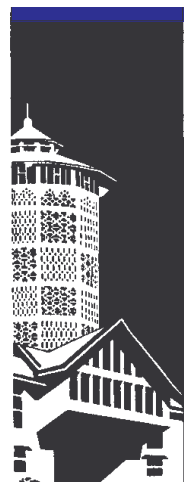
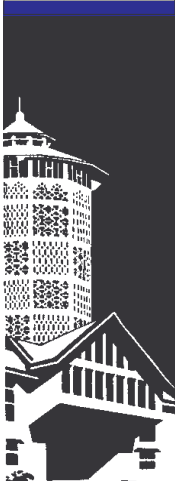
**Questionnaire No.**

**Household Questionnaire**

**These questions are to be asked to the Household Head**

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# **Universal Social Security**

**The Challenge of Social Security in Rural  
India and China**

**A Study on Two Indian States, Kerala and Orissa**

**Questionnaire No.**

**Employment/ Unemployment Insecurity**  
**These questions are to be asked to each member of the household**  
**who is not old/ student**

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# **Universal Social Security**

**The Challenge of Social Security in Rural  
India and China**

**A Study on Two Indian States, Kerala and Orissa**

**Questionnaire No.**

**Old Age Security**

**These questions are to be asked to all those persons who are above 60 years old  
or retired ones**



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# **Universal Social Security**

**The Challenge of Social Security in Rural  
India and China**

**A Study on Two Indian States, Kerala and Orissa**

**Questionnaire No.**

**Female Insecurity**

**Questions in the first section are to be asked to the Household Head/eldest male and the questions in the second section to all adult female members**

Household's ID:

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Member's ID:

Name:

**Household Questionnaire  
(To be asked to the Household Head)**

**1. Identification**

1	Country Name	INDIA			
2	State's Name	KERALA	ORISSA		
3	District				
4	Panchayat				
5	Stratum (for Orissa Only)	1	2	3	
6	Ward No				
7	House No.				
8	Household ID (Serial No.)				
9	Name of the Respondent:				
10	Gender of the Respondent	1	Male	2	Female

1 – Bhal Para, 2 - Ganda para, 3 – Ghansi Para

	Category	Name	Date	Signature
11	Investigator			
12	Supervisor			
13	Scrutiny Official			
14	Super Check Official			
15	Comments:			

## 16. Individual Characteristics

Sl. No	Name	Relation to HH head *	Sex*	Age (in years)	Marital status*	Physically fit or not*	Educational status*	Activity Status*	Main Occupation		
									Type*	Nature of occupation *	Working region*
1	2	3	4	5	6	7	8	9	10	11	12
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											

### \* Individual characteristics (codes)

**Column – 3 Relation to the head of the household (HH):** 1: Self; 2: Spouse of head, 3: Married son/daughter, 4: Son-in-law/Daughter-in-law, 5: Unmarried son/Daughter, 6: Grandchild, 7: Parents, 8: Father-in-law/Mother-in-law, 9: Brother/Sister, 10: Brother-in-law/Sister-in-law, 11: Other relatives, 12: Servants/Employees/Other non-relatives.

**Column – 4 Sex:** 1 – Male, 2 - Female

**Column – 6 Marital status:** 1: Currently married; 2: Widowed, 3: Separated, 4: Divorced, 5: Never Married.

**Column – 7 Physically fit or not:** 1: Physically fit; 2: Sick and not able to earn, 3: Physically handicapped but able to earn, 4: Physically handicapped and not able to earn; 5: Physically/intellectually handicapped child.

**Column – 8 Educational status:** 0: Child below 5 years; 1: Illiterate, 2: Either read or write but not educated, 3: Primary, 4: SSLC, 5: HSC, 6: Degree, 7: Professional diploma; 8: Professional degree, 9: Master's, 10: Above Master's.

**Column – 9 Activity Status:** 1: Employed; 2: Unemployed; 3: Student; 4: Housewife; 5: Not in labour force.

**Column –10 Types of occupation:** 1: Cultivators; 2: Agricultural laboures; 3: Livestock & Forestry, 4: Fishing; 5: Other primary sector workers; 6: Mining and Quarrying; 7: Household Industry (Manufacturing and Processing); 8: Other than household industry (Manufacturing and Processing); 9: Construction; 10: Trade and commerce; 11: Transport, Storage and Communications; 12: Educational services; 13: Health services; 14: Finance, Insurance and Real estate; 15: Civil and defence; 16: Other services.

**Column - 11 Nature of occupations:** 1: Casual; 2: Regular but not permanent; 3: Permanent; 4: Self employed Farmer; 5: Other self employed.

**Column – 12 Working region:** 1- Home district, 2 – Outside the district in home state, 3 – Outside the state in home country, 4 – Other country, 5 – Not applicable.

### Household Details

17	<b>Caste</b>	1	SC	2	ST	3	OBC/OEC	4					
18	<b>Religion</b>	1	Hindu	2	Muslim	3	Christian	4					
19	What is the major source of income for the households or to what occupational category the household belong?	1	Wage labour	2	Self Employment								
		3	Salary	4	Rentier/Property income class								
		5	Remittances	6									
20	Who is the main income earner in the HH (Tick family ID below)												
	1	2	3	4	5	6	7	8	9	10	11	12	
21	Is any member of the household having membership in a library?									1	Yes	2	No
22	Does the household subscribe to any newspaper?	1	Yes (English, Hindi, Malayalam, Oriya) (Tick the relevant ones)						2	No			
		3	Not regularly			4							

### 23. Land holding (1 Acre = 100 cents)

Land Particulars	Cultivable Land						Homestead Land	
	Irrigated @		Non Irrigated		Total		Owned	
	1	2	1	2	1	2	Other (specify)	
Owned								
Leased in							Total*	
Leased Out							*Summation. Zero means completely landless	
Using common land								
Total*								

@ Code: Irrigation: 1: Single cropped, 2: Double cropped

### 24. Household's Assets and Livestock

Assets	No.	Assets	No.	Livestock	No.
Two wheelers		Television		Cow	
Four wheelers		Radio		Buffalo	
Tractor		Telephone		Ox	
Water pump		Fan		Sheep & goat	
Thresher		Bicycle			
Bullock cart		Refrigerator			
		Mobile phone			

### Food and Nutrition Security

#### 1. Food Adequacy

1	Usually, how many square meals do you take per day?			1	One	2	Two	3	Three (Go to 7)			
2	Were there any months in which you do not get two square meals?					1	Yes (Tick the month below)					
						2	No (Go to 7)					
	1	Jan	3	March	5	May	7	July	9	Sept	11	Nov
	2	Feb	4	April	6	June	8	August	10	Oct.	12	Dec.

3	If yes, what might be the reason for not getting two square meals in that month?	1	No Surplus	2	No employment	3				
4	What do you do when there is inadequate food?	1	Migrate to other places for employment and income	2	Consume the inferior food like, coarse cereals, roots, mango kernel etc	3	Borrow from others and manage			
		4	Sell or mortgage even the regular necessary materials/utensils	5						
		1	Yes (Go to 6)	2	No (Go to 7)					
		1	Last Month	2	Last Year					
		1	Can you tell us the sources of HH consumption of the following food items during the last 30 days? (Tick the appropriate cells)							
Food Items		Last 30 days			Lean season					
		Home grown	PDS	Other Sources	Home grown	PDS	Other Sources			
	Rice									
	Wheat									
	Other cereals									
	Pulses									
	Fish and meat									
	Vegetable									
	Sugar									
	Kerosene									
	Edible oil									
8	Can you purchase on credit from each of the following sources?	1	PDS/FPS	1	Yes	2	No	3	NA	
		2	Traders/Market	1	Yes	2	No	3	NA	
		3	Farmers	1	Yes	2	No	3	NA	
		4		1	Yes	2	No	3	NA	
9	Do you have a ration card?	1	Yes	2	No (Go to 27)					
10	Are you aware of Antyodaya	1	Yes	2	No					
11	Which type of card do you have?	1	APL	2	BPL	3	Antyodaya			
12	Are you happy with the enumeration for obtaining the ration card?	1	Yes	2	No					
13	Do you know how much ration is allotted in your card?	1	Yes	2	No					
14	Do you use your ration card regularly?	1	Yes (Go to 16)	3	Never					
		2	Some time/irregularly	4						
15	If answer is not 'Yes', what is the reason for not using the ration card regularly?	1	Supply of ration is irregular	5	Quality is not good					
		2	No money to use the card regularly	6						
		3	No ration shop in the village							
		4	We were not at home for some time							
16	Are you in general able to lift your entire quota from the ration shop? (Tick below)									
	Rice	1	Yes (Go to 18)	2	No	Sugar	1	Yes (Go to 18)	2	No
	Wheat	1	Yes (Go to 18)	2	No	Kerosene	1	Yes (Go to 18)	2	No

1	What is the reason for not lifting the quota? (Tick all the relevant ones)									
7	1	Lack of money to buy full quota			6	there is not much price difference				
	2	Not necessary			4	Poor quality		7	Delay of information	
	3	Non-availability		5	Long distance to dealer shop		8			
18	Did anybody else use your card during last year?				1	Yes (Go to 19)		2	No (Go to 20)	
19	What is the category of users?		1	APL	2	BPL	3	Antyodaya		
20	Is the quantity allotted enough for your family?				1	Yes (Go to 22)		2	No	
21	According to you what might be the reason for PDS quantity being insufficient?		1	Large Family size						
			2	Low and fixed entitlement per HH than per person						
			3	P.D.S. supply is lower than entitlement						
			4							
22	Do you use some body else's card?				1	Yes (Go to 23)		2	No (Go to 24)	
23	What is the category of the card holder?		1	APL	2	BPL	3	Antyodaya		
24	What is your opinion about the quality of PDS provided cereals?		1	Satisfactory		2	Not Satisfactory			
			3	Do not care for quality						
25	What is the distance of PDS shop from your house?		1	Within 2 KM.		2	2 to 5 KM		3	Above 5 KM
26	How much time is normally spent for ration collection?		1	Less than 15 minutes			3	30-60 minutes		
			2	15 to 30 minutes		4	More than an hour			
<b>To those having no ration card</b>										
27	Please state the reason for not having ration card?		1	Not applied (Go to 28)						
			2	Applied but not yet got (Go to 29)						
28	Why did not you apply for a ration card? (Tick all the relevant ones)		1	Absent at the time of enumeration			5	Do not know how to apply		
			2	Emigrated to other place						
			3	Recently separated from family			6			
			4	Complicated procedure of applications						
29	What do you think is the reason for not getting a ration card?		1	Applied one/two month before only			3	Officials are making unnecessary delay		
			2	Could not follow up the application			4			
30	Do you use some body else's card?				1	Yes (Go to 31)		2	No (Go to 32)	
31	What is the category of the card holder?		1	APL	2	BPL	3	Antyodaya		
<b>Mid-day meal scheme (Eligible for 1 to 5 standard children)</b>										
32	Are you aware of Mid-day meal scheme?				1	Yes		2	No	
33	Does the school where your child is studying have mid-day meal provision?				1	Yes (Go to 34)		2	No (Stop)	
34	Does your child (ren) take meal at the school?				1	Yes (Go to 35)		2	No (Go to 38)	
35	What are the food items they get at the school?		1	Raw rice			3	Cooked rice and Dal		
			2	Cooked rice with vegetables			4	Gruel and gram		
36	Do you think that the mid day meal improved the health status of your children?				1	Yes		2	No	
37	Do your child (ren) ever complain about any social or gender discrimination while taking mid-day meals?				1	Yes		2	No	



38	If your child (ren) does not take food from school, why is it so?	1	Provide better food at home
		2	Social discrimination in the process of serving food
		3	

### Integrated Child Development Scheme (ICDS)

39	Are you aware of ICDS?	1	Yes	2	No
40	Does your settlement have an ICDS disbursement centre?	1	Yes (Go to 42)	2	No (Go to 41)
41	If No in question 40, how far away is the nearest ICDS located?	1	Within 2 K.M.	3	Between 2-5 K.M.
		2	More than 5 K.M.		
42	Is your household a beneficiary of ICDS?	1	Yes (Continue)	2	No (Stop here)

### 43 ICDS Assistance to different members during the last 30 days

Beneficiaries	Item received in the last month or the last time (provide the code)					
	Rice	Dal	Money	Milk	Medical care	Others
Child < 6 years						
1						
2						
3						
Adolescent girl						
1						
2						
3						
Pregnant Women						
1						
2						
Nursing Mother						
1						
2						

**Codes for 43:** 1- Available & adequate, 2- Available but not adequate, 3- Not available, 4- Not eligible

44	Are you receiving ICDS benefit regularly?	1	Yes	2	No
45	When did your HH receive the benefit last time?	1	Last month	3	6 months before
		2	3 months before	4	1 year before

### Housing Security

1	Roof of the house	1	Grass/Thatch	2	Sheet/Tile	3	Concrete (Go to 2 & 8)
2	Wall of the house	1	Thatch/Bamboo/Mud	2	Sheet/wood	3	Bricks/stone (Go to 8)
3	Are you aware of the government assistance for repairing your poor quality house?	1	Yes	2	No (Go to 8)		
4	Did you apply for any assistance?	1	Yes	2	No (Go to 7)		
5	When did you apply? (Specify the year)						
6	What is the current status of your application? (Go to 8)	1	You have to contribute a certain amount which you don't have	3	Will get it soon		
		2	Authorities are creating unnecessary delay	4	Do not know		

7	Why didn't you apply for assistance?	1	Don't know how to apply	3	You have to contribute a certain amount which you don't have				
		2	Complicated procedure of application	4					
8	Number of rooms other than kitchen								
9	Is the house electrified?			1	Yes	2	No		
10	How many connection points are there in your house?	1	One	2	Two (Go to 16)	3	More than two (Go to 16)		
11	Are you aware of the free provision of electricity for the poor households?			1	Yes	2	No (Go to 16)		
12	Did you apply for it?			1	Yes	2	No (Go to 15)		
13	When did you apply? (Give the year)								
14	What is the current status of your application? (Go to 16)	1	You have to contribute a certain amount which you don't have			3	Will get it soon		
		4	Do not know						
		2	Authorities are creating unnecessary delay			5			
15	Why didn't you apply for electricity?	1	Don't know how to apply	2	Complicated procedure of application	3			
16	Is there toilet facility?	1	Yes (Go to 22)	2	No (Go to 17)				
17	Are you aware that you may get assistance for building a toilet?			1	Yes	2	No (Go to 22)		
18	Did you apply for?			1	Yes	2	No (Go to 21)		
19	When did you apply? (Give the year)								
20	What is the current status of your application? (Go to 22)	1	You have to contribute a certain amount which you don't have			3	Will get it soon		
		4	Do not know						
		2	Authorities are creating unnecessary delay			5			
21	Why didn't you apply for assistance?	1	Do not have the money for self contribution		3	Don't know how to apply			
		2	Complicated procedure of application			4			
22	Do you get potable drinking water?			1	Yes	2	No		
23	What is the source of supply of potable water?	1	Public water connection		2	Public tap			
		3	Own well/tank/bore well		4	Others' well/tank/bore well			
		5	Purchase it for a price from a private water supplier						
		6							
24	What is the distance of the water source from your house?	1	Within the house		2	Nearby			
		3	Far away			4			
25	Is the house owned/rented /somebody else's	1	Owned (Go to 38)	2	Rented (Go to 26)	3	Relatives house (Go to 28)	4	
26	How much rent do you pay per month ?			Rs.					
27	Was there any default in rent payment during the last sixth months?					1	Yes	2	No
28	Are you aware that you may get a house from state provision?			1	Yes	2	No (Go to 34)		
29	Did you apply for?			1	Yes	2	No (Go to 33)		
30	When did you apply?(Specify the year)								

31	Under which scheme you applied	1	Housing board assistance	3	IAY				
		2	Panchayat assistance	4					
32	Who helped you to apply? (Go to 34)	1	Neighbour	2	NGO staff	3	Self		
		4	Panchayat member	5					
33	Why didn't you apply for a house?	1	Do not have the money for self contribution	3	Complicated procedure of application				
		2	Don't know how to apply	4	Do not have own land	5			
34	How long have you been staying in a rented house /relative's house	1	Less than one year	2	More than one year but less than five	3	More than five years		
35	Do you have any plan to have your own house?	1	Yes (Go to 36 and stop)	2	No (Go to 37 and stop)				
36	If yes, how?	1	Have some own savings	3	Will get family share	5			
		2	Have to take loan	4	Will apply for government assistance				
37	If no, why?	1	Have no savings	3	Not possible to take loan	5			
		2	Not know what to do	4	Will go back to native place where I have a house				
38	How did you become the owner of this house?	1	Built the house using your own money	4	Inherited by wife				
		2	Ancestral house	5					
		3	Took loan to building the house (Go to 40)						
39	Is there any mortgage on the building?	1	Yes	2	No (Stop)				
40	How much? (Specify the amount)		Rs						
41	When did you take the loan? (Specify the year)								
42	Where did you take the loan from?	1	Scheduled Bank	2	Co-operative Bank	3	Money Lender	4	
43	What is the rate of interest on your loan?								
44	Is there any default in repayment?	1	Yes	2	No (Stop)				
45	If yes, for how many months?								
46	In how many more years do you have to repay this?								

### Health Security

1	ID of the HH Member affected by disease in the last three months	Type of Disease*	Type of Medical Care Given#

\*1. Severe cold, fever, Pneumonia etc, 2. Malaria, Filaria, Dengue etc. 3. Jaundice, Hepatitis, Typhoid, Cholera, Diarrohea, Dysentry, etc 4..Chicken Pox, Tetanus, Measles, Mumps, etc. 5 .Heart problem, Diabetes,, BP, etc. 6. Asthma, breathlessness, other respiratory illness, fits etc. 7. TB, Cancer, etc, 8 – Others (specify)

# 1: In a hospital; 2: Outpatient/ Residential Consultation; 3: By an indigenous Medical Practitioner; 4: Self-medication/ medical store; 5. None

2	How far is the nearest hospital from your house?	1	Nearby the house	3	Between 2-5 Km
		2	Within 2 Km	4	Between 5-10 Km
		5	Beyond 10 Km		
3	Has there been any death in the household due to diseases in the last one year?	1	Yes ( Go to 4)	2	No (Go to 5)
4	Cause of Death*	Age at death		Type of Medical care given #	

\*1 Pneumonia, Cirrhosis etc, 2. Malaria, Filaria, Dengue etc. 3. Jaundice, Hepatitis, Typhoid, Cholera Dysentery, etc. 4 .Heart, Brain, Intestinal problems, 5. Acute Respiratory Illness. 6. TB, Cancer, etc. 7. Maternal death, 8. Stillbirth, 9. Others (Specify)

# 1: In a hospital; 2: Outpatient/ Residential Consultation; 3: By an indigenous Medical Practitioner; 4: Self-medication/ medical store; 5. None.

5	Did the deaths occur in a hospital?	1	Yes	2	No		
6	If any one member of your household availed of medical treatment in hospital, due to illness, illness leading to death, and pregnancy, Pl. state whether it was in a	1	Primary Health Centre (Go to 7)				
		2	Govt. Hospital at the Taluk/ town/Medical college (Go to 8)				
		3	Private Clinic/hospital (Go to 9)				
7	Please state reasons for going only to a primary health centre	1	I got adequate treatment there itself	3	I couldn't afford to go to an outside/private hospital		
		2	Family constraints	4			
8	Please state reasons for going to an outside government hospital	1	Treatment was not adequate in the PHC/ local private hospital				
		2	It is more affordable than the private hospital outside	3			
9	Please state reasons for going to a private hospital	1	Care in the private hospital was better though costly	2	It is the nearby hospital		
		3	It is a charitable hospital providing free/concessional treatment	4			
10	What is your feeling about the treatment given?	1	Adequate and Affordable	3	Inadequate but affordable		
		2	Adequate but costly	4	Inadequate still costly		
11	If any member/s of your household availed of medical treatment in hospital, Pl. state whether	1	The household was able to bear the expenses itself				
		2	The hospital provided free treatment				
		3	The treatment was expensive and the household had to borrow money from outside				
12	Do you use iodised salt in your diet?	1	Yes	2	No	3	Sometimes
13	Do you go for a medical check up even when you are not suffering from illness as a preventive measure?	1	Yes	2	No		
14	How often do health workers visit your house?	1	Periodically	4	Seldom/Never		
		2	Once in a month	5			
		3	Only when there is an emergency like epidemic				
15	Are you aware of the Immunisation programmes by the Govt. for children?	1	Yes	2	No		

16	Please state whether you have immunised your children against Polio and other diseases?	1	Yes (Go to 18)	2	No (Go to 17)	
17	Please state reasons for non-Immunisation (Tick all the relevant ones)	1	No immunization programmes were held in the nearby Hospital/s			
		2	Held, but I did not get to know in time as not much publicity was given			
		3	Not aware of the serious consequences of non-immunisation			
		4	Personal Belief	5		
18	Do you boil/purify water before drinking?	1	Yes	2	No	
19	What is the mode of cooking in your house?	1	Traditional Choolah	4	Gas stove	
		2	Smokeless Choolah	5	Electric Heater	
		3	Kerosene Stove	6		
20	Is there a chimney for the kitchen?	1	Yes	2	No	
21	Is there adequate ventilation in your kitchen?	1	Yes	2	No	
22	Is the member who is looking after kitchen suffers from any constant respiratory illness?	1	Yes	2	No	
23	Do you have toilet facility at home?	1	Yes (Go to 25)	2	No (Go to 24)	
24	If no, what other modes of toilet are available?	1	A common toilet for several houses	2	A Pit toilet within the compound	
		3	A common pit toilet for several households			
		4	No toilet facility, only open field	5		
25	Has the local body placed any bin for depositing wastes?	1	Yes	2	No (Go to 29)	
26	Pl. state whether the waste bin is kept nearby?	1	Yes	2	No	
27	Is the bin periodically cleared by the local body?	1	Yes	2	No	
28	Do you bundle household waste in plastic packets for disposal?	1	Yes	2	No	
29	What is the method you employ for household waste disposal?	1	Waste is incinerated	5	Inorganic waste like plastic is recycled	
		2	Waste is deposited in the bin placed by the local body			
		3	Waste is turned over and used as manure			
		4	Waste is thrown in common place like vacant compounds, road side etc			
30	Please state whether the household is having severe problems from flies?	1	Yes (Go to 31)	2	No (Go to 32)	
31	What steps do you take to ward off the problem of the flies?	1	We use incense fire/oil	3	Electric Methods	
		2	We use Dettol/ Disinfectant		4	Nothing
32	Please state whether the household is having severe problem from mosquitoes?	1	Yes (Go to 33)	2	No (Go to 34)	
33	What steps do you take to ward off mosquitoes?	1	Mosquito net	3	Burning incense/fire	
		2	Mosquito coil	4	Electric methods	
34	Does the local body conduct spraying /fumigating operations to prevent mosquito breeding?	1	Yes on a regular basis		5	
		2	Yes, but on an irregular basis			
		3	Only when large number of people ate struck by fever			
		4	Does not conduct operations			
35	Is there stagnant water/ open drain in your compound or in the road?	1	Yes (Go to 36)	2	No (Go to 37)	
36	Is there any household/local community level initiative to prevent/drain stagnant water in house compounds and roads?	1	Yes	2	No	

37	Are you aware of any health insurance policy?	1	1. Yes ( Go to 38)	2	No (Go to 39)
38	How many members of the household are insured?	1	Only the head of the Household	2	Only male members
		3	All major (above 18 years in age) members	4	None
		5			
39	If no one is insured what is the reason?	1	Premium is not affordable	3	
		2	Not confident of going through the procedure		
40	Are you aware of any mediclaim policy?	1	Yes ( Go to 41)	2	No (Stop here)
41	How many members of the household have mediclaim policy?	1	Only the head of the Household	2	Only male members
		3	All major (above 18 years in age) member	4	None
		5			
42	If no one is insured, what is the reason?	1	Premium is not affordable	3	
		2	Not confident of going through the procedures		

### Contingent Social Security

#### Natural Calamities, Accidents, Indebtedness and Public Security

1	Did any natural calamities occur in your locality in the last 3 years?	1	Yes							
		2	No (Go to 10)							
2	What type of natural calamities you have faced	1	Drought	3	Cyclone					
		2	Flood,	4	Earth quake					
3	How severe was it?		Drought	Flood	Cyclone	Earth quake				
			Mild (Go to 5)							
			Moderate (Go to 5)							
			Severe (Go to 4)							
4	What was the extent of loss?	A	Human life	1	None	2	One	3	More than one	
		B	Property	1	Heavy loss	2	Moderate loss	3	Minimum loss	
5	Did you receive any external help?	1	Yes (Go to 6)			2	No (Go to 8)			
6	If yes, specify the agency (Tick all the relevant ones)	1	Government	2	NGOs		3	Political parties		
		4								
7	Was the external help adequate?	1	Yes (Go to 9)			2	No (Go to 8)			
8	How did you manage?	1	Sharing the available grain although inadequate							
		2	Temporarily moving to other places							
		3	Selling Own assets				4	Borrowing from others		
		5								
9	Is there any initiative to minimise the damage of such calamities at the level of	1	Government	1	Yes		2	No		
		2	Community	1	Yes		2	No		
		3	Personal	1	Yes		2	No		
10	Has any member of your household been a victim of any of the following accidents during the last 3 years?									
Accidents		Not experienced (Go to 13 and 14)			Experienced (specify), number of persons affected					
					1	2	3	>3		
Work injury										
Traffic accident										
Fire										
11	Was there any loss of life?	1	Yes			2	No			



12	Was there any case of permanent disability?	1	Yes	2	No
13	Are you aware of available insurance policies?	1	Yes (Go to 14)	2	No (Go to 16)
14	Are you insured?	1	Yes (Go to 15)	2	No (Go to 16)
15	If you experienced any accidents in the last 3 years, did you get benefit in time?	1	Yes	2	No (Go to 16)
16	How did / will you manage? (Tick the relevant ones)	1	Free treatment	3	Help from relatives, friends, voluntary organisations
		2	Borrowing	4	

### Household's Indebtedness

17	Indebtedness of Household as on date of survey (if indebted, give details below)											
Sl. Nos. of Loan	Tick the appropriate cells											
	Nature of loan				Source(s)							
	1	2	3	4	1	2	3	4	5	6	7	8
1.												
2.												
3.												
4.												
	Purpose								Amount outstanding		Rate of interest	
1	1	2	3	4	5	6	7	8	9			
2												
3												
4												

**Codes: Nature of loan:** 1- Hereditary loan, 2 - Loan contracted in cash, 3 - Loan contracted in kind, 4 - Loan contracted in both cash and kind.

**Sources of debt:** 1 - Government, 2 - Co-operative society, 3 - Bank, 4 - Employer/landlord, 5 - Agricultural or Professional money lender, 6 - Shop keeper/trader, 7 - Relatives/friends, 8 - Others.

**Purpose:** 1 - Household consumption (including medical expenses), 2 - Educational expenses, 3 - Legal expenses, 4 - Marriage and other ceremonial expenses, 5 - Purchasing of land/construction of building, 6 - Productive purposes, 7 - Repayment of debt, 8 - Others.

### Public Insecurity

18	Did you confront any public insecurity during the last 3 years	1	Yes (Go to 19)	2	No (Go to 23)				
19	What are the types of insecurity you had? (tick all the relevant ones)	1	Theft	5	Communal clash				
		2	Robbery	6	Kidnapping				
		3	Quarrel	7	Threat				
		4	Fight among local people	8					
20	What was the extent of loss?	A	Human life	1	None	2	One	3	More than one
		B	Property	1	Heavy loss	2	Moderate loss	3	Minimum loss
21	Did you register any complaint?	1	Yes	2	No				
22	Did you receive any prompt redressal?	1	Yes	2	No				
23	Do you have any protection to avoid public insecurity?	1	Yes	2	No (Go to 25)				
24	What are the different preventive measures you have taken for your security?	1	Community patrolling	4	Private security guard				
		2	Walling/ fencing	5	Security alarm				
		3	Dog	6					
25	Have you insured against household materials loss in robbery or fire?	1	Yes	2	No				

**Education Security (To be asked only to the Household Head having School-/College-going children and/or drop-outs)**

1	Details of children	Attending school (Go to 4)	Attending higher studies (Go to 4)	Not attending school (Go to 2)	Not pursuing higher studies (Go to 3)	
	Male					
	Female					
2	If one or more children are not attending school, Pl. state reasons	1	Not coping with/interested in studies		3	Financial Problems
		2	Family reasons	4	School is far away	5
3	If one or more children are not pursuing higher studies, please state reasons	1	No interest in higher studies		2	Financial constrains
		3	Not have admission eligibility		4	Family reasons
		5				
4	To which school/college do you send your child/ren?	1	Govt./private aided (Go to 5)		2	Private unaided (Go to 6)
5	Pl. state reasons for sending to Govt/private. aided school (Tick all the relevant ones)	1	I can afford only that as there is free education			
		2	Offer mid-day meals scheme along with free education			
		3	It is the only nearby school			
		4				
6	If your child/ren are not going to a Govt/private aided. School, please state reasons (Tick all the relevant ones)	1	Poor Infrastructure		2	Private school is the nearest one
		3	Not enough teachers		4	No good quality teaching
		5	Loss of working days due to strikes			
		6				
7	What was the cost of education of the children in the household for this year?					
	Uniform	Tuition fee	Transport	Private tuition	Other costs	
	Rs.	Rs.	Rs.	Rs.	Rs.	
8	What is your feeling about cost of education	1	Affordable		2	Not affordable
9	Does your child/ren avail of any assistance for education?	1	Yes	2	No (Go to 11)	
10	If your child/ren are availing of assistance for education, please state what are they? (Tick all the relevant ones)	1	Free uniform		5	Fee Concessions
		2	Free Text books		6	Scholarships
		3	Food		7	
		4	Hostel facility			
11	Have you borrowed money for financing your child/ren's education?	1	Yes	2	No (Go to 13)	
12	Pl state the source from which you borrowed?	1	From relatives/friends		3	From banks
		2	From Private moneylenders		4	From co-operative institutions
13	Do you have to compel your child to go to school?	1	Yes ( Go to 14)		2	No (Go to 15)
14	Pl. state the reasons as perceived by you for compelling your child to go to school? (Tick all the relevant ones)	1	The child does not like the teacher			
		2	The class work /home work is heavy			
		3	He/she hates frequent examinations			
		4				
15	Does the child get time at home for relaxing?	1	Yes		2	No
16	Are you aware of child rights?	1	Yes		2	No

Household's ID:

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Member's ID:

Name:

**Employment/Unemployment Insecurity**  
(To be asked to each member of the household who is not old/student)

1.	What is the type of work/activity you are engaged in?	1	Casual Labour ( Go to A)						
		2	Regular but not permanent (Go to B)						
		3	Permanent (Go to C)						
		4	Self Employed ( Go to D)						
		5	Unemployed (Go to E)						
<b>A. Casual Labour</b> <b>HH MEMBER ID-----Name-----</b>									
2	In what type of activity were you mainly engaged as a casual labourer during the last year? (tick all the relevant ones)	1	Agricultural Labourer	2	Construction worker				
		3	Others (specify)						
3	Please state the number of days you worked in the	Last one Year----- days							
		Last one Month----- days							
		Last one week----- days							
4	<b>If you worked for less than 10 days during the last one month, what could be the reasons?</b>	1	Physically not well for some time						
		2	Urgent domestic engagements						
		3	Limited work available in the locality						
		4							
5	What were your earnings a day from casual labour during the last one month?	Rs.							
6	Is it adequate for your livelihood a day?	1	Yes (Go to 8 )	2	No (Go to 7 )				
7	<b>If the answer to Qn. 6 is No, how do you manage your livelihood? (Tick all relevant ones)</b>	1	Own Subsistence by cultivation of food like tapioca and vegetables						
		2	Support from relatives and friends						
		3	Borrowing						
		4							
8	Did you search for more days of work?	1	Yes (Go to 10)	2	No (Go to 9 )				
9	What are the reasons for not searching? (Tick all the relevant ones)	1	Physically not well for sometime						
		2	Urgent domestic engagement for sometime						
		3	Don't want to migrate	4	High search costs				
		5							
10	What are the mechanisms through which you are searching for a job? (Tick all the relevant ones)	1	Trade Union representatives						
		2	Relatives/Friends						
		3	Searching by self						
		4							
11	Does your work involve any health hazard?	1	Yes	2	No				
12	Do you have insurance	1	Against Accident	1	Yes	2	No		
		2	Against work related hazards	1	Yes	2	No	3	NA
		3	Against sickness	1	Yes	2	No		
		4	Pension Plans	1	Yes	2	No		
		5		1	Yes	2	No		

13	Are you a member of any Trade Union?	1	Yes	2	No	
14	Are you a member of any Government welfare schemes?	1	Yes (Go to 15)			
		2	No (Go to 16)			
15	What are the benefits you get?	1	Pension	2	Occasional Grants (Specify	
		3	Gratuity	4	Accident relief	
		5				
16	Pl. state whether you are looking for a permanent/ regular job?	1	Yes	2	No	
17	Do you have any savings in (Tick all the relevant ones)	1	Bank	3	Chit funds	
		2	Post office	5	No savings	
18	Do you have any property in your name?	1	Yes	2	No (Stop)	
19	What kind of property?	1	Land	3	Live stock	
		2	Building	4	Gold	
<b>B. Regular but not Permanent</b>						
HH Member ID----- Name-----						
20	What is the nature of your job?	1	White collar	2	Manual	
21	Is there any contractual agreement between you and your employer?	1	Yes	2	No (Go to 23)	
22	What is the tenure of the contract?	1	Less than 3 months			
		2	More than 3 Months			
23	Are you getting any benefits other than pay?	1	Yes(Go to 24 )	2	No (Go to 25 )	
24	What are the benefits you are getting? (tick all the relevant ones)	1	Bonus	4	Provident Fund	
		2	Leave Benefits	5	Accident related benefits	
		3	Pension	6	Sickness benefits	
		7				
25	What were your earnings during the last month?	Rs.				
26	Is it adequate for your livelihood a day?	1	Yes (Go to 28 )	2	No (Go to 27 )	
27	If the answer to Qn. 26 is No, how do you manage your livelihood? (Tick all relevant ones)	1	Own Subsistence by cultivation of food like tapioca and vegetables			
		2	Support from relatives and friends			
		3	Borrowing			
		4				
28	Were you engaged in any supplementary work during the last month?	1	Yes ( Go to 30 )	2	No (Go to 29 )	
29	Why you were not engaged in supplementary jobs?	1	There is no need for it			
		2	I don't get time for it			
		3	No supplementary job is available			
		4				
30	Are you a member of any Trade Union?	1	Yes	2	No	
31	Does your work involve any health hazard?	1	Yes	2	No	
32	Do you have insurance	1	Against Accident	1	Yes	
		2	Against work related hazards	1	Yes	
		3	Against sickness	1	Yes	
		4	Pension Plans	1	Yes	
		5		1	Yes	
2	No	2	No	3	NA	
33	Are you looking for a permanent job?	1	Yes	2	No	
34	Do you feel insecure about the future of your job?	1	Yes	2	No	

35	Do you have any savings in (Tick all the relevant ones)	1	Bank	3	Chit funds	4	
		2	Post office	5	No savings		
36	Do you have any property in your name?	1	Yes	2	No (Stop)		
37	What kind of property?	1	Land	3	Live stock	5	
		2	Building	4	Gold		
<b>C. Self-Employed</b> <b>HH Member ID----- Name-----</b>							
38	What is the field of your self employment?	1	Agricultural	3	Services		
		2	Industrial	4			
39	What is the type of self- employment you are doing? (Tick all the relevant ones)	1	Self only (Go to 41)				
		2	With family members (Go to 41)				
		3	With hired workers (Go to 40)				
40	How many workers are employed? (Give number)						
41	How did you mobilise the capital for starting your self employment (Tick all the relevant ones)	1	Own/family fund (Go to 44)				
		2	Borrowings (Go to 42 & 43)				
		3	Donated by organisations (Go to 44)				
		4					
42	<b>If you have borrowed for starting</b> the self- employment unit, has the entire debt been paid off?	1	Yes (Go to 44)	2	No		
43	Pl. state whether (Tick all the relevant ones)	1	You are able to pay loan from the earnings and to meet HH expenses				
		2	You are able to pay loan and meet HH expenses as well as to save				
		3	You are left with nothing much after paying back loan and have to borrow again to meet family expenditure				
44	Pl. state whether you are still looking for other jobs?	1	Yes	2	No		
45	Are you a member of any professional/service association?	1	Yes	2	No		
46	What were your earnings from self-employment last month				Rs.		
47	Is it adequate for your livelihood a day?	1	Yes (Go to 49)	2	No (Go to 48)		
48	<b>If the answer to Qn. 47 is</b> <b>No</b> , how do you manage your livelihood? (Tick all relevant ones)	1	Own Subsistence by cultivation of food like tapioca and vegetables				
		2	Support from relatives and friends				
		3	Borrowing				
		4					
49	Were you engaged in any supplementary work during the last month?	1	Yes ( Go to 51 )	2	No (Go to 50)		
50	Why you were not engaged in supplementary jobs?	1	There is no need for it	2	I don't get time for it		
		3	No supplementary job is available				
		4					
51	Does your work involve any health hazard?	1	Yes	2	No		
52	Do you have insurance (Tick all the relevant ones)	1	Against Accident	1	Yes	2	No
		2	Against work related hazards	1	Yes	2	No
		3	Against sickness	1	Yes	2	No
		4	Pension Plans	1	Yes	2	No
		5	Crop insurance	1	Yes	2	No
		6					

53	Do you have any savings in (Tick all the relevant ones)	1	Bank	3	Chit funds	5	No savings		
		2	Post office	4					
54	Do you have any property in your name?	1	Yes	2	No (Go to 56)				
55	What kind of property?	1	Land	3	Live stock	5			
		2	Building	4	Gold				
56	Are you engaged in any manufacturing/processing of any products	1	Yes	2	No (Stop here)				
57	Do you produce or process	1	Agricultural products?	3	Industrial products?				
		2	Processed food products?	4					
58	Do you have any arrangements with anybody for trading your products?	1	Yes	2	No				
59	Have you ever experienced the problem of having -	1	Not to sell	1	Yes (Go to 60)	2	No (Stop)		
		2	To make distress sale	1	Yes (Go to 61)	2	No (Stop)		
60	What do you think is the problem for having not to sell?	1	Competition from brand products						
		2	Lack of demand in general						
		3	Difficulties in marketing						
		4							
61	What do you think is the reason for distress sale?	1	Storage problem	2	Products are perishable				
		3	Wanted to have money urgently	4					
<b>D. Permanent HH Member ID----- Name-----</b>									
62	What is your Occupational category? (Specify the type)	1	Professional/Technical	2	Clerical				
		3	Administrative/managerial	4	Subordinate staff				
		5							
63	What were your earnings from job last month?		Rs.						
64	Is it adequate for your livelihood?	1	Yes (Go to 66)	2	No (Go to 65)				
65	<b>If the answer to Qn. 64 is No,</b> how do you manage your livelihood? (Tick all relevant ones)	1	Own Subsistence by cultivation of food like tapioca and vegetables						
		2	Support from relatives and friends	3	Borrowing				
		4							
66	Were you engaged in any supplementary work during the last month?	1	Yes ( Go to 68 )	2	No (Go to 67)				
67	Why you were not engaged in supplementary jobs?	1	There is no need for it	2	I don't get time for it				
		2	No supplementary job is available						
		3							
68	What are the benefits you are getting? (Tick all the relevant ones)	1	Bonus	4	Provident Fund				
		2	Leave Benefits	5	Accident related benefits				
		3	Pension	6	Sickness benefits				
		7							
69	Does your work involve any health hazard?	1	Yes	2	No				
70	Do you have insurance (Tick all the relevant ones)	1	Against Accident	1	Yes	2	No		
		2	Against work related hazards	1	Yes	2	No	3	NA
		3	Against sickness	1	Yes	2	No		
		4	Pension Plans	1	Yes	2	No		
		5		1	Yes	2	No		



71	Are you a member of any trade union?	1	Yes	2	No
72	Are you a member of a professional/service association?	1	Yes	2	No
73	Do you have any savings in (Tick all the relevant ones)	1	Bank	3	Chit funds
		2	Post office	4	No savings
74	Do you have any property in your name?	1	Yes	2	No (Stop)
75	What kind of property?	1	Land	3	Live stock
		2	Building	4	Gold

**E. Unemployed**      **HH Member ID----- Name -----**

76	Are you actively seeking a job?	1	Yes (Go to 77 and 79)	2	No (Go to 78)	
77	What are the mechanisms through which you are seeking job? (Tick all the relevant ones)	1	Applying for competitive examinations using publications like Employment News			
		2	Through relatives and friends			
		3	Through contractor			
		4	Through Trade Union representatives			
		5				
78	If you are not actively seeking a job, Pl. state reasons? (Tick all the relevant ones)	1	Does not need a job as there are other sources of income available			
		2	Unable to cope with the difficulties in getting a job			
		3	Does not want to migrate	4	Incurable sickness	
		5	Domestic engagements		6	
		7				
79	Do you have any dependents?	1	Yes	2	No	
80	Are you for the time being engaged in some earning activity?	1	Yes	2	No (Go to 82 )	
81	What is the type of activity you are engaged in? (Tick all the relevant ones)	1	Private Tutor	2	In a Tutorial	
		3	Casual/Manual labour			
		4	Trainee with/without remuneration			
		5				
82	Are you getting any financial support from other sources?	1	Yes	2	No (Go to 84)	
83	Pl State which are your sources of financial support (Tick all the relevant ones)	1	Other employed household members			
		2	Other family members/friends			
		3	Unemployment benefits from the Government			
		4				
84	Do you have insurance	Against Accident	1	Yes	2	No (Go to 86)
		Against sickness	1	Yes	2	No. (Go to 86)
			1	Yes	2	No (Go to 86)
85	If you have insurance, how is the premium paid?	1	Out of your own irregular earnings			
		2	By other household members			
		3				
86	Are you a member of any organisation?	1	Yes	2	No	
87	Do you have faith that you would get a job in the near future?	1	Yes (Go to 90)	2	No	
88	If no, do you have any plans for your future?	1	Yes	2	No (Go to 90)	
89	What do you plan to do?	1	Migrate	2	Starting some self-employment unit	
		3				

90	Do you have any savings in (Tick all the relevant ones)	1	Bank	3	Chit funds	5	No savings
		2	Post office	4			
91	Do you have any property in your name?	1	Yes	2	No (Stop)		
92	What kind of property?	1	Land	3	Live stock	5	
		2	Building	4	Gold		

Household's ID:

Member's ID:

Name:

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## Female insecurity

## Section A. Attitude towards women

(The questions under this section should be asked to the household head/eldest male)

1	Do you prefer a girl child to boy child?	1	Yes	2	No (Go to 3)	3	No special preference to either sex (Go to 3)		
2	If yes, why do you prefer a girl child to boy child? (Rank your preference)	1	A girl child will help you in doing household chores	2	A girl child will take care of you when you are in need	3	It is easy to manage a girl child	4	

Member's ID

Name:

## Section B. Status of women

(Questions in this section should be asked to all the adult female members of the household)

3	What is your marital status?	1	Married (Go to 4 & 7)	2	Unmarried (Go to 7)	3	Widowed (Go to 4)	4	Separated/divorced (Go to 4 and 6)
4	What was your age at (first) marriage?	1	below 18	2	18-22	3	22-25	4	above 25
5	Are you getting widow pension regularly?	1	Yes	2	No				
6	How long have you been single?								
7	Are you working?	1	Yes (Go to section B.1 and then to B.3)			2	No (Go to section B.2 and then to B.3)		

## Section B.1. Details of work (applicable only to those women who are working)

8	Are you comfortable with the working environment?	1	Yes (Go to 10)		2	No (Go to 9)						
9	If no, can you mention the specific problems you are facing?	1	You have to work till late	2	There is no leisure time in between	3	Harassing behaviour from the employer /colleagues	4	Getting leave is very difficult	5		
10		What is the distance from your home to work place?	1	Walking distance	2	Minimum fare by bus	3	Within 10 kilometres	4	More than 10 kilometres	5	Far off and staying there
11	How do you go to your workplace?	1	Walk	2	Bus	3	Private vehicles	4				
12	What is your average earnings per month?	Rs.										
13	Do you have the freedom to spend your own income?	1	Yes (Go to 15)		2	No (Go to 14)		3	Partially (Go to 15)			
14	If no, who is taking the decision of how to spend your income?	1	Husband		2	Parents		3				
15	How do you spend your income?	1	Majority of income is used for day to day needs of the household		2	You are saving major part of your income		3	Major part of your income is going for buying jewellery		4	

16	Who is helping you in the household chores	1	Husband	2	Mother-in-law	4	Parents	5	Servant	6	None
17	Are you a member of any trade union?	1	Yes	2	No						

### Section B.2. (Applicable only to non-working women)

18	Who is supporting you for your living?	1	Husband	2	Children	3	Parents	4	Relatives		
19	Are you seeking for a job?	1	Yes (Go to 21)	2	No (Go to 20 and then to 23)						
20	If no, why did not you prefer a job? (tick all the relevant ones)	1	Don't like going for job	3	Husband doesn't like	5	Don't have the qualification				
		2	No financial need	4	Women going for job is below the social status of your family	6					
21	If yes, are you facing any specific problems while job seeking because you are a woman?	1	Yes	2	No (Go to 23)						
22	If yes, what are they?	1	For certain jobs employers are not preferring women	2	It is very difficult for you to attend exams and interviews held far away	3	You cannot accept a job which is outside your locality	4			
23	Do you have some money set aside that you can use as you wish?	1	Yes	2	No						
24	How do you spend your spare time?	1	Relaxing within home	2	Going outside home	3	No spare time	4			

### Section B.3. General

25	Do you have any ownership rights on the house in which you are living?	1	Yes	2	No						
26	Do you own any other movable or immovable property in your name?	1	House	2	Land	3	Gold	4			
27	Do you have any savings in your name?	1	Yes	2	No						
28	If yes, where (tick all the relevant ones)	1	Post office	2	Chit funds	3	Bank	4			
29	Do you have any insurance policy for sickness	1	Yes	2	No						
30	Do you have any insurance policy for accident?	1	Yes	2	No						
31	Are you an active member of any political party?	1	Yes	2	No						
32	Are you participating in any community events?	1	Yes (Go to 33 and then to 35)	2	No (Go to 34)						
33	If yes, what type of events?	1	NGO related events	2	Religious events	3	social/ cultural events	4			
34	If no, why aren't you participating? (Tick all the relevant ones)	1	Husband doesn't like	3	Other family members don't like	4	You don't want to be socially active				
		2	No spare time	5							
35	Are you a member of women self help groups?	1	Yes	2	No (Go to 45)						
36	What type of work is your group doing?	1	Production	2	Trade	3	Service	4			
37	Is it profitable?	1	Yes	2	No						
38	What is your average income per month from the activities of the group?								Rs.		
39	Have you taken any loan from the savings of your group?	1	Yes	2	No (Go to 41)						

40	For what purpose did you take the loan?	1	Consumption purposes	2	Repaying old debt	3	For giving it to your husband	4	
41	Is your group facing any problem in running the productive activity?	1	Yes	2	No (Go to 43)				
42	Can you mention the specific problem faced by your group?	1	Difficulty for getting credit	3	Difference of opinion among the group members				
		2	Problems for getting adequate training	4	Problems with marketing	5			
43	Are you getting support from your husband for working under self-help groups?	1	Yes	2	No				
44	Being a member of self-help group, do you feel a sense of pride/capability?	1	Yes	2	No				
45	<b>If you are not a member of a women SHG, why?</b> (Tick the relevant ones)	1	Lack of money to contribute to the group capital						
		2	Family members not allowing						
		3	No time	4	Do not like	5			
46	Did any women get married in your family during the last one-year?	1	Yes	2	No (Go to 49)				
47	<b>If yes, did you give dowry to her?</b>	1	Yes (Go to 48)	2	No (Go to 49)				
48	Please specify the items	1	Gold	2	Cash	3	Land	4	
49	What is your opinion about giving dowry?	1	Good opinion	2	Bad practice	3	It is a social reality		
		4							
50	Is there any physical harassment against you at home?	1	Yes	2	No (Go to 52)				
51	<b>If yes, what do you perceive as the reason?</b>	1	Alcoholism	2	Dowry	3			
52	Are you facing any difficulties while travelling because you are a woman?	1	Yes	2	No				

Household's ID:

Member's ID:

Name:

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FOR RESEARCH PURPOSE ONLY

## Old Age Security

(Questions should be asked to all those persons who are above 60 years old or retired ones)

1	What is your means of subsistence? (Tick all the relevant ones).	1	Own work (Go to 2 and 6)	5	Supported by children (Go to 5)
		2	Savings (Go to 7)	6	Supported by some relatives (Go to 5)
		3	Pension (Go to 3, 4 & 6)	7	
		4	Income from Property (Go to 7)		
2	What kind of work you are doing?	1	Manual work	3	Managing some work
		2	Non-manual work	4	
3	What kind of pension you are getting?	1	Elderly Pension	2	Retirement Pension
		3	Welfare Scheme Pension	4	Family pension
		5			
4	Are you getting pension regularly?	1	Yes	2	No
5	What do you feel about depending on your children/relatives for your living?	1	Good	3	No choice
		2	Finding it very difficult to raise your own needs		
6	Do you have any savings?	1	Yes	2	No
7	Do you have any property in your name?	1	Yes (Go to 8)	2	No (Go to 9)
8	What kind of property?	1	Land	3	Live stock
		2	Building	4	Gold
9	What is your actual income per month?		Rs		
10	Is the income enough for a living?	1	Yes	2	No
11	Do you have to support anybody with your income?	1	Yes	2	No (Go to 13)
12	If yes, how many? (Specify the number)				
13	Are you aware of the Annapurna scheme of the government?	1	Yes	2	No (Go to 16)
14	Are you getting benefit out of this scheme?	1	Yes (Go to 16)	2	No (Go to 15)
15	If no, what do you perceive as the reason?	1	Did not apply	3	
		2	Authorities are making delay		
16	Are you facing any financial difficulty for your personal needs?	1	Yes (Go to 17)	2	No (Go to 18)
17	For what kind of personal needs are you facing financial difficulty?	1	Food	3	Visiting children
		2	Clothing	4	
18	Do you have any debt?	1	Yes	2	No (Go to 23)
19	How much?		Rs.		
20	For what purpose did you borrow this money?	1	Daughter's marriage	3	For some treatment expenses
		2	Building house	4	
21	Are your children ready to repay your debt/ currently repaying your debt?	1	Yes (Go to 23)	2	No
22	How are you planning to repay this debt?	1	From own work	2	By selling property
		3	By borrowing again	4	
23	Are you participating in any community or political events?	1	Yes	2	No (Go to 25)



24	What type of events	1	Religious	3	Cultural and community related					
		2	Political	4						
25	Do you have an active role in the decisions taken in the family?				1	Yes	2	No		
26	What do you feel about your health in general?	1	Very healthy	3	Unhealthy					
		2	Fairly alright	4						
27	Are you regularly consulting a doctor?			1	Yes	2	No			
28	What type of sickness you are suffering from (Tick all the relevant ones).	1	Blood pressure	2	Cataract	3	Arthritis			
		4	Diabetes	5	Frequent giddiness/headache					
		6	Asthma	7						
29	Who is helping you when you are sick?		1	Spouse	2	Children	3	Relatives	4	
30	Are you getting enough medicine?		1	Yes	2	No	3	No response		
31	Are you happy at home?		1	Yes	2	No	3	No response		
32	What is your specific problem (Tick all the relevant ones).	1	Disrespectful behaviour of the family members			5	Feel lonely			
		2	No value attached to your personal feeling			6	Nobody there to help			
		3	Personal harassment for even small mistakes			7	No problem			
		4	Have to do household chores		8					

Thank you!