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

Abstract

A major experiment in decentralising authority to local governments with a focus on regional planning was the 1996 Janak Plan campaign in Kerala. 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 purpose of the current study is to evaluate Kerala's social planning and social security programmes.

Keywords: People's Planning, Social Security Schemes, Panchayati Raj, The Local Self Government, Kerala

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I. 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. The 73rd and 74th constitutional amendments, which allowed for decentralised planning at lower levels of government and demanded broad public engagement, were taken into consideration by the Indian government. Popular planning was envisioned as a tool of decentralization and a movement to accelerate development. Local governments have the authority to carry out the objectives of inclusive, egalitarian, and sustainable development that sees people as a means to an end. 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. Social security, in its broadest meaning, refers to the protection provided by society to its members from providential risks that are beyond the control of an individual.

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 maximum population to be covered is living, and the state government is either officially or implicitly imposed from economic considerations, therefore the coverage of the plan varies from state to state based on the percentage of the population admitted to it. Take Kerala, for example. In the 1980s, it was one of the states to establish social security programmes for those with physical and mental disabilities as well as agricultural labourers. 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.

The state of Kerala currently offers 40 social security programmes to provide senior workers in the unorganised sector with income security. For every regular individual in distress, the responsibility of our government in speeding the current social problems is enormous. Direct implementation of these programmes is carried out through the Government Welfare Boards. The Kerala Agricultural Workers Pension Schemes, Kerala Agathis, Window Pension Schemes, Old Age Pension for Artisans, Journalists Welfare Fund Scheme, and Tailor Workers Pension are significant state-funded programmes. Old age pension, widow pension, disability pension, etc. are the principal social security measures.

II. 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 the government also plays a significant role in the introduction of new concepts and policies in the sphere of education.

1. **Panchayats and participatory planning - historical perspective:** Democratic decentralisation has a long history in Kerala. The Madras Gram Panchayat Act of 1950 was in effect in the Travancore-Kochi region prior to the creation of the state of Kerala. Numerous committees have been established since Kerala became a state on occasion to recommend decentralisation measures. Additionally, a number of measures have been introduced in Kerala's Legislative Assembly for this reason. E.M. S. Namboothiripad served as the country's chief minister in 1957. It all began with the administrative reform committee, which EMS presided over. The lower levels' Panchayats must abide by Namboothiripad law. Municipalities and district councils at the district level were proposed as a two-tier system in the report. However, the Center's dissolution of the government on December 31 prevented these bills from becoming law. But the Center disbanded the government on July 31, 1959, therefore these bills were unable to become law. In order to provide guidance on the necessary steps towards democratic decentralisation, the government hired a special consultant in 1987.

   The 1988 report by the committee provided an in-depth analysis of the rules of the 1979 Act. It also contained a list of recommendations to fix the Act's gaps. The ideas served as the foundation for a 1991–1992 experiment in district councils, despite the fact that they were not entirely followed.

2. **Kerala Panchayati Raj Act, 1994:**The Panchayati Raj institutions were to be organised in three tiers, according to the 73rd Constitutional Amendment. The state enactments must include measures relating to panchayats under the 73rd constitutional amendment. The state government believes that enacting a new Panchayati Raj Act that incorporates the principles of the 73rd Constitutional Amendment would be preferable to amending the current Kerala Panchayati Raj Act.

   A Kerala Panchayati Raj bill was submitted by the state administration in the state assembly in March 1994. The bill's provisions were quite onerous, and both intellectuals and regular people sharply criticised them. The chosen committee accordingly made significant revisions to the measure as a result. The new act was in compliance with the constitution's mandatory clauses when the new law was approved by the assembly.

3. **Panchayat Finance Commission Report, 1996:** As required by the 73rd Constitutional Amendment Act, the Keralan government appointed a Finance Commission for Panchayati Raj Institutions on April 22, 1994. Establishment of rural and urban ponds; building and property; entertainment taxes, fees, and licences; commission first week of

July 1996; Panchayat Reorganization issued a report with suggestions for the aforementioned regions:

4. **Decentralized Planning and Kerala's 8th Plan (1990-95):** People's involvement in planning was heavily emphasised in the Eighth Plan's draught approach (1990–1955). The Eighth Five Year Plan rekindled interest in district councils while highlighting the necessity of planning at the local level itself. According to the Decentralized Planning Directive, all divisible projects would be developed at the district level and integrated at the state level in the Eighth Plan. As a result, there are four categories used to group all of the Annual State Plan's schemes. In contrast to Category I, which covered plans without a specified site, Category II covers plans with a defined location that serve the entire state yet benefit local communities. Category III includes programmes that are specifically targeted towards rural communities and are based there due to unique advantages not found elsewhere. Additionally, schemes in all or the majority of the state's districts fall under Category IV. Departmental officers at the district level must create an action plan while taking into account how funds are distributed across the districts and the projects that are suggested in the district plan.

5. **The 73rd and 74th Amendment Act and New Policy Initiatives:** The Kerala Panchayat Act, 1994's Section 175 gave various levels of panchayats the authority to draught own plans. The 73rd and 74th Amendment Act gives information on how to construct a development plan in accordance with constitutional requirements. Every year, each Grama Panchayat is required under subclause (1) to create a development plan for the village in the prescribed format by a specific date for the next year. This needs to be delivered to the Block Panchayat. Once more, a development plan will be created by the block panchayat and submitted to the district panchayats in the format specified. By taking into account the block plans that the block panchayats have submitted, the district panchayats should create the district plan for the following year.

   In order to assist the creation and execution of schemes, the Kerala Act also mandates standing committees at each level of body. The Act mandates that all Gram Panchayats establish planning, assessment, and taxation standing committees. The Block Panchayat will have two permanent committees: the Financial Planning Standing Committee and the Welfare Standing Committee. Aside from the Finance and Planning Standing Committees, District Panchayats will have three Standing Committees.

6. **Sen committee report:** A committee headed by Satyabrata Sen was established by the Keralan government in July 1996 with the mission of recommending changes to the laws governing local self-governance and related administrative issues. The Committee Report, originally titled "Committee on Decentralization of Powers," later came to be known as the "Sen Committee Report."

7. **State development council:** The State Planning Board (SPB) vice-chairperson, all ministers, all direct planning committee chairs, all mayors, representative of municipal chairpersons, and the chief secretary to government are members of the State Development Council (SDC), a representative body for the State that is responsible for finalising the state plan and directing decentralised planning.

The State Development Council will debate and, ideally, unanimously decide on development policy matters pertaining to local development. It is in charge of coordinating the state plan with the district plans. The State Development Council is responsible for determining policy problems required for bolstering local self-governments, whether urban and rural, and for addressing inter-district issues converging development.

The establishment of the State Development Council will give all parties concerned a legally binding and democratic forum to discuss and resolve issues pertaining to the balanced and appropriate development of the State.

III. DECENTRALISED PLANNING IN KERALA SINCE 1996

Decentralized planning in Kerala was implemented using a model that was unique from other states' experiences in the field. One of Kerala's leading proponents of decentralised planning, T.M. Isaac Thomas (1999), explains it to them: -

1. In Kerala, 35 to 40% of the funding for the 9th plan was allotted to projects and programmes that local self-government organisations were to undertake in 1996. Without taking into account monies from nationally sponsored programmes and institutional loans that local authorities might acquire with a government guarantee, the total resources devolved in 1997–98 and 1998–99 were Rs. 1025 crores and Rs. 1178 crores, respectively. The amount of plan funding allotted to local governments increased significantly as a result. They received an average of only Rs. 20 crores from the state yearly plan prior to 1996–1997.

2. The type of devolution was equally as significant as the amount of plan monies that were transferred. 75% of the devolution in 1997–98, or Rs. 149 crores, was given as grants in aid, with the remaining funds going for state-sponsored programmes. The percentage of grants in the aid component climbed to 81% in 1998-1999. (Rs.949 crores). In the remainder of India, schemes are the most prevalent type of financial devolution. A minor amount of the so-called combined fund is allotted for the grant-in-aid component. Kerala's financial devolution, in contrast, is structured in a way that gives local government's total autonomy.

3. Kerala's experiment in decentralisation also stands out for giving local self-governing organisations' planning roles a high priority. Each local organisation should create a thorough area plan before applying for the grant in aid.

4. The micro-level planning methodology used in Kerala differs from comparable experiments in other states in its emphasis on mass participation and transparency, in addition to the comprehensive nature of the local plans and the maximum autonomy granted to local self-governing institutions in plan formulation.

5. A number of phases, each with its own set of objectives, manner, activities, and training programme, were developed to enable transparency and involvement without compromising the technical objectivity of the planning process.

6. The people's campaign actively promotes civic culture at the local level in order to support democratic institutions. Participatory decentralisation necessitates a fundamental shift in the state's development mindset. All major stakeholders in decentralised planning and development had to make fundamental behavioural changes as a result.

7. As the coordinator of local development initiatives, the elected representative of the local self-governing organisation should acknowledge the legitimate roles of others, notably authorities, and forge a partnership based on respect.

8. The ultimate objective of decentralisation is to enable direct citizen participation in daily governance.

The recipient selection process for the state's different development projects has traditionally been characterised by a patron-client relationship, which was the goal of the campaign. The campaign's main catchphrase has been "transparent beneficiary selection 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. Each local body had a shelf of projects relating to the challenges identified by the gramme sabha by the end of the third phase.

The development of panchayat or municipal plans was the fourth phase of the campaign. As the Ninth Plan's allocation for local authorities, which is 35–40% of the overall budget, became evident, proposals and programmes were chosen from a list of initiatives created by task forces.

The state planning Board offered some broad recommendations, but the local councils were allowed to select any project depending on their objectives. Three major categories were used to classify the various development sectors:a) the productive sector, b) the service sector, and c) the infrastructure sector. It was said that between 40 and 50 percent of the grant-in-aid should be allocated to productive sectors, between 30 and 40 percent to services, and up to 30 percent to infrastructure.

1. **Decentralisation and social security:** The state's decentralisation initiative has succeeded in reforming its development initiatives with a focus on citizen engagement and a dependence on open indicators and evaluation standards to assess success. Major emphasis on reducing poverty has been placed during the decentralisation process, which has given local governments more authority.

One of the states with a history of offering social security to a sizable portion of its citizens is Kerala. In light of the historical development of social security measures in the state, the majority of the programs—but not all—have also been institutionalised to address conditions of scarcity or insufficient livelihood security.

2. **Current social security schemes in Kerala:** Currently, Kerala has four types of social security programmes:

   - Insurance Schemes
   - Pension Plans
   - Welfare fund initiatives
   - Ashraya is a comprehensive social security programme that assists the underprivileged in society. These projects are carried out by several agencies. The federal government, state government departments, the Welfare Fund Board, and local self-government institutions are among them.

   The current analysis only focuses on the programmes that are carried out by grama panchayats and other local self-government organisations.

IV. INDIRA GANDHI NATIONAL OLD AGE PENSION

Process involved

1. Submit the pension application to the relevant Grama Panchayat/Municipality/Corporation Secretary using the format specified in the application.
2. In Grama Panchayat, the investigation should be carried out by the VEO or a secretary-appointed official.
3. The Revenue Inspector or the person chosen by the secretary should undertake an investigation in a municipality or corporation.
4. The beneficiary list must be finalised within 45 days of receiving the application following the enquiry, and the enquiry must be completed within 45 days of receiving the application.
5. Any appeal must be made to the relevant district collector within 30 days in order for the government to properly consider it.
6. Upon approval, the retiree will be qualified to receive the pension beginning the first week of the following month, subject to the availability of funds.
7. Lastly, the beneficiary would receive the eligible pension amount that is periodically set by the Keralan government.

V. INDIRA GANDHI NATIONAL DISABLED PENSION SCHEME

Physically challenged pension implementation was handled by the state government's revenue department as part of decentralisation under the Constitution of India Amendment Act, 1993. Medical officers are appointed from primary health centres to check the application's relevance and confirm that the applicant is physically challenged. Currently, local bodies are responsible for the application's receipt, processing, disbursement, and pension disbursement. Pension eligibility applies to people who have a disability of at least 40%.

Process involved

1. Submit the pension application to the relevant Grama Panchayat, Municipality, or Corporation Secretary using the format specified in the application.
2. The investigation must be completed within 45 days after the application.
3. The appropriate district collector must receive any appeals about the beneficiary list within 30 days in order for the government to properly consider them.
4. Depending on the availability of funds, the pensioner will be eligible to receive the pension after approval as of the first week of the following month.
5. Lastly, the beneficiary would receive the eligible pension amount that is periodically set by the Keralan government.

VI. INDIRA GANDHI NATIONAL WIDOW PENSION SCHEME

The implementation of widow pension, previously handled by the Social Welfare Department of the State Government, has been transferred to local self-government institutions as a result of decentralisation through the Indian Constitutional Amendment Act 1993, in accordance with the revised rules announced through Government Order number GO (P) 11/97 dated 07/04/1997. Currently, the responsibility for accepting, processing, awarding, and dispersing pension applications has been given to local organisations. Destitute-Widow Pension is the name used in accordance with the Act.

Process involved

1. Submit the pension application to the relevant Grama Panchayat, Municipality, or Corporation Secretary in the Prescribed Application Format.
2. Within one month of the application's submission, inquiries must be made.
3. After the investigation is finished, the beneficiary selection shall be carried out within a month.
4. A beneficiary list that should be given to the district collector or the officer they have selected.
5. Within one month of the order's execution, the District Collector or the collector's officer must receive an appeal about the beneficiary selection, and within one month of the appeal's submission, action must be taken.

VII. SOCIAL JUSTICE- SOCIAL SECURITY AND WELFARE

To make sure that the most vulnerable are safeguarded and supported by the general public, social security and welfare measures are required. The ILO defines social protection as a set of public measures that society offers to its members to protect them against economic and social distress brought on by the absence of or a significant reduction in income from work as a result of various contingencies. Social protection should be approached in its various dimensions and through various stages of the life cycle. There is a discussion on Social Security for All, which states that "in a world rattled by a probably unprecedented tangle of political, environmental, economic, and fiscal uncertainty. All people, regardless of where they live, should be guaranteed at least a level of basic social protection because social security is a human right (ILO, Social Security for All, 2012). There is a rising call for social protection policies to gradually move toward a rights-based framework. Such protection is crucial in nations where the vast bulk of the populace is impoverished and unable to access services or profit from a market economy. Benefits from social security are effective tools for eradicating poverty and achieving the Sustainable Development Goals. Earlier theories of development viewed social policy as a residual, but it is now increasingly understood that economic and social policies must be integrated; the establishment of national social security systems early in the economic development process is a crucial investment in overall development. Kerala has made progress in bringing social security measures to disadvantaged populations like the elderly, women, children, and those with disabilities. The Department of Social Justice and its affiliated organisations are working to address the social security and welfare issues in Kerala.

Despite a robust social safety net, many individuals still struggle to deal with the unpleasant issues of exclusion, destitution, chronic or life-threatening illnesses, impairments, and abrupt poverty under the Thirteenth Five-Year Plan. Outlier groups that are not covered by the social safety net also exist. A civilised society must make sure that all marginalised groups have equal access to opportunities, resources, and a dignified existence. The existing services must be improved, strengthened, and monitored in a coordinated manner. This dimension is connected to a number of social security-related programmes. In order to prevent duplications and overlaps, identify key coverage gaps, and determine the necessity for new treatments, thorough coverage must be ensured.

The 13th Five-Year Plan's Social Justice Department's vision is to create a compassionate and equitable society where:

- Older people, people with disabilities, and abuse victims live productive, safe, and dignified lives;
- Women participate equally in development in a world free from violence and discrimination; and
- Children are well-cared for with ample opportunities for growth and development in a safe and protective environment.

The social security programmes in Kerala can be categorised into two: A. Institutional Care and B. Programs of Social Assistance
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1. **Institutional care:** The state's government, along with NGOs and volunteer groups, offers institutional care to the population's most vulnerable groups. The Social Justice Department (SJD) oversees 75 social institutions that provide care, protection, and rehabilitation for children, the disabled, women, and the elderly. Of these, 16 are for women, 16 are for senior persons, 16 are for the disabled, and 27 are for children. More than 2,800 people in various categories received rehabilitation services from SJD through institutional care and assistance, while more than 80,000 people annually benefited from the institutional support of NGOs licenced by the Orphanage Control Board. **Through the** network of these institutions under SJD, 2,142 persons in 2016–17 and 1,308 people as of August 30, 2017, benefited. In addition, as of August 30, 2017, 2,068 individuals received benefits from various registered welfare institutions. For several types of SJD-run institutions, there are fewer residents than the authorised number of inmates during this time. It's possible that the sanctioned strength no longer exists in reality as a result of the high cost of keeping a huge number of people. There were 85,178 residents in 2016 as

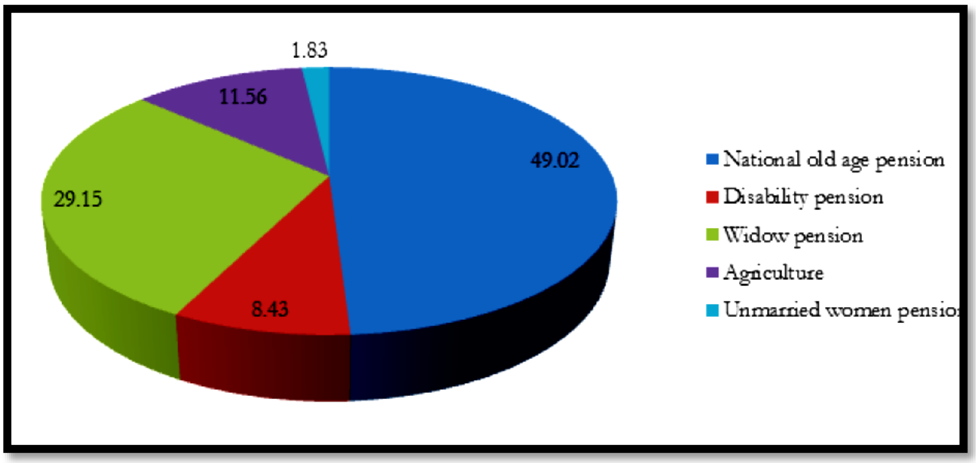
opposed to the 148,227 sanctioned inmates in the registered welfare facilities under SJD. This represents around 57% of the overall sanctioned inmate population. The number of inmates in Nirbhaya shelter homes and Beggar houses registered under SJD is more than the authorised strength, but far less so in homes for psychosocial rehabilitation and homes for foundlings.

There are now 75 welfare facilities operating under government control. However, the absence of care facilities or assisted living facilities for children with intellectual disabilities in the state is a serious concern (Autism, Cerebral Palsy, Multiple Disabilities, and Mental Retardation). Require the purpose of developing new institutions that are distinct from those in the past, all of them call for an integrated policy framework and meticulous planning.

2. **Social assistance programmes:** Social assistance programmes work to lessen poverty and vulnerabilty among those with little or no reliable sources of support. The following is a list of various social assistance programmes.

- **Social security pension schemes through LSGD:** The main pension programmes are old age, disability, widow's, pension for single women over 50, and pension for agricultural workers. The first three of them are a component of the National Social Assistance Programme (NSAP), which is funded by central funding. As of April 1, 2015, the recently implemented Direct Benefit Transfer (DBT) system governs how pensions are paid out at the state level. There were 42.45 lakh retirees in the state as of March 31, 2017. Old age pensioners (49.02%) and widow pensioners (29.15%) are the two pensioner categories with the highest percentages (Figure).

- **Social security and welfare to unorganised sector workers:** The Welfare Fund Boards provide social security coverage to workers in the unorganised industries. In the State, there are 32 Welfare Fund Boards, 16 of which are directly supervised by the Labor Department. Bringing all of these boards under one roof will make monitoring and bringing uniformity much easier.



Thiruvananthapuram leads the districts in terms of beneficiaries, followed by Wayanad, which has the fewest. If the state's whole social security pension system were managed by a single person, a comprehensive list of pensioners would be available, allowing us to identify the true beneficiaries and expand their coverage to any deserving individuals who could have been overlooked.

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- **The welfare of persons with disabilities (PWDs):** Services for those with impairments are another area of attention. Disability should no longer be seen exclusively via the welfare lens, but rather as a human rights and development issue, as it is now being discussed on a worldwide scale. The disabled must be viewed as citizens who can be equal partners and contributors to progress rather than passive recipients of government assistance. The State agrees with the 13th Five-Year Plan's emphasis on a rights-based, comprehensive life cycle approach to services for people with disabilities This entails, among other things, prevention programmes, early detection, early intervention, special Anganwadis, Buds Schools, Model Child Rehabilitation Centers, special schools, vocational training, sheltered workshops, community-based rehabilitation, assisted living initiatives, and more. While schools are accepting students with disabilities, the necessary accommodations must be made for them to be inclusive. In general, teachers need to be made more aware of these pupils' requirements. Similar to nursing programmes connected to hospitals, special education training has to be more practice-based. The theory-centered structure in place today has to reform. Disability in cognition requires special consideration. It is important to underline the diversity of cognitive disability. The creation and implementation of individual care plans will be a significant additional undertaking. Convergence of institutions, resources, and services is necessary for this.

  The Kerala Social Security Mission conducted the first state-wide PWD census in India in 2015, which included information on 22 different categories of disability. According to the poll, 7.94 lakh persons, or 2.32 percent of the state's total population, are disabled, with women making up 44.57 percent of this group, SCs accounting for 10.93 percent, and STs for 2.15 percent. Malappuram District has the largest percentage of disabled individuals (12.5%), followed by Thiruvananthapuram (9.72%), while Wayanad District has the lowest percentage (2.91 per cent). Locomotor disability is the most common type of disability, accounting for 32.89% of all cases, followed by multiple disabilities (17.31%).

- **State policy for persons with disabilities:** In order to address the requirement and inevitable inclusion of disability characteristics in the state's development agenda, programmes, and action plans, the Keralan government passed a policy for people with disabilities in 2015. The policy's primary strategic focal points include PWDs in the developmental process, considering disability as a human rights issue, protecting PWDs from maltreatment, and fostering an environment and mindset that promote inclusive development and PWD empowerment. The disabled must be seen as equal participants and contributors to development, not just passive beneficiaries.

VIII. CONCLUSION

In addition to ensuring that people have access to sufficient resources for food and shelter, social security can also refer to government initiatives that support the health and wellbeing of large and vulnerable segments of society, including children, the elderly, widows, the disabled, and the unemployed. a means of participation through suitable social security programmes.

While maintaining current levels of intervention for other forms of globalisation and decentralisation, a state like Kerala might need to concentrate on the most vulnerable populations. Government morally owes it to the vulnerable to protect them. As a result, social security programmes give people the independence and self-worth they need to exercise their legal rights.

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