
UNIT 3 RURAL SOCIAL DEVELOPMENT: SOCIAL POLICIES AND SOCIAL SECURITIES

Contents

- 3.0 Objectives
- 3.1 Introduction
- 3.2 Concepts of ‘Social Policy’ and ‘Social Security’
- 3.3 Evolution of Social Policy and Social Security
- 3.4 Significance of Social Policy and Social Security
- 3.5 Important Social Policy Initiatives in India
 - 3.5.1 Land Reforms
 - 3.5.2 Food Procurement and Distribution System
 - 3.5.3 Education
 - 3.5.4 Health
 - 3.5.5 Affirmative Action
- 3.6 Important Social Security Initiatives in India
 - 3.6.1 Integrated Child Development Service
 - 3.6.2 School Meals
 - 3.6.3 National Rural Employment Guarantee Act
 - 3.6.4 Social Security Pensions
- 3.7 Let Us Sum Up
- 3.8 Key Words
- 3.9 Suggested Readings

3.0 OBJECTIVES

After reading this unit, you will be able to

- define ‘social policy’ and ‘social security’;
- comprehend various constitutional provisions related to social policy and social security;
- understand the nature and evolution of social policy and social security measures;
- appreciate the significance of social policy and social security initiatives in the development of society; and
- know about major initiatives/schemes/programmes for rural social development.

3.1 INTRODUCTION

Social policy may appear unfamiliar to some people but it affects almost all people, knowingly or unknowingly. Generally people come to know about social policy through internet, television, radio or print media. As of academic interest, it is a phenomenon of relatively recent origin, though it has existed in the society from the time immemorial. In the time of distress people have always got support and care from their family members, caste fellows, clans, neighbours and religious organisations, but the government plays an important role in people's welfare and meeting their social needs. Social policy forms the basis of people's welfare and fulfilling their needs of education, health, housing and social security. The human action of providing help to distressed people is the foundation of social security. Along with social policy, another instrument of social development is social security that has dynamically evolved in the contemporary world. With technological advancement the risk of life has increased manifold, the nature and scope of both social policy and social security measures are changing. Social policy should be looked, beyond being merely welfare considerations, as an instrument of social development and, thus, be located into a wider context of development strategy.

Social policy and social security are both mandated by the Constitution of India. So India, relatively a young developing economy and the largest democracy, strives to provide its citizens social and economic justice as pronounced in the Preamble of the Constitution. Also, being a welfare state it takes the responsibility of providing social security against risks. In the Constitution the Directive Principles of the State Policy also stipulate to secure a social order to promote people's welfare. The Article 38 reads, (1) "The State shall strive to promote the welfare of the people by securing and protecting as effectively as it may a social order in which justice, social, economic and political, shall inform all the institutions of the national life" and (2) "The State shall, in particular, strive to minimise the inequalities in income, and endeavour to eliminate inequalities in status, facilities and opportunities, not only amongst individuals but also amongst groups of people residing in different areas or engaged in different vocations". Further, the Article 41 describes the right to work, to educate and to public assistance in certain cases: "The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want". The Universal Declaration of Human Rights (Article 25) proclaims that every member of the society has the right to social security that should be realised with national efforts and international cooperation. The International Labour Organisation played a key role in evolving and establishing universally accepted principles of social security. Today, the much needed moving equilibrium of technological, environmental, economic and social development requires more holistic, comprehensive and coordinated policy responses. This unit will discuss the concept, evolution, and significance social policy and social security and major initiatives, thereof, taken in India. Let us first understand these as concepts.

3.2 CONCEPTS OF 'SOCIAL POLICY' AND 'SOCIAL SECURITY'

It is difficult to encapsulate meaning of social policy. So Titmuss (1974: 28) says that defining social policy is a 'tiresome business'. Macbeath (1957) informs that "Social policies are concerned with the right ordering of the network of relationships between men and women who live together in societies, or with the principles which should govern the activities of individuals and groups so far as they affect the lives and interests of other people". Alcock (2008) refers social policy to "actions taken within society to develop and deliver services for people to meet their needs for welfare and well-being". Hagenbuch (1958) opines that in general terms "the mainspring of social policy may be said to be the desire to ensure every member of the community certain minimum standards and certain opportunities" (all cited in Raj, 2016:3). Some scholars' wider focus finds that the study of social policy "is concerned with those aspects of public policies, market operations, personal consumption and interpersonal relationships which contribute to, or detract from, the well-being or welfare of individuals or groups".

So the defining features of social policy can be summarized as (1) social policies are directed towards people's welfare; (2) they include both economic and non-economic aspects of life; (3) they aim at some measures of progressive redistribution of resources from rich to poor. As such, social policy, in general terms, refers to the guidelines, principles and interventions aimed at meeting the needs of human health, education, housing and social security and to improve human welfare. Academically, social policy is understood by the social services such as employment, prison, legal services, etc. and by the welfare state that takes care of people's social security, housing, health, social work and educational needs.

Social security, as a broad concept, encompasses both social insurance and social assurance. Social insurance, protective in nature, is aimed to protect people from want and hunger whereas social assurance, curative in nature, aims at removing diseases, discrimination, exploitation and ignorance of the people. In more general terms, social insurance is available to all injured persons, irrespective of their economic condition and social status, whereas social assurance is strictly based on needs and requirements.

A comprehensive understanding of social security requires that we examine some of its definitions. Sir William Beveridge (1912) defines social security as "The security of income to take the place of earnings when they are interrupted by unemployment, sickness & accident, to provide for retirement through or to provide against loss of support by the death of another person and to meet exceptional expenditures those connected with birth, death and marriage. Primarily social security means income should be associated with treatment design to bring the interruption of earnings to an end as soon as possible" (cited in Naik, 2016). According to ILO, social security is "The security that society furnishes appropriate organisation against certain risks to which its members are exposed. These risks are essentially contingencies, against which the individual of small means cannot effectively provide by his

ability or foresight alone or even in private combination with fellows" (cited in Gramlich, 1996; Naik, 2016).

Social security thus acts as an incentive for development. By substituting the danger of risks and inadequacy, it increases the efficiency of working people.

Having clarified the concepts of social policy and social security we can proceed to trace their evolution in India. Before proceeding further let me check your progress.

3.3 EVOLUTION OF SOCIAL POLICY AND SOCIAL SECURITY

In India, development of social welfare is thought to have begun with the provisions of specific care and support being provided voluntarily to people with special needs and disadvantaged groups by their family members, caste groups and religious organisations whereas the Government made limited interventions. This system continued during the pre-colonial period but during the colonial period, with the advent of urbanisation and industrialisation, a system of organised social welfare started, more in the urban areas, for a few groups of people. On the one hand, the colonialism broke the rigidity of determining occupations by caste by offering industrial and military jobs which provided upward social mobility to some of the oppressed people in the society while the traditional *jajmani* system of exchange got disturbed due to the presence of industrially manufactured goods in the market, on the other.

The permanent system of settlement introduced in 1793 by the British colonial administration changed the hereditary economic regime in India. The administration perceived rural India's poverty as inherent in its backwardness, untouchability and, ultimately, in the very nature of 'Indianness'. The British introduced the Workmen's Compensation Act of 1923 as a system of social security for a small group of workers who were working for them, which can be considered as the beginning of institutionalisation of welfare mechanism by the Government in India.

After Independence, social welfare of people received greater attention and direction. This broadened the scope and changed the nature of social welfare policy with the Government's active participation. The Constitution introduced on 26th January 1950 laid down the goal of making India a socialist, secular and democratic polity. It enshrines the objectives of social development and institutionalises social welfare mechanisms in the country. India has established itself not only as a liberal democracy but also as a federal polity, wherein some subjects such as education, health, land reforms and rural development either solely fall under 'State List' or under the 'Concurrent List' that permits both the State and Central Governments to legislate upon the subjects covered in it. The article 58 of the Directive Principles of the State Policy gives the State the responsibility 'to secure and promote a social order which stands for the welfare of the people'.

After Independence considering the need for proper planning to work for people's welfare, the National Planning Commission was set up in March 1950 which gave the way to Five-Year Plans based on the soviet model of economic growth. The Planning Commission came out with four long-term objectives to address the fundamental issues of development, drawn from the socialist pattern of governance. The objectives were mainly oriented to increasing the production limit to achieve a higher level of national and per capita income, generating employment opportunities, reducing income disparities and bringing equality and justice to all by removing exploitation. They were attempted by using the tool of Five-Year Plans that restricted the role of private enterprises and gave the government a lead role. Restrictions on import were imposed and licensing of industries was made compulsory.

Based on the Planning Commission's recommendations the Government of India established the Central Social Welfare Board (CSWB) in 1953, which aimed at developing, assisting and promoting voluntary sector to deliver welfare services. Up to the Seventh Five-Year Plan, the policies mainly focused on equitable redistribution of resources, heavier tax liabilities on the rich, provision of highly subsidized goods and services to the poorest and downtrodden sections of the society, welfare of the oppressed and exploited groups of people, restrictions on foreign direct investment and promoting the public sector to participate in industrial development. The emergent circumstances of India and the globe called the Government for announcing New Economic Policy (NEP) or Structural Adjustment Programme (SAP) in 1991, which opened the doors for globalisation, liberalisation and privatisation. This continued through the Eighth and Ninth Five-Year plans. With the Government formed by the United Progressive Alliance (UPA) in 2004, social welfare policies took a turn towards rights-based approach that manifested in the Right to Information Act and the National Rural Employment Guarantee Act (NREGA) of 2005, the Right to Education Act of 2009, Right to Food Act 2013, etc.

As urbanisation and industrialisation initiated in the British period led to a shift from the informal system of philanthropy to a more organised system of state-funded social security, the British Government started to take social security measures with the establishment of the factory system in the 1850s. The post-World War I was the period that provided both impetus and direction to the Government towards labour welfare. The hostilities ended with the world oriented towards peace and reconstruction, giving birth to a new institution- the International Labour Organisation (ILO) - Which since its inception played a significant role in evolving and concretizing universal principles and standards of social security. the most important and fundamental instruments of ILO Among the ILO's most important and fundamental instruments the Social Security (Minimum Standard) Convention 1952 is the one, providing a minimum basic standard of benefits covering almost all aspects of contingencies such as injuries, sickness, unemployment, old age, etc. Of the ILO's 28 conventions passed on social security, only five conventions have been ratified by India. Nonetheless, Independent India has also enacted various laws such as Industrial Dispute Act 1947, Employees State Insurance Act 1948, Employees Provident Fund

Act 1952, Maternity Benefit Act 1961, Payment of Gratuity Act 1972, etc.

Having traced the evolution of social policy and social security in India let us proceed to understand what these two instruments of social development signify for people and the society.

3.4 SIGNIFICANCE OF SOCIAL POLICY AND SOCIAL SECURITY

Social policy plays a significant role in meeting social and economic needs of people. It is important in achieving social equity and a minimum standard of living. Social policy is a complex web of policies, schemes and institutions which forms part of a social contract between the state and its citizens. Citizens elect their representatives to form a government and lend it their support through payment of taxes and efforts for the good of the nation. In return, the government protects the rights of its citizens and implement policies for the welfare of all people . Through this process, the government gets legitimised, as well.

Though the social policy has multiple roles to play, at the most basic level it enhances the State's capacity to manage economic and social shocks such as income inequality and social imbalances due to modernisation. Secondly, it legitimises not only the regime but also the developmental projects, thereby, ensuring the social stability and maintaining the continuity of the process itself. Social policy also functions to increase the overall social productivity of labour rather than just enhancing labour productivity in a particular field. It even plays a significant role in cutting the overall costs of labour to an employer because basic needs are already taken care of by the state, therefore, providing more flexibility to the employer.

Thus, social policy is an important step towards nation-building as it extends the benefits of economic development to all. Inadequate and inefficient social policies can limit the medium and long term economic and social growth. Social policies are designed to meet the economic and social needs for future growth and political stability by ensuring the support of the citizens to the government.

As mentioned earlier, in this modern age social security has occupies a significant role in the society and so 'social security' becomes one of the most dynamic concepts. It has become as much effective in maintaining peace as nuclear missile in case of a war. It influences both economic and social policies. It provides security against risks when an individual cannot stand up with other fellows during a crisis period, due to sickness, disability, unemployment or old age. It has become indispensable part of national programmes in almost all advanced countries to eradicate poverty, unemployment and disease. In India, with the transition from tradition to modernity the traditional values attached with the joint family system and simple communities, which used to have an in-built system of social security embedded in these social institutions, have gradually lost much of their hold and significance. India faces many problems such as population explosion, low per capita income, underemployment, low employment opportunities,

lack of educated and skilled manpower, lower literacy and numeracy, largely rural people, engaged in agriculture, who are under the pressure of migration to urban areas, etc. These problems are found beyond an individual's capacity and effort to get over. Thus, it becomes important for the state to take necessary actions.

Here, before we proceed towards policy and security initiatives taken in India let me give a pause and check your progress.

3.5 IMPORTANT SOCIAL POLICY INITIATIVES

In the Indian context, social policies have been mostly directed towards land reforms, food procurement and distribution, educational reforms, creation of employment opportunities, affirmative action in the form of reservation-quotas in public services and educational institutions, poverty eradication through the provision of microcredits and asset creation and structural change in governance through decentralisation and devolution of power. Let us have a view of these social policies.

3.5.1 Land Reforms

In the Constitution the subject of land reforms falls under the 'State List' for law-making. Therefore, a lot of variations are observed in the extent of implementation, progress and effectiveness of land reforms across the states. Quite evidently, implementation of land reforms across India through the Government intervention has not been satisfactory and impressive so far as agrarian relations and redistribution of land are concerned. Though, over the time, some changes in the agrarian landscape are visible, they are inadequate and largely restricted to a few States such as Kerala and West Bengal. In Kerala the reforms' main focus was on transformation of landholding pattern and welfare of the agricultural labourers whereas West Bengal was mainly concerned to improve tenants' condition by registering them, formalizing their contracts and fixing the amount of rent/ share to stop their arbitrary eviction and other forms of injustices or harassment.

Zamindari Abolition Act, 1952, ended the absentee landlordism yet ownership and monopoly over the land largely remained intact across rural India. Lack of radical change in the land ownership kept the aggregate agricultural production restricted to only a few landlord-turned capitalists and rich peasants, thus, the domestic market for the local produces and services largely remaining contracted socially.

In recent decades, Indian polity has rarely witnessed a discussion or debate on the land redistribution and other structural changes for land reforms. The Plan documents which earlier, at least, talked about the land reforms have now the main concerns of corporatisation of agriculture, promotion of plantation crops and so on. As small and marginal landholdings make agriculture difficult and also less viable for investment in irrigational and other facilities, initiatives for land reforms should, instead of being abandoned, rather be implemented more widely, covering other regions

across the country to bring necessary structural change in the agriculture.

3.5.2 Food Procurement and Distribution System

India's food management system has a threefold objective: (1) maintaining some degree of price stability in the market, (2) facilitating cultivators with incentives by ensuring the market-prices of the products above their input costs and (3) providing certain degree of food security to consumers. It is based on a twin pillar: (1) procurement of major food crops such as wheat and rice and other agricultural products at a pre-determined Minimum Support Price (MSP) from cultivators and (2) their distribution at subsidized rates to people through a State-run network of Fair Price Shops.

Indian food and agricultural prices remained more or less stable as compared to the world market prices in the decades of 1970s and 1980s, in the late 1990s, with the debate of explicit targeting of poor households gaining ground the Government decided to limit PDS to certain poor sections only. Under the new 'targeted PDS' (TPDS), the households were categorized as 'below poverty line' (BPL) and 'above poverty line' (APL). Another category of the *Antyodaya* (the poorest of the poor) was also created in 2000. This BPL-APL categorisation of households became problematic, owing to the unreliable process of beneficiary households' identification which was based on arbitrary calculations from the statistical data having little to do with the food security.

National Food Security Act, 2013 consolidated the efforts of some States to ensure the food security with their available resources and the PDS is one among its components. The Act covers 75% and 50% of the rural and urban populations respectively to provide food items at low price (Rs. 3/- per kg for rice and Rs. 2/- per kg for wheat) at the rate of 5kg per person per month. It provides three entitlements of benefits: maternity benefits through cash transfers, nutritious food for children provided under the Mid-Day Meal scheme and Integrated Child Development Services (ICDS) and PDS.

3.5.3 Education

Directive Principles of the State Policy under the Constitution's Article 45 state that "The State shall endeavour to provide, within a period of ten years from the commencement of this Constitution, for free and compulsory education for all children until the age of fourteen years". Still, India is one among the world's most illiterate countries, with the overall literacy rate of 72.98 per cent, male literacy rate of 80.9 per cent and female literacy rate of 64.6 per cent (Census 2011). This clearly shows that over one fourth of the people are illiterate. The situation of the Scheduled Tribes and Scheduled Castes and other minority groups appears even more dismal. The public spending on education is only 4.6 per cent of the country's GDP, which is less than the global standard of 6 per cent. All this reflects that education has not been in the forefront of the Government policies. Denial of people's educational needs is a failure from both the viewpoints of human rights and developmental vision.

To promote education the Government has time to time come out with National Policy on Education (NPE): the first policy on education in 1968, the second one in 1986 and, recently, the third one in 2020. The first policy, based on recommendations of the Kothari Commission (1964-1966), focused on radical restructuring of the education system. It promoted equal educational opportunities for the country's overall development. It called for compulsory education to all children up to the age of 14 years as specified in the Constitution. It gave a 'three language formula' for implementation in the secondary education, consisting of English, Hindi and the official language of the State concerned. Besides, it encouraged the ancient language, Sanskrit, to promote India's cultural heritage.

The second policy implemented in 1986 aimed at removing disparities in educational opportunities, especially in case of SCs, STs and women and it expanded the provisions of scholarship, adult education, incentives to poor school-going children, more teachers from SCs and STs, etc. Under this, 'Operation Blackboard' scheme was launched to improve the conditions of primary education across the country and focused on a 'child-centric approach' to enhance the primary school children's learning capabilities. In 1985, Indira Gandhi National Open University (IGNOU) was established and a call was given for establishing rural universities based on Mahatma Gandhi's philosophy to bring social and economic development at the grassroots level.

National Education Policy (NPE) 2020 implemented from the year 2021-22 onwards mainly aims to reduce children's curriculum burden and enhance their learning capabilities by developing in them critical thought, practical knowledge, debate and discussion-based learning. It mandates to restructure the pedagogical structure from 10+2 to 5+3+3+4, encouraging essential learning among children and their cognitive development. The policy is expected of transforming India's educational system by 2040.

Besides, some on-going programmes of education are National Programme for Education of Girls at Elementary Level (NPEGEL), *Rashtriya Madhyamik Shiksha Abhiyan (RMSA)* for secondary education, *Saakshar Bharat* or Adult Education, *Rashtriya Uchchatar Shiksha Abhiyan (RUSA)* for higher education, *Samagra Shiksha Abhiyan (SSA)* for equitable school education, Inclusive Education for Disabled at Secondary Stage (IEDSS) and District Primary Education Programme (DPEP).

3.5.4 Health Care

"Primary health care is an essential health care based on practical, scientifically sound and socially acceptable methods and technology, made universally accessible to individual and families in the community, through their full participation and at a cost that the community and the country can afford" (Alma Ata Conference of WHO, 1978). Every government has therefore a responsibility to formulate policies, plans and devise strategies to cater to their citizens' health care needs.

So the Ministry of Health and Family Welfare, Government of India, launched National Health Policy (NHP) with the main objectives of (1) establishing a network of primary healthcare services, (2) encouraging health volunteers who have required knowledge, skills and technologies, (3) establishing a decentralised system of healthcare to avoid the unnecessary burden at the higher levels of healthcare systems, (4) promoting private investments in the speciality and superspeciality healthcare services for those who can afford so that the Government services can be provided to the neediest people or unprivileged sections of the society.

A revised NHP was launched in 2002 to achieve better healthcare and previously unmet goals with the main objectives of enhancing primary healthcare services, decentralizing public healthcare system, converging multiple healthcare programmes and strategies under a single umbrella, expanding public healthcare services across the country, promoting private investments and Non-Government Organisations (NGOs) in the healthcare delivery system and expanding the public expenditure on health care.

Furthering the cause of health and development, another National Health Policy (NHP) launched in 2017 identified priority areas that require coordinated action to improve the environment for health. The priority areas include *Swachh Bharat Abhiyan*, balanced and healthy diet and regular exercises, reducing the use of tobacco and alcohol, *Yatri Suraksha Yojana* to prevent deaths due to road and rail accidents, *Nirbhaya Nari Yojana* to act against gender violence, to ensure safe, secure and stress-free workplace, reducing air pollution, etc. Besides, the Government runs many national health and nutrition programmes to meet reproductive, maternal, neonatal, child and adolescent health needs; viz., *Janani Suraksha Yojana (JSY)*, *Mission Indradhanush*, Mid-Day Meal Programme, ICDS, National Programme for Family Planning, etc.

3.5.5 Affirmative Action

The most basic public policy for affirmative action is the Reservation Policy for socio-educationally and socio-economically backward sections of the society. At the earliest, independent India provided reservations quotas in government jobs and public institutions to the SCs and STs only. The policy was, later, extended to Other Backward Classes in the 1990s. Recently, in 2019 it has been extended to Economically Weaker Sections (EWS) of the unreserved category of the people.

However, its greater socio-economic impact is still awaited in view of the lack of its effective implementation and freezing of new employment opportunities in the government sectors. Nevertheless, keeping in mind a long gestation period of effects of such a social policy, it should be carried forward, based on the social dynamics, to achieve the desired goal of social justice and equality.

3.6 IMPORTANT SOCIAL SECURITY INITIATIVES

India has five major programmes forming altogether the foundation of its social security system; namely, Integrated Child Development Services (ICDS), school meals, National Rural Employment Guarantee Act, Public Distribution System (PDS) and the social security pensions. Let us introduce these programmes.

3.6.1 Integrated Child Development Services (ICDS)

Launched in 1975, ICDS programme provides services of nutrition, health and pre-school education to children under six years' age through dedicated child care centres or Anganwadis, across the country, through trained women staff known as Anganwadi workers. The frontline health workers at the centres, local Auxiliary Nurse Midwife (ANM) and Accredited Social Health Activist (ASHA), provide health services such as monitoring of children's growth and immunisation and regular antenatal care. Nearly 1.4 million Anganwadi centres serving more than 90 million children across the country provide regular health check-ups, nutritious food, games, etc to the children in the age group of 3- 6 years. Also, there exists a provision for 'take-home rations' (THR) and children's immunisation at the centres. Besides, pregnant women, lactating mothers and adolescent girls are also provided nutrition and health services at the centres.

The Supreme Court's 2001 verdict on Mid-Day meals stated that children up to the age of six years should be provided with nutritious food under the ICDS. The Court's another order passed in 2006 included all pregnant women, lactating mothers and adolescent girls, other than the children under six years of age, in the entitlement of the ICDS services as a matter of their right. These Court orders have consolidated and expanded the ICDS reach to the country's all corners.

3.6.2 School Meals

School meals scheme is one of the most successful social security initiatives in India. Already having existed for a long time in some States like Gujarat and Tamil Nadu, the Government brought it under the National Programme of Nutritional Support for Primary Education (NPNSPE) in 1995 to extend its benefits to other States' children in other States, as well. Initially, the school children were provided only wheat or rice but the Supreme Court's intervention in 2001 made in response to a petition on right to food, all the State governments were directed to provide the cooked mid-day meals to children in primary schools.

It further received impetus with the UPA Government formed in 2004 which was strongly committed to providing the school children with a well-cooked nutritious mid-day meal and financial allocation for it in the Union Budget was increased. The Central financial assistance promoted the States to improve the quality of the meals provided to the children and, also, helped them extend the scheme to the children of the upper primary stage (class 6 to 8).

Initially, a lot of resistance emerged from teachers and upper caste parents who did not want their children to intermingle and inter-dine with lower castes' children. However, the scheme has been successfully established across the nation. Presently, the mid-day meal scheme covers over 100 million children across the country with the cost of nearly 0.1% of the GDP.

It benefits the society in many ways. First, it provides nutritious food to children and reduces classroom hunger. Second, it increases the children's school participation and enhances their learning capacities. Third, it makes children's intermingling and inter-dining that counters caste prejudices and contributes to social equity in the society. Finally, it creates employment opportunities for women and liberates them from the burden of feeding their children during day-time.

3.6.3 Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Influenced from Maharashtra's employment guarantee scheme the Central Government enforced the National Rural Employment Guarantee Act (NREGA) in 2006, enacted in 2005 and renamed as MGNREGA in 2007 after Mahatma Gandhi, the father of the nation. Initially implemented in India's first 200 poorest districts and, in 2008, extended across the nation, the Act mandates that an adult with a job card, who wants to work, has to be employed within 15 days of his/ her application or registration for work, failing which he/she is entitled to employment allowance. It also provides for minimum wages, basic facilities at the workplace and payment of wages within 15 days. However, the Central Government has replaced in 2009 the minimum wage criteria with the right to fix wage in different States based on the State-specific price index while keeping the real wages constant.

Local administration is responsible and accountable for its proper implementation. Both, the Central and State governments being reluctant to take the onus of accountability for maintaining, supervising and properly implementing its provisions since the inception it has seriously suffered from a lack of administrative accountability. Besides it faces some other challenges such as corruption in the fund utilisation and delayed wage payment to the workers', compulsorily made through their accounts in banks or post offices. However, this mode of wage payments has significantly contained the corruption that exists in the MGNREGA fund utilisation.

Its benefits go much beyond the economic aspects. Politically it helps revive the grassroots democratic institutions in rural areas such as Gram Panchayats and Gram Sabhas. As these local bodies are mainly involved in its implementation, they play a significant role in the planning of works and social audits. It also plays an important role in empowering women through their work participation and promoting gender equality in the rural society. Contrary to a low rate of women's participation in India's overall workforce, women workers in MGNREGA constitute about half of the total workers. Of these women workers, over a half belongs to the SCs and STs.

3.6.4 Social Security Pensions

As told earlier, the Article 41 of the Constitution directs the State to make provision for public assistance to its citizens in contingencies such as 'unemployment, sickness, old age and disablement within the limits of its economic capacity and development'. Social security pension in India for widows, the elderly and disabled persons is provided through National Social Assistance Programme (NSAP) initiated by the Central Government in 1995. Three sister schemes; namely, Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and Indira Gandhi National Disability Pension Scheme (IGNDPS) are constituents of this scheme.

IGNWPS, started in 2009 under the Ministry of Rural Development, had, earlier, provision of a monthly pension of Rs. 200/- for all widows in the age group of 40-59 years which was in 2012 revised to the age group of 40-79 years with a monthly pension of Rs. 300/- per beneficiary.

IGNOAPS is a non-contributory old-age pension scheme. Under this, citizens of India who are 60 years and above and live below the poverty line (BPL) are eligible to apply for a monthly pension. People in the age group of 60-79 years are provided a monthly pension of Rs. 300/- while the people in the age group of 80 years and above receive a monthly pension of Rs. 500/-.

Under IGNDPS, BPL people in the age group of 18 years and above (up to 79 years), with more than 80% disability, receive a monthly pension of Rs. 300/- per beneficiary whereas those in the age group of 80 years and above receive a monthly pension of Rs. 500/- per beneficiary.

Indian pension schemes are facing serious problem of implementation. First, the process of beneficiary identification is slow and cumbersome, making people to wait for years in the hope if they can apply at all. Second, the monthly payment is irregular and unpredictable. In some cases, payment is made only once or twice a year, instead of monthly basis. Third, collection of monthly pension becomes a difficult task, due to the limited reach of India's banking system, while corruption in post offices defeats the very purpose of these schemes.

3.7 LET US SUM UP

Social policy refers to the guidelines directed towards people's welfare in economic and non-economic aspects through measures of progressive redistribution of resources to meet the needs of livelihood, health, education, housing and social security. Social security is both protective and curative action, encompassing social insurance and social assurance respectively. With the advent of urbanisation and industrialisation during the colonial period organised social welfare started, more in urban areas, for only limited groups. After Independence, guided by welfare provisions made in the Constitution the Government of India has initiated some important policy measures related to land reforms, food procurement and distribution system, education, health, and affirmative action. Besides, special programmes have

been initiated to take care of the vulnerable people and victims of time and situation through some targeted social security initiatives such as ICDS, Mid-Day Meal, MGNREGA and National Social Assistance Programme.

3.8 KEY WORDS

Social Policy: A set of principles for people's socio-economic welfare to be taken through measures of progressive resource redistribution for meeting the needs of livelihood, health, education, housing and social security.

Social Security: Protective and curative measures provided by the society/State to protect people from or bring them out from contingencies.

3.9 SUGGESTED READINGS

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