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

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**ABSTRACT** :

People’s plan campaign held in 1996 in Kerala State, was a remarkable experiment in decentralisation of powers to local governments with focus on local planning. The term social security refers to programmes established by state that ensure security to individual against interruption or loss of earning power. Social security caters to the universal human need for reassurance and support in times of deprivation, unemployment, illness, disability, death and old age. The present study aims to analyse the social impact of people’s planning and social security schemes in Kerala.

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

**INTRODUCTION:**

Kerala State lying in the south-west past of India is considered a fertile land for decentralisation Participation of masses in governance and decision making and decision making and motion of sufficient opportunities for the poorest of the poor to raise premier level are the fundamental features of any vibrant democracy. Govt. of India has considered 73rd  and 74th constitutional amendments enabling the grass roots governance institutions for planning in a decentralised way invoking participation of people in a massive way. People’s planning is conceived as an instrument of decentralisation and movement to accelerate development efforts. Local governments are strong, strengthened to achieve the goals of participatory, equitable and sustainable development which considers people as the means to an end of development. Decentralisation is offered as a means of creating more efficient use of dwindling state resources, but decentralisation alone have only limited effects in counter balancing the loss of state support.

The objective of social security is to enable a person to attain a decent standard of living and to sustain its life. In general sense, social security refers to protection provided by society to its members against providential mishaps over which a person has no control. The underlying philosophy of social security is that the state shall make itself responsible for ensuring a minimum standard of material welfare to all of the citizens, on a basis wide enough to cover all the main contingencies of life. In other sense, social security is primarily an instrument of social and economic justice.

I.L.O. defined social security as “the security that society furnishes through appropriate organization against certain risks to which its members are exposed”. There risks are essentially contingencies of life which the individual of small means cannot effectively provide by his own ability or foresight alone or even in private combination with his fellow.

Social security pensions are basically intended to provide income support to individuals adversely affected by events like sickness, physical disability, old age and widowhood. Practically, in all the states of India, there has been a scheme in existence since early 60’s addressing the destitute, old age and windows. The coverage of the scheme in terms of the proportion of the population covered differs from state to state principally because of the living on the maximum numbers to be covered, that imposed explicitly or implicitly by the State Government out of financial consideration. Kerala is one of the states which during the 80’s extended the social security arrangements to physically and mentally challenged individuals and to agricultural workers. The first major security programme in South East Asia came into operation throughout the major industrial centre on January 1955. The employees’ state insurance act, which established the program, provides for medical services, continuing cash benefits due to employment injury or death, cash sickness benefits during times of wage loss and cash maternity benefits.

At present, the Kerala State is having 40 social security schemes for ensuring income security for aged in unorganized sectors. These schemes are implemented directly through Government welfare boards. The major schemes financed fully by the state are Kerala Agricultural workers pension’s schemes, Kerala destitute and Window Pension Schemes, Old Age Pension to Craftsman and Journalist Welfare Fund Scheme. The major social security measures are old age pension, window pension, disability pension etc.

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

Kerala is more than a tiny exotic subtropical segment of the second most popular country in the world. The 29 million Keralites in this densely populated state have won an International reputation for having accomplished high level of health, education and social welfare generally. Kerala is an experiment in radical reforms as a modern development strategy.

**Panchayats and Participatory Planning – Historical Perspective**

Kerala had a chequered history in the sphere of democratic decentralisation. Before the formation of Kerala State, the Madras Village Panchayat Act, 1950 was in force in the Travancore Cochin Area. After the formation of Kerala State, Various committees have been appointed from time to time to suggest measures for decentralisation. Simultaneously, several bills were introduced in the Kerala legislative assembly for this purpose. It all started with the Administrative Reforms Committee, 1957 headed by the then Chief Minister, E.M.S. Namboothirippad. The Report proposed for two – tier setup of Panchayats and Municipalities at the grass roots and district councils at the district level. But, these bills could not become law, as the government was dismissed on 31st July, 1959 by the centre.

In 1987, government appointed a special advisor to advice on measures to be undertaken for democratic decentralisation. 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 for rectifying the anomalities in the Act. Even though, the recommendations were not fully implemented; they served as the basis of the 1991-92 experiment in district councils.

**Kerala Panchayati Raj Act, 1994**

The 73rd Constitutional Amendment envisaged three tier structures for the Panchayati Raj institutions. In accordance with the 73rd constitutional amendment, provisions have to be made in the state enactments relating to Panchayats. The state government consider 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 in accordance with 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 the intellectuals and public men. As a result of this, considerable changes were made in 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**

The government of Kerala appointed a Finance Commission on 22nd April, 1994 for the Panchayati Raj institutions as mandated by the 73rd Constitutional Amendment Act. The Commission submitted its report in the first week of July 1996 with the recommendations on the following areas, viz, building and property taxes, entertainment tax, fees and licences setting up of rural and urban pools and regrouping of Panchayats.

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

The Draft approach for 8th Plan (1990-95) laid great emphasis on people’s participation for the preparation of the plan. The 8th five year plan, with its renewed interest in district councils, highlighted the need for preparing plans at the district level itself. In the proposal of decentralised planning, in 8th plan, it was envisaged that, all divisible schemes would be formulated at the district level and compiled at the state level. Accordingly, all the schemes of annual state plan were divided among four categories. Category I consisted of schemes with no specific location, benefitting the whole state Category II consisted of schemes located in the districts, but intended to serve the whole state. Category III comprised of schemes benefitting a local area and located in that area, because of specific advantages obtaining in that area, which are not available elsewhere. And, Category IV consisted of schemes located in all or most of the districts in the state. Given the district wise allocation of funds, district level departmental officers were required to draw up an action plan taking into account the relevant schemes proposed in the district plan.

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

Clause 175 of Kerala Panchayat Act,1994, which empowers the different tiers of Panchayat to draw up their plans, has provided the details o the draft development plan formulation in accordance with the constitutional provision of 73rd and 74th Amendment Act. According to Sub Clause (1), every year, all Village Panchayats shall formulate a development plan for the village in prescribed form within the prescribed date for the coming year. This has to be submitted to the Block Panchayat. Again, the block Panchayat shall prepare a development plan in the prescribed form and submit the same to the district Panchayats. District Panchayats shall prepare district plan for the next year having regard to the block plans submitted to it by the block Panchayats. In the Kerala Act, standing committees are also prescribed for each tier of bodies to facilitate the plan formulation and implementation. In every grama panchayat, there would be taxation, accounting and planning standing committee according to the Act. In the Block Panchayat, there would be two standing committees, viz finance and planning standing committee and welfare standing committee. In District Panchayats, there would be three standing committees other than finance and planning standing committees.

**Sen Committee Report :**

In July 1996, Government of Kerala had appointed a committee under the chairmanship of Satya Brata Sen, to make suggestions for a comprehensive overhauling of the legislation on local self governments and related administrative matters. The Committee Report later came to be known as “the Sen Committee Report”, even though the actual name of the committee was “The Committee on Decentralisation of power”.

**State Development Council**

The State has a State Development Council (SDC) as a representative body for finalizing the state plan, and guiding the decentralised planning, with the chief Minister as the chairperson and the Leader of Opposition as Vice-Chairperson, all ministers, all Direct Planning Committee Chairperson, all Mayors, representative of Municipal chairpersons and the Vice-chairperson of the State planning Board, as members and with the Chief Secretary to Government as the member Secretary.

The State Development Council shall discuss and decide development policy issues, regarding local development, preferably on consensus. It shall harmonies the district plans and the State plan. Sorting out policy matters, necessary for strengthening local self Governments, both urban and rural, and tacking inter district issues concurring development are the responsibilities of the State Development Council.

The formation of thee State Development Council will provide a statutory and democrat form for all concerned to discuss and solve their live issues slating to the balanced and proper development of the State.

**Decentralised Planning in Kerala Since 1996**

The Kerala model of decentralised planning had so many unique factures, which made it different from similar experiments in other states. Isaac Thomas T.M. (1999), who is one of the main architects of the decentralised planning in Kerala, explains them as follows:-

1. In Kerala the Government in 1996 has earmarked 35 to 40 % of the outlay of the 9th plan towards projects and programmes to be drawn up by local self Government institutions. During 1997-98, the total resources devolved worked out to be Rs.1025 crores and in 1998-99, Rs.1178 crores, not counting funds from centrally sponsored schemes and the institutional loans that could be availed by the local bodies with Government guarantee. This indeed was a substantial hike in plan funds earmarked to the local bodies. Before 1996 -97, their share in the state annual plan was averaged only Rs.20 crores.
2. As equally important as the size of the plan funds devolved was the nature of devolution. In 1997-98, 75% of the devolution i.e.) Rs.149 crores was in terms of grant in aid and the rest in the form of schemes sponsored by the state Government. The share of grant in aid component was raised to 81 % (Rs.949 crores) in 1998-99. In the rest of India, financial devolution mainly takes the form of schemes. The grant in aid component is confined to a relatively small amount of the so called united fund. In contrast, the nature of financial devolution in Kerala is such as to permit maximum autonomy to local bodies.
3. Another distinguishing feature of the decentralization experiment in Kerala is the central role allotted to the planning functions of the local self governing institutions. A comprehensive area plan is to be prepared by each local body before they can claim the grant in aid.
4. Apart from the comprehensive nature of the local plans and the maximum autonomy given to the local self governing institutions in their plan formulation, the micro level planning methodology adopted in Kerala is distinguished from similar experiments in other states, by the insistence on mass participation and transparency.
5. In order to ensure transparency and participation without compromising on the technical objectivity of the planning process, a sequence of phases, each with its distinctive objectives, mode, activities and training programme was drawn up.
6. The people’s campaign, actively seeks to nurture a civic culture that would promote the grass root level democratic institutions. A radical transformation of the development culture of the state is a necessary pre-requisite for successful participatory decentralization. It also required basic attitudinal changes among all the key players involved in decentralized planning towards the development process.
7. From the very inception of the campaign, special attention has been paid to sensitizing local planners, to issues related to gender, dalits, and the environment in development planning.
8. The elected representative of the local self governing institution, as the coordinator of the local development activities, should recognize the legitimate role of others, particularly, the officials and develop a partnership based on mutual respect.
9. The ultimate aim of decentralization is to give opportunity for as much direct participation of people in daily government as possible.
10. The campaign was designed to undermine the patron-client relationship that has characterized beneficiary selection for the various development schemes in the state. The selection of beneficiaries on the basis of objective criteria in a transparent manner in gramasabha has been the central slogan of the campaign.

The people’s plan campaign was implemented in Kerala through six phases. During the initial phase, a review undertaken by the state planning Board reveals the extent of participation in gramasabha. The extent of participation varied widely among the districts. The average participation in the gramasabha was only 180. Although, it was much higher than the legal quorum of 50, the fact remains that majority of the people did not attend the gramasabha.

The task forces were the key organization of the third phase. An average twelve task forces were constituted in each local body to cover various development sectors. Each task force consisted of officials of the related departments, non-official experts and volumes. An elected representative was the chairperson. At the end of third phase, every local body had a shelf of project, corresponding to the problems identified at the gramasabha. A review undertaken by State planning Board showed that the task forces did not function as effectively as expected. The main weakness was that, adequate number of experts could not be attracted to the task forces. According to the opinion of key Resource persons, attest in one third of the panchayats, the projects were proposed by a team of activists rather than through the task forces.

The fourth phase of the campaign involved the actual formulation of the panchayat or Municipal Plans. As the Ninth plan allocation for the local bodies came to be clearly known, that is, 35-40 percent of the total outlay, proposals and schemes were selected from the shelf of project that had been prepared by the task forces. Through the local bodies were free to choose any project based on their own priorities, certain broad guidelines were issued by the state planning Board. The different development sectors were grouped under three broad categories: a) Productutive sector, b) Service sector, and c) infrastructure sector. It was prescribed that forty to fifty percent of the grant-in-aid should be used for productive sectors; thirty to forty percent for the service sector and a ceiling of thirty percent was placed on the amount that could be spent for infrastructure sectors.

**Decentralisation and Social Security**

Panchayath Raj institution needs to play pivotal role in nation’s development. People’s participation is must to implement the government programmes and schemes in a transparent and effective manner. Local governments since 1997 have been involving actively in the welfare of aged, disabled and destitute by allocating local governments includes health care, self employment, shelter. In the case of old aged peoples, activities taken up include medical camps and so on. For the disabled activities include supply of equipment to panchyath, Villages, Block and District levels are close to the masses and provide ample opportunities to local people to solve their problems collectively in a participatory manner and thereby strengthen the process of human development. The decentralisation process in the state has held in restructuring the development programmes with accent on people’s participation and with reliance on transparent indicators and criteria for confusing on benefits. In decentralisation process, major thrusts have been given to poverty reduction and it has given local government’s responsibility.

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

**Current Social Security Schemes in Kerala**

Social Security Schemes in present-day Kerala are four fold:-

1. Insurance Schemes
2. Pension Schemes
3. Schemes of Welfare fund
4. An integrated Social Security Scheme called Ashraya to care for the destitutes in the society. The agencies executing these schemes differ. They include the central government, Departments of State government, 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 gramapanchayaths.

**Indira Gandhi National Old Age Pension**

As a part of decentralisation through the Indian Constitutional Amendment Act 1993, the implementation of Indira Gandhi National Old age pension, which were handled by the Revenue Department of State Government, has been transferred to Local Self Govt Institutions as per the revised rules declared through the Government Order number GO(P)47/95 dated 13/12/1995. At present the local bodies have been entrusted with the task of receiving the application, processing, granting and distribution of the pension. At first, National Old Age Pension was incorporated as one among the three items included in the destitute pension. The others are Widow Pension and Physically handicapped pension. As per the above order, the Old age pension was renamed as National Old age Pension (NOAP) and also started availing fund assistance from central government also. As per the 8th of the Pension rules, the approval of District Collector is mandatory. Even though there is an elder son who didn’t look after his parents are also eligible for getting the pension.

**Process involved**

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

. • In Grama Panchayat Enquiry should be conducted by the VEO or the officer appointed by the secretary.

• In Municipality or Corporation Enquiry 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 enquiry.

• Any appeal 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 on the basis of availability of funds.

• Finally, the eligible pension amount fixed by the Government of Kerala from time to time shall be send to the beneficiary.

**INDIRA GANDHI NATIONAL DISABLED PENSION SCHEME**

As a part of decentralisation through the Indian Constitutional Amendment Act 1993, the implementation of pension to the Mentally Challenged Persons, which were handled by the Revenue Department of State Government, has been transferred to Local Self Government Institutions as per the revised rules declared through the Government Order number GO(P)11/97 dated 7/04/1997.Medical Officers are appointed from the primary health centres to verify the relevance of the application and to ensure the applicant is Mentally Challenged. At present the local bodies have been entrusted with the task of receiving the application, processing, granting and distribution of the pension. Persons with more than 40% incapability are eligible for getting the 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 after submitting the application.

• 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 on the basis of the availability of fund.

• Finally, the eligible pension amount fixed by the Government of Kerala from time to time shall be send 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 were handled by the Social Welfare Department of State Government, has been transferred to Local Self Government Institutions as per the revised rules declared through the 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.

• Enquiry should be conducted within one month after the submission of 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 into society. Social Protection is defined by the ILO as a set of public measures that a 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 live 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 the vulnerable groups like persons 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.

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 who 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 a 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, avoiding duplications and overlaps.

* 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. Social Assistance Programmes.

**A. Institutional Care**

In the State, 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 Social Justice Department (SJD) for the care, protection and rehabilitation of children, disabled, women and aged. Out of this, 27 institutions are for children, 16 for women, 16 for senior citizens and 16 for disabled. Through institutional care and support, SJD provided rehabilitation services to more than 2,800 persons in different categories and more than 80,000 persons are benefitted every year through the institutional support of NGOs registered under Orphanage Control Board. In 2016-17, 2,142 persons and 1,308 persons up to August 30, 2017 were benefited through the network of these institutions under SJD. Apart from this, 2,068 persons were benefitted 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 Psycho Social Rehabilitation and foundling homes.

The number of welfare institutions currently in government sector is 75. However, it is a major concern that the State does not have any care institutions/assisted living homes for children with intellectual disabilities (Autism, Cerebral Palsy, Multiple Disabilities and Mentally 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**

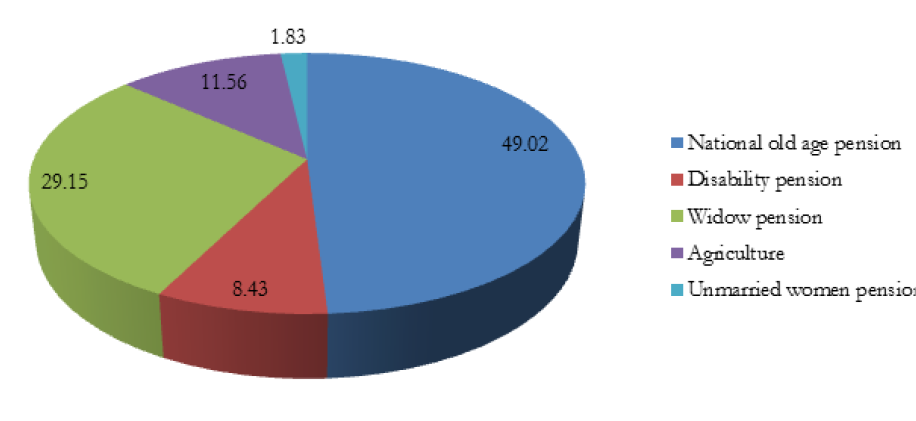
Social assistance programmes aims to reduce poverty and vulnerability among the people having little or no regular means of subsistence. Various social assistance programmes are listed below.

**Social Security Pension Schemes through LSGIs**

Old age pension, disability pension, widow pension, pension for unmarried women above 50 years 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 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 of 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. To bring all these boards under one umbrella is very helpful for monitoring and bringing uniformity.



Among the districts, Thiruvananthapuram is on top with highest number of beneficiaries and Wayanad 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 its coverage to the needy people who may have been left out.

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**Welfare of Persons with Disabilities (PwDs)**

Services to persons with disability also form a focus area. As being discussed globally, disability should no more be viewed merely from the welfare prism but recognized as a human rights and development issue. From being passive beneficiaries of doles, 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 anganawadis, 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 need of such students. Special education training needs to be more practice based like nursing training attached to hospitals. Current theory-oriented system must change. Special attention should be given to cognitive disability. Diversity in cognitive disability should be emphasised. Individual Care Plan formulation and follow up shall be another major initiative. This requires 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 persons 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 type of disabilities, locomotor disability stands top with 32.89 per cent and multiple disabilities stand second 17.31 per cent.

**State Policy for Persons with Disabilities**

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 as equal partners and contributors to development.

**CONCLUSION**

Social security may also to the action programmes of government intended to promote the welfare of the population through assistance measures guaranteeing access to sufficient resources for food, shelter and to promote health and wellbeing for the large and potentially vulnerable segments such as children, the elderly, the widows disabled and the unemployed.

A Ladder concept of need intervention through appropriate social security plans focusing in the neediest may be necessary for a state like Kerala, without of course diluting existing levels of interventions for the other globalization and decentralization taking care of vulnerable sections of the population is the moral responsibilities of the government. Thus, social security schemes provide them self-sufficiency and self-esteem that empower them to capable of accessing their entitlement.

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