**THE SOCIAL IMPACT OF PEOPLE’S PLANNING IN KERALA: WITH SPECIAL REFERENCE TO SOCIAL SECURITY SCHEMES**

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**ABSTRACT**:

The 1996 Janak Plan campaign in Kerala was a notable experiment in decentralization of powers to local governments with a focus on regional planning. The term "social security" refers to state-sponsored programs that protect individuals from obstacles or losses in access to power.Social security requires universal human assurance and support in times of want, unemployment, sickness, disability, death and old age. The present study aims to analyze the social impact of public planning and social security schemes in Kerala.

**Key Words:** People’s Planning, Social Security Schemes, Panchayati Raj, The Local Self Government, Kerala

**INTRODUCTION:**

India's south-southwest state of Kerala is considered fertile ground for devolution. Mass participation in decision-making in governance and provision of adequate opportunities for the poor to rise to higher standards are basic features of any vibrant democracy.Govt. India considered the 73rd and 74th constitutional amendments, which enabled the lower levels of government to plan in a decentralized manner and called for massive participation of the people. Popular planning was envisioned as a tool of decentralization and a movement to accelerate development. Local governments are empowered to achieve the goals of participatory and equitable and sustainable development that considers people as the means to the end of development. Decentralization has been proposed as a means of better allocating dwindling state resources, but it has had limited effects in compensating for the loss of state support.

The purpose of social security is to enable a person to achieve a decent standard of living and sustain their life. In a general sense, social security refers to the protection afforded by society to its members against providential hazards over which an individual has no control.

ILO ( Indian Labor Organization ) The definition given is “Social security afforded by appropriate organization against certain risks to which the members of society are exposed”. These risks are basically living conditions that a person with limited means cannot provide effectively on his own or in private collaboration with his fellow man.

To provide income support to persons adversely affected by events such as illness, physical disability, old age and widowhood. Every state in India has had a scheme to address the destitute, old age and windows since the early 60s. The coverage of the scheme varies from state to state depending on the proportion of the population allowed to it, mainly because the maximum numbers to be covered are living and the state government is explicitly or implicitly imposed from economic considerations. If you take the state of Kerala, it is one of the states that introduced social security arrangements for the physically and mentally challenged individuals and agricultural workers in the 80s. The first major security program in Southeast Asia was launched in January 1955 across the major industrial hub. Under this program, the Employees' State Insurance Act provides medical services, cash benefits for minor accidents or death in the course of employment, cash and sickness benefits from time to time. Wage loss and cash maternity benefits.

At present, the state of Kerala has 40 social security schemes to ensure income security for the elderly in the unorganized sector. The role of our government in accelerating the current problems of our society is huge for every ordinary person facing crisis.These schemes are implemented directly through the Government Welfare Boards. Major schemes fully funded by the state are Kerala Agricultural Workers Pension Schemes, Kerala Agathis, Window Pension Schemes, Old Age Pension for Artisans, Journalists Welfare Fund Scheme and Tailor Workers Pension. The main social security measures are old age pension, widow pension and disability pension etc.

**People’s Planning and Social Security Schemes in Kerala: An Overview.**

Kerala is more than a small exotic subtropical section of the world's second most populous country. This densely populated state of 29 million Keralites has generally earned an international reputation for high standards of health, education and social welfare. Not only that, it can be said that Kerala is the only state that plans and implements modern development projects.Although in the field of education, the government also plays a very important role in bringing new ideas and decisions.

**Panchayats and Participatory Planning—Historical Perspective**

Kerala has a history of democratic decentralization. Before the formation of the state of Kerala, the Madras Gram Panchayat Act of 1950 was in force in the Travancore-Kochi area.After the formation of the state of Kerala, various committees have been appointed from time to time to suggest measures for decentralization. Along with this, several bills have been introduced in the Kerala Legislative Assembly for this purpose. In 1957, the then Chief Minister was E.M. S. Namboothiripad.It started with the administrative reform committee headed by EMS.According to the law of Namboothiripad, the Panchayats in the lower floors.The report suggested a two-tier setup of municipalities and district councils at the district level. But these bills could not become law as the Center dissolved the government on 31 July 1959. In 1987, the government appointed a special adviser to advise on steps to be taken for democratic decentralization.

The committee's report, submitted in 1988, was a comprehensive review of the provisions of the 1979 Act. It also included a set of suggestions to remedy the loopholes in the Act. Although the recommendations were not fully implemented, they served as the basis for a 1991-92 experiment in district councils.

**Kerala Panchayati Raj Act, 1994**

The 73rd Constitutional Amendment envisaged three-tier structures for the Panchayati Raj institutions. By the 73rd constitutional amendment, provisions have to be made in the state enactments relating to panchayats. The state government considers that, instead of making amendments to the existing Kerala Panchayati Raj Act, it would be better to enact a new Panchayati Raj Act incorporating the provisions by the 73rd Constitutional Amendment.

In March 1994, the state government introduced a Kerala Panchayati Raj bill in the state legislature. The provisions of the bill were very restrictive and led to a great deal of criticism from both intellectuals and ordinary citizens. As a result of this, considerable changes were made to the bill by the selected committee. The new bill was passed in the legislature, and the new act conformed to the mandatory provisions of the constitution.

**Panchayat Finance Commission Report, 1996**

On 22 April 1994, the Government of Kerala appointed a Finance Commission for Panchayati Raj Institutions as mandated by the 73rd Constitutional Amendment Act. Commission first week of July 1996 building and property; entertainment taxes, fees and licenses; establishment of rural and urban ponds; Reorganization of Panchayats submitted the report with recommendations on the above areas:

**Decentralized Planning and Kerala’s 8th Plan (1990-95)**

The draft approach of the Eighth Plan (1990-95) laid great emphasis on people's participation in planning. The Eighth Five Year Plan highlighted the need for planning at the district level itself, with renewed interest in district councils.In the Decentralized Planning Directive, the Eighth Plan envisaged that all divisible schemes would be formulated at the district level and consolidated at the state level. Accordingly, all the schemes of the Annual State Plan are divided into four categories. Category I consisted of schemes without specific locations,Category II covers schemes located in districts, which benefit the entire state, but are intended to serve the entire state. Category III covers schemes benefiting a local rural area, located in that area because of special advantages not available elsewhere.Also, Category IV covers schemes located in all or most districts of the state. District level departmental officers are required to prepare an action plan keeping in mind the district wise allocation of funds and the relevant projects proposed in the district plan.

**The 73rd and 74th Amendment Act and New Policy Initiatives**

            Section 175 of the Kerala Panchayat Act, 1994 empowered various levels of panchayats to prepare their plans.73rd and 74th Amendment Act provides the details of formulation of draft development plan under the constitutional provisions.According to sub-clause (1) every year every Grama Panchayat shall prepare a development plan for the village in the prescribed form by a specified date for the coming year. It should be submitted to the Block Panchayat.Again, the block panchayat will prepare a development plan in the prescribed form and submit it to the district panchayats. The district panchayats should prepare the district plan for the next year by considering the block plans submitted by the block panchayats.

The Kerala Act has also prescribed standing committees for each level of body to facilitate scheme formulation and implementation. According to the Act, all Gram Panchayats shall have Standing Committees on Taxation, Assessment and Planning.There will be two standing committees in the Block Panchayat namely Financial Planning Standing Committee and Welfare Standing Committee. District Panchayats will have three Standing Committees apart from Finance and Planning Standing Committees.

**Sen Committee Report:**

In July 1996, the Government of Kerala appointed a committee under the chairmanship of Satyabrata Sen to make recommendations for a comprehensive review of the legislation on local self-government and related administrative matters. The Committee Report later became known as the "Sen Committee Report", The actual name of the committee is "Committee on Decentralization of Powers".

**State Development Council**

The State has a State Development Council (SDC) as a representative body for finalizing the state plan and guiding decentralized planning, with the Chief Minister as chairperson and the Leader of the Opposition as vice-chairperson, all ministers, all direct planning committee chairpersons, all mayors, representative of municipal chairpersons, and the vice-chairperson of the State Planning Board as members, and the Chief Secretary to Government as a member.

The State Development Council shall discuss and decide development policy issues regarding local development, preferably by consensus. It is responsible for coordinating the district plans and the state plan. Sorting out policy matters, necessary for strengthening local self-governments, both urban and rural, and tackling inter-district issues concurring development, are the responsibilities of the State Development Council.

The formation of the State Development Council will provide a statutory and democratic form for all concerned to discuss and solve their lives issues relating to the balanced and proper development of the State.

**Decentralised Planning in Kerala Since 1996**

The Kerala model of decentralised planning had many distinguishing features that set it apart from similar experiments in other states. T.M. Isaac Thomas (1999), one of Kerala's primary architects of decentralised planning, explains to them: -

1. In Kerala, the government allocated 35 to 40% of the budget for the 9th plan to projects and programmes to be developed by local self-government institutions in 1996. The total resources devolved in 1997-98 were Rs. 1025 crores, and in 1998-99, Rs. 1178 crores, not including funds from centrally sponsored schemes and institutional loans that could be obtained by local bodies with a government guarantee. This was a significant increase in plan funds designated for local governments. Prior to 1996-97, their share of the state annual plan averaged only Rs.20 crores.
2. The nature of devolution was just as important as the size of the plan funds devolved. In 1997-98, 75% of the devolution, or Rs.149 crores, was in the form of grants in aid, with the remainder in the form of state-sponsored schemes. In 1998-99, the share of grants in the aid component was increased to 81% (Rs.949 crores). Schemes are the most common form of financial devolution in the rest of India. The grant-in-aid component is limited to a small portion of the so-called united fund. In contrast, the nature of financial devolution in Kerala is such that local bodies have complete autonomy.
3. Another distinguishing feature of Kerala's decentralisation experiment is the importance placed on the planning functions of local self-governing institutions. Each local body should prepare a comprehensive area plan before claiming the grant in aid.
4. Aside from the comprehensive nature of the local plans and the maximum autonomy granted to local self-governing institutions in plan formulation, the micro-level planning methodology used in Kerala differs from similar experiments in other states in its emphasis on mass participation and transparency.
5. To ensure transparency and participation without jeopardising the planning process's technical objectivity, a series of phases was devised, each with its own set of objectives, mode, activities, and training programme.
6. The people's campaign works actively to foster a civic culture that promotes democratic institutions at the grassroots level. Participatory decentralisation requires a radical transformation of the state's development culture. It also required fundamental behavioural changes on the part of all key players involved in decentralised planning and development.
7. The elected representative of the local self-governing institution, as the coordinator of local development activities, should recognise the legitimate role of others, particularly officials, and develop a partnership based on mutual respect.
8. Decentralisation's ultimate goal is to allow citizens to participate in daily government as directly as possible.

The campaign aimed to break the patron-client relationship that has characterised beneficiary selection for the state's various development schemes. The central campaign slogan has been the transparent selection of beneficiaries based on objective criteria in gramma sabha. The task forces were the third phase's central organisation. In each local body, an average of twelve task forces were formed to cover various development sectors. Each task force was made up of officials from relevant departments, non-official experts, and volumes. The chairperson was an elected representative. By the end of the third phase, each local body had a shelf of projects corresponding to the gramme sabha's identified problems.

The fourth stage of the campaign entailed the creation of panchayat or municipal plans. As the allocation for local bodies in the Ninth Plan became clear, that is, 35-40% of the total outlay, proposals and schemes were selected from a shelf of projects prepared by task forces.

Although the local bodies were free to choose any project based on their priorities, certain broad guidelines were issued by the state planning Board. The different development sectors were grouped under three broad categories: a) the productive sector, b) the service sector, and c) the infrastructure sector. It was specified that forty to fifty per cent of the grant-in-aid should be used for productive sectors, thirty to forty per cent for service sectors, and a maximum of thirty per cent for infrastructure sectors.

**Decentralisation and Social Security**

. The decentralisation process in the state has held in restructuring the development programmes with an accent on people’s participation and with reliance on transparent indicators and criteria for determining benefits. In the decentralisation process, major thrusts have been given to poverty reduction, and it has given local government responsibility.

Kerala is one of the states that have a history of providing social security to a large section of its people. Most of the schemes, but not all, have also been institutionalised to meet conditions of deficiency or inadequate livelihood security against this background of the historical evolution of social security measures in the state.

**Current Social Security Schemes in Kerala**

The social security schemes in present-day Kerala are four-fold: -

1. Insurance Schemes
2. Pension Schemes
3. Welfare fund schemes
4. Ashraya is an integrated social security scheme that cares for society's poor. The agencies executing these schemes differ. They include the central government, the Departments of State government, the Welfare Fund Board and Local Self-Government Institutions.

Among the schemes, the present study focuses only on those which are implemented through local self-government bodies, especially grama panchayats.

**Indira Gandhi National Old Age Pension**

**Process involved**

* In the prescribed application format, submit the application for pension to the concerned Grama Panchayat/Municipality/Corporation Secretary.
* In Grama Panchayat, the VEO or an officer appointed by the secretary should conduct the investigation.
* In a municipality or corporation, an inquiry should be conducted by the Revenue Inspector or the officer appointed by the secretary.
* The enquiry should be conducted within 45 days after submitting the application and the beneficiary list should be finalised within 45 days on receipt of the application after the enquiry.
* Any appeal should be submitted within 30 days to the concerned district collector, so the government can take the right decision against the appeal.
* Once approved, the pensioner will be eligible to get the pension from the first week of next month onwards based on the availability of funds.
* Finally, the eligible pension amount fixed by the Government of Kerala from time to time shall be sent to the beneficiary.

**INDIRA GANDHI NATIONAL DISABLED PENSION SCHEME**

As part of decentralization through the Constitution of India Amendment Act, 1993, the implementation of physically challenged pension, which was handled by the state government's revenue department,Medical officers are appointed from primary health centers to check the relevance of the application and ensure that the applicant is physically challenged. At present application receipt, procedure, disbursement and disbursement of pension are entrusted to local bodies. Persons with more than 40% disability are eligible for pension.

**Process involved**

* In the prescribed application format, submit the application for pension to the concerned Grama Panchayat/Municipality/Corporation Secretary
* The enquiry should be conducted within 45 days of applying.
* Any appeal against the beneficiary list should be submitted within 30 days to the concerned district collector, and the government can take the right decision against the appeal.
* Once approved, the pensioner will be eligible to get the pension from the first week of next month onwards based on the availability of funds.
* Finally, the eligible pension amount fixed by the Government of Kerala from time to time shall be sent to the beneficiary.

**Indira Gandhi National Widow Pension Scheme**

As a part of decentralisation through the Indian Constitutional Amendment Act 1993, the implementation of widow pension, which was handled by the Social Welfare Department of the State Government, has been transferred to local self-government institutions as per the revised rules declared through Government Order number GO (P) 11/97 dated 07/04/1997. At present, the local bodies have been entrusted with the task of receiving the application, processing, granting and distribution of the pension. The name mentioned as per the Act is Destitute-Widow Pension.

**Process involved**

• In the Prescribed application format, submit the application for pension to the concerned Grama Panchayat /Municipality /Corporation Secretary.

• Enquiries should be conducted within one month after the submission of the application.

• The beneficiary selection should be conducted within one month of the completion of the enquiry.

• Beneficiary list to be sent to the district collector or the officer appointed by the District Collector.

• Appeal against the beneficiary selection should be given to the District Collector or the officer appointed by the collector within one month of the execution of the order and the action has to be taken within one month of submission of the appeal.

**Social Justice- Social Security and Welfare**

Social security and welfare measures are necessary to ensure that the most vulnerable are protected and provided support to mainstream society. Social protection is defined by the ILO as a set of public measures that society provides for its members to protect them against economic and social distress caused by the absence or a substantial reduction of income from work as a result of various contingencies and should be approached in its various dimensions and through various phases of the life cycle. It talks of Social Security for All, which envisages that "in a crisis-shaken world marked by a perhaps unprecedented quagmire of political, environmental, economic, and fiscal uncertainties... social security is a human right and all people, regardless of where they live, should be guaranteed at least a floor of basic social protection" (ILO, Social Security for All, 2012). There is a growing demand that the approach to social protection should progressively shift to a rights-based framework. In countries where a vast majority of the population lives below the poverty line and are unable to access services or benefit from a market economy, such protection is essential. Social security benefits are powerful tools to combat poverty and achieve the Sustainable Development Goals. While earlier development theories considered social policy as a residual, it is now being increasingly realised that it is essential to integrate economic and social policies; the build-up of national social security systems early in the economic development process is a key investment in overall development.

Kerala has several achievements in introducing social security measures to vulnerable groups like people with disabilities, aged people, women and children in difficult circumstances. In Kerala, the Department of Social Justice and its allied agencies are involved in addressing the problems of social security and welfare.

In the Thirteenth Five-Year Plan, despite a strong social safety net, a considerable number of people still find it difficult to cope with the painful problems of exclusion, destitution, chronic or life-threatening diseases, disabilities, and sudden poverty. There are also outlier groups that are outside the social safety net. It is the responsibility of a civilized society to ensure that all marginalized groups have equal access to opportunities and capabilities and live a life of dignity. There is a need to strengthen the available services, improve their quality, and ensure coordinated monitoring. Several of the projects on social security are related to this dimension. It is important to ensure comprehensive coverage, identify the need for new interventions if there are critical gaps in coverage, and avoid duplications and overlaps.

* The vision of the Social Justice Department in the 13th Five-Year Plan is to move on to a caring and equitable society in which:
* Senior citizens, Persons with Disabilities and victims of abuse lead productive, safe and dignified lives
* Women live with dignity contributing as equal partners in development in an environment free from violence and discrimination and
* Children are well nurtured with full opportunities for growth and development in a safe and protective environment.
* Categorisation of Social Security Programmes in Kerala

The social security programmes in Kerala can be categorised into two: A. Institutional Care and B. Programs of Social Assistance

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**A. Institutional Care**

**In** the state, the government as well as NGOs and voluntary organizations provide institutional care to the disadvantaged sections of the population. There are 75 welfare institutions under the aegis of the Social Justice Department (SJD) for the care, protection, and rehabilitation of children, the disabled, women, and the aged. Out of these, 27 institutions are for children, 16 for women, 16 for senior citizens and 16 for the disabled. Through institutional care and support, SJD provided rehabilitation services to more than 2,800 people in different categories, and more than 80,000 people benefited every year through the institutional support of NGOs registered under the Orphanage Control Board. In 2016-17, 2,142 people and 1,308 people up to August 30, 2017, benefited through the network of these institutions under SJD. Apart from this, 2,068 people benefited through different registered welfare institutions as on August 30, 2017. In this period, the number of occupants is less compared to the sanctioned strength of inmates for certain categories of institutions run by SJD. It could be that the sanctioned strength no longer exists in practice due to financial difficulties in maintaining large numbers. As against the total sanctioned strength of 148,227 inmates in the registered welfare institutions under SJD, the occupants were 85,178 in 2016. This is about 57 per cent of the total sanctioned strength of inmates. In the welfare institutions registered under SJD, the number of inmates is higher than sanctioned strength in Nirbhaya shelter homes and Beggar homes but much less in homes for psychosocial rehabilitation and foundling homes.

The number of welfare institutions currently in the government sector is 75. However, it is a major concern that the state does not have any care institutions or assisted living homes for children with intellectual disabilities (Autism, Cerebral Palsy, Multiple Disabilities, and Mental Retardation). All these necessitate an integrated policy framework and careful planning for establishing new institutions different from those in the past.

**B. Social Assistance Programmes**

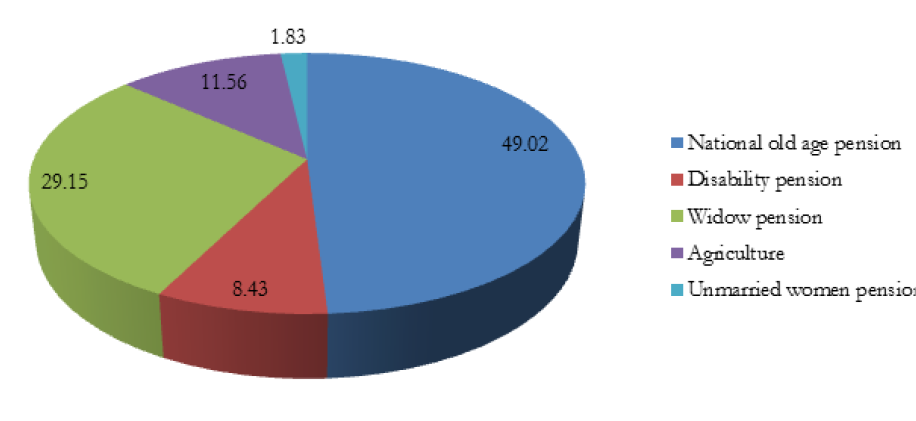
Social assistance programmes aim to reduce poverty and vulnerability among people having little or no regular means of subsistence. Various social assistance programmes are listed below.

**Social Security Pension Schemes through LSGD**

Old age pension, disability pension, widow's pension, pension for unmarried women above 50 years of age and agriculture labour pension are the major pension schemes. Of these, the first three are part of the National Social Assistance Programme (NSAP), for which central assistance is received. From April 1, 2015, the disbursement of pensions is being done at the state level through the newly introduced Direct Benefit Transfer (DBT) system. As on March 31, 2017, there were 42.45 lakh pensioners in the state. The highest category of pensioners is old age pensioners (49.02 per cent), followed by widow pensioners (29.15 per cent) (Figure).

**Social Security and Welfare to Unorganised Sector workers**

Social security coverage to workers in the unorganized sectors is given through the Welfare Fund Boards. There are 32 Welfare Fund Boards in the State, of which 16 are under the direct control of the Labour Department. Bringing all these boards under one umbrella is very helpful for monitoring and bringing uniformity.



Among the districts, Thiruvananthapuram is on top, with the highest number of beneficiaries, and Wayanad with the least. If the entire social security pension scheme system in the state is operated from one head, a comprehensive list of pensioners would be available, which would help us to ascertain the actual beneficiaries and extend their coverage to the needy people who may have been left out.

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**The welfare of Persons with Disabilities (PWDs)**

Services to people with disabilities also form a focus area. As it is being discussed globally, disability should no longer be viewed solely through the lens of welfare, but rather as a human rights and development issue. From being passive beneficiaries of doles, the disabled have to be considered as citizens who can be equal partners and contributors to development. The State accepts a rights-based comprehensive life cycle approach to the services for persons with disabilities, which has been given due importance in the 13th Five-Year Plan. This includes prevention initiatives, early screening, early intervention through DEICs and other health and social sector institutions, education support through special Anganwadi, Buds Schools, Model Child Rehabilitation Centres, special schools, inclusive education, vocational training, sheltered workshops, community-based rehabilitation, and assisted living projects, among others. While schools are admitting students with disabilities, appropriate mechanisms have to be put in place to make them inclusive. Teachers, in general, need to be sensitized to the needs of such students. Special education training needs to be more practice-based like nursing training attached to

hospitals. The current theory-oriented system must change. Special attention should be given to cognitive disability. Diversity in cognitive disability should be emphasized. Another major initiative will be the development and implementation of Individual Care Plans. This requires the convergence of services, resources, and institutions.

In Kerala, a state-wide census of PWDs was undertaken by the Kerala Social Security Mission in 2015, the first of its kind in India, covering 22 types of disabilities. As per the survey, 7.94 lakh people, equivalent to 2.32 per cent of the total population of the state, are disabled, of whom females constitute 44.57 per cent, SC 10.93 per cent, and ST 2.15 per cent. The highest number of disabled people is in Malappuram District (12.5 per cent), followed by Thiruvananthapuram (9.72 per cent) and the lowest in Wayanad District (2.91 per cent). Regarding types of disabilities, locomotor disability stands at the top with 32.89 per cent, and multiple disabilities stand at second with 17.31 per cent.

**State Policy for Persons with Disabilities**

The Government of Kerala enacted a policy for PWDs in the year 2015, recognising the necessity and inevitability of including disability dimensions in the development agenda, programmes, and action plans of the State. Participation of PWDs in the developmental process; viewing disability as a human rights issue, protection from abuse; and creating a positive environment and attitude for inclusive development and empowerment of PWDs are the key strategic focal dimensions of the policy. From being passive beneficiaries, the disabled have to be considered equal partners and contributors to development.

**CONCLUSION**

Social security may also refer to programs of government action designed to promote the well-being of populations through measures to ensure access to adequate resources for food and shelter,As well as promote health and well-being of large and vulnerable sections of the population, such as children, the elderly, widows, the disabled and the unemployed.A mechanism for engagement through appropriate social security schemes.

A state like Kerala may need to focus on the most vulnerable, without diluting existing levels of intervention for other forms of globalization and decentralization. Protection of the vulnerable is the moral responsibility of the government. Thus, social security schemes provide them with self-sufficiency and self-esteem, which enables them to access their rights.

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