

**SOCIAL SECURITY FOR THE UNORGANISED
WORKERS IN RURAL KARNATAKA: A
HOUSEHOLD LEVEL STUDY**

*A Thesis submitted to the University of Hyderabad
in partial fulfillment of the requirements for the award of
the degree of*

DOCTOR OF PHILOSOPHY

IN

ECONOMICS

BY

VENKATAPPA NAIK



**SCHOOL OF ECONOMICS
UNIVERSITY OF HYDERABAD
HYDERABAD – 500 046
FEBRUARY, 2015**

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*“Dedicated to
my beloved
parents & family”
for their love, endless
support, encouragement
& sacrifices*



UNIVERSITY OF HYDERABAD

SCHOOL OF ECONOMICS

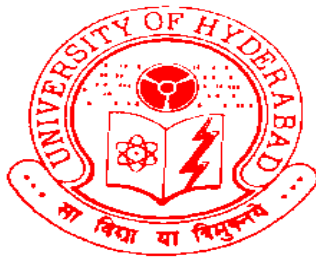
School of Social Science Building
P.O. Central University, Hyderabad – 500 046

DECLARATION

I hereby declare that the present thesis entitled **“SOCIAL SECURITY FOR THE UNORGANIZED WORKERS IN RURAL KARNATAKA: A HOUSEHOLD LEVEL STUDY”**, for the Award of the degree of Doctor of Philosophy in School of Economics is an original research work done by me under the supervision of **Dr. N. A. Khan**, Associate Professor, School of Economics, University of Hyderabad is a bonafied research work which is also free from plagiarism. The thesis has not been submitted to any other University or Institution for the award of any degree. I hereby agree that my thesis can be desposited in shodhganga/INFLIBNET.

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Venkatappa Naik
Research Scholar
School of Economics
University of Hyderabad



UNIVERSITY OF HYDERABAD

SCHOOL OF ECONOMICS

School of Social Science Building

P.O. Central University, Hyderabad – 500 046

Dr. N.A.KHAN
Associate Professor

Office No. 040-23133121
Email: drkhan58@gmail.com

CERTIFICATE

This is to certify that the thesis entitled **“SOCIAL SECURITY FOR THE UNORGANISED WORKERS IN RURAL KARNATAKA: A HOUSEHLD LEVEL STUDY”** submitted for the award of the Degree of **Doctor of Philosophy** in Economics is an original work carried out by him at the School of Economics, University of Hyderabad, Hyderabad, **Venkatappa Naik** under my guidance and supervision. The thesis or any part thereof has not been previously submitted for any other degree or diploma or similar title.

Research Supervisor

Dean

School of Economics

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Date:

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ABBREVIATION

AAY	Antyodaya Anna Yojana
AIDS	Acquired Immune Deficiency Syndrome.
AIE	Alternative and Innovative Education
APL	Above Poverty Line
BPL	Below Poverty Line
BSS	Basic Social Security
CBO	Community Block Organisation
CPR	Common Property Resources
CSO	Central Statistical Organisation
CSRH	Credit-cum-Subsidy Scheme for Rural Housing
CSS	Contingent Social Security
CWENA	Casual Wage-Employment in Non-Agricultural
CW	Casual Worker
DOTS	Directly Observed Treatment Short Course
DRDA	District Rural Development Agency
DSO	District Statistical Organisation
DWCRA	Development of Women and Children in Rural Areas
DWP	Destitute Widow Pension
EAS	Employment Assurance Scheme.
EAS	Employment Assurance Scheme
EPFO	Employment Provident Fund Organisation
ESI	Employment State Insurance
FIREB	Finance-Insurance-Real Estate and Business Services
GOI	Government of India
GOK	Government of Karnataka
HDI	Human Development Index
HH	Households
HIV	Human Immunodeficiency Virus
IAY	Indira Aawas Yojana
IDA	Industrial Dispute Act
IGDPS	Indira Gandhi National Disable Pension Scheme

IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNWPS	Indira Gandhi National Widow Pension Scheme
ILO	International Labour Organisation
IMR	Infant Mortality Rate
IP	Injection Pump
IRDP	Intigrated Rural Development Programme
IWDP	Integrated Westland Development Programme
JGSY	Jawahar Gram SamridhiYojana
JGSY	Jawahar Gram SamridhiYojana
JRY	Jawahar RozgarYojana
KHDR	Karnataka State Human Development Index
LIC	Life Insurance Corporation
LFPR	Labour Force Participation Rate
MBO	Member Based Organizations
MDM	Mid-Day Meal Scheme
MFI	Micro Finance Institutions
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MWS	Million Wells Scheme
NABARD	National bank for Agriculture and Rural Development
NAMP	National Anti-Malaria Programme
NCEUS	National Commission for Enterprises in the Unorganised Sector
NCL	National Commission of Labour
NCMP	Nationa Common Minimum Programme
NCRL	National Commission on Rural Labour
NFBS	National Family Benefit Scheme
NGO	Non-Government Organisation
NIDDCP	National Iodine Deficiency Disorders Control programme
NLM	National Literacy Mission
NMBS	National Maternity Benefit Scheme
NRLM	National Rural Livelihood Mission
NSAP	National Social Assistance Programme
NSPCD	National Surveillance Programme for Communicable Diseases
NSSF	National Social Security Force

NSSO	National Sample Survey Organisation
OAP	Old Age Pension
OB	Operation Blackboard
OBC	Other Backward Caste
PCI	Per Capita Income
PDS	Public Distribution System
PHP	Physical Handicapped
PMRY	Prime Minister's Rozgar Yojana
PR	Poverty Ratio
PS	Principal Status
PWD	Public Works Department
RCC	Rain Force Concrete Cement
RI	Revenue Inspector
RNFE	Rural Non-Farm Employment
RS	Regular Salaried
RW	Regular Worker
SAY	Samagra Awas Yojana
SC	Schedule Caste
SE	Self-Employment
SEWA	Self-Employed Women's Association of India
SGRY	Sampoorna Grameen Rozgar Yojana
SGSY	Swarnajayanthi Gram Swarozgar Yojana
SHG	Self-Help Groups
SIDBI	Small Industries Development Bank of India
SITRA	Supply of Improved Toolkits to Rural Artisan
SRM	Social Risk Mangement
SS	Subsidiary Status
SSA	Surva Shiksha Abhiyan.
SSY	Sandya Suraksha Yojana
ST	Schedule Tribe
STEP	Support to Training and Employment Programme
TPDS	Target Public Distribution System
TRYSEM	Training of Rural Youth for Self-Employment

TV	Television
UEE	Universalisation of Elementary Education
UMS	Urban Malaria Scheme
UPA	United Progressive Alliance
USWSS	Unorganised Sector Workers Social Security
VA	Village Accountant
VAMBAY	Valmiki Ambedkar Awas Yojana
WBNP	Wheat Based Nutrition Programme
WS	Welfare Scheme
YEP	Yaws Eradication Programme

CHAPTER-1

INTRODUCTION AND RESEARCH DESIGN

1.1.THE CONTEXT

Social security has existed since time immemorial, and it is as old as man himself. It has been referred to even in early 'Vedic Hymns'. Social security is a dynamic concept so it always keeps changing and does not stay in the same place or condition. It is a kind of help provided to workers at the times of the hazards of life, but in ancient times or before independence, it was in unorganized form and after freedom its development became fast and Indian government constituted a lot of legislations to ensure social security to workers. Various steps have also been taken for the social security of general people.

Social security is a worldwide concept so not only in India but also at the international level a lot of efforts have been taken for it. After industrialization in the second half of the twenty-first century the need of social security increased in India, due to the excessive use of machinery and hazardous equipment/processes. India launched a lot of programs for the social security of the workers, but they were not up to the satisfaction level. During the period of the eighties to the nineties, a lot of research and study have been conducted, but after changing the time the need has arisen to modify the existing labor laws. Thus, it is necessary to recon duct a study about social security measures to find out the loopholes and problems for appropriate implementation.

Every human being is vulnerable to risks and uncertainties with respect to income as a means of life sustenance. To contain these risks, everyone needs some form of social security guaranteed by the family, community and the society as a whole. Such socio-economic risks and uncertainties in a human life form the basis for the need of social

security. Social security is rooted in the need for solidarity and risks pooling by the society given that no individual can guarantee his or her own security.

The unorganized sector in India comprises roughly of 93 per cent of the population in the working age group. Of the 406 million workers in (NSSO) 1999-2000, only 7 per cent were in the organized sector, and had access to statutory social security benefits. The remaining workforce was being socially excluded and suffered from persistent deprivation associated with general low standards of living and social insecurity. The unorganized sector makes a significant contribution to the national wealth; however, workers in this sector do not have access to sufficient and reliable social security. Although the unorganized workers have some access to risk-management mechanisms such as micro-finance, their access to statutory benefits like health care, old-age pension, etc., has been quite poor. These workers adopt informal strategies such as borrowings, sale of assets, etc., Which are very expensive and their continued dependence on such strategies only renders them more vulnerable.

This is a modest attempt to address these questions with the objectives of analyzing the social security needs of the unorganized sector workers, examining the risk management mechanisms that are most frequently used by these workers and assessing their willingness to participate in contributory social security schemes. For this purpose, a large sample of agricultural workers accounting for a large proportion of unorganized workers in rural areas of districts in Karnataka was drawn.

1.2. SOCIAL SECURITY FOR THE UNORGANIZED SECTOR

Two predominant ideal models in the standardized savings writing are protection and promotion. Defensive social security is the name given to the accompanying meaning of ILO (1984) on government managed savings: 'The assurance which society

accommodates its parts, through a progression of open measures, against the financial and social trouble that generally would be brought on by the stoppage or considerable lessening of income coming about because of infection, maternity, business harm, unemployment, invalidity, maturity and demise; the procurement of restorative care; the procurement of endowments for the families with youngsters. This definition presupposes that the parts of society have officially arrived at an adequate expectation for everyday comforts, and the principle point of standardized savings is to shield them from a fall in their expectation for everyday life. Implied in this is the understanding of government managed savings as an idea whereby the center of salary and welfare is guaranteed through a general interest in the work and generation, leaving just particular possibilities to be handled through open arrangement. While this kind of government managed savings succeeds in creating nations, its pertinence and versatility to create nations are discovered to be sketchy given the substantial disorderly division in these nations.

The requirement for a more extensive idea of government managed savings was, in this manner, felt in creating nations, as it got to be clear that the defensive government managed savings did not consider the high level of hardship and helplessness of most of the population (Dev *et al* 2001). Dreze and Sen (1989) initially explained the more extensive idea of standardized savings as... social intends to prevent deprivation and vulnerability to deprivation', known as the promotional aspect of social security. This idea has the goal of improving the ordinary living conditions and managing consistent and regularly relentless hardship. It is, it might be said, more yearning, in needing to annihilate issues that have held on for a great many years, and this should be a definitive end of any government disability program (Dreze and Sen 1999: 3).

The provision of social security is also seen in a Social Risk Management (SRM) framework (Holzmann and Jorgensen, 2000). The main idea behind SRM is that all

individuals, households and communities are vulnerable to multiple risks from different sources, whether they are natural (earthquakes, floods, etc.) or human-made (unemployment, environmental degradation, war, etc.). These shocks hit the individuals, communities and regions in an unpredictable manner, and cause and aggravate poverty. This implies increased vulnerability since the poor are typically more exposed to risk while they have limited access to risk management instruments. Therefore, the provision and selection of appropriate SRM instruments become important in order to reduce vulnerability and poverty. SRM, thus, clubs both the promotional and protective aspects of social security, and is useful in analyzing mechanisms and strategies adopted by the unorganized sector workers.

1.3. WHAT IS SOCIAL SECURITY? WHY IS IT NEEDED?

Social security is achieved when deprivation or vulnerability is reduced or removed as a result of using social means, thereby making lives and livelihood more secure in this process. These social means are also termed as ‘public action’ and include measures taken at the level of the state, the community or the family. As Dreze and Sen (1991:28) point out, public action refers not only to what is *done for* a family, community or the population as a whole by the state. However, it also includes what is *done by* the family or community for itself.

❖ Why Do We Need Social Security

Social security guarantees not just the endorser, also his or her entire family by giving point of interest packages in budgetary security and wellbeing administrations. Social security arrangements are planned to guarantee in any occasion long term sustenance to families when the picking up part leaves, passes on or perseveres through a powerlessness. In this way the real nature of the standardized social security system is

that it goes about as a facilitator - it helps people to mastermind their own future through security and support. The accomplishment of standardized social security plans, then again, requires the element sponsorship and commitment of representatives and bosses. As a worker or representative, you are a wellspring of social security protection for yourself and your family. As a manager, you are in charge of giving satisfactory standardized social security scope to all your workers.

1.4. PROBLEMS AND MOTIVATION OF THE STUDY

In Karnataka, the number of unorganised workers increased from 9.7 million in 1981 to 13 million in 1991, and to 17.3 million in 2001. The state government has been taking some initiatives to provide the unorganised workers with social security. However, not much has been done in the direction of designing a comprehensive social security package for all unorganised workers.

The unorganized workforce has not wholly benefited from them due to shoddy implementation and lack of awareness. They do not from a uniform social security mechanism. The present institutional arrangements and delivery mechanism for social security must be re-structured for greater efficiency. This restructuring must be done based on the needs and skill requirement of different categories of unorganized workers, after taking into account the various recommendations made by the commissions and task forces set up for this purpose. Creating awareness at the grass root levels is of utmost importance. Many of these workers are unaware of the benefits provided to them. This may be done by conducting workshops, holding awareness camps, printing leaflets in the local languages, etc.

Hence my present study will focus on how social security for the unorganized workers will act as an important tool in providing for social security programs at the household level in rural and reduce poverty in the areas of Raichur district in Karnataka,

what are the other alternative strategy that should be adopted by the state government for the larger development of among social groups in households level in the state?.

A review of literature clearly shows that no such attempt has been made to study the social security for unorganized workers in rural Karnataka. To fill this gap and to bring out the issues, trends, patterns, factors, structure, investment and income pattern of social security for the unorganized workers in rural Karnataka, the present study has been undertaken. The statement of the problem is "Social Security for the Unorganized Workers in Rural Karnataka: A Household Level Study."

1.5. RESEARCH QUESTIONS

The researcher, therefore, often encounters the following questions while formulating the social security schemes.

- What is the social security required by unorganized workers?
- What existing mechanisms and strategies do they use to meet the social security needs?
- Have social security needs and risk management strategies been different across categories and within a particular category of unorganized workers?
- Is it sufficient to introduce financially viable and sustainable schemes for the workers?
- What socioeconomic conditions prevailing among the members of welfare boards?

1.6. SCOPE OF THE STUDY

The social security has been playing a significant role in the poorer section of the society in terms of providing a benefit of the unorganized workers since its inception. My research focus is on functioning of social security for the unorganised workers in the rural

Karnataka, particularly in the Raichur district with special reference to unorganized workers in terms of providing social security benefit at the household level in the rural area. I will explore whether social security is helping and reaching out the unorganized workers in terms of providing the protection and promotion programs, increasing standard of living or not in that area. If not, what are the loopholes in it and what is/are the alternative strategy/strategies for the solution in the area of Raichur district?.

1.7. OBJECTIVES OF THE STUDY

The objectives of the study are

- Review of the existing studies on social security for the unorganized workers in India, emphasizing on social groups;
- Examine the trends and patterns of social security for the unorganized workers among social groups in rural Karnataka;
- To know the socio-economic conditions of the unorganised workers in the study area;
- To examine the level of accessibility to social security programmes by SC, ST, OBC and Other households in the study area;
- To explore the extent of awareness and impact of the social security programmes; to evaluate the administrative efficiency and effectiveness in the administration of social security programmes; and
- Suggest policy measures to improve the functioning of the social security delivery system in rural areas.

1.8. HYPOTHESES

- H₁. Social security for the unorganized workers is positively associated with rate of literacy.

- H₂. Members of SCs/STs have limited access to social security as compared to non-SCs/STs.

1.9. DATABASE AND METHODOLOGY

There is a consensus among social science research that the use of proper methodology and research techniques plays a crucial role. Such techniques when guided by the objectives of the study yield accurate results. As it explains in research the choice of an appropriate techniques must be dictated by the objectives if the study under consideration.

1.9.1. Study Area

Karnataka state is deliberately chosen for the present study. The state is placed in the southern piece of India. The Karnataka state complete geographic territory is 1, 91,791 square kilometers, which account 5.83 per cent of the total geographic area of the country and is the 8th largest among the major states of India. 20011, census has reported that the population of Karnataka state was 6,11,30,704 which are 5.30 per cent of the total population of India, which is again 8th position. Though, in terms of a poverty ratio (PR) and human development index Karnataka was seventh in the country. Thus, it is evident that Raichur district is an underdeveloped in the state and hence. It is selected purposely for the present study.

1.9.2. Nature and Sources of Data

The study is based on both secondary and primary data to analyze the social security for the unirganised workers in rural Karnataka: a household level study.

1.9.2.1. Secondary Data

The study is mainly based on both primary and secondary data. The secondary data were collected from the published and unpublished documents of the Directorate of

Economic and statistics, Government of India and Karnataka reports of the National Sample Survey Organization (NSSO), District Statistical Office of Raichur, Tahsildar office of Sindhanur, Raichur and Devadurga, and village Panchyat office of selected sample villages. Viz... Hemanal, Dondumbli, Jalahala, Kthadoddi, Athkooor, Sagamkunta, Marichettal, Duganoor, Ragalparvi, Goudanbhavi, Kalmangi and jalahalli, University libraries (University Of Hyderabad) libraries of different institutions (NIRD, CESS and ISEC) engaged in research activities, various Karnataka Human Development Report, Censes Report, NCEUS, Planning Commission Report, CSO, Economic Journals, Books, Periodicals, Magazines, Newspapers and Statistical reports to throw more light on the subject under the study.

1.9.2.2. Primary Data

The primary data were collected by canvassing the structured interview schedules among the sample households having Raichur districts of Karnataka. A structured interview schedule was canvassed to elicit the information relating to the identification details such as a name of the head of the household, caste religion, household's economic status and basic details such as housing condition, landholdings, livelihood strategies and income and household asset position, details of wage employment, awareness and access to employment, awareness and access to social security measures, both promotional and protection, details of institutional and non-institutional loans, household savings, details about repayment of barrowed loan and also the problems faced by the rural households were elicited from the sample households in the sample villages.

The primary data will be collected from the field in that area, and the study would like to take one case study in Raichur District of Karnataka state. The primary data will be collected from the sample of 480 households from 12 villages of 3 taluks in the

district. For the purpose of the data collection separate interview schedules for the social security for the unorganized worker beneficiaries in sample areas. Primary data will be collected for the household survey by personal interview on different variables.

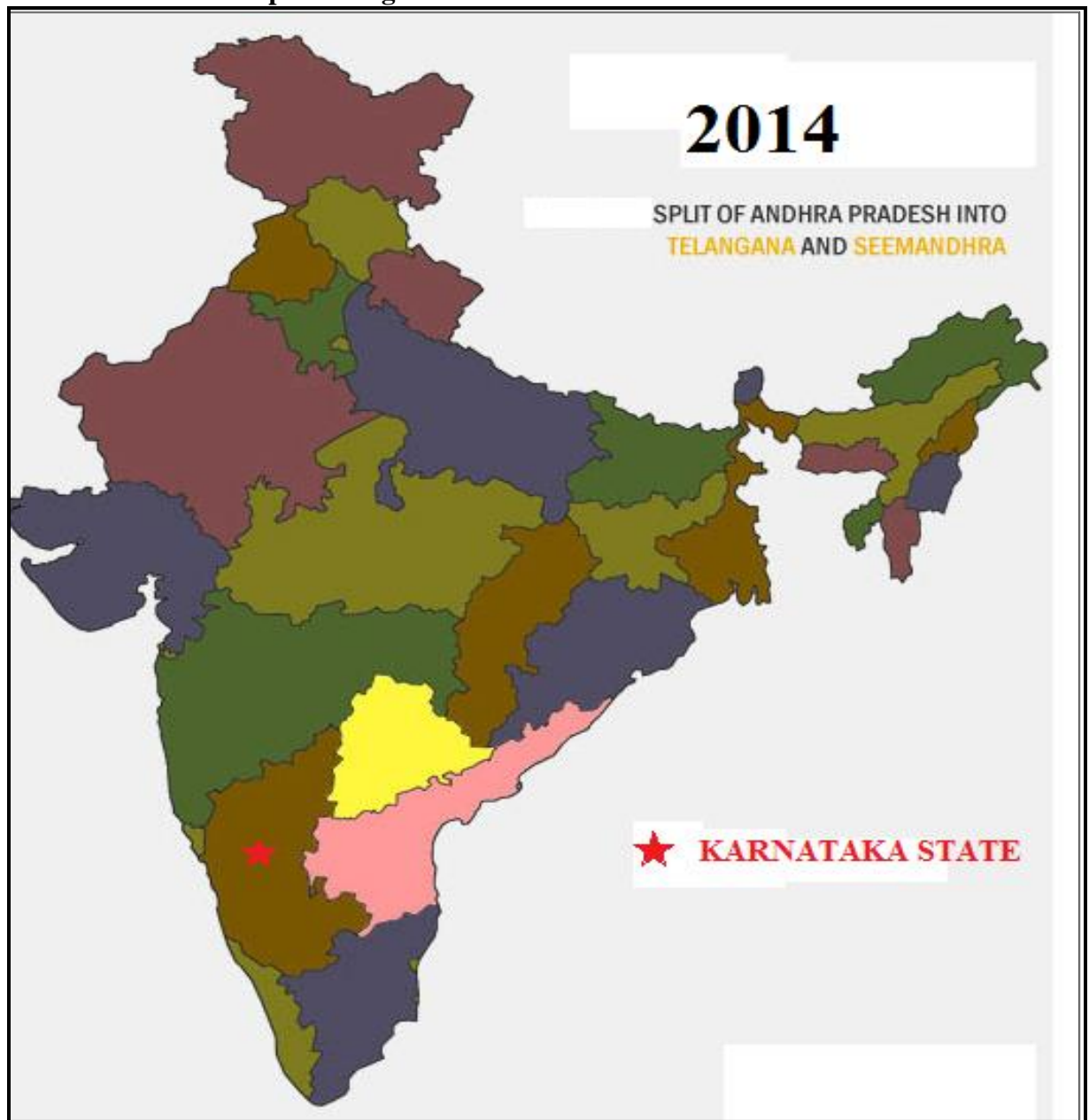
1.9.3. Sampling and Sample Size

Multi-stage stratified random sampling technique, State as the first, district as the second stage, taluks as the third stage, villages as the fourth stages, the households as the final or ultimate stage, was adopted for collection of the data among social groups. The stage wise selection procedure is described below.

1.9.3.1. Selection of the State

Karnataka state is selected for the present study (Map 1). Karnataka state has been classified into two regions viz. North Karnataka and South Karnataka; the North Karnataka region had different types of soil, topography, elevation and climate, rainfall, cropping and employment pattern.

Map 1
Map Showing the Location of Karnataka State in India



Source: www.mapsofindia.com

1.9.3.2. Selection of the District

Raichur district is selected for purposes of the present study. It is because the district is one of the most backward in Karnataka. However, the district that is mainly dry and highly drought prone tend to experience a greater incidence of poverty as compared to that of the district in other areas. In view of the above fact as well as limited time and

resources at the disposal of the researcher the Raichur district has been purposefully selected for their present study. Details are given in Table-1.1.

Table 1.1
The Performance of Districts in Human Development Index: 2001 and 1991

Sl.No.	Districts	HDI-2001		HDI-1991	
		Value	Rank	Value	Rank
1	Bagalkot	0.591	22	0.505	20
2	Bangalore Rural	0.653	6	0.539	11
3	Bangalore Urban	0.753	1	0.623	4
4	Belgaum	0.648	8	0.545	9
5	Bellary	0.617	18	0.512	18
6	Bidar	0.599	21	0.496	23
7	Bijapur	0.589	23	0.504	21
8	Chamarajnagar	0.576	25	0.488	24
9	Chikmaglur	0.647	9	0.559	7
10	Chitradurga	0.627	16	0.535	13
11	Dakshina Kannada	0.722	2	0.661	1
12	Davangere	0.635	12	0.548	8
13	Dharwad	0.642	10	0.539	10
14	Gadag	0.634	13	0.516	17
15	Gulbarga	0.564	26	0.453	25
16	Hassan	0.639	11	0.519	16
17	Haveri	0.603	20	0.496	22
18	Kodagu	0.697	4	0.623	3
19	Kolar	0.625	17	0.522	15
20	Koppal	0.582	24	0.446	26
21	Mandya	0.609	19	0.511	19
22	Mysore	0.631	14	0.524	14
23	Raichur	0.547	27	0.443	27
24	Shimoga	0.673	5	0.584	5
25	Tumkur	0.630	15	0.539	12
26	Udupi	0.714	3	0.659	2
27	UttaraKannada	0.653	7	0.567	6
Karnataka		0.650		0.541	

Sources: Karnataka Human Development Report 2005.

Map 2
Map Showing the Location of Raichur District in Karnataka State



Source: www.mapsofindia.com

1.9.3.3. Selection of the Taluks

The third stage of selection was the taluks. Raichur district consists of five taluks viz., Devdurga, Lingasagur, Manavi, Raichur and Sindhanur, which are at different levels of development. From the district three taluks, one advanced (Sindhanur); Moderate (Raichur) and backward (Devdurga) from Raichur district (Map 3) was selected based on selected economic indicators.

Map 3
Map Showing the Location of Sindhanur, Raichur and Devadurga Taluks in Raichur District



Source: www.mapsofindia.com

At the third stage one taluk has been selected on the basis of a few parameters. The Raichur district comprises five taluks; viz., Devdurga, Raichur, and Sindhanur of all the three taluks:

1. Percentage of rural population to total population.
2. Percentage of net sown in two geographical areas.
3. Percentage of net irrigated area to gross cropped area.
4. Percentage of unorganized workers in among social groups to total workers.
5. Percentage of other workers to total workers.

6. Percentage of SCs/STs, OBCs population to total population.
7. Percentage of literates to total population.
8. Largest concentration of small and marginal farmers of the total farmers.

1.9.3.4. Selection of the Villages

At the fourth stage, one village for the selection of sample villages, the fourth stage unit was applied, i.e.; All the villages were listed out and finally 12 villages from 3 taluks were selected using random sampling procedures on the basis of socio-economic indicators. One Sindhanoor (advanced) taluk, Raichur (moderate) and Devadurga (backward) taluk from each taluk, 4 villages namely; Hemanal, Dondabli, Jalahalli and Kothadoddi in Devadurga taluk, Raichur taluk villages namely; Athkoor, Sagamkunta, Marichettal and Duganoor. Advanced (Sindhanoor) taluk villages namely like Ragalaparvi, Goudanbhavi, Kalmangi and Jalahalli were chosen. While selecting the advanced, Moderate and backward village's sufficient attention was taken by considering the factors like proximity to the taluk headquarters or urban centers, availability of banking institutions, post offices, health centers, educational institutions, irrigation canals, cloth shops, transportation and communication facilities, etc.

1. The village select is neither too small nor for large, but it should be representative of the rural social structure.
2. Land ownership is well distributed as the village has a representative sample of the categories of landholders such as big middle, small and marginal farmers and also contains landless farmers.
3. A village should include a general representation of the population belonging to the SCs, STs, OBCs and other caste.
4. Availability of rural infrastructure the basis of the above criteria, villages has been selection for the present study.

1.9.3.5. Selection of the Households

In the last stage, the households were selected from the sample villages. For the selection of the sample households, a list of households with basic details was prepared in each of the sample villages by the village census. Further the sample households belonging mainly to SCs, STs, OBCs and Other's in each village of the study area. From each village 40 households, of which 8 from SCs, 4 from STs, 20 from OBCs and 8 from Others were selected with a view to ensure more representative of the others caste community as the significant proportion is found to be higher and persistent. The total sample size of the study was 480 households consisting of 40 households in each of 12 villages. Similarly, reasonable proportions of sample respondents with different literacy rate and worker's participation rate were the selection for each social group.

1.10. TOOLS OF DATA COLLECTION

The social sciences have developed various methods of inquiry among which interview and questionnaire methods are important. From the economic perspective, the interview method is considered as a very useful instrument to collect primary data. In the present study, the essential supporting primary source's information was also collected through the interview method. The researcher personally visited to the sample villages and collected the information with the help of the interview schedule prepared by him. The respondents were approached through the village-level worker and village accountant. After establishing rapport with them, the investigator filled in the interview schedule. However, the observation method was also used. The researcher also keenly observed the assets, and the type of life led by the respondents as it was to support his analysis of the data. This procedure was largely effective and useful.

1.11. TOOLS OF DATA ANALYSIS:

After scrutiny, the collected data were processed to fulfill the objectives laid down for the study. The processing of data was done with the help of a computer. A calculator and also annual simple statistical techniques such as averages, percentages, ratios and mean variations were used. Graphs, diagrams and flow charts are taken recourse in presenting facts and figures on the study area.

1.11.1. Reference period:

The reference period should not be too old or too recent. Therefore, the researcher has chosen 2000-01 to 2012-13 as the reference period for the study. The fieldwork was done during June, 2013.

Table: 1.2
Distribution of Sample Households in Selected Villages by Social Groups

Social Groups	Devadurga (Backward)					Raichur (Moderate)					Sindhanur (Advance)					All Total
	V1	V2	V3	V4	Total	V5	V6	V7	V8	Total	V9	V10	V11	V12	Total	
	Hemanal	Dondambli	Jalahalli	Kothadoddi		Marichettal	Athkur	Sagamkunta	Duganoor		Ragalaparvi	Goudanbhavi	Kalmangi	Jalihala		
SC	8	8	8	8	32	8	8	8	8	32	8	8	8	8	32	96
ST	4	4	4	4	16	4	4	4	4	16	4	4	4	4	16	48
OBC	20	20	20	20	80	20	20	20	20	80	20	20	20	20	80	240
Others	8	8	8	8	32	8	8	8	8	32	8	8	8	8	32	96
All	40	40	40	40	160	40	40	40	40	160	40	40	40	40	160	480

Note: V1 to V12: Village.

1.12. LIMITATION OF THE STUDY

This study has some limitations in respect of collecting the primary and secondary data.

- The study, which is mainly based on the primary data will be collected from the sample household who were mostly illiterate and did not keep any records. Despite the sufficient care taken by way of incorporating adequate crosschecks in the questionnaire, it cannot be ruled out that their reporting was based on memory to a great extent.
- The study covers a small number of 480 households engaged in social security for the unorganized workers in rural Karnataka. The sample households are selected on a simple random basis. Hence, an element of bias cannot be ruled out.
- The study is confined only to one district of Karnataka state. And the study is confined only to three taluks, twelve villages, each taluk in four villages only where the concentration of SCs, STs, OBCs and Others caste population is very high.

As it is a micro level study, the conclusion drawn can't be generalized.

1.13. ORGANISATION OF THE THESIS

The analysis is organised into seven chapters:

Chapter-1: Introduction and Research Design

The chapter presents an introduction, social security for the unorganized sector, what is social security? Why is it needed? Problems and motivation of the study, research questions, the scope of the study, research issues, objectives,

hypothesis, research methodology, limitations of the study and also plans for the organization of the thesis?.

Chapter -2: Review of Literature

The second chapter deals with the concept of social security for the unorganized workers in India and abroad, the existing literature of theoretical perspective on social security for unorganized workers in India and Karnataka; collective arrangement, public action, discrimination, social exclusion, social capital, social network, social insecurity, labour circulation, migration and vulnerability.

Chapter -3: Social Security for the Unorganised Workers in India: Emerging Issues and Evidence at the Macro Level

The third chapter highlights of the overview of social security for the unorganized workers in India and Karnataka. It seems to problems of definition of identification, characteristics of unorganized sector, need for the social security, trends in employment in organised and unorganized worker's sector in India, protection and promotional social security schemes, national social assistance programmes (NSAP) and existing on social security for unorganized workers' programs in Karnataka.

Chapter- 4: Profile of the Study Area

The third chapter is on the profile of the study area, it includes background of the district, location, demography, geographical area, climate, Literacy rate, temperature, topography, population health, size of land holding, cropping pattern, irrigation, livestock, industries and agriculture.

Chapter-5: Socio Economic Security and Livelihood Opportunities of Sample Households

The fifth chapter highlights the socio economic background and livelihood opportunities of sample households in Raichur district. A comparative picture is reflected that includes introduction, type of family, population, income, consumption expenditure, education, expenditure on education, PDS, occupation, health expenditure, housing security, type of houses, housing conditions, housing ownership, electricity, sanitation, water facility, land, land use pattern, live stock, type of livestock, asset position in household and agriculture assets, worker's participation in different occupation and unproductive expenditure.

Chapter-6: Awareness and Benefit of Social Security for Schemes for Unorganised workers: Micro levels Evidence in Sample Households

The sixth chapter presents to examine the awareness, and benefit of social security programmes. The chapter deals with social security unorganized worker's programmes included in two sections; The first section deals with promotional programmes (wage-employment and self-employment) like micro credit scheme of SGSY, SGRY, PMRY, MGNREGS, housing programme of IAY/Ashrya/Ambedkar, Sanitation, Bhagyajyothi scheme, MDM, Sree Shakthi Bhagyalaxmi, finally EHN (Education, Health and Nutrition) scheme discriminations' among SC/ST/OBC/Other households in Raichur district in three taluks. Assessing of the developments programme's are studied in the first sections. Further, section indicating protection programmes like National Social Assistance Programmes (NSAP): IGNOAPS, NMBS, NFBS, IGNWPS, IGNDPS, Annapoorna scheme economic improvement of development, welfare programmes, awareness and benefit about the

schemes, utilization of the schemes, expressed after the scheme, reasons for not obtained the schemes in section second and conclusion.

Chapter -7: Summary of Findings and Conclusions

In the last chapter, the important findings of the study are summarized, and policy prescriptions are provided.

CHAPTER-2

SOCIAL SECURITY FOR THE UNORGANISED WORKERS: REVIEW OF LITERATURE EVIDENCES AND ISSUES

2.1. INTRODUCTION

The thought of social security has been playing a significant role in developed and developing economies. The literature available in India and elsewhere in the world centers on the policy changes required and the strengthening of the administrative structures and arrangements for freedom of the benefits of social security. The available literature, in India, centers on the social security programs for the unorganized and on the social assistance programs designed for poverty alleviation only. Ironically, there are no definitions of organized or unorganized workers available in India, which is commonly accepted and, which can be taken as a standard one. Critiques, authors, and social scientists are using these terms as they are without much emphasis on the definition part. The first National Commission on Labour (1966-69) defined unorganized labour as those who have not been able to organize themselves in pursuit of common objectives on account of constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments and position of power enjoyed by employers because of the nature of industry, etc. Nearly 20 years later the National Commission on Rural Labour (NCRL: 1987-91) visualised the same scenario and the same contributory factors leading to the present status of unorganized rural labour in India.

Right from early seventies a lot of research has been undertaken in the field of unorganised sector in general. The available literature shows that the researchers have chosen three areas, in particular, i.e. theoretical studies, micro-level case studies and macro level empirical studies. In order to understand its nitty-gritty, we shall have to

comprehend the available literature. In the case of unorganised sector, sufficient literature is available on the scope, concept, usefulness and applicability of this sector.

Several studies, we carried out to examine the different aspects of social security measures for both organized and unorganized sectors. It is evident that different researcher used different terms of social security for the unorganised workers as both protection and promotional programme's attitude. An attempt is made in these important studies on social security unorganized workers who, the identifying research gap in the present study. A large number of studies have appeared on various aspects and concepts of social security programmes for unorganised workers in India. This chapter reviews the literature on the social security implemented in different places in India and abroad.

2.2. ABROAD STUDY

Barbara (1982) attempted for the first-time actual progarmme data on the benefits of a couple in which both spouses receive benefits as retired workers. It was found that the average benefit for all couple those in which the received a benefit only as the spouses were about 8 percent higher than the amount usually reported from administrative records. It also examined the benefit levels and entitlement status of never-married, divorced, and widowed female retired workers according to their marital status.

Schottland (1967) discussed the background and present status of various social securities and related progarmmes. The author stated that the progress towards the goal of universal coverage of the entire population will involve the extension of U.S. social security programmes to all gainfully employed and their dependents and all needy persons not otherwise covered should be eligible for general assistance.

As indicated by Haber and Cohen (1948) standardized savings is a questionable and element subject with numerous angles: philosophical, hypothetical, compassionate, monetary, managerial, social, financial and political insights, restorative and legitimate.

George (1968) the suggestion of the Beveridge Report and how and why they were or were not actualized in the prompt post-war years. The study concentrated on the advancement of standardized savings from the Beveridge Report onwards in the United States. It endeavors quickly to take a gander at a portion of the conceivable change in government disability later on.

Gupta (1986) evaluated the various scheme social security measures developed and improved through need oriented public policy formulation, legislation framework and judicial responses. The discussion on legislative trends on social security assumes importance in view of need of uniform standards, certainty and developing social security along systematic or scientific lines and at the same time making it a legally enforceable right. This study examined deficiencies of present programmes and alternatives for improvements.

Bhatnagar (1984) mulled over work welfare and government disability enactment in India. It is an inside and out study to focus the viability of the worker's state protection plan. The study expressed that a noteworthy number of respondents had demonstrated a preventive disposition; such a mentality could be clarified regarding such realities as the absence of more full learning of the plan and the low levels of instruction of the respondents. An insufficient notice of the plan was additionally part dilly in charge of the absence of consciousness of the plan, for example, variables could be considered in charge of the restricted usage of the plan, as the constrained use of the plan would specifically hit the essential points and goals of any government disability measures.

Bhattacharya (1970) examined comparative analyses of the different phases of social security measures in India and the other developed countries. He analysed the problem of unemployment, health, housing and their solutions, child welfare and care of old, and weaker classes have a death with details. Sarma (1981) studied the social security scheme in details and different social security legislations in India, including a comprehensive selection of recent case's law bearing on the subject. His study stated that the Employee's State Insurance Scheme neither covered all risks nor was it applied to all the working population.

Agarwal (1980) stated that a policy of comprehensive social security and labour welfare would keep up industrial morale and efficiency and an indispensable means of production and productivity. He explained the various social security schemes operating in India and the difference between the scheme in India and abroad. Saxena (1974) social security was a dynamic conception, considered in all advanced countries of the world as an indispensable chapter of the national programme to strike at the root of poverty, unemployment and disease. It was considered most essential for the industrial workers.

Singh and Singhal (1980) described the origin and growth of social security the idea, short history in India, present position in India. Giri (1959) revealed that the social security was one of the dynamic concepts of the modern age and influencing social as well as economic policy. Mamoria (1965) stated that the basic problems of poverty, ill health, illiteracy and economic inefficiency would have to be tackled through appropriate agencies under an all India plan, but along with the multifarious programmes of the nation, building a programme of social security would lead the way to a new and better life for the masses of India. He also presented in three facts (a) Social Insurance in general, (b) Social Security in India and (c) Social Security in some foreign lands.

Sinha (1987) had the view that social security to workers would ultimately accelerate the progress and prosperity. With the breaking down of the joint family system the need to provide greater social security, particularly in industrial and urban sectors had become all the more urgent. Guhan (1988) discussed the evolution of a social security system in the industrial countries. The social security legislation for industrial workers suffered from several shortcomings, which limit, or even spoil effective access of workers to various benefits.

Bhogoliwal (1983) explained the various hazards and types of insecurity confronting the workers may be, firstly, there may be income insecurity and hazards arising out of it; such insecurity may exist owing to 1) inadequate wages, 2) Faulty methods of wage employment, illegal deductions, faulty calculation, etc. 3) Layoffs dismissals and retrenchments. Secondly, there may be occupational insecurity, which may occur due to 1) occupational diseases, 2) Improper conditions of work, 3) industrial accidents. Thirdly, there may be natural owing to natural factors such as old age invalidity, death of a breadwinner, sickness and maternity. The author also revealed that these hazards and type of insecurity sought to be eliminated through the legislations which are discussed in the study were Minimum Wages Act, Payment of Wages Act, Industrial Disputes Act, Workmen's Compensation Act, Employees State Insurance Act, and Maternity Benefits Act.

ILO (1984) used by to denote protection against economic and social distress caused by the stoppage or fall income resulting from death, old age, sickness, and employment injury, maternity and temporary unemployment. Dreze and Sen (1989) the connotation of the term has been broadened by Dreze and Sen, who regard social security as an objective to be pursued through a public meaner rather than narrowly defined set of particular strategies.

Schottland (1967) discussed the background and present status of various social security and related programmes. The author stated that the progress towards the goal of universal coverage of the entire population will involve the extension of U.S. social security programmes to all gainfully employed and their dependents and all needy persons not otherwise covered should be eligible for general assistance.

ILC (2001) reported that the objective of this discussion is to establish an ILO vision of social security that, while continuing to be rooted in the basic principles of the ILO, responds to the new issues and challenges facing social security. In a second stage, this may lead to the development of new instruments or to the possible updating or revision of existing standards. The interconnections between social security, job and improvement; augmentation of the individual scope of social assurance; gender orientation uniformity; the financing of standardized social security; extending the social dialog; and suggestions for future ILO work.

It analyzes the part of an unemployment protection plan, especially in center salary nations. It then examines the potential advantages of constrained work insurance conspires that could give provisional job to underemployed laborers, predominantly in poorer creating nations. Ultimately, the part surveys different courses in which social security and business approaches can strengthen one another, and how these cooperative energies rely on upon the socio economic circumstances of individual nations. In most middle income countries, it might be conceivable to draw new non-secured gatherings into the national statutory social security framework. In general, there is a need for an integrated approach at the national level, providing linkages between various mechanisms and policies and avoiding the danger of a two-track system for those included in and those excluded from the national system.

The ILO is intrinsically bound to advance social security programmes and measures giving fundamental wage to all in need of assurance. Social security frameworks give nine sorts of profits as characterized in the in the government disability (least benchmarks) convention, 1952 (102) specifically, medical care, disorder and maternity, restorative consideration, infection and maternity benefits, family benefits, unemployment benefits, business harm, invalidity and survivor's benefits, seniority benefits. Hence, social security is the very establishment of a fair society; it is the essential wellspring of social authenticity (Mishra, 2001).

2.3. EXISTING REVIEW OF LIRTERATURE IN INDIA AND KARNATAKA

2.3.1. Social Security for the Unorganised workers Overview Trends

a. Collective Care Arrangement

Dev and Mooiji (2002) have diagramed the development drove and backing drove government social security course of action for the sloppy area in India. For the backing drove developer, the stress is laid on the preventive and defensive plans for the chaotic segment. It has attempted to cover the territories like the issues in standardized savings for chaotic part, support of the development elevating approaches to the disorderly laborers, backing drove government social security courses of action for the sloppy segment at the national and state level and reinforcing the adequacy of the current projects. In the connection of marketization, there is a real segment of society, which does not have the assets to enter the business sector operation and subsequently the legislature and the individuals who are as of now in the business have the obligation in giving government social security on the sloppy part. The requirement for open private association in giving social or financial security to disorderly specialists is stressed.

A study by John, C.p (2004) stresses the expansive crevices existing between the rich and the poor and the chaotic laborers, and the sorted out specialists have driven in a few nations to endeavors at giving social and financial security to the poor and to the disorderly parts. One of its suggestions has been the breakdown of the ordinary government social security set-up. He endeavors, mostly in the center of the main development specialists (19 every penny) in Keral state.

Work in the sloppy/casual area represents around 85 percent of the working populace in Kerala. Welfare Funds of government managed savings for laborers in the sloppy part have a background marked by more than three decades in Kerala. Standardized saving advantages are given fundamentally as provident stores, paid to laborers on superannuation, month to month benefits, and tip. Social protection is given as an ex great installment in the occasion of incapacity or passing; a humble installment is made on the occasion of treatment for sickness wellbeing. Welfare help comprises of money related support for lodging, instruction of youngsters, and marriage of little girls.

Among the development specialists, a positive relationship was found between the dynamic cooperation of laborers in exchange union movement and participation in Welfare Fund. Development specialists captivated themselves amid their extra time in horticulture and other non-rural exercises. Pay rates existing in the development area are one of the most elevated in the disorderly segment in the state. Salary for development work is barely sufficient to meet fundamental family prerequisites. Despite the fact that new era infrequently enters this field, the unemployment rate among the groups of development laborers is low (19 every penny). The normal month to month family pay of the parts of the Welfare Fund was discovered to be lower than that of the non-parts; it must have been the low wages that constrained them to join the Welfare Fund as a method for government social security.

Kannan and Srivastava (2006) reviewed an extensive standardized savings plan for the sloppy area which had been proposed without precedent in India. The proposal by the National Commission for Enterprises in the Unorganized Sector (NCEUS) tried to create a solid workforce that this would have a positive effect on national pay and monetary development. The plan was expected to cover disorder, maternity, seniority and the demise and proposed a participatory framework with some commitment from the laborers.

Kannan and Pillai (2007a) endeavor at a basic evaluation of the authentic advancement and experience of standardized savings activities in Kerala, India. The improvement experience of Kerala in an applied structure of participatory advancement, which we translate in abroad a setting of association and assembly of individuals at particular points of verifiable advancement of a general public. Along these lines participatory advancements, in our perspective is supported in the dynamic procedure of acknowledgment of human rights and therefore being developed; that is, open activity, with a compelling open interest and a willing open supply, molded by the true blue capacity of the state. It is additionally endeavored to sort the on-going standardized savings plans as indicated by the definitional structure of our study. That is, as far as the definitional division of government social security into fundamental and unforeseen standardized savings. The advancement as evacuation of all "un opportunities" from all conceivable vulnerabilities, to both difficulty and inadequacy. Social security is the aggregate consideration instrument to meet such vulnerabilities, and thusly is the intends to achieve advancement, which thus shows the dynamic acknowledgment of fundamental rights.

Frye (2005) revealed that extending social security to developing country's particular emphasis on health care and informal economy workers. Access to social

security is internationally acknowledged as a human right, but in fact, is one that is far more honored in its breach than in its enforcement, and is frequently not readily accessible to the most vulnerable in society. The growth of the informal economy, both in developing and developed countries has exposed the weaknesses and shortcomings inherent in the traditional approach to the provision of social security to those who fall outside of the formal economy. It seeks to explore some of the reasons for the shortcomings in the current cover of social security, to consider what options exist for extending a healthcare provision, and to consider the role that trade unions could play in extending health care.

b. Public Action for Unorganized Sector in India

Datta (1998) discussed the public action, social security and unorganized sector for mathadi workers labour market in Mumbai. The unionization of mathadi workers as a case of public action enabling these manual workers in the unorganised sector to achieve protective social security benefits. Notwithstanding the various constraints posed by the salient characteristics of the unorganised sector in India, the study has shown that it is possible to improve the low standard of living of the 'working poor' through collective, purposeful manipulation of the public environment- the public action, whether by means of legislation, lobbying or self-organisation. In this regard, one can learn from the experience of SEWA, which organised the home-based workers and has been able to get them social protection. There is no reason why the enormous problems faced by the workers of the power loom sector in Maharashtra cannot be reduced by enacting legislation, irrespective of the various constraints coming in the way. Same is true for domestic workers. In this regard, the callousness of the policy-makers rationalised on the basis of financial constraints, stands exposed. However, it seems protective social security is not sufficient enough for social mobility. Promotional social security measures related

to investment in human capital and social capital, which builds the social capabilities of individual, are essential to move out of the secondary labour markets.

Kannan and Pillai (2007b) attempt at a critical appraisal of the historical development and experience of social security initiatives in Orissa, India. Unlike in the context of Kerala, a un-favorable dynamics of the historical conjunction of ecological, economic, social, and institutional conditions in Orissa have worked itself out to contribute to the high level of insecurity there. As history shows social insecurity looms large in the void of the dynamics of public action, that is, the dialectics of unyielding public demand and unhesitant state supply. However, history has again experienced that characterize social security quite distinctly with a benevolent state supply alone defining public action (of course as a legitimate function of the state).

Ramakumar (2006) explores the relationship between public action and the transformation of socioeconomic security of one of the most oppressed sections of Indian society-the *Dalits*—in Kerala. Specifically, the note analyses changes in land ownership, levels of education, access to credit, access to social security schemes and food distribution systems and income poverty of Dalit households participating in the agricultural wage work. The note is based as a case study of a Morazha village in the Malabar region of Kerala, which had one of the most oppressive agrarian systems in India during the colonial period.

The effort in this note was to trace the changes in the living conditions of Dalit agricultural labour households in Morazha over time, and relate these changes to the processes of public action that have marked the history of social-political life in Kerala. It was land reform that prepared ground and set the pace for every socio-economic advance made in Malabar after 1956-57. It is significant to note here that the long struggle for land

reform in Kerala was an integrated one: a struggle where there was a convergence of resistance against different forms of class, caste- and gender-based discriminations. Land reforms changed the conditions in which labour power was sold; it freed workers to sell their labour power to the employers of their choice. *It hit at the very basis of caste-based atrocities by undermining not only feudal landlords, but also the traditional economic base of upper caste domination.* Land reforms also provided worker households with homestead land free of cost. The income from homesteads supplemented household incomes and helped raise food intake and nutrition. Legislation by the state provided for an innovative pension scheme for unorganised workers. The public distribution system of the state served effectively to improve nutrition. The political movement for land reform played an important role in eliminating older forms of usury-based exploitation, and to establish cooperative credit institutions.

The conditions of life of Dalits in Morazha in 2000-01 were very different from what Thomas Shea had noted in 1955. Shea had characterised the conditions of life of Dalit agricultural workers as ‘wretched in the extreme’ (Shea 1955). Changes in the quality of life of Dalit people in Morazha after 1955 were through a weakening of the factors that lead to ‘wretched’ conditions of life. Public action was the driving force behind this transformation, and the breakup of the traditional agrarian power of the state through land reform was the most critical step.

c. Discrimination of Unorganised workers in India

Kamble (2007) argued that the Union Government of India has paid a special attention towards the social justice, which is complementary to the goal of a socialistic pattern of society as well as social welfare maximization. Having intension to promote social justice and empowerment as well as social development, a variety of activities,

schemes, programmes and measures are being introduced and enforced by the Union Government of India. But the present position of social justice in India reveals that the Union Government of India has not been succeeded in promoting the level of social justice in India. It is necessary to undertake honest and rigorous efforts in that direction. Today also, the incidence and the rate of crime against SCs and STs are significant. Hence, it is a thing of serious concern, which demands due to attempts in the proper direction.

Education has a special role in promoting social justice as well as social welfare maximisation and social development. But the picture of literacy among SCs and STs is black, which indicates a significant gap with the widening trend. Comparatively, the level of literacy among the male population from SCs and STs is better, but there is a significant scope for improvement concerning their females. As far as budgetary operations concerning social justice is concerned, the Union Government of India has paid a considerable attention to the promotion of social justice, which is adequately proved by the growth rate of expenditure on social justice.

The people from SC category have got a comparatively smaller share of outlays of the central government on social justice. This needs to be taken into consideration. It is a thing of welcome that the central government is more cautious about the social justice for the STs as indicated by the growth rate as well as the relative share of the expenditure of social justice is taken into account. It is observed that the Government of India has paid increased attention towards the welfare of the handicapped, which is a thing of appreciation. But the welfare of the child is a neglected issue by this government. The noteworthy things about the efforts of the Union Government of India towards maintenance of social justice through budgetary operations are considered. It has failed in disposing of the total financial resources assigned.

Sundram (2008) an analysis of labour productivity in the organized-unorganized segments of broad industry groups for 1999-2000 and 2004-05 is followed by an examination of differences across the organized-unorganized divide in average daily earnings and in the poverty status of adult workers in non-agricultural activities for 2004-05. Poverty-status of usual (principal) status workers in non-agriculture shows that, across the three broad types of enterprises analysed, the headcount ratios for all workers taken together is the lowest in the corporate segment of the organized sector and the highest in the unorganized sector with the headcount ratio of workers in the non-corporate factory sector lying in between.

Dev (2002) discussed the poor people are too poor to be unemployed for a long time instead, the concept of 'working poor'. In other words, many people are working at low wages and low working conditions in agriculture and the informal sector. Therefore, the challenge is to shift these workers to higher productivity (therefore, higher wage) sectors and also create new jobs in the non-agriculture sector. Thus, the real nature of the unemployment problem is not that people are not 'employed' in some activity, but that large number of those classified as employed engage in low quality employment, which does not provide adequate income to keep a family above the poverty line. The employment strategy, we need. Therefore, is not a strategy that ensures an adequate growth in the volume of employment, but one that ensures a sufficient growth in quality employment opportunities.

D. Social Exclusion

Thorat (2005) it endeavors to address two interrelated issues. Initially, it tries to conceptualize the nature and measurements of the "Prohibition Linked Deprivation" of socially weakness bunches, especially the Dalit in Indian society. In that endeavors, it

explained the idea and importance of standing based avoidance, and its suggestions for the destitution of barred gatherings. Furthermore, in this hypothetical scenario, it tries to give experimental confirmation on the act of standing based rejection and separation and refusal of rights to Dalits-in civil, social, social, political and financial circles driving absence of pay procuring capital resources like farming area, occupation, training and social needs like housing, water, power.

Sen (2000) studied that the idea of social exclusion, particularly in the context of deprivation and poverty. How much additional ground, it breaks must depend on what our pre-existing concept of poverty was. If (as is the case in many traditional analyses of deprivation and underdevelopment) poverty is seen in terms of income deprivation only, then introducing the notion of social exclusion as a part of poverty would vastly broaden the domain of poverty analysis. However, if poverty is seen as deprivation of basic capabilities, then there is no real expansion of the domain of coverage, but a very important pointer to a useful investigative focus. In this study, social exclusion has been placed within the broader perspective of poverty as capability deprivation, and this conceptual linkage both provides more theoretical underpinning for the approach to social exclusion and help us to extend the practical use of the approach.

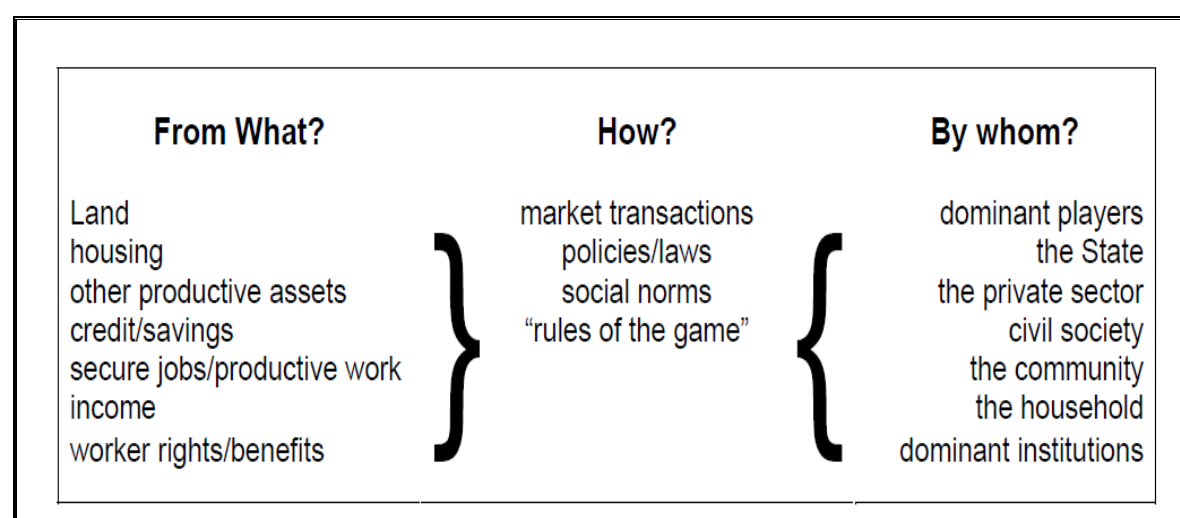
Marilyn Carr and Martha Chen (2004) seek to look at patterns of social exclusion and inclusion in the realm of work from the perspective of the working poor, especially women, in developing countries. In recent years, however, many have experienced an evolution of the labour market towards greater flexibility and a crisis of the welfare state. The rise in unemployment and in precarious jobs, seen as two dimensions of social exclusion, is blamed in part on the liberalization of trade. In contrast, most developing countries have never enjoyed full employment or a welfare state. Historically, in developing countries, social exclusion in the realm of work has primarily taken the form

of long-term employment in the informal economy: both self-employment and paid employment. More recently, there has been an increase in precarious paid jobs do, variously, to trade liberalization, other economic reforms and the strategies of formal businesses.

The terms of inclusion as on the forms of exclusion in the realm of work in developing countries. This is because the concept of unemployment does not “fit” the reality of much of the developing world. Moreover, globalization is widely credited with creating employment in developing countries: so the real question becomes “What type of jobs? On what terms?” For these reasons, the nature of the debate around social exclusion/inclusion in developing countries is somewhat different from the debate in developed countries and focuses more on: the terms of employment, not unemployment; precarious forms of self-employment, not just paid work; and exclusion from all factor markets, not just labour markets.

This is because there are many forms of exclusion and inclusion, which often operate simultaneously. Also, we do not see the various forms of exclusion and inclusion as simply points along a continuum between pure exclusion at one end and pure inclusion on the other. Rather, we conceptualize the various forms of social exclusion/inclusion as a hierarchy that operate simultaneously and in different ways in relation to individual workers or producers. Also, we see this hierarchy of social exclusion as being structured by dominant institutions and players, both national and supranational, who variously govern the overarching policy environment, the specific economic system (zone, chain, subsector) within which the workforce operates and the underlying social structures that determine who owns what and who does what.

The hierarchy of social exclusion/inclusion works in the realm of work. We need to be able to answer three questions: namely, exclusion or inclusion of what, how and by whom. In the realm of work, the answers to these questions can be depicted as follows.



E. Social Capital in Unorganised Sector

Ginneken (2003) shows that in many middle-income countries, statutory social insurance can form the basis for the extension process. However, this is generally not so in the low-income countries, where only a small minority of the population is covered by social security. In particular, for these countries, the paper pleads for experimentation with area-based schemes. It also recognizes the need for additional international financing of some basic social security schemes, if coverage is to be extended to everyone over the next 15 to 25 years. Social security should be recognized as a major instrument to deal with some of the negative social consequences of globalization. National policies should consist of improving and reforming statutory social insurance programmes of promoting community- and area-based social insurance schemes, and of enhancing cost-effective tax-financed social benefits. At the international level, there is a need for a few simple indicators on social security coverage, for advocacy measures to get social security at the top of the development agenda, for experimentation with new mechanisms to reach

workers in the informal economy, as well as for knowledge development and technical assistance. Many of these elements will be included in the “Global campaign on social security and coverage for all” that the ILO is to launch at the beginning of 2003.

Justino (2003) examined the case for the implementation of social protection policies in developing countries. Despite the fact that high levels of poverty in developing countries provide a strong justification for the establishment of programmes of social protection in those economies, there are strong doubts in the literature over the viability of implementing social security in developing countries. Those doubts result the fragile structures that characterise developing economies, in particularly the lack of adequate financial and labour markets, the high probability of tax evasion and the exposure of developing economies to political pressure from powerful groups against the implementation of social protection programmes. However, that expenditure on social services can have important endogenous effects on economic growth in India, one of the poorest countries in the world. Thus, even if social protection is not regarded as the primary means by which developing economies raise their levels of well-being and create the conditions for sustainable development and economic growth, their contribution towards that objective must not be underestimated.

f. Social Network for the Unorganised Workers

Rao (1998) studied the general profile of the women workers in beedi industry at the macro-level in India. The production of beedi is at the corporate, industrial level on the line of a cottage industry. These women's earnings are meager. They work on a piece rate basis and earn as low as 40 rupees for 1,000 beedies rolled. The leading states in case of beedi manufacturing are West Bengal, Kerala and Tamil Nadu. The beedi workers are exposed to dust and nicotine, causing respiratory diseases and infertility in young women.

Thorat (1999) says that the majority of scheduled castes is engaged mainly in the unorganized sector like agriculture and rural non-farm and urban industrial sector. The main social security cover for workers in the sector is in the form of some targeted programmes, which provide capital and other productive assets, including agriculture land, supplementary wage employment and education and skill development to take self or wage-employment. The main impact of these programmes refers to the scheduled castes at the macro-level. These social security measures are examined by evaluating the status with respect to occupational pattern, unemployment and poverty in rural and urban areas. The vast majority of scheduled caste wage labour households are without social security cover of minimum income and living standard. This implies that it is necessary to have a close look at the working of anti-poverty programmes in terms of level and coverage.

Willigen and Chadha (2003) discussed about comparative analysis of the available research on the social networks of older persons in India. The highlights of the available studies include network size, core networks and beyond, life-course changes in networks, impacts of residency in old-age homes, gender differences, and joint and nuclear family residence. Because the research demonstrates that social networks are important for the welfare of older Indians, one can conclude that social policy that encourages the maintenance of robust networks throughout the life course may be worth pursuing. One aspect of policy is discussed. The analysis of the relationship between social network and gender suggests that current policies that can be seen as supporting gender inequality in terms of property may have a negative impact on the networks of older women.

Rajasekhar, *et. al.* (2005) conducted a study in Karnataka and used a participatory method to derive the perceived social security needs of unorganised sector workers. Among the workers surveyed, 92.3 per cent felt that the benefits towards old age,

unemployment, death, sickness and employment injury were relevant for them. Women in the reproductive age groups also felt that maternity benefits were important. Each respondent was shown various pictures of these six types of needs and asked to assign priority to these needs. Workers in the informal sector were not homogenous and various segments between them had different priorities. Among the informal workers, agricultural labourers felt that old age was a major concern followed by unemployment. Among construction workers, unemployment followed by old age and employment injury was assigned a priority. Among domestic workers, too, old age security was the major concern, followed by unemployment and sickness. An interesting aspect of this study was that about 7.7 percent of the sample workers were unwilling to rank their priorities for security. It was found that these included the highly vulnerable category of households for whom all these insecurities were obviously not important enough since their basic entitlement had not been met.

Rajasekhar *et al* (2006) examined that main coverage of in this context, agriculture labour, domestic workers and construction workers. A large majority of organized workers is simply uncovered by any protective employment security schemes. An important constraint to the realization of the benefit of employment programmes is the ‘lumping’ of the unorganized sector as one homogeneous unit by the policy makers. Employment security means primarily the guarantee of continuous employment and after this is a guaranteed policy intending to regulate conditions of employment, etc. Basic suggestions are—domestic workers have employment throughout the year, but their income is exploitative; construction workers are highly vulnerable with respect to their employment; Agricultural workers fall in between these two extreme groups. Such programmes have the potential to help agricultural labourers cope with periods of

unemployment (in addition, they also contribute to the food security of households) but only if they are not mis-managed.

Saravanan (2001) writes about social security initiatives in the unorganized sector in the case study of woman *beedi* workers in rural areas of Tamil Nadu. The main coverage of the woman *beedi* workers in rural areas of the social security initiatives has not reached the target and thus has not produced the expected results, due to meddling of contractors, agents, who exploited most of them. The impact of social security initiatives woman *beedi* workers both in terms of protective and promotional measures in the North Arcot district. Changes in the nature of occupation in *beedi* industries in mid terms of 1980s, *beedi* manufacturing took place in the factories/sheds in katteri village, when the proportion of the work force was higher in non-household activities and low in household activities. It shows that the women workers are not being treated as a labour force officially and their output is added to that of the male members of the household. Consequently, they are not entitled to avail the social security benefits, leading to further deterioration of their condition. In other words, the productivity of the woman *beedi* workers is being undermined, technically resulting in the denial of all statutory benefit in the rural area. It is based on existing ‘contract’, and ‘agent’ system, which should be abolished because the contractors not only exploit the woman *beedi* workers by providing low wages and low quantity of raw materials but also keep them away from availing the benefit from good social security initiatives. All the workers who are associated with the different stages of *beedi* manufacturing should be recognized by the govt. *Beedi* workers could be reckoned with, and different forms of exploitation should be avoided. These arrangements will not only be helpful to the workers, but also for the government to make appropriate policies in the future.

NCEUS (2007) reports showed that agricultural labourers, estimated at 87 million in 2004-05, constituted 34 per cent of about 253 million agricultural workers, i.e., farmers and agricultural labourers. Agricultural labourers are characterised by poor physical and human capital and also the highest poverty levels. Socially backward groups like the Scheduled Castes and the Scheduled Tribes feature prominently in the group. Agricultural labourers take up manual activities in agriculture in return for wages. Agricultural labourers are unable to secure even the minimally acceptable standard of living for himself and his family. This is mainly due to the seasonal nature of agricultural work where they do not receive full days of employment during the year. Further, the wage rates for agricultural operations are very low so that the income needs of the labourers are not met adequately. The consequence is the high levels of poverty among the agricultural labourers. Further, in the absence of any provisions for social security for the informal sector in general and particularly for agricultural workers, their condition is still worse.

g. Social Insecurity for the Unorganized Workers

Unni (1998) reviewed the concept of work, production boundary, unorganised sector, and certain categories of workers. She also analysed various methodologies for estimation of labour force and contribution to gross domestic product. It has been stated that the unorganised sector and other hidden economic activities have gained prominence in the context of structural adjustments, globalisation and other problems. But emphasis is laid to recognise the work of unorganised sector workers, especially the women worker since their employment in this sector is significant and bear the maximum effect.

Unni and Rani (2001) presented a broad definition of social protection to include basic securities, such as income, food, health, shelter and economic securities, including

income generating productive work. A conceptual framework was developed to analyse the causes of the insecurities of informal workers, identify the core needs of social protection, develop instruments and visualise the institutional mechanism for addressing these needs. Using evidence from a micro survey of household, they stressed that the insecurities of informal workers arise not only from random shocks but also from the structural features of the household and their nature of work.

Unni and Rani (2002a) studied people's social security concerns at the household level. It was reported that nearly half the workers felt that the nature of their work had an adverse effect on their health. While this finding may be based on the perceptions of the individual workers, their poor working environment and low income status, along with a high proportion of chronic addiction and illness, leads to insecurity among the households working in the informal sector. The vulnerability of the poor informal worker's increases when they have to pay fully on their own for their medical care with no subsidy or support. The study found that about 79 percent of the workers paid for the entire cost of medical care without any support. The precarious existence of these workers is quite evident. The workers not only suffered a loss of income due to sickness or ill health, but also had to bear the entire cost burden of health care. Further, less than 5 per cent of the workers had some form of medical insurance. Even this was mainly because the sample consisted of some SEWA members, a trade union providing some medical insurance cover to its members.

Unni and Rani (2002b) took up a study on social protection to incorporate both fundamental and financial security. A calculated structure is advanced in which to break down the reason for the insecurities of casual specialists, to recognize the center needs of social security, and to create instruments and envision the institutional components that can address those needs. The conceivable estimation of each one kind of security, the

current instruments and conceivable institutional system to convey them is then examined. The estimation of shakiness at the macro level is focused around optional information while at the micro level, it is primarily focused around an overview directed in Gujarat. Be that as it may, it needs to be stressed here that expanding globalization throughout the most recent decade is altering the part of the state through different business components.

In this changed situation, the state ought not exonerate itself of the obligation of giving the center needs, both essential and monetary, yet the subject of how it is going to activate the assets for these exercises remains a riddle. This worry generally emerges in light of the fact that a huge extent of the populace in creating nations, in the same way as India, is in the casual division and does not specifically pay charges. Inventive and effectively implementable routines for assembling assets are liable to be one of the key difficulties for arrangements in social insurance distinguished various private-business and NGO activities toward social security. These activities need to be fortified, and numerous more inventive methodologies must be conceived keeping in mind the end goal to give social security to poor people, casual specialists. The contention that the reasons for frailty are both irregular stuns, and structural gimmicks focus on the need to address both the monetary and fundamental security issues.

Unni and Rani (2003) the emphasis on the three pillars of security for informal workers. Basic security is important in the process of labour reproduction, and policy-makers cannot ignore this fact. Basic security is not overtly addressed in any of the frameworks proposed by the multilateral agencies. While basic security is essential for informal workers, it is a long-term objective. Any strategy, including basic education and health, will have its impact only in the next generation. Reproduction of the labour force

overtime and building secure and sustainable futures requires social protection mechanisms that enhance the capabilities and entitlements of the workers.

The vulnerability of informal sector workers or the “working poor”, however, needs to be addressed immediately. These issues are addressed in the proposed framework by way of strong economic policies and instruments focused on each segment (status) of informal workers. Special emphasis on macroeconomic and trade policies, credit and market access policies and infrastructure policies is required for these workers. In conclusion, one needs to look for security not just in the ‘social’ bag of needs and provisions, or not just in social security. A more comprehensive approach to social protection needs further thought and policies targeted at specific segments of informal workers. The scope and impact of existing business and other established policy domains also need to be questioned.

Dhas and Helen (2008) an attempt has been made to understand the nature and growth of unorganised workers, the initiatives of social security towards unorganised workers and to highlight the needs of the unorganised workers on social security aspects. The unorganised workers account for about 93 per cent of the total workforce and there is a steady growth in it over years in India. India had a long tradition of social security and social assistance system directed particularly towards the more vulnerable sections of society. The institution of self-sufficient village communities, the system of common property resources, and the system of joint families and the practice of making endowments for religious and charitable provided the required social security and assistance to the needy and poor of the nation. These informal arrangements of social security measures underwent steady and inevitable erosion. That even after independence, the State was concerned more with the problems of industrial. It was argued and organised work force and neglected the rural and unorganized labour force on social

security matters to a greater extent, until recent past. The social security initiatives of the Centre, State and NGOs indicated that the needs are much more than the supports provided, and the efforts must be targeted and vast enough to cover the growing unorganised workers. In this context, it is argued that the major security needs of the unorganised workers are food security, nutritional security, health security, housing security, employment security, income security, life and accident security, and old age security.

Gulati (1990) examines the principal features of the pension scheme for agricultural workers in Kerala, the first Indian state to experiment with such a scheme. Agricultural workers who constitute one-third of the employed labour force are the single largest category of workers. The pension amount given to them, though extremely meager covers the basic food requirements. Though the expenditure in terms of the proportion of the state income spent on it currently is very small, given the speed at which aging is taking place it may not be unsubstantial in the future. Moreover, there is bound to be demand from other workers in the unorganised sector that will have to be covered. Given that the state government's own employees, who too will be living longer than today and who will be no less determined in their demands for additional social insurance may lay claim to such a large proportion of the state government's resources that the genuine modest claims for social security of the less privileged groups may become difficult to meet. Will the government be able to shoulder this additional increasing responsibility to a very deserving section of the population?

ILO (1995) defined that Social Security Schemes in developing countries generally apply to wage earners in stable jobs in an industrial urban setting. Other categories of workers and especially the overwhelming majority of the working population; who live in rural areas remain uncovered?. Thus the gap between the

relatively well-off and poor may well be increased rather than diminished by such schemes. Many schemes inherited from colonial regimes benefit those who occupy a commanding position in the power structure, including the military and civil service, the prosperous and better educated in other occupations. Some assistance schemes such as family benefits are patterned on schemes in the developing countries devised for very different demographic situations. Moreover, when social protection schemes are financed by state revenue derived from indirect taxes, which is sometimes the case, part of the cost of the benefits paid to the already better off bears most heavily on the poor.”

A study by Remesh (2007) talked about real option approaches and new activities to address the social security issues of unorganized workers in India. To contextualize the examination, it starts with a diagram of the becoming casual division in India and clarifies its work market suggestions, giving extraordinary accentuation to social security angles. Aside from this, the article likewise gives a basic diagram of until now executed national and state level social security measures for the unorganised segment work in the nation.

Various efforts of the Government of India, in recent years, such as designing of new social security schemes, the introduction of innovative methods towards effective identification and enrollment of beneficiaries, contemplation of a comprehensive legislation to ensure social protection for unorganised sector workers and so on testifies a paradigm shift in the social security front. Also, of late, there has been an increased emphasis on creating enabling frameworks and promotional measures towards ensuring effective social protection to the poor (especially for those in the unorganised segments of the workforce) and enhancing their reservation income in the labour market. The past decade witnessed an unprecedented revival in the social security scenario of India, due to an increased recognition by the government, apropos the adverse labour market implications of the growing informal sector, in an era of globalisation of economies and

production systems. Some of these interventions and initiatives, though require further refinements and proper enforcement, invite more informed discussions at the national and international level.

A welcome aspect of these new initiatives is the visible efforts of the government towards designing and implementing right-based social security systems, along with enabling governance structures, which *inter alia* seek more participation from all other stakeholders, including the targeted beneficiaries themselves.

Vanneman *et al* (2006) presents that using original data from a newly collected nationally representative survey of 40,000 households in India, the examine the associations of various dimensions of social capital with each other and with contextual and individual determinants. The main focus on three measures of social capital: a positional generator of social networks, a count of memberships in formal organizations, and a subjective index of confidence in institutions. All three scales show good internal reliabilities. Associations between the three are quite low. However, suggesting that, in India at least, there seems to be little generalization from one type of social capital to another. Further analysis reveals that all three scales reveal strong geographic patterning across India, but only the social networks measure also shows strong relationships with social position within communities. Network contacts are more extensive for high caste, wealthy, and well-educated households. Similar household status, associations are much weaker for confidence in institutions and for membership in organizations. These more formal, institutionalized dimensions of social capital depend more on the presence of institutions in the local area, while the more informal measures of social networks reflected also an individual's position within the community.

Social capital has been a useful conceptual umbrella covering several more well-defined forms such as networks, group memberships, civic and political participation as well as subjective aspects such as confidence in institutions and trust in people. The examined that informal social capital will be more closely associated with individuals' social position, and formal social capital will be more closely associated with the social context of the individual. In India, both organizational memberships and confidence in institutions are more closely associated with the state and urbanization of one's residence than with one's social position. The availability of formal social institutions often varies dramatically across communities so where one resides will often be the major determinant of linkages with these formal institutions.

Informal networks, however, are more universally available, so access to these networks is more likely determined by the individual characteristics, especially their local social status. Thus, in India, the social networks' scale is strongly related to household wealth, education, and caste position. It is also related to context – where one lives-but only modestly when compared to the importance of social position or when compared to the importance of locational context for formal social capital. On the other hand, we found no support for our hypothesis that subjective social capital will be more closely associated with the individual than with the individual's social context. We were handicapped somewhat in evaluating this hypothesis by not being able to construct a generalized trust question (subjective, informal social capital). Nevertheless, between formal social capital, subjective confidence in institutions was less associated with both locational context and social position than was objective membership in organizations.

Nirmala (2009) examined the trends and pattern of growth of the informal sector in India, and its linkage with poverty and economic growth by region and gender during 1977-78 to 2004-05. The study revealed huge informalisation of the labour market in the

country, raising questions of the quality of employment *vis-a-vis* the impressive economic growth achieved by the country. Females are largely concentrated in the sector, and predominately engaged in agriculture. There is increased casualization of employment, particularly among the males and in rural areas. Self-employment among females is on the rise, mainly due to the various female-targeted poverty alleviation and employment generating programmes launched by the Indian government since the early 1980s. However, the quality of self-employment also needs to be examined, as studies reveal their economic activities to be mainly less productive and remunerative.

The incidence of poverty is higher among the unorganized sector workers, which is greater among the socially backward worker groups. Growth rates in average wage earnings do not reflect the transmission of growth benefits to the workers in the unorganized sector either. In fact, a negative growth in average wages has been recorded in urban areas. Significant gender gaps in wages is found to exist within and across regions among the casual labourers, which perpetuates gender inequity.

The analyses of informalisation of Indian labour market by gender and across a region revealed that while poverty significantly increased informalisation in rural areas, migration and economic growth significantly reduced it. Whereas in urban areas, migration significantly contributed to informalisation of employment, urbanization reduced it. In both cases, human development indicated signs of reduction in informalisation of the labour market, and significantly so for the combined workers.

In its August 2007 report, the NCEUS (2007) recommended a 13-point Action Plan for improvement of the quality of employment in the unorganized/informal sector, which include a) Protective measures for workers, in the form of minimum work hours and wages, and social security benefits “covering life, health, disability, maternity and old

age pension”; b) package of measures targeting small and medium farmers; land and water management programmes; credit facility with outreach and accessibility; and debt relief commissions to handle natural or market-related agrarian distress; c) measures to improve growth of the non-18 agricultural sector through improved credit flow; encouraging microfinance institutions (MFIs) and self-help groups (SHGs) for livelihood promotion and creation of a National Fund to cater to both agriculture and non-agriculture sectors not covered by National bank for Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI); and d) measures for expansion of employment and improved employability by strengthening self-employment programmes; National Rural Employment Guarantee Act (NREGA) programme and its universalisation to all districts, and to increase employability through skill development through on-job-training cum employment assurance programme by providing Rupees (Rs.) 5000/- per person as incentive to any employer willing to provide on-job skill enhancement and training for a year.

In the World Labour Report (ILO 2000), ILO incorporates all groups of workers in its new definition of social protection. However, the modalities seem to be clearly thought out for only the salaried and wage earners; and the new type of self-employed, such as consultants and tail workers, which is mushrooming in the developed world. This new group of self-employed is emerging either primarily or in part as a means to avoid certain deductions at source (such as taxes) or who have a little choice but to accept work on a self-employed clandestine basis. These workers are often not covered by social security and are not subject to any employment protection legislation. The ILO appears to miss the self-employed of the lower echelons of society and the home workers, who need a more well thought out social protection agenda. The self-employment of the poor is mentioned, but no clear strategy of social protection is spelt out for them. The mechanism

to deliver social protection is, however, very clear in the ILO agenda. The emphasis is clearly on the State and its increasing role in this area. Though private initiatives are encouraged in various social security schemes, it is clearly specified that these schemes are not to be wholly determined by market forces (ILO 2000).

As noted by Dreze and Sen (1991), the ideas of "special" and "defensive" social security have a to a degree paternalistic ring. Be that as it may, the terms allude to the destination and not the org that would help to convey it. The creators contend for open activity for social security that incorporates the state, people in general and the support of each one of those included. Essentially, in spite of the fact that the accentuation is on the imperativeness of the state, no paternalistic part of the state is visualized. The part of business sectors, Non-Governmental Organizations (NGOs), member based organisations (MBOs) and common society are similarly essential.

A twofold methodology for security as essential and economics is scientifically (theoritically) helpful to divide the insecurities confronted by diverse segments of the population. It serves to picture the various types of core requirements for social protection. It is additionally helpful to highlight the way that the underlying driver of the unreliability lies in the nature of work: casual, low quality livelihood. Insecurities don't emerge exclusively from irregular shocks.

Sakthivel and Joddar (2006) analysed that the coverage of social security schemes had been largely against economically and socially vulnerable sections while regular workers were largely covered by the provident fund regime. The ever increasing army of casual and contract workers, even in the organised sector appeared to be had been discriminated against, not to speak of the entire self-employed, which accounted for a significant proportion of India's workforce. Although the statutory provisions of

provident fund were supposed to be applicable universally among industries specified in schedule. I, the evidence clearly pointed to a dismal state of affairs. So there was a crying need to enforce the same in the industries covered apart from revising the list of industries continuously.

Mehrotra (2008) analysed the conditions of work (for example, hours of work, hazardous nature of work, safety conditions and wage's rates) in the prevailing labour market conditions, where there is excess supply of labour. The unorganised sector workers themselves are fragmented and almost always not organised into unions, where they suffer from access to imperfect information and are not fully aware of their limited rights. To make it even more difficult, they are mostly illiterate or barely literate. If the pre-requisites for improving their conditions of work do not exist, he suggested that the state could focus its attention on improving the social protection for such workers, that is, social assistance and social insurance. This implies that the state should focus on doing the 'do able'.

Sankaran and Rao (1995) differentiate the terms unorganised and informal, and rightly argue that the number of workers is not the factor to distinguish the unorganised/informal from the organised. The organised sector can be distinguished from the unorganised by the coverage of legal protection, size of the establishment, capability of the workers organising themselves into unions, and production processes organised in a systematic manner that follows certain specified patterns. The authors consider the unorganised sector as the opposite or the residue of the organised sector. In the case of an informal sector, the distinguishing factors mentioned here that demarcate the organised from the unorganised cannot be applied. For instance, the licensing or permission requirements of shops selling medicines under the Drugs Act or of the eateries from the Municipal bodies. While the nature of medical practice or shops is highly organised,

systematic and sophisticated requiring high level of skills acquired through a formal education system, the nature of work involved in small to medium hotels cannot be said to be formal or organised. Work in numerous garment manufacturing units, many of which employ a large number of workers, is not organised in nature but entirely informal.

A study by Pillai (1996)an empirical verification of the effectiveness of these welfare fund schemes in providing social security to the casual workers in the unorganised sector through a case study of one of the oldest welfare fund schemes, namely, the Kerala Headload Workers Welfare Scheme. Our enquiry revealed, first of all, that the welfare fund;s scheme had brought about drastic changes in the living conditions of the workers both socially and economically. As regards head load workers welfare scheme, despite some inherent drawback of limited coverage (at present the scheme covers only around 4 per cent of the total head load workers engaged in major market centres); It ensures some regularity of employment and income for the workers. Although some of the welfare measures under the scheme are linked to days of employment and wages earned by workers, the benefits in general are found to be scale neutral. Moreover, the workers also gain incremental income through redistribution. The steady and regular income has also changed the lifestyle of the workers who elevates their status in society.

The regulation of employment of head load workers under the scheme ensures discipline among them as also facilitates a peaceful atmosphere in the workplaces which in the past used to witness sporadic clashes between workers and employers in the loading and unloading of goods and wage settlements leading to severe law and order problems. The scheme warrants a renewed role of trade unions more in the form of welfare activities by supporting the welfare board authorities in the implementation of the scheme.

On the employment front, the scheme has not made any profound negative impact, rather it seems to have resulted in some sort of reallocation of employment between workers within the scheme and outside. This is in the wake of employers preferring attached workers who are on their regular payrolls as also shifting of activities to non-scheme areas to avoid payment of levies. To sum up, the welfare fund scheme is found to be a new experiment not only in providing social security to the under-privileged segments of the workforce but also in the financing of social security for unorganised sector in a resource constrained economy. In the operation of the scheme, the government acts as a catalyst, while the welfare measures are financed with the levies collected from the employers and workers. As far as workers are concerned, the contribution not only gives them a sense of participation but also enables them to wrest a legitimate claim from their employers. Likewise, contribution from employers facilitates private sector participation in government-sponsored social security. Above all, the welfare fund scheme of financing of social security to the weaker section is relatively superior to other social assistance measures provided by the government because the former is essentially a self-financing mechanism, while the latter draw upon budgetary resources which a resource constrained government cannot afford for long. On this line, welfare fund schemes can also be considered as an alternative social safety net to protect the workers in the unorganised sector. Considering these positive aspects, the Kerala experiments can be a model for other states in their attempt at alleviation of poverty among weaker sections.

Jhabvala, Renana (1998) in her study at the macro level, emphasized on the need for social security for women workers and explored the mechanism for social security provisions, insurance, social security funds for women in unorganised sector. The

employment-based programmes should have social and financial security for women in the unorganised sector.

Jhabvala and Sinha (2001) based on the social security for woman workers in the unorganised sector in this studied since independence. There have been a number of schemes and programmes as designed to provide basic needs of social security coverage. Today the informal sector accounts for nearly 93 per cent of the workforce. A woman particularly is confined to unorganized sector employment with 96 per cent of all female workers being in this sector. The main concern of a woman worker centres on her family, especially her children. She takes sacrifices, responsibility of the children, sick and old, for feeding the family and for carrying on the family obligation like rituals, ceremonies. The mainly focus on this study is covered the two approaches to social security entitlement in this country: citizen-based approach and work-based approach.

The approach of the citizen-based entitlement is a 'right' approach; that is, a citizen of the country. To access certain services, in particular, the public distribution system, the health-care system and attempts by both central and state governments to provide other services in the form of social assistance, including widow pension schemes, old age pension, etc., The work-based approach means that statutory work based entitlement in India is the old age benefit schemes (particular, the Employees Provident Fund and The Public Provident Fund) and the health services (in particularly the Employees Social Insurance Scheme).

More and more workers are out of the social security net, and the coverage of both Employees Social Insurance Scheme (ESIS) and Employees Provident Fund (EPF) is shrinking, as is the number of workers covered the organised sector workers to have access to better quality and higher level of services have reached the unorganised sector

very minimally. Women are concentrated in the lower of the spectrum, in low paying and insecure jobs. Their work is insecure, irregular and often unrecognized. Social security in the unorganised sector is the obligation of the government where the various government departments are the provide workers, and citizens are the ‘beneficiaries’ or the ‘receivers’.

However, it has been found that the workers who have been able to organize the system become, more accountable. It is also found that organised workers begin to create their own social security systems in which government can contribute. It has been found that certain types of social security systems do promote organizing. In particular, studies of welfare boards have shown that workers tend to organize themselves in order to draw benefit from the boards and also to make the boards more effective. Moreover, women workers tend to organize better when they received, childcare facilities and other issues relating to childcare.

Organising the women in unorganised sector and provision of social security are closely linked. The two processes need to go side by side, and policies need to promote. Extending social security to the unorganized sector, particularly to the women worker is not merely a matter of extending existing organized sector scheme to new groups. Unorganised sector workers need employment, security, income security and social security simultaneously. The workers and citizens are the “beneficiaries” or the receivers. This breeds a lack of accountability and inefficiency within the system. However, it has been found that where the workers have been able to organize the system, they become more accountable. It is also found that organized workers begin to create their own social security in which governments can contribute.

Garg and Karan (2006) have emphasised the need to categorise the risk of a health security requirements on the basis of kinds of illness, i.e. minor illness, which can be treated at home and major illness requiring hospitalisation. The latter can be termed as a catastrophic risk. These risks have been further classified as those wherein the household health expenditure exceeds either a certain fraction of total household expenditures or their ability to pay.

Haeseleer and Jos Berghman (2003) provided the need to reform existing social security systems in low-income economies in order to alleviate poverty and guarantee economic security. Next, the challenges of globalisation for social security systems in a low-income country context are discussed. Here, it is contended that the effect and difficulties of globalization are genuine and build the need to overhaul government social security. He was suggesting that social security provision in low-income countries should be organised in a complementary way, drawing on the strengths of both formal and informal arrangements.

At the same time, the most likely path to economic modernisation and growth for most low-income countries is precisely through integration into the international economy. Obviously, existing social security systems need to be reformed in order to deal effectively with the negative effects of globalisation and to facilitate the integration of low income economies into the global economy. If no adequate social security policy is deployed that can manage external risks, on the one hand, and maintain or improve social stability and cohesion that can nurture economic development on the other, the benefits of economic globalisation for growth and welfare will be slim. Based on theoretical considerations and the empirical evidence provided by the country experience of Côte d'Ivoire, this article emphasised that future reforms of social security should be compatible with the socio-economic context of low-income countries and consist of a

complementary form of income security provision, drawing on the comparative advantage of both formal and informal mechanisms.

Jha (2009) the impact of food security on the disadvantaged sections in India. In his paper on 'Hunger in India', Amartya Sen (1981) said: 'India has not done well in tackling the pervasive presence of persistent hunger. What hold up Indian food consumption is not any operational inability to produce more food but a far-reaching failure to make the poor of the country able to afford enough food'. Unfortunately, the wage-earning agricultural labourers and toiling tribals are bearing the brunt of the faulty distribution mechanism, as well as subtle shifts in their exchange entitlements. While analysing the causes and consequences of food insecurity, this emphasizes distributional aspects and also examines the government schemes and provisions meant to secure food for the vulnerable sections of the society. Discussing the gross mismanagement and the serious loopholes in the implementation of these programmes, this highlights consequences, which include growing number of malnourished children and recurring instances of hunger deaths. The government's initiatives of dealing with food insecurity reflect its failure to grasp the realities of exclusion faced by the marginalized communities. Paradoxically, while the food surplus statistics indicate an upward shift, so do starvation deaths in different parts of the country. The lastly reiterates and illustrates the argument of this paper that the food security can be ensured through collective mobilization and sustained social action. The advocates need to initiate public action through community mobilization. Some of the vibrant and robust civil-society groups have taken the lead in enabling marginalized communities to assert their rights and entitlements in different parts of India. This has been substantiated through case illustration of grassroots mobilization and social action.

Ehmke, Ellen and Mara Skaletz (2009) demonstrated that reinforcing social security in monetary emergencies the requirement for a social protection floor. The current monetary and budgetary emergency has made weights on worldwide money related markets, national commercial enterprises and the work advertises alike. These weights have not just brought about the decimation of billions of benefits in the budgetary world additionally in climbing unemployment in both industrialized and creating nations, loss of pay and impoverishment. Social protection frameworks have long haul balancing out effects both on individual and national levels; particularly in times of emergency, which are times of high defenselessness for poor people. A worldwide reaction could be the presentation of the social floor in nations where social security is either non-existent or excessively restricted in its degree and extension.

Presenting social security plans is exorbitant where the essentials are missing, and particularly troublesome in times of fiscal requirements. Anyway, for all intents and purposes all nations have some social security instrument set up that can serve as a beginning stage for prompt responses to monetary and financial emergencies, and serve as an establishment for the advancement of reasonable, comprehensive social security structures in the long term. The quick impact of paying social security benefits in emergencies can be singular neediness mitigation. At the point when specialists and their families are empowered to keep putting resources into utilization, wellbeing and training, this will pay for the economy all in all by method for supporting the request and climbing benefit. Interests in social security, empower social orders to be better arranged for future monetary emergencies since these have a tendency to be cyclical. Despite the fact that the real emergency may be the most exceedingly awful subsequent to the Great Depression of the 1930s, it will likely not be the last. Working towards the widespread acknowledgment of a social floor and therefore the full acknowledgment of the privilege to social security

will pay off at this point and later on. It is never past the point where it is possible to put resources into social security; new schemes can in any case have positive impacts in the direct fallout of the current financial turmoil, and they can dodge comparable hardships in the times to come.

A study by Leigh, Andrew (2009) understanding the effect of informal care for an elderly or disabled person on labor market outcomes is important for developing policies targeted towards caregivers. While care giving does appear to have a modest negative impact on labor-force participation, this impact is only one-quarter to one-sixth as large in the panel as in the cross-section. Taking account of individual heterogeneity, the impact of care giving on other labor force outcomes, (and on life satisfaction) seems to be small or non-existent. Large estimated effects from cross-sectional regressions are most likely driven by individual heterogeneity. One possible interpretation of this result is that the impact of care giving on labor market outcomes and life satisfaction takes several years to manifest it. Another is that the causal effect of care giving on labor force outcomes, and life satisfaction is quite small. Although considerably more research remains to be done, it may be the case that the cross-sectional relationship between informal care and low labor - force participation in other countries is largely explained by individual heterogeneity.

h. Labour Circulation of informal workers

Kumar and Bingqin Li (2007) examined that the changes in the urban labor markets of China and India pose two significant social protection challenges. The first relates to increasing informal basis of working relationships. Given that informal work is assuming greater importance, and few newly created jobs offer full protection as they used to, the state needs to take a more active role in insuring that informal work is 'decent'. The second challenge relates to the role of state and non-state actors in ensuring

that workers can secure the guarantees and rights they are entitled to. Urban labor market changes in China and India entail challenges in social protection for self-employed and casual workers. This challenge is not only for the state but also confronts a range of civil-society organizations. Neither is this challenge a question of who should be responsible. The challenge is essentially one of securing the guarantees and rights associated with decent work and sustainable livelihoods. There is room for partnerships. However, it is essential that any potential partnership does not unduly compromise the guarantees and rights of those that are struggling to make a living.

I. Migration of Unorganized Workers

Singh (1997) observe that in the greater part of the creating nations, there are no respective assentions and no national enactment, determining the privileges of vagrant laborers, who don't. Accordingly, appreciate the profits of social security conspires in the nations to which they have moved nations. In the time of globalization, there has been becoming casualisation of laborers; in this way, specialists are battling for their work rights and their respect for life. For the most part, disorderly specialists have been experienced the issue of unemployment, absence of social security. The ILO appraisals propose that 150 million individuals are completely unemployed. Numerous more are compelled to squeeze out a living in easygoing or periodic employments, low profit self, independent work or different types of unemployment. Unemployment has been becoming millions as an aftereffect of the monetary emergency in Asia and different parts of the world; more than 50 percent of the world's populace has been barred today from any type of social security (Mishra, 2001).

Bremen's (2008) demonstrates that, the managers are just keen on boosting their material benefits, which they do by paying low and piece-evaluated wages without tolerating any obligation regarding the essential security. The majority of the migrant

don't have sufficient shelter, drinking water or toilet facilities. It has been watched that regular migrant in sugar processing plants in the Maharashtra and different states, they need to stay in makeshift shacks, cabins or in the open and have no right to gain entrance to safe drinking water. The Factories Act of 1948 makes it required on the managers to give drinking water, washing, showering offices for specialists and restrooms and urinals for laborers, and so forth. It was found from the reviewed sugar plants that drinking water, washing and showering offices; different offices were completely nonattendant for contract premise occasional transient laborers on the premises of the sugar industrial facilities (Salve, 1990).

Health hazards are a genuine issue for the migrant laborers in different divisions. Development and block oven migrant laborers experience the ill effects of various sicknesses, which are a consequence of their occupation or working conditions. Mischances and lung infections are regular among development workers. (Srivastav, 1998).the ILO evaluations propose that just 10 percent of the world's specialists have genuinely sufficient social security (Rodgers, 2001).

In 1997, the ILO presented the tradition about sexual behavior of women laborers at the work places. The meaning of inappropriate behavior embraced by ILO has been acknowledged by the govenment of India. In any case the developing informalisation or casualisation or minimization of women at work places genuine dangers in regards to the ILO tradition. Women workers in sloppy divisions are, by and large, sexually misused (Heggade,1998).

Migrant women specialists are presented to the danger of sexual harassment and exploitation. (acharya,1987, Sardamoni, 1995, Teerink,1995,) So far as women migrant workers are concerned, women workers work in different industrial facilities, in the same

way as sugar production lines, handlooms and force weavers cotton ginning factories for the way of transitory, occasional, low maintenance work. Notwithstanding, migrant women specialists in India, who are regularly in low talented occupations in segments not effectively secured by national work laws and guidelines, and helpless against different types of abuse, including sexual behavior at the spots of work (Mishra, 2001). Plus, India has the biggest number of world's working kids who are very nearly 40 every penny of the quantity of youngsters on the planet power. The frequency of kid laborers in the informal sector is much higher than those in the formal sorted out segment. (Nath, 1998).

Among four core work principles, the lamentable infringement in India is the act of child labour. Uniform work, gauges in the setting of youngster work can't be implemented in rural and urban areas of India. Unevenness of financial development makes it hard to apply uniform work norms. (Kothari, 1998).

Regarding subjugation work framework, bondage and servitude have been accounted for in the block ovens, stone quarries, building and street developments, horticulture and ranches, and other unorganized sectors in distinctive structures Nath, 1998. The extent of fortified work is more among migrant specialists, who fit in with retrogressive group, i.e. SCs and STs (Day by day Samarath, tenth May, 2009,).

As indicated by Bremen's study (2008), the new types of work servitude can likewise be found in provincial or urban-based commercial enterprises like rice plants, little scale floor covering workshop, diamond transforming ateliers and so forth. In all these cases; work servitude is a peculiarity of the occupation modalities of helpless fragments of the workforce in the casual segment of the economy. As such, the move taken by the state to end work subjugation has stayed inadequate (Bremen, 2008). It ought to be noted that Child Labor Prohibition and Abolition Act 1986, Bonded workable

framework (Abolition) Act 1976, Maternity Benefits Act, 1967, Equal Remuneration Act, and other labour laws have not been executed viably so as to enhance working status of migrant workers. These labour laws have not likewise secured specialists in the unorganized sectors areas in the nation.

Bremen (2008) found that absolutely the abrogation of the Bonded Labor Act (1976) was acquainted with battle strictures on the opportunity to fill in as a legitimate right. The order neglected to discharge this goal in light of the fact that it didn't go past tending to types of agrarian servitude, which still waited on the diverse parts of India. Also, the maternity benefits are not accessible for contract based migrant women workers and employed in agriculture, constructions, block furnaces and other transitory, regular, low maintenance work, on the grounds that they go under the unorganized sector.

In the sugar processing plants of Maharashtra state, it was observed that pregnant migrant women workers were found to be suffering from affliction like toxemia, nutritional pallor, trichomoniasis and so on. On account of disease emerging out of pregnancy, premature delivery pregnant migrant women workers, none of the served sugar plants gave therapeutic offices to regular migrant women workers in pre-birth and postnatal stages. (Ointment, 1990). There are critical differences in the procurement of maternity benefits. The infringement of the Maternity Act goes unchallenged on the grounds that there is no solid association of agreement premise occasional migrant workers in India.

Sophie Mitra (2005) analysing the social safety nets may reach the poor with disabilities in developing countries. It presents a framework for analyzing the inclusion of disability in social safety nets. The review of evidence on the relation between disability and poverty, and discusses the roles that safety nets may play with regard to disability.

Safety nets can reach persons with disabilities through inclusive mainstream programs as well as disability targeted programs. The proceeds to analyze different ways that can be used to include disability considerations in the implementation of mainstream safety nets through the reduction of physical, communication and social barriers surrounding such programs and through the careful design and evaluation of safety nets. The mainly focus of the research in disability targeting versus or in combination with disability mainstreaming is then discussed.

Kugler (2004) finds evidence of an increase in job turnover of formal workers covered by labour protection in relation to turnover of informal workers after a relaxation of job security provisions in Colombia. Almeida and Carneiro (2006) assess the effects of labour regulation on informality with cross-sectional, firm-level dataset for Brazil by focusing on law enforcement that varies by cities. Their results suggest that stricter enforcement lowers the share of informal workers, but also lowers productivity and wages. This study on India focuses on the efficiency and outcomes of the dispute settlement process rather than simply the flexibility offered by law to the employer. The effects of law enforcement at the micro-level in India have previously been studied, for instance, by Chemin (2004).

Besley and Burgess (2004) speculate that a higher degree of worker protection should affect firm productivity or output via a price-effect or an expropriation effect. The first refers to adjustment costs in the hiring and firing of labour. If these are high due to more pro-worker regulation, firms may substitute capital for labour. Labour regulation may also discourage firms currently not subject to regulations from expanding. The second refers to the worker's capacity to extract their share of returns to investment. If labour protection raises this, it may lower the desire of firms to invest and impede growth. With state-industry level panel data, the authors find that pro-worker amendments to

Industrial Dispute Act (IDA) have had a negative impact on productivity, output and employment in the organised manufacturing sector, and led to a substitution of labour by capital. With aggregate state-level data, they also show that pro-worker changes in regulation have raised the level of output in unorganised manufacturing and lowered it in organised manufacturing.

The Besley and Burgess regulation measure has been used in other studies on India and also subjected to critique (see e.g. Bhattacharjea, 2006 for later). Using this indicator, together with data on strikes and lockouts, Sanyal and Menon (2005) find that firm location choice is affected negatively by the number of Labour Courts, unions on register and days lost to industrial dispute activity in the state. A further study (Aghion et al., 2006), using the same labour protection measure as Besley and Burgess (2004) finds that the deregulation of industries that took place over the 1980s and 1990s in India led to better performance of industries that were located in states that had enacted more proemployer amendments to the IDA.

Hasan *et al.* (2004) find that trade liberalisation raises the elasticity of labour demand in the organised sector more in states that have more pro-employer regulation. They have made a slight ad hoc modification to the Besley-Burgess index. In a recent study, Amin (2006) uses a World Bank enterprise dataset of retail businesses in India and finds that labour regulation affects the substitution of labour by technology such as computers. There are fewer, but a growing number of studies on the effects of labour laws that focus on the informal and formal sector divide or the effects of law enforcement.

In a survey on Latin American countries, Heckman and Pages (2003) find that job security provisions to reduce the demand for labour for younger workers, exacerbate the formal-informal sector divide and raise inequality. In a study on Colombia and Brazil,

Pavcnik and Goldberg (2003) show that in Colombia's trade, liberalisation was accompanied with a rise in the firm's tendency to employ informal workers, but only prior to regulatory changes that increased labour market flexibility. Kugler (2004) finds evidence of an increase in job turnover of formal workers covered by labour protection in relation to turnover of informal workers after a relaxation of job security provisions in Colombia.

Almeida and Carneiro (2006) assess the effects of labour regulation on informality with cross-sectional, firm-level dataset for Brazil by focusing on law enforcement that varies by cities. Their results suggest that stricter enforcement lowers the share of informal workers, but also lowers productivity and wages. This study on India focuses on the efficiency and outcomes of the dispute settlement process rather than simply the flexibility offered by law to the employer. The effects of law enforcement at the micro-level in India have previously been studied, for instance, by Chemin (2004). He uses a cross-sectional dataset and focuses on High Court efficiency in general and among other things, it's the effects on unorganised firm finance, and sub-contracting. Although, the focus is different, the third part of the analysis in this study on contract work in unorganised firms bears some resemblance to the empirical work by Chemin.

A more general aspect on informality is raised, for instance, by Maloney (2004). He emphasises that the fact that informal sector employment is a choice for some is often neglected, and it cannot be taken for granted that informal sector workers are necessarily worse off than formal ones. The heterogeneity of informal workers also implies that the organised and unorganised sectors do not simply operate as two entirely separate sectors, but that links can exist between the two. This motivates the additional analysis on sub-contracting activity.

2.4. KARNATAKA EXPERIENCE

Karnataka is no exception. Studies of informal-sector workers in the state show that health shocks are the most common form of household crisis (Rajasekhar *et al* 2006, Rajasekhar, Suchitra and Manjula 2007). These studies point out that across five categories of workers (agricultural labourers, construction workers, domestic workers, garment workers and incense stick rollers), 36-65% of households had experienced at least one emergency during a reference period of three years. Between 59% and 79% of the emergencies faced to relate to health.

Rajasekhar and Anantha (2006) it is shown that in the context of growing unorganised component within the beedi industry and limited membership base, trade unions find it difficult to organise women workers to access statutory benefits, although they have fairly good understanding of the situation and needs of the workers. An important finding is that production relations emerging within the industry explain whether a worker is able to access the benefits or not. It is argued that when workers are being increasingly unorganised, the role of trade unions in ensuring that there is collective bargaining with the workers will become either marginal or non-existent, as trade unions find it difficult to change the strategies in view of changing conditions.

Rajasekhar and Namertha Sharma (2006) focused on the unorganized worker component in the labor force has been growing in the last one-and-a-half decades. In 2001, the total workforce in Karnataka was 23.5 million. As is the case elsewhere in India, much of the workforce is in the unorganized sector. Unorganized or informal workers in India do not have formal contact with the employers and/or are characterized by an absence of an employer-employee relationship. Further, they do not often obtain minimum wages and social security benefits.

Another study done by, however, the high growth has not been equitably distributed among all the sections. Although Planning Commission figures show that the incidence of poverty in Karnataka has declined from around one-third in 1980s to 17% in the year 2000, the poverty incidence was considerably higher among Scheduled Caste households (26.2%) and among Scheduled Tribe households (25.5%). Although some of the industries in Karnataka have registered significant growth in terms of export earnings, the workers have not been paid statutory minimum wages and social security benefits (Rajasekhar and Suchitra (2006) and Rajasekhar and Manjula 2006). The workers have, therefore, been finding it difficult to meet livelihood needs and maintain safeguards against contingencies that result in stoppage or loss of income. In fact, the recourse to practices of informal work contracts with laborers has intensified since the liberalization policies introduced in 1991; manufacturers justify such practices on the grounds that they need to have a competitive edge in the international market.

Rajasekhar and Manjula (2006) studied that women constitute a majority of the garment workers. The evidence on wages presented in that the women did not benefit from the phenomenal growth of the garment industry. The wages paid to women were much lower than the minimum wages. An important reason for this was that women did not stay in the industry long enough to gain skills and experience to receive higher wages and salaries. Women leave the industry early due to gender-based discrimination practiced in the industry. The Introduction of time-based wages is urgently needed to promote gender equality in the industry.

As noted earlier, the unorganised component is growing. As far as sample workers are concerned, only around one-third of workers were rolling beedis for registered companies, while the rest were rolling for unregistered companies and middlemen. The production relations in beedi industry can be categorised into five categories on the basis

on recruitment, assignment of work, delivery of raw materials, collection of finished products, quality check, level of wages and issuing identity cards (Rajasekhar & Madheswaran, 2005). These categories are direct formal, direct informal, indirect formal, indirect informal and udaffi relationship the recruitment, provision of raw materials, quality control, payment of wages, etc. Under this relationship; workers would not only obtain minimum wages and statutory benefits but also can easily approach the employer as the company is located close to their homes. In the second relationship, the companies are unregistered, and hence. Workers do not have legally valid identity cards and do not obtain statutory benefits. The main difference between the first two and later two types of relationship is that there will be contractor (s) between the beedi workers and principal employer. In most of the cases, it is found that there are layers of contractors in between.

At present, women roll over 90 per cent of the beedis in their homes. Excise concessions provided to small manufacturers and constant endeavour on the part of large manufacturers to weaken the collective bargaining of workers (Rajasekhar and Sreedhar, 2002) resulted in the proliferation of informal and unregistered companies, indirect relationship between the manufacturer and the worker, and growing unorganised component. These changes adversely affected the working conditions and wage rates of beedi workers. Beedi rolling, confined mostly to the homes of workers, has an adverse impact not only on the health of the workers, but also for on other family members, especially children, due to inhalation of tobacco dust.

Vallatharai (2006) indicates that the size of the informal sector in its importance as a major force, both economically and politically. Address to the income and social security issues of workers and producers in this sector. Income security and social protection need to be treated as co-entitlements of the workers along with several other basic entitlements. Given that even entitlement and capabilities the poor are contributing

their labour, skill and entrepreneurship to the economy in a big way, these entitlements and capabilities their productivity and purchasing power are bound to increase, as well their contribution to the economy. Benefit of the national wealth generation, higher-income available for consumption, greater savings, better health, higher education and smaller families. In increase assets, the poor could invest in their own business, buy better tools and improve their infrastructure. They could invest in the national economy by, buy more goods such as food, clothing and household products and by providing their families with better education, health care, etc. without the informal sector moving beyond the mere survival level no transformation of the national global economies can take place.

Rao.V.M *at el* (2006) the provision of social security to unorganised workers is currently receiving urgent attention of the central and some of the state governments. The based on a large sample of unorganised worker's construction workers, domestic workers and agricultural labourers from Karnataka, the analyses deprivations and priority social security needs. Based on the data collected from Karnataka, the emphasis is on the findings and propositions of wider interest. There is considerable heterogeneity across and within the three sub-sectors of unorganised workers. It would be, therefore, a serious mistake to treat the unorganised sector as homogeneous for the purpose of formulating strategy and programmes for their development. The BPL norm is inadequate in providing social security benefits to the unorganised workers. The unorganised workers tend to be localised in the sense that improvements in their conditions need major infrastructural and related improvements in the villages/ urban localities in which they live. The need for social security benefits among the unorganised sector workers is as pressing as their economic status is much lower than that of the lowest strata of employees in the organised sector. The approach would have to be a decentralised one

beginning with modest and feasible social security measures as a part of a broader strategy to bring the marginalised groups closer to the mainstream.

Rajasekhar, D (2009) examined the Karnataka State Unorganised Workers Social Security Board was set up in 2009 with the promise of providing succour to the largest and the most vulnerable workforce that has no statutory security net. Two years hence, all that has happened by way of concrete work to help unorganised workers is an enrollment of 2,060 of them under the Swavalamban pension scheme sponsored by the Centre. The fundamental task of enrollment of workers under on the board as beneficiaries for a large bouquet of social security schemes - such as accident relief, health care and helps in children's education is yet to even begin. While there has been no survey to indicate the population of the unorganized sector workers, it is estimated that 92 per cent of the population in the working age falls in the unorganised sector in India.

The board, which was set up as per the provisions of the Union Government legislation, Unorganised Workers Social Security Act, 2008, has a limited scope as of now, as it covers only tailors, dhobis, hamals, drivers (auto, taxi, bus, lorry), hotel workers, and workers in workshops. There has been a demand from other sectors -such as agriculture labourers and domestic workers -to include them under the board. However, as things stand today, the board is yet to take up specific schemes to help even those who are named as potential beneficiaries. Unorganised workers get, at best, piece-meal social security through various agencies and schemes, but there is no holistic security net. There needs to be a convergence that covers all risks of workers, which should be the primary task of the board,” says D. Rajasekhar, Professor and Head, Centre for Decentralisation and Development, Institute for Social and Economic Change.

2.5. CONCLUSION

So it can be seen that most of the studies discussed above highlight the contribution of the unorganised sector in total employment, productivity trends, employment inequalities and social security needs of unorganised workers of India. Most of these studies are either region-specific, sector-specific or schemes. Some of the macro and micro level studies have analysed the informal sector in general. The studies which have focussed on the unorganised sector analysed its performance up to 2010-11 only. So, the present study would not only update the analysis of the performance of unorganised sector in recent times as compared to the early liberalisation period, but is also exploring a range of aspects via, change in employment, wages, productivity, government programmes and the need for social security. This study will have the following objectives.

CHAPTER-3

SOCIAL SECURITY FOR UNORGANISED WORKERS IN INDIA: EMERGING ISSUES AND EVIDENCE AT THE MACRO LEVEL

3.1. INTRODUCTION

As India addresses the challenges of the twenty-first century and manages its rise globally, constructing and implementing a modern social security system represents one of its major imperatives. A modern social security system can enable India to pillow the burden on workers of restructuring, public and private organizations; to increase the legitimacy of further reforms; and to encourage individuals and firms to engage in entrepreneurship and make creative career choices. All three are essential for India to emerge as a resilient knowledge-driven economy and society

In the wake of globalization, indications are that the already high informal workforce has experienced further flexibilization of employment relations, leading to greater mobility and in the formalization. Thus, the risks and uncertainties in livelihoods have increased in the wake of globalization. The population and number of workers in need of social protection are simply huge. About half of the workforce in India in 2009-10 was self-employed, one-third were casual and only about one-sixth were regular workers. Except the regular workers, the two other categories of workers have a high percentage of poor and vulnerable, with the casual workers being the poorest. Thus, a high level of self-employment, particularly among own account workers and other petty ones, and socialization are associated with high levels of vulnerability and flexibilization. Even in the category of regular workers, there has been increasing socialization and contractualization

With the onslaught of globalization, the informal sector has increased both vertically and horizontally unexpectedly all across the globe. It is clearly evident that, due to change in the world economic order, the transitional direction is not from informal to formal but it is from formal to informal. The casualization and informalization of the labour force is visible in most of the countries of the world (Standing, 1999).

In the midst of such a high level of vulnerability and widespread insecurities in livelihoods, in the contemporary discussions, the concept of social protection generally embraces both measures intended to assure a minimum standard of life, and means to respond to contingencies such as illness or accidents, and eventualities such as old age and death. Corresponding to these concerns, one can distinguish two streams of social security, “Basic Social Security” (BSS), which is concerned with promoting livelihoods of the vulnerable population, (also called promotional measures of social protection) and “Contingent Social Security” (CSS), which is generally concerned with the protection of workers and their families against the contingent risks of work and life (also called positive measures of social protection). Both these dimensions need to be addressed in a developing country such as India, where a large number of workers and their families fail to achieve a minimum standard of living (Guhan, 1993; Dev, 2001)

3.2. SOCIAL SECURITY AND UNORGANISED SECTOR: DEFINITIONS AND IDENTIFICATIONS

As per the survey conducted by the National Sample Survey Organisation (NSSO) in the year 1999-2000 total workforce in India is about 397 million. Out of this, about 28 million, i.e. 7 per cent is in the organized sector. The balance 369 million workers comprising 93 per cent of the total workforce are in the unorganised sector. Various social security provisions for protection of workers in the form of medical & sickness

benefit, maternity benefit, pension, life insurance, etc. are the long felt needs of the labour force, particularly in the unorganised sector where workers, at large, neither have access to these benefits nor have the statutory backing for their enforcement. Generally, social security is understood as any kind of security or collective measures designed to ensure that members of the society meet their basic needs and are protected against contingencies to enable them to maintain a relatively decent standard of living.

According to International Labour Organisation (ILO) parameters, social security is needed in case of contingencies like medical care, sickness, injury at the workplace, occupational diseases, un-employment, maternity, maintenance of children, old age, invalidity, death, etc. The vision for social security encompasses not merely the poverty alleviation but also enhancement of quality of life, thus creating a hedge against social and economic uncertainty.

According to Amartya Sen and Jean Dreze... the basic idea of social security is to use social means to prevent deprivation and vulnerability to deprivation.

The unorganised sector, according to NCL, 2002, is characterised by excessive seasonality of employment, scattered workplace, no employer-employee relationship, poor working condition, irregular and long working hours, low productivity and poor earning, limited access to credit and legal protection, preponderance of casual and contractual employment, near total absence of any social security and exposure to various forms of insecurity and health hazards etc. The NCL had suggested a draft model legislation for protecting the interests of workers in the unorganised sector. After detailed deliberations on the issue, it was decided to initially launch an **“Unorganised Sector Workers Social Security Scheme-2003”**, in February 2004, which was to be implemented by EPFO in 50 districts. The absence of statutory support, non-availability

of appropriate implementing infrastructure and non-contribution by employers posed a serious challenge to the proper implementation of the scheme.

The National Common Minimum Programme (NCMP) of the United Progressive Alliance (UPA) Government underlines that “The UPA Government is firmly committed to ensure the welfare and well-being of all workers particularly in those unorganized sector who constitute 93 per cent of our workforce. Social security, health insurance and other schemes for such workers like weavers, handloom workers, fishermen and fisherwomen, toddy tappers, leather workers, plantation labour, beedi workers, etc. will be expended”.

3.3. CONCEPT OF SOCIAL SECURITY AND UNORGANISED SECTOR

DEFINITIONS.

- 1.Unorgansied Sector "The unorganised sector" consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers".
- 2.Unorganised Worker “Unorganised worker” means a self-employed worker or a wage worker in the unorganised sector and includes wage workers in the organised sector without any social security cover.
- 3.Self-employed Worker "Self-employed worker" means any person who is not employed by an employer, but directly engages himself/herself in any occupation in the unorganised sector, subject to a monthly earning of Rs. 6500/- or such limits as may be notified from time to time, or, subject to such ceiling on land cultivated as may be notified from time to time by the State government.

4. **Unorganised or Informal Employment** “Unorganised workers” consist of those working in the unorganised enterprises or households, excluding regular workers with social security benefits, and the workers in the formal sector without any employment/ social security benefits provided by the employers". The employees with informal jobs generally do not enjoy employment security (no protection against arbitrary dismissal) work security (no protection against accidents and illness at the workplace) and social security (maternity and health care benefits, pension, etc.) and therefore any one or more of these characteristics can be used for identifying informal employment.
5. **Skilled Labour**“Skilled labour” is the portion of workers in an economy that have specific, technical industry skills relating to business and the production of goods. Engineers, welders, accountants and scientists are a few examples of skilled labour. These individuals bring specialized skill to the market place and are essential in advancing industries through developing new techniques or methods of productions.
6. **Semi- Skilled Labour** “Semi-Skilled Labour” Possess some skills but not enough to do specialized work. It requires limited skills:
7. **Unskilled Labor** “Unskilled labor” is cheaper and less technical portion of the workforce that makes up a large part of an economy's labour market. This workforce plays an important part in performing daily production tasks that do not require technical abilities. Menial and repetitive tasks are the most common workplace of unskilled labor; some unskilled labour tasks may include customer-service positions that help consumer’s while purchasing goods from a company.
8. **Permanent Labour** “Permanent Labour” is one with no defined termination date (other than retirement at 65) under which all the appropriate NJC and local terms and conditions of employment are offered as specified in the letter of appointment and written particulars in terms of appointment.

9. Temporary Labour “Temporary Labour” is offered for a period of continuous employment which has a limited duration, e.g. for maternity or sickness cover, to replace staff on training etc.
10. Casual and Relief Labour “Casual and Relief Labour” Appointments will be made on a casual basis where the employment relationship will be such that there is no commitment on the part of the employer to offer work and no commitment on the employee to accept and perform work offered. Employees appointed on a casual basis will receive the rate for the job for all hours worked.
11. Migrant Worker “Migrant worker” means moving from one region of the country to another to find employment. *Migrant* workers are used extensively for crop harvesting, mandating that they follow the harvest seasons.”
12. Wage Worker “Wage worker” means a person employed for a remuneration in the unorganised sector or in the organised sector without any social security cover, directly by an employer or through any agency or contractor, irrespective of place of work with a monthly wage of not more than Rs. 6500/- or such limits as may be notified from time to time, but does not include an unpaid family worker.
13. Manual Worker "Manual Worker" implies any individual who has finished 18 years old, yet has not finished 60 years old and who is engaged in to do any manual work in the livelihoods.
14. "Work" was characterized as an investment in any financially gainful movement. Such investment was physical or mental in nature. The work included genuine work, as well as likewise compelling supervision and heading to work.
15. Main Workers “Main workers” means those who had worked for the major part of the year preceding the date of enumeration i.e., those who were engaged in any economically productive activity for 183 days (or six months) or more during the year”.

16. Marginal Workers “Marginal workers” means those who worked any time at all in the year preceding the enumeration, but did not work for a major part of the year, i.e., those who worked for less than 183 days (or six months).”
17. "Act" implies the Tamil Nadu Manual Workers (Regulation of Employment and Conditions of Work) Act, 1982 (No.33 of 1982).
18. Board “Board” means Tamil Nadu Manual workers and other Workers Welfare Board, Chennai.
19. Employer “Employer” means a natural or juridical person, or an association of such persons, by whom any unorganised worker is engaged or employed either directly or otherwise, for any remuneration;
20. Home-based Worker "Home-based worker" means a person involved in the production of goods or services for an employer in his/her own home or other premises of his/her choice other than the workplace of the employer, for remuneration, irrespective of whether or not the employer provides the equipment, materials or other inputs.
21. Identity Card “Identity card” means a card issued to a worker carrying a unique social security number issued by the authorised agency of the State Board.
22. National Board “National Board” means the National Social Security Board for unorganised workers.
23. Registered Worker “Registered Worker” means an unorganised worker, registered for social security under this Act.

3.4. CHARACTERISTIC OF UNORGANIZED SECTOR

The unorganised workforce is characterised by scattered and fragmented areas of employment, seasonality of employment, lack of job security, low legislative protection because of their scattered and dispersed nature, lack of awareness and high

unemployment levels, perceived mis-match between the training requirements and the training facilities available, low literacy levels, outmoded social customs like child marriage, excessive spending on ceremonial festivities leading to indebtedness and bondage, etc., primitive production technologies and feudal production relations are further impediments not facilitating these workers to imbibe and assimilate higher technologies and better production relations.

The unorganized Labour can be categorised broadly into four categories as follows:-

- a) **Occupation** : Small and marginal farmers, landless agricultural labourers, share croppers, fishermen, those engaged in animal husbandry, in beedi rolling beedi labelling and beedi packing workers in building and construction, etc.
- b) **Nature of Employment:** Attached agricultural labourers, bonded labourers migrant workers, contract and casual labourers come under this category.
- c) **Specially distressed categories:** Toddy tappers, scavengers, carriers of head loads, drivers of animal driven vehicles, loaders and unloaders belong to this category.
- e) **Service categories:** Midwives, domestic workers, fishermen and women, barbers, vegetable and fruit vendors, newspaper vendors etc. come under this category.

3.5. THE MAJOR CHARACTERISTICS OF UNORGANISED WORKERS

1. The unorganisedlabour is overwhelming in terms of its number range and therefore, they are omnipresent throughout India.
2. As the unorganised sector suffers from cycles of excessive seasonality of employment, the majority of the unorganized workers does not have stable and durable avenues of employment. Even those who appear to be visibly employed are not gainfully and substantially employed, indicating the existence of disguised unemployment.

3. The workplace is scattered and fragmented. The workers do the same kind of job(s) in different habitations and may not work and live together in compact geographical areas.
4. There is no formal employer-employee relationship between small and marginal farmers, sharecroppers and agricultural laborers as they work together in situations which may be marginally favorable to one category but may be broadly described as identical.
5. In rural areas, the unorganized labour force is highly stratified on caste and community considerations. In urban areas while such considerations are much less, it cannot be said that it is altogether absent as the bulk of the unorganised workers in urban areas are basically migrant workers from rural areas.
6. Workers in the unorganised sector are usually subjected to a lot of fads, taboos, and outmoded social customs like child marriage, excessive spending on ceremonial festivities etc. which lead to indebtedness and bondage.
7. The unorganised workers are subjected to exploitation significantly by the rest of the society. The unorganised workers receive poor working conditions, especially wages much below that in the formal sector, even for closely comparable jobs i.e., where labours productivity are not different. The work status is of inferior quality in terms of employment and remuneration.
8. Primitive production technologies and feudal production relations are rampant in the unorganised sector, and they do not permit or encourage the workmen to imbibe and assimilate higher technologies and better production relations. Large scale of ignorance and illiteracy and limited exposure to the goings on in the outside world are also responsible for such poor absorption.
9. The unorganised workers do not receive sufficient attention from the trade unions. In general, unorganised workers are observed to be large in numbers, and they suffer from

cycles of excessive seasonality of employment, scattered and fragmented work place, poor in working conditions, and lack of attention from the trade unions.

3.6. NEED FOR SOCIAL SECURITY

The unorganised nature of the workforce, dispersed nature of operational processes and lack of institutional back up reduces their bargaining power and their ability to take full benefits from the Acts and legislations enacted for their benefits. Further, low skill levels of this workforce provide little scope for them to move vertically in the occupational ladder to improve their financial situation. The growth of informal, unprotected work with shrinking formal employment compels the workers to bear an increasing direct burden of financing social needs, with adverse effects on their quality of life. That burden may also undermine the capacity of enterprises to compete with global economic.

3.7. SOCIAL SECURITY IN THE UNORGANISED SECTOR IN INDIA

The existing social security arrangements in the unorganised sector can be broadly classified into four groups as follows:

- i) Centrally funded social assistance programmes;
- ii) Social insurance schemes;
- iii) Social assistance through welfare funds of the Central and State Governments; and
- iv) Public initiatives.

3.8. TRENDS IN EMPLOYMENT IN ORGANIZED AND UNORGANIZED SECTORS IN INDIA

The extent of the workforce in the organised and unorganised sectors, and their changes over time could be understood by the information provided by the Ministry of

Labour and Employment, Director General of Employment and Training, Government of India and published in the Economic Surveys.

Tables 3.1 reveal that the labour force participation rates in the year 2011 and 2012. The data show that the LFPR rate in principal status (PS) male was found to be quite higher significant in Karnataka state as compared to the Other states, accounting for 61 per cent respectively, while the PS female status was found to be higher in Andhra Pradesh as compared other states. However, subsidiary status (SS) was found to be data show the male higher and lower an accounting for 61.2 per cent of Andhara Pradesh and 16.4 per cent of Haryana state respectively. While, PS 15 to 59 years male and female was found in quite high significant of Odisha and Andhra Pradesh as compared to the other states, an accounting for 90.1 per cent and 57.7 per cent respectively Similarly, PS+SS 15 to 59 years male and female was found to be quite same situation as Odisha and Andhra Pradesh, accounting for 90.4 percent and 62.5 per cent respectively. However, current weekly and current daily status male and the female LFPR rate were found to be quite the highest in Karnataka (61.7 and 60.1 per cent of male) and female is both status Himachal Pradesh quite higher percentage of 49 and 44.3 in the period from 2011-12 respectively.

Table 3.1 Distribution of Labour Force Participation Rates According to Usual Status (PS & PS+SS) (July 2011- June 2012)

(% Rural)

States	PS			PS +SS			PS (15 to 59 years age)			PS +SS (15 to 59 years age)			Current Weekly Status			Current Daily Status		
	Male	Female	All	Male	Female	All	Male	Female	Persons	Male	Female	All	Male	Female	All	Male	Female	All
Andhra Pradesh	61	41.1	50.8	61.2	44.8	52.8	84	57.7	70.5	84.3	62.5	73.1	60.1	40.3	50	58.4	37.5	47.7
Arunachal Pradesh	49.1	27.8	38.7	49.2	28.2	38.9	74.3	42.4	58.6	74.4	43.1	59	49	27.6	38.5	48.6	27.2	38.2
Assam	56.2	8.9	33.9	56.4	12.9	35.9	85.5	13.2	50.4	85.7	18.9	53.2	56.3	11.3	35.1	55.7	9.1	33.7
Bihar	48.2	3.7	27.2	48.7	5.8	28.4	78.9	5.6	43.8	79.6	9.1	45.8	48.6	4.7	27.9	48.1	3.9	27.3
Gujarat	60.1	21.2	41.6	60.2	27.9	44.8	87.6	30.6	60.2	87.7	40.4	64.9	60	26.4	44	59.7	21.7	41.6
Haryana	52.9	6.5	31.8	53.2	16.4	36.5	78.3	9.1	45.9	78.7	23.8	53	53	14.5	35.5	52.7	10.1	33.3
Himachal Pradesh	54	47.1	50.5	54.7	52.9	53.8	78	62.8	70.1	78.7	70.2	74.3	53.9	49	51.4	53.5	44.3	48.8
Jammu & Kashmir	53.9	5	30.2	55.9	26.3	41.5	75.3	7.7	42.8	77.9	38.8	59.1	54.5	19.4	37.4	54	11.9	33.6
Karnataka	61.9	27.6	44.8	62	28.9	45.4	84.4	39	62.1	84.5	40.8	63	61.7	28	44.9	60.1	25.4	42.7
Kerala	56.5	20.8	37.5	58.3	25.8	41	81.7	29.9	53.6	82.6	36.5	57.6	56.1	22.6	38.2	52.7	20	35.3
Madhya Pradesh	56.1	18.7	38.1	56.4	23.9	40.7	84.2	29.4	58	84.7	38	62.4	55.7	18.9	38	55.1	16.6	36.5
Maharashtra	57.5	30.7	44.7	58.2	38.9	49	81	44.4	63.5	81.9	56.7	69.8	57.2	34.3	46.3	56.4	29.6	43.7
Odisha	60.3	14.3	37.1	60.6	25.1	42.7	90.1	21.4	54.7	90.4	36.9	62.9	59	17.3	38	57.5	13.4	35.2
Punjab	57.5	5.2	32.3	57.9	23.7	41.4	82.6	7.1	45.8	83.1	33.4	58.8	57.2	22.2	40.4	56.5	13.8	35.9
Rajasthan	49.5	23.7	37	50	34.9	42.7	78.4	36.4	57.5	79	53.2	66.2	48.9	26.8	38.2	48.4	22.8	36
Tamil Nadu	60.4	31.3	45.6	60.7	38.6	49.5	84.8	43.3	63.4	85.1	53.1	68.6	60	34.2	46.9	58.4	30.4	44.2
Uttar Pradesh	48.3	8.8	29	49.6	17.8	34.1	80.4	13.9	47.1	82.5	28.4	55.4	48.3	13.8	31.5	47.2	10.2	29.2
West Bengal	59.4	11.2	35.6	60.2	19.4	40	86.9	16.2	51.8	88	28.6	58.5	59.1	17.3	38.4	57.3	13.2	35.5
All-India	54.7	18.1	36.8	55.3	25.3	40.6	82.7	27.1	55.1	83.5	37.8	60.9	54.5	21.5	38.3	53.4	18	36.1

Note: PS; Principal Status, SS: Subsidiary Status.

Source: GOI, NSSO, Key Indicators of Employment & Unemployment Situation in India 2011-12, 68th Round, July 2011 – June 2012.

Table 3.2 indicates that the rural labour force participation rates by sex during 1993-94 to 2011-12. The data show the year wise principal and subsidiary status was male and female found to be quite significant of PS+SS 55.3, 54.7 per cent and 18.1,25.3 per cent in India by gender during 2011 to 2012.

Table 3.2 Labour Force Participation Rates (LFPR) by Sex - Rural

Status	Male							Female						
	1993-4	1999-2000	2004-5	2005-6	2007-8	2009-10	2011-12	1993-94	1999-2000	2004-5	2005-6	2007-8	2009-10	2011-12
Usual Status														
(i) Principal	549	533	546	551	551	548	54.7	237	235	249	229	220	208	18.1
(ii) Principal & Subsidiary	561	540	555	561	559	556	55.3	330	302	333	314	292	265	25.3
Current Status														
(i) Weekly	547	531	545	548	547	548	54.5	276	263	287	265	245	231	21.5
(ii) Daily	534	515	531	536	536	536	53.4	232	220	237	219	204	197	18

Source: GOI, NSSO, Key Indicators of Employment & Unemployment Situation in India 2011-12, 68th Round, July 2011 – June 2012.

Table 3.3
Distribution of Population According to Category of Work – 2001 & 2011

S.No	Items	Unit	2001			2011		
			Total	Rural	Urban	Total	Rural	Urban
1	No. of persons	Million	1025	740	285	1210.19	833.08	377.11
2 (a)	Total Workers (Main + Marginal)	%	39.3	42	32.2	39.8	41.8	35.3
2 (b)	Main-workers to total workers	%	77.8	73.9	90.8	75.2	70.5	87.6
	Marginal workers to total workers		22.2	26.1	9.2	24.8	29.5	12.4
3 (a)	Category of Workers (Main + Marginal)	%						
	(i) Cultivators		31.7	40.1	3.2	24.6	33	2.8
	(ii) Agricultural Labourers		26.7	33.2	4.7	30	39.3	5.5
	(iii) Workers in HH Industry		4.1	3.8	5.1	3.8	3.4	4.8
	(iv) Other Workers		37.5	22.9	87	41.6	24.3	86.9
	Total		100	100	100	100	100	100

Source: www.censusindia.gov.in.

Above Table 3.3 presents that the distribution of population, according to category of work during 2001 and 2011. The data show that the total workers in rural 70.5 per cent and Urban are 87.6 per cent in during the census of 2011. In the table agriculture leavers' and cultivators are higher in rural area of accounting for 39.3 per cent and 33 per cent as compared to urban areas. The data presents the households Industry workers are very less in rural areas (3.4 per cent) as compared to urban (4.8 per cent) area during the 2011 census. In coming to the others workers' area during 2011 census around 41.6 per cent, rural area is 24.3 per cent and 86.9 per cent of urban area is very high as compared to the 2001 census.

Table 3.4 provides that distribution of the usually employed by status of employment in rural India. The data show the NSSO round wise principal status and subsidiary status of different employment activities in rural areas. The data reveal the (PS+SS) in the availability of data on self-employed is more majority as compared to casual labor and regular employees in the male and female category. The data found to be an accounting of 545 of male and 593 females in self-employed followed by casual labor (male is 355 and female is 351) and the regular employees male is 100 and female is only 56 during the period of 2011-12 in the 68th round of NSSO. While, 38th round of NSSO as compared to 68th round better of first round as PS and SS.

Table 3.4
Distribution of the Usually Employed by Status of Employment in Rural India

(Per thousand persons)

Rounds	Principal Status (PS)						All (PS+SS)					
	Self-employed		Regular Employees		Casual Labour		Self-employed		Regular Employees		Casual Labour	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
68th (2011-12)	-	-	-	-	-	-	545	593	100	56	355	351
66th (2009-10)	530	503	87	55	383	442	535	557	85	44	380	399
64th (2007-08)	549	508	93	53	359	439	554	583	91	41	355	376
62nd (2005-06)	561	544	102	53	337	403	567	622	100	39	333	339
61st (2004-05)	576	564	91	48	333	389	581	637	90	37	329	326
55th (1999-2000)	544	500	90	39	366	461	550	573	88	31	362	396
50th (1993-1994)	567	513	87	34	346	453	577	586	85	27	338	387
43rd (1987-1988)	575	549	104	49	321	402	586	608	100	37	314	355
38th (1983)	595	541	106	37	299	422	605	619	103	28	292	353

Note: PS: Principal Status; SS: Subsidiary Status.

Source: GOI, NSSO, Key Indicators of Employment & Unemployment Situation in India 2011-12, 68th Round, (July 2011 – June 2012.)

Table 3.5
Trends in Employment in Organised and Unorganised sectors in India (in million)

Year	Organised	Unorganised	Total Workforce
1983	24.01 (7.93)	278.74 (92.07)	302.75
1987- 1988	25.71 (7.93)	298.58 (92.07)	324.27
1993-1994	27.37 (7.31)	347.08 (92.69)	374.45
1999-2000	28.11 (7.08)	368.89 (92.91)	397.00
2005-2006	26.46 (7.54)	358.45 (92.46)	384.91

Note: Figures in parent thesis are percentages to the respective totals.

Source: Ministry of Labour and Employment, Director General of Employment and Training and Economic Survey (various years)

Table 3.5 shows trends in Employment in organized and unorganized sectors in India. The trends in employment in organized and unorganized sectors in India are gradually increasing from 1983 to 2000 while the workforce is less reduced during the year 2005-06. The total workforce ratio between organized and unorganized sectors is nearly 7.5: 92.5.

Table 3.6 shows the size and distribution of the organized and unorganized sector workers in industries in 2004-05. The organized and unorganized labours are divided into two categories such as Agricultural Laborers and Non-agricultural workers depend upon the nature of their work. During the year 2004-05, the workers in organized and unorganized labours in Agriculture sector are 64.2 per cent while, the regular workers are 1.1 per cent and Casual labourers are 34.7. Simultaneously, the workers in organized and unorganized labours in Non-agriculture sector the Self-employed workers are 46.4 per cent, while the regular workers are 33.6 percent and Casual laborers are per cent.

Table 3.6
Size & Distribution of the Organized and Unorganized Sector Workers by
Industry and Status 2004-05

	Agriculture			Non-Agriculture			All		
	Orga nised	Unorga nised	Total	Organised	Unorga nised	Total	Orga nised	Unorga nised	Total
Number of workers (Million)									
SE	2.3	163.9	166.2	2.9	89.2	92.1	5.2	253.1	258.2
RW	1.2	1.6	2.8	41.9	24.8	66.7	43.2	26.4	69.5
CW	2.5	87.4	89.9	11.7	28.1	39.8	14.2	115.5	129.7
Total	6.0	252.9	258.9	56.5	142.1	198.5	62.6	394.9	457.5
Percentage Distribution of workers									
SE	38.1	64.8	64.2	5.1	62.8	46.4	8.3	64.1	56.5
RW	20.1	0.6	1.1	74.3	17.4	33.6	69.0	6.7	15.2
CW	41.8	34.6	34.7	20.7	19.8	20.0	22.7	29.2	28.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
% to Total	2.4	97.6	100.0	28.4	71.6	100.0	13.7	86.3	100.0

Note: SE= Self –Employed; RW= Regular Worker; CW= Casual Worker

Source: NSS 61st Round 2004-2005, Employment-Unemployment Survey. Computed

Table 3.7 shows the details of the unorganized workers by gender across the states in the year 2004-05. The Male workers are 99.7 per cent and Female workers are 95.9 per cent of unorganized workforce. The female workers are more than male workers in unorganized sector as well as unorganised workers. The unorganized workers of male and female are higher in Bihar. It is very low in Goa state. In Karnataka male and female representation under unorganized workers are 90 per cent and 95.5 per cent respectively.

Table 3.7
Percentage of Unorganised Workers by Gender across the States 2004-05.

States	Unorganised Worker		
	Male	Female	Total
Andhra Pradesh	92.5	96.1	94.0
Arunachal Pradesh	83.9	96.4	88.9
Assam	89.8	91.4	90.2
Bihar	97.1	99.2	97.5
Gujarat	88.6	97.6	91.6
Haryana	87.4	96.6	90.2
Himachal Pradesh	85.5	95.8	90.2
Jammu & Kashmir	85.7	96.3	88.5
Karnataka	90.0	95.3	91.9
Kerala	82.0	79.6	81.3
Madhya Pradesh	93.1	98.2	94.8
Maharashtra	86.6	95.0	89.6
Orissa	92.9	97.7	94.5
Punjab	89.5	94.3	90.9
Rajasthan	93.0	98.5	95.2
Tamil Nadu	87.2	94.3	89.9
Uttar Pradesh	94.6	98.8	95.8
West Bengal	90.5	93.8	91.2
All India	90.7	95.9	92.4

Source: NCEUS, 2004-05.

3.9. LEVELS OF SOCIAL SECURITY PROGRAMMES

There are four levels of social security programmes.

3.9.1. Level 1 Promotional Social Security Programmes: (Education, Health and Food & Nutrition Security)

3.9.1.1. Education Security

Social security programmes are crucial in ensuring that various segments of the population have reasonable access to basic social services in all time. Education can be viewed as one of the best measures of ensuring social security. For at the same time elementary education is also considered an important component of basic minimum needs.

Table 3.8
State-wise Literacy Rate in India (As per 1951 to 2011 Census)

States	1951	1961	1971	1981	1991	2001	2011
Andhra Pradesh	-	24.62	28.52	34.09	44.09	60.47	67.02
Arunachal Pradesh	NA	47.93	13.26	24.24	41.59	54.34	65.38
Assam	18.53	32.98	34.60	-	52.89	63.25	72.19
Bihar	13.49	21.75	23.35	30.25	38.48	47.00	61.80
Gujarat	21.82	36.19	41.84	49.90	61.29	69.14	78.03
Haryana	-	-	31.91	41.65	55.85	67.91	75.55
Himachal Pradesh	-	19.95	37.30	48.74	63.86	76.48	82.80
Jammu and Kashmir	-	12.95	21.71	30.64	-	55.52	67.16
Karnataka	-	29.80	36.83	43.92	56.04	66.64	75.36
Kerala	47.18	55.08	69.75	78.85	89.81	90.86	94.00
Madhya Pradesh	13.16	20.48	26.37	34.46	44.20	63.74	69.32
Maharashtra	27.91	35.08	45.77	53.54	64.94	76.88	82.34
Odisha	15.80	25.24	30.53	38.83	49.09	63.08	72.87
Punjab	-	28.77	38.69	46.36	58.51	69.65	75.84
Rajasthan	8.50	18.12	22.57	28.37	38.55	60.41	66.11
Tamil Nadu	-	36.39	45.40	52.63	62.66	73.45	80.09
Uttar Pradesh	12.02	20.73	25.44	31.37	41.60	56.27	67.68
West Bengal	24.61	34.46	38.86	46.32	57.70	68.64	76.26
India	18.33	28.30	34.45	41.43	52.22	64.84	72.99

Abbr. : NA : Not Available.

Note : Literates for the Census 1961 and 1981 Related to Population
5 Years and Above where as for the Year 1991 and Onwards
Related to the Population 7 Years and Above.

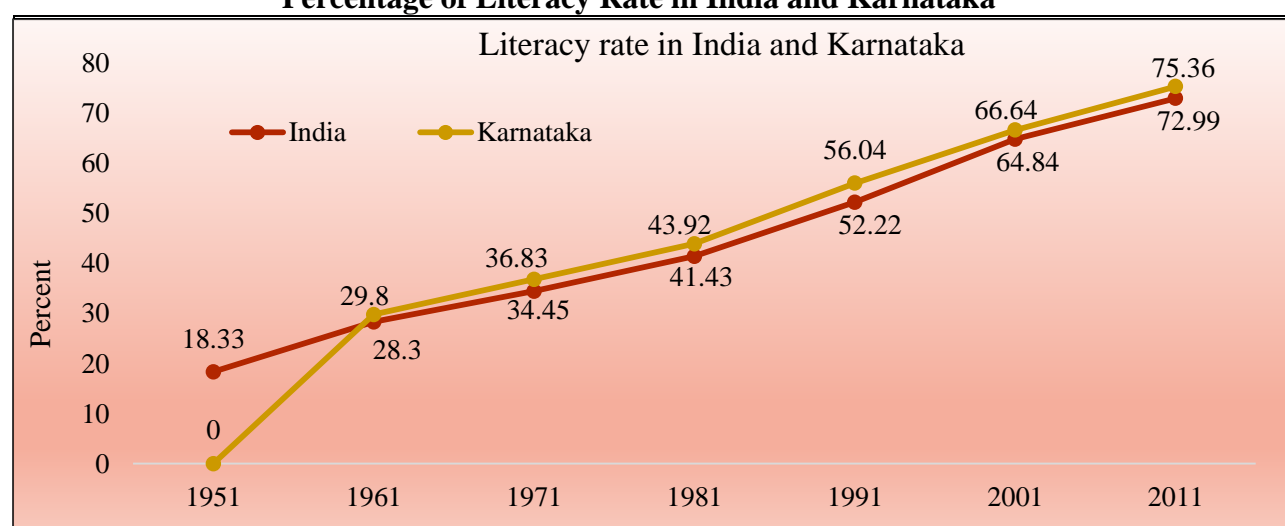
: Literate of Daman and Diu for the Year 1961 to 1981 was Included in Goa.

Source : Office of the Registrar General and Census Commissioner, India &
Planning Commission, Govt. of India. (ON326)

Table 3.8 shows that the state wise literacy rate in India during 1981 to 2001. The data show that the literacy rate was increased in all the major states in India during 1981 to 2001. Similarly, the data reveal that the rate of literacy was found to be quite

significant in Kerala state as compared to the other states, accounting for 78.85 per cent, 89.81 per cent, 90.86 per cent and 94 per cent in 1981, 1991, 2001 and 2011 respectively. However, the rate of literacy was found to be quite lower in Bihar state as compared to the other states, accounting for 38.48 per cent, 47 per cent and 61.80 per cent in 1991, 2001 and 2011 respectively. While the across Karnataka state literacy rate is significantly higher as compared to overall an accounting for 75.36 per cent of eighth position in India.

Figure: 3.1
Percentage of Literacy Rate in India and Karnataka



Source: Table 3.8.

Table 3.9 indicates that the state-wise literacy rate in India by gender during 2011 census. The data show that the literacy rate was increased in India during 2011. Similarly, data reveal that male and female literacy rate in rural and urban area to be quite significant of Kerala state as compared to other states. Male literacy was found to be 95.35 per cent and female is 90.81 per cent in rural area 2011 respectively. Similarly, in the case of an urban area, male literacy was found to be 96.95 per cent and female literacy rate is 93.44 per cent 2011 respectively. Further, the data indicate that the male literacy in rural area was found to be quite lower in Andhra Pradesh and Bihar states as compared to that in other states. While the proportion of 69.67 per cent and 69.38 per cent of

literacy rate in male category. Similarly, Bihar and Rajasthan states are female literacy rate very low level of in rural area as compared urban area. However the female literacy rate found to be an accounting for 45.80 per cent and 49 per cent respectively below 50 per cent of both states.

Table 3.9
State-wise Literacy Rate by Sex in India (As per 2011 Census)

States	Total			Rural			Urban		
	All	Male	Female	All	Male	Female	All	Male	Female
Andhra Pradesh	67.02	74.88	59.15	60.45	69.38	51.54	80.09	85.79	74.35
Arunachal Pradesh	65.38	72.55	57.70	59.94	67.44	52.04	82.93	88.45	76.66
Assam	72.19	77.85	66.27	69.34	75.40	63.03	88.47	91.81	84.94
Bihar	61.80	71.20	51.50	59.78	69.67	49.00	76.86	82.56	70.49
Gujarat	78.03	85.75	69.68	71.71	81.61	61.36	86.31	90.98	81.03
Haryana	75.55	84.06	65.94	71.42	81.55	60.02	83.14	88.63	76.90
Himachal Pradesh	82.80	89.53	75.93	81.85	89.05	74.62	91.10	93.42	88.37
Jammu and Kashmir	67.16	76.75	56.43	63.18	73.76	51.64	77.12	83.92	69.01
Karnataka	75.36	82.47	68.08	68.73	77.61	59.71	85.78	90.04	81.36
Kerala	94.00	96.11	92.07	92.98	95.35	90.81	95.11	96.95	93.44
Madhya Pradesh	69.32	78.73	59.24	63.94	74.74	52.43	82.85	88.67	76.52
Maharashtra	82.34	88.38	75.87	77.01	85.15	68.54	88.69	92.12	84.89
Odisha	72.87	81.59	64.01	70.22	79.65	60.74	85.75	90.72	80.42
Punjab	75.84	80.44	70.73	71.42	76.62	65.74	83.18	86.67	79.21
Rajasthan	66.11	79.19	52.12	61.44	76.16	45.80	79.68	87.91	70.73
Tamil Nadu	80.09	86.77	73.44	73.54	82.04	65.05	87.04	91.80	82.31
Uttar Pradesh	67.68	77.28	57.18	65.46	76.33	53.65	75.14	80.45	69.22
West Bengal	76.26	81.69	70.54	72.13	78.44	65.51	84.78	88.37	80.98
India	72.99	80.89	64.64	67.77	77.15	57.93	84.11	88.76	79.11

Source: Census of India 2011.

3.9.1.2. Health Security: A Brief Overview

Healthcare in India is largely financed by private out of pocket expenditure. In 2007, more than 70 percent of health expenditure was financed out of pocket, while private and social health insurance accounted for only two percent of total health expenditure. Gupta and Trivedi (2005) estimate that in 2005 health insurance covered roughly 85 million individuals, or approximately 20 per cent of India's labor force. Even this limited coverage does not adequately reflect the limitations of India's health schemes. This is because the range of illnesses covered is limited, and the quality of health care for many individuals is relatively low.

Tables 3.10 reveal that the health security in the year, according to the Human development indicator development for major states during 2011 was to current level. The data show that the life expectancy was found to be quite highest in the Kereal state as compared to the other states the period from 2006 to 2010, an accounting for 71.5 per cent of male, 76.9 per cent of females respectively. They indicate that the crude birth rate was found to be quite significant of lowest Keral and Tamil Nadu states in 2011, accounting for 15.2 per cent and 15.9 per cent respectively. While, the crude death rate was found to be quite the highest in Odisha state and quite lowest in West Bengal 2011, accounting for 8.5 per cent and 6.2 per cent respectively. Similarly, the infant mortality rate, male was found to be quite high in Madhya Pradesh and quite lowest in Keral state, according to 2011, accounting for 57 and 11 respectively. However, the IMR female rate was to be found across the states Madhya Pradesh quite highest and Keral state quite lowest in the period from 2011, accounting for 62 males, 13 of female respectively.

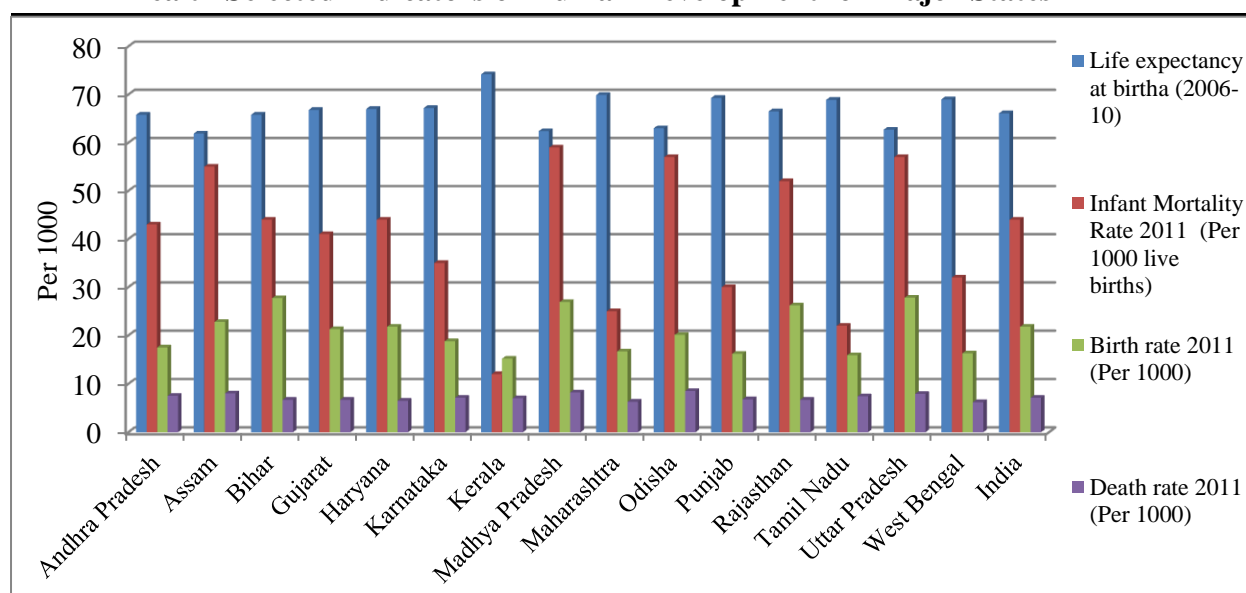
Table 3.10
Health Selected Indicators of Human Development for Major States

States	Life expectancy at birth ^a (2006-10)			Infant Mortality Rate 2011 (Per 1000 live births)			Birth rate 2011 (Per 1000)	Death rate 2011 (Per 1000)
	Male	Female	Total	Male	Female	Total	Total	Total
Andhra Pradesh	63.5	68.2	65.8	40	46	43	17.5	7.5
Assam	61.0	63.2	61.9	55	56	55	22.8	8.0
Bihar	65.5	66.2	65.8	44	45	44	27.7	6.7
Gujarat	64.9	69.0	66.8	39	42	41	21.3	6.7
Haryana	67.0	69.5	67.0	41	48	44	21.8	6.5
Karnataka	64.9	69.7	67.2	34	35	35	18.8	7.1
Kerala	71.5	76.9	74.2	11	13	12	15.2	7.0
Madhya Pradesh	61.1	63.8	62.4	57	62	59	26.9	8.2
Maharashtra	67.9	71.9	69.9	24	25	25	16.7	6.3
Odisha	62.2	63.9	63.0	55	58	57	20.1	8.5
Punjab	67.4	71.6	69.3	28	33	30	16.2	6.8
Rajasthan	64.7	68.3	66.5	50	53	52	26.2	6.7
Tamil Nadu	67.1	70.9	68.9	21	23	22	15.9	7.4
Uttar Pradesh	61.8	63.7	62.7	55	59	57	27.8	7.9
West Bengal	67.4	71.0	69.0	30	34	32	16.3	6.2
India	64.6	67.7	66.1	43	46	44	21.8	7.1

Note: Bihar, Madhya Pradesh and Uttar Pradesh exclude Jharkhand, Chhattisgarh and Uttarakhand respectively.

Source: Sample Registration System, Office of the Registrar General, India, Ministry of Home Affairs.

Figure 3.2
Health Selected Indicators of Human Development for Major States



Source: Table:3.10.

3.9.1.3. Food and Nutrition Security in India

Public distribution system (PDS) is an Indian food security system. Established by the Government of India under Ministry of Consumer Affairs, Food, and Public Distribution and managed jointly with state governments in India, it distributes subsidized food and non-food items to India's poor. Major commodities distributed include staple food grains, such as wheat, rice, sugar, and kerosene, through a network of public distribution shops (also known as ration shops) established in several states across the country. Food Corporation of India, a Government-owned corporation, procures and maintains the PDS. Under PDS scheme, each family below the poverty line is eligible for 35 kg of rice or wheat every month, while a household above the poverty line is entitled to 15 kg of foodgrain on a monthly basis. A below the poverty line (BPL) card holder should be given 35 kg of food grain and the card holder above the poverty line should be given 15 kg of food grain as per the norms of PDS. However, there are concerns about the efficiency of the distribution process.

The data shows that the allocation of /Off-take of food grains under the different schemes by PDS during 2002-03 to 2012-13. The MDM scheme of allocation rice is 23.83 and wheat is 4.67 lakh tons of 2012-13 periods. The data reveals the table overall equal share of allocation is 2002-03 to 2012-13 in table 3.11. The Off-take of Rice and wheat items 18.6 lakh tones of during 2012-13 periods. However, WBN programme was found allocation and Off-take of rice and wheat an accounting of 14.45 and 8.19 lakh of tones. The data show the Annapurna scheme was allocation and Off-take found to be rice and wheat an accounting for 0.81 and 0.49 lakh of tones respectively during 2012-13.

Table 3.11
Allocation / Off-take of Food grains under Different Scheme by PDS

(In Lakh Tonnes)

Year	Mid-Day Meal (MDM) Scheme						Wheat Based Nutrition Programme (WBNP)						Welfare Institutions						Annapurna Scheme					
	Allocation			Off-take			Allocation			Off-take			Allocation			Off-take			Allocation			Off-take		
	Rice	Wheat	Total	Rice	Wheat	Total	Rice	Wheat	Total	Rice	Wheat	Total	Rice	Wheat	Total	Rice	Wheat	Total	Rice	Wheat	Total	Rice	Wheat	Total
2002-03	18.84	9.4	28.24	13.75	7.45	21.2	1.47	1.75	3.22	0.69	2.13	2.82	6.58	4.53	11.11	1.3	0.14	1.44	-	-	-	-	-	-
2003-04	17.72	9.08	26.8	13.49	7.2	20.69	1.04	3.72	4.76	0.61	3.16	3.77	6.25	5.19	11.44	3.15	0.23	3.38	-	-	-	-	-	-
2004-05	20.14	7.35	27.49	15.41	5.92	21.33	1.16	3.42	4.58	0.85	3.57	4.42	6.06	4.8	10.86	1.94	0.75	2.69	-	-	-	-	-	-
2005-06	17.78	4.72	22.5	13.64	3.63	17.24	1.5	2.82	4.32	2.07	2.73	4.8	3.47	2.44	5.91	2.37	0.27	2.64	-	-	-	-	-	-
2006-07	17.22	4.38	21.6	13.05	3.5	16.65	1.98	3.19	5.17	1.61	2.98	4.59	3.26	0.57	3.83	2.76	0.25	3.01	-	-	-	-	-	-
2007-08	19.98	5.3	25.28	3.95	14.41	18.36	2.31	3.2	5.51	1.79	2.74	4.53	2.13	0.57	2.7	1.61	0.33	1.94	-	-	-	-	-	-
2008-09	21.48	4.78	26.26	15.82	4.37	20.19	3.3	4.8	8.1	2.15	3.92	6.07	2.96	1.12	4.08	2.43	0.41	2.84	-	-	-	-	-	-
2009-10	22.85	4.9	27.75	18.54	4.46	23	3.44	5.82	9.26	2.4	5.13	7.53	2.51	0.61	3.12	2.67	0.66	3.33	0.61	0.34	0.95	0.55	0.28	0.86
2010-11	24.55	5.33	29.88	18.44	4.81	23.25	6	9	15	2.74	7.54	10.28	2.96	0.87	3.83	2.45	0.58	3.03	0.81	0.34	1.15	0.66	0.29	0.95
2011-12	22.29	4.84	27.13	19.17	4.49	23.66	5.65	9.52	15.17	2.63	8.79	11.42	1.56	0.53	2.09	1.8	0.4	2.2	0.64	0.32	0.96	0.66	0.21	0.87
2012-13*	23.83	4.67	28.5	15.33	3.27	18.6	4.5	9.95	14.45	1.88	6.31	8.19	1.67	0.7	2.37	1.78	0.22	2	0.63	0.18	0.81	0.39	0.1	0.49

Note: * Off-take up to December, 2012.

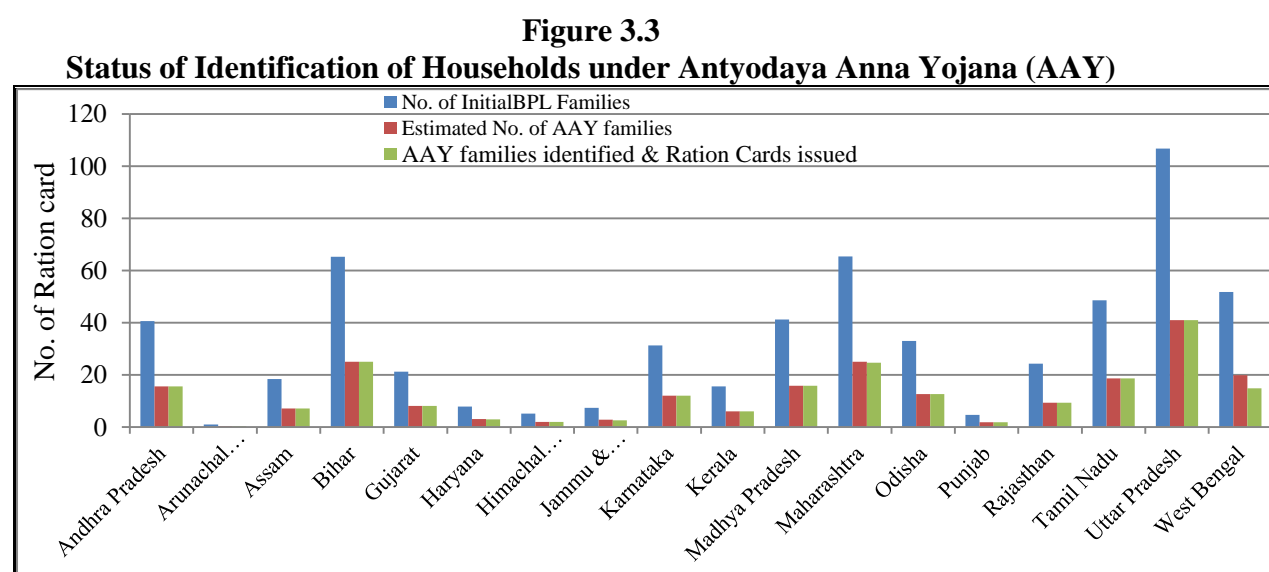
Source: GOI, Ministry of Consumer Affairs, Food and Public Distribution, Annual Report 2012-13.

Table 3.12 Status of Identification of Households under Antyodaya Anna Yojana (AAY) (In Lakh Tonnes)

Major States	No. of Initial BPL Families as on 1.3.2000	Estimated No. of AAY families					AAY families identified & Ration Cards issued				
		Initial 25.12.00	1 st exp. 05.06.03	2 nd exp 03.08.04	3 rd exp. 12.05.05	Total	Initial	1 st exp	2 nd exp	3 rd exp	Total
Andhra Pradesh	40.63	6.228	3.117	2.991	3.242	15.578	6.228	3.117	2.991	3.242	15.578
Arunachal Pradesh	0.99	0.151	0.077	0.073	0.079	0.38	0.151	0.077	0.073	0.079	0.38
Assam	18.36	2.815	1.408	1.352	1.465	7.04	2.815	1.408	1.352	1.465	7.04
Bihar	65.23	10	5.003	4.802	5.205	25.01	10	5.003	4.802	5.205	25.01
Gujarat	21.2	3.25	1.626	1.561	1.691	8.128	3.25	1.626	1.561	1.661	8.098
Haryana	7.89	1.209	0.606	0.581	0.629	3.025	1.209	0.606	0.581	0.528	2.924
Himachal Pradesh	5.14	0.787	0.395	0.378	0.411	1.971	0.787	0.395	0.378	0.411	1.971
Jammu & Kashmir	7.36	1.129	0.564	0.542	0.587	2.822	1.129	0.564	0.542	0.322	2.557
Karnataka	31.29	4.797	2.4	2.303	2.497	11.997	4.797	2.4	2.303	2.497	11.997
Kerala	15.54	2.382	1.192	1.144	1.24	5.958	2.382	1.192	1.144	1.24	5.958
Madhya Pradesh	41.25	6.324	3.164	3.037	3.291	15.816	6.324	3.164	3.037	3.291	15.816
Maharashtra	65.34	10.017	5.011	4.81	5.215	25.053	10.02	5.011	4.81	4.801	24.639
Odisha	32.98	5.055	2.53	2.428	2.632	12.645	5.055	2.53	2.428	2.632	12.645
Punjab	4.68	0.717	0.359	0.345	0.373	1.794	0.717	0.359	0.345	0.373	1.794
Rajasthan	24.31	3.726	1.865	1.79	1.94	9.321	3.726	1.865	1.79	1.94	9.321
Tamil Nadu	48.63	7.455	3.73	3.58	3.881	18.646	7.455	3.73	3.58	3.881	18.646
Uttar Pradesh	106.79	16.371	8.191	7.861	8.522	40.945	16.37	8.191	7.861	8.522	40.945
West Bengal	51.79	7.939	3.973	3.813	4.132	19.857	7.939	3.973	2.887	-	14.799
Total	652.03	99.946	50.021	48.001 *	50.030 **	249.998	99.926	49.982	47.035	46.307	243.25

Note: * Out of the 50 lakh households in the 2nd expansion, 48 lakh households (from BPL) had been earmarked for expansion State-wise and the remaining 2 lakh households were to be identified subsequently by the State where error of inclusion came to light. ** The left- over expansion of 2 lakh families of 2nd expansion has been included in the 3rd expansion of AAY scheme to 52 lakh families from 50 lakh families. **Source:** GOI, Ministry of Consumer Affairs, Food and Public Distribution, Annual Report 2012-13.

The above tables 3.12 present that the Status of Identification of Households under Antyodaya Anna Yojana (AAY) for major states during 2012-13 was to current level. The data show that the no of BPL families higher majority of UP (106.79 lakh families) as followed by other states respectively. In coming to the Karnataka state 31.29 lakh families are living in BPL household. The data show the estimated no. of AAY families highest in UP (40.945 lakh families) and quite lowest in Arunachal Pradesh (0.34 lakh families) respectively. While, AAY families identified and ration card issued UP and Arunachal Pradesh is said above, in coming to Karnataka state only 11.997 lakh AAY card issued families respectively.



Source: Table: 3.12

The data show the estimated overall as accounting of 471.56 lack of tones in the targeted public distribution system (TPDS) during 2012-13. The details about the data distribution Off-take of food grains from the different schemes during 2012-13 by table 3.13. The scheme wise TPDS of BPL, APL, AAY, WS and other schemes. The data reveal the rice is more distribution as compared wheat items in all schemes respectively. The data show the BPL families more utilization of rice and wheat 86.82 and 49.82 lakh of tones with respect to other schemes. In coming to APL rice is 52.95 and wheat is 74.81

lakh of tons distribution to the families. While, AAY scheme rice is more and wheat is quite less distribution an accounting of 52.95 and 25.34 lakhs of tones in PDS.

Table 3.13
Distribution Off-take of Food grains from the Different Schemes 2012-13

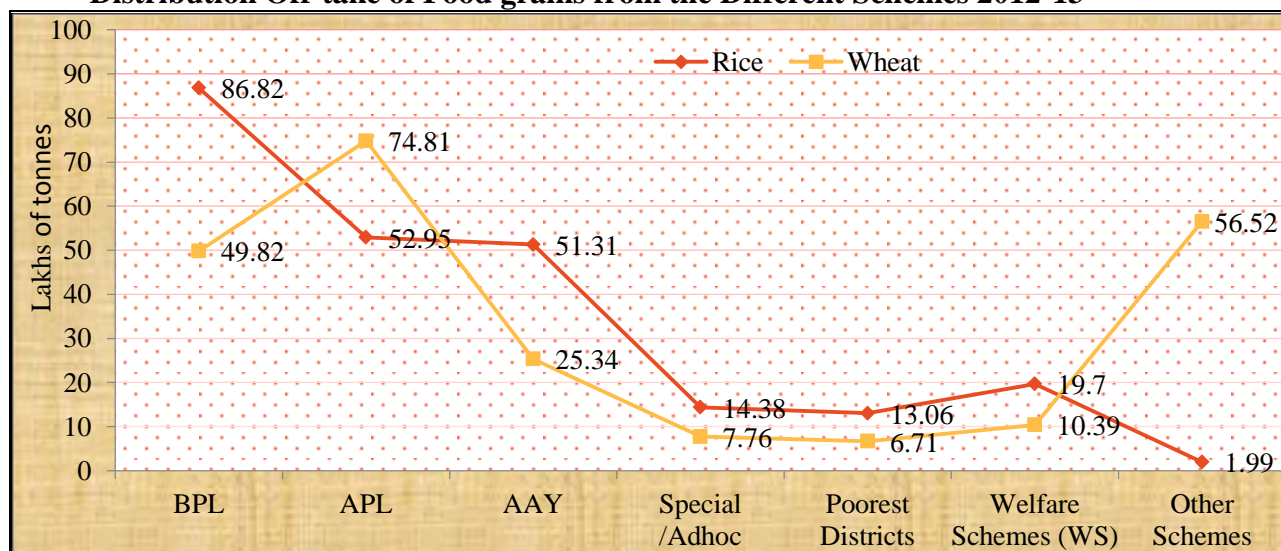
Schemes	2012-13 (Up to 31.12.2012) (In Lakh Tonnes)		
TPDS	Rice	Wheat	Total
BPL	86.82	49.82	136.64
APL	52.95	74.81	127.75
AAY	51.31	25.34	76.65
Special /Adhoc	14.38	7.76	22.14
Poorest Districts	13.06	6.71	19.77
Sub-Total	218.52	164.44	382.95
Welfare Schemes (WS)	19.7	10.39	30.09
Other Schemes	1.99	56.52	58.51
Grand Total	240.21	231.35	471.56

Note: TPDS: Target Public Distribution System.

Source: GOI, Ministry of Consumer Affairs, Food and Public Distribution, Annual Report 2012-13

The details about the data distribution Off-take of food grains from the different schemes during 2012-13 by figure 3.2.

Figure 3.4
Distribution Off-take of Food grains from the Different Schemes 2012-13



Source: Table 3.13.

3.9.1.4. Indira Awaas Yojana (IAY)

Indira Awas Yojana is a programme aimed at improving the housing shortage in rural area.s. It was started in June 1985, but as an independent program, it was launched only from January 1996. The beneficiaries under IAY are selected for assistance by the programme under the overall supervision of the Zilla Panchayat. The State Government has fixed a minimum unit cost of Rs. 20,000 per house in the State on par with the unit fixed cost for the State schemes of Ashraya and Ambedkar. Generally the houses are to be constructed by the beneficiaries themselves. The houses are allotted to the women or jointly in the names of both husband and wife.

The table 3.14 show data regarding performance of IAY financial and physical programme during 2002-03 to 2011-12. The data shows the progress made under Indira Awaas Yojana in the year 2002-03 15.49 lakh houses constructed were completed at a utilization of Rs 279496.46 lakhas. However, Rs 24.71 lakhs has been spent and utiliasation Rs. 1292632.74 lakhs houses were built up to 2011-12.

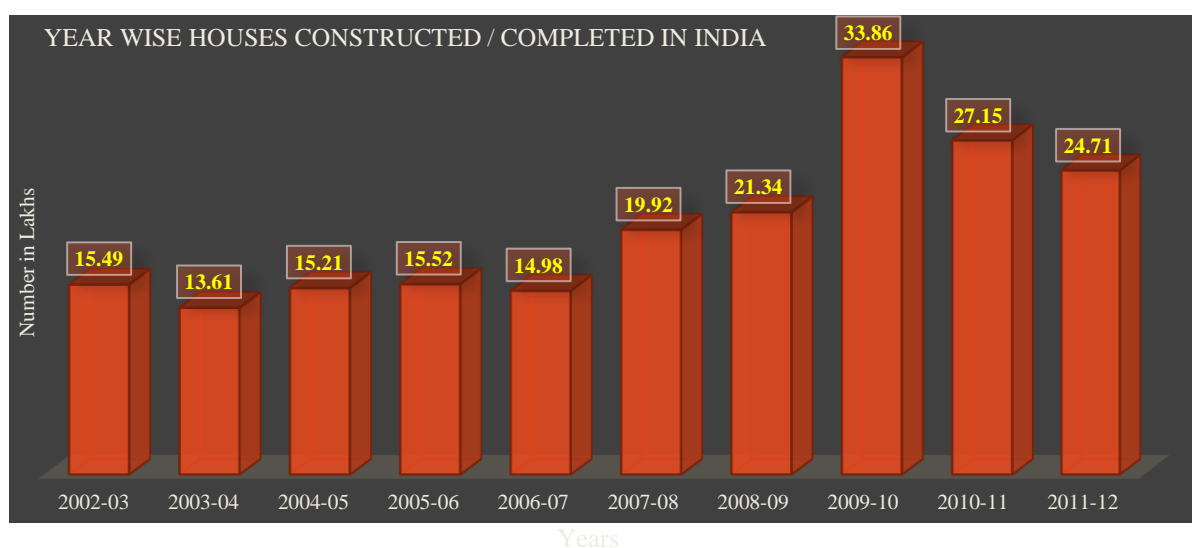
Table 3.14
Distribution of Financial and Physical Progress over the Last 10 Years

Year	Central Allocation	Central Release	Utilisation	Target (No. of Houses)	(Rs. in Lakh)
					Houses Constructed / Completed
2002-03	165640.00	162852.86	279496.46	13.14 Lakh	15.49 Lakh
2003-04	187050.00	187107.78	258009.69	14.84 Lakh	13.61 Lakh
2004-05	246067.00	288310.02	326208.64	15.62 Lakh	15.21 Lakh
2005-06	273240.00	273822.58	365409.05	14.41 Lakh	15.52 Lakh
2006-07	290753.00	290753.06	425342.45	15.33 Lakh	14.98 Lakh
2007-08	403270.00	388237.01	546454.30	21.27 Lakh	19.92 Lakh
2008-09	564577.00	879579.39	834834.33	21.27 Lakh	21.34 Lakh
2009-10	849470.00	863573.99	1329236.40	40.52 Lakh	33.86 Lakh
2010-11	1005370.00	1013945.40	1346572.75	29.08 Lakh	27.15 Lakh
2011-12	949120.00	986477.80	1292632.74	27.26 Lakh	24.71 Lakh

Source: GOI, Ministry of Rural Development, Annual Report, 2012-13.

The Figure 3.3 shows data regarding performance of IAY financial and physical programme. The data show the progress made under Indira Awaas Yojana in the year 2002-03 to 2011-12.

Figure 3.5
Distribution of Year wise Houses constructed / Completed in India by IAY



Source: Table 3.14.

The table 3.15 presents major state wise physical and financial performance of the IAY programme during 2009-10 to 2012-13. The data show their over 83.55 per cent achieved in 2009-10 and coming to the 2012-13 IAY physical achievement of only 46.13 per cent houses have been completed. During the same year financial achievement of utilization is 83.85 per cent and quite low of 63.91 per cent in 2012-13.

Table 3.15
Distribution of Financial and Physical Performance of IAY during
2009-10 to 2012-13

Financial performance (Rs. In Crore)				
	2009-10	2010-11	2011-12 *	2012-13 **
Central budget for IAY (including economic stimulus package)	8800	10327.7	9991.2	10513.2
Central Releases	8635.74	10329.45	6929.78	5655.37
Total Available Funds (including OB & State share)	15852.35	17956.54	15054.57	13531.38
Utilisation of Funds	13292.46	13465.73	7846.31	8647.99
Percentage of Utilisation (%)	83.85	74.99	52.12	63.91
Physical Achievement (Number in Lakhs)				
	2009-10	2010-11	2011-12	2012-13
Physical Target for the year – Number of houses	40.52	29.09	27.27	30.1
Houses Constructed	33.86	27.15	11.07	13.88
Percentage of Physical Achievement (%)	83.55	93.36	40.59	46.13
Houses under Construction	22.73	23.72	26.41	34.47

Note: * As on 31.12.2011 **: As on 31.1.2013

Source: GOI, Ministry of Rural Development, Annual Report, 2012-13.

Table 3.16 presents that Indira Awaas Yojana (IAY) Physical Achievement during 2012-13 by Social groups. The IAY houses sanctioned by Government of India higher majority of Bihar (8, 25,514) as followed by other states, in coming to the Karnataka state performance very nil. The data show that houses completed higher majority of 235187 lakhs (88.1 percent) were completed as against the 270399 targets including SCs/STs/Mins/Others. The details about the table show data regarding performance of IAY programme.

Table 3.16
Indira Awaas Yojana (IAY) - Physical Achievement – 2012-13

States	Annual Target	Houses Sanctioned					Houses Completed				
		STs	SCs	Minority	OTH	Total	STs	SCs	Minority	OTH	Total
Andhra Pradesh	270399	95500	42900	32762	67137	238299	94680	41887	32052	66568	235187
Arunachal Pradesh	8339	0	0	0	0	0	0	0	0	0	0
Assam	184408	33422	20134	27155	49189	129900	3303	971	3229	5240	12743
Bihar	816305	37039	294280	178106	316089	825514	253	1079	547	805	2684
Gujarat	136470	55858	4494	13576	31192	105120	1295	528	1531	3520	6874
Haryana	19854	3	9675	2983	5962	18623	1	2995	868	1424	5288
Himachal Pradesh	6271	469	3210	232	2372	6283	163	1456	64	1144	2827
Jammu & Kashmir	19476	495	899	1181	2045	4620	9	36	7	35	87
Karnataka	107210	0	0	0	3	3	0	0	0	0	0
Kerala	59620	3246	22602	12051	15182	53081	219	1570	1744	1729	5262
Madhya Pradesh	167399	32637	21566	8655	23357	86215	1640	794	472	1025	3931
Maharashtra	167379	54186	21058	22106	85911	183261	19732	6428	7462	40865	74487
Odisha	155363	44360	37657	4997	51150	138164	181	248	54	506	989
Punjab	23696	0	0	0	0	0	0	0	0	0	0
Rajasthan	68578	110293	49884	6875	117313	284365	6795	10942	1468	25090	44295
Tamil Nadu	111410	2777	54740	10616	43401	111534	1683	26109	4342	21669	53803
Uttar Pradesh	368322	2768	108604	21361	89583	222316	34	5338	1060	4237	10669
West Bengal	219553	7842	34736	27346	25790	95714	3	18	45	34	100
Total	3162932	578833	761402	393883	979250	2713368	135897	104961	57319	182760	480937

Source: <http://iay.nic.in>.

Table 3.17 presents that Indira Awaas Yojana (IAY) financial Achievement during 2012-13 by Social groups. The data show that the total allocation of fund released the highest majority of Bihar state Rs.51506.27 lakhs and total availability of Rs.254467.68 lakhs as followed by other states respectively during 2012-13. The data reveal that utilization of fund Rs. 872.02 lakhs of percentage houses in Andhra Pradesh is a higher majority of as followed by other states.

Table 3.17 Performance of Financial Achievement by Indira Awaas Yojana (IAY) 2012-13*(Rs. in Lakh)*

State	Opening Balance	Allocation			Release Of Funds		Total Availability	Utilisation of Funds on					%age utilisation
		Central	State Matching Share	Total Col.(4+5)	State Share Released by State	Total Col.(7+9)		SC	ST	Minority	Others	Total	
Andhra Pradesh	7980.52	93916.18	31305.39	125221.57	0	0	12987.42	45212.76	20411.14	15808.13	31820.92	113252.95	872.02
Arunachal Pradesh	47.736	3640.22	404.46	4044.68	6.78	6.78	371.385	0	676.005	0	13.54	689.545	185.67
Assam	16723.61	80494.43	8943.81	89438.24	2208.042	2208.042	45235.515	15855.756	17868.108	12196.1758	20849.575	66769.6148	147.6
Bihar	194808.5	277216	92405.33	369621.37	51506.27	51506.27	254467.6883	124485.92	8118.689	52569.936	112144.214	297318.759	116.84
Gujarat	44913.48	46058.62	15352.09	61410.71	1751.847	1751.847	51103.791	1720.87	24595.02	786.77	16292.01	43394.67	84.91
Haryana	479.47	6466.67	3155.56	9622.23	994.525	994.525	1841.94	3751.958	0	934.85	2153.157	6839.965	371.35
Himachal Pradesh	166.664	2280.82	760.27	3041.09	305.467	305.467	902.9585	1571.678	269.485	87.625	1135.488	3064.276	339.36
Jammu And Kashmir	430.7735	7084.38	2361.44	9445.82	312.82	312.82	803.2425	479.76	783.753	17.178	1183.053	2463.744	306.72
Karnataka	61355.68	36183.34	12061.12	48244.46	25140.12	25140.12	86495.8	27588.66	12760.49	18001.07	22088.23	80438.45	93
Kerala	10529.2	20121.29	6707.12	26828.41	4842.408	4842.408	20488.059	9231.505	1403.13	4147.53	7299.515	22081.68	107.78
Madhya Pradesh	10666.01	28884.31	9628.12	38512.43	8034.156	8034.156	23785.484	10789.285	13767.536	2065.042	11374.005	37995.868	159.74
Maharashtra	7880.371	56638.03	18879.33	75517.36	28298.97	28298.97	44696.899	12328.526	38200.616	5899.957	51954.724	108383.823	242.49
Odisha	27365.93	54464	17794.66	72258.66	12929.99	12929.99	44729.089	24855.635	23375.211	3479.545	25743.964	77454.355	173.16
Punjab	2925.008	7997.36	2665.79	10663.15	38	38	3842.698	1621.545	0	17.3	243.815	1882.66	48.99
Rajasthan	37172.47	23145.13	7715.06	30860.19	2850.325	2850.325	41251.1225	15855.594	9192.738	2957.861	17695.5045	45701.6975	110.79
Tamil Nadu	4463.985	37601.9	12533.97	50135.87	6267.776	6267.776	21046.2596	21207.534	677.849	4073.762	12185.447	38144.592	181.24
Uttar Pradesh	16582.96	121927	39453.39	161380.34	20993.399	20993.399	46424.4277	51558.361	796.95	10431.0705	38317.054	101103.4355	217.78
West Bengal	46379.99	75128.55	26154.32	101282.87	13262.577	13262.577	68693.4944	28360.442	8560.9933	21186.042	22234.386	80341.8633	116.96
Total >>>	540408	1054484	328408.43	1382892.2	190400.8	190400.84	46006210	415290.31	225496.43	162630.45	416857.69	1220274.9	2.65

Source: <http://iay.nic.in>

3.9.1.5. Swarnajayanti Gram Swarozgar Yojana (SGSY)

Swarnajayanti Gram Swarozgar Yojana is an initiative launched by the Government of India to provide sustainable income to poor people living in rural areas of the country. The scheme was launched on April 1, 1999. The SGSY aims at providing self-employment to villagers through the establishment of self-help groups. Active clusters are established based on the aptitude and the skill of the people, which are nurtured to their maximum potential. Funds are provided by NGOs, banks and financial institutions. Since its inception, over 2.25 million Self-help groups have been established with an investment of Rs. 14,403 crores, profiting over 6.697 million people. The Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched as an integrated programme for self-employment of the rural poor with effect from April 1, 1999.

The SHGs are aided, supported and trained by NGOs, CBOs, individuals, banks and self-help promoting institutions. Government-run District Level Development Agencies (DRDA) and the respective State governments also provided training and financial aid. The programme focusses on establishing microenterprises in rural areas. The SHGs created may have a varying number of members based on the terrain and physical abilities of the members. It goes through three stages of creation:

- Group formation
- Capital formation through the revolving fund and skill development and
- Taking up of economic activity for skill generation.

The SHGs are usually created by selecting individuals from the Below poverty-line (BPL) list provided by the Gram Sabha. The SHGs are divided into various blocks and each of these blocks concentrated on 4-5 key activities. The SGSY is mainly run through government-run DRDAs with support from local private institutions, banks and Panchayati Raj institutions.

The Government also assists villagers in marketing their products by organizing meals or fairs, exhibitions, etc. The Swarna Jayanti Swarozgar Yojna (SGSY) has been renamed as National Rural Livelihood Mission (NRLM). With this scheme will be made universal, more focussed and time bound for poverty alleviation by 2014.

Table 3.18 presents data on financial performance of SGSY in India during the period from 1999-2000 to 2012-13. The data show that the total allocation is Rs. 1472.33 crores in 1999-02; it is increased to Rs. 2877.69 crores during 2012-13. During the same period the total fund utilized was Rs. 959.89 crores and Rs413.19 crores as against the total funds available i.e., Rs. 1962.01 crores and 1801.14 crores respectively.

Table 3.18
Distribution of Financial Progress under SGSY: 1999-2000 to 2012-13

S. No.	Items	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13 *	Total / Average
A	Financial Progress															<i>(Rs in Crore)</i>
1	Total Allocation	1472.33	1332.5	774.5	756.37	1065.83	1332.67	1332.67	1466	2268.82	2643.44	2688.66	3116.46	2865.66	2877.69	25993.61
2	Budget Allocation / Revised Allocation	950	620	550	710	800	1000	1000	1200	1697.7	2350	2350	2984	2681.29	2681.29	21574.28
3	Central Allocation	1105	1000	581.5	567.9	800	1000	1000	1100	1702.24	2020	2051.54	2380	2191	2196.72	19695.9
4	State Allocation	367.34	332.5	193	188.47	265.83	332.67	332.67	366	566.58	623.44	637.12	736.46	674.66	680.97	6297.72
5	Central Releases	946.76	544.94	536.27	706.04	797.55	996.59	1029.56	1188.35	1697.7	2337.89	2230	2665.18	2394.89	1774.78	19846.49
	% age of Central Releases	99.66	87.89	97.5	99.44	99.69	99.66	102.96	99.03	100	99.48	94.89	89.32	89.32	66.19	91.99
6	Central Releases (Subsidy to DRDA)	869.55	462.11	401.1	504.64	645.2	900.1	910.27	1040.16	1540.28	1989.6	1974.96	2230.67	1834.46	1328.22	16631.31
	% age of Central Releases (Subsidy to DRDAs)	78.69	46.21	68.98	88.86	80.65	90.01	91.03	94.56	90.49	98.49	96.27	93.73	83.73	60.46	84.44
7	State Releases	261.47	200.76	156.07	181.14	192.64	261.81	315.67	338.91	475.69	542.57	608.31	551.08	500.3	122.3	4708.74
	%age of State Releases	71.18	60.38	80.87	96.11	72.47	78.7	94.89	92.6	83.96	87.03	95.48	74.83	74.16	17.96	74.77
8	Opening Balance as on 1st April	776.66	854.74	661.58	415.77	287.38	249.01	241.83	262.97	302.58	438.8	857.17	905.55	820.83	330.56	528.96
9	Misc. Receipt	54.33	90.57	80.8	76.66	89.66	100.28	90.76	82.51	75.62	32.08	55.2	64.9	46.79	20.05	68.59
10	Total Funds Available	1962.01	1608.18	1299.55	1178.22	1214.88	1511.2	1558.53	1724.55	2394.17	3003.05	3495.65	3752.21	3202.39	1801.14	29705.72
11	Total Funds Utilised	959.86	1117.94	970.32	921.11	1043.43	1290.83	1338.78	1424.2	1965.97	2285.4	2779.19	2804.04	2318.17	413.15	21632.38
	% of Utilisation of Funds Available	48.92	69.52	74.67	78.18	85.89	85.42	85.9	82.58	82.12	76.1	79.5	74.73	72.39	22.94	72.82
	% of Utilisation to Allocation	65.19	83.9	125.28	121.78	97.9	96.86	100.46	97.15	86.65	86.46	103.37	89.98	80.89	14.36	89.3
	% of Utilisation of Subsidy	36.79	52.67	86.16	65.78	68.37	66.52	67.59	68.18	65.57	76.23	70.56	64.68	72.25	61.77	65.94
	% o f Utilisation on Revolving Fund	5.06	6.73	8.79	12.58	15.14	10.79	11.08	9.86	9.52	10.83	12.04	10.42	9.22	10.74	10.2
	% of Utilisation on Infrastructure Development	22.16	24.45	15.79	14.79	14.47	14.1	13.3	12.99	15.98	15.78	16.3	15.14	14.35	14.64	16.02

	% of Utilisation on Training / Skill Development	4.65	4.32	4.97	4.47	4.91	5.9	6.31	7.26	9.76	9.42	9.52	9.33	8.25	10.2	7.09
	% of Utilisation on Others	0.79	0.82	1.05	1.76	2.34	2.06	2.16	2.15	5.48	1.93	0.17	0.17	0.17	0.27	1.52
10	Total Credit Target	3205	3205	3200.87	2525.21	2129.33	2507.67	2515.65	2869.12	3743.55	3929.8	4443.91	5210.63	6020	0	45505.76
11	Total Credit Mobilised	1056.46	1459.44	1329.68	1184.3	1302.1	1658.18	1823.16	2291.21	2760.31	3530.07	4447.03	4585.98	4399	1673.54	33500.46
	% age of Credit Mobilised	32.96	45.54	41.54	46.9	61.15	66.12	72.47	79.86	73.73	89.83	100.07	88.01	73.07	0	62.23
12	Credit Disbursed to SHGs	187.3	256.64	318.34	459.08	707.82	1027.66	1275.41	1803.34	2090.7	2513.38	3475.21	3753.02	3568.07	1283.94	22719.92
13	Credit Disbursed to Individual Swarozgaris	869.16	1202.8	1011.34	725.21	594.28	630.52	547.75	487.87	669.6	1016.69	971.82	832.95	830.93	389.61	10780.54
14	Total Subsidy Disbursed	541.69	701.85	665.62	605.89	713.38	858.81	904.83	971.05	1289.1	1742.27	1962.13	1814.11	1675.9	254.53	14701.16
15	Subsidy Disbursed to SHGs	124.58	167.93	209.94	282.53	444.36	586.08	671.22	771.46	990.97	1150.94	1477.21	1499.17	1310.81	219.94	9907.15
16	Subsidy Disbursed to Individual Swarozgaris	417.11	533.92	455.68	323.35	269.01	272.73	233.61	199.59	298.14	591.33	484.92	314.94	365.09	34.59	4794.01
	Ratio of Investment on SHGs vs. Individuals	0.24	0.24	0.36	0.71	1.33	1.79	2.49	3.75	3.18	2.28	3.4	4.58	4.08	3.55	2.09
17	Total Investment	1598.15	2161.29	1995.3	1790.18	2015.48	2516.99	2727.99	3262.27	4049.41	5272.34	6409.16	6400.09	6074.9	1928.07	48201.62
18	Per Capita Investment (In Rupees)	17113	21481	21284	21666	22472	22555	23699	19281	28765	29932	31817	31375	36222	44010	
19	Credit Subsidy Ratio	1.95	2.08	2	1.95	1.83	1.93	2.01	2.36	2.14	2.03	2.27	2.53	2.62	6.58	2.45

Note: *As on November, 2012.

Source: GOI, Ministry of Rural Development, Annual Report 2012-13.

Table 3.19 Physical Achievement of SGSY during 1999-2000 to 2012-2013.

S. No.	Items	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13 *	Total / Average
1	Self-Help Groups (SHGs) formed	292426	223265	434387	398873	392136	266230	276414	246309	306688	563530	389259	311314	233713	61924	4396468
2	Women SHGs formed	176263	153284	296175	221085	233136	191666	213213	176712	231670	404972	292788	207280	153558	40949	2992752
3	% age of Women SHGs	60.28	68.66	68.18	55.43	59.45	71.99	77.14	71.74	75.54	71.86	75.22	66.58	65.7	66.13	68.07
4	No. of SHGs passed Grade-I	125402	214011	176002	189634	204987	219604	210639	222029	251163	322322	439275	280575	181070	73217	3109930
5	No. of SHGs passed Grade-II	74234	101291	54040	94754	90673	105839	91920	156353	116878	138641	161496	171657	148138	48387	1554301
6	SHGs taken up Economic Activities- Target	-	-	-	-	-	-	52876	77018	106036	138169	155288	185525	187821	178937	1081670
7	SHGs taken up Economic Activities- Achievement	29017	26317	30576	35525	50717	68102	80130	137931	181386	114452	136411	312288	242948	85087	1530887
8	% age of SHGs Taken up Eco. Activity to Grade-II	39.09	25.98	56.58	37.49	55.93	64.34	87.17	88.22	155.19	82.55	84.47	181.93	164	175.85	98.49
9	SHGs Swarozgaris Assisted- Target	-	-	-	-	-	-	528757	770175	1060365	1381689	1552884	1855250	1878210	1789370	10816700
10	SHGs Swarozgaris Assisted - Achievement	347912	318803	364676	414419	577532	788573	873485	1472066	1154269	1470032	1736214	1743726	1468796	407492	13137995
11	Individual Swarozgaris Assisted- Target							330473	320906	292380	380981	269598	322093	102972	98101	2117504
12	Individual Swarozgaris Assisted- Achievement	585956	687349	572792	411848	319363	327355	277631	219860	253503	291392	278136	296113	208321	30607	4760226
13	Swarozgaris Assisted – Special Projects	-	-	-	-	-	-	-	-	291523	100451	70827	70147	0	0	532948
14	Total Swarozgaris Assisted-Target	-	-	-	-	-	-	-	-	1352745	1762670	1822482	2177343	1981182	1887471	12934204
15	Total Swarozgaris Assisted - Achievement	933868	1006152	937468	826267	896895	1115928	1151116	1691926	1699295	1861875	2085177	2109986	1677117	438099	18431169
16	% age of SHGs Swarozgaris Assisted	37.25	31.69	38.9						125.62	105.63	114.41	96.91	84.65	23.21	
17	SC Swarozgaris Assisted	278938	310886	284040	246556	274893	352864	383124	600364	561052	601299	753640	734775	537667	127097	6050195
18	ST Swarozgaris Assisted	134944	137850	143619	130260	138909	149115	165407	241291	251783	274530	322142	361891	251337	45202	2748280
19	Total SC/ST Swarozgaris Assisted	413882	448736	427659	379816	413802	501979	548531	841655	812835	875829	1075782	1096666	789004	172299	8798475

20	Minorities (Swarozgaris) Assisted	-	-	-	-	-	-	-	-	142399	275121	241866	244225	273355	39212	1276672
21	Women Swarozgaris Assisted	416690	409842	385891	382613	470740	606141	662764	1247132	1083905	1206513	1502285	1424059	1103553	349322	11251450
22	Disabled Swarozgaris Assisted	8529	6737	6059	6118	8504	12680	14793	31864	36113	42315	45869	40838	24505	4506	289430
23	% age of SC/STs Assisted	44.32	44.6	45.62	45.97	46.14	44.98	47.65	49.75	47.83	47.04	51.59	51.98	47.05	39.33	46.7
24	% age of Minorities assisted	-	-	-	-	-	-	-	3.58	8.38	14.78	11.63	11.57	16.3	8.95	11.04
25	% age of Women Assisted	44.62	40.73	41.16	46.31	52.49	54.32	57.58	73.71	63.79	64.8	72.05	67.49	65.8	79.74	61.05
26	% age of Disabled Assisted	0.91	0.67	0.65	0.74	0.95	1.14	1.29	1.88	2.13	2.27	2.2	1.94	1.46	1.03	1.57

Note: *As on November, 2012.

Source: GOI, Ministry of Rural Development, Annual Report 2012-13.

Table 3.19 provides data on SGSY physical performance in India during the period from 1999-2000 to 2012-13. The data indicate that in 1999 292426 SHGs were formed under SGSY, while in 2012-13. 61924 SHGs were formed. Similarly, in the same period, 30576 and 32216 SHGS have taken up economic activities respectively.

Table 3.20
State wise Financial & Physical Progress under SGSY – 2011-12 (As on Jan. 2012)

States	No. of SC Swarozgaris Assisted	Credit disbursed (Rs. in Lakh)	Subsidy disbursed (Rs. in Lakh)	No. of ST Swarozgaris Assisted	Credit disbursed (Rs. in Lakh)	Subsidy disbursed (Rs. in Lakh)	No. of Swarozgaris Assisted	Credit disbursed (Rs. in Lakh)	Subsidy disbursed (Rs. in Lakh)
Andhra Pradesh	39521	10940.72	3650.52	10264	2959.22	993.12	49785	13899.94	4643.63
Arunachal Pradesh	0	0	0	308	23.7	31.1	308	23.7	31.1
Assam	13044	1335.51	754.11	14521	2260.33	1184.71	27565	3595.84	1938.82
Bihar	60692	5957.55	3559.95	1165	98.05	70.79	61857	6055.6	3630.74
Gujarat	2383	2658.34	223.44	7660	1589.69	933.25	10043	4248.03	1156.69
Haryana	6819	2300.76	739.97	0	0	0	6819	2300.76	739.97
Himachal Pradesh	3180	1131.8	253.02	607	219.87	45.5	3787	1351.67	298.51
Jammu & Kashmir	165	47.9	16.2	133	63.3	16.2	298	111.2	32.4
Karnataka	17211	4418.4	1642.22	4701	1154.95	437.35	21912	5573.36	2079.57
Kerala	9067	2081.4	740.58	881	148.15	59.53	9948	2229.55	800.11
Madhya Pradesh	26744	4711.41	1599.98	19646	5269.74	2394.93	46390	9981.15	3994.9
Maharashtra	21424	4378.71	2113.56	22181	4521.38	2325.82	43605	8900.09	4439.38
Odisha	25856	5226.46	2228.43	29411	6360.81	2665.19	55267	11587.27	4893.62
Punjab	3968	1255.95	387.96	0	0	0	3968	1255.95	387.96
Rajasthan	10846	3437.73	962.21	9673	3057.37	988.59	20519	6495.1	1950.8
Tamil Nadu	25315	6191.51	2140.51	1359	294.31	107.32	26674	6485.82	2247.83
Uttar Pradesh	131674	36217.15	12610.08	1002	258.71	92.14	132676	36475.86	12702.22
West Bengal	21600	3265.01	1852.67	3726	598.81	317.88	25326	3863.82	2170.56
Total	437918	99327.05	37222	170684	35564.33	16655.27	608602	134891.4	53877.27

Source: GOI, Ministry of Rural Development, Annual Report 2011-12.

3.9.1.5. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

The National Rural Employment Guarantee Act, 2005 (No. 42 of 2005) having received the assent of the President on 5th September 2005 was Published in the Gazette of India on 7. September 2005. The Act guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. The basic objective of the Act is to enhance livelihood security in rural areas along with other objectives like generating productive assets, protection of the environment, empowering rural women, reducing rural-urban migration and fostering social equity among others. The Act is an important step towards the realization of the right to work. NREGA is said to be an enactment of the people, by the people and for the people. The National Rural Employment Guarantee (Amendment) Act, the new name was unveiled on the birth anniversary of Mahatma Gandhi, on October 2, 2009 renamed NREGA as MGNREGA.

Table 3.21 presents that actual performance of the MGNRGA program during the period from 2006-07 to 2012-13. The total employment days were found to initial period was very low level 90.5 during 2006-07 and 210.8 days in 2012-13. The data found employment generated by SCs, STs women and Others. The SCs 21.72, STs 16.34, Women 52.08 and Others 61.93 per cent man days of employment were generated. Which, Others were founded of highest 61.93 per cent in 2012-13 and lowest man days of employment were generated in 2006-07, followed by STs, women and SC mandays of employment generated in 2012-13 and lower being mandays of employment, generated in 2006-07.

Table 3.21
Achievement of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

Items	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
	(200 Districts)	(330 Districts)	(615 Districts)	(619 Districts)	(625 Districts)	(635 Districts)	(636 Districts)
Total Job Cards Issued (in crore)	3.78	6.48	10.01	11.25	11.98	12.28	12.63
Households provided Employment (No. in crore) Person days of employment (in crore)	2.1	3.39	4.51	5.25	5.49	4.98	4.97
Total Employment days	90.5	143.59	216.32	283.59	257.15	211.42	210.8
-- SCs	22.95 (25 %)	39.36 (27 %)	63.36 (29 %)	86.44 (31 %)	78.75 (30.63 %)	46.60 (22.04 %)	45.79 (21.72 %)
-- STs	32.98 (36 %)	42.07 (29 %)	55.02 (25 %)	58.74 (21 %)	53.61 (20.85 %)	38.38 (18.15 %)	34.45 (16.34%)
-- Women	36.40 (40 %)	61.15 (43 %)	103.57 (48 %)	136.40 (48 %)	122.74 (47.73%)	101.86 (48.18%)	109.77 (52.08%)
-- Others	34.56 (38 %)	62.16 (43 %)	97.95 (45 %)	138.40 (48 %)	124.78 (48.52%)	126.43 (59.80%)	130.55 (61.93%)
Persondays per HH	43 days	42 days	48 days	54 days	47 days	42 days	44 days
Budget Outlay (Rs. crore)	11300	12000	30000	39100	40100	40000	33000
Central Releases (Rs. crore)	8640.85	12610.39	29939.6	24714.19	10382.87	9951.5	32550.26
Total available fund (including OB) (Rs. crore)	12073.55	19305.81	37397.06	45682.46	52648.89	41563.51	38834.54
Expenditure (Rs. crore) (Percentage against available funds)	8823.35 (73 %)	15856.89 (82 %)	27250.10 (73 %)	37909.78 (83 %)	39377.27 (74.8%)	37548.79 (90%)	39439.95
Expenditure on wages (Rs. Crore) (as % of total expenditure)	5842.37 (66%)	10738.47 (68%)	18200.03 (67%)	17832.62 (69 %)	22700.11 (58 %)	24006.71 (64 %)	27422.65 (69 %)

Average Wage paid per person/day (Rs.)	65	75	84	89	99	113.54	121.38
Total works taken up (in Lakh)	8.41	17.81	27.75	33.83	50.99	73.95	98.11
Works completed (in Lakh) Works break-up (in Lakh)	3.97	8.2	12.14	22.59	25.99	16.39	15.29
Water conservation and Water harvesting	4.51 (54%)	8.73 (49%)	12.79 (46%)	17.41 (51%)	10.33 (20.3%)	19.04 (25.8 %)	27.37 (31.7 %)
Provision of Irrigation facility to land owned by SC/ST/BPL and IAY beneficiaries	0.81 (10%)	2.63 (15%)	5.67 (20%)	5.68 (17%)	9.15 (17.90 %)	4.54 (6.15 %)	10.69 (12.4%)
Rural Connectivity	1.80 (21%)	3.08 (17%)	5.03 (18%)	5.43 (16%)	9.31 (18.3 %)	15.52 (21.0 %)	12.88 (14.9 %)
Micro Irrigation	-	-	-	-	3.45 (6.8 %)	9.11 (12.3 %)	4.92 (5.7 %)
Land Development	0.89 (11%)	2.88 (16%)	3.98 (15%)	4.63 (14%)	7.04 (13.8 %)	7.12 (9.63 %)	6.25 (7.2 %)
Flood Control	--	--	--	--	1.92 (3.8 %)	2.81 (3.8 %)	2.72 (3.1 %)
Drought Proofing	--	--	--	--	4.56 (8.9 %)	4.05 (5.5 %)	15.6 (18.0 %)
Renovation of Traditional Water Bodies	--	--	--	--	4 (7.9 %)	8.85 (12.0 %)	3.73 (4.3 %)
Other activities approved by MoRD	0.34 (4%)	0.56 (3%)	0.28 (1%)	0.68 (2.03%)	1.06 (2.10 %)	2.63 (3.6 %)	2.02 (2.3 %)
Bharat Nirman Rajeev Gandhi Seva Kendra	--	--	--	--	0.17 (0.3 %)	0.26 (0.4 %)	0.29 (0.3 %)

Note: HH: Household OB: Opening Balance.

Source: www.nrega.nic.in as on November 18, 2013.

Table 3.22 Distribution of Financial Achievement of NREGA by Major Stats 2011-12

States	Cumulative No. of HH issued job cards	No. of households who have demanded employment	No. of households provided employment	Person days of employment provided (in Lakh)					Funds Available (Rs. in Lakh)	Central Release (Sanctioned) (Rs. in Lakh)	Expenditure (Rs. in Lakh)	Works Ongoing	Works Completed	Total Works
				Total	SCs	STs	Women	Others						
Andhra Pradesh	11886571	4899350	4899350	2767.72	747.16	508.26	1599.58	1512.3	27794.34	0	409393.4	1695384	37262	1732646
Arunach Pradesh	49723	13722	3177	0.52	0	0.52	0.21	0	6999.01	6078.58	95.07	364	0	364
Assam	3914289	1353542	1347654	353.47	19.63	80.65	88.07	253.19	83879.64	42685.8	74828.16	55762	11459	67221
Bihar	12131260	1689893	1660581	626.76	153.97	11.09	179.49	461.7	157536.2	47887.45	147507.6	349106	792	349898
Gujarat	4076698	835227	820577	311.22	24.42	125.32	140.75	161.49	92616.37	0	64948.52	98435	40439	138874
Haryana	671817	277969	277286	108.92	54.09	0.02	39.7	54.81	27466	27512.23	31660.46	6117	14335	20452
Himachal Pradesh	1102930	532068	498241	261.1	78.54	15.95	155.37	166.61	62197.7	0	50405.93	43969	35625	79594
Jammu & Kashmir	712526	371918	361617	162.18	11.94	24.3	28.76	125.95	98041.61	78130.96	38884.96	64934	2542	67476
Karnataka	5572268	1664099	1652079	699.55	109.84	58.02	321.32	531.69	191920	0	219015.9	284956	69489	354445
Kerala	1856813	1418056	1416386	631.94	90.47	15	586.75	526.46	104586.6	95105.43	100503	12095	146669	158764
Madhya Pradesh	11841636	3740680	3727174	1574.46	333.09	431.75	671.42	809.62	488228.8	0	339827.2	754614	128548	883162
Maharashtra	6594522	1396870	1380529	651.21	37.79	111.43	299.43	501.99	144771.3	103552.5	158813.9	248780	6433	255213
Punjab	865112	245674	245176	64.38	49.84	0.02	27.83	14.51	19998.59	0	15926.08	10696	7170	17866
Rajasthan	9730877	4702443	4523264	2107.71	353.26	517.22	1458.01	1237.24	437455.5	0	318278.9	359067	30327	389394
Tamil Nadu	8188149	6376449	6344466	3014.16	870.58	38.63	2231.01	2104.94	354641	0	288650.1	110819	27394	138213
Uttar Pradesh	14552683	7337929	7298702	2653.01	836.94	33.12	454.63	1782.95	622467.3	0	506222.3	887521	506085	1393606
West Bengal	11126809	5434794	5416479	1433.59	483.74	146.74	465.08	803.12	308621.3	0	300404.2	243057	165001	408058
Odisha	6142104	1391499	1378597	453.75	79.42	173.18	175.36	201.15	137250	0	103217.3	155786	73612	229398
Total	122750202	50348382	49862775	21142.04	4660.57	3838.49	10186.8	12643	4156351	995150.7	3754879	5912109	1501064	7413173

Source: www.nrega.nic.in as on June 4, 2012.

Table 3.23 Distribution of Physical Achievement of Major States by NREGA 2012-13

States	No.of households who have demanded employment	No.of households provided employment	Person days In Lakhs								Average persondays per Household	Number of Households Availed 100 days of Employment
			Total	SCs	% Age of SC participation	STs	% age of ST participation	Women	% age of Women participation	Others		
Andhra Pradesh	5816077	5816077	3238.86	755.64	23.33	502.72	15.52	1888.99	58.32	1980.5	55.69	995394
Arunachal Pradesh	141133	101004	25.63	0	0	21.79	85.02	7.54	29.42	3.84	25.38	4319
Assam	1229450	1217074	309.65	18.46	5.96	63.79	20.6	80.54	26.01	227.4	25.44	10018
Bihar	2075513	1908553	826.73	199.38	24.12	15.34	1.86	251.8	30.46	612.01	43.32	150207
Gujarat	749978	678040	280.07	24.14	8.62	107.57	38.41	119.87	42.8	148.36	41.31	52241
Haryana	299339	290849	126.73	64.3	50.74	0.04	0.03	50.54	39.88	62.39	43.57	19534
Himachal Pradesh	541472	491848	239.37	68.4	28.58	16.31	6.81	145.14	60.63	154.66	48.67	32748
Jammu & Kashmir	528748	492191	240.82	14.06	5.84	38.66	16.05	49.37	20.5	188.1	48.93	32541
Karnataka	1470650	1337882	621.91	104.89	16.87	55.6	8.94	287.62	46.25	461.42	46.48	109145
Kerala	1693885	1525486	836.44	127.81	15.28	21.37	2.55	777.84	92.99	687.26	54.83	339865
Madhya Pradesh	3109868	3080587	1111.99	213.55	19.2	307.14	27.62	472.22	42.47	591.3	36.1	120059
Maharashtra	1581989	1548667	815.59	56.95	6.98	119.05	14.6	362.77	44.48	639.59	52.66	212463
Odisha	1766554	1598097	545.18	95.9	17.59	205.21	37.64	196.05	35.96	244.07	34.11	76152
Punjab	242965	234838	63.59	50.02	78.66	0.02	0.03	29.68	46.67	13.55	27.08	3653
Rajasthan	4536095	4201386	2180.58	402.6	18.46	520.44	23.87	1504.45	68.99	1257.54	51.9	408664
Tamil Nadu	7098688	7054997	4079.46	1139.88	27.94	54.12	1.33	3025.62	74.17	2885.46	57.82	1352534
Uttar Pradesh	5219398	4880862	1376.36	461.26	33.51	14.25	1.04	270.7	19.67	900.85	28.2	65118
West Bengal	5746064	5693870	1916.81	625.79	32.65	188.1	9.81	644.32	33.61	1102.92	33.66	226462
Grand Total	50411462	48561272	21848	4726.75	21.63	3627.81	16.6	11388.51	52.13	13493.44	44.99	4826054

Source : www.nrega.nic.in as on November 14, 2013.

3.9.1.6 Pradhan Mantri Rozagar Yojana (PMRY)

Prime Minister's Rozgar Yojana was launched on 2nd October 1993 to assist educated unemployed youth to set up self-employment ventures. The scheme targeted for setting up of nearly 7 lakh enterprises and consequent employment generation to more than one million educated unemployed youth in the last four years of the 8th Five Year Plan. Initially, the scheme was implemented only in the urban areas of the country. Since 1994-95, it is in operation in both urban as well as rural areas. The scheme continued in the 9th Five Year Plan with the plan target of 11.00 lakh beneficiaries with an annual target of 2.20 lakh beneficiaries. The PMRY is continuing in the 10th Five Year Plan also with the plan target of 11.00 lakh beneficiaries. Common Minimum Programme (CMP) of the UPA Government envisages creation of additional employment opportunities in the rural non-farm sector. Accordingly, the target for the year 2004-05 & 2005-06 under the Yojana has been enhanced from 2.20 lakh beneficiaries to 2.50 lakh beneficiaries per annum

3.9.2 Protective Social Security Programmes: Level II Measures

3.9.2.1 National Social Assistance Programme (NSAP):

The National Social Assistance Programme (NSAP) was included in the Central Budget for 1995-96. The details of the Programme have been worked out by a Committee under the Chairmanship of Secretary (Rural Development) in consultation with the representatives of State Governments. The Prime Minister, in his broadcast to the Nation on 28th July 1995, announced that the Programme would come into effect from 15th August 1995. This Guideline sets out the features of the NSAP, procedures for its implementation, the regulation and release of Central assistance to States and other matters relevant to the NSAP.

The NSAP will include, for the time being, five benefits as its components, viz.,

- 1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**
- 2. Indira Gandhi National Family Benefit Scheme (IGNFBS)**
- 3. Indira Gandhi National Maternity Benefit Scheme (IGNMBS)**
- 4. Indira Gandhi National Widow Pension Scheme (IGNWPS)**
- 5. Indira Gandhi National disabled Pension Scheme (IGDPS)**

Table 3.24 presents data on national social assistance programme physical and financial performance in India major states during the period of 2002-03 to 2012-13. The data reveal that the proportion of the total allocation of fund was quite significant in 2012-13 (Rs. 8447.30 crore) followed by different years. Similarly the proportion of expenditure was also found to be quite significant in 2011-12 (Rs. 6596.47 crores), followed by very low expenditure in the year of 2003-04. The however scheme wise no. of beneficiaries under NOAPS higher no 2,23,18,592, NFBS no. 29, 10, 109, Annapurna No. very low compared to past years 8,24,001, IGNWPS no. of 41,30,876 and IGNDPS no. of 7,43,806 beneficiaries in during 2012-13.

Table 3.24
Distribution of National Social Assistance Programme (NSAP) Physical and Financial Progress during 2002-03 to 2012-13.

Year	Allocation Rs (in crore)	Releases Rs (in crore)	Expenditure reported Rs (in crore)	No. of Beneficiaries under NOAPS/IGNOAPS	No. of Beneficiaries under NFBS	No. of Beneficiaries under Annapurana	No. of Beneficiaries under IGNDPS	No. of Beneficiaries under IGNDPS
2002-03	680.00	657.09	594.06	6697509	85209	776173	-	-
2003-04	679.87	602.26	655.97	6624000	209456	1057155	-	-
2004-05	1189.87	1032.01	868.37	8079386	261981	820583	-	-
2005-06	1190.00	1189.71	1033.89	8002598	276737	851654	-	-
2006-07	2489.61	2489.61	1968.28	8708837	243972	871424	-	-
2007-08	2891.48	2889.73	3123.08	11514026	334153	1051030	-	-
2008-09	4500.00	4500.00	3961.51	15020640	426292	1011240	-	-
2009-10	5200.00	5155.50	4914.88	16356058	342809	1015655	3213467	699680
2010-11	5162.00	5162.00	5352.36	17081556	335044	958419	3425390	729345
2011-12	6596.47	6596.47	6188.67	21384404	330240	778682	3628467	794249
2012-13	8447.30	5859.50	4855.77	22318295	2910109	824001	4130876	743806

Source: Ministry of Rural Development, Annual Report 2012-13.

Table 3.25 presents data on national social assistant program statewide financial and physical performance in India major states during the period of 2012-13. The data across the major states show that the proportion of total release funds was found to be quite significant in Uttar Pradesh (Rs. 1,11,027.03 lakhs), followed by Bihar (Rs 68,637.49 lakhs) and Orissa (Rs 46,014 lakhs) as compared to other states. Similarly the proportion of expenditure was also found to be quite significant in Uttar Pradesh (Rs 1,02,517.11 lakhs), followed by Bihar (Rs 74,554.83 lakhs) and Orissa (Rs 59,828.70 lakhs) followed by other states. The physical performance of NSAP was widow pension scheme greater majority of Tamil Nadu the proportion of 7,77,458, West Bengal 7,52,096 and UP 5,84,781 beneficiaries followed other states.

Table 3.25
Number of Beneficiaries under the Schemes of NSAP Reported by the States during 2012-13

States	Total Release (Rs. in Lakh)	Expenditure Total (Rs. in Lakh)	No. of beneficiaries				
			IGNOAPS	Widow (IGNWPS)	Disabled (IGNDPS)	NFBS	Annapurna
Andhra Pradesh	39481.19	37927.95	1587813	303945	64595	21264	93200
Arunachal Pradesh	704.33	-	31209	-	-	-	-
Bihar	68637.49	74554.83	3786539	396780	22463	14752	-
Gujarat	11830.37	4696.44	391912	2107	4283	2633	-
Haryana	5469.18	5001.00	147191	45108	16804	1630	-
Himachal Pradesh	2162.24	2386.18	94607	8981	394	1105	2756
J & K	2821.15	0.00	131194	-	-	-	-
Karnataka	27632.08	17503.59	1239641	202186	56283	4592	-
Kerala	9164.00	12264.19	256901	34244	15686	288	257189
Madhya Pradesh	37103.02	46397.22	1476300	364818	154937	37988	-
Maharashtra	43866.00	2947.00	1200000	5000	2000	36000	108000
Odisha	46014.70	59828.70	1777083	194379	110822	15000	64800
Punjab	4447.20	2539.26	165735	15198	3899	150	-
Rajasthan	19333.96	15724.67	680804	104364	17494	2690920	105293
Tamil Nadu	37461.40	38550.54	1150537	777458	85655	12415	65113
Uttar Pradesh	111027.03	102517.11	3766717	584781	56300	33216	-
Uttarakhand	6108.75	3439.60	245692	11991	2185	2208	-
West Bengal	50327.51	27071.77	1509901	752096	47540	23102	65068

Note: NOAPS: National Old Age Pension Scheme; NFBS: National Family Benefit Scheme;
IGNWPS: Indira Gandhi National Widow Pension Scheme;
IGNDPS: Indira Gandhi National Disability Pension Scheme;
Source: GOI, Ministry of Rural Development, Annual Report 2012-13.

Across the major states no of disabled pension beneficiaries are highest in Tamil Nadu state (no of 85,655) as followed by Andhra Pradesh (64,595) and Karnataka & UP (56,300 & 56,283) other states.

3.9.2.2 Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

It was launched by the Ministry of Rural Development. All persons of 60 years and above (revised downwards from 65 in 2011) and belonging to below the poverty line category, according to the criteria prescribed by the Government of India time to time, are eligible to be a beneficiary of the scheme. It is a part of the National Social Assistance Program (NSAP) which further includes IGNWPS, IGNDPS, NFBS and Annapurna schemes other than IGNOAPS

The pension amount, as of Union Budget 2012-13 is Rs 200 per month per person from 60 – 79 years and Rs 500 per month per person for those 80 years and above and states are supposed to contribute an equal amount *vis-a-vis* the scheme. While the Indira Gandhi National Pensions for widows and disabled people was doubled in the Union Budget of 2012-13, bringing it to Rs 300 per month, the Old Age Pension for people aged less than 80 years was not raised. The Indira Gandhi Pension schemes are capped so that very few of those entitled to a pension, as they meet the criteria of having incomes below the official poverty line, actually receive one.

Table 3.26 presents data on Indira Gandhi National Old age Pension Scheme (IGNOAPS) financial performance in Indian major states during the period of 1995 to 2005. The data reveal that the proportion of total utilization of against allocation funds was found to be higher majority of Andhra Pradesh 93.32 per cent, followed by Tamil Nadu (65.32 per cent), UP (60.31 per cent) and Bihar (55.91 per cent) as compared to other states. Similarly the proportion of expenditure was also found to be quite significant in Andhra Pradesh (Rs 13474.68 lakhs), followed by UP (Rs 9497.98 lakhs), Bihar (Rs 5642.98 lakhs) and Orissa (Rs 3387.34 lakhs).

Table 3.26
State-wise Funds Allocated and Released under Indira Gandhi National Old Age
Pension Scheme (IGNOAPS) in India (2007-2008 to 2013-2014)

(Rs. in lakh)

States	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
	Allocation/ Release	Allocation/ Release	Allocation/ Release	Allocation/ Release	Allocation/ Release	Allocation/ Release	Allocation/ Release
Andhra Pradesh	20232.26	28989.21	36443	39667	40949.02	67563.36	62861.79
Arunachal Pradesh	390.85	488.02	365	285	504.12	1138.98	792.00
Assam	16872.45	17941.11	17265	16787	11207.50	22504.42	16188.00
Bihar	25909.42	49996.41	59776	56002	97147.75	101216.67	141881.03
Gujarat	2468.01	2568.67	7262	84	8998.00	13246.21	13608.00
Haryana	2982.65	4127.5	3532	5324	6929.82	7505.39	8316.67
Himachal Pradesh	2290.41	1989.31	2179	2828	2934.39	3098.36	3522.86
Jammu and Kashmir	1863.99	2042.75	3322	2564	2372.00	2821.15	4173.92
Karnataka	21176.47	22850.2	31261	32296	39782.87	45649.44	40014.00
Kerala	7497.36	5779.21	5943	6615	8594.37	9164.00	16103.39
Madhya Pradesh	24397.63	43592.42	29747	34686	53973.36	54351.43	80137.90
Maharashtra	20199.06	31332.25	41540	28573	20505.99	43866.00	0.00
Odisha	18479.38	20802.81	22043	37288	51086.43	74305.32	72925.64
Punjab	1229.47	4792.37	3769	4845	4414.00	5783.11	5055.00
Rajasthan	15959.34	14316.14	15259	14507	25538.44	25513.08	34008.33
Tamil Nadu	18479.19	32070.19	28618	22876	31909.00	57350.39	60936.74
Uttar Pradesh	33106.56	84300.35	112302	110319	131679.43	111027.03	164710.68
West Bengal	17012.92	27842.45	37384	39407	47504.93	78165.01	89807.63
India	288973.21	450000	515549.72	516200	659646.95	788455.03	911245.86

Abbr. : NR : Not Reported.

Source : Lok Sabha Unstarred Question No. 3647, dated on 16.08.2010.

: Lok Sabha Starred Question No. 117, dated on 05.03.2013.

: Lok Sabha Unstarred Question No. 1115, dated on 17.07.2014

Table 3.27
State-wise Allocation of Funds and Expenditure under Indira Gandhi National Old Age Pension Scheme (IGNOAPS) in India (August, 1995 to March, 2005)
(Rs. in Lakh)

States	Total		% of Utilisation Against Allocation
	State Allocation* (Since Launching)	Expenditure* Reported by State/UTs	
Andhra Pradesh	14596.26	13474.68	92.32
Arunachal Pradesh	160.54	14.81	9.23
Assam	3061.89	1042.34	34.04
Bihar	8112.03	4535.15	55.91
Gujarat	2159.83	573.95	26.57
Haryana	774.78	340.92	44
Himachal Pradesh	276.72	98.28	35.52
Jammu & Kashmir	575.87	193.79	33.65
Karnataka	4483.89	2258.44	50.37
Kerala	1673.03	764.69	45.71
Madhya Pradesh	8251.89	3843.45	46.58
Maharashtra	5490.58	2220.07	40.43
Orissa	6087.26	3387.34	55.65
Punjab	581.52	282.28	48.54
Rajasthan	3166.68	882.21	27.86
Tamil Nadu	8639.16	5642.98	65.32
Uttar Pradesh	15748.42	9497.98	60.31
West Bengal	6082.13	2855.85	46.95
India	94954.4	54076.63	56.95

Note: * : From August, 1995 to March, 2005.

Compiled from the statistics released by :Rajya Sabha Unstarred Question No. 2051, dated 16.03.2007

3.9.2.3. National Family Benefit Scheme (NFBS)

This scheme provides for Rs 10000 to the family of an unorganised worker belonging to BPL category in case of death due to natural or accidental causes; however the worker should be the primary breadwinner of the family and aged between 18 and 65 years. It is implemented through the local bodies.

Table 3.28 presents data on Indira Gandhi National Family Benefit Schemes (IGNFBS) financial performance in Indian major states during 1999-00 to 2013-14. The

data reveal that the proportion of total beneficiaries was found to be quite significant in Uttar Pradesh (38,768), followed by Madhya Pradesh (37,766), Andhra Pradesh (30,148) proportion and Bihar (21538) during 1999-2000. Similarly, during 2013-14 the beneficiaries were found quite significant in Uttar Pradesh (819, 56), followed by Odisha (24,697), Bihar (Rs 21,786) and Karnataka (16,998) respectively.

Table 3.28
State-wise Number of Beneficiaries under National Family Benefit Schemes (NFBS)
in India (1999-2000 to 2001-2002, 2005-2006 and 2007-2008 to 2013-2014)

States	1999-00	2000-01	2001-02	2005-06	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
Andhra Pradesh	30418	31477	25849	16492	17261	15067	7500	7500	22369	58000	11300
Arunachal Pradesh	35	85	55	260	347	100	917	NA	500	NR	NR
Assam	5036	7357	14181	15539	7514	5894	15000	25639	8830	10471	2906
Bihar	21538	13725	10272	27920	27476	22421	26227	26798	36804	29446	21786
Gujarat	2540	2315	2040	7718	7128	7554	10898	7774	3484	4936	2320
Haryana	461	568	759	4500	2250	4481	4500	3500	5668	2054	2290
Himachal Pradesh	451	307	546	3040	2000	2000	2100	2490	1287	1807	1968
Jammu and Kashmir	555	389	207	3110	6123	2689	5955	2952	3000	770	NR
Karnataka	4602	5643	1449	NR	21246	19054	22281	22000	18684	4592	16998
Kerala	4701	3389	2907	NR	27611	26360	1242	NA	1974	342	297
Madhya Pradesh	37766	31465	22314	30551	40000	44924	40445	50627	36648	37988	8687
Maharashtra	16884	11073	2565	18302	19488	47484	11000	30000	17000	36000	6113
Odisha	16858	16073	9644	4635	30453	33384	28671	19998	14861	15000	24697
Punjab	407	1451	966	1290	1290	2466	4823	1973	519	213	NR
Rajasthan	4747	3698	2408	10426	703	NA	NA	NA	NR	NR	15170
Tamil Nadu	18591	16876	6570	48977	6877	17913	16205	16456	13082	12415	12731
Uttar Pradesh	38768	25640	23066	30500	41705	87118	59661	60234	94023	113653	81956
West Bengal	9886	9756	6553	13296	48132	35261	44061	20991	25099	33787	3375
India	215811	202999	153720	261084	335453	423421	343721	334924	332318	388521	231858

Abbr. : NA : Not Available.

Source : Ministry of Rural Development, Govt. of India. (10592),
: Rajya Sabha Unstarred Question No. 139, dated on 09.11.2010,
: Lok Sabha Unstarred Question No. 1769, dated on 01.12.2011.
: Lok Sabha Unstarred Question No. 490, dated on 10.05.2012,
: Lok Sabha Unstarred Question No. 992, dated on 29.11.2012.
: Lok Sabha Unstarred Question No. 994, dated on 17.07.2014.

Table 3.29 provides data state wise distribution on National Family Benefit Schemes (NFBS) financial performance in Indian major states during 2004-05 to 2006-07. The data show that with the proportion of revised, combined allocation for three schemes during the 2004-05 quite significant in Uttar Pradesh (Rs 19839.69 lakhs), followed by Bihar (Rs 13205.06 lakhs), Maharashtra (Rs 10227.84 lakhs) proportion and west Bengal (Rs 7988.73 Lakhs).

Table 3.29
State-wise Combined Allocation under National Family Benefit Scheme in India
(2004-2005 to 2006-2007)

States	2004-05	2005-06		2006-07	
	Revised Combined Allocation for 3 Schemes*	Combined Allocation for 3 Schemes	Total Release	Combined Allocation for 3 schemes*	Total* Release
Andhra Pradesh	6742.62	6746.70	6746.70	14882.08	11161.55
Arunachal Pradesh	415.42	415.46	415.46	759.10	569.33
Bihar	13205.06	13213.06	13213.06	36002.21	27001.65
Gujarat	3580.34	3582.50	3582.50	5601.09	4200.82
Haryana	1310.94	1311.73	1311.73	3296.24	2472.19
Himachal Pradesh	546.83	547.17	547.17	1389.07	1041.81
Jammu and Kashmir	734.65	735.10	735.10	1716.73	1287.54
Jharkhand	4612.55	4615.34	4615.34	12746.83	9560.13
Karnataka	5204.61	5207.76	5207.76	11238.58	8428.94
Kerala	2872.43	2874.17	2874.17	5040.98	3780.74
Madhya Pradesh	7644.82	7649.45	7649.45	17387.81	13040.85
Maharashtra	10227.84	10234.03	10234.03	22213.90	16660.43
Orissa	5896.2	5899.77	5899.77	17021.70	12766.29
Punjab	897.34	897.89	897.89	1601.91	1201.43
Rajasthan	3771.19	3773.48	3754.48	8533.25	6399.93
Tamil Nadu	7038.76	7043.03	7043.03	13159.75	9869.82
Uttar Pradesh	19839.69	19851.70	19851.70	50432.59	37824.45
West Bengal	7988.73	7993.56	7993.56	18914.86	14186.15
India	118987	119000.00	118971.00	280054.25	210184.89

Note : * : NSAP+NOAPS+NFBS.

Source : Lok Sabha Unstarred Question No. 1716, dated on 10.12.2004. & Lok Sabha unstarred Question No. 535, dated on 02.03.2007.

Similarly, in the year 2006-07 total release funds were quite significant in Uttar Pradesh (Rs 37824.45 lakhs), followed by Bihar (Rs 27001.65 lakhs), Maharashtra (Rs 16660.43 lakhs) and Odisha (Rs 554.91 lakhs) respectively.

3.9.2.4 National Maternity Benefit Scheme (NMBS)

This scheme provides a sum of 500 Rs to a pregnant mother for the first two live births. The women have to be older than 19 years of age. It is given normally 12–8 weeks before the birth and in the case of the death of the child the women can still avail it. The NMBS is implemented by states and union territories with the help of Panchayats and municipalities. During 1999–2000 the total allocation of funds for this scheme was 767.05 crores and the amount used was Rs 4444.14 crore.

Table 3.30 presents data on Indira Gandhi National Maternity Benefit Schemes (IGNMBS) financial performance in Indian major states during 1995-96 to 2004-05. The data reveal that the proportion of total beneficiaries was found to be quite significant in Uttar Pradesh (2, 97,356), followed by Andhra Pradesh (2, 03,902), and other major states during 1995-96. Similarly, during 2004-05 the beneficiaries were quite significant in Tamil Nadu (1, 44,259), followed by Andhra Pradesh (1, 41,773) respectively.

Table 3.31 provides data state wise distribution on Indira Gandhi National Family Benefit Schemes (IGNMBS) financial performance in Indian major states during 2004-05 to 2006-07. The data show that with the proportion of state allocation for the NMB scheme during the 2004-05 Majority of data estimated at Uttar Pradesh (Rs 15748 lakhs), followed by Andhra Pradesh (Rs 14596.26 lakhs) respect of other states. However, the utilization of fund allocation Andhra Pradesh is 92.32 per cent, followed by Tamil Nadu (65.32 per cent) and Uttar Pradesh (60.31 per cent) respectively.

Table 3.30
State-wise Number of Beneficiaries under National Maternity Benefit Scheme in
India (1995-1996 to 2004-2005)

States	Number of Beneficiaries									
	1995-96*	1996-97*	1997-98*	1998-99*	1999-00*	2000-01*	2001-02**	2002-03**	2003-04**	2004-05**
Andhra Pradesh	203902	199399	378690	404039	336296	305021	195663	326571	293355	141773
Arunachal Pradesh	NR	NR	94	60	248	40	0	760	678	578
Assam	12495	18532	14253	18303	26298	27085	37273	35599	8070	2039
Bihar	30921	16920	211711	197322	141387	136085	69898	51032	20724	17518
Gujarat	NR	5721	12030	21460	19538	14335	11535	9251	12975	13200
Haryana	5566	9778	12907	14147	6491	6264	7786	5330	17290	643
Himachal Pradesh	295	2943	2478	2082	3492	3434	2824	1430	115	313
Jammu & Kashmir	4923	9067	7010	6508	5321	5403	3942	0	691	0
Karnataka	17614	11730	16959	34670	40595	32777	65455	65090	44100	19402
Kerala	167	12976	27576	35438	18344	15144	14895	14817	9587	4844
Madhya Pradesh	5153	92660	152907	187046	90600	93961	57942	70846	36787	12626
Maharashtra	26	37953	47004	129219	89895	87225	36660	30242	13588	3030
Orissa	1524	101643	105642	151406	132591	113094	38208	75412	35347	4952
Punjab	2669	6110	8616	3742	3985	8197	1653	8373	6359	1167
Rajasthan	NR	16821	50360	48693	11336	13789	20148	9569	5556	1993
Tamil Nadu	50487	177019	163189	29485	35142	129272	84324	141439	106151	144259
Uttar Pradesh	297356	474371	236820	187924	225509	267957	14114	190525	75529	32669
West Bengal	16245	57986	82839	90688	92640	112107	65242	17157	11044	2122
India	657892	1282025	1557292	1582072	1299719	1456079	795842	1113976	735656	417809

Note: * : No. of Beneficiaries reported by Deptt. Of Rural Development.

** : Estimates are Based on the Expenditure Reported by the District Authority.

Compiled from the statistics released by :Lok Sabha Unstarred Question No. 3969, dated 17.05.2006.

The NMBS was, however modified into a new scheme called Janani SurakshaYojana (JSY) in 2005. The JSY is aimed at reducing maternal mortality and/or infant mortality through promotion of institutional deliveries. Under the scheme, irrespective of the number of births, women who have institutional deliveries are entitled to receive assistance of Rs. 1,400. Recently, the aforementioned orders were reviewed. As

a result, the Supreme Court ordered for the retention of the benefit provided in NMBS under JSY.

Table 3.31
State-wise Allocation of Funds and Expenditure under National Maternity Benefit Scheme (NMBS) in Indi (August, 1995 to March, 2005)
(Rs. in Lakh)

States/UTs	Total		% of Utilisation against Allocation
	State Allocation* (Since Launching)	Expenditure* Reported by State	
Andhra Pradesh	14596.26	13474.68	92.32
Arunachal Pradesh	160.54	14.81	9.23
Assam	3061.89	1042.34	34.04
Bihar	8112.03	4535.15	55.91
Gujarat	2159.83	573.95	26.57
Haryana	774.78	340.92	44
Himachal Pradesh	276.72	98.28	35.52
Jammu & Kashmir	575.87	193.79	33.65
Karnataka	4483.89	2258.44	50.37
Kerala	1673.03	764.69	45.71
Madhya Pradesh	8251.89	3843.45	46.58
Maharashtra	5490.58	2220.07	40.43
Orissa	6087.26	3387.34	55.65
Punjab	581.52	282.28	48.54
Rajasthan	3166.68	882.21	27.86
Tamil Nadu	8639.16	5642.98	65.32
Uttar Pradesh	15748.42	9497.98	60.31
West Bengal	6082.13	2855.85	46.95
India	94954.4	54076.63	56.95

Note: * : No. of Beneficiaries reported by Deptt. Of Rural Development.

** : Estimates are Based on the Expenditure Reported by the District Authority.

Compiled from the statistics released by :Lok Sabha Unstarred Question No. 3969, dated 17.05.2006.

3.9.3. Statutory Measures of Social Security: Level IV Measures

The protective social security measures were envisaged by a variety of legislative measures, which date back to the pre-Independence era and have been largely aimed at organized sector workers. Some of the important legislations were: Employees State Insurance Act; Employees Provident Funds and Miscellaneous Provisions Act, 1952; the Maternity Benefit Act, 1961; The Payment of Gratuity Act, 1972; and The Worker's Compensation Act, 1936. These statutorily provided protective social protection measures are largely confined to 8 per cent of the workforce constituting formal workers in the organized sector. In view of the lack of social protection for a majority of the workers in the informal sector, there have been a number of attempts to overcome this lacuna through policies and programmes at both the central and state levels.

3.10 SOCIAL SECURITY FOR WORKERS IN THE INFORMAL SECTOR

Initiatives by the central Government: Prior to the enactment of the Unorganized Workers Social Security Bill of 2008, contingent social security schemes for informal workers by the Central Government were very few in number and limited in coverage. Some legislation, such as the Workers Compensation Act, Maternity Benefit Act, and Building and Other Construction Workers Acts, were directly or indirectly applicable to workers in the unorganized sector also. But the application and implementation of these laws have been mostly limited and ineffective. Welfare funds have, however, been established to provide some social security for selected groups of workers.

3.11. SCHEMES FOR THE UNORGANIZED SECTOR

In 2006, the National Commission for Enterprises in the Unorganized Sector (NCEUS) published a Report which advocated a comprehensive social insurance-based, government run program covering health benefits (hospitalization, sickness allowance,

maternity benefits, life insurance, and provident fund, with provision for non-contributory pensions for poor elderly workers).The Report set an ambitious task of covering 300 million workers over 5 years, that is, 60 million individuals per year. The NCEUS Report has been criticized for its limited appreciation of the administrative tasks involved in covering such a large number of individuals in a short period; a lack of detailed actuarial projections of various insurance schemes; and the vague nature of financing sources, and their sustainability (Asher, 2010).

Parliament passed the Unorganized Sector Workers Social Security (USWSS) Bill in 2008. The Bill provided only a broad framework and substantially limited the coverage. It also did not provide funding sources. The progress in effective implementation of the Bill is expected to be gradual and limited. To supplement social protection to the unorganized sector plans to establish a National Social Security Fund (NSSF) with an initial allocation of INR 10 billion was announced in the 2010-11 Budget. India has also experimented with various welfare funds, which provide social security benefits, organized by occupations. The Beedi Workers' Welfare Fund Act passed by the Parliament in 1976 covering around 4 million workers is among the most prominent of such welfare funds.

3.12. EXISTING OF KARNATAKA GOVT SCHEMES

National Social Assistance Programme (NSAP) is a welfare programme being implemented in rural areas as well as urban areas and administered by the Ministry of Rural Development. The NSAP represents a significant step towards the fulfillment of the Directive Principles of State Policy enshrined in Article 41 of the Constitution of India, which enjoin upon the state to provide public assistance to its citizen in case of employment, old age, sickness and disablement and in other cases of undeserved want

within its economic means. Government of Karnataka is one among the states which came forward to protect the old age people from further destitution since 1965. Similarly the physically handicapped people have been given a pension since 1977 and in 1984 destitute widow pension was introduced. All the three social assistance schemes have been implemented by the Revenue department through the District Administration. The Directly Taluk Office is fully responsible for the entire processing of application and issue of orders and also ensure payment of pension. The Treasury transfers the amount to post offices and the postman delivers the OAP, DWP and PHP to the beneficiaries. In order to implement the social security schemes in an effective manner a separate Directorate of Social Security and Pension was set up by the State Government in 2007. The main objective of the new setup is to coordinate with departments implementing similar social security programmes and monitor for timely action for effective implementation of the programmes. The following Social Security Schemes and pension programmes are monitored by the Directorate.

1. Indira Gandhi National Old Age Pension
2. Destitute Widow Pension 60
3. Physically Handicapped Pension
4. Annapurna
5. Sandhya SurakshaYojane
6. AdarshaVivahaYojana
7. National family benefit Scheme
8. AnthyaSamskara Assistance Scheme
9. AamAadmiBima (Janasri) Scheme

For the purpose of the instant study OAP, DWP and PHP under the monthly pension schemes and one time lump-sum assistance scheme National Family Benefit Scheme has been chosen. The details of the above schemes are described below:

3.12.1 Old Age Pension Scheme (OAP): The existing Old Age Pension Scheme Guidelines were modified in 2007 by the Central Government and continued to implement as Indira Gandhi National Old Age Programme.

The eligibility Criteria of Beneficiaries

- a) For the purpose of claiming assistance the beneficiaries shall be 65 years of age and above.
- b) The applicant shall belong to household of BPL category and shall score 26 points or less in 13 determining the socio-economic and educational status of the household as identified by the Rural Development Ministry Government of India
- c) The beneficiary shall not be a recipient of any kind of similar pensions from Government on any private source.
- d) The monthly pension is Rs 400, of which Government of India meets Rs 200 and it is matched by the State Government.
- e) The beneficiaries can avail the benefit if they are not under the care of anybody.
- f) For proof of age, Birth Certificate, Medical Certificate or age mentioned in EPIC issued by the Election Commission of India.

3.12.2 Destitute Widow Pension Scheme

The scheme has been operationalised since 1984 in Karnataka State whereas the Central Government has recently introduced its under Indira Gandhi National Widow Pension (IGNWPS).

Eligibility Criteria

- a) A destitute widow who is 18 years of age or above.
- b) A destitute widow is whose husband is not alive, or husband is legally declared as death and who is not supported by her relatives and her income does not exceed ` 6000 per annum. An Annual income certificate is required.
- c) The applicant or her husband shall be a resident for three consecutive years in Karnataka before his death. A residential certificate is required.
- d) The pension amount is ` 400 per month, which includes ` 200 of central Government a matching amount of ` 200 from the State Government.
- e) The pension will be paid till her death or until she gets remarried or earns more than ` 6000 annual income through employment.
- f) The proof of age is decided as per the birth certificate, Medical Certificate or EPIC issued by the election Commission of India.
- g) Family Tree Certificate.

3.12.3 Physically Handicapped Pension (PHP)

The schcme has been in operation since 1977 in Karnataka State, the Central Government has rolled out Indira Gandhi National Disabled Pension Scheme (IGNDPS) recently.

Eligibility Criteria

- a) The pension is given to the blind, low vision, mentally retarded, hearing impaired, mentally ill, locomotor disability and Leprosy cured persons.
- b) The applicant should be not below of disability,y 40%. The medical authorised to issue as per clause (+) of section 2 of the PWD Act.

- c) The pension amount is Rs.400 per month, of which the Central Government and State Government Share Rs. 200 each.
- d) The improved PHP scheme since 2008 provides Rs.1000 per month for persons with have of severe disability of 75% or more as per clause (4) of section 56 of the PWD Act certified by competent medical authority.

3.12.4 Sandhya SurakshaYojana

This is a parallel scheme with liberal criteria compared to the existing OAP of the state and IGNOAPS of Central Government. The persons of 65 years of age or more who are in economic distress are granted Rs.400 per month since 2008.

Eligibility Criteria

- a) Persons belonging to the following categories are eligible: Small farmers, marginal farmers, agricultural labourers, weavers and fisherman. But the building and other construction workers coming under Regulation of Employment and Conditions of Services Act, 1996 are not eligible.
- b) Their total income of husband and wife should exceed Rs.20000 per annum.
- c) Their cumulative value of the deposit should not exceed Rs. 10000.
- d) They should not be receiving any Government or private pension.
- e) Of the sons are not taking care of the parents.
- f) The proof of age is determined on the basis of the medical certificate issued by the competent medical authority or EPIC issued by the election Commission of India.
- g) An affidavit
- h) Family Tree Certificate

3.13.5 National Family Benefit Scheme

Government of India under the NFBS a BPL household is entitled to lump sum amount of money on the death of the primary breadwinner aged between 18 and 64 years. The Rs.63 amount of assistance is Rs.10, 000. The Anthya Samskara Scheme of the State provided Rs.1000 at the time of death of the breadwinner for the purpose of cremation.

The National Assistance Programme was launched in 1995 by the Central Government with an aim to ensure the minimum national standard of living through social assistance, to the most vulnerable sections of society. While NSAP has made significant progress in providing financial assistance to the most vulnerable sections of society. It is still felt that still there is a need to improve various aspects of the programme to make them more efficient and better targeted. The scope of NSAP has expanded since 2006-07 both in terms of physical coverage and the budget allocation. The Budget of NSAP has increased nearly five times from Rs 1100 crores in 2005-06 to Rs 5762 crores during the current financial year. The physical coverage under the scheme is established to reach 230 lakh from 87 lakh in 2006-07. For the existing number of beneficiaries in Karnataka, Rs 1800 crores is spent out of which Government of India is spending Rs 350 crore and Karnataka Governments spends Rs1450 annually towards the social security schemes.

Central assistance of Rs. 200 is provided to states and states have been urged to contribute at least Rs200 from state funds. The states were also requested to identify the beneficiaries from BPL list 2002. The central Government has approved a number of beneficiaries to be given the assistance. Presently some states have reported the number of beneficiaries than the number of beneficiaries approved by the Ministry of Rural

Development. For the excess number of beneficiary's approval of Ministry of finance is required.

In Karnataka State OAP, DWP, PHP and lately SSY are popular schemes which implemented since long. The schemes of both State and Centre are complementary to each other as far as the contingency and risk is concerned. The share of pension amount from each of them is Rs 200. But the SSY is fully borne by the State. At present in Karnataka there is no presence of 64IGNOAPS, IGNWPS and IGNDPS for the obvious reasons of stringent criteria of the schemes shown in the table 3.31.

Table 3.31
Differences of criteria of Central and State government schemes

State Government Schemes	Central Government Schemes
OAP a) Annual Income certificate not exceeding ` 6000 b) 65 years (Non GAP is replaced by IGNOAPS)	IGNOAPS a. Identify out of BPL list 2002 of Rural Development Department b. 65 years and above (26 score or below out of 13 points parameter)
DWP a) 18 years and above c) Annual income not exceeding Rs. 6000 and not under the care of relatives c) Till death, remarriage or income above ` 6000	IGNWPS a. Age group of 40-64 years b. Widow living in BPL household c. Not extended beyond 64 years
PHP a) No age restriction b) The Annual income of the household not exceeding Rs. 6000 c) Disability 40% and above (Rs. 400) d) Disability of 75 % and above for monthly Rs. 1000	IGNDPS a) From the age of 18-64 years b) Belonging to BPL household c) Disability 80% and above d) Rs. 400 monthly pension

Procedure of implementation

Hitherto, applications were received in Taluk office. The Tahsildar in turn sent the papers down to be enquired and reported by the field officials. The Revenue Inspector on receipt of papers forwarded by Tahsildar would send to the concerned Village Accountant

to put up the facts of income, age, domicile, death certificate in case of widow pension and obtain a medical certificate for severity of disability for PHP cases. The Revenue inspector would hold Mahazar a summary inquiry in the village in the presence of 5 villagers. The RI sends the papers to the Tahsildar through the Deputy Tahsildar. The papers are again processed in the office and put up for orders of Tahsildar. The Order of sanction is sent through the RI and VA to be distributed to the beneficiaries and simultaneously an order is sent to treasury to effect payment to the beneficiaries. It is left to the Treasury to send pension to beneficiaries through post offices in the form of Money Orders. In case of rejection of application no further action is taken.

3.12.6 Flow Chart of Implementation of Social Assistance Schemes in Karnataka

➤ Recent Changes in implementation Social Security Scheme

Government of Karnataka has advanced in taking service to village level through decentralisation of powers and application of IT-enabled approach. The power to sanction the social security schemes, OAP, DWP, PHP and SSY is delegated to the Deputy Tahsildar in the Nada Kacheri located in the hobli headquarters which covers a cluster of villages. In order to reduce the hardship and make the process transparent, e-Governance initiative is extended to the hobli headquarters by setting up of Rural Tele centers to register applications and issue the orders speedily to social security applicants. Since 2006 in the entire state the social security schemes have been processed through Nemmadi Kendras.

➤ **Legislative Protections**— India has enacted several social security legislations. The law which would facilitate the cause of the unorganised sector may be divided under the general and special class. The former enactments cover both the organised and unorganised and the latter covers the special laws applicable for

certain classes of the unorganised workers.

General Legislations– Although, prima facie it does not cover the unorganised sector, but these laws should be considered; as the unorganised workers come within their purview on the basis of the enacted provisions, supported by judicial interpretation. The table given below is the summary of some of the legislations which provide social security.

3.12.7. Highlights of the Unorganised Sector Workers' Social Security Bill, 2007

- The Unorganised Sector Workers' Social Security Bill, 2007 provides for an enabling framework for welfare schemes targeting unorganised sector workers.
- The central government may formulate welfare schemes for different sections of unorganised sector workers regarding life and disability cover, health and maternity benefits, old age protection, and any other benefit decided by the government.
- The state government may formulate welfare schemes related to the provident fund, employment injury benefits, housing, educational schemes for children, skill upgradation of workers, funeral assistance, and old age homes.
- This Bill establishes boards at the central and state levels to advise and help in formulating, implementing and monitoring social welfare schemes for unorganised sector workers.
- Every unorganised sector worker shall be registered with the district administration and issued a portable smart card carrying a unique identification number.

Key Issues

- The National Commission for Enterprises in the Unorganised Sector (NCEUS) recommended two separate Bills for agricultural workers and unorganised non-

agricultural workers. This Bill does not differentiate between agricultural and non-agricultural workers.

- The two NCEUS draft Bills included both conditions of work and social security benefits. This Bill does not address conditions of work.
- In order to register as an unorganised worker, an individual must be 14 years of age and declare himself an unorganised worker. There is no process to verify such declaration.
- The Bill does not specify any time limit within which the district administration must issue an identity card.
- Whereas the Bill sets a salary limit to define a self-employed worker and a wage worker, there is no such salary limit in the definition of a home-based worker.

3.12.8. Highlights of the Unorganised Sector Workers' Social Security Bill, 2008

The original name of the Bill was changed. The word “Sector” was dropped and the Unorganised Sector Workers Social Security Bill 2007 was changed to Unorganised Workers Social Security Bill 2008. At first sight, this might be misleading as a move to extend the coverage of the Bill to the informal workers in the organised sector as well. But, the change in title does not have any concurrent implication for the definition of unorganized workers. The Act says, “unorganised worker” also includes a worker in the organised sector, who is not covered by any of the Acts mentioned in Schedule II of this Act”. At the surface level, it might appear that unorganized workers of organized sector are also covered by the act. But, it says that the workers covered under the purview of ESI Act (and also PF Act, ID Act, Workmen Compensation Act, Maternity Benefits Act and Gratuity Act) will not come under the ambit of the present legislation, which implies that 2.92 crore casual and contract workers in the organized sector will be completely left out

of the purview of the present legislation. Furthermore, it has defined unorganized sector as enterprises employing less than 10 workers.

The Act says that unorganized worker means a home-based worker, self-employed worker or a wage worker in the unorganized sector, but it is also subject to the condition of a ceiling on monthly earnings which is not defined. It could be the ceiling for determining BPL (Rs.300 in rural areas and Rs.500 in urban areas) or could be the extent of landholding or could be anything which is unknown and yet to be notified by the government.

It is also becoming clear that agricultural labourers will also be excluded. The Parliament rejected the amendments for clarification while the Labour Minister claims to have included agricultural labourers as well. Replying to the debates, Oscar Fernandes said, “I would like to clarify that ‘unorganised worker’ means every worker in this country who is not in the organized sector. I have referred to 94 per cent of our people and this includes every agriculturist. Specifically, I would like to say that the migrant worker is one who does 150 days of agricultural work and then goes to the cities and works there as a mason or unorganized worker. So, the Bill covers totally the unorganized sector workers. Agricultural workers are also getting the benefit.” If this is what the government means to be the coverage of agricultural labourers, it is obvious that all those who are engaged in agricultural work have been effectively excluded. Hence, the claim that the Act covered rural agricultural labour is an utter lie.

❖ **Social Security: A Vision**

The Act has mentioned that the government would periodically notify schemes related to life and disability cover, health and maternity benefits, old age protection and any other benefit as may be determined by the central government. It has also mentioned

ten schemes in the schedule which includes Aam Admi Bima Yojana, Rashtriya Swasthya Bima Yojana, Janshree Bima Yojana, Janani Suraksha Yojana, Old Age Pension, Family Benefit and schemes related to weavers, artisans and master crafts persons. None of these schemes are new and are mostly applicable only for BPL families. Most of the urban unorganized workers may not fall under the BPL category. The BPL income of Rs 500 is too less even for bare existence in urban areas. Moreover, most of these insurance schemes which are to be sourced from workers and operated by insurance companies. The only possibility is that the central and state governments may subsidise contributions from BPL workers at a ratio of 75:25. Beyond this, there appears to be no plan for the government to fund the entire social security schemes.

The state governments have been given a free hand to design their own schemes related to provident fund, employment injury benefit, housing, education, skill upgradation, funeral assistance and old age homes. It can be noted that none of them are mandatory on any government.

MAJOR LIMITATIONS OF THE ACT

- Neither agricultural labourers have been brought under the purview of the Act nor a separate bill for agricultural labourers tabled. But, the minister claims that they are also covered.
- NCEUS had prepared two Bills, one on social security and the other on working conditions. The latter has been dumped and the Bill passed confines itself only to social security in its most diluted/truncated form.
- The 2008 Act appears to have excluded vast sections of unorganized workers like agricultural labourers, the unorganized labourers in the organised sector, including contract labourers and the informal labourers in the formal sector, the anganwadi workers, para workers like ASHAs and parateachers, and those the cooperative

sector. This exclusion reveals the true colours of the “Politics of Inclusiveness” of the UPA.

- The Act is applicable only to a small section of the unorganized labourers whose income limit is expected to be notified by the government. There is every possibility that the subsequent notification will include parameters to exclude a good number of unorganised workers from the applicability of the law and the schemes.
- The workers in the construction sector are exempted from making any payment because a cess was collected from the sector for providing health insurance and other facilities. But there is no provision to collect a mandatory cess from the employers in other sectors. Only the BPL unorganized workers have been exempted from paying any premium only in the case of one scheme – 'Rashtriya Swasthya Bima Yojana – providing for a paltry health insurance cover of up to a maximum of Rs.30, 000 for a family of five. As a result, workers in other sectors would have to pay the premium amount. The passage of the Act is not accompanied by any legally stipulated guarantee for the establishment of a Central Welfare fund.
- There is no provision for penalties in the Act to punish those employers who violate it.
- “Social Security” to the unorganized workers has been narrowed down to ten paltry social security schemes. Most of these schemes like old age pension or maternity benefit (or even the meager Bima Yojana, for that matter) are already existing/ongoing schemes and there is nothing new in them.
- As a result of dropping the Bill on conditions of work prepared by the Arjun Sengupta Commission, working conditions of unorganised workers including hours of work, mandatory holidays, industrial safety, job security, industrial relations and

trade union rights, guaranteeing minimum wages, bonus, etc., would remain unregulated and unenforced.

- The government has not acknowledged the principle of unemployment allowance in the case of job losses for unorganised workers or any form of employment and wage/income guarantee. It was recognized in the case of NREGA and the State governments in West Bengal and Tamil Nadu introduced a meager payment of Rs.500 per month for organised industrial workers in case of loss of jobs, but a comprehensive unemployment/job-loss allowance is yet to take shape in India as in the West. What is social security in the absence of unemployment allowance?
- The national and state boards for unorganised workers provided for in the Act are advisory bodies and like the National Labour Commission they are toothless bodies. While implementation is left to the district bureaucracy, there is no independent enforcement or watchdog/oversight body with representatives from unions and there is no appellate authority even.
- Not only there is no penalty against the defaulting employers, there would be no action against the bureaucrats who refuse to register any unorganised worker under any of the twin scheduled schemes.
- The special problems of migrant workers, especially inter-State migrants, among unorganised workers, especially the problem of security, has been totally ignored by the Act.
- The special problem of women unorganised workers do not figure in the Bill. The problems of security, sexual harassment, proper accommodation for migrant women workers, issues relating to the nature of work and industrial safety, the gender wage gap, non-payment of wages, childcare facilities at work spot etc., have been totally neglected.

3.13. CONCLUSION

The concept of social security as defined conventionally in terms of contingency related measures in the context of pervasive poverty prevailing in developing countries. In simple terms social security refers to relief specific contingencies such as economic distress stop age, earnings, unemployment, old age, medical care, etc. the main focus of the social security is to enhance and protect people's capabilities to be adequately nourished to be comfortable clothed, to avoid escapblities to be adequately mortality. The landmark convention 102 of International Labour Organisation (ILO) of 28th June 1952. In India first National Commission on Labour has endorsed the ILO, definition of social security. In India article 43 of the constitutional aspects of states of responsibility to provide social security to its citizens.

A broadly social security scheme that is available in India can be classified into three views, preventive scheme, promotional schemes and protective schemes. Although social security measures had been introduced in many countries decades ago in India, they were introduced only after independence. This has been mainly due to lack to official sympathy and interest in the welfare of workers and the comparative weakness of the trade unions in pressing their demand for such measures. But the need for social security in India has always been felt by the wage earning and low-salaried classes.

The data show that the LFPR rate in principal status (PS) male was found to be quite higher significant in Karnataka state as compared to the Other states, accounting for 61 per cent respectively, However, current weekly and current daily status male and female LFPR rate was found to be quite the highest in Karnataka (61.7 percent of female and 60.1 per cent of male) male and female is both status Himachal Pradesh quite higher percentage of 49 and 44.3 in the period from 2011-12 respectively.

The rural labour force participation rates by sex during 1993-94 to 2011-12. The data show the year wise principal and subsidiary status was male and female found to be quite significant of PS+SS 55.3, 54.7 per cent and 18.1,25.3 per cent in India by gender during 2011 to 2012.

The total workers in rural 70.5 per cent and Urban are 87.6 per cent in during the census of 2011. In the table agriculture labours and cultivators are higher in rural area of accounting for 39.3 per cent and 33 per cent as compared to urban areas. The data presents the households Industry workers are very less in rural areas (3.4 per cent) as compared to urban (4.8 percent) area during the 2011 census.

The data reveal the (PS+SS) in the availability of data on self-employed is more majority as compared to casual labour and regular employees in the male and female category. The trends in employment in organized and unorganized sectors in India are gradually increasing from 1983 to 2000 while the workforce is less reduced during the year 2005-06. The total workforce ratio between organized and unorganized sectors is nearly 7%: 93%.

Education can viewed as one of the best measures of ensuring social security which has been listed in level I social security measures. The literacy rate is one of the indicators of education found to be higher among male as compared female during 1981 to 2011. The data show that the literacy rate was increased in all the major states in India during 1981 to 2001. Similarly, the data reveal that the rate of literacy was found to be quite significant in Keral state as compared to the other states, accounting for 94 per cent in 2011 respectively. However, the rate of literacy was found to be quite lower in Bihar state as compared to the other states, accounting for 61.80 per cent in 2011 respectively.

Similarly, data reveal that male and female literacy rate in rural and urban area to be quite significant of Kerala state as compared to other states. Male literacy was found to be 95.35 per cent and female is 90.81 per cent in rural area 2011 respectively. Similarly, in the case of an urban area, male literacy was found to be 96.95 per cent and female literacy rate is 93.44 per cent 2011 respectively. Further, the data indicate that the male literacy in rural area was found to be quite lower in Andhra Pradesh and Bihar states as compared to that in other states. While the proportion of 69.67 per cent and 69.38 per cent of literacy rate in male category.

The data show that the life expectancy was found to be quite highest in the Kereal state as compared to the other states the period from 2006 to 2010, an accounting for 71.5 per cent of male, 76.9 per cent of females respectively. They indicate that the crude birth rate was found to be quite significant of lowest Keral and Tamil Nadu states in 2011, accounting for 15.2 per cent and 15.9 per cent respectively. While, the crude death rate was found to be quite the highest in Odisha state and quite lowest in West Bengal 2011, accounting for 8.5 per cent and 6.2 per cent respectively.

That the allocation of /Off-take of food grains under the different schemes by PDS during 2002-03 to 2012-13. The MDM scheme of allocation rice is 23.83 and wheat is 4.67 lakh tons of 2012-13 periods. The data reveal the table overall equal share of allocation is 2002-03 to 2012-13. The Annapurna scheme was allocated and Off-take found to be rice and wheat an accounting for 0.81 and 0.49 lakh of tones respectively during 2012-13.

The Status of Identification of Households under Antyodaya Anna Yojana (AAY) 18 major states during 2012-13 was to current level. The data show that the no of BPL families' higher majority of UP (106.79 lakh families) as followed by other states

respectively. In coming to the Karnataka state 31.29 lakh families are living in BPL household. The data show the estimated no. of AAY families highest in UP (40.945 lakh families) and quite lowest in Arunachal Pradesh (0.34 lakh families) respectively.

The performance of financial SGSY in India during the period from 1999-2000 to 2012-13. The data show that the total allocation is Rs. 1472.33 crores in 1999-02; it is increased to Rs. 2877.69 crores. Provides data on SGSY physical performance in India during the period from 1999-2000 to 2012-13. The data indicate that in 1999 292426 SHGs were formed under SGSY, while in 2012-13. 61,924 lakh SHGs were formed. Similarly, in the same period, 30,576 and 32,216 lakhs SHGS have taken up economic activities respectively.

The proportion NOAPS of total utilization of against allocation funds was found to be higher majority of Andhra Pradesh 93.32 per cent, followed by Tamil Nadu (65.32 per cent), UP (60.31 per cent) and Bihar (55.91 per cent) etc.,.

The National Family Benefit Schemes (NFBS) financial performance in Indian major states during 1999-00 to 2013-14. The beneficiaries were found to be quite significant in Uttar Pradesh (819, 56), followed by Odisha (24,697), Bihar (Rs 21,786) and Karnataka (16,998) respectively. The data show that with the proportion of revised, combined allocation for three schemes during the 2004-05 quite significant in Uttar Pradesh (Rs 19839.69 lakhs), followed by Bihar (Rs 13205.06 lakhs), Maharashtra (Rs 10227.84 lakhs and West Bengal (Rs 7988.73 Lakhs).

The data reveal that the proportion of total beneficiaries was found to be quite significant in Uttar Pradesh (2, 97,356), followed by Andhra Pradesh (2, 03,902), and other major stats during 1995-96. Similarly, during 2004-05 the beneficiaries were quite significant in Tamil Nadu (1, 44,259), followed by Andhra Pradesh (1, 41,773)

respectively. The data show that with the proportion of state allocation for the NMBS scheme during the 2004-05. Majority of data estimated at Uttar Pradesh (Rs 15748 lakhs), followed by Andhra Pradesh (Rs 14596.26 lakhs) respect of other states. However, the utilization of fund allocation Andhra Pradesh is 92.32 per cent, followed by Tamil Nadu (65.32 per cent) and Uttar Pradesh (60.31 per cent) respectively.

CHAPTER-4

PROFILE OF THE STUDY AREA

4.1. INTRODUCTION

In this chapter an attempts have been made to study the study area, accessibility to land use pattern and non-agricultural economy is studied the demographic profile the availability of the socio-economic amenities and common facilities are also presented. Therefore, an effort has been made in this chapter to describe the various features of the study area such as geographical features, demographic features, economic background, including banks and other activities in the sample districts. A brief profile of the taluks and villages was also analysed in order to understand the size and scope of social security for unorganized workers in the study areas.

4.2. PROFILE OF KARNATAKA

Karnataka is the eighth largest state in India in terms of geographical area with 1, 91,791sq. Km, accounting for 5.83 percent of the total geographical area of India. It is located in the southern part of India, between the latitudes 11.31 and 18.45 north and the latitudes 74.12 and 78.40 East, Andhra Pradesh in the East, Tamil Nadu and Keral in the South, Arabian Sea in the West, forming Goa and Maharastra as a border in the North, surround the state. Karnataka has diversified geographical features ranging from the narrow coastal areas abutting the high ranges of the Western Ghats, which give place to gently sloping coastal plains. Similarly, in terms of population, Karnataka is the ninth largest state in India, According to the census of India 2001.

As per details from Census 2011, Karnataka has a population of 6.11 crore, an increase from the figure of 5.29 crore in 2001 census. The total population of Karnataka as per 2011 census is 61,130,704 of which male and female are 31,057,742 and 30,072,962 respectively. In 2001, total population was 52,850,562 in which males were 26,898,918 while females were 25,951,644. Sex Ratio in Karnataka is 968 i.e. for each 1000 male, which is below the national average of 940 as per census 2011. In 2001, the sex ratio of female was 964 per 1000 males in Karnataka. Density of Karnataka is 319 per sq km which is lower than the national average 382 per sq km. The population density was found to be that 257 as compared to 324 per sq km were above the all-India level in 2001.

The economy of the state is predominantly agrarian in nature, which began to diversify in favour of non-agricultural sector (manufacturing and services sector) since the 1980s. The share of primary sector declined from 60 per cent in 1960-61 to 17 per cent in 2010-11. On the other hand, while the share of secondary sector increased from 15.2 per cent to 29 per cent, the share of tertiary sector increased from 24.8 per cent to 54 per cent during the same period. The service sector registered a significant growth in the state, as elsewhere in the country, in recent times. Agriculture is the predominant occupation of a large number of people living in rural areas, accounting for 56 per cent (cultivators and labourers) of total workers in the state. Agriculture is characterized by a wide crop diversification. It is highly dependent on the vagaries of the southwest monsoon. The proportion of area under irrigation was estimated at as low as 25 per cent of net sown area. The level of production and productivity of agriculture in the state is not satisfactory.

A large segment of dry-land or unirrigated land and frequent drought occurrence, especially in the North Karnataka, has direct bearing upon

Socio economic wellbeing of the study area in Raichur and Karnataka. As far as industrial development in the state is concerned, Karnataka is a pioneer, accounting for the sixth rank among the states in terms of output. The state has a strong industrial base built up with a wide network of large, medium and small-scale industries. The annual average growth of industrial production was estimated at 6.63 per cent (base year 1993-94) during 1994-95 to 2003-04. The state accounted for 8 per cent of all-India enterprises and 8.15 per cent of total usually working population. In the recent past, there has been a rapid growth of information and communication technology-led sector, which accounts for about 40 per cent of India's software exports. It is, however, noted that industrial growth in the north Karnataka is very poor. The economy of the state is in transient and its performance is highly uneven, keeping the North Karnataka in a state of backward corner, in spite of several efforts being made by the government over time. This calls for designing an appropriate policy package to tackle the long-standing problems of poverty, unemployment and migration in the region.

To tackle the problem of poverty, different schemes of central government for rural as well as urban areas, such as Swaranjayanti Gram Swarozgar Yojana, Sampoorna Gramin Rozgar Yojana, National Food for Work Programme, Swarna Jayanti Shahari Rozgar Yojana etc. are in operation in the state.

4.3. PROFILE OF THE SAMPLE DISTRICT AND TALUKS

4.3.1. Geographical Area and Population

Raichur district has a geographical area of 6.827 sq km, accounting for 3.56 per cent of the state. Similarly, according to 2011 census, the total population in Raichur district was estimated at 19, 28,812 persons (males account for 50.01 per cent and females account for 49.99 per cent) accounting for 3.16 per cent of the state population.

This gives it a ranking of 246th in India (out of a total of 640). The district has a population density of 228 inhabitants per square kilometer (590 /sq mi). Its population growth rate over the decade 2001-2011 was 15.27 per cent respectively. Raichur has a sex ratio of 992 females for every 1000 males, and a literacy rate of 60.46 per cent (Census, 2011).

4.3.2. Land Utilization Pattern

Table 4.1 presents data on the pattern of land utilization in Raichur district during 2010-11. The data show that the proportion of area under forest in the total geographical area was higher in the Devadurga taluk as compared to Raichur and Sindhanur taluk accounting for 29.17 per cent, 2.20, per cent and 5.91 per cent, respectively, and also lower as compared to that in the state (16.12 per cent). The proportion of land not available for cultivation was also significantly lower in Raichur (4.86 per cent). Similarly, the proportion of area under other than cultivated land which constitutes the major segment of common property resources (CPRs) was also slightly lower in Sindhnur taluk as compared to Raichur (7.34 per cent) and Devadurga (6.20 per cent) taluk in overall district was estimated (Raichur 5.29 per cent).

Table 4.1
Land Utilization Pattern by Selected District in Karnataka 2010-11

Classifications	Taluks (Hectares) 2012-13			Raichur 2012-13	Karnataka 2011 Area (lakh ha.)
	Devadurga	Raichur	Sindhanoor		
Total Geographical Area	150979	151415	160166	835843	191.50
Forest	5301	401	1075	18167	30.72
Not available for cultivation:					
a) Land put to non-agri.uses	4999	784	3905	20563	14.30
b) Barren & uncultivable land	4979	1388	7449	20084	7.87
Cultivable waste	2832	931	778	10712	4.14
Uncultivated land, excluding fallow land:					
a) Permanent pastures & other grazing land	5707	2722	4228	19816	9.12
b) Misc. Tree crops, Groves	816	7460	1238	13680	2.86
Fallow Land					
a) Current fallow	43783	47810	44279	227704	11.99
b) Other fallow land	6469	22442	8441	47051	4.26
Net Area Sown	76093	67477	88773	45062	105.23
Total Cropped Area					130.62
Area sown more than once	14107	5388	28588	83073	25.40
Cropping Intensity - %	112.37		129.77	114.91	124.13

Source: Annual Season & Crop Reports of DE&S, Bangalore, District statistical office, Raichur (2012-13).

4.3.3. Irrigation and Rainfall

The data provided in Table 4.2 indicate that the proportion of area under irrigation was quite higher in Sindhanur taluk (59.35 percent) as compared to that in Raichur (29.26 percent) and Devadurga (14.02 per cent) taluk. Major source of irrigation was from well in Sindhanur Taluk, while it was from canal in Raichur and Devadurga taluk, accounting for 96.54 per cent and 56.6 per cent and 28.02 per cent of the total irrigation, respectively. Similarly, the availability of irrigation facilities in the district was relatively better as compared to that in three taluks average 72.37 per cent of Raichur district excluded from the source of canal.

It has been noted from our field visits to some places in Devadurga and Raichur taluks that a small number of tanks managed for irrigation purpose in agriculture. But it has not been documented in the statistical reports supplied by the district statistical office Raichur district. It has been, however, observed that normal and actual rainfall was lower in Raichur and Sindhanur. Similar situation tends to prevail in the selected sample taluks both in Raichur district. The actual (normal) rainfall was reported to be 688 mm in Raichur, 632mm in Devadurga and 582mm of Sindhanur taluk during 2012-13. This indicates that Raichur is not more advantageous in terms of natural endowments

Table 4.2
Proportion of Area under Irrigation by Sources in Selected Districts in Karnataka
2012-13 (per cent)

Sources	Taluks			District	State
	Devadurga	Raichur	Sindhanur		
Cannels	56.64	28.02	96.54	72.37	33.63
Tanks	1.88	1.48	-	0.60	6.27
Wells	30.47	17.87	0.16	13.48	15.14
Bore wells	9.20	19.15	2.92	8.41	31.28
Lift irrigation	1.82	3.34	0.38	5.14	4.86
Other sources	--	--	--	-	8.82
Total	100	100	100	100	100
Actual (in hectares)	14.137	19685	66,671	170142	28,20,335
Net area under irrigation	14.02	19.83	59.35	29.26	26.86
Rainfall					
Normal (mm)	632	688	582	621	1189
Actual (mm)	1086	758	711	764	1584

Sources: District at a Glance, 2013.

4.3.4. Population

Table 4.3 indicates the total population of the district, according to 2001 census was 16, 48212 persons comprising 8, 32,352 males (50.151 percent) and 815860 females (49.49 percent). The rural population of the district was 1,22,9203 persons comprising 617332 males (50.22 percent) and 6,11,871 females (49.78 percent), the urban

population was 4, 19,009 persons (2, 15,020) males (51.31 percent) and 2,03,989 females (48.69 percent).

The scheduled caste and scheduled tribe's population of the district as per 1991 census is 398 persons and 180 persons as per thousand respectively. The decennial growth rate of the population of the state between the period 1991-2001 is as follows. The growth rate of the district was 29.33 per cent while, that of the state was 20.69 per cent in 1981-1991. But during the period the growth rate of the difference was 22 per cent, while that of the state was 17 percent.

Table 4.3
Distribution of Population by Raichur District during 2011

Description	Taluku			District	State
	Devadurga	Raichur	Sindhaur		
Actual Population	280,606	498,637	393200	1,924,773	61,130,704
Male	140,165	249,556	196,264	966,493	31,057,742
Female	140,441	249,081	196,936	958,280	30,072,962
Population Growth	-	-	-	15.27%	15.67%
Area Sq. Km(2001)	1508	1535	1599	8,440	191,791
Density/km2	148	284	225	228	74,051
Sex Ratio (Per 1000)	NA	NA	NA	992	968
Child Sex Ratio (0-6)	NA	NA	NA	949	943
Average Literacy	43.0	63.0	59.5	60.46	75.60 %
Male Literacy	50.0	58.0	63.0	71.35	82.85 %
Female Literacy	36.0	62.0	44.0	49.56	68.13 %
Total Child Population (0-6)	46118	70440	53675	283733	-
Male Population (0-6 Age)	23502	36189	27547	145468	-
Female Population (0-6 Age)	22616	34251	26128	138265	-
Literates	116048	279078	212046	998,899	41,029,323
Male Literates	70542	160578	123909	589,746	2,808,468
Female Literates	45506	118500	88137	409,153	18,220,855

Note: NA; Not Available.

Source: Census, 2011 and District statistical office, Raichur, 2012-13.

The density of population was 165 persons per square kilometer which compares as low with 234 persons for the state in 1991 census. But according to 2001, census the density of population was 241 persons per square kilometer which compares as low with 275 persons in the state.

4.3.5. Rate of Literacy

The data presented in table 4.4 illustrate that the rate of literacy was significantly lower in Devadurga with 43 per cent. The rate of literacy in Raichur was even much lower than that of the state average. Going by gender, it was quite significant in respect of males vis-a-vis females, in Raichur district. The gender difference in the rate of literacy was found to be significantly higher in the Raichur taluk as compared to that in Sindhanur and Devadurga taluks in the district. It is evident that educational attainment was awfully lower in the Devadurga taluk as compared to that in other taluks in districts. Similar picture tended to exist in most of the taluks. The average literacy rate of Raichur in 2011 was 60.46 compared to 48.81 of 2001. If things are looking out at gender wise, male and female literacy were 71.35 and 49.56 respectively. For the 2001 census, same figures stood at 61.52 and 35.93 in Raichur District. Total literate in Raichur district were 59.56 per cent of which male and female were 70.47 per cent and 48.73 per cent respectively.

Table 4.4
Rate of Literacy by Selected Districts in Karnataka 2012-13
(per cent)

Gender	Taluks 2011 Census			Raichur 2011	Karnataka 2011
	Devadurga	Raichur	Sindhanoor		
Male	50.0	58.0	63.0	70.47	82.85
Female	36.0	62.0	44.0	48.73	68.13
Persons	43.0	63.0	59.5	59.56	75.60

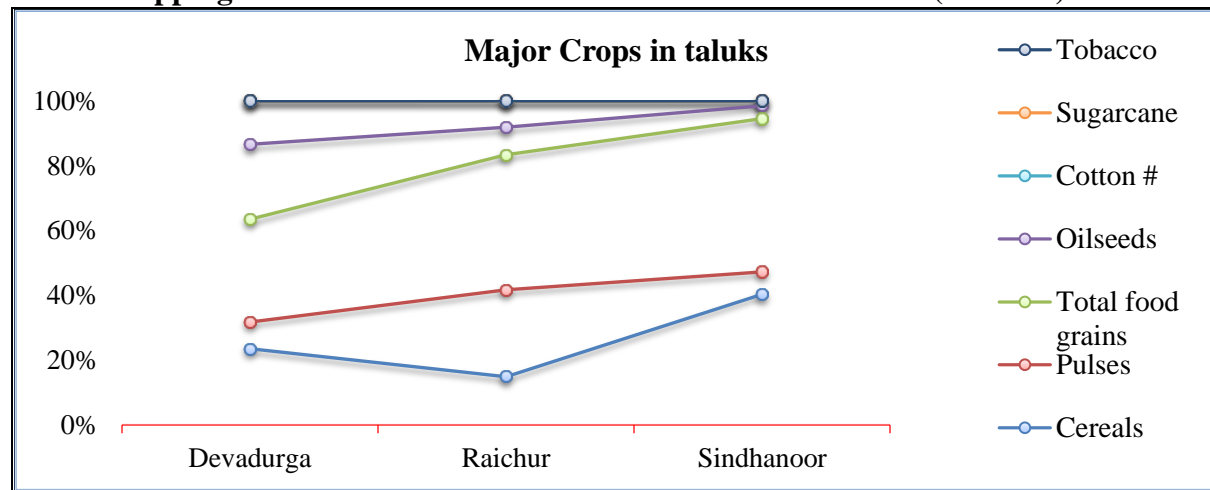
Source: GoK (2012-13)

4.3.6. Cropping Pattern

Table 4.5 presents data on cropping pattern in Raichur district during 2010-11. The data show that the proportion of area under foodgrains was found to be higher in Sindhanur taluk as compared to Raichur and Devadurga taluk total foodgrains in Raichur district.

It has been observed that more than 55 percent of the total area under cultivation was used to raise food grains and non-food grains in the district. This simply implies that agriculture in Raichur district is not significantly commercialized as compared. Out of the total area under foodgrains, the proportion of area under cereals was quite lowering significant in the Raichur taluk as compared to Devadurga and Sindhanur taluks both in the districts.

Figure 4.1
Cropping Pattern in Selected District in Karnataka 2010-11 (Per cent)



Sources: Table 4.5

As far as non-food grains are concerned, the proportion of the area under oilseeds was quite significant in Raichur (74.2 per cent) district; while in the case of taluks, Devadurga, Raichur and Sindhanur taluks, the proportion of area under Cotton and Oilseed was found to be higher. It is evident from the data that cropping pattern is not

commercialized or market oriented in the Raichur taluk as compared to that in Devadurga and Sindhanur taluks. A similar situation existed in selected sample taluks in districts.

Table 4.5
Cropping Pattern in Selected District in Karnataka 2010-11. (Per cent

Crop/Groups	Taluks (2010-2011) Hect.			Raichur (2010-2011)	Karnataka 2012-2013 (Area in lakh hectares)
	Devadurga	Raichur	Sindhanoor		
Cereals	74.0	35.7	85.3	70.5	51.65
Pulses	26.0	64.3	14.7	29.5	23.78
Total food grains	46.5	71.5	89.6	74.2	75.43
Oilseeds	63.3	51.1	73.1	74.3	14.47
Cotton #	36.6	48.5	26.0	25.5	5
Sugarcane	0.0	0.4	0.9	0.2	5.75
Tobacco	0.0	0.1	0.0	0.1	1.02
Total Non- food grains	53.50	28.55	10.39	25.77	26.24
Gross Cropped Area	100	100	100	100	100

Note: # Lakh bales of 170 Kg. lint

Sources: Economic Survey of Karnataka 2012-13 and District statistical office, Raichur (2012-13).

4.3.7. Agrarian Structure

The data presented in table 4.6 indicate that the proportion of marginal and small landholdings was found to be quite significant in the district among the marginal and small landholdings, the proportion of marginal land holdings was found to be quite significant in Sindhanur taluk (38.25 per cent) as compared to Devadurga and Raichur taluks. While, the proportion of small landholding was found to be quite equal significant in Raichur and Devadurga (34.79 percent) as compared to Sindhanur taluk. In the case of large-sized landholding category, it was high as 1.50 percent in Raichur taluk, 1.39 per cent of Devadurga and 0.91 per cent of Sindhanur taluk in Raichur district is 1.35 per cent of large farmers. The proportion of land owned was smaller in respect of

marginal and small farmers as compared to medium and large farmers. This indicates that the distribution of land among different sections of the society is highly uneven in the district, more so in respect of Raichur.

Table 4.6
Distribution of Size of Land Holdings by Taluks, District and State

Particular	Taluku			District	State
	Devadurga	Raichur	Sindhanur		
Share of landholdings (%)					
Marginal	29.15	31.87	38.25	30.55	49.14
Small	34.79	34.79	30.58	33.69	27.30
Semi-medium	24.64	20.81	21.05	23.65	16.18
Medium	10.03	11.03	9.20	10.77	6.52
Large	1.39	1.50	0.91	1.35	0.87
All	100	100	100	100	100
Average size of land (Ha)					
Marginal	0.59	5.23	0.57	0.57	0.48
Small	1.46	1.40	1.42	1.43	1.41
Semi-medium	2.73	2.73	2.69	2.71	2.68
Medium	5.80	5.83	5.63	5.74	5.68
Large	13.28	13.18	12.68	13.30	14.62
All	2.12	3.57	1.85	2.10	1.55

Source: GOI (2011)

4.3.8. Composition of population:

Table 4.7 provides data on composition of population by social groups among the selected district in Karnataka state during the census of 2011. The data illustrate that the share of STs was found to be lower in both the taluks; it was quite significant in Raichur as compared to district. In the case of SCs and STs, the share of the population was even higher than that of Devadurga as compared to in Raichur and Sindhanur. Similar picture,

by and large, existed across the sample taluks under study. It is evident that the share of socially marginalised and economically disadvantaged sections of the society was quite significant in Raichur. The degree of urbanization in respect of SCs population (proportion of people living in areas) was found to be slightly higher in the Devadurga taluk as compared to that in Raichur and Sindhanur taluks as a whole.

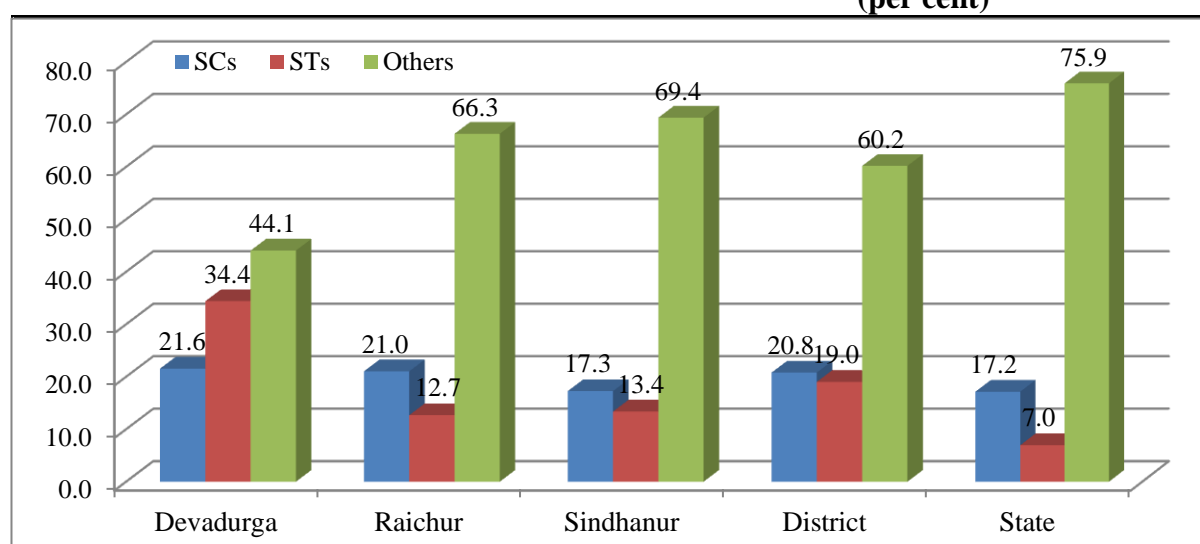
Table 4.7
Distribution of Population by Social Groups in Selected Districts in Karnataka 2011
(per cent)

Social Groups	Taluks			Raichur (2011)	State (2011)
	Devadurga	Raichur	Sindhanur		
SCs	21.55	21.03	17.26	20.79	17.15
STs	34.40	12.67	13.37	19.03	6.95
Others	44.05	66.30	69.37	60.18	75.90
All	2,80,606 (100)	4,98,637 (100)	3,93,200 (100)	19,28,812 (100)	6,10,95,297 (100)

Note: Figures in parenthesis indicate percentage of the total.

Source: GOI (2011).

Figure 4.2
Distribution of Population by Social Groups in Selected Districts in Karnataka 2011
(per cent)



Sources: Table 4.7.

4.3.9. Occupational Pattern

The data provided table 4.8 shows that the percentage distribution of workers to total population, termed as the work participation rate (WPR) was respected to be higher in the Devadurga taluk as compared to Racichur and as Sindhanur taluks in 2012-13. Similarly, the percentage of marginal workers to total population as a proxy for under employment or limited employment opportunities was found to be significantly higher in Raichur with 9.20 per cent as in against 7.9 per cent in Karnataka during the same period. The percentage of non-workers were higher in the Raichur taluk as compared to Devadugra and Sindhanur and the state average.

The data on distribution of workers to total main workers indicate that the proportion of the cultivators was significantly higher in the Devadurga taluk (33.33 per cent), as follows by Sindhanur (27.91 per cent) and Raichur (28.2 percent) taluks respectively. The proportion of agricultural labourers, who are more likely to experience a greater incidence of poverty, however, was found to be significantly higher in Raichur with 37.13 per cent. Similarly, the proportion of workers in household industries and other activities like (livestock, non-household manufacturing, construction, trade and commerce, hotel and restaurant and personal and public service) was also found to be significantly lower in the Devadurga taluk as compared to that Raichur and Sindhanur taluks. This implies that the occupational pattern has not been significantly diversified away from agriculture in favour of non-crop and or non-agricultural activities in Raichur as against the state. The limited occupational diversification is directly related to the degree of poverty incidence.

Table 4.8
Distribution of Workers by Main Occupation in Selected Districts in Karnataka
2012-13 (per cent)

Particular	Taluku			District	State
	Devadurga	Raichur	Sindhhanur		
Percentage of Total Population					
Total workers	49.57	43.82	48.54	46.84	44.5
Main workers	40.46	35.53	40.44	37.64	36.6
Marginal workers	9.11	8.29	8.10	9.20	7.9
Non-workers	50.43	56.18	51.46	53.16	55.5
Percentage of Total Workers (Main+Marginal)					
Cultivators	33.33	16.81	27.91	25.82	29.2
Agricultural labourers	34.73	21.93	33.93	37.13	26.5
Household industries	1.01	1.56	1.57	7.46	4.10
Other workers	12.56	40.79	19.91	20.48	40.2

Source: GoK (2012-13)

4.4. PROFILE OF THE SAMPLE VILLAGES

The fieldwork for the present study was carried out twelve villages in three taluks from Raichur district. From district three taluks, one backward, moderate and one advanced taluk were chosen and from each taluk four villages were selected on the basis of number of households and population of SCs, STs, OBCs and others, rate of literary, agricultural growth and basic infrastructures. In this section, an attempt has been made to present a brief profile of the sample villages selected for the present study.

4.4.1. Geographical Area, Households and population

The total geographical area of all sample villages was estimated at hectares 24438.5 hectares, of which the sample villages in Raichur district had a total area. The total geographical area from most of the villages selected in Sindhanur was found to be quite larger as compared to that Raichur and Devadurga taluk. Similarly, the total population of the sample villages, from both taluks in Raichur district, according to the census of India 2011, was estimated to be at 41,342; of which the villages in Raichur accounts for 49.09 per cent of Devadurga, 26.38 per cent of Sindhanur and 24.38 per cent of Raichur taluks respectively.

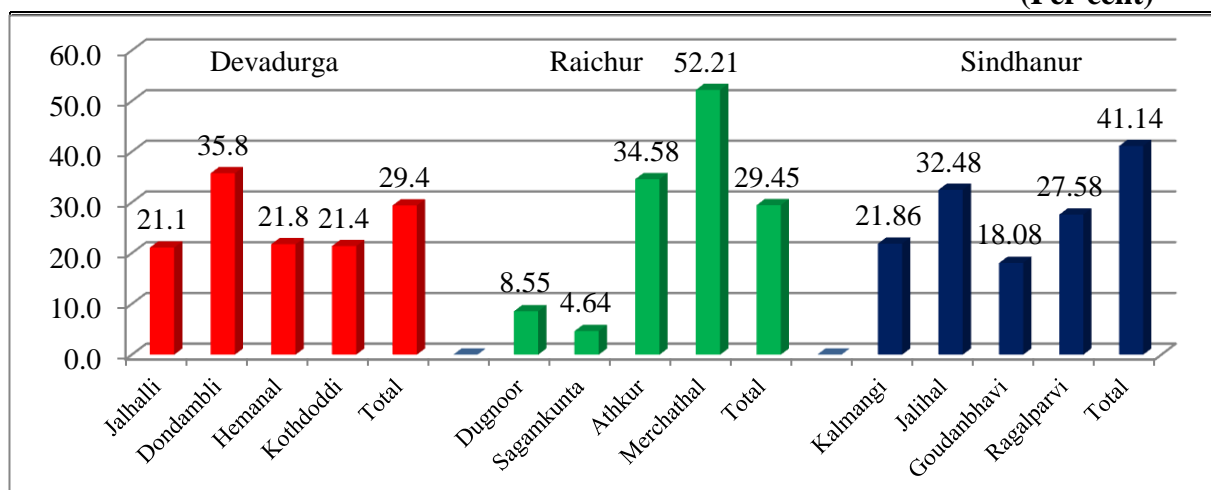
Table 4.9
Geographical Area, Households and Population of Sample Villages,
Census 2011 and 2012-13.

Name of the villages	Geographical Area Hectares	Total number of Households	Population
Devadurga			
Jalhalli	1517(21.11)	2214(66.83)	13063(64.36)
Dondambli	2569(35.75)	262(7.91)	1610(7.93)
Hemanal	1563(21.75)	222(6.70)	1273(6.27)
Kothdoddi	1537(21.39)	615(18.56)	4350(21.43)
Total	7186(29.40)	3313(45.14)	20296(49.09)
Raichur			
Dugnoor	616(8.55)	291(15.02)	1656(16.33)
Sagamkunta	334(4.64)	313(16.15)	1683(16.60)
Athkur	2489(34.58)	970(50.05)	4842(47.76)
Merchathal	3758.5(52.21)	364(18.78)	1957(19.30)
Total	7197.5(29.45)	1938(26.40)	10138(24.52)
Sindhanur			
Kalmangi	2198(21.86)	489(23.41)	2444(22.41)
Jalihal	3266(32.48)	673(32.22)	3583(32.85)
Goudanbhavi	1818(18.08)	446(21.35)	2477(22.71)
Ragalparvi	2773(27.58)	481(23.00)	2404(22.04)
Total	10,055(41.14)	2089(28.46)	10908(26.38)
Grand Total	24438.5(100)	7340(100)	41342(100)

Note: Figures in parenthesis indicate percentage

Source: District statistical office, Raichur (2012-13).

Figure 4.3
Distribution of Geographical Area by Sample Villages in taluks during 2011.
(Per cent)



Sources: Table 4.9

4.4.2. Agrarian Structure

Table 4.10 provides data on the share and average size of landholding by size class in the sample villages during 2012-13. The data show that the proportion of small and marginal holdings share was quite significant in most of the sample villages in the Raichur taluk as compared to Devadurga and Sindhanur taluk. The proportion of small and marginal holdings, as an average, in the selected sample villages was estimated 85.48 percent in Raichur percent of the total holdings correspondingly, the proportion of medium and large sized landholdings was found to be lower in the sample villages of Raichur than that in Sindhanur and Devadurga taluk.

It has also been observed that the average size of land tended to rise as the size class tended to rise. This implies that the average size of land in respect of marginal and small landholding category was estimated to be significantly lower as compared to the medium and large sized landholdings. The average size of all landholdings was found to be quite lower in the sample villages of Raichur taluk (4.41 acres) as compared to that of those in Sindhanur taluk (8.43 acres). Going by size class, the average size of the

marginal (1.86 acres) and small (3.41 acres) landholdings was estimated to be quite lower in sample villages of Raichur taluk as compared to that of marginal (1.89 acres) and small (4.78 acres) in Sindhanur taluk.

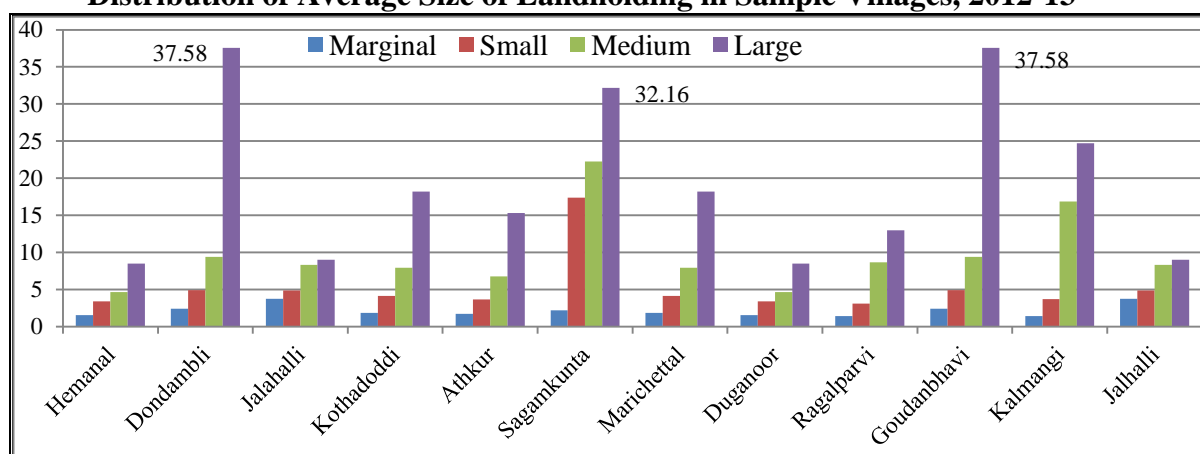
Table 4.10
Distribution to Average Size of Landholding in Sample Villages, 2012-13 (Per cent)

Sample Villages	Share of landholdings					Average size of land (acre)				
	Marginal	Small	Medium	Large	All	Marginal	Small	Medium	Large	All
Devadurga										
Hemanal	58.08	24.78	12.40	4.74	100	1.55	3.37	4.66	8.50	2.62
Dondambli	18.90	30.00	39.19	11.91	100	2.40	4.92	9.38	37.58	8.51
Jalahalli	32.15	22.29	27.44	18.12	100	3.74	4.86	8.31	8.98	6.68
Kothadoddi	46.67	23.61	16.94	12.78	100	1.84	4.11	7.92	18.21	5.50
Total	38.95	25.17	23.99	11.89	100	2.38	4.32	7.57	18.32	5.83
Raichur										
Athkur	48.68	26.83	19.19	5.30	100	1.71	3.63	6.77	15.30	5.08
Sagamkunta	82.35	11.33	4.41	1.91	100	2.17	17.35	22.24	32.16	5.97
Marichettal	46.67	23.61	16.94	12.78	100	1.84	4.11	7.92	18.21	5.50
Duganoor	58.08	24.78	12.40	4.74	100	1.55	3.37	4.66	8.50	2.62
Total	67.08	18.40	10.22	4.30	100	1.86	3.41	8.82	17.09	4.41
Sindhanur										
Ragalparvi	15.30	26.68	46.26	11.76	100	1.41	3.10	8.64	12.95	8.05
Goudanbhavi	18.90	30.00	39.19	11.91	100	2.40	4.92	9.38	37.58	8.51
Kalmangi	20.28	42.05	21.43	16.24	100	1.39	3.69	16.84	24.71	10.55
Jalhalli	32.15	22.29	27.44	18.12	100	3.74	4.86	8.31	8.98	6.68
Total	20.71	35.48	33.22	10.59	100	1.89	4.78	6.63	14.87	8.43

Source: District statistical office, Raichur (2012-13)

In the case of medium and large-sized landholdings, such difference was found to be quite significant. It is evident that most of the landholdings, especially in the case of marginal and small, were not economically viable to bring about modernization or commercialization of agriculture in sample village in both Taluks in Raichur.

Figure 4.4
Distribution of Average Size of Landholding in Sample Villages, 2012-13



Sources: Table 4.10

4.4.3. Cropping pattern:

The data presented in Table 4.11 indicate that the cropping pattern has been much diversified in the sample villages of Raichur among the food-grains, in the case of Sindhanur taluk the proportion of area under jowar was found to be greater (9.54 per cent) as compared to other types of food-grains. While in the case of Sindhanur taluk the proportion of area under paddy was found to be greater (84.36 per cent) as compared to Raichur (52.40 per cent) and Devadurga (44.99 per cent) taluks respectively other types of food-grains. As regards non-food-grains, Cotton was the only major crops (76.83 per cent) grown in Devadurga taluk as against several crops such as Sunflower (13.46 per cent), Groundnut (22.63 per cent) in Devadurga taluk.

Table 4.11
Cropping Pattern in Sample Villages in Raichur and Dakshina Kannada, 2013-14 (Per cent)

Name of the crop	Sample villages in Raichur														
	Raichur					Devadurga					Sindhanur				
	Athkur	Sagamkunta	Marichettal	Duganoor	Total	Hemanal	Dondambli	Jalahalli	Kothadoddi	Total	Ragalaparvi	Goudanbhavi	Kalmangi	Jalahla	Total
Foodgrains															
Jowar	0.27	0.00	22.62	6.82	9.23	0.00	0.00	8.42	8.62	7.15	30.49	6.98	32.26	0.36	9.54
Paddy	96.55	47.30	28.51	3.41	52.40	26.67	18.92	57.62	17.24	44.99	60.98	93.02	16.13	99.64	84.36
Wheat	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.61	0.00	0.16
Bajra	0.35	0.00	0.00	7.95	1.27	33.33	37.84	8.69	10.34	13.29	1.22	0.00	9.68	0.00	1.09
Gram	0.00	0.00	18.10	34.09	11.42	0.00	0.00	22.16	51.72	23.84	0.00	0.00	24.19	0.00	2.35
Tur	2.83	52.70	30.77	47.73	25.68	40.00	43.24	3.10	12.07	10.73	6.10	0.00	16.13	0.00	2.35
Total food grains	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Ground nut	39.57	45.07	0.00	15.00	22.63	11.90	11.86	19.05	8.70	17.44	0.00	9.76	3.03	12.50	4.24
Sunflower	5.65	8.00	6.86	85.00	13.42	0.00	20.34	0.79	6.52	2.55	40.00	24.39	10.61	0.00	22.42
other oilseeds	3.48	9.07	0.00	0.00	3.46	0.00	0.00	0.00	0.00	0.00	0.00	17.07	3.03	0.00	5.45
cotton	51.30	37.87	93.14	0.00	60.49	78.17	57.63	79.37	65.22	76.83	60.00	48.78	75.76	87.50	64.85
Chilly	0.00	0.00	0.00	0.00	0.00	9.92	10.17	0.16	15.22	2.42	0.00	0.00	7.58	0.00	3.03
Other crops	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.63	4.35	0.76	0.00	0.00	0.00	0.00	0.00
Total non-food grains	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Note: GCA: Gross cropped area; other cereals include maize and ragi; other pulses include horse gram, red gram, alasandi; other crops include onion, garlic, brinjal, tomato, fruits etc.

Source: District statistical officer, Raichur (2012-13).

4.4.4. Position of Population

The data presented in table 3.17 indicate that the proportion of SC, followed by ST, population, was significantly higher in most of the sample village in the Devadurga taluk as compared to that in Raichur and Sindhanur taluks. The data show Jalahalli quite higher proportion of SC and ST population as compared to other sample villages of Devadurga taluk, on an average, was estimated at 57 per cent respectively. The proportion of the Raichur taluk other population, on the other hand, was found to be quite lower in sample villages located in Raichur as compared to that of in other taluks. It is evident that the proportion of socially marginalised and economically disadvantaged sections of the society was found to be quite significant in the sample villages located in Raichur district. The caste composition of the population seemed to have had a structural and historical association with severity of poverty incidence in Raichur district.

Table 4.12
Distribution of Population by Social Groups in Sample Villages, 2011(percent)

Name of the Villages	SC			ST			Other			All		
	All	Male	Female	All	Male	Female	All	Male	Female	All	Male	Female
Devadurga												
Jalhalli	2068 (58.62)	1005 (57.43)	1063 (59.79)	3706 (56.88)	1855 (57.82)	1851 (55.96)	7289 (71.10)	3731 (71.83)	3558 (70.34)	13063 (64.36)	6591 (64.92)	6472 (63.80)
Dondambli	652 (18.48)	340 (19.43)	312 (17.55)	120 (1.84)	57 (1.78)	63 (1.90)	838 (8.17)	406 (7.82)	432 (8.54)	1610 (7.93)	803 (7.91)	807 (7.96)
Hemanal	375 (10.63)	188 (10.74)	187 (10.52)	264 (4.05)	131 (4.08)	133 (4.02)	634 (6.18)	320 (6.16)	314 (6.21)	1273 (6.27)	639 (6.29)	634 (6.25)
Kothdoddi	433 (12.27)	217 (12.40)	216 (12.15)	2426 (37.23)	1165 (36.32)	1261 (38.12)	1491 (14.54)	737 (14.19)	754 (14.91)	4350 (21.43)	2119 (20.87)	2231 (21.99)
Total	3528 (100)	1750 (100)	1778 (100)	6516 (100)	3208 (100)	3308 (100)	10252 (100)	5194 (100)	5058 (100)	20296 (100)	10152 (100)	10144 (100)
Raichur												
Dugnoor	523 (24.08)	262 (23.91)	261 (24.26)	595 (18.60)	299 (18.40)	296 (18.81)	538 (11.29)	262 (11.06)	276 (11.51)	1656 (16.33)	823 (16.17)	833 (16.50)
Sagamkunta	366 (16.85)	189 (17.24)	177 (16.45)	107 (3.34)	48 (2.95)	59 (3.75)	1210 (25.38)	586 (24.74)	624 (26.02)	1683 (16.60)	823 (16.17)	860 (17.04)
Athkur	854 (39.32)	427 (38.96)	427 (39.68)	2302 (71.96)	1184 (72.86)	1118 (71.03)	1686 (35.37)	839 (35.42)	847 (35.32)	4842 (47.76)	2450 (48.13)	2392 (47.39)
Merchathal	429 (19.75)	218 (19.89)	211 (19.61)	195 (6.10)	94 (5.78)	101 (6.42)	1333 (27.96)	682 (28.79)	651 (27.15)	1957 (19.30)	994 (19.53)	963 (19.08)
Total	2172 (100)	1096 (100)	1076 (100)	3199 (100)	1625 (100)	1574 (100)	4767 (100)	2369 (100)	2398 (100)	10138 (100)	5090 (100)	5048 (100)

Sindhanur												
Kalmangi	329 (18.04)	157 (18.13)	172 (17.95)	472 (16.98)	240 (17.39)	232 (16.57)	1643 (26.06)	821 (26.38)	822 (25.75)	2444 (22.41)	1218 (22.73)	1226 (22.09)
Jalihal	804 (44.08)	378 (43.65)	426 (44.47)	477 (17.16)	233 (16.88)	244 (17.43)	2302 (36.52)	1141 (36.66)	1161 (36.37)	3583 (32.85)	1752 (32.70)	1831 (32.99)
Goudanbhavi	382 (20.94)	182 (21.02)	200 (20.88)	527 (18.96)	270 (19.57)	257 (18.36)	1568 (24.87)	793 (25.48)	775 (24.28)	2477 (22.71)	1245 (23.24)	1232 (22.20)
Ragalparvi	309 (16.94)	149 (17.21)	160 (16.70)	1304 (46.91)	637 (46.16)	667 (47.64)	791 (12.55)	357 (11.47)	434 (13.60)	2404 (22.04)	1143 (21.33)	1261 (22.72)
Total	1824 (100)	866 (100)	958 (100)	2780 (100)	1380 (100)	1400 (100)	6304 (100)	3112 (100)	3192 (100)	10908 (100)	5358 (100)	5550 (100)

Note: Figures in parenthesis indicate percentage

Source: Census, 2011.

4.4.5. Rate of Literary

The data presented in table 4.12 show that the rate of literary was much higher than that of females both in sample villages of Raichur district

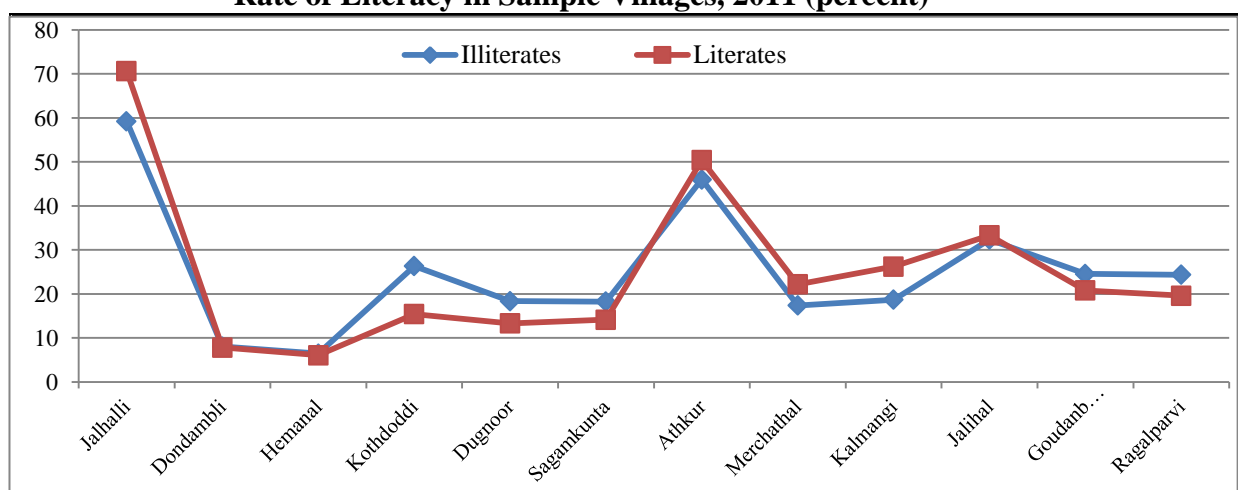
Table 4.13
Rate of Literacy in Sample Villages, 2011 (percent)

Name of the Villages	Literates			Illiterates		
	All	Male	Female	All	Male	Female
Devadurga						
Jalhalli	6429(70.67)	3825(70.04)	2604(71.62)	6634(59.24)	2766(58.96)	3868(59.43)
Dondambli	712(7.83)	430(7.87)	282(7.76)	898(8.02)	373(7.95)	525(8.07)
Hemanal	554(6.09)	357(6.54)	197(5.42)	719(6.42)	282(6.01)	437(6.71)
Kothdoddi	1402(15.41)	849(15.55)	553(15.21)	2948(26.32)	1270(27.07)	1678(25.78)
Total	9097(100)	5461(100)	3636(100)	11199(100)	4691(100)	6508(100)
Raichur						
Dugnoor	540(13.30)	370(14.36)	170(11.46)	1116(18.36)	453(18.02)	663(18.60)
Sagamkunta	574(14.14)	351(13.63)	223(15.03)	1109(18.25)	472(18.77)	637(17.87)
Athkur	2046(50.39)	1252(48.60)	794(53.50)	2796(46.00)	1198(47.65)	1598(44.84)
Merchathal	900(22.17)	603(23.41)	297(20.01)	1057 17.39)	391(15.55)	666(18.69)
Total	4060(100)	2576(100)	1484(100)	6078(100)	2514(100)	3564 (100)
Sindhur						
Kalmangi	1409(26.23)	866(26.17)	543(26.33)	1035(18.69)	352(17.18)	683(19.58)
Jalihall	1790(33.33)	1097(33.15)	693(33.61)	1793(32.38)	655(31.97)	1138(32.63)
Goudanbhavi	1118(20.82)	717(21.67)	401(19.45)	135924.54)	528(25.77)	831(23.82)
Ragalparvi	1054(19.62)	629(19.01)	425(20.61)	1350(24.38)	514(25.09)	836(23.97)
Total	5371(100)	3309(100)	2062(100)	5537(100)	2049(100)	3488(100)

Note: Figures in parenthesis indicate percentage.

Source: Census, 2011.

Figure 4.5
Rate of Literacy in Sample Villages, 2011 (percent)



Sources: Table 4.13.

As an average, the rate of male literacy was estimated as high as 70.67 percent, whereas in respect of females, it was as low as 71.62 per cent in Jalahalli as compared to the other villages in Devadurga taluk. The rate of male and female literacy was found to be significantly higher Athkooor in sample village of Raichur taluk as compared to that of in Sindhanur Taluk, Gender gap in the rate of literacy was much higher in the farmer than in the latter. It is evident that the educational background of the people in the sample villages of Raichur district was awfully more backward.

Table 4.14
Distribution of Workers by Main Occupation in Selected Districts in Karnataka 2011 Census (per cent)

Particulars	Devadurga				Raichur				Sindhur			
	Jalhalli	Dondambli	Hemanal	Kothdoddi	Dugnoor	Sagamkunta	Athkur	Merchathal	Kalmangi	Jalihal	Goudanbhavi	Ragalparvi
	Percentage to Total Population											
Total workers	42.56	53.79	44.93	50.62	57.73	58.23	55.93	61.11	43.33	48.17	45.46	59.98
Main Workers	28.82	53.48	40.93	41.93	55.01	57.75	45.27	59.89	29.58	47.89	45.30	54.12
Marginal Workers	13.74	0.31	4.01	8.69	2.72	0.48	10.66	1.23	13.75	0.28	0.16	5.87
Marginal Workers (3-6 months)	13.34	0.31	3.53	8.48	2.72	0.48	10.12	1.23	13.18	0.20	0.16	5.07
Marginal workers 0-3 months)	0.40	0.00	0.47	0.21	0.00	0.00	0.54	0.00	0.57	0.08	0.00	0.79
NON-Workers	57.44	46.21	55.07	49.38	42.27	41.77	44.07	38.89	56.67	51.83	54.54	40.02
	Percentage to Total Workers (Main+Marginal)											
Cultivators	4.62	3.43	18.46	17.46	9.86	18.49	16.39	31.57	9.01	9.55	18.88	11.36
Agriculture labour	17.11	28.30	4.64	16.59	23.49	15.24	18.81	6.07	21.10	18.84	7.96	25.01
Household Industries	1.78	0.12	0.90	0.26	0.11	0.11	0.68	0.28	0.81	0.13	0.17	0.55
Other workers	12.51	3.26	8.86	2.91	4.22	3.14	4.09	0.47	5.42	4.12	4.32	2.78

Sources: Census, 2011.

4.5. CLIMATE

The climate of the district is characterised by dryness for the major part of the year, and a very hot summer. The low and highly variable rainfall renders the district liable to drought. The year may be divided broadly into four seasons. The hot season begins by about the middle of February and extends to the end of May. The South-west monsoon is from June to the end of September. October and November are the post - monsoon or retreating monsoon months, and the period from December to the middle of February is the cold season.

4.6. TEMPERATURE

The only meteorological observatory in the district is at Raichur. The data of this observatory may be taken as representative of the conditions in the district. December is the coldest month with the mean daily maximum temperature at 29.3 Degree C. (84.8 F) and the mean daily minimum at 17.7C (63.9F). The nights are generally cool in the season, but day temperatures sometimes reach 35 to 38 Degree C. The period from about the middle of February to May is one of continuous rise in temperatures. May is the hottest month, the mean daily maximum temperature being 39.8 (103.7 F). The heat is oppressive till the onset of the south-west monsoon by about the first week of June. Thereafter the weather becomes slightly cooler and continues to be so till the end of the South-west monsoon season. Day temperatures show a slight increase in October. From November, both day and night temperatures gradually decrease till December. The highest maximum temperature ever recorded in Raichur was 45.6 C (114.1F) on 23rd May 1928, and the lowest minimum was 10.0 C (50.0F) on 14th January 1899 and 13th December 1945.

4.7. TOPOGRAPHY

The undulating black cotton soil strips, cut by numerous nalas, characterise the region of the Raichur district, which is now practically denuded of trees and presents a monotonous landscape, while the genesis region is generally more or less broken and covered with a thin mantle of red loamy soil. Genesis hills, Sedimentary formations, which cover a small belt of the region adjoining the confluence of the Krishna and the Tungabhadra rivers, occupy more or less flat plateaus. Regionally viewed, the hills in the area present some structural features which are of interest in relation to the geology of the area: 1) Taking the most south westerly group, the hills of Karigudda, Manvi and Rabhinakal show a continuity along roughly north-west south-east directions: 2) from Sirwar and Yermasagar, running in a roughly south-east direction, may be recognised the hill of Madhugiri, Neermanvi, Gorkal, Kurvi and the one two miles west of Kamalahatti; 3) between Masarakal and Gabbur, a number of gneissic hills are seen at Kakargal. Jinnapur, Hungundabad. Ramdurga, Jagatkal, Khardigud, Maladkal and Gabbur. The hills around Uttanur are seen to be in line with the south-western group of hillocks in the above areas. Also the hill-clusters around Kalmala and Kallur are seen to be situated in the same north-west and South-east disposition as that of the group of gneissic hills enumerated above; and 4) the hills around Raichur, which constitute a prominent landmark in the area, may also be seen roughly to display north-west and south-east trends.

4.8. CONCLUSIONS

The foregoing analysis on profile of the study area reveals that the size of geographical area was relatively higher in Sindhanur taluk. It has been observed that Devadurga had a smaller density of population. The data show that the proportion of area under forest to a total geographical area was higher in Devadurga taluk as compared to Raichur and Sindhanur taluk. The proportion of land not available for cultivation was also significantly lower in Raichur. It has been noted from our field visits to some places in Devadurga and Raichur taluks that a small number of tanks managed for irrigation purpose in agriculture. But it has not been documented in the statistical reports supplied by the district statistical office Raichur district.

As far as nonfood grains are concerned, the proportion of the area under oilseeds was quite significant in Raichur district; while in the case of taluks, Devadurga, Raichur and Sindhanur taluks, the proportion of area under Cotton and Oilseed was found to be higher. It is evident from the data that cropping pattern is not commercialized or market oriented in the Raichur taluk as compared to that in Devadurga and Sindhanur taluks. A similar situation existed in selected sample taluks in districts.

The proportion of agricultural labourers, who are more likely to experience a greater incidence of poverty, however, was found to be significantly higher in Raichur with 37.13 per cent as similarly, the proportion of workers in household industries and other activities like (livestock, non-household manufacturing, construction, trade and commerce, hotel and restaurant and personal and public service) was also found to be significantly lower in Devadurga taluk as compared to that Raichur and Sindhanur taluks.

The proportion of land owned was smaller in respect of marginal and small farmers as compared to medium and large farmers. This indicates that the distribution of land among different sections of the society is highly uneven in the district, more so in respect of Raichur.

The gender difference in the rate of literacy was found to be significantly higher in the Raichur taluk as compared to that in Sindhanur and Devadurga taluks in the district. This implies that the occupational pattern has not been significantly diversified away from agriculture in favor of non-crop and or non-agricultural activities in Raichur as against the state. The limited occupational diversification is directly related to the degree of poverty incidence.

CHAPTER-5

SOCIO-ECONOMIC SECURTY AND LIVELIHOOD OPPORTUNITIES OF SAMPLE HOUSEHOLDS

5.1. INTRODUCTION

Describing the socioeconomic background of the sample households rather provided lots of internal insight to understand the various conditions under which the occupational structure and mobility are determined. Several factors that emerge the due to the description of the socioeconomic condition of the sample households that have direct bearing on the patterns and examples of rural social security of the unorganized worker exercises. Therefore, an attempt has been made in this chapter to analyze the socioeconomic background of the sample households that may certainly help in understanding the different behavioral patterns of the social security for the unorganised workers' activities under the given socioeconomic environment set up.

5.2. SOCIO-ECONOMIC BACKGROUND

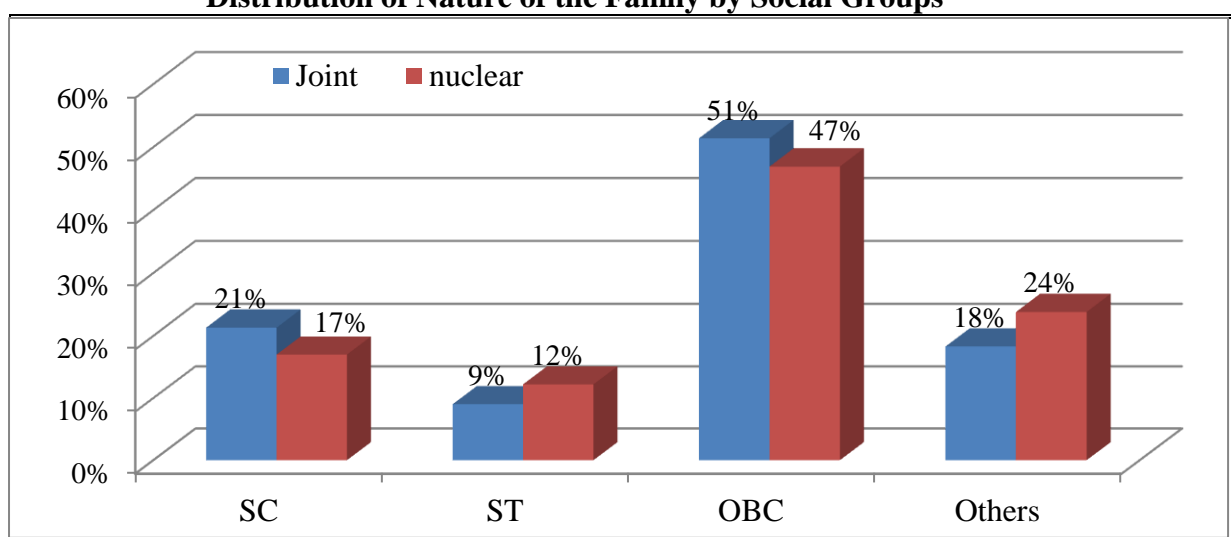
General information collected from the 480 selected sample social security for unorganized workers' households had provided a good insight into their socioeconomic status. Such background information has a direct bearing on the trends and patterns of rural indebtedness.

5.2.1. Type of family

The type of family organization, whether it is joint or nuclear, is also another factor, which has some bearing on the patterns of diversification of economic activities within and outside agriculture. Table 5.1 provides data on distribution of sample household by nature of family and social groups and taluks. The data indicate that the share of joint households was relatively higher in the case of SCs household as compared

OBCs, STs and Others. The share of joint family households was estimated to be 74 per cent, 71.3 per cent, 63.5 per cent, and 62.5 per cent in the case of SCs, OBCs, Others and STs, respectively. This clearly shows that in most of the households of social groups, the share of nuclear household was found to be predominant and that of a joint was smaller. The share of nuclear households, however, appeared to be higher in the case of STs, Followed by Others, OBCs and SCs Households.

Figure 5.1
Distribution of Nature of the Family by Social Groups



Source: Table: 5.1

Across the taluks data estimated the accounting for backward (Devadurga) taluk is more joint families followed by moderate (Raichur) and advance taluks (Sindhnur), while the proportion of 79.4 per cent, 65.6 and 63.1 per cent respectively. At the same time, in nuclear family's advance taluk (Sindhnur, 36.6 per cent) higher in the case of Other taluks like Raichur (34.4 per cent) and Devadurga taluks (20.1 per cent).

Table 5.1
Distribution of Nature of the Family by Social Groups and Taluk

Taluk	Social Groups	Joint	Nuclear	Total
Devadurga	SC	26 (81.3)	6(18.8)	32(100.0)
	ST	11(68.8)	5(31.3)	16(100.0)
	OBC	69(86.3)	11(13.8)	80(100.0)
	Other	21(65.6)	11(34.4)	32(100.0)
	All	127(79.4)	33(20.6)	160(100.0)
Raichur	SC	24(75.0)	8(25.0)	32(100.0)
	ST	7(43.8)	9(56.3)	16(100.0)
	OBC	53(66.3)	27(33.8)	80(100.0)
	Other	21(65.6)	11(34.4)	32(100.0)
	All	105(65.6)	55(34.4)	160(100.0)
Sindhnur	SC	21(65.6)	11(34.4)	32(100.0)
	ST	12(75.0)	4(25.0)	16(100.0)
	OBC	49(61.3)	31(38.8)	80(100.0)
	Other	19(59.4)	13(40.6)	32(100.0)
	All	101(63.1)	59(36.9)	160(100.0)
Total	SC	71(74.0)	25(26.0)	96(100.0)
	ST	30(62.5)	18(37.5)	48(100.0)
	OBC	171(71.3)	69(28.8)	240(100.0)
	Other	61(63.5)	35(36.5)	96(100.0)
	All	333(69.4)	147(30.6)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

5.2.2. Access to Ration Card

In the present study, it was reported from the sample households that the distribution of different cards, ranging from the green to the red ones. It is unfortunate that some of the poorest households were provided with APL (red) card and some rich households were provided with BPL Card. In some villages, quite a few sample households were not provided with any card, putting them to a great hardship. A great majority of the sample households were unhappy with the way the cards were distributed and the quality of service in terms of quantity and quality of food grains and regularity in supply. Misidentification of the beneficiaries for distribution of different type of BPL cards and unsatisfactory management of the PDS was the important problems reported by the respondent households in most of the sample villages.

Table 5.2 provides data on the distribution of households with access to PDS by Social groups. The data show that the proportion of households with BPL Card was estimated at 79 per cent of sample households and households with APL card was estimated at 19.4 per cent and households with do not have cards was estimated at 1.7 percent. The situation across social groups is not similar. The proportion of households with BPL Antyodaya and Akshay was found to be relatively higher in respect of SCs/STs, more so in the case of SCs and STs as compared to OBCs and Others. Such proportion was estimated at 93.8 per cent, 91.7 per cent and 77.9 per cent and 61.5 in the case of STs, SCs, OBCs and Others, respectively. The above analysis implies that the socio-economic status of the sample households is not better and across different social groups, the status is still poorest in respect of SCs and STs.

Across taluks, the proportion of households with BPL (Antyodaya + Akshay) card was found to be Devadurga taluk was highest proportion of 86.20 per cent, 76.9 per cent

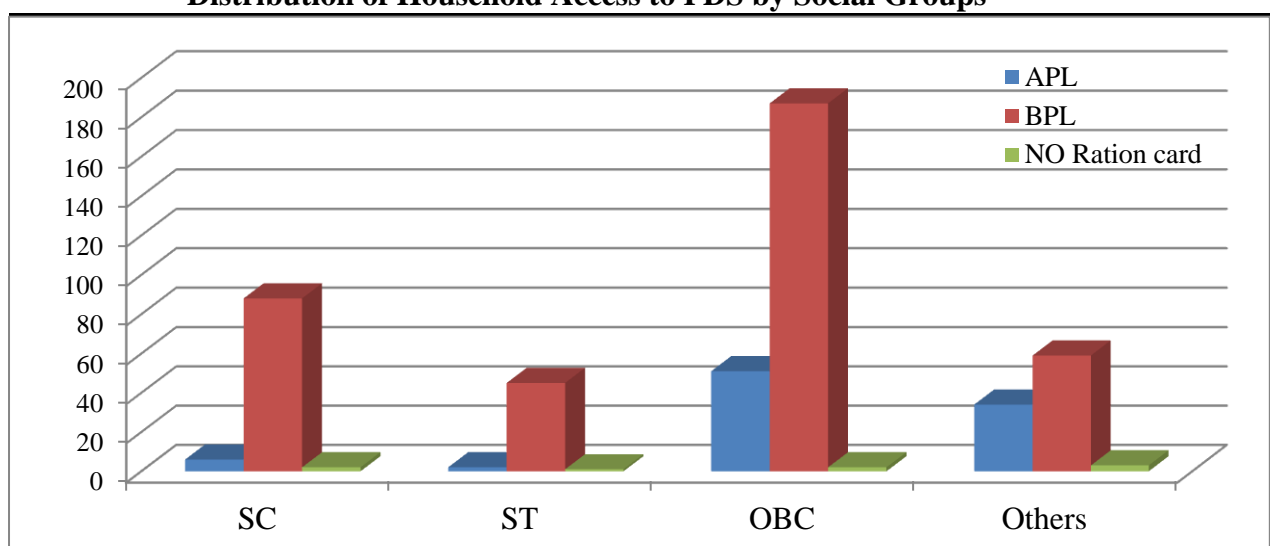
Table 5.2
Distribution of Household Access to PDS by Taluks and Social Groups

Taluks	Social Groups	APL	BPL	NO Ration card	Total
Devadurga	SC	3(9.40)	27(84.40)	2(6.20)	32(100.0)
	ST	1(6.20)	14(87.50)	1(6.20)	16(100.0)
	OBC	6(7.50)	72(90.00)	2(2.50)	80(100.0)
	Others	4(12.50)	25(78.10)	3(9.40)	32(100.0)
	All	14(8.80)	138(86.20)	8(5.00)	160(100.0)
Raichur	SC	1(3.10)	31(96.90)	-	32(100.0)
	ST	0(0.00)	16(100.00)	-	16(100.0)
	OBC	25(31.20)	55(68.80)	-	80(100.0)
	Others	11(34.40)	21(65.60)	-	32(100.0)
	All	37(23.10)	123(76.90)	-	160(100.0)
Sindhnur	SC	2(6.20)	30(93.80)	-	32(100.00)
	ST	1(6.20)	15(93.80)	-	16(100.00)
	OBC	20(25.00)	60(75.00)	-	80(100.00)
	Others	19(59.40)	13(40.60)	-	32(100.00)
	All	42(26.20)	118(73.80)	-	160(100.00)
Total	SC	6(6.20)	88(91.70)	2(2.10)	96(100.00)
	ST	2(4.20)	45(93.80)	1(2.10)	48(100.00)
	OBC	51(21.20)	187(77.90)	2(0.80)	240(100.00)
	Others	34(35.40)	59(61.50)	3(3.10)	96(100.00)
	All	93(19.40)	379(79.00)	8(1.70)	480(100.00)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

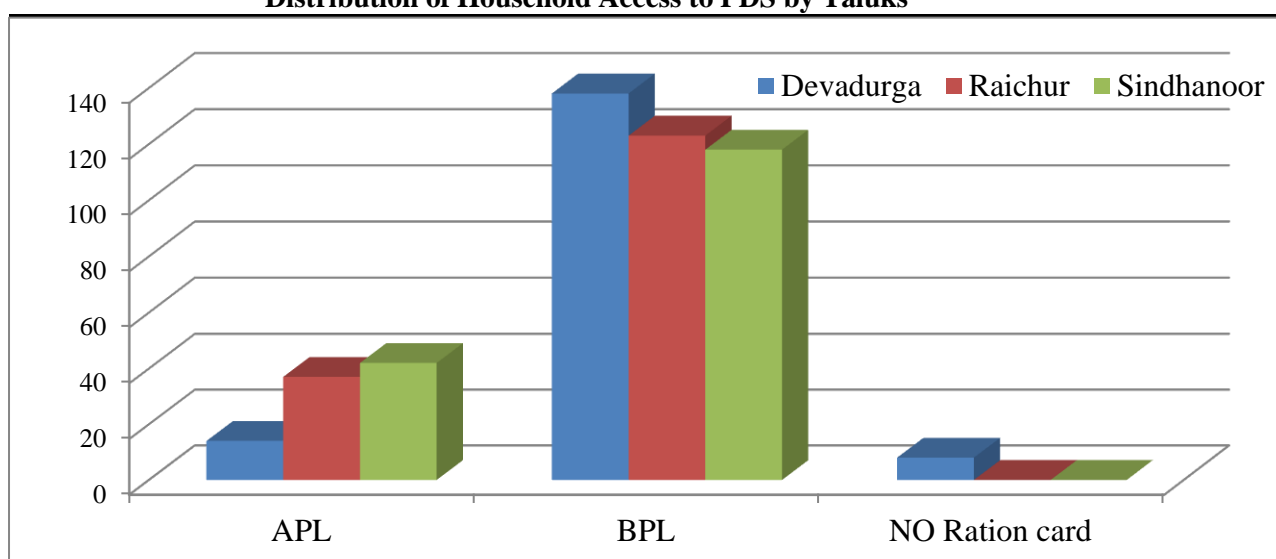
Figure 5.2
Distribution of Household Access to PDS by Social Groups



Sources: Table 5.2

and 73.8 per cent of BPL Card household respectively. While, the proportion of households with APL card was found to be higher in Sindhnur taluk, as compared to that of Rachur and Devadurga taluk. However, the No card households still living in the backward taluk of Devadurga (5 per cent).

Figure 5.3
Distribution of Household Access to PDS by Taluks



Sources: Table 5.2

5.2.3. Housing Security

Housing security refers to not only access to shelter, but also the type of house, ownership of the house, access to electricity, smokeless chulla, sanitation and safe drinking water. Given the availability of data at the household level, the type of house, accesses to *IAY/Ashreya*, electricity and sanitation were considered to construct the housing security among social groups and taluks. Housing is not only a basic need of life (or end in itself), but it can also be a means to achieve an end. It hence occupies a fairly an important position, among other factors in building the human capabilities of the poor.

5.2.3.1. Housing Ownership of sample Households

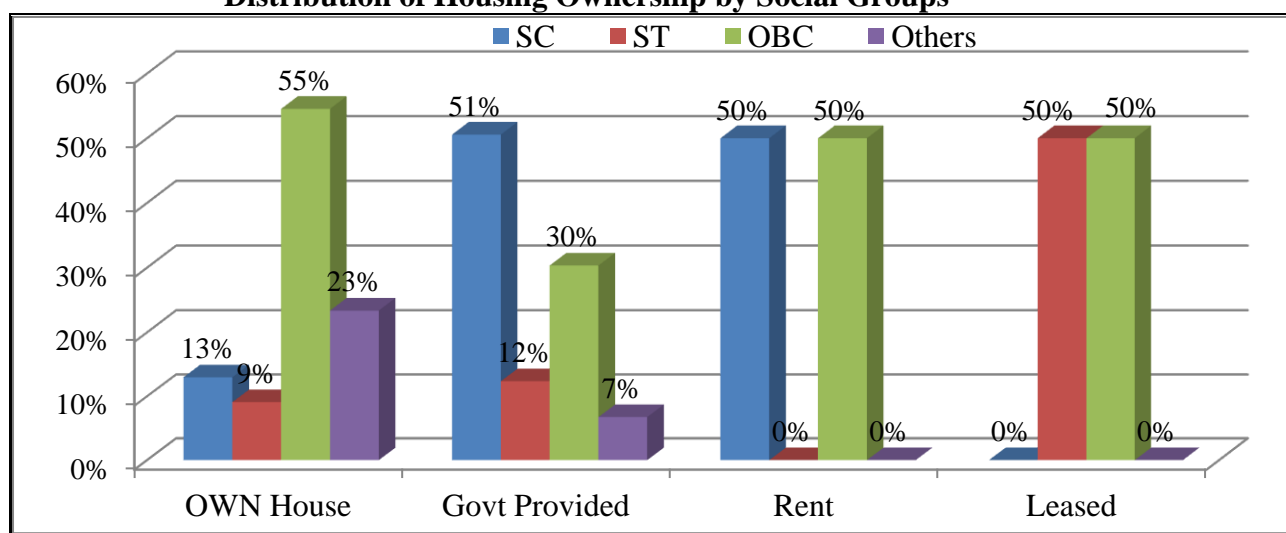
Housing ownership has been categorized into three types viz., own, govt. Provided and rent house. An effort has been made in this section to find out the housing ownership of sample households by social groups and size of land holdings.

Table 5.3 presents data on distribution of housing ownership by social groups and Taluks. The data show that a great majority of the sample households lived in own houses, followed by government provided, Leased and rent houses accounting for 80.2 per cent, 18.5 per cent and 0.4 per cent and 0.8 per cent respectively. Across social groups the proportion of households living in own houses was found to be quite higher in the case of Others putting the figure for 87.5 per cent as compared to OBCs, STs and SCs accounting for 87.5 per cent and 72.9 per cent and 52.1 per cent, respectively. Similarly, the proportion of households living in rent houses was found to be quite higher in the case of others as compared to SCs/STs and OBCs. While the proportion of households living in

Govt. Provided house was found to be higher in the case of SCs/STs/OBCs as compared to Others, accounting for 46.9 per cent, 22.9 per cent, 11.2 per cent and 6.2 per cent, respectively.

Across taluks, the proportion of households living in own houses was found to be higher in the Devadurga taluk (84.4 per cent) quite similar as compared to that in Sindhanur (83.1 percent) followed by Raichur taluk (73.1 per cent). The higher proportion of households living in govt. Provided in the Raichur taluk (26.5 per cent) houses as compared to other taluks like equal (15 percent) in Sindhnur and Devadurga taluks. This implicitly shows that a large number of SCs/STs households in Devadurga and Sindhnur taluk were not able to access benefits from the government under IAY/Ashreya/Ambedkar Schemes, mostly due to lack of education awareness and political networks.

Figure: 5.4
Distribution of Housing Ownership by Social Groups



Source: Table 5.3.

Table: 5.3
Distribution of Housing Ownership by Taluk wise in Social Groups
(Per cent)

Taluks	Social Groups	OWN House	Govt. Provided	Rent	Leased	Total
Devadurga	SC	22(68.8)	10(31.3)	-	0(0.0)	32(100.0)
	ST	13(81.3)	3(18.8)	-	0(0.0)	16(100.0)
	OBC	71(88.8)	8(10.0)	-	1(1.3)	80(100.0)
	Others	29(90.6)	3(9.4)	-	0(0.0)	32(100.0)
	All	135(84.4)	24(15.0)	-	1(0.6)	160(100.0)
Raichur	SC	12(37.5)	19(59.4)	1(3.1)	0(0.0)	32(100.0)
	ST	10(62.5)	5(31.3)	0(0.0)	1(6.3)	16(100.0)
	OBC	66(82.5)	14(17.5)	0(0.0)	0(0.0)	80(100.0)
	Others	29(90.6)	3(9.4)	0(0.0)	0(0.0)	32(100.0)
	All	117(73.1)	41(25.6)	1(0.6)	1(0.6)	160(100.0)
Sindhur	SC	16(50.0)	16(50.0)	0(0.0)	0(0.0)	32(100.0)
	ST	12(75.0)	3(18.8)	0(0.0)	1(6.3)	16(100.0)
	OBC	73(91.3)	5(6.3)	1(1.3)	1(1.3)	80(100.0)
	Others	32(100.0)	0(0.0)	0(0.0)	0(0.0)	32(100.0)
	All	133(83.1)	24(15.0)	1(0.6)	2(1.3)	160(100.0)
Total	SC	50(52.1)	45(46.9)	1(1.0)	0(0.0)	96(100.0)
	ST	35(72.9)	11(22.9)	0(0.0)	2(4.2)	48(100.0)
	OBC	210(87.5)	27(11.3)	1(0.4)	2(0.8)	240(100.0)
	Others	90 (93.8)	6(6.3)	0(0.0)	0(0.0)	96(100.0)
	All	385(80.2)	89(18.5)	2(0.4)	4(0.8)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

5.2.3.2. Housing Condition of Sample Households

Housing conditions have to be categorized into four types, viz., Katch, semi-Pucca, Pucca and RCC. Table 5.4 provides data on the distribution of the housing conditions of sample households by social groups and Taluks. The data show that the housing status of the sample households is not congenial; a great majority of them stay in semi pucca accounting for 45.4 per cent, followed by a katcha (26.0 per cent), pucca (21.3 per cent) and RCC (7.3 per cent), houses. Across social groups, the situation is palliative. The proportion of households staying in Katcha and the semi - Pucca house was found to be quite higher in the case of SCs/STs/OBCs as compared to Others. While the proportions of households staying in pucca and RCC houses were found to be quite higher in the case of other households as compared to SCs/STs/OBCs.

Across taluk wise, the proportion of households staying in katcha and Semi- pucca house was found to be higher in the Raichur taluk as compared to Sindhnur and Devadurga Taluk. Further the proportion of households staying in pucca and RCC houses was found to be higher in the Sindhanor taluk as compared Devadurga and Raichur.

Table: 5.4
Distribution of Housing Condition by Taluk wise in Social Groups
(Per cent)

Taluks	Social Groups	Housing Condition				Total
		Katcha	Semi-Pucca	Pucca	RCC	
Devadurga	SC	6(18.8)	21(65.6)	5(15.6)	0(0.0)	32(100.0)
	ST	4(25.0)	8(50.0)	4(25.0)	0(0.0)	16(100.0)
	OBC	10(12.5)	52(65.0)	17(21.3)	1(1.3)	80(100.0)
	Others	4(12.5)	22(68.8)	6(18.8)	0(0.0)	32(100.0)
	All	24(15.0)	103(64.4)	32(20.0)	1(0.6)	160(100.0)
Raichur	SC	12(37.5)	19(59.4)	0(0.0)	1(3.1)	32(100.0)
	ST	8(50.0)	8(50.0)	0(0.0)	0(0.0)	16(100.0)
	OBC	35(43.8)	22(27.5)	15(18.8)	8(10.0)	80(100.0)
	Others	8(25.0)	10(31.3)	10(31.3)	4(12.5)	32(100.0)
	All	63(39.4)	59(36.9)	25(15.6)	13(8.1)	160(100.0)
Sindhur	SC	10(31.3)	12(37.5)	6(18.8)	4(12.5)	32(100.0)
	ST	5(31.3)	7(43.8)	2(12.5)	2(12.5)	16(100.0)
	OBC	19(23.8)	31(38.8)	24(30.0)	6(7.5)	80(100.0)
	Others	4(12.5)	6(18.8)	13(40.6)	9(28.1)	32(100.0)
	All	38(23.8)	56(35.0)	45(28.1)	21(13.1)	160(100.0)
Total	SC	28(29.2)	52(54.2)	11(11.5)	5(5.2)	96(100.0)
	ST	17(35.4)	23(47.9)	6(12.5)	2(4.2)	48(100.0)
	OBC	64(26.7)	105(43.8)	56(23.3)	15(6.3)	240(100.0)
	Others	16(16.7)	38(39.6)	29(30.2)	13(13.5)	96(100.0)
	All	125(26.0)	218(45.4)	102(21.3)	35(7.3)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

5.2.4. Access to Electricity

Access to electricity facility is one of the important indicators of socio-economic status of households in the society. Table 5.5 provides data on distribution of sample households of Source of access to electricity among social groups and taluks. The data show that the proportion of households without electricity connection was estimated at 4.4 per cent of sample households and with electricity connection, household was estimated at 95.6 per cent. Going by social groups the proportion of households without electricity connection was found to be higher in the case of SCs (5.2) as follows by STs (4.2 per cent) as compared to OBCs and Others also same (4.2 percent), while the proportion of households with own electricity connection was found to be relatively higher in the case of Others (49.0 percent) as compared to SCs/STs and OBCs (83, 16.7 and 38.3 per cent). However, the proportion of Households with electricity connection under Bhagya Jyothi scheme was found to be quite significant in the case of SCs, STs and OBCs as compared to others respectively. The proportion was estimated at 86.5 per cent, 79.2 per cent and 57.5 percent and 46.9 per cent in the case of SCs, STs, OBCs and Others respectively.

Across taluks, the proportion of households with our electricity connection was found to be relatively higher in the Sindhnoor taluk (38.8 per cent) as compared to Raichur (33.8 percent) and Devadurga taluk (24.4 per cent), while the proportion of households with electricity connection under BhagyaJyothi scheme was found to be higher in the backward taluk (70 per cent) as follows by Raichur (64.4 per cent) and Sindhnur taluks (55.6 per cent respectively).

Table: 5.5
Distribution of Electricity Facility by Taluk wise in Social Groups
(Per cent)

Taluks	Social Groups	Electricity Facility			Total
		NO Electricity	Own Electricity	Bhagyajyothi Facility	
Devadurga	SC	1(3.1)	1(3.1)	30(93.8)	32(100.0)
	ST	1(6.3)	5(31.3)	10(62.5)	16(100.0)
	OBC	5(6.3)	26(32.5)	49(61.3)	80(100.0)
	Others	2(6.3)	7(21.9)	23(71.9)	32(100.0)
	All	9(5.6)	39(24.4)	112(70.0)	160(100.0)
Raichur	SC	0(0.0)	6(18.8)	26(81.3)	32(100.0)
	ST	0(0.0)	2(12.5)	14(87.5)	16(100.0)
	OBC	2(2.5)	30(37.5)	48(60.0)	80(100.0)
	Others	1(3.1)	16(50.0)	15(46.9)	32(100.0)
	All	3(1.9)	54(33.8)	103(64.4)	160(100.0)
Sindhur	SC	4(12.5)	1(3.1)	27(84.4)	32(100.0)
	ST	1(6.3)	1(6.3)	14 (87.5)	16(100.0)
	OBC	3(3.8)	36(45.0)	41(51.3)	80(100.0)
	Others	1(3.1)	24(75.0)	7(21.9)	32(100.0)
	All	9(5.6)	62(38.8)	89(55.6)	160(100.0)
Total	SC	5(5.2)	8(8.3)	83(86.5)	96(100.0)
	ST	2(4.2)	8(16.7)	38(79.2)	48(100.0)
	OBC	10(4.2)	92(38.3)	138(57.5)	240(100.0)
	Others	4(4.2)	47(49.0)	45(46.9)	96(100.0)
	All	21(4.4)	155(32.3)	304(63.3)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

5.2.5. Access to Drinking Water Facility

The major source of drinking water is one of the determining factors of the socioeconomic status of the sample households. An effort has been made to find out the major source of drinking water by social groups and the size of landholdings. Table 5.6 presents data on the distribution of sample households of Source of drinking water and social groups and taluks. It is clearly evident that the public taps and open wells are the prime sources of drinking water in the study area together accounting for 58 per cent, followed by private tap (32.5 per cent) and bore with hand pump (9.6 per cent). Across social groups, the proportion of households who bring drinking water from public taps and bore with hand pump was found to be quite higher in the case of SCs/STs/OBCs as compared to Others. While the proportion of households who had private taps, and open wells was found to be quite significant in the case of Others as compared to SCs/STs/OBCs.

Across taluks, the public taps were found to be a prime source of drinking water as compared to other sources in the case of Devadurga taluk. However, in the case of higher drinking water sources of sample households in the Raichur taluk (83 per cent) as follows by Devadurga (59 per cent) and Sindhur (61.1 per cent) respectively. While, the proportion of private taps was found in Sindhur taluk (40.6 per cent) in followed by Devadurga (39.4 per cent) and Raichur (18.8 per cent) respectively.

Table 5.6
Distribution of Sample Households by Sources of Access to Drinking Water Facility
among Social Groups and Taluks

(Per cent)

Social Groups	Drinking Water						Total
	Public	Private	Borewell	Open Well	Tank	River	
Devadurga							
SC	19(59.4)	8(25.0)	5(15.6)	0(0.0)	0(0.0)	0(0.0)	32(100.0)
ST	5(31.3)	8(50.0)	3(18.8)	0(0.0)	0(0.0)	0(0.0)	16(100.0)
OBC	39(48.8)	36(45.0)	1(1.3)	2(2.5)	1(1.3)	1(1.3)	80(100.0)
Others	19(59.4)	11(34.4)	1(3.1)	1(3.1)	0(0.0)	0(0.0)	32(100.0)
All	82(51.3)	63(39.4)	10(6.3)	3(1.9)	1(0.6)	1(0.6)	160(100.0)
Raichur							
SC	28(87.5)	0(0.0)	1(3.1)	1(3.1)	2(6.3)	-	32(100.0)
ST	13(81.3)	3(18.8)	0(0.0)	0(0.0)	0(0.0)	-	16(100.0)
OBC	60(75.0)	15(18.8)	2(2.5)	3(3.8)	0(0.0)	-	80(100.0)
Others	18(56.3)	12(37.5)	2(6.3)	0(0.0)	0(0.0)	-	32(100.0)
All	119(74.4)	30(18.8)	5(3.1)	4(2.5)	2(1.3)	-	160(100.0)
Sindhnur							
SC	14(43.8)	12(37.5)	5(15.6)	0(0.0)	1(3.1)	-	32(100.0)
ST	5(31.3)	7(43.8)	4(25.0)	0(0.0)	0(0.0)	-	16(100.0)
OBC	30(37.5)	31(38.8)	18(22.5)	0(0.0)	1(1.3)	-	80(100.0)
Others	13(40.6)	13(40.6)	4(12.5)	1(3.1)	1(3.1)	-	32(100.0)
Total							
All	62(38.8)	63(39.4)	31(19.4)	1(0.6)	3(1.9)	-	160(100.0)
SC	61(63.5)	20(20.8)	11(11.5)	1(1.0)	3(3.1)	0(0.0)	96(100.0)
ST	23(47.9)	18(37.5)	7(14.6)	0(0.0)	0(0.0)	0(0.0)	48(100.0)
OBC	129(53.8)	82(34.2)	21(8.8)	5(2.1)	2(0.8)	1(0.4)	240(100.0)
Others	50(52.1)	36(37.5)	7(7.3)	2(2.1)	1(1.0)	0(0.0)	96(100.0)
All	263(54.8)	156(32.5)	46(9.6)	8(1.7)	6(1.3)	1(0.2)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

5.2.6. Access to Sanitation Facility

The sanitation is one of the important requirements of the rural life. It has been controlling sanitation-related diseases. Table 5.7 provides data on the distribution of sanitation facility by social groups. The data show that a smaller proportion of the sample households had individual sanitation and access to community latrines, depending invariably on **open defection** in the countryside. Going by social groups, the data show that the proportion of households with individual sanitation was found to be quite higher in the case of OBCs and Others as compared to SCs/STs are do not have individual's sanitation facilities. The proportion of households with individual sanitation was estimated at 15.6 per cent and 3.3 per cent in the case of Others and OBCs, respectively. While the proportion of household's access to a community latrine was found to be only in the case of SCs as compared to STs, OBCs and Others. Further, the proportion of households, depending on open defection was found to be higher in the case of SCs/STs/OBCs as compared to Others. The proportion of households, depending on open defection was estimated at 100 per cent, 99 per cent, 96.7 per cent and 84.4 per cent in the case of STs, SCs, OBCs and Others, respectively.

Across taluks the proportion of households with individual sanitation was found to be higher in the case of Raichur (7.5 per cent) followed by Sindhnur (5.6 per cent) and Devadurga (1.2 per cent). However, the proportion of households, depending on open defection was found to be significantly higher in the case of Devadurga taluk as compared to Raichur and Sindhnur taluks.

Table 5.7
Distribution of Sample Households by Sources of Access to Sanitation Facility
among Social Groups and Taluks(Per cent)

Taluks	Social Groups	Sanitation Facility			Total
		Individual	Community	Open Defection	
Devadurga	SC	0(0.0)	1(3.1)	31(96.9)	32(100.0)
	ST	0(0.0)	0(0.0)	16(100.0)	16(100.0)
	OBC	1(1.3)	0(0.0)	79(98.8)	80(100.0)
	Others	1(3.1)	0(0.0)	31(96.9)	32(100.0)
	All	2(1.3)	1(0.6)	157(98.1)	160(100.0)
Raichur	SC	0(0.0)	-	32(100.0)	32(100.0)
	ST	0(0.0)	-	16(100.0)	16(100.0)
	OBC	3(3.8)	-	77(96.3)	80(100.0)
	Others	9(28.1)	-	23(71.9)	32(100.0)
	All	12(7.5)	-	148(92.5)	160(100.0)
Sindhnur	SC	0(0.0)	-	32(100.0)	32(100.0)
	ST	0(0.0)	-	16(100.0)	16(100.0)
	OBC	4(5.0)	-	76(95.0)	80(100.0)
	Others	5(15.6)	-	27(84.4)	32(100.0)
	All	9(5.6)	-	151(94.4)	160(100.0)
Total	SC	0(0.0)	1(1.0)	95(99.0)	96(100.0)
	ST	0(0.0)	0(0.0)	48(100.0)	48(100.0)
	OBC	8(3.3)	0(0.0)	232(96.7)	240(100.0)
	Others	15(15.6)	0(0.0)	81(84.4)	96(100.0)
	All	23(4.8)	1(0.2)	456(95.0)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

5.2.7. Assets Position of Sample Households

Assets positions are divided into two types: household assets and agricultural assets.

5.2.7.1. Household Asset Position of Sample Households

Improvement in family asset position is one of the indications that show the improvement in the standard of living of the households. Family asset includes capital, livestock and household assets. In the present study the asset position of the sample households. Data were collected about the family asset position of the sample households. It is observed that, the family asset position has improved in the case of the sample households. Finally, asset position of sample households has been presented in Table 5.8. The data show that the asset position of all the sample households was found to be satisfactory. Overall, social groups in of the total, OBCs 56.4 per cent households have tables; OBCs 52.3 per cent households have chairs. SCs 64.2 per cent households have fans, OBCs 65.1 per cent households have tailoring machine, 51.1 per cent households have mobile phones; OBCs 99.9 per cent households have Radio and two wheeler vehicle, OBCs 50.8 per cent households have television sets. The great majority of Gold and silver was estimated in the Other category. Sample households have other's assets like, grander, steel almaera steel cot and wooden cots. Going by social groups the proportion of household assets was found to be relatively higher in the case of OBCs and Others as compared to SCs/STs.

This implies that the asset position was found to be less in the case of socially disadvantaged and economically marginalized sections of the society, namely, SCs/STs. Across Taluks, the asset position of households was found to be quite significant in the case of Sindhnur and Raichur taluks as compared Devadurga taluk; this reveals that the

improvement in a household asset position in Sindhnur and Raichur resulted by the better educational, social and economic status of the respondent households.

5.2.7.2. Agricultural assets

Table 5.9 provides the data on distribution of agricultural assets by social groups and Taluks. Agriculture asset higher account of OBCs and Others were followed by marginalized groups of SCs/STs. An agriculture, asset, like tractor, bullock carts, IP sets, wooden ploughs, sprayers, seed fertilizer drillers and other agricultural assets. Across social groups, the proportion of agricultural assets was found to be quite significant in the case of OBCs and Others as compared to SCs/STs. This reveals that, the agricultural asset position was found to be less in the case of economically marginalized groups. Across Taluks, the agricultural asset position of respondent households was found to be higher in the case of Devadurga and Raichur as compared to Sindhnur taluk. The following table presents the above details.

Table: 5.8 Distribution of Household Asset by Social Groups and Taluks

Social Groups	Table	Chairs	Fan	Tailoring	Mobile/ Telephone	Radio/Tape Recorder	Two Wheeler	TV	Bicycle	Iron Box	Gold	Silver	Others
SC	12.3	14.4	64.2	10.8	16.5	0.0	0.0	14.6	11.8	0.0	0.0	3.5	0.0
ST	4.7	7.0	3.1	9.6	8.8	0.0	0.0	9.8	5.9	0.0	0.0	.6	9.1
OBC	56.4	52.3	22.9	65.1	51.1	99.9	99.9	50.8	76.5	66.7	0.0	32.4	72.7
Others	26.5	26.4	9.8	14.5	23.6	0.1	0.1	24.8	5.9	33.3	99.9	63.5	18.2
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Taluks													
Devadurga	37.9	33.8	70.5	42.2	34.2	28.7	0.1	31.7	17.6	33.3	0.0	7.1	18.2
Raichur	37.4	30.5	16.8	31.3	32.4	71.3	99.8	36.8	35.3	33.3	0.1	61.2	63.6
Sindhur	24.6	35.7	12.7	26.5	33.5	0.0	0.1	31.4	47.1	33.3	99.9	31.8	18.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Field Survey,2013.

Table: 5.9 Distribution of Agriculture Asset by Social Groups and Taluks

Social Groups	Tractor	Bullock Cart	IP sets	Wooden Pluoghs	Steel Ploughs	Harvesting Machine	Power Triller	Sprayers	Chuff Cutters	Seed Fertilizers	Threshers
SC	0.0	15.4	7.4	0.0	15.7	9.5	16.7	31.3	17.1	14.3	28.6
ST	0.0	11.5	3.7	0.0	13.7	14.3	5.6	6.2	10.1	0.0	0.0
OBC	50.0	50.0	48.1	0.0	51.0	52.4	50.0	43.8	50.9	57.1	42.9
Others	50.0	23.1	40.7	100.0	19.6	23.8	27.8	18.8	21.8	28.6	28.6
All	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Taluks											
Devadurga	16.7	42.3	18.5	100.0	54.9	38.1	38.9	50.0	44.0	42.9	42.9
Raichur	75.0	34.6	70.4	0.0	23.5	33.3	33.3	18.8	12.0	42.9	28.6
Sindhur	8.3	23.1	11.1	0.0	21.6	28.6	27.8	31.3	44.0	14.3	28.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Field Survey,2013.

5.2.7.3. Agriculture Allied Activities (Livestock)

It is well known fact that Crop cultivation is not the major and the only occupation of the sample households in the study area. As most of the sample households have little or no land, they have to search for alternative sources of their bread and butter. Most of the workers, who involved agriculture as their major occupation, were found to be aged more than 60 years and unable to take up non-farm jobs due to limited skills/physical infirmity or disability.

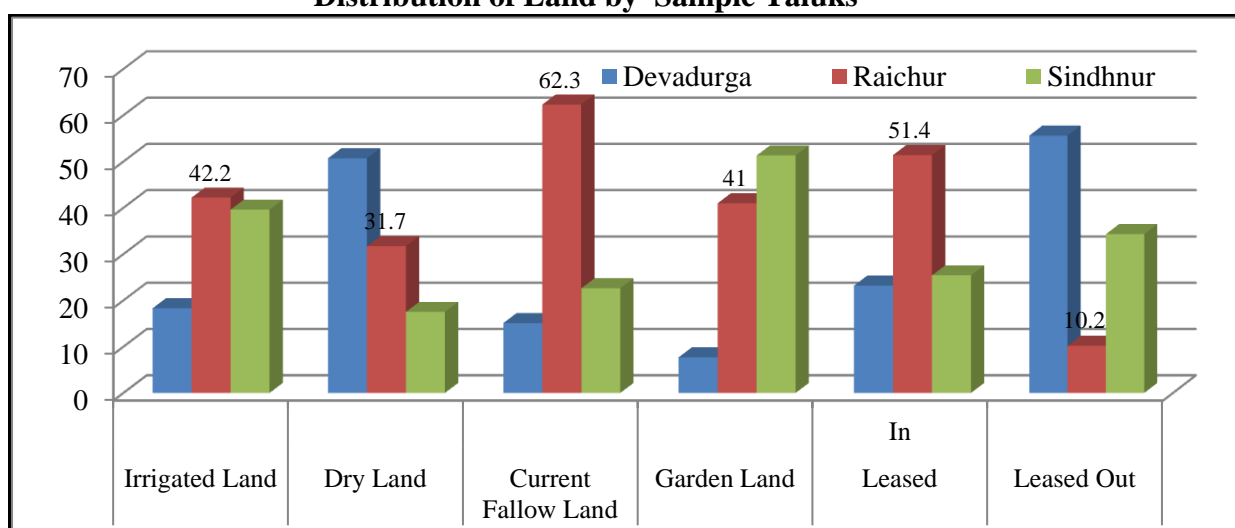
Table 5.10 presents the distribution of livestock by social groups. The overall data shows that the high livestock in OBC and Other households were followed by SCs and ST households. Agriculture allied activities of milchiable animals like Cows and Buffalos and Non-milchiable animals like Bullocks (dry animals), Sheep, and poultry are owned by Others category. The overall data shows that the estimate of non-milchiable animals are more in number than other animals like goats, sheep, poultry, milchiable animals. Across the taluks estimated data were higher majority of Sindhur and Raichur taluks followed by Devadurga taluk.

5.2.7.4. Land Asset

The well-being of the sample households may also be through their access to assets like land, household assets and livestock. Table 5.11 presents data on the distribution of land by taluk and social groups. The data indicate that landholding area was found to be quite significant in the case of OBCs 46.2 per cent, followed by others (38.7 per cent), STs (7.7 per cent) and SCs (7.5 per cent) of irrigated land. The Dry land is more in OBCs as follows by Other, STs and SCs (63.8, 16.3, 6.5 and 13.3 per cent). While, the current fellow land, garden, leased in and leased out land is the majority of OBCs households as followed by SCs/STs/OBCs. Similarly, the share of land was found

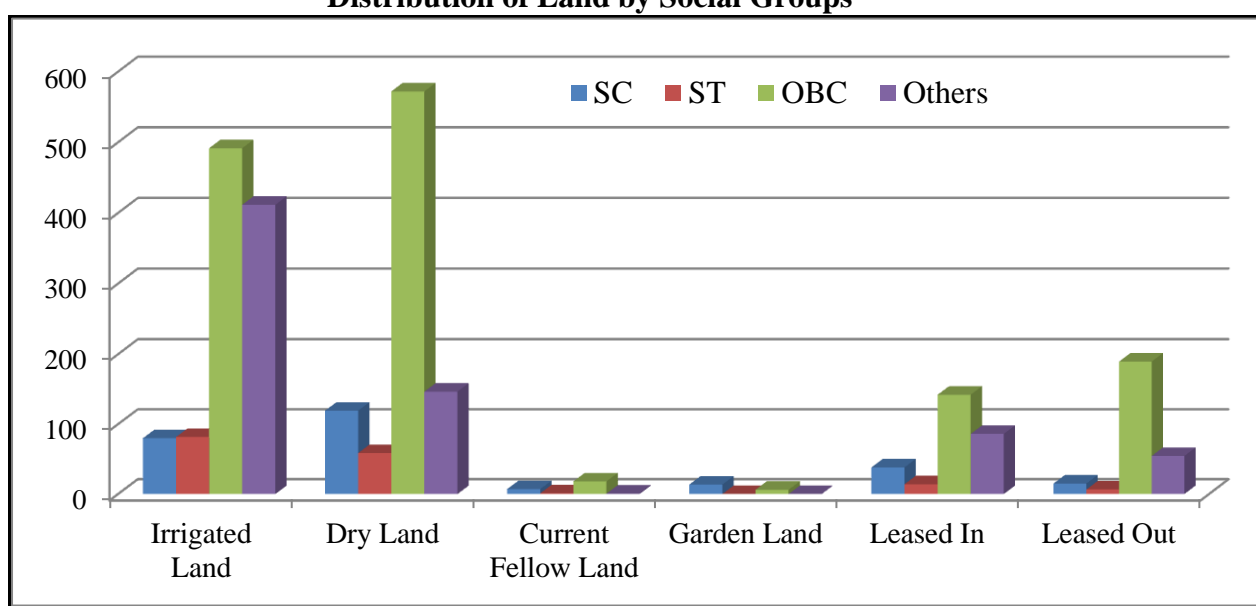
to be quite significant in the case of OBC and other households, as compared to ST and SC households. Across taluks, the share of Raichur and Sindhnur found to be quite significant of Devadurga taluk. One interesting thing that dry land is more in the Devadurga taluk as compared other taluks.

Figure 5.5
Distribution of Land by Sample Taluks



Source: Table 5.11.

Figure 5.6
Distribution of Land by Social Groups



Source: Table 5.11.

Table 5.10
Distribution of Agriculture Allied Activities by Social groups and Taluks (Percent)

	Animal in Milk			Animal in Dry (+ calves)			Non Milkable Animal			
Social Groups	CB Cows	Indigenous Cows	Buffaloes	CB Cows	Indigenous Cows	Buffaloes	Goat	Sheep	Poultry	Bullock
SC	19(19.2)	6(15.0)	5(9.6)	33(19.5)	12(13.5)	11(19.3)	6(1.7)	26(4.5)	30(16.9)	10(9.2)
ST	14(14.1)	0(0.0)	6(11.5)	22(13.0)	12(13.5)	6(10.5)	40(11.1)	25(4.3)	2(1.1)	10 (9.2)
OBC	39(39.4)	11(27.5)	36(69.2)	75(44.4)	49(55.1)	31(54.4)	307(85.5)	365(63.5)	18(10.1)	65(59.6)
Others	27(27.3)	23(57.5)	5(9.6)	39(23.1)	16(18.0)	9(15.8)	6(1.7)	159(27.7)	128(71.9)	24(22.0)
All	99(100.0)	40(100.0)	52(100.0)	169(100.0)	89(100.0)	57(100.0)	359(100.0)	575(100.0)	178(100.0)	109(100.0)
Taluks										
Devadurga	27(27.3)	2(5.0)	10(19.2)	78(46.2)	29(32.6)	18(31.6)	179(49.9)	115(20.0)	27(15.2)	44(40.4)
Raichur	26(26.3)	26(65.0)	21(40.4)	42(24.9)	34(38.2)	19(33.3)	171(47.6)	178(31.0)	7(3.9)	41(37.6)
Sindhnur	46(46.5)	12(30.0)	21(40.4)	49(29.0)	26(29.2)	20(35.1)	9(2.5)	282(49.0)	144(80.9)	24(22.0)
Total	99(100.0)	40(100.0)	52(100.0)	169(100.0)	89(100.0)	57(100.0)	359(100.0)	575(100.0)	178(100.0)	109(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

Table 5.11
Distribution of Land by Taluks and Social groups (Per cent)

Social groups	Irrigated Land	Dry Land	Current Fallow Land	Garden Land	Leased In	Leased Out
Social Groups						
SC	80(7.5)	119(13.3)	7(26.4)	14(69.2)	38(13.6)	15(5.6)
ST	82(7.7)	59(6.5)	1(3.8)	0(0.0)	14(5.0)	7(2.4)
OBC	492(46.2)	572(63.8)	18(67.9)	6(30.8)	142(50.7)	190(71.4)
Others	412(38.7)	147(16.3)	1(1.9)	0(0.0)	86(30.7)	55(20.5)
All	1064(100.0)	896(100.0)	27(100.0)	20(100.0)	280(100.0)	266(100.0)
Taluks						
Devadurga	194(18.3)	455(50.7)	4(15.1)	2(7.7)	65(23.2)	148(55.6)
Raichur	449(42.2)	285(31.7)	17(62.3)	8(41.0)	144(51.4)	27(10.2)
Sindhnur	421(39.6)	157(17.5)	6(22.6)	10(51.3)	71(25.4)	91(34.3)
Total	1064(100.0)	896(100.0)	27(100.0)	20(100.0)	280(100.0)	266(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

5.2.8. Occupation of the Household Member

The occupational structure is experiencing rapid change due to agricultural development in agrarian societies. In the present study to examine the occupational structure an attempt has been made to discuss the household members' occupational engagement. The poor and non-poor households undertake several livelihood strategies to earn their bread and butter. The important livelihood strategies that include are agriculture, labour, regional salaried and wage employment, etc.

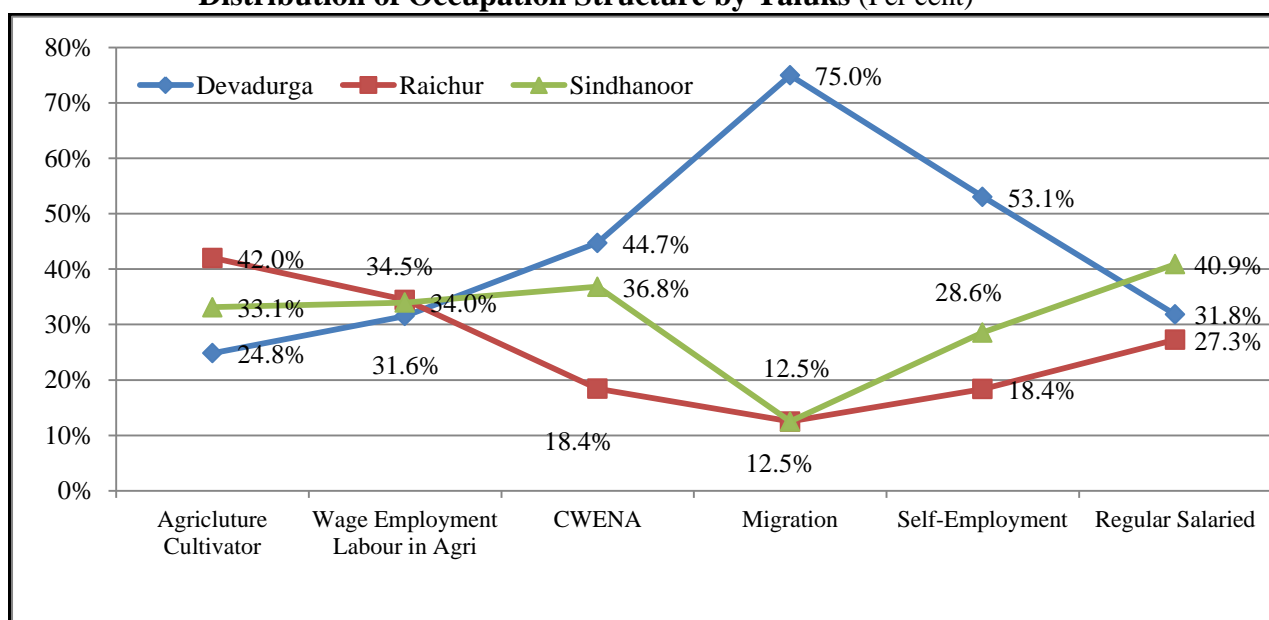
Table 5.12 provides data on distribution of occupation structure sample households by social groups and taluks. The data indicate that the share of wage employment in agriculture was relatively higher in the case of SCs household as compared STs, OBCs and Others household respectively. The proportion of agriculture cultivator was others were found 39.6 per cent, followed by OBCs (34.6 per cent), STs (31.3 per cent) and SCs (21.9 per cent), respectively. While, Casual, labour, employment in non-agriculture (CWENA) higher quiet different of OBC households was estimated to be 10.4 per cent as followed by Others (9.4 per cent), SCs (4.2 per cent) household. This clearly shows that in most of the households of social groups, the share of migration, household was found to be 2.1 per cent of SCs, STs and OBCs household. However, the data show that the self-employment in social groups was found to be predominant of other household are highest at 20.8 per cent, as follows by OBCs (10 per cent), STs (8.3 per cent) and SCs (1 per cent). The regular salaried employment estimated that STs are (8.3 percent), as follows by OBC (5.4 per cent), others (3.1 per cent) and SC (2.1 per cent) respectively. Across the data estimated that the accounting for moderate taluk was found 41.3 per cent (Raichur) more agriculture cultivator as followed by advanced 32.5 per cent (Sindhur) and backward are 24.4 per cent of Devadurga taluk respectively. At the same time wage employment in agriculture Labors was found the average percentage (42.2 per cent) of three taluks. However, the migration was estimated Devadurga taluk higher majority of SC households respectively only.

Table 5.12
Distribution of Occupation Structure by Social groups and taluks (Per cent)

Social Groups	Main Occupation						Total
	Agriculture Cultivator	Wage Employment in Agri.	CWENA	Migration	Self-employment	Regular Salaried	
Devadurga							
SC	9(28.1)	20(62.5)	2(6.3)	1(3.1)	0(0.0)	0(0.0)	32(100.0)
ST	5(31.3)	7(43.8)	0(0.0)	1(6.3)	1(6.3)	2(12.5)	16(100.0)
OBC	16(20.0)	29(36.3)	13(16.3)	4(5.0)	13(16.3)	5(6.3)	80(100.0)
Others	9(28.1)	9(28.1)	2(6.3)	0(0.0)	12(37.5)	0(0.0)	32(100.0)
All	39(24.4)	65(40.6)	17(10.6)	6(3.8)	26(16.3)	7(4.4)	160(100.0)
Raichur							
SC	8(25.0)	23(71.9)	0(0.0)	0(0.0)	0(0.0)	1(3.1)	32(100.0)
ST	9(56.3)	5(31.3)	0(0.0)	0(0.0)	1(6.3)	1(6.3)	16(100.0)
OBC	31(38.8)	33(41.3)	5(6.3)	1(1.3)	7(8.8)	3(3.8)	80(100.0)
Others	18(56.3)	10(31.3)	2(6.3)	0(0.0)	1(3.1)	1(3.1)	32(100.0)
All	66(41.3)	71(44.4)	7(4.4)	1(0.6)	9(5.6)	6(3.8)	160(100.0)
Sindhnur							
SC	4(12.5)	23(71.9)	2(6.3)	1(3.1)	1(3.1)	1(3.1)	32(100.0)
ST	1(6.3)	12(75.0)	0(0.0)	0(0.0)	2(12.5)	1(6.3)	16(100.0)
OBC	36(45.0)	28(35.0)	7(8.8)	0(0.0)	4(5.0)	5(6.3)	80(100.0)
Others	11(34.4)	7(21.9)	5(15.6)	0(0.0)	7(21.9)	2(6.3)	32(100.0)
All	52(32.5)	70(43.8)	14(8.8)	1(0.6)	14(8.8)	9(5.6)	160(100.0)
Total							
SC	21(21.9)	66(68.8)	4(4.2)	2(2.1)	1(1.0)	2(2.1)	96(100.0)
ST	15(31.3)	24(50.0)	0(0.0)	1(2.1)	4(8.3)	4(8.3)	48(100.0)
OBC	83(34.6)	90(37.5)	25(10.4)	5(2.1)	24(10.0)	13(5.4)	240(100.0)
Others	38(39.6)	26(27.1)	9(9.4)	0(0.0)	20(20.8)	3(3.1)	96(100.0)
All	157(32.7)	206(42.9)	38(7.9)	8(1.7)	49(10.2)	22(4.6)	480(100.0)

Note: The figures in parentheses are percentage to total. **Source:** Field Survey, 2013.

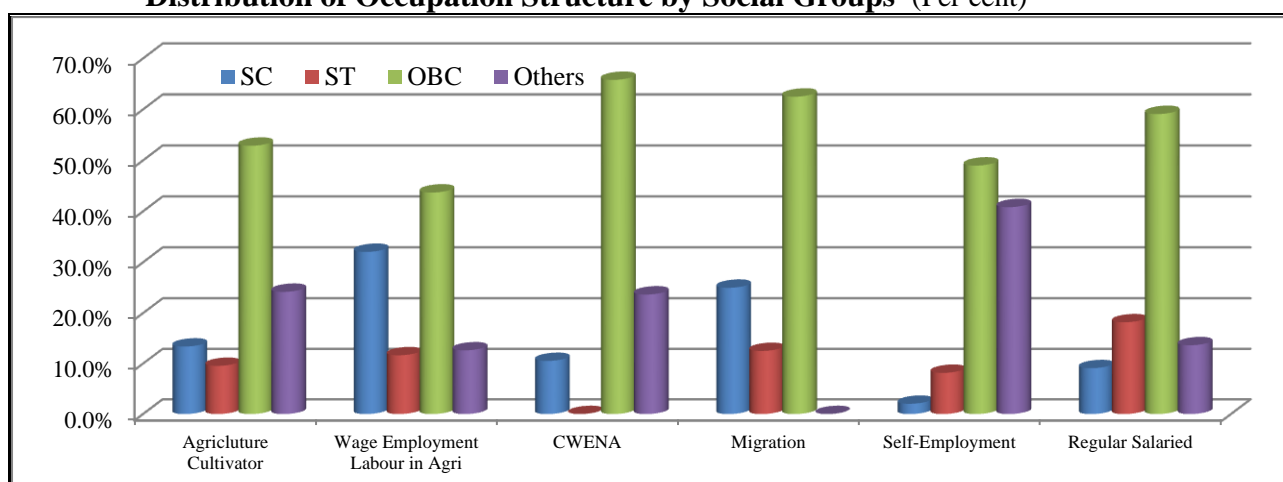
Figure 5.7
Distribution of Occupation Structure by Taluks (Per cent)



Source: Table 5.12

Figure 5.7 provides data on distribution of occupation structure sample households by social groups. The data indicate that the share of wage employment in agriculture was relatively higher in the case of SCs household as compared STs, OBCs and Others household respectively.

Figure 5.8
Distribution of Occupation Structure by Social Groups (Per cent)



Note: CWENA; Casual Wage employment in non-Agriculture.

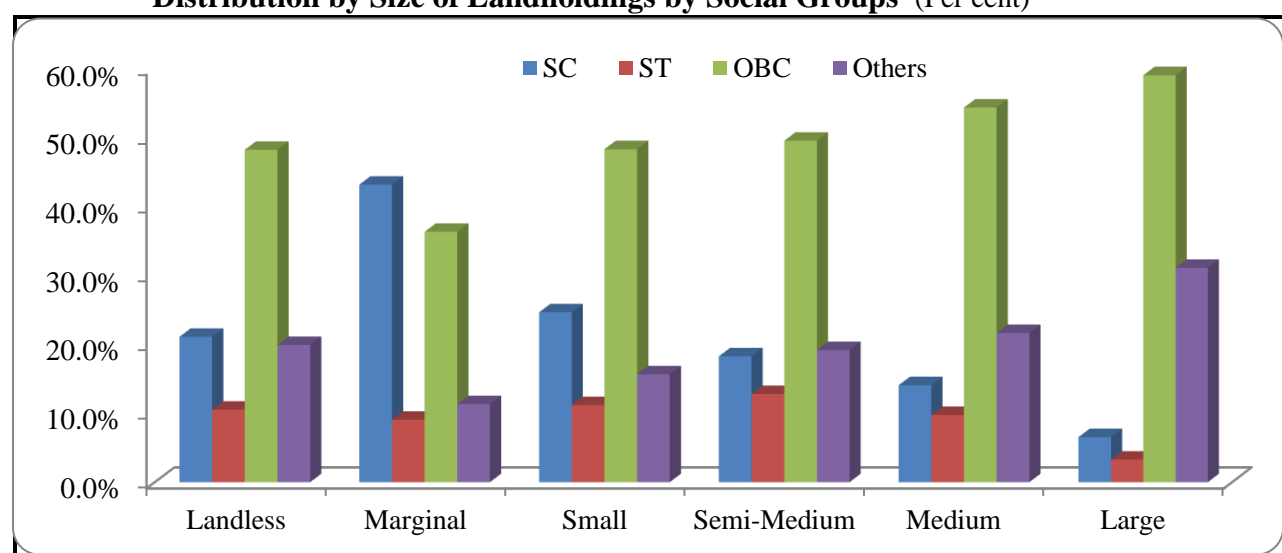
Source: Table 5.12

5.2.9. Land Ownership of Sample Households

He responsibility for having a high premium in the country society. It has both material and ideological perspectives. The most essential material premise of imbalances in the agrarian social orders is the dispersion of area (Beteille, 1974). Myrdal (1968) composes that it is just the subject of area ownership to with them with which are related recreation, satisfaction in status and power. Land not just constitutes the real wellspring of occupation for the individuals has additionally decided the arrangement of social stratification and force structure in the provincial society (Sharma 1983).

Table 5.13 presents data on distribution of sample households by size of land holdings, social groups and taluks. The data clearly indicate that the proportion of who are landless was found to be most significant as compared to the with land. The proportion of landless sample households as estimated at overall 17.7 per cent among the social groups. While of the total 480 sample households only 9.2 per cent is in possession of marginal farmers' land. Furtherance of this small farmers' group, 9.2 per cent possess land less than 1 acre, 18.5 per cent of the households possess land between 1 to 2.5 acres.

Figure: 5.9
Distribution by Size of Landholdings by Social Groups (Per cent)



Source: Table 5.13.

Table 5.13
Distribution of Size of landholdings by Social groups and Taluks

Taluk	Social Groups	Size of Landholdings (in Acres)						Total
		Landless	Marginal (below, 1)	Small (1.1 to2)	Semi-Medium (2.1 to4)	Medium (4.1 to10)	Large (10 above)	
Devadurga	SC	3(9.4)	7(21.9)	8(25.0)	4(12.5)	9(28.1)	1(3.1)	32(100)
	ST	1(6.3)	1(6.3)	5(31.3)	3(18.8)	4(25.0)	2(12.5)	16(100)
	OBC	11(13.8)	10(12.5)	17(21.3)	14(17.5)	16(20.0)	12(15.0)	80(100)
	Others	9(28.1)	2(6.3)	7(21.9)	9(28.1)	2(6.3)	3(9.4)	32(100)
	All	24(15.0)	20(12.5)	37(23.1)	30(18.8)	31(19.4)	18(11.3)	160(100)
Raichur	SC	2(6.3)	7(21.9)	8(25.0)	10(31.3)	3(9.4)	2(6.3)	32(100)
	ST	2(12.5)	1(6.3)	4(25.0)	6(37.5)	3(18.8)	0(0.0)	16(100)
	OBC	13(16.3)	2(2.5)	9(11.3)	20(25.0)	20(25.0)	16(20.0)	80(100)
	Others	1(3.1)	2(6.3)	3(9.4)	10(31.3)	10(31.3)	6(18.8)	32(100)
	All	18(11.3)	12(7.5)	24(15.0)	46(28.8)	36(22.5)	24(15.0)	160(100)
Sindhur	SC	13(40.6)	5(15.6)	6(18.8)	6(18.8)	1(3.1)	1(3.1)	32(100)
	ST	6(37.5)	2(12.5)	1(6.3)	5(31.3)	2(12.5)	0(0.0)	16(100)
	OBC	17(21.3)	4(5.0)	17(21.3)	20(25.0)	14(17.5)	8(10.0)	80(100)
	Others	7(21.9)	1(3.1)	4(12.5)	2(6.3)	8(25.0)	10(31.3)	32(100)
	All	43(26.9)	12(7.5)	28(17.5)	33(20.6)	25(15.6)	19(11.9)	160(100)
Total	SC	18(18.8)	19(19.8)	22(22.9)	20(20.8)	13(13.5)	4(4.2)	96(100)
	ST	9(18.8)	4(8.3)	10(20.8)	14(29.2)	9(18.8)	2(4.2)	48(100)
	OBC	41(17.1)	16(6.7)	43(17.9)	54(22.5)	50(20.8)	36(15.0)	240(100)
	Others	17(17.7)	5(5.2)	14(14.6)	21(21.9)	20(20.8)	19(19.8)	96(100)
	All	85(17.7)	44(9.2)	89(18.5)	109(22.7)	92(19.2)	61(12.7)	480(100)

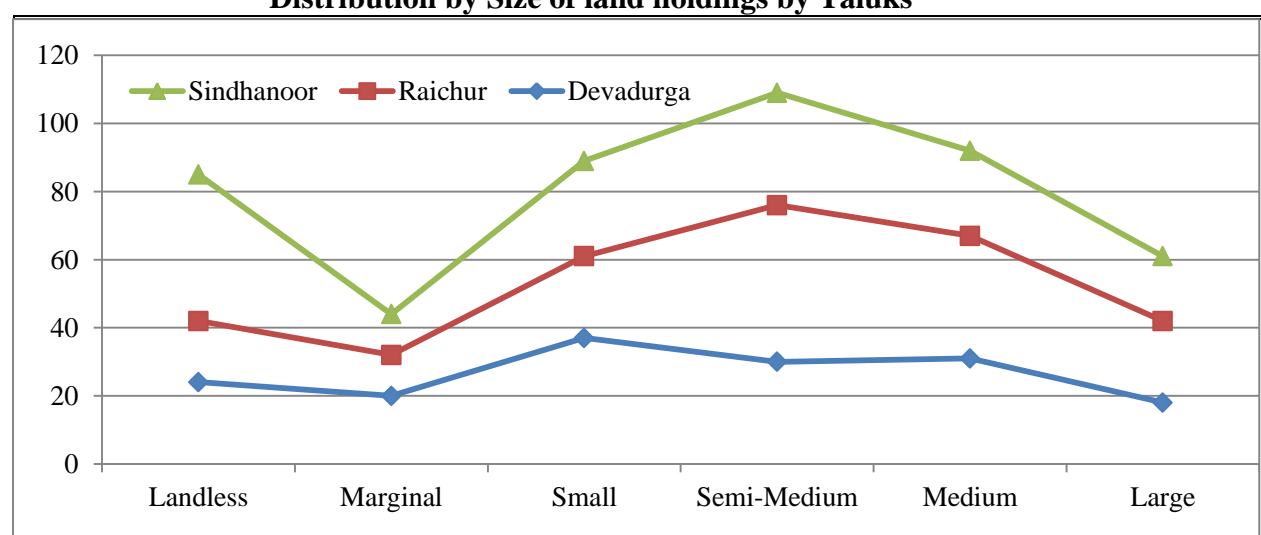
Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

However, a minimum of 22.7 per cent of households possesses land between 2.5 to 5.00 acres. The possession of land by the sample households is so small that it is not economically viable to support the household.

Going by social groups, at the aggregate level the proportion of landless sample households was found to be higher in SCs and STs (18.8/18.8 per cent) as compared to OBCs and Others (17.7/17.1 per cent). Whereas the proportion of sample households with land less than 1 acre and 1 to 19.8 acres of land was found to be higher in SCs as compared to STs, OBCs and Others. Similarly, the proportion of sample households with land from 2.5 to 5 acres was found only in SCs and. Such However, none of the households have land from 2.5 to 5.00 acres in SCs and STs. A similar trend by and large farmers high majority in the OBCs and Others was also observed both taluks.

Figure: 5.10
Distribution by Size of land holdings by Taluks



Source: Table 5.13.

5.2.10. Sample Household members Engaged in Different Occupations

Table 5.14 presents data on distribution of sample households by the occupations of the household member, social groups and taluks. At the aggregate level the data indicate that a majority of i.e., accounting for 61.5 per cent of the self-employent total household members were engaged in agriculture and allied labour activities, while of 137 accounting for 42.8 per cent of the total household members were engaged in occupations. Further of 30,6, accounting for 85.7 per cent in female category were working in government jobs as well as in male (49.2 per cent) activities. Going by social groups, at the aggregate level the proportion of members who were engaged only in agricultural occupations was found to be quite significant in OBCs and Others as compared to SCs and STs. Whereas the proportion of members who were engaged in agriculture wage employment, self-employment, non-agriculture and regular salaried worker occupations was found to be higher in Others and OBCs as compared to SCs and STs. Further, the members who were engaged in agriculture and government job have been found only in Others and OBCs. However, the members who were engaged in agriculture allied and government job have been found only in Others none of the such household members have been found in SCs and STs. Across taluks, the proportion of the members who were engaged in agriculture and agriculture wage male and female occupations was found to be higher in Raichur taluk accounting for 37.7 per cent of male, 34.4 per cent of females in agriculture and the proportion of agriculture wage in male 40.3 and 35.9 per cent of female category. The proportion of self-employment and non-agriculture is higher in Devadurga taluk, an accounting for male and female in both activities 46.2, 42.9 and 60.4,74.3 per cent. In coming to the regular salaried male workers more engaged in Sindhanur taluk as compared to Raichur and Devadurga taluk. Female workers highest involve in the backward taluk of Devadurga 57.1 per cent.

Table 5.14
Distribution of Workers Participation in different Occupation by Social Groups and Taluks

Social Groups	Agriculture Cultivated		Agriculture in Wage		Self-employment		Non-Agriculture		Regular Salaried	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Social Groups										
SC	96(18.0)	109(22.2)	139 (27.5)	157(26.0)	9(8.7)	11(17.5)	23(24.0)	11(31.4)	8(13.1)	0(0.0)
ST	55(10.3)	56(11.4)	62(12.3)	78(12.9)	5(4.8)	6(9.5)	7(7.3)	5(14.3)	8(13.1)	0(0.0)
OBC	281(52.7)	247(50.3)	240(47.4)	284(46.9)	64(61.5)	36 (57.1)	50(52.1)	16(45.7)	30(49.2)	6(85.7)
Others	101(18.9)	79(16.1)	65(12.8)	86(14.2)	26(25.0)	10(15.9)	16(16.7)	3(8.6)	15(24.6)	1(14.3)
All	533(100.0)	491(100.0)	506(100.0)	605(100.0)	104(100.0)	63(100.0)	96(100.0)	35(100.0)	61(100.0)	7(100.0)
Taluks										
Devadurga	144(27.0)	146(29.7)	152(30.0)	208(34.4)	48(46.2)	27(42.9)	58(60.4)	26(74.3)	17(27.9)	4(57.1)
Raichur	201(37.7)	169(34.4)	204(40.3)	217(35.9)	24(23.1)	12(19.0)	12(12.5)	4(11.4)	18(29.5)	2(28.6)
Sindhur	188(35.3)	176(35.8)	150(29.6)	180(29.8)	32(30.8)	24(38.1)	26(27.1)	5(14.3)	26(42.6)	1(14.3)
Total	533(100.0)	491(100.0)	506(100.0)	605(100.0)	104(100.0)	63(100.0)	96(100.0)	35(100.0)	61(100.0)	7(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

5.2.11. Workers Working Status of Adults and Children

Table 5.15 presents data on the percentage distribution of adult workers by their social groups and taluks. The data show that a large proportion of the sample households, adult members were involved in OBCs, accounting for 50.6 per cent of male and 48.9 per cent of female as follows by SCs, Others and STs (21.2 and 22.2 per cent), (18 and 17.1 per cent) and (10.2 and 11.7 per cent) male and female. It is evident that among all the social groups dominate OBC household higher majority of working adults, not working adults, working children, not working children and school going children followed by Others, SCs and STs household.

Across taluks, the working adult male quite significant in Sindhanur taluk as compared to Raichur Devadurga taluks. The proportion of female category more involve in the Devadurga taluk as compared to Raichur and Sindhanur taluk. In coming to the not working adults are more in the Devadurga taluk as compared to other taluk as well as working children and not working children more in Raichur taluk.

Table 5.15
Distribution of Working and Not Working condition of Adults and Children by Social Groups and Taluks

Social Groups	Working Adult		Not Working Adult		Working Children		Not Working Children		School Going Children	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Social Groups										
SC	201(21.2)	184(22.2)	14(25.9)	29(13.9)	0(0.0)	6(33.3)	23(19.8)	30(16.9)	76(18.1)	65(20.1)
ST	97(10.2)	97(11.7)	6(11.1)	11(5.3)	1(16.7)	3(16.7)	15(12.9)	20(11.2)	41(9.8)	26(8.0)
OBC	481(50.6)	405(48.9)	22(40.7)	111(53.4)	5(83.3)	8(44.4)	53(45.7)	100(56.2)	213(50.7)	170(52.5)
Others	171(18.0)	142(17.1)	12(22.2)	57(27.4)	0(0.0)	1(5.6)	25(21.6)	28(15.7)	90(21.4)	63(19.4)
All	950(100.0)	828(100.0)	54(100.0)	208(100.0)	6(100.0)	18(100.0)	116(100.0)	178(100.0)	420(100.0)	324(100.0)
Taluks										
Devadurga	317(33.4)	293(35.4)	26(48.1)	74(35.6)	2(33.3)	7(38.9)	32(27.6)	62(34.8)	163(38.8)	131(40.4)
Raichur	309(32.5)	267(32.2)	16(29.6)	45(21.6)	3(50.0)	4(22.2)	57(49.1)	74(41.6)	123(29.3)	90(27.8)
Sindhur	324(34.1)	268(32.4)	12(22.2)	89(42.8)	1(16.7)	7(38.9)	27(23.3)	42(23.6)	134(31.9)	103(31.8)
Total	950(100.0)	828(100.0)	54(100.0)	208(100.0)	6(100.0)	18(100.0)	116(100.0)	178(100.0)	420(100.0)	324(100.0)

Note: The figures in parentheses are percentage to total.

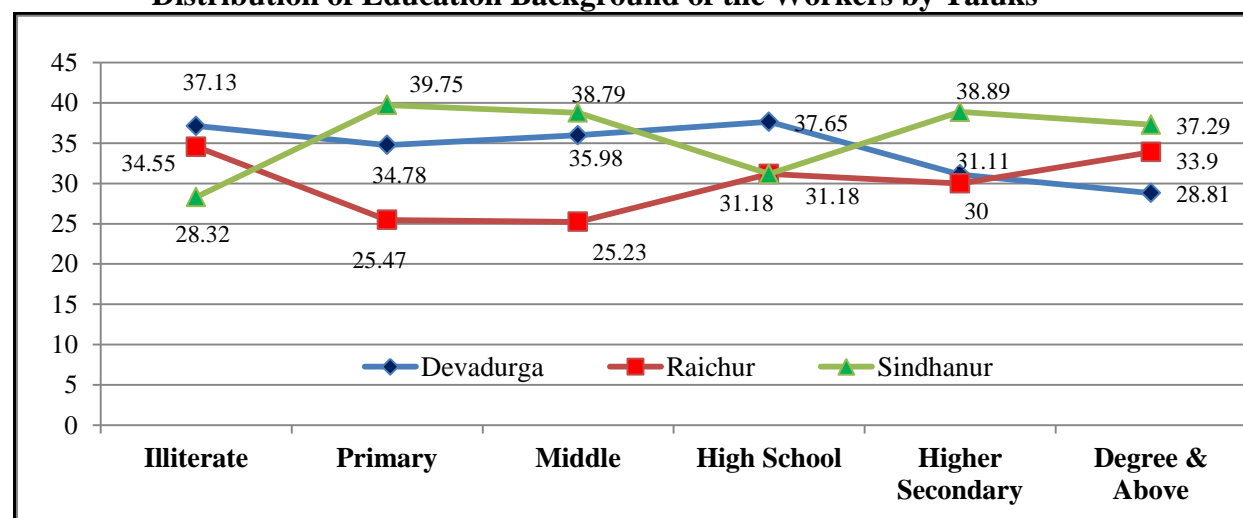
Source: Field Survey, 2013.

5.2.12. Distribution of Workers by Level of Education

Education, surrogates to human capital is considered to be a key impact in sustaining and diversifying the livelihood strategies of the people, especially among SCs/STs in rural areas. Better educated persons are more likely to have access to qualitative employment, more earnings, long and healthy life and cleaner and sustainable environment. It has been argued that improvement. It has been agreed that improvement in education, especially in respect of women, is closely associated with low fertility and illness prevalence rates, material and infant mortality rates and thereby better health attainment, more importantly an increase in the educational status of women is more likely to reduce gender discrimination, isolation powerlessness and exclusion and to bring out faster changes in socio-economic domains of their life.

Unequal access to, and distribution of education, results in unequal access to better job options, meager earnings, incidence of poverty, health hazards, therefore resulting in physical weakness, powerlessness and further marginalization. An effort has been made in this section to examine the educational stock accumulated by the working members of the sample households.

Figure: 5.11
Distribution of Education Background of the Workers by Taluks



Source: Table:5.16.

The data provided in table 5.16 indicate that the educational background of the workers belonging to SCs/STs was awfully lower as compared to that of OBCs and Others in the study area as a whole. Across gender, the female workers have had a very low educational profile as against the male workers. The proportion of illiterate female workers is more in the social groups as compared to male workers' education. The average literacy rate of workers accounted male for 77.83 per cent in respect of SCs and 66.2 per cent in respect of STs as against 72.73 per cent of OBCs and 73.67 per cent in respect of Others. The educational background of the workers in female was reported to be much lower than that those in primary, middle, high school, higher secondary and degree & above accounted for 22.16, 33.79, 27.66 and 26.32 per cent respectively.

The rate of illiterate of the workers, on an accounted for as highest in the 37.13 per cent in the backward taluk as against the moderate 34.55 per cent and 28.32 per cent in advanced taluk respectively. The literacy rate, male and female workers educational background was significantly advanced taluk (Sindhanur) greater majority of primary, middle, higher secondary and degree & above as compared to moderate and backward taluks an accounting of 39.75, 38.79, 38.89 and 37.29 per cent respectively. The percentage of educated workers to the total population (with seven and above years) were found to be follow a similar trend (the results of which were presented).

Table 5.16
Distribution of Education background of the workers by Taluks and Social Groups

Social Groups	Taluks	Illiterate			Primary			Middle			High School			Higher Secondary			Degree & Above		
		M	F	All	M	F	All	M	F	All	M	F	All	M	F	All	M	F	All
SC	D	43 (43.88)	55 (56.12)	98 (100)	7 (46.67)	8 (53.33)	15 (100)	11 (55.00)	9 (45.00)	20 (100)	12 (85.71)	2 (14.29)	14 (100)	7 (87.50)	1 (12.50)	8 (100)	2 (66.67)	1 (33.33)	3 (100)
	R	43 (37.07)	73 (62.93)	116 (100)	5 (55.56)	4 (44.44)	9 (100)	4 (50.00)	4 (50.00)	8 (100)	10 (90.91)	1 (9.09)	11 (100)	6 (100)	0 (0.00)	6 (100)	2 (100)	0 (0.00)	2 (100)
	S	36 (39.13)	56 (60.87)	92 (100)	11 7(8.57)	3 (21.43)	14 (100)	14 (82.35)	3 (17.65)	17 (100)	5 (71.43)	2 (28.57)	7 (100)	3 (100)	0 (0.00)	3 (100)	2 (100)	0 (0.00)	2 (100)
	Total	122 (39.87)	184 (60.13)	306 (100)	23 (60.53)	15 (39.47)	38 (100)	29 (64.44)	16 (35.56)	45 (100)	27 (84.38)	5 (15.63)	32 (100)	16 (94.12)	1 (5.88)	17 (100)	6 (85.71)	1 (14.29)	7 (100)
ST	D	34 (47.22)	38 (52.78)	72 (100)	4 (57.14)	3 (42.86)	7 (100)	7 (87.50)	1 (12.50)	8 (100)	4 (50.00)	4 (50.00)	8 (100)	0 (0.00)	0 (0.00)	0 (0.00)	1 (50.00)	1 (50.00)	2 (100)
	R	20 (45.45)	24 (54.55)	44 (100)	1 (25.00)	3 (75.00)	4 (100)	2 (66.67)	1 (33.33)	3 (100)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100)	0 (0.00)	2 (100)	1 (100)	0 (0.00)	1 (100)
	S	23 (42.59)	31 (57.41)	54 (100)	2 (40.00)	3 (60.00)	5 (100)	6 (100)	0 (0.00)	6 (100)	0 (0.00)	4 (100)	4 (100)	4 (80.00)	1 (20.00)	5 (100)	2 (100)	0 (0.00)	2 (100)
	Total	77 (45.29)	93 (54.71)	170 (100)	7 (43.75)	9 (56.25)	16 (100)	15 (88.24)	2 (11.76)	17 (100)	4 (33.33)	8 (66.67)	12 (100)	6 (85.71)	1 (14.29)	7 (100)	4 (80.00)	1 (20.00)	5 (100)
OBC	D	98 (40.50)	144 (59.50)	242 (100)	14 (63.64)	8 (36.36)	22 (100)	22 (70.97)	9 (29.03)	31 (100)	24 (64.86)	13 (35.14)	37 (100)	11 (73.33)	4 (26.67)	15 (100)	8 (72.73)	3 (27.27)	11 (100)
	R	92 (42.59)	124 (57.41)	216 (100)	14 (66.67)	7 (33.33)	21 (100)	23 (65.71)	12 (34.29)	35 (100)	17 (62.96)	10 (37.04)	27 (100)	14 (93.33)	1 (6.67)	15 (100)	10 (83.33)	2 (16.67)	12 (100)
	S	60 (33.33)	120 (66.67)	180 (100)	23 (71.88)	9 (28.13)	32 (100)	31 (72.09)	12 (27.91)	43 (100)	18 (64.29)	10 (35.71)	28 (100)	15 (75.00)	5 (25.00)	20 (100)	9 (90.00)	1 (10.00)	10 (100)

	Total	250 (39.18)	388 (60.82)	638 (100)	51 (68.00)	24 (32.00)	75 (100)	76 (69.72)	33 (30.28)	109 (100)	59 (64.13)	33 (35.87)	92 (100)	40 (80.00)	10 (20.00)	50 (100)	27 (81.82)	6 (18.18)	33 (100)
Other	D	31 (40.26)	46 (59.74)	77 (100)	7 (58.33)	5 (41.67)	12 (100)	10 (55.56)	8 (44.44)	18 (100)	4 (80.00)	1 (20.00)	5 (100)	5 (100)	0 (0.00)	5 (100)	1 (100)	0 (0.00)	1 (100)
	R	25 (31.65)	54 (68.35)	79 (100)	5 (71.43)	2 (28.57)	7 (100)	6 (75.00)	2 (25.00)	8 (100)	11 (73.33)	4 (26.67)	15 (100)	3 (75.00)	1 (25.00)	4 (100)	2 (40.00)	3 (60.00)	5 (100)
	S	20 (42.55)	27 (57.45)	47 (100)	5 (38.46)	8 (61.54)	13 (100)	14 (82.35)	3 (17.65)	17 (100)	12 (85.71)	2 (14.29)	14 (100)	6 (85.71)	1 (14.29)	7 (100)	8 (100)	0 (0.00)	8 (100)
	Total	76 (37.44)	127 (62.56)	203 (100)	17 (53.13)	15 (46.88)	32 (100)	30 (69.77)	13 (30.23)	43 (100)	27 (79.41)	7 (20.59)	34 (100)	14 (87.50)	2 (12.50)	16 (100)	11 (78.57)	3 (21.43)	14 (100)
All	D	206 (39.24)	283 (35.73)	489 (37.13)	32 (32.65)	24 (38.10)	56 (34.78)	50 (33.33)	27 (42.19)	77 (35.98)	44 (37.61)	20 (37.74)	64 (37.65)	23 (30.26)	5 (35.71)	28 (31.11)	12 (25.00)	5 (45.45)	17 (28.81)
	R	180 (34.29)	275 (34.72)	455 (34.55)	25 (25.51)	16 (25.40)	41 (25.47)	35 (23.33)	19 (29.69)	54 (25.23)	38 (32.48)	15 (28.30)	53 (31.18)	25 (32.89)	2 (14.29)	27 (30.00)	15 (31.25)	5 (45.45)	20 (33.90)
	S	139 (26.48)	234 (29.55)	373 (28.32)	41 (41.84)	23 (36.51)	64 (39.75)	65 (43.33)	18 (28.13)	83 (38.79)	35 (29.91)	18 (33.96)	53 (31.18)	28 (36.84)	7 (50.00)	35 (38.89)	21 (43.75)	1 (9.09)	22 (37.29)
	Total	525 (100)	792 (100)	1317 (100)	98 (100)	63 (100)	161 (100)	150 (100)	64 (100)	214 (100)	117 (100)	53 (100)	170 (100)	76 (100)	14 (100)	90 (100)	48 (100)	11 (100)	59 (100)

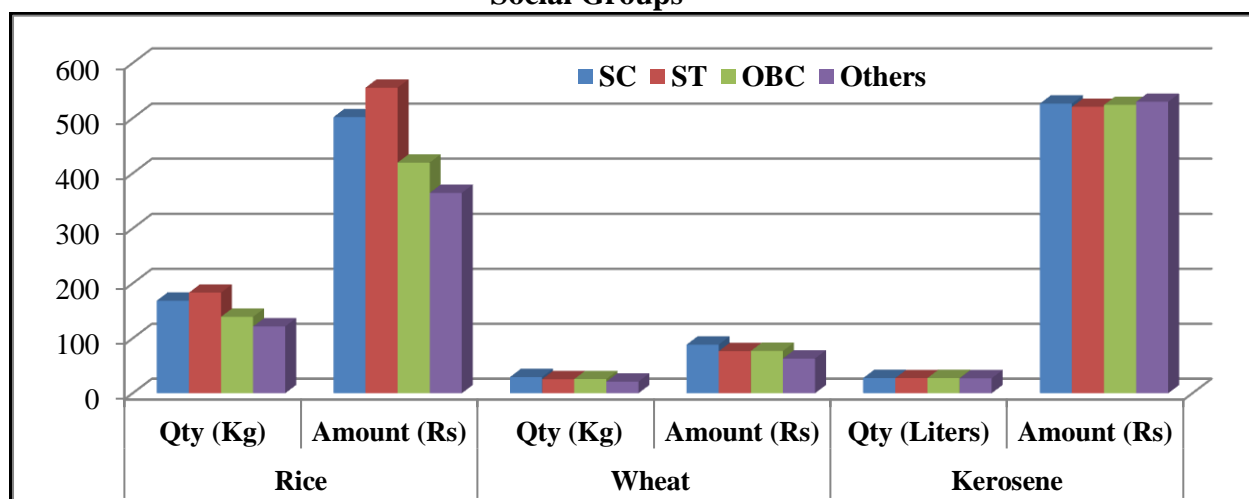
Note: The figures in parentheses are percentage to total; D: Devadurga, R: Raichur, S: Sindhnur.

Source: Field Survey, 2013.

5.2.13. Access to Public Distribution System

Table 5.17 provides data on the average level quantity & amount of public distribution system by social groups and taluks. The data show that in the case of rice and wheat the proportion of quantity & amount was quite significant in ST households, followed, by SC households, as compared to OBC and Others households. However, in the case of kerosene, the proportion of quantity & amount was quite significant in others and OBC households, as compared to SC & ST households.

Figure: 5.12
Average Foodgrains and Kerosene obtained from of Public Distribution System by Social Groups



Source: Table: 5.17.

Across taluks, the data distribution of rice and wheat the proportion of quantity and amount was quite high in the Devadurga taluk (backward) as compared to Raichur (moderate) and Sindhanur taluks (advanced) respectively. The data show that in the case of kerosene, the proportion of quantity and amount was backward taluk more utilization as compared to moderate and advanced taluk because of marginalized section people living in backward taluk.

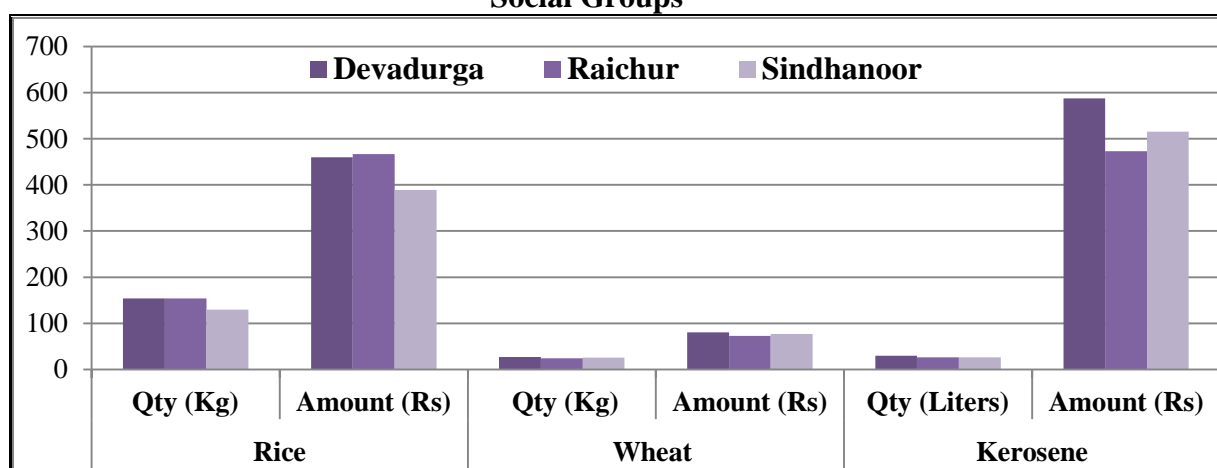
Table 5.17
Average Foodgrains and Kerosene obtained from of Public Distribution System by
Social Groups and Taluks

(Average)

Social Groups	Rice		Wheat		Kerosene	
	Qty (Kg)	Amount (Rs)	Qty (Kg)	Amount (Rs)	Qty (Liters)	Amount (Rs)
SC	168.50	501.75	29.50	88.50	27.63	526.25
ST	183.00	555.25	25.50	76.50	27.50	520.50
OBC	139.15	419.40	25.70	76.95	27.68	523.95
Others	121.50	364.50	21.06	63.19	27.13	529.69
All	145.88	438.48	25.51	76.46	27.54	525.21
Taluks						
Devadurga	154.05	459.83	26.81	80.21	30.00	587.10
Raichur	153.83	466.35	24.15	72.45	26.18	473.18
Sindhanur	129.75	389.25	25.58	76.73	26.44	515.36
Total	145.88	438.48	25.51	76.46	27.54	525.21

Source: Field Survey, 2013.

Figure: 5.13
Average Foodgrains and Kerosene obtained from of Public Distribution System by
Social Groups



Source: Table: 5.17.

5.2.14. Education Expenditure

Table 5.18 shows the average expenditure on education by social groups and taluks. It is notable that other category household has been more expenditure of education compared to SC and ST. SC and ST incur low expenditure in the case education, because of poor economic conditions. They seemed to overall structure of in this table, OBC and

Others households has been a high expenditure of in social groups. With regards to SC & ST household poor economic conditions in respectively.

Across taluks, the data show the distribution of average expenditure on education by the taluks. As the data presents, advanced have been spending more for education items such as fees, books, uniform and travel, etc. In backward taluk, average education expenditure is very low, because conditions will be very poor, followed by Raichur taluk. It is a notable fact that overall data advanced taluk (Sindhnanur), education expenditure is more on items of fees, books, uniform and travel etc.

Table 5.18
Average size of Education Expenditure of Social Groups and Taluks
(Average in Rs. Per Year)

Social Groups	Fees	Books	Uniforms	Travel	Other Expenditure
SC	735.73	186.46	155.21	152.29	496.88
ST	1072.92	114.58	193.75	322.92	355.21
OBC	2733.85	421.04	383.75	224.96	1257.50
Others	3000.94	605.83	406.77	483.85	2788.54
All	2221.55	380.44	323.65	272.00	1321.35
Taluk wise					
Devadurga	3100.06	321.25	276.25	204.19	592.50
Raichur	1950.47	513.81	318.44	323.09	442.19
Sindhnanur	1614.13	306.25	376.25	288.72	2929.38
Total	2221.55	380.44	323.65	272.00	1321.35

Source: Field Survey, 2013.

5.2.15. Health

Table 5.19 provides average health expenditure incurred by social groups and taluks. In SC and OBC households, male health expenditure is Rs. 875, female expenditure is Rs. 7865.63 and Rs. 868.76& 10537.50 respectively. With regard to ST category households, health expenditure for males is Rs. 639.58 and Rs. 5947.92 is of female health expenditure. The data show in SCs and STs are both high health expenditure is female category. In the OBC households proportion of female health expenditure is high against the male in as compared to the SC, ST, Other households. The data show that Others male health expenditure is Rs 427.08, and female expenditure is Rs of 5753.13. Therefore, the data estimates that male average health expenditure is very high. In coming to the loss of days quite significant in SC households, followed by ST, OBC and Other households respectively.

Across taluks, according to the data Devadurga taluk male health expenditure is Rs. 1033.13 and female health expenditure is Rs. 13768.75. The large amount of expenditure is of female category. In Raichur taluk households, Rs. 9000 is about male and Rs. 6659.38 is of a female. With regard to moderate taluk, male expense is low and female expense is high. The advanced taluk (Sindhanur) health expenditure in the case of male Rs 343.14 and in the case female is Rs 5333.75, which is low expenditure because of education and awareness.

Table 5.19
Average Health Expenditure by Social Groups and Taluks

Social Groups	Duration (Days)		Travelled (Kms)		Expenditure (Rs)		Loss of Work (Days)	
	Male	Female	Male	Female	Male	Female	Male	Female
SC	7.39	5.45	19.60	8.61	875.00	7865.63	215.73	7.86
ST	11.27	5.92	11.29	4.73	639.58	5947.92	3.13	10.42
OBC	11.62	4.07	26.60	12.57	868.76	10537.50	14.23	5.67
Others	10.79	1.02	15.99	16.70	427.08	5753.13	2.27	7.92
All	10.57	3.92	21.55	11.82	758.75	8587.29	51.03	7.03
Taluks								
Devadurga	6.84	3.18	33.62	19.13	1033.13	13768.75	15.23	9.81
Raichur	17.23	6.89	22.02	5.62	900.00	6659.38	132.98	5.59
Sindhur	7.64	1.69	9.00	10.72	343.14	5333.75	4.88	5.69
Total	10.57	3.92	21.55	11.82	758.75	8587.29	51.03	7.03

Source: Field Survey, 2013.

In the present study an effort has been made to estimate the average of agricultural wage rate and days by social groups and taluks. The average estimation of months from the agricultural wage (Peak and Slack) of the sample households is more complex than that of their employment. Table 5.20 presents data on annual average income of sample agricultural labour households by agricultural wage rate in social groups. The data clearly reveal that the casual wage employment in agricultural was found to be a major source of income of the sample households. The average agriculture wage rate for casual wage employment in agriculture the higher majority of SC and ST household was estimated to be around male Rs. 130 of SCs to Rs.138 STs in peak season and females is Rs. 87 of SCs and STs Rs. 76 was followed by OBC and Other households respectively. Similarly, agriculture wage employment days also more utilization of SC and ST households as

compared to OBC and Others households respectively, an accounting for average male 30.95, 25.06, 19.95 and 13.21 days.

Going by taluks, at the average agriculture wage rate aggregate level, it was quite higher in case of SCs and STs as compared to OBCs and Others. Whereas the proportion of average wage rate was estimated at Rs.124 of male in the Raichur Taluk as compared Devadurga (Rs. 99) and Rs. 77 is Sindhanur taluk in peak season respectively. In the female category was estimated at Raichur taluk were found to be the highest wage rate Rs 83.91, as followed by Devadurga is Rs. 58.44 and Sindhanur taluks is Rs 50.47. In coming to the slack season male and female wage rate was found to be Raichur taluk more as compared to the Devadurga and Sindhanur taluk respectively.

Table 5.21 provides average non-agriculture workers working months, days and wage rate (Peak and Slack) by social groups and taluks. In SC and OBC households, male in months quite significant in peak season as compared to ST and Others households respectively. The data show the average wage rate peak season SC and OBC households, male category were found to be higher as compared to ST and Other households as well as female category. The estimated was Rs. 62.71 of SC, Rs. 34.98 of OBC, Rs. 22.08 of ST and Rs. 24.14 of Other households. In the female category is Rs. 17.71, 9.38, 9.35 and 4.69 in peak season respectively.

In the OBC households proportion of female health expenditure is high against the male in as compared to the SC, ST, Other households. The data show that Others male health expenditure is Rs 427.08, and female expenditure is Rs of 5753.13. Therefore, the data estimates that male average health expenditure is very high. In coming to the loss of days quite significant in SC households, followed by ST, OBC and Other households respectively.

Table 5.20 Average Distribution of Agriculture Workers Working in Months, Days and Wage Rate by Social Groups and taluks

Taluks	Agriculture Wage Employment in Adult (No)		Total Agriculture is Working in Months				Total Agriculture is Working in Days				Agriculture Employment Wage Rate (Rs)			
			Peak		Slack		Peak		Slack		Peak		Slack	
	Taluks													
	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Devadurga	150 (0.94)	197 (1.23)	785 (4.91)	996 (6.23)	459 (2.87)	511 (3.19)	3146 (19.66)	3757 (23.48)	1855 (11.59)	2275 (14.22)	15870 (99.19)	9350 (58.44)	12370 (77.31)	7030 (43.94)
Raichur	212 (1.33)	232 (1.45)	995 (6.22)	1019 (6.37)	468 (2.93)	536 (3.35)	4244 (26.53)	4481 (28.01)	2471 (15.44)	2523 (15.77)	2670 (124.69)	13425 (83.91)	18320 (114.50)	9755 (60.97)
Sindhnur	150 (0.94)	173 (1.08)	650 (4.06)	759 (4.74)	351 (2.19)	417 (2.61)	2840 (17.75)	3227 (20.17)	1907 (11.92)	2094 (13.09)	12320 (77.00)	8075 (50.47)	9410 (58.81)	5960 (37.25)
Total	512 (1.07)	602 (1.25)	2430 (5.06)	2774 (5.78)	1278 (2.66)	1464 (3.05)	10230 (21.31)	11465 (23.89)	6233 (12.99)	6892 (14.36)	50860 (105.96)	30850 (64.27)	40100 (83.54)	22745 (47.39)
	Social Groups													
SC	144 (1.50)	156 (1.63)	693 (7.22)	773 (8.05)	353 (3.68)	380 (3.96)	2971 (30.95)	3245 (33.80)	1796 (18.71)	1770 (18.44)	13280 (138.33)	8360 (87.08)	10720 (111.67)	5915 (61.61)
ST	61 (1.27)	74 (1.54)	296 (6.17)	360 (7.50)	163 (3.40)	184 (3.83)	1203 (25.06)	1440 (30.00)	685 (14.27)	840 (17.50)	6270 (130.63)	3680 (76.67)	4540 (94.58)	2610 (54.38)
OBC	234 (0.98)	267 (1.11)	1126 (4.69)	1204 (5.02)	562 (2.34)	631 (2.63)	4788 (19.95)	5037 (20.99)	2957 (12.32)	3234 (13.48)	23440 (97.67)	13420 (55.92)	18960 (79.00)	10450 (43.54)
Others	73 (0.76)	105 (1.09)	315 (3.28)	437 (4.55)	200 (2.08)	269 (2.80)	1268 (13.21)	1743 (18.16)	795 (8.28)	1048 (10.92)	7870 (81.98)	5390 (56.15)	5880 (61.25)	3770 (39.27)
Total	512 (1.07)	602 (1.25)	2430 (5.06)	2774 (5.78)	1278 (2.66)	1464 (3.05)	10230 (21.31)	11465 (23.89)	6233 (12.99)	6892 (14.36)	50860 (105.96)	30850 (64.27)	40100 (83.54)	22745 (47.39)

Note: M; Male, F; Female. **Source:** Field Survey, 2013.

Across taluks, average non-agricultural male wage rate is highest in Devadurga taluk estimated at Rs. 58.59 was followed by Raichur and Sindhanur taluk respectively in peak season. However, in slack season male and female wage rate, male wage rate majority against the female category all seasons. In coming to the taluks Devdurga taluk greater majority of workers working status in all season like months, days and wage rate followed by Raichur and Sindhanur taluk respectively.

Table: 5.21
Average Non-Ariculture Workers Working in Months, Days and Wage Rate by Social Groups and Taluks

Social Groups	Peak in Months		Slack in Months		Peak in No. days		Slack in No. days		Peak in Wage Rate		Slack in Wage Rate	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
SC	1.77	0.63	0.76	0.24	6.76	2.60	4.45	1.41	62.71	17.71	50.73	12.50
ST	0.88	0.52	0.04	0.00	5.52	1.88	0.52	0.00	22.08	9.38	2.29	0.00
OBC	1.25	0.59	0.66	0.18	4.60	1.71	3.12	0.81	34.98	9.35	24.77	4.65
Others	1.08	0.25	0.51	0.08	4.22	1.04	1.82	0.63	24.48	4.69	14.06	4.69
All	1.28	0.52	0.59	0.15	5.05	1.77	2.87	0.81	37.14	10.09	25.57	5.76
Taluks												
Devadurga	2.53	1.33	0.92	0.28	8.99	4.16	3.64	1.38	58.59	22.16	29.53	9.16
Raichur	0.54	0.08	0.28	0.07	2.29	0.41	1.65	0.34	20.63	3.44	18.75	3.44
Sindhanur	0.78	0.16	0.57	0.12	3.86	0.75	3.31	0.72	32.19	4.69	28.44	4.69
Total	1.28	0.52	0.59	0.15	5.05	1.77	2.87	0.81	37.14	10.09	25.57	5.76

Source: Field Survey, 2013.

Table 5.22 presents the data distribution on average size of amount in unproductive expenditure by social and taluks. The data show that the proportion of marriages and other social functions are most of the OBC and Other households are more expensive as compared SC and ST household. In coming to the alcohol, smoking, chewing tobacco social group in ST households higher expensive of bad habits. Across taluks, Devadurga (backward) taluk quite significant of alcohol, Smoking, chewing tobacco, playing cards and betting is more expensive as compared to other taluks respectively.

Table 5.22
Distribution of Average size of Amount in Unproductive Expenditure by Social Groups and Taluks
(Amount in Rs)

Taluks	Unproductive Expenditure		Bad Habits				
	Marriage (Occasionally)	Other Social Functions (Occasionally)	Alcohol (Monthly)	Smoking (Monthly)	Chewing Tobacco (Monthly)	Playing cards (Occasionally)	Betting (Occasionally)
Devadurga	73968.77	9906.25	957.01	252.59	144.13	6.27	62.50
Raichur	36843.75	9300.00	488.53	239.50	102.13	0.00	0.02
Sindhnur	24575.00	8055.63	527.94	190.83	167.71	33.16	31.29
Total	45129.17	9087.29	657.83	227.64	137.99	13.14	31.27
Social Groups							
SC	30468.75	7987.50	700.89	206.30	157.51	0.03	0.03
ST	37854.17	10112.50	900.42	300.52	189.38	0.00	0.06
OBC	52729.18	9653.33	669.64	239.81	136.55	26.28	62.51
Others	44427.08	8259.38	463.96	182.11	96.35	0.00	0.00
All	45129.17	9087.29	657.83	227.64	137.99	13.14	31.27

Source: Field Survey, 2013.

5.2.16. Income of the Households

The information about annual income sought from 480 selected sample households covered by the study has provided some interesting facts. The annual income of sample households by agricultural cultivated, casual wage-employment in non-agriculture wage, self-employment and regular salaried employment has been analysed in the following sections.

In the present study an effort has been made to estimate the annual average income from sample households by social groups and Taluks. The estimation of income from the agricultural wage, agriculture cultivated, non-agricultural wages, self-employment and regular salaried workers of the sample households is more complex than that of their employment. As they do not generally maintain any records about their household economy, accurate estimation of their annual income becomes extremely difficult. Table 5.23 presents data on annual average income of sample households by social groups and taluks.

The average annual income from sources was estimated by taking all the categories (viz., agriculture, agriculture wage, non-agricultural wage, and self-employment and regular salaried employment in rural unorganized workers) together. The data clearly indicate that the annual average income higher majority of OBC and Other households are different category was agriculture, self-employment and regular salaried, accounting for Rs. 76,360.09 of OBC households in agriculture income. Going by social groups the proportion of the annual average income household was found to be quite higher in case of Others and OBCs as compared to that of SCs and STs both in social groups. The annual casual wage employment in non-agriculture average income household at the aggregate higher level was estimated at Rs.1 30, 277.29, Rs.1, 06,464, Rs.81, 929.38 and Rs.58, 213.75 in case of SCs, STs, OBCs and Others, respectively.

Similarly, the proportion of annual average income was found to be quite significant in Others and OBCs as compared to that of SCs and STs, household.

Table: 5.23
Average annual income of the sample Household by Social Groups and Taluks (Rs)

Items	Agriculture Income	Wage-employment in Agri.	Casual Wage-employment in Non-Agri.	Self-employment	Regular Salaried
Social Groups					
SC	19465.78	33198.96	130277.29	10012.50	6187.50
ST	10978.96	11296.88	106464.38	8825.00	9250.00
OBC	38150.07	28932.29	81929.38	41365.00	12425.75
Others	76360.09	28510.42	58213.75	33225.00	14375.00
All	39338.10	27937.71	89309.33	30212.50	11250.38
Taluks					
Devadurga	20186.56	61485.63	89239.63	36847.50	10822.50
Raichur	79718.77	9434.06	116331.19	20340.00	11251.13
Sindhanur	18108.98	12893.44	62357.19	33450.00	11677.50
Total	39338.10	27937.71	89309.33	30212.50	11250.38

Source: Field Survey, 2013.

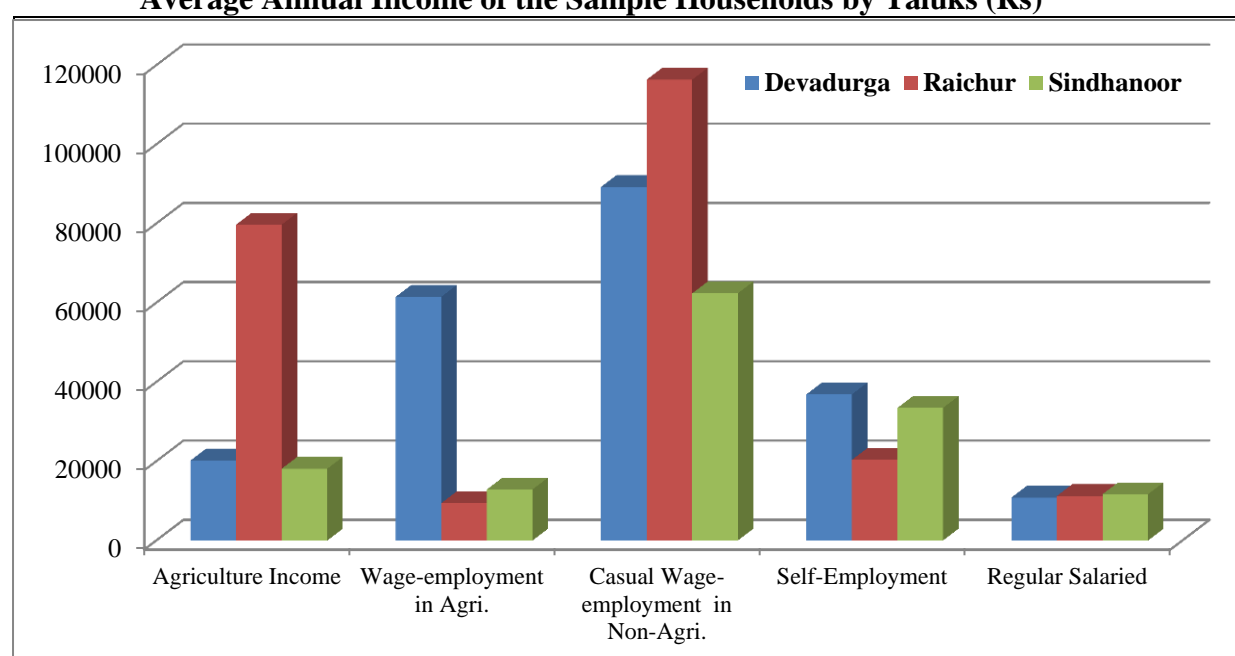
Figure: 5.14
Average Annual Income of the Sample Households by Social Groups (Rs)



Source: Table 5.23

Across taluks, the annual average per household income from casual wage employment in agriculture was estimated to be higher in the Raichur taluk (Rs.1, 16, 331.19) as compared to that of in the backward taluk (Devadurga) (Rs.89, 239.63) and advanced taluk (Rs.62, 357.19) respectively. The sample households in Raichur taluk had a higher share of total household income from casual wage employment in non-agricultural as compared to that of those in the others category. It clearly shows that the sample households in irrigated taluk have highest average annual income from agricultural wages due to the number of working days as compared to backward taluk.

Figure: 5.15
Average Annual Income of the Sample Households by Taluks (Rs)



Source: Table 5.23.

5.3. CONCLUSIONS

To sum up, the profile of the sample households in Raichur district provides a kind of background under which employment structure and direction of occupational mobility for rural people are largely determined in the study area. The labour market in the state, similar for all India level, is heterogeneous comprising a large segment of a

workforce involved in the unorganized sector, and a smaller proportion engaged in organized sector. Although the level and structure of the rural employment in the organized and unorganized sector are determined by various factors the other factors such as type religion and caste, housing ownership and condition, type of household accessing to basic infrastructure, asset position, etc., also directly or indirectly establish on the environment in which labour force find employment accordingly. This is the reflection of Socioeconomic well-being of the sample households.

The data indicate that the share of joint households was relatively higher in the case of SCs household as compared OBCs, STs and Others. This clearly shows that in most of the households of social groups, the share of nuclear household was found to be predominant and that of a joint was smaller. Across the taluks data estimated the accounting for backward (Devadurga) taluk is more joint families followed by moderate (Raichur) and advance taluk (Sindhur), while the proportion of 79.4 per cent, 65.6 and 63.1 per cent respectively.

The proportion of households with BPL Antyodaya and Akshay was found to be relatively higher in respect of SCs/STs, more so in the case of SCs and STs as compared to OBCs and Others. The above analysis implies that the socio-economic status of the sample households is not better and across different social groups, the status is still poorest in respect of SCs and STs. Across taluks, the proportion of households with BPL (Antyodaya + Akshay) card was found to be Devadurga taluk was highest proportion of 86.20 per cent, 76.9 per cent and 73.8 per cent of BPL Card household respectively. However, the No card households still living in the backward taluk of Devadurga (5 per cent).

The data show that a great majority of the sample households lived in Own houses, followed by government provided, Leased and rent houses. Across social groups the proportion of households living in own houses was found to be quite higher in the case of Others putting the figure for 87.5 per cent as compared to OBCs, STs and SCs accounting for 87.5 per cent and 72.9 per cent and 52.1 per cent, respectively. Across taluks, the proportion of households living in own houses was found to be higher in the Devadurga taluk (84.4 per cent) quite similar as compared to that in Sindhanur (83.1 percent) followed by Raichur taluk (73.1 per cent).

The data show that the housing status of the sample households is not congenial; a great majority of them stay in semi pucca accounting for 45.4 per cent, followed by katcha (26.0 per cent), pucca (21.3 per cent) and RCC (7.3 per cent), houses. Across social groups, the situation is palliative. The proportion of households staying in Katcha and the semi-pucca house was found to be quite higher in the case of SCs/STs/OBCs as compared to Others. Across taluk wise, the proportion of households staying in katcha and Semi- pucca house was found to be higher in the Raichur taluk as compared to Sindhnur and Devadurga Taluk.

Going by social groups the proportion of households without electricity connection was found to be higher in the case of SCs (5.2) as follows by STs (4.2 per cent) as compared to OBCs and Others also same (4.2 per cent), while the proportion of households with own electricity connection was found to be relatively higher in the case of Others (49.0 percent) as compared to SCs/STs and OBCs (83, 16.7 and 38.3 per cent). However, the proportion of Households with electricity connection under Bhagya Jyothi scheme was found to be quite significant in the case of SCs, STs and OBCs as compared to others respectively. The proportion of households with electricity connection under

BhagyaJyothi scheme was found to be higher in backward taluk (70 per cent) as follows by Raichur (64.4 per cent) and Sindhnur taluks (55.6 per cent respectively).

Across social groups, the proportion of households who bring drinking water from public taps and bore with hand pump was found to be quite higher in the case of SCs/STs/OBCs as compared to Others. Across taluks, the public taps were found to be a prime source of drinking water as compared to other sources in the case of Devadurga taluk. While, the proportion of private taps was found in Sindhnur taluk (40.6 per cent) in followed by Devadurga (39.4 per cent) and Raichur (18.8 per cent) respectively.

The data relating to sanitation facility show that a smaller proportion of the sample households have individual sanitation and access to community latrines, depending invariably on open defecation in the countryside. Going by social groups, the data show that the proportion of households with individual sanitation was found to be quite higher in the case of OBCs and Others as compared to SCs/STs. The proportion of households, depending on open defecation was found to be higher in the case of SCs/STs/OBCs as compared to Others. The proportion of households, depending on open defecation was found to be significantly higher in the case of Devadurga taluk as compared to Raichur and Sindhnur taluks.

Going by social groups the proportion of household assets was found to be relatively higher in the case of OBCs and Others as compared to SCs/STs. This implies that the asset position was found to be less in the case of socially disadvantaged and economically marginalized sections of the society, namely, SCs/STs. Similarly, the proportion of agricultural assets was found to be quite significant in the case of Others as compared to SCs/STs. Across Taluks, the asset position of households was found to be quite significant in the case of Sindhnur and Raichur taluks as compared Devadurga

taluk; this reveals that the improvement in a household asset position in Sindhnur and Raichur resulted by the better educational, social and economic status of the respondent households.

Agriculture asset higher account of OBCs and Others were followed by marginalized groups of SCs/STs. This reveals that, the agricultural asset position was found to be less in the case of economically marginalized groups. Across Taluks, the agricultural asset position of respondent households was found to be higher in the case of Devadurga and Raichur as compared to Sindhnur taluk. The following table presents the above details.

The overall data shows that the high livestock in OBC and Other households were followed by SCs and ST households. Across the taluks estimated data were higher majority of Sindhnur and Raichur taluks followed by Devadurga taluk.

Similarly, the share of land was found to be quite significant in the case of OBC and other households, as compared to ST and SC households. Across taluks, the share of Raichur and Sindhnur found to be quite significant of Devadurga taluk. One interesting thing that dry land is more in the Devadurga taluk as compared other taluks.

The data indicate that the share of wage employment in agriculture was relatively higher in the case of SCs household as compared STs, OBCs and Others household respectively. This clearly shows that in most of the households of social groups, the share of migration, household was found to be 2.1 per cent of SCs, STs and OBCs household. However, the data show that the self-employment in social groups was found to be predominant of others household are highest at 20.8 per cent, as follows by OBCs (10 per cent), STs (8.3 per cent) and SCs (1 per cent). The regular salaried employment estimated that STs are (8.3 per cent), as follows by OBC (5.4 per cent), others (3.1 per cent) and SC

(2.1 per cent) respectively. Across the data estimated that the accounting for moderate taluk was found 41.3 per cent (Raichur) more agriculture cultivator as followed by advanced 32.5 per cent (Sindhur) and backward are 24.4 per cent of Devadurga taluk respectively. However, the migration was estimated Devadurga taluk higher majority of SC households respectively only.

CHAPTER-6

AWARENESS AND BENEFIT OF SOCIAL SECURITY SCHEMES FOR UNORGANISED WORKERS: MICRO LEVEL EVIDENCE IN SAMPLE HOUSEHOLDS

6.1. INTRODUCTION

It is our controversy that the idea of social protection needs to be grown to incorporate economic security and not simply social security for possibilities, or what is termed here as basic security. Dreze and Sen (1991) have added to a more extensive idea by recognizing two separate parts of government disability called "protection" and "promotion". Protection is concerned with keeping a decrease in living principles by and large and in the fundamental states of living. It is imperative in managing sudden monetary emergency, starvations and sharp retreats. Promotion is more extensive and incorporates destruction of issues that have made due for a considerable length of time, for example, neediness. The goal of advancing social security is “enhancing the normal living conditions and dealing with regular often persistent deprivation”.

In the midst of such a high level of vulnerability and widespread insecurities in livelihoods, in the contemporary discussions, the concept of social protection generally embraces both measures intended to assure a minimum standard of life, and means to respond to contingencies such as illness or accidents, and eventualities such as old age and death. Corresponding to these concerns, one can distinguish two streams of social security, “Basic Social Security” (BSS), which is concerned with promoting livelihoods of the vulnerable population, (also called promotional measures of social protection) and “Contingent Social Security” (CSS), which is generally concerned with the protection of workers and their families against the contingent risks of work and life (also called positive measures of social protection). Both these dimensions need to be addressed in a

developing country such as India, where a large number of workers and their families fail to achieve a minimum standard of living (Guhan, 1993; Dev, 2001)

6.2. PROMOTIONAL SOCIAL SECURITY PROGRAMMES

Efforts have, of course, been made over the years since Independence to secure basic needs for the disadvantaged sections of the population. These efforts include development plans with a special focus on sectors that could generate income for the poor, and a variety of specially targeted programmes, particularly since the 1970s. Thus, the Public Distribution System (PDS) has for long been in operation with a view to ensuring food security; the expansion of education and health systems has aimed to provide universal access to these services; there are programmes such as the Indira Awas Yojana to provide housing for the poor; and there is a long history of self-employment and public employment programmes, of which the latest, that is, the Mahatama Gandhi National Rural Employment Guarantee Programme (MGNREGP) is the most important, which aim to ensure a measure of income security for the poor. Among promotional programmes, the two most notable programmes are the PDS and NREGS. The PDS, an instrument for improving food security at the household level, ensures the availability of essential commodities at below the prevailing market price like rice, wheat, edible oils and kerosene to the consumers through a network of half a million outlets (called “fair price shops”). Through the targeted PDS (TPDS), the cereals are made available to the poor at subsidized prices. The poorest of the poor are provided food grains at further subsidized prices. The PDS is widely regarded to have contributed in enhancing food security to the poor as well as maintaining the stability of food grain prices and income security to the farmers in several regions of the country. However, the system has been heavily criticized for inefficient functioning and widespread leakages in large parts of the country. Several states are making reforms in its functional and in several area

improvements are noticed. The present government is planning to statutorily guaranteed food with fixed entitlements to the poor and in this regard a National Food Security Act is in offing. The proposed Act would cover 75 per cent of the rural population and 50 per cent of the urban population. A beneficiary would be entitled to 5 kg of rice, wheat or coarse cereals at Rs. 3, 2 and 1 per kg a month, respectively, and would be identified by the states based on parameters prescribed by the Union Government. The current entitlement of 35 kg of grain per month for 24 million of the poorest of the poor families would also be retained in the bill. It is estimated that the current food subsidy bill of around Rs. 90,000 million is expected to go up to Rs. 11,500,00 million if this bill is implemented.

Among employment and poverty elimination programmes, both self-employment and wage employment programmes have been implemented since the middle of the 1970s. In self-employment programmes, mostly subsidized credit is provided to the beneficiaries, along with the provision of technical and other support in many cases. The government has further strengthened the self-employment programme by constituting a National Livelihood Mission. Over time, these programmes have been expanded and strengthened, and at present a huge sum of money is being spent on them. The most important development in recent years is the implementation of the MGNREGS, which provides at least 100 days of guaranteed wage employment in a year for all those who report for manual work. At least one-third of the employment created should be for women workers. Wages under the MGNREGA index to the consumer price index for agricultural labor. The primary objective of the program is the provision of an employment guarantee and the secondary objective is the regeneration of a natural resource base and the creation of productive assets. The program is being implemented in the rural areas of all the districts and a total amount of Rs. 400 billion was allocated

during 2011-12 for the program, though only Rs. 210 billion could be spent. The employment creation is largely availed of by the poorer groups with 40 per cent of the total beneficiaries belonging to the two most deprived groups of Indian society (the dalit and tribal). Nearly half of the beneficiaries were women in 2011-12. The programme is being monitored closely by the Government and civil society. Some evaluations reveal that the performance of the program is uneven, with some states doing well while, but in some other states, the results are less than satisfactory. As a whole, it is widely believed that this programme has been more effective than any of the predecessor schemes of wage employment. It has helped in tightening the rural Indian labour market, and has contributed to an increase in real wages as also in preventing the seasonal migration of labour.

Several evaluations have shown an improvement in economic outcomes, especially in watershed activities. However, many studies have also shown that the impact of the programme on asset creation has not been up to the mark. Some initiatives have been taken by the governments recently in this regard. It is widely felt that with better planning of project design, capacity building of panchayati raj institutions (PRIs), skill upgradation for enhanced employability, and reduction in transportation costs, the gap in implementation could be plugged to a greater extent and the assets so created could make a much larger contribution to increasing land productivity (GoI, 2013, p. 280).

As a whole, though the promotion and protection measures have been expanded and strengthened over the years, their impacts have been much less than expected and widespread leakages, albeit varying across the programs, have been reported. Weak institutions, lack of participation of the beneficiaries, the allocation of small amounts in some schemes, and deficiencies in programme designs have been often cited as the reasons in this regard. However, probably the most important factor is the inherent

weakness in terms of targeting these programs. Except MGNREGS, most of the programmes are targeted at the poor. Given the enormous difficulties in the identification of the most vulnerable in the midst of widespread poverty, several studies have reported huge exclusion and inclusion errors.

6.2.1. Swarnjayanti Gram Swarozgar Yojana (SGSY)

Poverty alleviation through self-employment and an increase in the income is the main objective of the scheme. Since 1st April 1999, the following six schemes were made a part of this scheme to remove confusion:

- i. Integrated Rural Development Programme (IRDP);
- ii. Development of Women and Children in Rural Areas (DWACRA);
- iii. Training of Rural Youth for Self-employment (TRYSEM);
- iv. Supply of Improved Tools to Rural Artisans (SITRA);
- v. Irrigation Wells for SCs /STs (Jeevan Dhara);
- vi. Construction of Tube wells, Tanks, Drains (Gang Kalyan).

The SHGs are aided, supported and trained by NGOs, CBOs, individuals, banks and self-help promoting institutions. Government-run District Level Development Agencies (DRDA) and the respective State governments also provided training and financial aid. The programme focusses on establishing microenterprises in rural areas.

The SHGs created may have a varying number of members based on the terrain and physical abilities of the members. It goes through three stages of creation:

- Group formation
- Capital formation through the revolving fund and skill development and
- Taking up of economic activity for skill generation.

The SHGs are usually created by selecting individuals from the below poverty-line (BPL) list provided by the Gram Sabha. The SHGs are divided into various blocks and each of these blocks concentrated on 4-5 key activities. The SGSY is mainly run through government-run DRDAs with support from local private institutions, banks and Panchayati Raj institutions.

The Government also assists villagers in marketing their products by organizing meals or fairs, exhibitions, etc.

The Swarna Jayanti Swarozgar Yojna (SGSY) has been renamed as National Rural Livelihood Mission (NRLM). With this scheme will be made universal, more focussed and time bound for poverty alleviation by 2014.

Table 6.1 presents data on awareness and benefit of SGSY by social groups and taluks. The data show that the proportion of awareness and benefit was found to be quite significant in other households as compared to SC, ST and OBC households. The proportion of awareness was estimated at 99.0 per cent, 95.8 per cent, 95.8 and 98.8 per cent respectively. Further, the data reveal that SC households have obtained benefit under SGSY. Similarly, in the case of a higher majority of the SGSY scheme benefit of other households was estimated at 19.8 per cent as compared to OBC, ST and SC households respectively. The data proportion of SGSY benefited SC (16.7 per cent), OBC (15.8 per cent) and ST (14.6 per cent) households. This clearly shows that in most of the household of Sindhanur taluk is the great majority of SGSY awareness, the share of Devadurga and Raichur taluks are quite significant. The data indicate that SGSY benefited was estimated Devadurga taluk (28.0 per cent) followed by the Raichur (13.1 per cent) and Sindhanur taluks (8.8 per cent) respectively.

Table: 6.1
Awareness and Benefit of SGSY by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	31(96.9)	1(3.0)	32(100.0)	7(21.9)	25(78.1)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	5(31.0)	11(68.0)	16(100.0)
OBC	78(97.5)	2(2.5)	80(100.0)	24(30.0)	56(70.0)	80(100.0)
Other	31(96.9)	1(3.1)	32(100.0)	9(28.0)	23(71.0)	32(100.0)
All	155(96.9)	5 (3.1)	160(100.0)	45(28.0)	115(71.0)	160(100.0)
Raichur						
SC	29(90.6)	3(9.4)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	79(98.8)	1(1.3)	80(100.0)	10(12.5)	70(87.5)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	7(21.9)	25(78.1)	32(100.0)
All	155(96.9)	5(3.1)	160(100.0)	21(13.1)	139(86.9)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	6(18.8)	26(81.3)	32(100.0)
ST	16(100.0)	-	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	80(100.0)	-	80(100.0)	4(5.0)	76(95.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	3(9.4)	29(90.6)	32(100.0)
All	160(100.0)	-	160(100.0)	14(8.8)	146(91.3)	160(100.0)
Total						
SC	92(95.8)	4(4.2)	96(100.0)	16 (16.7)	80(83.3)	96(100.0)
ST	46(95.8)	2(4.2)	48(100.0)	7(14.6)	41(85.4)	48(100.0)
OBC	237 (98.8)	3(1.3)	240(100.0)	38(15.8)	202(84.2)	240(100.0)
Other	95(99.0)	1(1.0)	96(100.0)	19(19.8)	77(80.2)	96(100.0)
All	470(97.9)	10(2.1)	480(100.0)	80(16.7)	400(83.3)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.2. Sampoorna Grameen Rozgar Yojana (SGRY)

Converging Jawahar Gram Samrudhi Yojana (JGSY) and Employment Assurance Scheme (EAS) the Govt have launched a new scheme called “Sampoorna Grameena Rozgar Yojana” launched during 2001-02. This scheme is being launched with the intention of providing additional wage employment and food security in rural areas and to create durable community based on economic assets for infrastructure development in rural areas. The SGRY has two components.

- 50 % of funds sharing 75 % and 25% of the central and state Governments, respectively and
- 50% in terms of food grains from the Government of India at free of cost.

Table 6.2 provides data on awareness and benefit of SGRY by among social groups and taluks. The data show that the proportion of awareness was found to be quite significant in others households as compared to SC, ST and OBC households. The proportion of awareness was estimated at 99.0 per cent in other households, followed by OBC households (98.8 per cent), ST and SC households (95.8 per cent), while the proportion of benefit of SGRY was found to be only 1.3 per cent of OBC households as compared none of the SC, ST and Other households.

However, taluk wise in the case of Sindhanur taluk only (100.0 per cent) as followed by the Devadurga and Raichur Taluks are both accounting for 96.9 per cent significantly. Across the data very lowest Devadurga Taluk obtained benefit under SGRY, while in the case of Devadurga Taluk accounting for benefited only 1 (0.6 per cent) household obtained benefit under SGRY.

Table: 6.2
Awareness and Benefit of SGRY by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	31(96.9)	1(3.1)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	78(97.5)	2(2.5)	80(100.0)	1(1.3)	79(98.8)	80(100.0)
Other	31(96.9)	1(3.1)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	155(96.9)	5(3.1)	160(100.0)	1(0.6)	159(99.4)	160(100.0)
Raichur						
SC	29(90.6)	3(9.4)	32(100.0)	-	32(100.0)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	-	16(100.0)	16(100.0)
OBC	79(98.8)	1(1.3)	80(100.0)	-	80(100.0)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	-	32(100.0)	32(100.0)
All	155(96.9)	5(3.1)	160(100.0)	-	160(100.0)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	-	32(100.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	-	16(100.0)	16(100.0)
OBC	80(100.0)	-	80(100.0)	-	80(100.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	-	32(100.0)	32(100.0)
All	160(100.0)	-	160(100.0)	-	160(100.0)	160(100.0)
Total						
SC	92(95.8)	4(4.2)	96(100.0)	0(0.0)	96(100.0)	96(100.0)
ST	46(95.8)	2(4.2)	48(100.0)	0(0.0)	48(100.0)	48(100.0)
OBC	237(98.8)	3(1.3)	240(100.0)	1(0.04)	239(99.6)	240(100.0)
Other	95(99.0)	1(1.0)	96(100.0)	0(0.0)	96(100.0)	96(100.0)
All	470(97.9)	10(2.1)	480(100.0)	1(0.2)	479(99.8)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.3. Pradhan Mantri Rozagar Yojana (PMRY)

Prime Minister's Rozgar Yojana was launched on 2nd October 1993 to assist educated unemployed youth to set up self-employment ventures. The scheme targeted for setting up of nearly 7 lakh enterprises and consequent employment generation to more than one million educated unemployed youth in the last four years of the 8th Five Year Plan. Initially, the scheme was implemented only in the urban areas of the country. Since 1994-95, it is in operation in both urban as well as rural areas. The scheme continued in the 9th Five Year Plan with the plan target of 11.00 lakh beneficiaries with an annual target of 2.20 lakh beneficiaries. The PMRY is continuing in the 10th Five Year Plan also with the plan target of 11.00 lakh beneficiaries. Common Minimum Program (CMP) of the UPA Government envisages creation of additional employment opportunities in the rural non-farm sector. Accordingly, the target for the year 2004-05 & 2005-06 under the Yojana has been enhanced from 2.20 lakh beneficiaries to 2.50 lakh beneficiaries per annum

Table 6.3 presents data on awareness and benefit of PMRY by social groups and taluks. The proportion of awareness about PMRY was found to be quite significant in OBC households. The proportion of awareness about PMRY was found to be quite significant in OBC households as compared to SC, ST and other households. The proportion of awareness about PMRY was estimated at 99.2 per cent, 99.0 per cent, 95.8 and 92.7 per cent in OBC, others, ST and SC households respectively, while the proportion of Benefit of PMRY was found to be quite significant in equal number of account SC, ST and OBC households as compared to none of the other households.

The proportion of awareness of PMRY was estimated at 100 per cent, 96.3 per cent and 96.3 per cent in Sindhanur, Raichur and Devadurga taluks respectively. However, the proportion of benefit of PMRY was found to be quite significant in

Sindhanor (0.6 per cent) and Raichur (1.6 per cent) taluks. But, there is no one beneficiary in Devadurga taluk, due to lack of awareness of this PMRY.

Table: 6.3
Awareness and Benefit of PMRY by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	30(93.8)	2(6.3)	32(100.0)	-	32(100.0)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	-	16(100.0)	16(100.0)
OBC	78(97.5)	2(2.5)	80(100.0)	-	80(100.0)	80(100.0)
Other	31(96.9)	1(3.1)	32(100.0)	-	32(100.0)	32(100.0)
All	154(96.3)	6(3.8)	160(100.0)	-	160(100.0)	160(100.0)
Raichur						
SC	27(84.4)	5(15.6)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	1(1.3)	79(98.8)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	154(96.3)	6(3.8)	160(100.0)	2(1.3)	158(98.8)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	1(3.1)	31(96.9)	32(100.0)
ST	16(100.0)	-	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	80(100.0)	-	80(100.0)	0(0.0)	80(100.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	160(100.0)	-	160(100.0)	1(0.6)	159(99.4)	160(100.0)
Total						
SC	89(92.7)	7(7.3)	96(100.0)	1(1.0)	95(99.0)	96(100.0)
ST	46(95.8)	2(4.2)	48(100.0)	1(2.1)	47(97.9)	48(100.0)
OBC	238(99.2)	2(0.8)	240(100.0)	1(0.4)	239(99.6)	240(100.0)
Other	95(99.0)	1(1.0)	96(100.0)	0(0.0)	96(100.0)	96(100.0)
All	468(97.2)	12(2.5)	480(100.0)	3(0.6)	477(99.4)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.4. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

The National Rural employment Guarantee Act 2005 is a landmark initiative in the history of poverty reduction strategies in India. The act providing unskilled wage work for the poor at the bottom addresses the worst form of poverty in the rural India. The Act provides a legal Guarantee of 100 days of wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work at the minimum wage rate notified for agricultural labor prescribed in the State or else an unemployment allowance.

Table 6.4 presents data on awareness and benefit of MGNREGS by social groups and Taluks. The data indicate that the proportion of awareness about MGNREGS was found to be quite significant in 99.8 per cent among social group households. The proportion benefit about MGNREGS was estimated at 53.1 per cent, 45.8 per cent, 33.8 per cent and 28.1 per cent of SC, ST, OBC and others households respectively,

While the across taluks proportion of access of MGNREGS was found to be quite higher significant in the Devadurga taluk as compared to Raichur and Sindhnur taluks. The proportion of access of MGNREGS was estimated at 48.1 per cent, 28.8 per cent and 36.3 per cent in Devadurga, Raichur and Sindhanur taluks respectively. However, in the case of do not obtain benefits under the MGNREGS in highest in Raichur as an account of 71.3 per cent followed by Sindhanur and Devadurga taluks respectively.

Table: 6.4
Awareness and Benefit of MGNREGS by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	32(100.0)	-	32(100.0)	16(50.0)	16(50.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	9(56.3)	7(43.8)	16(100.0)
OBC	80(100.0)	-	80(100.0)	40(50.0)	40(50.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	12(37.5)	20(62.5)	32(100.0)
All	160(100.0)	-	160(100.0)	77(48.1)	83(51.9)	160(100.0)
Raichur						
SC	31(96.9)	1(3.1)	32(100.0)	15(46.9)	17(53.1)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	5(31.3)	11(68.8)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	16(20.0)	64(80.0)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	10(31.3)	22(68.8)	32(100.0)
All	159(99.4)	1(0.6)	160(100.0)	46(28.8)	114(71.3)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	20(62.5)	12(37.5)	32(100.0)
ST	16(100.0)	-	16(100.0)	8(50.0)	8(50.0)	16(100.0)
OBC	80(100.0)	-	80(100.0)	25(31.3)	55(68.8)	80(100.0)
Other	32(100.0)	-	32(100.0)	5(15.6)	27(84.4)	32(100.0)
All	160(100.0)	-	160(100.0)	58(36.3)	102(63.8)	160(100.0)
Total						
SC	95(99.0)	1(1.0)	96(100.0)	51(53.1)	45(46.9)	96(100.0)
ST	48(100.0)	0(0.0)	48(100.0)	22(45.8)	26(54.2)	48(100.0)
OBC	240(100.0)	0(0.0)	240(100.0)	81(33.8)	159(66.3)	240(100.0)
Other	96(100.0)	0(0.0)	96(100.0)	27(28.1)	69(71.9)	96(100.0)
All	479(99.8)	1(0.2)	480(100.0)	181(37.7)	299(62.3)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.5. Indira Awaas Yojana (IAY)

Housing is one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic and social security and status in society. For a shelter less person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. A housing program for the rehabilitation of refugees was taken up immediately after partition by the Ministry of Refugees Rehabilitation, and this lasted till around 1960.

The data show that the proportion of awareness about IAY was found to be quite significant in SC households as compared to ST, OBC and Other households. The proportion of awareness about IAY was estimated at 100 per cent in ST and Other households, followed by SC (96.9 & 99.6 per cent) and OBC households. Similarly, the proportion of benefit of IAY was found to be quite significant in SC households as compared to ST, OBC and Other households. The proportion of the benefit of IAY was estimated at 60.4 per cent, 37.5 per cent, 23.8 per cent and 20.7 per cent in SC, ST, OBC & Other households respectively. Further, in the case of SC households, a maximum of 58 (60.4 per cent) households obtained benefit under IAY. While, in the case of ST households a good number of 18 (37.5 per cent) households in table 6.5.

Across taluks, the benefit of the (IAY) social security programmes was much better in the sample villages of Devadurga taluk, 43.1 per cent as compared to that of those in Raichur (29.4 per cent) and Sindhanur (23.1 per cent) taluks. This implies that a positive link between the awareness and the level of benefit to the programme. The greater the awareness the greater is the access to the programmes, other things being constant. The following table provides the above details.

Table: 6.5
Awareness and Benefit of IAY/Ashraya/Ambedkar by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	31(96.9)	1(3.1)	32(100.0)	20(62.5)	12(37.5)	32(100.0)
ST	16(100.0)	-	16(100.0)	7(43.8)	9(56.3)	16(100.0)
OBC	79(98.8)	1(1.3)	80(100.0)	28(35.0)	52(65.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	14(43.8)	18(56.3)	32(100.0)
All	158(98.8)	2(1.3)	160(100.0)	694(3.1)	91(56.9)	160(100.0)
Raichur						
SC	30(93.8)	2(6.3)	32(100.0)	16(50.0)	16(50.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	5(31.3)	11(68.8)	16(100.0)
OBC	80(100.0)	-	80(100.0)	20(25.0)	60(75.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	6(18.8)	26(81.3)	32(100.0)
All	158(98.8)	2(1.3)	160(100.0)	47(29.4)	113(70.6)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	22(68.8)	10(31.3)	32(100.0)
ST	16(100.0)	-	16(100.0)	6(37.5)	10(62.5)	16(100.0)
OBC	80(100.0)	-	80(100.0)	9(11.3)	71(88.8)	80(100.0)
Other	32(100.0)	-	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	160(100.0)	-	160(100.0)	37(23.1)	123(76.9)	160(100.0)
Total						
SC	93(96.9)	3(3.1)	96(100.0)	58(60.4)	38(39.6)	96(100.0)
ST	48(100.0)	-	48(100.0)	18(37.5)	30(62.5)	48(100.0)
OBC	239(99.6)	1(0.4)	240(100.0)	57(23.8)	183(76.3)	240(100.0)
Other	96(100.0)	-	96(100.0)	20(20.8)	76(79.2)	96(100.0)
All	476(99.2)	4(0.8)	480(100.0)	153(31.9)	327(68.1)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.6. Sanitation Scheme

The sanitation is one of the important requirements of the rural life. It has been controlling sanitation related diseases. Table 6.6 provides data on the distribution of sanitation facility by social groups and taluks. The data show that the awareness sanitation scheme of OBC households is more awareness as compared to the SC, ST and Other sample. The data indicate that the proportion of sanitation scheme benefits SC households quite higher in the case of as compared to Others, OBC and STs. The proportion of households with sanitation benefit was estimated at SCs 4.2 per cent, 3.1 per cent (Others), 2.1 per cent in the case of STs and OBCs (1.3 per cent) respectively. While the proportion of households does not obtain the benefit of more percentage in social groups. Across taluks, the proportion of households with sanitation was found to be higher in the case of Devadurga taluk as compared to Raichur and Sindhnur taluk. However, the proportions of taluks account for 5.6 per cent (backward), 0.6 per cent (Moderate) and 0.6 (Advanced) respectively.

Table: 6.6
Awareness and Benefit of Sanitation by Social Groups and Taluks

Social groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	30(93.8)	2(6.3)	32(100.0)	4(12.5)	28(87.5)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	77(96.3)	3(3.8)	80(100.0)	2(2.5)	78(97.5)	80(100.0)
Other	30(93.8)	2(6.3)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
All	152 (95.0)	8(5.0)	160(100.0)	9(5.6)	151(94.4)	160(100.0)
Raichur						
SC	28(87.5)	4(12.5)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	1(1.3)	79(98.8)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	156(97.5)	4(2.5)	160(100.0)	1(.6)	159(99.4)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	0(0.0)	32(100.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	80(100.0)	-	80(100.0)	0(0.0)	80(100.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	160(100.0)	-	160(100.0)	1(0.6)	159(99.4)	160(100.0)
Total						
SC	90(93.8)	6(6.3)	96(100.0)	4(4.2)	92(95.8)	96(100.0)
ST	47(97.9)	1(2.1)	48(100.0)	1(2.1)	47(97.9)	48(100.0)
OBC	237(98.8)	3(1.3)	240(100.0)	3(1.3)	237(98.8)	240(100.0)
Other	94(97.9)	2(2.1)	96(100.0)	3(3.1)	93(96.9)	96(100.0)
Total	468(97.5)	12(2.5)	480(100.0)	11(2.3)	469(97.7)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.7. Bhagyajyothi Scheme

The Bhagya Jyothi connections were purely for the benefit of the people below the poverty line and the connections were only for a 40 W electricity bulb per house which would entitle the usage of 18 units of power per month.

Table 6.7 presents data on awareness and benefit for Bhagyajyothi scheme by social groups and taluks. The data reveal that the rural electricity connections proportion of awareness about Bhagyajyothi was found to be quite significant in SC and ST households as compared to OBC & other households. The proportion of awareness about Bhagyajyothi was estimated at 100 per cent in SC and ST households, followed by 99.6 per cent in OBC households and 99 per cent in other households. Further, in case of the SC households a good number of 74 (77.1 per cent) households obtained the benefit of Bhagyajyothi, while in the case of SC households as followed by ST, OBC and Others households 31 (64.6 per cent), 140 (58.3 per cent) and 49 per cent obtained the benefit of Bhagyajyothi scheme. However, in the case of other households a maximum number of 480 households obtained the benefit of Bhagyajyothi scheme.

Across taluks, the proportion of households with Bhagyajyothi electricity connections was found to be higher in the case of Devadurga taluk as compared to Raichur and Sindhnur taluk. However, the proportions of taluks account for 63.3 per cent (backward), 61.3 per cent (Moderate) and 55 (Advanced) respectively. It is because government has focused only backward taluks.

Table: 6.7
Awareness and Benefit of Bhagyajyothi by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	32(100.0)	0(0.0)	32(100.0)	28(87.5)	4(12.5)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	7(43.8)	9(56.3)	16(100.0)
OBC	79(98.8)	1(1.3)	80(100.0)	47(58.8)	33(41.3)	80(100.0)
Other	31(96.9)	1(3.1)	32(100.0)	24(75.0)	8(25.0)	32(100.0)
All	158(98.8)	2(1.3)	160(100.0)	106(66.3)	54(33.8)	160(100.0)
Raichur						
SC	32(100.0)	-	32(100.0)	22(68.8)	10(31.3)	32(100.0)
ST	16(100.0)	-	16(100.0)	11(68.8)	5(31.3)	16(100.0)
OBC	80(100.0)	-	80(100.0)	50(62.5)	30(37.5)	80(100.0)
Other	32(100.0)	-	32(100.0)	15(46.9)	17(53.1)	32(100.0)
All	160(100.0)	-	160(100.0)	98(61.3)	62(38.8)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	24(75.0)	8(25.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	13(81.3)	3(18.8)	16(100.0)
OBC	80(100.0)	-	80(100.0)	43(53.8)	37(46.3)	80(100.0)
Other	32(100.0)	-	32(100.0)	8(25.0)	24(75.0)	32(100.0)
All	160(100.0)	-	160(100.0)	88(55.0)	72(45.0)	160(100.0)
Total						
SC	96(100.0)	0(0.0)	96(100.0)	74(77.1)	22(22.9)	96(100.0)
ST	48(100.0)	0(0.0)	48(100.0)	31(64.6)	17(35.4)	48(100.0)
OBC	239(99.6)	1(0.4)	240(100.0)	140(58.3)	100(41.7)	240(100.0)
Other	95(99.0)	1(1.0)	96(100.0)	47(49.0)	49(51.0)	96(100.0)
All	478(99.6)	2(0.4)	480(100.0)	292(60.8)	188(39.2)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.8. Scholarship

Article 46 of Part IV (“Directive Principles of State Policy”) of the Constitution enjoins upon the State to promote with special care the educational and economic interests of the weaker sections of the people, in particular, of the Scheduled Castes and the Scheduled Tribes. Article 38 (2) of the same Part also enjoins upon the State to minimize inequities in income and to endeavor 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.

Table 6.8 presents data on awareness and benefit for the Scholarship by social groups and taluks. The data reveal that the proportion of awareness about scholarship was found to be quite significant in SC, ST and OBC households as compared to other households. The proportion of awareness about scholarship was estimated at 100 per cent in SC, ST and OBC households, followed by 99 per cent in other households. Further, in case of the SC households a good number of 52 (54.2 per cent) households obtained the benefit of scholarship as follows by ST, OBC and Others households 21 (43.8 per cent), 33 (13.8 per cent) and 1 per cent obtained the benefit of the scholarship scheme. However, in the case of other households a maximum number of 480 households obtained the benefit of the scholarship scheme.

Across taluks wise, the proportion of households with scholarship was obtained the benefit of found to be higher in the case Sindhanur taluk as compared to Devadurga (18.8 per cent) and Raichur (13.8 per cent) taluk. However, the proportions of taluks are more benefit from the advanced taluks as compared to the moderate and backward taluk in the sample study area respectively.

Table: 6.8
Awareness and Benefit of Scholarship by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	32(100.0)	0(0.0)	32(100.0)	18(56.3)	14(43.8)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	6(37.5)	10(62.5)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	6(7.5)	74(92.5)	80(100.0)
Other	31(96.9)	1(3.1)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	159(99.4)	1(0.6)	160(100.0)	30(18.8)	130(81.3)	160(100.0)
Raichur						
SC	32(100.0)	-	32(100.0)	12(37.5)	20(62.5)	32(100.0)
ST	16(100.0)	-	16(100.0)	5(31.3)	11(68.8)	16(100.0)
OBC	80(100.0)	-	80(100.0)	5(6.3)	75(93.8)	80(100.0)
Other	32(100.0)	-	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	160(100.0)	-	160(100.0)	22(13.8)	138(86.3)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	22(68.8)	10(31.3)	32(100.0)
ST	16(100.0)	-	16(100.0)	10(62.5)	6(37.5)	16(100.0)
OBC	80(100.0)	-	80(100.0)	22(27.5)	58(72.5)	80(100.0)
Other	32(100.0)	-	32(100.0)	1(3.1)	31(96.9)	32(100.0)
All	160(100.0)	-	160(100.0)	55(34.4)	105(65.6)	160(100.0)
Total						
SC	96(100.0)	0(0.0)	96(100.0)	52(54.2)	44(45.8)	96(100.0)
ST	48(100.0)	0(0.0)	48(100.0)	21(43.8)	27(56.3)	48(100.0)
OBC	240(100.0)	0(0.0)	240(100.0)	33(13.8)	207(86.3)	240(100.0)
Other	95(99.0)	1(1.0)	96(100.0)	1(1.0)	95(99.0)	96(100.0)
Total	479(99.8)	1(0.2)	480(100.0)	107(22.3)	373(77.7)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.9. Midday Meal Scheme (MDM)

The Midday Meal Scheme is the popular name for school meal programs in India. It involves the provision of lunch free of cost to school children on all working days. The key objectives of the program are: protecting children from classroom hunger, increasing school enrollment and attendance, improving socialization among children belonging to all Caste, addressing malnutrition, and social empowerment through the provision of employment to women. Table 6.9 provides data on awareness and benefit of MDM by social groups and taluks. The data show that the proportion of 100 per cent awareness about MDM in social groups respectively. While the proportion of benefit of MDM was found to be quite significant in SC households as compared to ST, OBC and other households. The proportion of benefit of MDM was estimated at 59.4 per cent, 52.1 per cent, 47.9 and 38.5 per cent in SC, ST, OBC and others households respectively. Further, in the case of other households, (61.5 percent) households do not obtain benefit under MDM, as compared to the OBC (52.1 per cent), ST (47.9 per cent) and SC households (40.6 per cent) respectively.

Across taluks, the proportion of households with sanitation was found to be higher in the case of Devadurga taluk as compared to Sindhnur and Raichur taluk. However, the proportions of taluks account for 52.5 per cent (backward), 48.8 per cent (advanced) and 48.8 (moderate) respectively.

Table: 6.9
Awareness and Benefit of Midday Meal by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	32(100.0)	-	32(100.0)	20(62.5)	12(37.5)	32(100.0)
ST	16(100.0)	-	16(100.0)	9(56.3)	7(43.8)	16(100.0)
OBC	80(100.0)	-	80(100.0)	38(47.5)	42(52.5)	80(100.0)
Other	32(100.0)	-	32(100.0)	17(53.1)	15(46.9)	32(100.0)
All	160(100.0)	-	160(100.0)	84(52.5)	76(47.5)	160(100.0)
Raichur						
SC	32(100.0)	-	32(100.0)	15(46.9)	17(53.1)	32(100.0)
ST	16(100.0)	-	16(100.0)	6(37.5)	10(62.5)	16(100.0)
OBC	80(100.0)	-	80(100.0)	37(46.3)	43(53.8)	80(100.0)
Other	32(100.0)	-	32(100.0)	14(43.8)	18(56.3)	32(100.0)
All	160(100.0)	-	160(100.0)	72(45.0)	88(55.0)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	22(68.8)	10(31.3)	32(100.0)
ST	16(100.0)	-	16(100.0)	10(62.5)	6(37.5)	16(100.0)
OBC	80(100.0)	-	80(100.0)	40(50.0)	40(50.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	6(18.8)	26(81.3)	32(100.0)
Total	160(100.0)	-	160(100.0)	78(48.8)	82(51.3)	160(100.0)
Total						
SC	96(100.0)	-	96(100.0)	57(59.4)	39(40.6)	96(100.0)
ST	48(100.0)	-	48(100.0)	25(52.1)	23(47.9)	48(100.0)
OBC	240(100.0)	-	240(100.0)	115(47.9)	125(52.1)	240(100.0)
Other	96(100.0)	-	96(100.0)	37(38.5)	59(61.5)	96(100.0)
Total	480(100.0)	-	480(100.0)	234(48.8)	246(51.3)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.10. Bicycle Scheme

Having understood the problems of rural girls who come to school with walk all through from hilly regions the scheme is introduced from the academic year 2006-07 Government of Karnataka introduced the scheme of free distribution of bicycles to girls studying in 8th Std and who come from B.P.L. families. This is to enhance the confidence and courage, besides reducing dropout rate among girls. Subsequently, this Scheme has 'been extended to Boys also.

Table 6.10 deals with the data on awareness and benefit of bicycle by social groups and taluks. The data show that the proportion of awareness was found to be a greater majority of SC, ST, OBC and other households. Further, the data reveal that SC households have obtained benefit under Bicycle scheme. The data show the estimated of SC households more obtained benefit of bicycle an accounting 61.5 per cent as followed by ST (56.3 per cent), OBC (42.5 per cent) and Other (32.3 per cent) households.

This clearly shows that in most of the household's backward taluk quite significance of higher obtained the benefit of the bicycle scheme in the school as compared to the other taluks, while the proportion of Devadurga (51.9 per cent) and Raichur (38.1 per cent) and Sindhanur (46.9 per cent) taluks are quite significant. The data indicate that bicycle benefit was estimated at Devadurga taluk followed by the Raichur and Sindhanur taluks respectively.

Table: 6.10
Awareness and Benefit of Bicycle by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	32(100.0)	-	32(100.0)	20(62.5)	12(37.5)	32(100.0)
ST	16(100.0)	-	16(100.0)	9(56.3)	7(43.8)	16(100.0)
OBC	80(100.0)	-	80(100.0)	36(45.0)	44(55.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	18(56.3)	14(43.8)	32(100.0)
All	160(100.0)	-	160(100.0)	83(51.9)	77(48.1)	160(100.0)
Raichur						
SC	32(100.0)	-	32(100.0)	14(43.8)	18(56.3)	32(100.0)
ST	16(100.0)	-	16(100.0)	7(43.8)	9(56.3)	16(100.0)
OBC	80(100.0)	-	80(100.0)	32(40.0)	48(60.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	8(25.0)	24(75.0)	32(100.0)
All	160(100.0)	-	160(100.0)	61(38.1)	99(61.9)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	25(78.1)	7(21.9)	32(100.0)
ST	16(100.0)	-	16(100.0)	11(68.8)	5(31.3)	16(100.0)
OBC	80(100.0)	-	80(100.0)	34(42.5)	46(57.5)	80(100.0)
Other	32(100.0)	-	32(100.0)	5(15.6)	27(84.4)	32(100.0)
All	160(100.0)	-	160(100.0)	75(46.9)	85(53.1)	160(100.0)
Total						
SC	96(100.0)	-	96(100.0)	59(61.5)	37(38.5)	96(100.0)
ST	48(100.0)	-	48(100.0)	27(56.3)	21(43.8)	48(100.0)
OBC	240(100.0)	-	240(100.0)	102(42.5)	138(57.5)	240(100.0)
Other	96(100.0)	-	96(100.0)	31(32.3)	65(67.7)	96(100.0)
All	480(100.0)	-	480(100.0)	219(45.6)	261(54.4)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.11. Sree Shakthi Yojana

The scheme was launched during 2000-01 with an objective to empower rural women and make them self-reliant by inculcating the habit of savings and proper utilization of financial resources. Anganwadi workers and supervisors are instrumental in organizing rural women in self-help groups. About 15 to 20 women who belong to below poverty line families, landless agricultural laborers, SC/ST join together to form one self-help group. In addition to the existing one lakh groups, an additional 20,000 new self-help groups were formed at the village level through Anganwadi workers in the state. At present there are 1.40 lakhs groups functioning in the state approximately 21 lakhs women members are organized.

Table 6.11 presents data on awareness and benefit of three Shakthi by social groups and taluks. The proportion of awareness about Sree Shakthi was found to be quite significant in OBC households as compared to ST, other and SC households. The proportion of awareness about Sree Shakthi was estimated at 100 per cent, 97.9 per cent, 97.9 and 94.8 per cent in OBC, others, ST and SC households respectively, while the proportion SC households Sree Shakthi do not have awareness of the program as compared to ST and Other households respectively. However, Sree Shakthi was estimated data found to be Other households high significant of benefit as compared to SC, OBC and ST households, while an accounting of 24 per cent, 17.7 per cent, 13.8 per cent and 4.2 per cent respectively. Across the taluk, the proportion of awareness of Sree Shakthi was estimated on average at 100 per cent advanced taluk as compared to backward and moderate taluks, the proportion of 100 per cent, 98.1 and 96.3 per cent in Sindhanur, Devadurga and Raichur taluks respectively. However, the proportion of benefit of sree shakthi was found to be highly significant in Sindhanur (23.8 per cent) as compared to Devadurga (15 per cent) and Raichur (8.1 per cent) taluks significant.

Table: 6.11
Awareness and Benefit of Sree Shakthi by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	31(96.9)	1(3.1)	32(100.0)	6(18.8)	26(81.3)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	2(12.5)	14(87.5)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	13(16.3)	67(83.8)	80(100.0)
Other	30(93.8)	2(6.3)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
All	157(98.1)	3(1.9)	160(100.0)	24(15.0)	136(85.0)	160(100.0)
Raichur						
SC	28(87.5)	4(12.5)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	4(5.0)	76(95.0)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	6(18.8)	26(81.3)	32(100.0)
All	155(96.9)	5(3.1)	160(100.0)	13(8.1)	147(91.9)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	8(25.0)	24(75.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	80(100.0)	-	80(100.0)	16(20.0)	64(80.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	14(43.8)	18(56.3)	32(100.0)
All	160(100.0)	-	160(100.0)	38(23.8)	122(76.3)	160(100.0)
Total						
SC	91(94.8)	5(5.2)	96(100.0)	17(17.7)	79(82.3)	96(100.0)
ST	47(97.9)	1(2.1)	48(100.0)	2(4.2)	46(95.8)	48(100.0)
OBC	240(100.0)	0(0.0)	240(100.0)	33(13.8)	207(86.3)	240(100.0)
Other	94(97.9)	2(2.1)	96(100.0)	23(24.0)	73(76.0)	96(100.0)
All	472(98.3)	8(1.7)	480(100.0)	75(15.6)	405(84.4)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.2.12. Bhagyalaxmi Yojana

The scheme was launched during 2006-07 with an objective to promote the birth of girl children in below poverty line families and to raise the status of the girl child in the family in particular and society in general. Financial assistance is provided to the girl child through her mother/father or natural guardian subject to the fulfillment of certain conditions.

- All girl children born in BPL families after 31.3.06 are eligible to be enrolled as a beneficiary under the scheme. Enrollment is allowed up to one year of the birth of child on production of a birth certificate.
- The benefits of the scheme are restricted to 2 girl children of a BPL family. The father, superintendent mother or guardian should have undergone terminal family planning methods and the total number of children should not exceed 3.
- After enrollment and due verification by the department, an amount of Rs. 10,000/- will be deposited with the selected financial institution in the girl child's name.
- The financial institution will maximize the return on Rs. 10,000/- and the deposit together with the interests accrued will be made available to the beneficiary on attaining 18 years of age. An amount of Rs. 34,751/- for the first child and Rs. 40,918/- to the second child enrolled in the same family will be given.
- Interim payments such as scholarship and insurance benefits will be made available to the beneficiary on continued fulfillment of the eligibility criteria outlined in the scheme.
- If the girl child falls sick, medical insurance claims upto a maximum of Rs.25, 000/- is provided.
- If a natural death of the insured person takes place, insurance of Rs.42, 500/- is given.
- If the insured person dies in an accident, insurance of Rs.1, 00,000 will be given to the family.

- **Eligibility criteria:**
 - The birth of the child should be compulsorily registered
 - **The child should**
 1. Be immunized as per the program of the Health Department
 2. Be enrolled in the Anganwadi Centre
 3. Take admission in a school recognized by the Education department.
 4. Not to become a child laborer
 5. Not to marry until the age of 18 years.

Table 6.12 presents data on awareness and benefit of Bhagyalaxmi by social groups and taluks. The proportion of awareness about Bhagyalaxmi was found to be quite significant in OBC and Other households as compared to SC and ST households respectively. While accounting for Bhagyalaxmi scheme was estimated at the share of 100 per cent OBC and Other households as compared to 97.5 per cent in STs and 95.8 per cent of SC households respectively, while the SC and ST households Bhagyalaxmi do not have awareness of the program. However, the data benefit of Bhagyalaxmi was estimated at quite higher in ST households, followed by OBC, SC and Other households, while an accounting of 20.8 per cent, 18.8 per cent, 14.6 per cent and 11.5 per cent respectively. Across the taluk, the proportion of awareness of Bhagyalaxmi scheme was found average 99 per cent in all three advanced, backward and moderate taluks, while accounting for the proportion of 100 per cent, 100 per cent and 96.9 per cent in Sindhanur, Devadurga and Raichur taluks respectively. However, the proportion of benefit of Bhagyalaxmi was found to be highly significant in the Moderate Taluk (Raichur) 18.1 per cent as compared to backward (Devadurga) 16.3 per cent and advanced (Sindhur) 15.6 per cent respectively.

Table: 6.12
Awareness and Benefit of Bhagyalaxmi Yojana by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	32(100.0)	-	32(100.0)	8(25.0)	24(75.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	4(25.0)	12(75.0)	16(100.0)
OBC	80(100.0)	-	80(100.0)	11(13.8)	69(86.3)	80(100.0)
Other	32(100.0)	-	32(100.0)	3(9.4)	29(90.6)	32(100.0)
All	160(100.0)	-	160(100.0)	26(16.3)	134(83.8)	160(100.0)
Raichur						
SC	28(87.5)	4(12.5)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	3(18.8)	13(81.3)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	17(21.3)	63(78.8)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	6(18.8)	26(81.3)	32(100.0)
All	155(96.9)	5(3.1)	160(100.0)	29(18.1)	131(81.9)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	3(9.4)	29(90.6)	32(100.0)
ST	16(100.0)	-	16(100.0)	3(18.8)	13(81.3)	16(100.0)
OBC	80(100.0)	-	80(100.0)	17(21.3)	63(78.8)	80(100.0)
Other	32(100.0)	-	32(100.0)	2(6.3)	30(93.8)	32(100.0)
All	160(100.0)	-	160(100.0)	25(15.6)	135(84.4)	160(100.0)
Total						
SC	92(95.8)	4(4.2)	96(100.0)	14(14.6)	82(85.4)	96(100.0)
ST	47(97.9)	1(2.1)	48(100.0)	10(20.8)	38(79.2)	48(100.0)
OBC	240(100.0)	0(0.0)	240(100.0)	45(18.8)	195(81.3)	240(100.0)
Other	96(100.0)	0(0.0)	96(100.0)	11(11.5)	85(88.5)	96(100.0)
All	475(99.0)	5(1.0)	480(100.0)	80(16.7)	400(83.3)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.3. PROTECTIVE SOCIAL PROTECTION PROGRAMMES

6.3.1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

It was launched by the Ministry of Rural Development. All persons of 60 years and above (revised downwards from 65 in 2011) and belonging to below the poverty line category, according to the criteria prescribed by the Government of India time to time, are eligible to be a beneficiary of the scheme. It is a part of the National Social Assistance Program (NSAP) which further includes IGNWPS, IGNDPS, NFBS and Annapurna schemes other than IGNOAPS.

Table 6.13 provides data on awareness and benefit of NOAP by social groups and taluks. The data indicate that the proportion of awareness about NOAP was found to be quite significant in ST households as compared to OBC, SC and ST households. The proportion of awareness about NOAP was estimated at 100 per cent, 99.6 per cent, 99 per cent and 99 per cent in ST, Others, OBC and SC households respectively, while the proportion of benefit of NOAP was found to be significant in OBC households as compared to Other, SC and ST households. The proportion of benefit of NOAP was estimated at 15 per cent, 14.6 per cent, 12.5 per cent and 11.5 per cent of OBC, SC, ST and Others households respectively. Across taluk, the proportion of advanced taluk was estimated at 100 per cent as compared to moderate (99.4 per cent) and backward (98.8 per cent) taluks respectively. Similarly, in the case benefit of the great majority of advanced as compared to backward and moderate taluk, while accounting for 25.6 per cent, 10.6 per cent and 5.6 per cent of significantly.

Table: 6.13
Awareness and Benefit of NOAPS by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	32(100.0)	0(0.0)	32(100.0)	4(12.5)	28(87.5)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	79(98.8)	1(1.3)	80(100.0)	10(12.5)	70(87.5)	80(100.0)
Other	(3196.9)	1(3.1)	32(100.0)	2(6.3)	30(93.8)	32(100.0)
All	158(98.8)	2(1.3)	160(100.0)	17(10.6)	143(89.4)	160(100.0)
Raichur						
SC	31(96.9)	1(3.1)	32 (100.0)	1(3.1)	31(96.9)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	2(12.5)	14(87.5)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	6(7.5)	74(92.5)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	159(99.4)	1(.6)	160(100.0)	9(5.6)	151(94.4)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	9(28.1)	23(71.9)	32(100.0)
ST	16(100.0)	-	16(100.0)	3(18.8)	13(81.3)	16(100.0)
OBC	80(100.0)	-	80(100.0)	20(25.0)	60(75.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	9(28.1)	23(71.9)	32(100.0)
All	160(100.0)	-	160(100.0)	41(25.6)	119(74.4)	160(100.0)
Total						
SC	95(99.0)	1(1.0)	96(100.0)	14(14.6)	82(85.4)	96(100.0)
ST	48(100.0)	0(0.0)	48(100.0)	6(12.5)	42(87.5)	48(100.0)
OBC	239(99.6)	1(.4)	240(100.0)	36(15.0)	204(85.0)	240(100.0)
Other	95(99.0)	1(1.0)	96(100.0)	11(11.5)	85(88.5)	96(100.0)
All	477(99.4)	3(0.6)	480(100.0)	67(14.0)	413(86.0)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.3.2. National Family Benefit Scheme (NFBS)

Central assistance will be available for a lump-sum family benefit for households below the poverty line. The '*primary breadwinner*' will be the member of the household, male or female whose earnings contributes substantially to the total household income. The death of such a primary breadwinner should have occurred whilst he or she is in the age group of 18 to 64 years, i.e., More than 18 years of age and less than 65 years of age. The bereaved household qualifies as one below the poverty line, according to the criterion prescribed by the Government of India. The Central assistance under the scheme will be Rs.10, 000/- in the case of death of the primary bread-winner.

Table 6.14 presents data on awareness and benefit of NFBS by social groups and taluks. The data indicate that the proportion of awareness about NFBS was found to be quite significant in ST households as compared to OBC, Other and SC households. The proportion of awareness about NFBS was estimated at 100 per cent, 98.3 per cent, 97.9 per cent and 93.8 per cent in ST, Others, OBC and SC households respectively, while the proportion of benefit of NFBS was found to be quite low level of significance in OBC (0.8 per cent) households as compared to do not have obtained benefit of NFBS Other, SC and ST households. The beneficiary of NFBS was not applied for application is some other reasons.

Across taluk, the proportion of advanced taluk (Sindhur) was estimated at 100 per cent as compared to moderate (98.1 per cent) and backward (94.4 per cent) taluks respectively. Similarly, in the case benefit of the great majority of advanced as compared to backward taluk, while accounting for 0.6 per cent, 0.6 per and moderate taluk do not obtain benefit of NFBS respectively.

Table: 6.14
Awareness and Benefit of NFBS by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	29(90.6)	3(9.4)	32(100.0)	0(0.0)	0(100.0)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	0(0.0)	0(100.0)	16(100.0)
OBC	76(95.0)	4(5.0)	80(100.0)	1(1.3)	0(98.8)	80(100.0)
Other	30(93.8)	2(6.3)	32(100.0)	0(0.0)	0(100.0)	32(100.0)
All	151(94.4)	9(5.6)	160(100.0)	1(0.6)	0(99.4)	160(100.0)
Raichur						
SC	29(90.6)	3(9.4)	32(100.0)	-	32(100.0)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	-	16(100.0)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	-	80(100.0)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	-	32(100.0)	32(100.0)
All	157(98.1)	3(1.9)	160(100.0)	-	160(100.0)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	0(0.0)	32(100.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	80(100.0)	-	80(100.0)	1(1.3)	79(98.8)	80(100.0)
Other	32(100.0)	-	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	160(100.0)	-	160(100.0)	1(0.6)	159(99.4)	160(100.0)
Total						
SC	90(93.8)	6(6.3)	96(100.0)	0(0.0)	96(100.0)	96(100.0)
ST	48(100.0)	0(0.0)	48(100.0)	0(0.0)	48(100.0)	48(100.0)
OBC	236(98.3)	4(1.7)	240(100.0)	2(0.8)	238(99.2)	240(100.0)
Other	94(97.9)	2(2.1)	96(100.0)	0(0.0)	96(100.0)	96(100.0)
All	468(97.5)	12(2.5)	480(100.0)	2(0.4)	478(99.6)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.3.3. National Maternity Benefit Scheme (NMBS)

This scheme provides a sum of 500 Rs to a pregnant mother for the first two live births. The women have to be older than 19 years of age. It is given normally 12-8 weeks before the birth and in the case of the death of the child the women can still avail it. The NMBS is implemented by states and union territories with the help of Panchayats and municipalities.

The data indicate that the proportion of awareness about NMBS was found to be quite significant in Other households as compared to Other, OBC and SC households in Table 6.15 presents data on awareness and benefit of NMBS by social groups and taluks.. The proportion of households aware about NMBS was estimated at 100 per cent, 99.3 per cent, 97.9 per cent and 95.8 per cent in Others, OBC, ST and SC households respectively, while the proportion of data benefit about NFBS was found to be higher majority of ST (12.5 per cent) households as followed by Other (10.4 percent), OBC (9.6 per cent) and 9.4 per cent of SC households respectively.

Across taluk, the proportion of advanced taluk (Sindhur) was estimated at 100 per cent as compared to moderate (98.8 per cent) and backward (96.9 per cent) taluks respectively. Similarly, in the case benefit of a greater majority share of advanced and moderate taluks as compared to backward taluk, while accounting for 10.6 per cent, 10.6 per cent and 8.8 per cent respectively.

Table: 6.15
Awareness and Benefit of NMBS by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	30(93.8)	2(6.3)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	2(12.5)	14(87.5)	16(100.0)
OBC	78(97.5)	2(2.5)	80(100.0)	8(10.0)	72(90.0)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	1(3.1)	31(96.9)	32(100.0)
All	155(96.9)	5(3.1)	160(100.0)	14(8.8)	146(91.3)	160(100.0)
Raichur						
SC	30(93.8)	2(6.3)	32(100.0)	2(6.3)	30(93.8)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	10(12.5)	70(87.5)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	4(12.5)	28(87.5)	32(100.0)
All	158(98.8)	2(1.3)	160(100.0)	17(10.6)	143(89.4)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	4(12.5)	28(87.5)	32(100.0)
ST	16(100.0)	-	16(100.0)	3(18.8)	13(81.3)	16(100.0)
OBC	80(100.0)	-	80(100.0)	5(6.3)	75(93.8)	80(100.0)
Other	32(100.0)	-	32(100.0)	5(15.6)	27(84.4)	32(100.0)
All	160(100.0)	-	160(100.0)	17(10.6)	143(89.4)	160(100.0)
Total						
SC	92(95.8)	4(4.2)	96(100.0)	9(9.4)	87(90.6)	96(100.0)
ST	47(97.9)	1(2.1)	48(100.0)	6(12.5)	42(87.5)	48(100.0)
OBC	238(99.2)	2(.8)	240(100.0)	23(9.6)	217(90.4)	240(100.0)
Other	96(100.0)	0(0.0)	96(100.0)	10(10.4)	86(89.6)	96(100.0)
All	473(98.5)	7(1.5)	480(100.0)	48(10.0)	432(90.0)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.3.3. Indira Gandhi National Disabled Pensions Scheme (IGNDPS)

Introduced in February 2009. This scheme is meant to disable (physically/mentally) people who are living below the poverty line. The person should be in the age of 18-59 range. The disability is defined by PWD Act. 1995, and people should be more than 40 per cent disable. A cash pension of Rs. 300 per month is currently granted under this scheme. The State Government also contributes from their quota.

Table 6.16 provides data on distribution of awareness and benefit of IGNDPS by social groups and taluks. The data indicate that the proportion of awareness about IGNDPS was found to be quite higher significant in ST households as compared to OBC, Other and SC households. The proportion of data awareness about IGNDPS was estimated at 100 per cent, 99.2 per cent, 97.9 per cent and 95.8 per cent in ST, Others, OBC and SC households respectively, while the proportion of benefit of IGNDPS was found to be quite higher level of significance in SC (6.3 per cent) as followed by OBC (5 per cent), ST (4.2 per cent) and Other (2.1 per cent) households respectively. However, average 95 per cent is not obtained benefits from the IGNDPS among the social groups. The beneficiary of IGNDPS was not applied for application is some other reasons.

Across taluk, the proportion of data IGNDPS greater awareness of advanced taluk (Sindhnur) was estimated at 100 per cent as compared to moderate (98.8 per cent) and backward (96.3 per cent) taluks respectively. Similarly, in the case benefit of the great majority of backward taluk as followed by moderate and advanced taluks, while accounting for 8.1 per cent, 3.1 per cent and 2.5 per cent respectively.

Table: 6.16
Awareness and Benefit of IGNDPS by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	30(93.8)	2(6.3)	32(100.0)	2(6.3)	30(93.8)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	2(12.5)	14(87.5)	16(100.0)
OBC	78(97.5)	2(2.5)	80(100.0)	9(11.3)	71(88.8)	80(100.0)
Other	30(93.8)	2(6.3)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
All	154(96.3)	6(3.8)	160(100.0)	13 (8.1)	147(91.9)	160(100.0)
Raichur						
SC	30(93.8)	2(6.3)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	0(0.0)	80(100.0)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	1(3.1)	31(96.9)	32(100.0)
All	158(98.8)	2(1.3)	160(100.0)	4(2.5)	156(97.5)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	1(3.1)	31(96.9)	32(100.0)
ST	16(100.0)	-	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	80(100.0)	-	80(100.0)	33.8)	77(96.3)	80(100.0)
Other	32(100.0)	-	32(100.0)	1(3.1)	31(96.9)	32(100.0)
All	160(100.0)	-	160(100.0)	5(3.1)	155(96.9)	160(100.0)
Total						
SC	92(95.8)	4(4.2)	96(100.0)	6(6.3)	90(93.8)	96(100.0)
ST	48(100.0)	0(0.0)	48(100.0)	2(4.2)	46(95.8)	48(100.0)
OBC	238(99.2)	2(.8)	240(100.0)	12(5.0)	228(95.0)	240(100.0)
Other	94(97.9)	2(2.1)	96(100.0)	2(2.1)	94(97.9)	96(100.0)
All	472(98.3)	8(1.7)	480(100.0)	22(4.6)	458(95.4)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.3.4. Indira Gandhi National Widow Pension Scheme (IGNWPS)

Introduced in 2012-13. This scheme is meant for the widows in the age group of 40-59 and which are living below the poverty line. In this scheme a cash assistance of Rs. 300+200 per month is granted currently from central and state fund, state also contribute.

Table 6.17 presents data on awareness and benefit of IGNWPS by social groups and taluks. The data indicate that the proportion of awareness about IGNWPS was found to be quite significant overall share 98 per cent among social groups. The proportion of IGNWPS relatively higher SCs in accounting of 5.2 per cent of SC, 1.7 per cent of OBC and 1 per cent Other household do not have awareness about the scheme. The data awareness about **IGNWPS** was estimated at 100 per cent, 99 per cent, 98.3 per cent and 94.8 per cent in ST/Other/OBC and SC households respectively. While, the proportion of benefit of SSY was found to be quite higher level of significance in Other (12.5 per cent) households as followed by SC/OBC and Other households an accounting of 10.4 per cent, 9.4 per cent and 6.3 per cent respectively. The beneficiary of **IGNWPS** was not applied for application is some other reasons.

Across taluks, the proportion of IGNWPS awareness, advanced taluk (Sindhur) was estimated at 100 per cent as compared to moderate (98.1 per cent) and backward (95.6 per cent) taluks respectively. Similarly, in the case benefit of the great majority of advanced taluk is 12.5 per cent, 11.3 per cent of backward taluk and very low percentage 5.0 per cent of moderate taluk.

Table: 6.17
Awareness and Benefit of IGNWPS by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	30(93.8)	2(6.3)	32(100.0)	412.5	28(87.5)	32(100.0)
ST	16(100.0)	00.0)	16(100.0)	212.5)	14(87.5)	16(100.0)
OBC	76(95.0)	4(5.0)	80(100.0)	911.3)	71(88.8)	80(100.0)
Other	31(96.9)	1(3.1)	32(100.0)	39.4)	29(90.6)	32(100.0)
All	153(95.6)	74.4)	160(100.0)	1811.3)	142(88.8)	160(100.0)
Raichur						
SC	29(90.6)	3(9.4)	32(100.0)	2(6.3)	30(93.8)	32(100.0)
ST	16(100.0)	00.0)	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	80(100.0)	00.0)	80(100.0)	3(3.8)	77(96.3)	80(100.0)
Other	32(100.0)	00.0)	32(100.0)	2(6.3)	30(93.8)	32(100.0)
Total	157(98.1)	3(1.9)	160(100.0)	8(5.0)	152(95.0)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	3(9.4)	29(90.6)	32(100.0)
ST	16(100.0)	-	16(100.0)	3(18.8)	13(81.3)	16(100.0)
OBC	80(100.0)	-	80(100.0)	13(16.3)	67(83.8)	80(100.0)
Other	32(100.0)	-	32(100.0)	1(3.1)	31(96.9)	32(100.0)
Total	160(100.0)	-	160(100.0)	20(12.5)	140(87.5)	160(100.0)
Total						
SC	91(94.8)	5(5.2)	96(100.0)	9(9.4)	87(90.6)	96(100.0)
ST	48(100.0)	00.0)	48(100.0)	6(12.5)	42(87.5)	48(100.0)
OBC	236(98.3)	4(1.7)	240(100.0)	25(10.4)	215(89.6)	240(100.0)
Other	95(99.0)	1(1.0)	96(100.0)	6(6.3)	90(93.8)	96(100.0)
All	470(97.9)	10(2.1)	480(100.0)	46(9.6)	434(90.4)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.3.5. Sandhya Suraksha Yojane (SSY)

Sandhya Suraksha Yojane is another old age pension programme in Karnataka implemented by the state government since 2007. While the benefit amount and age criterion have been the same as in the case of Indira Gandhi National Old Age Pension, the difference lies in income eligibility. Sandhya Suraksha Yojane can give to households earning up to Rs. 20,000 per annum.

Table 6.18 presents data on awareness and benefit of SSY by social groups and taluks. The data indicate that the proportion of awareness about SSY was found to be quite significant overall 98 per cent among social groups. The data show the proportion of 3.1 per cent of SC and 2.1 per cent of ST households do not have awareness about the scheme followed by Other (1 & 0.4 per cent) and OBC household. The proportion of awareness about SSY was estimated at 99.6 per cent, 99 per cent, 97.9 per cent and 96.9 per cent in Other/OBC/ST and SC households respectively. While, the proportion of benefit of SSY was found to be quite higher level of significance in Other (5.2 per cent) households as followed by ST/OBC/SC households an accounting of 4.2 per cent, 3.3 per cent and 3.1 per cent respectively. The beneficiary of NFBS was not applied for application is some other reasons.

Across taluk, the proportion of awareness, advanced taluk (Sindhur) was estimated at 100 per cent as compared to moderate (98.1 per cent) and backward (98.1 per cent) taluks respectively. Similarly, in the case benefit of the great majority of backward taluk is 8.8 per cent, 1.9 per cent of moderate taluk and very low percentage 0.6 percent of advanced taluk, while accounting for 8.8 per cent, 1.9 per and 0.6 percent obtained the benefit of SSY respectively.

Table: 6.18
Awareness and Benefit of Sandya Surksha Yojana SSY by Social Groups and Taluks

Social Groups	Awareness			Benefit		
	Yes	No	Total	Yes	No	Total
Devadurga						
SC	31(96.9)	1(3.1)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
ST	16(100.0)	0(0.0)	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	79(98.8)	1(1.3)	80(100.0)	7(8.8)	73(91.3)	80(100.0)
Other	31(96.9)	1(3.1)	32(100.0)	3(9.4)	29(90.6)	32(100.0)
All	157(98.1)	3(1.9)	160(100.0)	14(8.8)	146(91.3)	160(100.0)
Raichur						
SC	30(93.8)	2(6.3)	32(100.0)	0(0.0)	32(100.0)	32(100.0)
ST	15(93.8)	1(6.3)	16(100.0)	1(6.3)	15(93.8)	16(100.0)
OBC	80(100.0)	0(0.0)	80(100.0)	1(1.3)	79(98.8)	80(100.0)
Other	32(100.0)	0(0.0)	32(100.0)	1(3.1)	31(96.9)	32(100.0)
All	157(98.1)	3(1.9)	160(100.0)	3(1.9)	157(98.1)	160(100.0)
Sindhanur						
SC	32(100.0)	-	32(100.0)	0(0.0)	32(100.0)	32(100.0)
ST	16(100.0)	-	16(100.0)	0(0.0)	16(100.0)	16(100.0)
OBC	80(100.0)	-	80(100.0)	0(0.0)	80(100.0)	80(100.0)
Other	32(100.0)	-	32(100.0)	1(3.1)	31(96.9)	32(100.0)
All	160(100.0)	-	160(100.0)	1(.6)	159(99.4)	160(100.0)
Total						
SC	93(96.9)	3(3.1)	96(100.0)	3(3.1)	93(96.9)	96(100.0)
ST	47(97.9)	1(2.1)	48(100.0)	2(4.2)	46(95.8)	48(100.0)
OBC	239(99.6)	1(.4)	240(100.0)	8(3.3)	232(96.7)	240(100.0)
Other	95(99.0)	1(1.0)	96(100.0)	5(5.2)	91(94.8)	96(100.0)
All	474(98.8)	6(1.3)	480(100.0)	183(.8)	462(96.3)	480(100.0)

Note: The figures in parentheses are percentage to total.

Source: Field Survey, 2013.

6.4. CONCLUSIONS

Government social security contains two sorts of measures, promotional and protective. Limited time measures comprise principally of vocation, preparing, and sustenance plans, by which persons are empowered to work and procure a livelihood. Then again, protective measures comprise of plans by which the State gives the method for business when an individual is not ready to work (Sankaran, T.s, 1993). ILO models, identifying with government managed savings are primarily defensive and have been planned basically for specialists in the sorted out segment. Both promotional and protective measures are important to give satisfactory government managed savings offices.

The proportion of SGSY Scheme awareness was found to be quite significant in other households as compared to SC, ST and OBC households. Similarly, in the case of a higher majority of the SGSY scheme benefit of Other households was estimated at 19.8 per cent as follows by OBC, ST and SC households respectively. This clearly shows that in most of the households of Sindhanur taluk is greater majority of SGSY awareness, the share of Devadurga and Raichur taluks are quite significant. The data indicate that SGSY benefited was estimated Devadurga taluk (28.0 per cent) followed by the Raichur (13.1 per cent) and Sindhanur taluks (8.8 per cent) respectively.

The proportion of awareness about PMRY was found to be quite significant in OBC households as compared to SC, ST and other households. While the proportion of Benefit of PMRY was found to be quite significant in equal number of account SC, ST and OBC households as compared to none of the other households. The proportion of the benefit of PMRY was found to be quite significant in Sindhanur (0.6 per cent) and Raichur (1.6 per cent) taluks. But, there is no one beneficiary in Devadurga taluk, due to lack of awareness of this PMRY.

The proportion of awareness about MGNREGS was found to be quite significant in 99.8 per cent among social group households. The proportion benefit about MGNREGS was estimated at 53.1 per cent, 45.8 per cent, 33.8 per cent and 28.1 per cent of SC, ST, OBC and others households respectively. While the across taluks proportion of access of MGNREGS was found to be quite higher significant in the Devadurga taluk as compared to Raichur and Sindhnur taluks. The proportion of access of MGNREGS was estimated at 48.1 per cent, 28.8 per cent and 36.3 per cent in Devadurga, Raichur and Sindhanur taluks respectively.

The proportion of awareness about IAY was found to be quite significant in SC households as compared to ST, OBC and Other households. Similarly, the proportion of benefit of IAY was found to be quite significant in SC households as compared to ST, OBC and Other households. The proportion of the benefit of IAY was estimated at 60.4 per cent, 37.5 per cent, 23.8 per cent and 20.7 per cent in SC, ST, OBC & Other households respectively. Across taluks, benefit of the (IAY) social security programs was much better in the sample villages of Devadurga taluk, 43.1 per cent as compared to that of those in Raichur (29.4 per cent) and Sindhanur (23.1 per cent) taluks. This implies that a positive link between the awareness and the level of benefit to the program. The greater the awareness the greater is the access to the programmes, other things being constant.

The data show that the awareness sanitation scheme of OBC households is more awareness as compared to the SC, ST and Other samples. The data indicate that the proportion of sanitation scheme benefits SC households quite higher in the case of as compared to Others, OBC and STs. While the proportion of households does not obtain the benefit of more percentage in social groups. Across taluks, the proportion of households with sanitation was found to be higher in the case of Devadurga taluk as

compared to Raichur and Sindhur taluk. However, the proportions of taluks account for 5.6 per cent (backward), 0.6 per cent (Moderate) and 0.6 (Advanced) respectively.

The rural electricity connections proportion of awareness about Bhagyajyothi was found to be quite significant in SC and ST households as compared to OBC & other households. Further, in case of the SC households a good number of 74 (77.1 per cent) obtained the benefit of Bhagyajyothi. While in the case of SC households as followed by ST, OBC and Others households was estimated at 31 (64.6 per cent), 140 (58.3 per cent) and 49 per cent benefit obtained from Bhagyajyothi scheme. Across taluks, the proportion of households with Bhagyajyothi electricity connections was found to be higher in the case of Devadurga taluk as compared to Raichur and Sindhur taluk

The proportion of awareness about scholarship was found to be quite significant in SC, ST and OBC households as compared to other households. The SC households a good number of 52 (54.2 per cent) households obtained the benefit of scholarship as follows by ST, OBC and Others households 21 (43.8 per cent), 33 (13.8 per cent) and 1 per cent obtained the benefit of the scholarship scheme. However, the proportions of taluks are more benefit from the advanced taluks as compared to the moderate and backward taluk in the sample study area respectively.

The proportion of benefit of MDM was found to be quite significant in SC households as compared to ST, OBC and other households. The proportion of benefit of MDM was estimated at 59.4 per cent, 52.1 per cent, 47.9 and 38.5 per cent in SC, ST, OBC and others households respectively. Across taluks, the proportion of households with sanitation was found to be higher in the case of Devadurga taluk as compared to Sindhur and Raichur taluk. However, the proportions of taluks account for 52.5 per cent (backward), 48.8 per cent (advanced) and 48.8 (moderate) respectively.

The data reveal that SC households have obtained benefit under Bicycle scheme. The data show the estimated of SC households more obtained benefit of bicycle an accounting 61.5 per cent as followed by ST (56.3 per cent), OBC (42.5 per cent) and Other (32.3 per cent) households. The data indicate that bicycle benefit was estimated at Devadurga taluk followed by the Raichur and Sindhanur taluks respectively.

The proportion of awareness about sree shakthi was found to be quite significant in OBC households as compared to ST, other and SC households. However, sree shakthi was estimated data found to be Other households high significant of benefit as compared to SC, OBC and ST households, while an accounting of 24 per cent, 17.7 per cent, 13.8 per cent and 4.2 per cent respectively. The benefit of sree shakthi was found to be highly significant in Sindhanur (23.8 per cent) as compared to Devadurga (15 per cent) and Raichur (8.1 per cent) taluks significant.

The proportion of awareness about Bhagyalaxmi was found to be quite significant in OBC and Other households as compared to SC and ST households respectively. However, the data benefit of Bhagyalaxmi was estimated at quite higher in ST households, followed by OBC, SC and Other households, while an accounting of 20.8 per cent, 18.8 per cent, 14.6 per cent and 11.5 per cent respectively. Across taluks, the proportion of benefit of Bhagyalaxmi was found to be highly significant in the Moderate taluk (Raichur) 18.1 per cent as compared to backward (Devadurga) 16.3 per cent and advanced (Sindhur) 15.6 per cent respectively.

The data indicate that the proportion of awareness about NOAP was found to be quite significant in ST households as compared to OBC, SC and ST households. Whereas the proportion of benefit of NOAP was found to be significant in OBC households as compared to Other, SC and ST households. The proportion of benefit of NOAP was estimated at 15 per cent, 14.6 per cent, 12.5 per cent and 11.5 per cent of OBC, SC, ST

and Others households respectively. Similarly, in the case benefit of the greater majority of advanced as compared to backward and moderate taluk, while accounting for 25.6 per cent, 10.6 per cent and 5.6 per cent of significantly.

With regards to the proportion of awareness about NFBS was found to be quite significant in ST households as compared to OBC, Other and SC households. While the proportion of benefit of NFBS was found to be quite low level of significance in OBC (0.8 per cent) households as compared to do not have obtained benefit of NFBS Other, SC and ST households. The beneficiary of NFBS was not applied for application is some other reasons. Similarly, in the case benefit of the greater majority of advanced as compared to backward taluk, while accounting for 0.6 per cent, 0.6 per and moderate taluk do not obtain benefit of NFBS respectively.

Going by social groups the proportion of awareness about NMBS was found to be quite significant in Other households as compared to Other, OBC and SC households. The proportion of data benefit about NFBS was found to be higher majority of ST (12.5 per cent) households as follows by Other (10.4 per cent), OBC (9.6 per cent) and 9.4 per cent of SC households respectively. Across taluk, the benefit of a greater majority share of advanced and moderate taluks as compared to backward taluk, while accounting for 10.6 per cent, 10.6 per cent and 8.8 per cent respectively.

In different Social Groups the percentage of people who had awareness about IGNDPS was found to be quite higher significant in ST households as compared to OBC, Other and SC households. The proportion of data awareness about IGNDPS was estimated at 100 per cent, 99.2 per cent, 97.9 per cent and 95.8 per cent in ST, Others, OBC and SC households respectively, while the proportion of benefit of IGNDPS was found to be quite higher level of significance in SC (6.3 per cent) as followed by OBC 5 per cent, ST (4.2 per cent) and Other (2.1 per cent) households respectively. However,

average 95 per cent isn't have obtained benefits from the IGNDPS among the social groups. The beneficiary of IGNDPS was not applied for application is some other reasons. Across taluk, the proportion of data IGNDPS greater awareness of advanced taluk (Sindhnur) was estimated at 100 per cent as compared to moderate (98.8 per cent) and backward (96.3 per cent) taluks respectively. Similarly, in the case benefit of the greater majority of backward taluk as followed by moderate and advanced taluks, while accounting for 8.1 per cent, 3.1 per cent and 2.5 per cent respectively.

Across social groups, the proportion of awareness about IGNWPS was found to be quite significant overall share 98 per cent among social groups. The proportion of IGNWPS relatively higher SCs in accounting of 5.2 per cent of SC, 1.7 per cent of OBC and 1 per cent Other household do not have awareness about the scheme. While, the proportion of benefit of SSY was found to be quite higher level of significance in Other (12.5 per cent) households as followed by SC/OBC and Other households an accounting of 10.4 per cent, 9.4 per cent and 6.3 per cent respectively. Across taluks, the proportion of IGNWPS awareness, advanced taluk (Sindhnur) was estimated at 100 per cent as compared to moderate (98.1 per cent) and backward (95.6 per cent) taluks respectively. Similarly, in the case benefit of the great majority of advanced taluk is 12.5 per cent, 11.3 per cent of backward taluk and very low percentage 5.0 per cent of moderate taluk.

The data on distribution of awareness about SSY was found to be quite significant overall 98 per cent among social groups. The proportion of awareness about SSY was estimated at 99.6 per cent, 99 per cent, 97.9 per cent and 96.9 per cent in Other/OBC/ST and SC households respectively. While, the proportion of benefit of SSY was found to be quite higher level of significance in Other 5.2 per cent households as followed by ST/OBC/SC households an accounting of 4.2 per cent, 3.3 per cent and 3.1 per cent respectively. Across taluks, in the case benefit of the greater majority of backward taluk is

8.8 per cent, 1.9 per cent of moderate taluk and very low percentage 0.6 per cent of advanced taluk, while accounting for 8.8 per cent, 1.9 per and 0.6 per cent obtained the benefit of SSY respectively.

CHAPTER-7

SUMMARY OF FINDINGS AND SUGGESTIONS

7.1. INTRODUCTION

Social security has existed since time immemorial and it is as old as man himself. It has been referred to even in early 'Vedic Hymns'. Social security is a dynamic concept so it always keeps changing and does not stay in the same place or condition. It is a kind of help provided to workers at the times the hazards of life, but in ancient time or before independence, it was in unorganized form and after freedom its development became fast and Indian government constituted a lot of legislations to ensure social security to workers. Various steps have also been taken for the social security of general people.

Social security is a worldwide concept so not only in India but also at international level a lot of efforts have been taken for it. After industrialization the second half of the twenty-first century the need of social security increased in India, due to the excessive use of machinery and hazardous equipment/processes. India launched a lot of programs for the social security of the workers, but they were not up to the satisfaction level. During the period the eighties to nineties a lot of research and study have been conducted, but after changing the time the need has arisen to modify the existing labour laws. Thus, it is necessary to recon duct a study about social security measures to find out the loopholes and problems for appropriate implementation.

Every human being is vulnerable to risks and uncertainties with respect to income as a means of life sustenance. To contain these risks, everyone needs some form of social security guaranteed by the family, community and the society as a whole. Such socioeconomic risks and uncertainties in a human life form the basis for the need of social

security. Social security is rooted in the need for solidarity and risk pooling by the society given that no individual can guarantee his or her own security.

The unorganized sector in India comprises roughly of 93 per cent of the population in the working age group. Of the 406 million workers in (NSSO) 1999-2000, only 7 per cent were in the organized sector, and had access to statutory social security benefits. The remaining workforce had been socially excluded and suffered from persistent deprivation associated with general low standards of living and social insecurity. The unorganized sector makes a significant contribution to the national wealth; yet, workers in this sector do not have access to sufficient and reliable social security. Although the unorganized workers have some access to risk-management mechanisms such as micro-finance, their access to statutory benefits like health care, old age pension, etc., Has been quite poor. These workers adopt informal strategies such as borrowings, sale of assets, etc. Which are very expensive and their continued dependence on such strategies only renders them more vulnerable.

This is a modest attempt to address these questions with the objectives of analyzing the social security needs of the unorganized sector workers, examining the risk management mechanisms that are most frequently used by these workers and assessing their willingness to participate in contributory social security schemes. For this purpose, a large sample of agricultural workers accounting for a large proportion of unorganized workers in rural areas of districts in Karnataka was drawn.

In Karnataka, the number of unorganised workers increased from 9.7 million in 1981 to 13 million in 1991, and to 17.3 million in 2001. The state government has been taking some initiatives to provide the unorganised workers with social security. However, not much has been done in the direction of designing a comprehensive social security package for all unorganised workers.

The unorganized workforce has not wholly benefited from them due to shoddy implementation and lack of awareness. They do not form a uniform social security mechanism. The present institutional arrangements and delivery mechanism for social security must be re-structured for greater efficiency. This restructuring must be done on the basis of needs and skill requirement of different categories of unorganized workers, after taking into account the various recommendations made by the commissions and task forces set up for this purpose. Creating awareness at the grass root levels is of utmost importance. Many of these workers are unaware of the benefits provided to them. This may be done by conducting workshops, holding awareness camps, printing leaflets in the local language, etc.

Hence my present study will focus on how social security for the unorganized workers will act as an important tool in providing for social security programs at the household level in rural and reduce poverty in the areas of Raichur district in Karnataka, what are the other alternative strategy that should be adopted by the state government for the larger development of the among social groups in households level in the state.

A review of literature clearly shows that no such attempt has been made to study the social security for the unorganized workers in rural Karnataka. To fill this gap and to bring out the issues, trends, patterns, factors, structure, investment and income pattern of social security for the unorganized workers in rural Karnataka, the present study has been undertaken. Hence the statement of the problem is "Social Security for the Unorganized Workers in Rural Karnataka: A Household Level Study."

The social security has been playing a significant role in for the poorer section of the society in terms of providing benefits of the unorganized workers since its inception. My research focus is on functioning of social security for the unorganised workers in the rural Karnataka, particularly in the Raichur district with special reference to unorganized

workers in terms of providing social security benefit at the household level in rural area. I will explore whether social security is helping and reaching out the unorganized workers in terms of providing the protection and promotion programs, increasing standard of living or not in that area. If not, what are the loopholes in it and what is/are the alternative strategy/strategies for the solution in the area of Raichur district.

The study is based on both secondary and primary data. The growth of social security for the unorganized workers in India, Karnataka and the study area was examined by drawing secondary data from various Karnataka Human Development Report, Censes Report, NCEUS, Planning Commission Report, CSO, Economic Journals, Books, Periodicals, Magazines, Newspapers and Statistical reports NSSO and Census of India. The household level survey was conducted in the twelve villages from three taluks of Raichur district in Karnataka state, covering 480 households for collection of primary data for the present study. The simple statistical tools such as averages, percentage ratios and mean variations were employed for data analysis. Graphs, diagrams and flow charts are taken recourse in presenting facts and figures of the study area.

In this section an endeavor has been made to present the finding and conclusions of the present study. It is also proposed to offer some suggestions and recommendations for the policy making for the upliftment of socioeconomic conditions of the agricultural labour households.

7.2. MAIN FINDINGS OF THE STUDY

7.2.1. Social Security for the Unorganised Workers in India, Karnataka and Raichur : Macro Level Evidence

The data show that the LFPR rate in principal status (PS) male was found to be quite higher significant in Karnataka state as compared to the Other states, accounting for 61 per cent respectively, However, current weekly and current daily status male and the

female LFPR rate was found to be highest in Karnataka (61.7 percent of female and 60.1 per cent of males).

The rural labour force participation rates by sex during 1993-94 to 2011-12. The data show the year wise principal and subsidiary status was male and female found to be quite significant of PS+SS 55.3, 54.7 per cent and 18.1, 25.3 per cent in India.

The total workers in rural 70.5 per cent and Urban are 87.6 per cent in during the census of 2011. In the table agriculture labours and cultivators are higher in rural area of accounting of 39.3 per cent and 33 per cent as compared to urban areas. The data presents the households Industry workers are very less in rural areas (3.4 per cent) as compared to urban (4.8 percent).

The data reveal the (PS+SS) in the availability of data on self-employed is more majority as compared to casual labour and regular employees in the male and female category. The trends in employment in organized and unorganized sectors in India are gradually increasing from 1983 to 2000 while the workforce is less reduced during the year 2005-06. The total workforce ratio between organized and unorganized sectors is nearly 7%: 93%.

The organized and unorganized workers are divided into two categories such as Agricultural Laborers and Non-agricultural workers depend upon the nature of their work. During the year 2004-05, the workers in organized and unorganized workers in Agriculture sector are 64.2 per cent, while the regular workers are 1.1 percent and Casual workers are 34.7. Simultaneously, the workers in organized and unorganized workers in Non-agriculture sector the Self-employed workers are 46.4 per cent, while the regular workers are 33.6 per cent and Casual workers are per cent.

The details of the unorganized workers by gender across the states in the year 2004-05. The Male workers are 99.7 percent and Female workers are 95.9 percent of unorganized workforce. The female workers are more than male workers in organized sector as well as unorganised workers. The unorganized workers of male and female are higher in Bihar.

Education can be viewed as one of the best measures of ensuring social security which has been listed in level I social security measures. The literacy rate is one of the indicators of education found to be higher among male as compared to female during 1981 to 2011. The data show that the literacy rate was increased in all the major states in India during 1981 to 2001. Similarly, the data reveal that the rate of literacy was found to be quite significant in Kerala state as compared to the other states, accounting for 94 per cent in 2011 respectively. However, the rate of literacy was found to be quite lower in Bihar state as compared to the other states, accounting for 61.80 per cent in 2011 respectively.

Similarly, data reveal that male and female literacy rate in rural and urban area to be quite significant of Kerala state as compared to other states. Male literacy was found to be 95.35 per cent and female is 90.81 per cent in rural area 2011 respectively. Similarly, in the case of an urban area, male literacy was found to be 96.95 per cent and female literacy rate is 93.44 per cent 2011 respectively. Further, the data indicate that the male literacy in rural area was found to be quite lower in Andhra Pradesh and Bihar states as compared to that in other states. While the proportion of 69.67 per cent and 69.38 per cent of literacy rate in male category.

The life expectancy was found to be quite highest in the Kerala state as compared to the other states the period from 2006 to 2010, accounting for 71.5 per cent of male, 76.9 per cent of females respectively. They indicate that the crude birth rate was found to

be quite significant of lowest Kerala and Tamil Nadu states in 2011, accounting for 15.2 per cent and 15.9 per cent respectively. While, the crude death rate was found to be quite the highest in Odisha state and quite lowest in West Bengal 2011, accounting for 8.5 per cent and 6.2 per cent respectively.

That the allocation of /Off-take of food grains under the different schemes by PDS during 2002-03 to 2012-13. The MDM scheme of allocation rice is 23.83 and wheat is 4.67 lakh tons of 2012-13 periods. The data reveal the table overall equal share of allocation is 2002-03 to 2012-13. The Annapurna scheme was allocated and Off-take found to be rice and wheat an accounting for 0.81 and 0.49 lakh of tones respectively during 2012-13.

The Status of Identification of Households under Antyodaya Anna Yojana (AAY) four major states during 2012-13 was to current level. The data show that the no of BPL families higher majority of UP (106.79 lakh families) as followed by other states respectively. In coming to the Karnataka state 31.29 lakh families are living in BPL household. The data show the estimated no. of AAY families highest in UP (40.945 lakh families) and quite lowest in Arunachal Pradesh (0.34 lakh families) respectively.

The details about the data distribution Off-take of food grains from the different schemes during 2012-13 by table 3.13. The scheme wise TPDS of BPL, APL, AAY, WS and other schemes. The data reveal the rice is more distribution as compared wheat items in all schemes respectively.

The progress made under Indira Awaas Yojana in the year 2002-03 15.49 lakh houses constructed were completed at a utilization of Rs 279496.46 lakhs. However, Rs 24.71 lakhs has been spent and utilisation Rs. 1292632.74 lakhs houses were built up to 2011-12. The data show their over 83.55 per cent achieved in 2009-10 and coming to the

2012-13 IAY physical achievement of only 46.13 per cent houses have been completed. During the same year financial achievement of utilization is 83.85 per cent and quite low of 63.91 per cent in 2012-13. The IAY houses sanctioned by Government of India higher majority of Bihar (8, 25,514) as followed by other states, in coming to the Karnataka state performance very nil.

The data show that the total allocation of fund released the highest majority of Bihar state Rs.51506.27 lakhs and total availability of Rs.254467.68 lakhs as followed by other states respectively during 2012-13. The performance of financial SGSY in India during the period from 1999-2000 to 2012-13. The data show that the total allocation is Rs. 1472.33 crores in 1999-02; it is increased to Rs. 2877.69 crores.

Provides data on SGSY physical performance in India during the period from 1999-2000 to 2012-13. The data indicate that in 1999 292426 SHGs were formed under SGSY, while in 2012-13. 61924 SHGs were formed. Similarly, in the same period, 30576 and 32216 SHGS have taken up economic activities respectively.

The data reveal that the proportion of total utilization of against allocation funds was found to be higher majority of Andhra Pradesh 93.32 per cent, followed by Tamil Nadu (65.32 per cent), UP (60.31 per cent) and Bihar (55.91 per cent) etc.,.

The NFBS beneficiaries were founded quite significant in Uttar Pradesh (819, 56), followed by Odisha (24,697), Bihar (Rs 21,786) and Karnataka (16,998) respectively. The data show that with the proportion of revised, combined allocation for three schemes during the 2013-14 quite significant in Uttar Pradesh (Rs 19839.69 lakhs), followed by Bihar (Rs 13205.06 lakhs), Maharashtra (Rs 10227.84 lakhs) proportion and west Bengal (Rs 7988.73 Lakhs).

The proportion of total NMBS beneficiaries was found to be quite significant in Uttar Pradesh (2, 97,356), followed by Andhra Pradesh (2, 03,902), and other major states during 1995-96. Similarly, during 2004-05 the beneficiaries were quite significant in Tamil Nadu (1, 44,259), followed by Andhra Pradesh (1, 41,773) respectively. Similarly, the proportion of state allocation for the NMBS scheme during the 2004-05 Majority of data estimated at Uttar Pradesh (Rs 15748 lakhs), followed by Andhra Pradesh (Rs 14596.26 lakhs) respect of other states. However, the utilization of fund allocation Andhra Pradesh is 92.32 per cent, followed by Tamil Nadu (65.32 per cent) and Uttar Pradesh (60.31 per cent) off respectively.

Karnataka is the eighth largest state in India in terms of geographical area with 1, 91,791sq. Km, accounting for 5.83 percent of the total geographical area of India. Karnataka has a population of 6.11 Crore, an increase from the figure of 5.29 Crore in 2001 census. The total population of Karnataka as per 2011 census is 61,130,704 of which male and female are 31,057,742 and 30,072,962 respectively. Density of Karnataka is 319 per sq km which is lower than the national average 382 per sq km. The population density was found to be that 257 as compared to 324 per sq km were above the all-India level in 2001.

Raichur district has a geographical area of 6.827 sq km, accounting for 3.56 per cent of the state. Similarly, according to 2011 census, the total population in Raichur district was estimated at 19, 28,812 persons (males account for 50.01 per cent and females account for 49.99 per cent) accounting for 3.16 per cent of the state population. The data show that the proportion of area under forest to a total geographical area was higher in the Devadurga Taluk as compared to Raichur and Sindhanur Taluk accounting for 29.17 per cent, 2.20, per cent and 5.91 per cent, respectively, and also lower as

compared to that in the state (16.12 per cent). The proportion of land not available for cultivation was also significantly lower in Raichur (4.86 per cent).

The proportion of area under irrigation was quite higher in Sindhanur Taluk (59.35 percent) as compared to that in Raichur (29.26 percent) and Devadurga (14.02 per cent) Taluk. Major sources of irrigation were from well in Sindhanur Taluk, while it was from canal in Raichur and Devadurga Taluk, accounting for 96.54 per cent and 56.6 per cent and 28.02 per cent of the total irrigation, respectively.

The rate of literacy was significantly lower in Devadurga with 43 per cent. The rate of literacy in Raichur was even much lower than that of the state average. Going by gender, it was quite significant in respect of males vis-a-vis females, in Raichur district. The gender difference in the rate of literacy was found to be significantly higher in the Raichur Taluk as compared to that in Sindhanur and Devadurga taluks in the district.

The proportion of the area under oilseeds was quite significant in Raichur (74.2 per cent) district; while in the case of telex, Devadurga, Raichur and Sindhanur taluks, the proportion of area under Cotton and Oilseed was found to be higher.

The proportion of marginal land holdings was found to be quite significant in Sindhanur Taluk (38.25 per cent) as compared to Devadurga and Raichur taluks. The proportion of land owned was smaller in respect of marginal and small farmers as compared to medium and large farmers. This indicates that the distribution of land among different sections of the society is highly uneven in the district, more so in respect of Raichur.

The data provides on composition of population by social groups among selected districts in Karnataka for 2011. The data illustrate that the share of STs was found to be

lower in both the taluks; it was quite significant in Raichur as compared to district. In the case of SCs and STs, the share of the population was even higher than that of Devadurga as compared to in Raichur and Sindhanur.

The percentage distribution of workers to total population, termed as the work participation rate (WPR) was respected to be higher in the Devadurga Taluk as compared to Racichur and as Sindhanur talks in 2012-13. The distribution of workers to total main workers indicate that the proportion of the cultivators was significantly higher in the Devadurga Taluk (33.33 per cent), as followed by Sindhanur (27.91 per cent) and Raichur (28.2 percent) respectively. The proportion of agricultural laborers, who are more likely to experience a greater incidence of poverty, however, was found to be significantly higher in Raichur with 37.13 per cent.

The total geographical area of all sample villages was estimated at hectares 24438.5 hectares, of which the sample villages in Raichur district had a total area. The total geographical are from most of the villages selected in Sindhanur was found to be quite larger as compared to that Raichur and Devadurga Taluk.

Going by size class, the average size of the marginal (1.86 acres) and small (3.41 acres) landholdings was estimated to be quite lower in the sample villages of Raichur Taluk as compared to that of marginal (1.89 acres) and small (4.78 acres) in Sindhanur Taluk.

The cropping pattern has been much diversified in the sample villages of Raichur among the food-grains, in the case of Sindhanur Taluk the proportion of area under gear was found to be greater (9.54 per cent) as compared to other types of food-grains. While in the case of Sindhanur Taluk the proportion of area under paddy founded in the greater

(84.36 per cent) as compared to Raichur (52.40 per cent) and Devadurga (44.99 per cent) respectively other types of food-grains.

The proportion of SC, followed by ST, population, was significantly higher in most of the sample village in the Devadurga Taluk as compared to that in Raichur and Sindhanur Taluk. The data show jalahalli quite higher proportion of SC and ST population as compared to other sample villages of Devadurga Taluk, on an average, was estimated at 57 per cent respectively. It is evident that the proportion of socially marginalized and economically disadvantaged sections of the society was found to be quite significant in the sample villages located in Raichur district

As an average, the rate of male literacy was estimated as high as 70.67 percent, whereas in respect of females, it was as low as 71.62 per cent in Jalahalli as compared to the other villages in Devadurga Taluk. The rate of male and female literacy was found to be significantly higher Athkoor in sample village of Raichur Taluk as compared to that of in Sindhanur Taluk, Gender gap in the rate of literacy was much higher in the former than in the latter. It is evident that the educational background of the people in the sample villages of Raichur district was awfully more backward.

7.2.2. Socio-Economic Security and Livelihood Opportunities of Sample Households

Although the level and structure of the rural employment in the organized and unorganized sector is determined by various factors the other factors such as type religion and caste, housing ownership and condition, type of household accessing to basic infrastructure, asset position, etc., Also directly or indirectly establish on the environment in which labor force finds employment accordingly. This is the reflection of socioeconomic well-being of the sample households.

The share of joint households was relatively higher in the case of SCs household as compared OBCs, STs and Others. This clearly shows that in most of the households of social groups, the share of nuclear household was found to be predominant and that of a joint was smaller. Across the taluks estimated the accounting for backward (Devadurga) Taluk is more joint families followed by moderate (Raichur) and advance Taluk (Sindhur), while the proportion of 79.4 per cent, 65.6 and 63.1 per cent respectively.

The proportion of households with BPL Antyodaya and Akshay was found to be relatively higher in respect of SCs/STs, more so in the case of SCs and STs as compared to OBCs and Others. The above analysis implies that the socioeconomic status of the sample households is not better and across different social groups, the status is still poorest in respect of SCs and STs. Across taluks, the proportion of households with BPL (Antyodaya + Akshay) card was found to be Devadurga taluk was highest proportion of 86.20 per cent, 76.9 per cent and 73.8 per cent of BPL Card household respectively. However, the No card households still living in the backward taluk of Devadurga (5 per cent).

The data show that a great majority of the sample households lived in Own houses, followed by government provided, Leased and rent houses. Across social groups the proportion of households living in Own houses was found to be quite higher in the case of Others putting the figure for 87.5 per cent as compared to OBCs, STs and SCs accounting for 87.5 per cent and 72.9 per cent and 52.1 per cent, respectively. Across taluks, the proportion of households living in own houses was found to be higher in the Devadurga taluk (84.4 per cent) quite similar as compared to that in Sindhanur (83.1 percent) followed by Raichur taluk (73.1 per cent).

The housing status of the sample households is not congenial; a great majority of them stay in semi Pucca accounting for 45.4 per cent, followed by a catcher (26.0 per cent), Pucca (21.3 per cent) and RCC (7.3 per cent), houses. Across social groups, the situation is palliative. The proportion of households staying in Katcha and the semi - Pucca house was found to be quite higher in the case of SCs/STs/OBCs as compared to Others. Across taluk wise, the proportion of households staying in katcha and Semi-pucca house was found to be higher in the Raichur taluk as compared to Sindhur and Devadurga Taluk.

Going by social groups the proportion of households without electricity connection was found to be higher in the case of SCs (5.2) as follows by STs (4.2 per cent) as compared to OBCs and Others also same (4.2 percent), while the proportion of households with own electricity connection was found to be relatively higher in the case of Others (49.0 percent) as compared to SCs/STs and OBCs (83, 16.7 and 38.3 per cent). However, the proportion of Households with electricity connection under Bhagya Jyothi scheme was found to be quite significant in the case of SCs, STs and OBCs as compared to others respectively. The proportion of households with electricity connection under BhagyaJyothi scheme was found to be higher in the backward Taluk (70 per cent) as follows by Raichur (64.4 per cent) and Sindhur Taluks (55.6 per cent respectively).

Across social groups, the proportion of households who bring drinking water from public taps and bore with hand pump was found to be quite higher in the case of SCs/STs/OBCs as compared to Other households. Across taluks, the public taps were found to be a prime source of drinking water as compared to other sources in the case of Devadurga Taluk. While, the proportion of private taps was found in Sindhur Taluk (40.6 per cent) in followed by Devadurga (39.4 per cent) and Raichur (18.8 per cent) respectively.

Going by social groups, the data show that the proportion of households with individual sanitation was found to be quite higher in the case of OBCs and Others as compared to SCs/STs. The proportion of households, depending on open defecation was found to be higher in the case of SCs/STs/OBCs as compared to Others. The proportion of households, depending on open defecation was found to be significantly higher in the case of Devadurga Taluk as compared to Raichur and Sindhur Taluks.

Going by social groups the proportion of household assets was found to be relatively higher in the case of OBCs and Others as compared to SCs/STs. This implies that the asset position was found to be less in the case of socially disadvantaged and economically marginalized sections of the society, namely, SCs/STs. Similarly, the proportion of agricultural assets was found to be quite significant in the case of Others as compared to SCs/STs. Across Taluks, the asset position of households was found to be quite significant in the case of Sindhur and Raichur taluks as compared Devadurga taluk; this reveals that the improvement in a household asset position in Sindhur and Raichur resulted by the better educational, social and economic status of the respondent households.

Agriculture asset higher account of OBCs and Others were followed by marginalized groups of SCs/STs. This reveals that, the agricultural asset position was found to be less in the case of economically marginalized groups. Across Taluks, the agricultural asset position of respondent households was found to be higher in the case of Devadurga and Raichur as compared to Sindhur Taluk.

The overall data shows that the high livestock in OBC and Other households were followed by SCs and ST households. Across the Taluks estimated data were a higher majority of Sindhur and Raichur taluks followed by Devadurga Taluk. The share of land was found to be quite significant in the case of OBC and other households, as compared

to ST and SC households. Across Taluks, the share of Raichur and Sindhur found to be quite significant of Devadurga Taluk. One interesting thing that dry land is more in the Devadurga Taluk as compared other Taluks.

The share of wage employment in agriculture was relatively higher in the case of SCs household as compared STs, OBCs and Others household respectively. This clearly shows that in most of the households of social groups, the share of migration, household was found to be 2.1 per cent of SCs, STs and OBCs household. However, the data show that the self-employment in social groups was found to be predominant of other household are highest at 20.8 per cent, as follows by OBCs (10 per cent), STs (8.3 per cent) and SCs (1 per cent). The regular salaried employment estimated that STs are (8.3 percent), as follows by OBC (5.4 per cent), others (3.1 per cent) and SC (2.1 per cent) respectively. Across the data estimated that the accounting for moderate taluk was found 41.3 per cent (Raichur) more agriculture cultivator as followed by advanced 32.5 per cent (Sindhur) and backward are 24.4 per cent of Devadurga taluk respectively. However, the migration was estimated Devadurga taluk higher majority of SC households respectively only.

The educational background of the workers belonging to SCs/STs was awfully lower as compared to that of OBCs and Others in the study area as a whole. Across gender, the female workers have had a very low educational profile as against the male workers. The proportion of illiterate female workers is more in the social groups as compared to male workers' education. The average literacy rate of workers accounted male for 77.83 per cent in respect of SCs and 66.2 per cent in respect of STs as against 72.73 per cent of OBCs and 73.67 per cent in respect of Others. The rate of illiterate of the workers, on an accounted for as highest in the 37.13 per cent in the backward taluk as against the moderate 34.55 per cent and 28.32 per cent in advanced taluk respectively.

The average level quantity & amount of public distribution system by social groups and taluks. The data show that in the case of rice and wheat the proportion of quantity & amount was quite significant in ST households, followed, by SC households, as compared to OBC and Others households . Across taluks, the data distribution of rice and wheat the proportion of quantity and amount was quite high in the Devadurga taluk (backward) as compared to Raichur (moderate) and Sindhanur taluks (advanced) respectively. The data show that in the case of kerosene, the proportion of quantity and amount was backward taluk more utilization as compared to moderate and advanced taluk because of marginalized section people living in backward taluk.

It is notable that other category household has been more expenditure of education compared to SC and ST. SC and ST incur low expenditure in the case education, because of poor economic conditions. They seemed to overall structure of in this table, OBC and Others households has been a high expenditure of in social groups. With regards to SC & ST household poor economic conditions in respectively. In backward taluk, average education expenditure is very low, because conditions will be very poor, followed by Raichur taluk. It is a notable fact that overall data advanced taluk (Sindhanur), education expenditure is more on items of fees, books, uniform and travel etc.

The provides average health expenditure incurred by social groups and taluks. In SC and OBC households, male health expenditure is Rs. 875, female expenditure is Rs. 7865.63 and Rs. 868.76& 10537.50 respectively. With regard to ST category households, health expenditure for males is Rs. 639.58 and Rs. 5947.92 is of female health expenditure. The data show in SCs and STs are both high health expenditure is female category. In the OBC households proportion of female health expenditure is high against the male in as compared to the SC, ST, Other households. Across taluks, according to the

data Devadurga taluk male health expenditure is Rs. 1033.13 and female health expenditure is Rs. 13768.75. The large amount of expenditure is of female category.

The data clearly reveal that the casual wage employment in agricultural was found to be a major source of income of the sample households. The average agriculture wage rate for casual wage employment in agriculture the higher majority of SC and ST household was estimated to be around male Rs. 130 of SCs to Rs.138 STs in peak season and females is Rs. 87 of SCs and STs Rs. 76 was followed by OBC and Other households respectively. Similarly, agriculture wage employment days also more utilization of SC and ST households as compared to OBC and Others households respectively, an accounting for average male 30.95, 25.06, 19.95 and 13.21 days.

Going by taluks, at the average agriculture wage rate aggregate level, it was quite higher in case of SCs and STs as compared to OBCs and Others. Whereas the proportion of average wage rate was estimated at Rs.124 of male in the Raichur Taluk as compared Devadurga (Rs. 99) and Rs. 77 is Sindhanur taluk in peak season respectively.

The data provides average non-agriculture workers working months, days and wage rate (Peak and Slack) by social groups and taluks. In SC and OBC households, male in months quite significant in peak season as compared to ST and Others households respectively. The data show the average wage rate peak season SC and OBC households, male category were found to be higher as compared to ST and Other households as well as female category. The estimated was Rs. 62.71 of SC, Rs. 34.98 of OBC, Rs. 22.08 of ST and Rs. 24.14 of Other households. In the female category is Rs. 17.71, 9.38, 9.35 and 4.69 in peak season respectively. In the OBC households proportion of female health expenditure is high against the male in as compared to the SC, ST, Other households. Across taluks, average non-agricultural male wage rate is

highest in Devadurga taluk estimated at Rs. 58.59 was followed by Raichur and Sindhanur taluk respectively in peak season. However, in slack season male and female wage rate, male wage rate majority against the female category all seasons.

The average annual income from sources was estimated by taking all the categories (viz., agriculture, agriculture wage, non-agricultural wage, and self-employment and regular salaried employment in rural unorganized workers) together. The data clearly indicate that the annual average income higher majority of OBC and Other households are different category was agriculture, self-employment and regular salaried, accounting for Rs. 76,360.09 of OBC households in agriculture income. Going by social groups the proportion of the annual average income household was found to be quite higher in case of Others and OBCs as compared to that of SCs and STs both in social groups.

Across taluks, the annual average per household income from casual wage employment in agriculture was estimated to be higher in the Raichur taluk (Rs.1, 16, 331.19) as compared to that of in the backward taluk (Devadurga) (Rs.89, 239.63) and advanced taluk (Rs.62, 357.19) respectively. The sample households in Raichur taluk had a higher share of total household income from casual wage employment in non-agricultural as compared to that of those in the others category. It clearly shows that the sample households in irrigated taluk have highest average annual income from agricultural wages due to the number of working days as compared to backward taluk.

7.2.3. Social Security for Schemes for Unorganised workers: Micro levels Evidence in Sample Households

It has been found that the SGSY Scheme awareness was found to be quite significant in other households as compared to SC, ST and OBC households. Similarly,

in the case of a higher majority of the SGSY scheme benefit of Other households was estimated at 19.8 per cent as follows by OBC, ST and SC households respectively. This clearly shows that in most of the households of Sindhanoor taluk is a great majority of SGSY awareness, the share of Devadurga and Raichur taluks are quite significant. The data indicate that SGSY benefited was estimated Devadurga taluk (28.0 per cent) followed by the Raichur (13.1 per cent) and Sindhanoor taluks (8.8 per cent) respectively.

The proportion of awareness about PMRY was found to be quite significant in OBC households as compared to SC, ST and other households. While the proportion of Benefit of PMRY was found to be quite significant in equal number of account SC, ST and OBC households as compared to none of the other households. The proportion of the benefit of PMRY was found to be quite significant in Sindhanor (0.6 per cent) and Raichur (1.6 per cent) taluks. But, there is no one beneficiary in Devadurga taluk, due to lack of awareness of this PMRY.

The proportion of awareness about MGNREGS was found to be quite significant in 99.8 per cent among social group households. The proportion benefit about MGNREGS was estimated at 53.1 per cent, 45.8 per cent, 33.8 per cent and 28.1 per cent of SC, ST, OBC and others households respectively. While the across taluks proportion of access of MGNREGS was found to be quite higher significant in the Devadurga taluk as compared to Raichur and Sindhnur taluks. The proportion of access of MGNREGS was estimated at 48.1 per cent, 28.8 per cent and 36.3 per cent in Devadurga, Raichur and Sindhanur taluks respectively.

The proportion of awareness about IAY was found to be quite significant in SC households as compared to ST, OBC and Other households. Similarly, the proportion of benefit of IAY was found to be quite significant in SC households as compared to ST, OBC and Other households. The proportion of the benefit of IAY was estimated at 60.4

per cent, 37.5 per cent, 23.8 per cent and 20.7 per cent in SC, ST, OBC & Other households respectively. Across taluks, the benefit of the (IAY) social security programs was much better in the sample villages of Devadurga taluk, 43.1 per cent as compared to that of those in Raichur (29.4 per cent) and Sindhanur (23.1 per cent) taluks. This implies that a positive link between the awareness and the level of benefit to the program. The greater the awareness the greater is the access to the programs, other things being constant.

The data show that the awareness sanitation scheme of OBC households is more awareness as compared to the SC, ST and Other samples. The data indicate that the proportion of sanitation scheme benefits SC households quite higher in the case of as compared to Others, OBC and STs. While the proportion of households does not obtain the benefit of more percentage in social groups. Across taluks, the proportion of households with sanitation was found to be higher in the case of Devadurga taluk as compared to Raichur and Sindhnur taluk. However, the proportions of taluks account for 5.6 per cent (backward), 0.6 per cent (Moderate) and 0.6 (Advanced) respectively.

The rural electricity connections proportion of awareness about Bhagyajyothi was found to be quite significant in SC and ST households as compared to OBC & other households. Further, in case of the SC households a good number of 74 (77.1 per cent) obtained the benefit of Bhagyajyothi. While in the case of SC households as followed by ST, OBC and Others households was estimated at 31 (64.6 per cent), 140 (58.3 per cent) and 49 per cent benefit obtained from Bhagyajyothi scheme. Across taluks, the proportion of households with Bhagyajyothi electricity connections was found to be higher in the case of Devadurga taluk as compared to Raichur and Sindhnur taluk

The proportion of awareness about scholarship was found to be quite significant in SC, ST and OBC households as compared to other households. The SC households a good number of 52 (54.2 per cent) households obtained the benefit of scholarship as follows by ST, OBC and Others households 21 (43.8 per cent), 33 (13.8 per cent) and 1 per cent obtained the benefit of the scholarship scheme. However, the proportions of taluks are more benefit from the advanced taluks as compared to the moderate and backward taluk in the sample study area respectively.

The proportion of benefit of MDM was found to be quite significant in SC households as compared to ST, OBC and other households. The proportion of benefit of MDM was estimated at 59.4 per cent, 52.1 per cent, 47.9 and 38.5 per cent in SC, ST, OBC and others households respectively. Across taluks, the proportion of households with sanitation was found to be higher in the case of Devadurga taluk as compared to Sindhnur and Raichur taluk. However, the proportions of taluks account for 52.5 per cent (backward), 48.8 per cent (advanced) and 48.8 (moderate) respectively.

The data reveal that SC households have obtained benefit under Bicycle scheme. The data show the estimated of SC households more obtained benefit of bicycle an accounting 61.5 per cent as followed by ST (56.3 per cent), OBC (42.5 percent) and Other (32.3 per cent) households. The data indicate that bicycle benefit was estimated at Devadurga taluk followed by the Raichur and Sindhanoor taluks respectively.

The proportion of awareness about Sree Shakthi was found to be quite significant in OBC households as compared to ST, other and SC households. However, Sree Shakthi was estimated data found to be Other households high significant of benefit as compared to SC, OBC and ST households, while an accounting of 24 per cent, 17.7 per cent, 13.8 per cent and 4.2 per cent respectively. The benefit of Sree Shakthi was found to be highly

significant in Sindhanur (23.8 per cent) as compared to Devadurga (15 per cent) and Raichur (8.1 per cent) talks significantly.

The proportion of awareness about Bhagyalaxmi was found to be quite significant in OBC and Other households as compared to SC and ST households respectively. However, the data benefit of Bhagyalaxmi was estimated at quite higher in ST households, followed by OBC, SC and Other households, while an accounting of 20.8 per cent, 18.8 per cent, 14.6 per cent and 11.5 per cent respectively. Across taluks, the proportion of benefit of Bhagyalaxmi was found to be highly significant in the Moderate taluk (Raichur) 18.1 per cent as compared to backward (Devadurga) 16.3 per cent and advanced (Sindhur) 15.6 per cent respectively.

The data indicate that the proportion of awareness about NOAP was found to be quite significant in ST households as compared to OBC, SC and ST households. Whereas the proportion of benefit of NOAP was found to be significant in OBC households as compared to Other, SC and ST households. The proportion of benefit of NOAP was estimated at 15 per cent, 14.6 per cent, 12.5 per cent and 11.5 per cent of OBC, SC, ST and Others households respectively. Similarly, in the case benefit of the great majority of advanced as compared to backward and moderate taluk, while accounting for 25.6 per cent, 10.6 per cent and 5.6 per cent of significantly.

With regards to the proportion of awareness about NFBS was found to be quite significant in ST households as compared to OBC, Other and SC households. While the proportion of benefit of NFBS was found to be quite low level of significance in OBC (0.8 per cent) households as compared to do not have obtained benefit of NFBS Other, SC and ST households. The beneficiary of NFBS was not applied for application is some other reasons. Similarly, in the case benefit of the great majority of advanced as compared

to backward taluk, while accounting for 0.6 per cent, 0.6 per and moderate taluk do not obtain benefit of NFBS respectively.

Going by social groups the proportion of awareness about NMBS was found to be quite significant in Other households as compared to Other, OBC and SC households. The proportion of data benefit about NFBS was found to be higher majority of ST (12.5 per cent) households as follows by Other (10.4 per cent), OBC (9.6 per cent) and 9.4 per cent of SC households respectively. Across taluk, the benefit of a greater majority share of advanced and moderate taluks as compared to backward taluk, while accounting for 10.6 per cent, 10.6 per cent and 8.8 per cent respectively.

In different Social Groups the percentage of people who had awareness about IGNDPS was found to be quite higher significant in ST households as compared to OBC, Other and SC households. The proportion of data awareness about IGNDPS was estimated at 100 per cent, 99.2 per cent, 97.9 per cent and 95.8 per cent in ST, Others, OBC and SC households respectively, while the proportion of benefit of IGNDPS was found to be quite higher level of significance in SC (6.3 percent) as followed by OBC 5 per cent, ST (4.2 percent) and Other (2.1 per cent) households respectively. However, average 95 per cent is not obtained benefits from the IGNDPS among the social groups. The beneficiary of IGNDPS was not applied for application is some other reasons. Across taluk, the proportion of data IGNDPS greater awareness of advanced taluk (Sindhnur) was estimated at 100 per cent as compared to moderate (98.8 per cent) and backward (96.3 per cent) taluks respectively. Similarly, in the case benefit of the greater majority of backward taluk as followed by moderate and advanced taluks, while accounting for 8.1 per cent, 3.1 per cent and 2.5 per cent respectively.

Across social groups, the proportion of awareness about IGNWPS was found to be quite significant overall share 98 per cent among social groups. The proportion of IGNWPS relatively higher SCs in accounting of 5.2 per cent of SC, 1.7 per cent of OBC and 1 per cent Other household do not have awareness about the scheme. While, the proportion of benefit of SSY was found to be quite higher level of significance in Other (12.5 per cent) households as followed by SC/OBC and Other households an accounting of 10.4 per cent, 9.4 per cent and 6.3 per cent respectively. Across taluks, the proportion of IGNWPS awareness, advanced taluk (Sindhnur) was estimated at 100 per cent as compared to moderate (98.1 per cent) and backward (95.6 per cent) taluks respectively. Similarly, in the case benefit of the greater majority of advanced taluk is 12.5 per cent, 11.3 per cent of backward taluk and very low percentage 5.0 per cent of moderate taluk.

The data on distribution of awareness about SSY was found to be quite significant overall 98 per cent among social groups. The proportion of awareness about SSY was estimated at 99.6 per cent, 99 per cent, 97.9 per cent and 96.9 per cent in Other/OBC/ST and SC households respectively. While, the proportion of benefit of SSY was found to be quite higher level of significance in Other 5.2 per cent household as followed by ST/OBC/SC household an accounting of 4.2 per cent, 3.3 per cent and 3.1 per cent respectively. Across taluks, in the case benefit of the greater majority of backward taluk is 8.8 per cent, 1.9 per cent of moderate taluk and very low percentage 0.6 per cent of advanced taluk, while accounting for 8.8 per cent, 1.9 per and 0.6 per cent obtained the benefit of SSY respectively.

7.3. SUGESSTIONS

- The various statutory measures pertaining to social security programs can be integrated into a consolidated scheme. This suggestion needs to initiate towards the formulation of an integrated scheme of social security in the country.
- It is obvious that given the range of measures that need to be implemented for providing a satisfactory level of socio-economic security in the country and also ensure adequate coverage and access to benefits of socioeconomic security in the country, no single agency can fulfill the required mandate.
- In the globalized world, social protection in the context of poor households needs to address both economic and basic security issues.
- The private market and NGO initiatives need to be strengthened and many more innovative approaches have to be devised to bring social protection to the poor households.
- The people view well-being holistically and describe ill being as lack of not only food, but also of work throughout the year, money, shelter, clothing and health care and working in often unhealthy, polluted and risky environment.
- Social security should be divided into different types of security such as that relating to food, employment, education, health and women.
- The present study shows that there are many promotions and protective types of social security scheme in the country and emphatically the need to strike a balance between these two types of programs in order to provide sustainable livelihood for the poor and vulnerable section or weaker sections.
- The role of NGOs, CBO, and SHGs should increase in a significant way in order to supplement the government efforts. For effective implementation of the programs.

There is a need decentralization of decision making right to information, social mobilization etc.

- No one can be excluded on the grounds of caste, class, religion or any other factor, from having inversely access to equality care.
- Health policy needs to recognize the strong inter-connections that health outcomes are influenced by investments not only in health, but also by actions taken in a number of closely related sectors such as education, water and sanitation, food security, environment, housing, employment and rural development policy must find ways of effectively linkage health to vital aspects of development like clean water, sanitation, poverty alleviation, compulsory primary education, more effective demand for food and nutrition , graeter public awareness and participatory in health all of which are critical components of a genuine health and development strategy.
- The government promotional and protective programs effectively to the poor, decentralization, access to information, and social mobilization are important.
- Regarding protective measures, the number of old age persons will increase over time and the expenditure under old age pension schemes may have to be increased.

7.4. POLICY IMPLICATIONS

- Social Security cover for the unorganized sector, which can take care of medical care, accident benefits and old age pension should receive priority attention. This Sector Comprises of near 93% work force of the country. It is essential to enhance the coverage under national social assistance programs providing old age pension, maternity and other benefits to the workers in the unorganized sector.

- Unlike industrial labour, agricultural labour has no social security, no earned leave, no sick leave and no pension or gratuity. Substantial efforts should be made in this field. Since these laborers are permanently attached to any employer, the task of providing social security is indeed a complex one. Therefore, this responsibility has to be borne by the state. The State must provide compulsory insurance on marginal contribution or no contribution and institute (protection schemes) old age pension schemes so that the agricultural workers, do not have to starve or depend on Others in their old age.
- Indian should take immediate policy decision to extend social security benefits like old age, survival medical and sickness benefits to all working population. **Social security should be made a fundamental right enforceable by law.**
- It is urgently required to constitute a commission in the name of National Social Security Commission of India, with Prime Minister of India as its Chairman.
- Separate Ministry of Social Security is also urgently required. Now different Ministries are running different programmes like EPF & ESIC under Ministry of Labour, Medical care by Ministry of Health, Food security by Agricultural Ministry, IRDP etc. Programmes by Ministry of Rural Development. Old-age benefits in the informal sector by Ministry of Social Justice and empowerment. The Budgetary allocations for various programmes under various Ministries, multiplicity of agencies and duplicity of benefits has become a major concern for the policy makers, therefore creation of Ministry of Social Security would be of an immense help to the needy where policy formulations, implementation and control analysis of social security would become easier.
- Social security Budget should be introduced in the Parliament on the lines of Railway Budget.

- Policy decisions should also be taken to involve NGOs and Panchayats in the rural areas to implement the social security policies.
- Policy decisions should also be taken to design various kinds of schemes depending on the requirements of working population.
- Policy decision should be taken to introduce social security as a compulsory subject of study at plus two levels at least in schools and colleges
- The sample households were observed to use the unorganised worker loans for the unproductive purposes like marriage, social functions, medical treatment, etc.,
- The problem of unorganized workers is linked with the larger issue of rural poverty. Therefore the employment generation and poverty to alleviation programs like SGRY, SGSY, MNAREGA, RLEGP, PMRY, etc. Should be implemented more effectively in order to create more employment and improve the standard of living of unorganized worker households in rural areas in general and in study areas in particular.
- Formal institutions have been now started entering into the rural credit market through SHGs and other micro credit enterprises. They should be encouraged to intervene and have a greater presence among agricultural laborers.
- The Non Government organizations are already involved in facilitating self-help groups. The NGOs and local SHGs should be encouraged to act as pressure groups to regulate check private money lenders.
- Prices of essential commodities are rising day-by-day. Therefore, the Government must control and regulate the general price level.

- Self-employment training should be given to the interested unorganized laborers under TRYSEM, SGSY etc. And also necessary money has to be provided for self-employment.
- Dr Panchamukhi said while the prospects of higher growth and greater efficiency in resource management have become greater than ever before, the challenges of social security, particularly for the old people, destitute, unemployed, economic stability and social justice have increased both in scope and complexity. Reforms in the fields of the pension system, insurance, labor markets and financial markets will have to be suitably designed and implemented with a view to increasing the effectiveness of the reforms, in general in generating high growth and greater efficiency in a sustained manner, Dr Panchamukhi said.
- Indians should take immediate policy decision to extend social security benefits like old age, survival medical and sickness benefits to all working populations. Social security should be made a fundamental right enforceable by law.
- Policy decisions should also be taken to involve NGOs and Panchayats in the rural areas to implement the social security policies.
- Policy decisions should also be taken to design various kinds of schemes depending on the requirements of working population.
- The policy decision should be taken to introduce social security as a compulsory subject of study at plus two levels at least in schools and colleges.
- The voluntary organization in a participating process towards implementation of social security measures has mostly risen during and after the post-world war scenario. The non-Governmental organization focusing towards any developmental activities have a sustainability factor in mind for its beneficiaries. The activities

designed by and large cover the overall development may it be in an institutionalized or de-institutionalized form. They also promote to cover the larger perspective of education, health, income generation, community development and social responsibility, which provide a security net directed towards sustainable development. In Indian context most NGOs follow the Gandhian concept of development whereby every village becomes a self-sustained village and every family plays an integral role in the development of the village.

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Annexures

Annex: 1 Highlights of the Social Security Legislation in India

Laws	Objectives	Coverage	Eligibility	Benefits
Workmen's Compensation Act, 1923	To provide compensation for workmen in cases of industrial accidents/occupational diseases resulting in disablement or death.	Persons employed in factories, mines, plantations, railways and other establishments mentioned in Schedule II of the Act.	The benefits are Payable in respect of work-related injuries to the workers dependents not covered by the ESI Act.	Compensation for death, disablement, and occupational disease.
Employees State Insurance Act, 1948 (Hereinafter ESI)	To provide for health care and cash benefits in the case of sickness, maternity and employment injury.	Factories/establishments to which the law is made applicable by the Govt.	Employees drawing pay not exceeding Rs.5000 per month.	Benefits to sickness, maternity, disability dependents, and death.
Employees' Provident Fund & Miscellaneous Provisions Act, 1952	To provide compulsory provident fund, pension, deposit-linked insurance.	Factories /Establishments employing 20 or more employees (in Scheduled industries); other establishments notified by the central Govt.	There is no wage limit for coverage provided the workman is not covered by the ESI Act.	Provident fund, pension, and refundable withdrawals.
Maternity Benefit Act, 1961	To provide for maternity protection before and after child birth.	Factories, mines, plantations, commercial and other establishments to which the law is extended.	There is no wage limit for coverage provided the woman is not covered by the ESI Act	Payment for actual absence up to 12 weeks on average daily wages, minimum wage or Rs.10.
Payment of Gratuity Act, 1972	To provide for payment of gratuity on ceasing to hold office.	Factories, mines, oil-fields, plantations, railway companies, shops and establishments also to other establishments to which the law is extended.	Five years continuous service is required for entitlement of gratuity.	15 days wages for every completed year of service or part there of in excess of 6 month subject to maximum of Rs. 3,50,000. The seasonal employees are entitled to gratuity at a rate of 7 days wages for each season.

Sources: <http://mpr.ub.uni-muenchen.de/9247/>):Supra Note 3.

Annex: 2 Major Social Insurance and Pension Schemes in India Since 2000

Programmes	Year of launching	Objective	Target Groups	Source(s) of contribution
1. Janshree Bima Yojana	2000	Insurance cover in the events of natural and accidental death as well as partial/permanent disability	Urban and rural poor who live below the poverty line or on the margin	Central Government and the beneficiaries/some nodal agency/state government
2. Krishi smajik Suraksha Yojana	2001	Some life-cum-accident insurance, a lump sum money back after 10 years and a moderate pension	Agricultural workers in the age group of 18-50 years	Central Government and the beneficiaries
3. Varishta Pension Bima	2003	An assured annual return of 9 per cent on the investments of beneficiaries, in the form of monthly pension.	Unorganised workers aged 55 years and above	Fully financed with the investments of beneficiaries
4. Unorganised Sector Workers Social Security Scheme	2004	A moderate level of old age pension, personal accidental insurance and medical insurance.	Unorganised and self employed workers in the age group of 18-50 years and drawing a lower level of salary/wage/income per month	Beneficiaries and the Central Government
5. Universal Health Insurance Scheme	2004	Some reimbursement of medical expenses; life-cum-accident insurance; and compensation on job loss.	Persons and families below poverty line	Insurance premium from beneficiaries
6. Aam Admi Bima Yojana	2007	Provide some death and disability benefits to the rural landless poor.	Unorganised landless households	Central and State government
7. Rashtriya Swasthya Bima Yojana	2007	Provision of some health Insurance to worker families.	Unorganised workers falling below the poverty line.	Government of India and the State government; A nominal annual fee from beneficiaries

Source: Compiled from NCEUS (2006) and Government of India (2008)

Annex: 3 HIGHLIGHTS OF THE SOCIAL SECURITY PROGRAMMES

Year	Education Programmes	Highlights
1982	National Policy on Education, 1982; Reviewed in 1990; Revised in 1992	The 1992 plan of action assigned specific responsibilities for organizing, implementing and financing the proposals of NPE, 1986. The NPE emphasized elementary education, giving a thrust to: Universal enrolment and universal retention, Improvement I quality of education.
1987	Operation blackboard (OB) Later renamed special orientation of primary teachers (SOPT)' programme	Integrated to improve school infrastructure by providing essential facilities such as teachers, classrooms, books and teaching equipment.
1988	National Literacy Mission (NLM)	Aimed at –Providing literacy and life skills in the age group of 15-35 years by the year 2005. - Promoting literacy among women, scheduled castes and tribes and backward classes. District-based total literacy campaign (TLC) emerged as a programme strategy for NLM.
1994	District Primary Education Programme (DPEP).	The programme, partially funded by a World Bank loan, aims at operational zing strategies required for achieving the goal of universal elementary education through specific planning and target-setting at the district level; -Based on the concept of decentralize management community mobilization, and contextual and research-based inputs. -Designed to enhance government efforts to provide basic education to all children in the age group 6 to 11 years with a focus on girls, marginalized communities (SCs and STs)With disabilities and working
1995	National programme of Nutritional support (Mid-day Meal Scheme) non formal education	Provides 3 kgs of food grain per month to each primary school student; being implemented in all states.
1997	Education Guarantee Scheme (EGS)	Being implemented vigorously in Madhya Pradesh, this is a community centered Initiative for Universalization of Elementary Education (UEE; more state/Uts proposing to launch this shortly).
1998	Scheme on Vocationalisation of Secondary Education	Centrally sponsored scheme to encourage setting up of vocational courses in the country; Pandit Sunder LalSharm central institute of vocational education (PSSCIVE) was set up to give imputes to R&D and technical support in the field of vocational education.
2000	SarvaShikshaAbhiyan (SSA)	Flagship programme for UEE announced in the year 2000, made operational and launched in all the states of the country. Steps have been taken to make elementary education a fundamental right for children in the age group 6-14.

		<p>The major goals</p> <p>1) All children in the age of 6-14 in schools/education by 2003. (All children of age 6-14 to complete 5-year primary education by 2007. 3) All children of age 6-14 to complete 8 years of schooling by 2010.4) Focus on elementary education of satisfactory quality with emphasis of on education for life.</p> <p>5.Bridge all general and social category gaps at 6.primary stage by 2007 and at elementary education level by 2010 and</p> <p>7. Universal retention by 2010.</p>
2000	EGS& Alternative and Innovative Education (EGS & AIE)	Launched in 2000 in the entire country to improve access to education with flexibility to cater to diverse needs of out-of school children. It provides for guaranteed opening of EGS school in unserved habitation where there are no schools within 1 km radius.
2001	Constitution (Ninety-third Amendment)	The bill seeks to introduce a new article in the chapter on fundamental rights of the constitution of India, which makes the right to elementary education a fundamental right for all children in the age group 6-14 years. The bill is waiting approval by the parliament.
1998	Scheme of Technical Education	Aims at implementing the recommendation of the National Task Force on information technology and software development through agencies such as the NCERT, IGNOU, and UGC; Indian institute of information technology and management set up in Gwalior and Indian Institute of Information Technology at Allah bad.
	Health Programmes	
1953	National Anti-Malaria Programme 1971 (NAMP), 1953; Urban Malaria Scheme (UMS), 1971	Aimed at the control of malaria by reducing the vector population through recurrent anti-larval measures and detection and treatment of cases through existing health services;
1987	National AIDS; Control programme	<p>Led to the creation of national AIDS committee, National AIDS control Board and National AIDS control organisation.</p> <p>NACO II is a centrally sponsored programme initiated in 1999 funded by world bank, DFID and USAID. The project has five components:</p> <p>Reducing HIV transmission among poor and marginalized section of the community at the higher risk of infection by targeted intervention, STD control and condom promotion.</p> <p>Developing capacity for community –based low cost care for people living with AIDS.</p> <p>Reducing the spread of HIV among general population by reducing blood borne transmission and promotion of IEC,</p>

		<p>voluntary testing and counseling.</p> <p>Strengthening implication capacity at the National States and Municipal Corporation.</p> <p>Forging intersect oral linkages between public, private and voluntary sectors.</p>
1962	National; TB control Programme 1992 (NTCP), 1962; Reviewed by an expert committee in 1992	<p>The revised NTCP (RNTCP), 1993 had the following</p> <p>Based on Directly Observed Treatment Short Course (DOTS) strategy with the objective of curing at least 85% of new sputum positive patients; uninterrupted supply of medicines to patients assured.</p> <p>Possibility of covering the entire country by 2005 under consideration</p>
1992	National Iodine Deficiency Disorders Control programme (NIDDCP)	<p>Iodization plant donated to 40 small scale manufactures association/ cooperative societies.</p> <p>Loans offered by the salt department for development of salt works to licensed manufactures and promotion of cooperative societies in the salt industry.</p>
1995	Pilot project on oral Health	Launched by the directorate general of health services for 3 years in one district each of five states, Himachal Pradesh, Haryana, Punjab, Delhi, and Rajasthan as a collaborative project of the Government of India and WHO.
1996	Yaws Eradication programme (YEP)	Yaws is preventable, disfiguring and YEP initiated as a central sector health scheme in one (Koraput) and generally extended to other states; is expected to achieve eradication of yaws by 2004-05.
1996	National/District Mental Health programme	Launched in 4 districts; includes training of health team at the identified nodal institutes within states, increasing awareness about mental health problems, providing services for early detection and treatment of mental illness, and providing data and experience data the level of community for future planning in 2001
1997	National Dengue Control Programme	<p>Dengue situation regularly monitored by the National Anti-Malaria Programme (NAMP).</p> <p>Important components include surveillance and control, health education and symptomatic treatment.</p>
1997	National surveillance programme for communicable Diseases (NSPCD)	Model of district surveillance plan drafted with an objective to train, modernize laboratories, strengthen linkages for disease surveillance from peripheral to central levels, networking with state/ regional and national institution etc.
	Wage & Self-Employment Programmes	
1983	Development of Women and Children in Rural Areas (DWCRA)	Aimed at strengthening the gender component of IRDP. It was directed at improving the living conditions of women and thereby children by offering opportunities for self-

		employment and access to basic social services.
1985	Indira Awas Yojana (IAY)	Provision of dwelling units at free of cost to the shelter less households below poverty line.
1987	Support to Training and Employment Programme (STEP)	Provision of training to women for employment in the traditional sectors of agriculture, animal husbandry, dairy, handlooms and handicrafts.
1989	Jawahar Rozgar Yojana (JRY)	Generation of additional gainful employment for the unemployed and under-employed people in rural areas through the creation of rural economic infrastructure, community and social assets and thereby improving the quality of life of the rural poor.
1989-00	Integrated Westland Development Programme (IWDP)	Wastelands are taken for integrated deployment by initiating activities like soil and moisture conservation, planting and sowing multi-purpose trees, shrubs, grass, and promotion of agro-forestry, etc, with active participation of stakeholders.
1992	Supply of Improved Toolkits to Rural Artisan (SITRA)	As a sub-scheme of IRDP, a variety of rural artisans were supplied with an improved tool kit at a financial assistance of Rs. 2000 in order to raise their work proficiency and their income levels.
1993	Employment Assurance Scheme (EAS)	Generation of additional wage employment opportunities during the slack season through manual work for the poor. Creation of durable community, social and economic assets for sustained employment and development. The programme was expected to attract unskilled people in poverty, especially SCs/STs.
1993	Prime Minister's Rozgar Yojana (PMRY)	Aimed at helping educated unemployed youth in taking up self-employed jobs. Initially, it was implemented in urban areas and thereafter extended to rural areas.
1993	Mahila Samridhi Yojana	Implemented for women's empowerment with greater control over household resources and savings. Every adult woman expected to open an MSY account with Rs. 300 to get an incentive of Rs 75 for a year. This has been now implanted through the post-offices.
	Social Security Programmes	
1995	National Social Assistance Programme (NSAP)	Aims at providing social assistance benefit to poor households affected by old age, death of primary breadwinner and maternity care. As a part of this, NOAPS, NFBS and NMBS were implemented, as described below.
1995	National Old Age Pension Scheme (NOAPS)	Aims at providing a pension of Rs.400 per month to destitute and to person above 65 five years of age living below the poverty line.
1995	National Family Benefit Scheme (NFBS)	It makes provision for lump-sum survivor benefit on the death of primary breadwinner in poor households of 10,000 in the case of accidental death and Rs. 10,000 in the case of

		natural death.
1995	National Maternity Benefit Scheme (NMBS)	It provides maternity benefit of Rs 500 for expectant mothers per pregnancy up to the first two live births.
1996	Million Wells Scheme (MWS)	Aimed at providing irrigation wells at free of cost to the poor, and small and marginal farmers belonging to SCs/STs. The programme is expected to provide impetus to agricultural growth and create employment opportunities.
1999	Jawahar Gram Samridhi Yojana (JGSY)	Aims at creation of demand-driven community village infrastructure that can enable the poor to increase opportunities for sustained employment. Generation of supplementary employment for the unemployed poor was secondary objective.
1999	Swarnjayanti Gram Swarozgar Yojana (SGSY)	IRDP and allied programmes-TRYSEM, DWCRA, SITRA, GKY and MWS were merged into a single programme under SGSY. It is a holistic programme and aims at covering all aspects of self-employment, namely, organisation of rural poor into SHGs, training and provision of infrastructure, technology, credit and marketing arrangements, leading to promote micro-enterprises.
1999-00	Annapurna (please check the present level of benefits)	Aimed at providing food security to those indigent senior citizens who are not covered under the Target Public Distribution System and who have not income of their own and none to take care of them in the village. It provides 10 kg of food grains per month free of cost to eligible persons.
1999	Credit-cum-Subsidy Scheme for Rural Housing (CSRH)	A family with annual income of Rs.32,000 will be provided loan for house construction. The subsidy portion will be restricted to Rs 1000 and loan amount to Rs 40,000.
2001	Sampoorna Grameen Rozgar Yojana (SGRY)	Aims at providing wage employment and thereby food security, along with creation of durable community, social and economic assets in rural areas. Under the 1 st Stream, 22.5% of the resources are earmarked for individual beneficiaries schemes for SCs/STs for providing economic and social assets and for developmental works on individual lands of SC and ST families and 50% must be utilized under the 2 nd Stream for taking up activities in the SCs/ STs habitations.
2001	Pradhan Mantri Gramodaya Yojana (PMGY)	Seeks to focus on village level development in five critical areas: health, primary education, drinking water, housing and rural roads with the objective of improving the quality of life of the rural masses. In the case of shelter component, 60% of the total allocation is earmarked for SC/ST beneficiaries
1999-00	Samagra Awas Yojana (SAY)	Please check with the net
2000-01	Pradhan Mantri Gram Sadak Yojana (PMGSY)	Seeks to provide road connectivity through good all weather roads to all unconnected rural habitations having population above 1000 by 2003 and all unconnected habitations having population of 500 and above by end of Tenth Plan period

		(2007).
	Murky Mantri Awas Yojana	The main objective of the scheme is to provide Housing to the houseless SC/ST families.
2006	National Rural Employment Guarantee Scheme (NREGS):	The launching of the National Rural Employment Guarantee Scheme (NREGS) on Feb 2, 2006 to provide enhanced livelihood security for the poor in rural areas by providing at least 100 days of Guaranteed wage employment in every financial year to every household whose adult member work constituted a major milestone in the social sector in 2005-2006
2001	VAMBAY	Vambay, launched in December 2001, facilitates the construction and up-gradation of dwelling units for the slum dwellers, and provides a healthy and enabling urban environment through community toilets under Nirmal Bharat Abhiyan, a component of the scheme. The central government provides a subsidy of 50 per cent, with the balance provided by the state Government. Since its inception
2002	National Food for work programme	It aims at augmenting food security through wage employment in drought-affected areas. A part of the wage can be paid in kind and rest in cash. Programme stand extended up to 31 st march 2002 in respect of notified natural calamity affected districts.
	Social Security Legislation Acts	
1923	Workmen's compensation Act	Provide for compensation to their survivors in case of industrial accident and occupational diseases, resulting in disablement or death.
1948	Employment' state Insurance Act	Provides for medical care and treatment, cash benefit during sickness, maternity, and employment injury; and pension for dependents on the death of the insured worker due to employment injury.
1952	Employees' Provident Fund & Miscellaneous Provision Act	Provide for benefit such as provident fund, employees deposit linked insurance and pension to workers particularly in those classes of industry which employ 20 or more workers.
1961	Maternity Benefit Act	Regular employment of woman before and after child birth and provides 12 weeks maternity leave, medical bonus and other benefits.
1971	Employees' Family Pension Scheme	The Employees' Family pension scheme Was passed in 1971 as amended to provided for introduction of Employees' family pension scheme came in force on March, 1971. The mainly benefit extended out of this scheme are family pension, life insurance benefit and retirement-cum-withdrawal benefit

1972	Payment Gratuity Act	Provides for Payment of gratuity@ 15 days wages for every completed year of service or part there of, in excess of seven months. There is no wage ceiling for coverage under this Act.
1982	Development of Woman and children in Rural Areas (DWCRA)	Initiated in 1982-83 on pilot basis, covers almost all districts of the country today. Directed at improving the living conditions of woman and thereby of children through opportunities for self-employment and access to basic social services; initiated on a pilot basis, this scheme it covers almost all districts of the country today.
1993	Employment Assurance Scheme, (EAS)	It was started in 1993, and restructured in 1999-2000 as a single-wage employment programme for creation of additional wage employment for the rural poor living BPL.
1999	SwarnaJayanti Gram SwarozgarYojana (SGSY)	Aims at promoting micro enterprises and helping the poor. Formulated as a result of restructuring and combination of the allied programmes along with million wells scheme into a single self-employment programme.
2001	SampoornaGrameenRozgarYojana (SGRY)	Aims at providing wage employment in rural areas as also food security, along with creation of durable community, social and economic assets.
2001	Food for Work Programme	It aims at augmenting food security through wage employment in drought-affected areas. A part of the wage can be paid in kind and rest in cash. Programme stand extended up to 31 st march 2002 in respect of notified natural calamity affected districts.
1996	Indira AawasYojana (IAY)	Launched during 1985-86 as a sub-scheme of Rural Landless Employment Guarantee Programme (RLEGP) and continued as a sub-scheme of Jawaharlal RozgarYojana (JRY) since its launching from April, 1989. It was delinked from the JRY and has been made an independent scheme with effect from January 1, 1996. The scheme aims to provides assistance to below poverty line household belonging to scheduled caste, scheduled tribe, and below poverty line households belonging to scheduled caste, scheduled tribe, and free bonded labour categories.
1999	Jawahar Gram SamridhiYojana, (JGSY)	JawaharRozgarYojana (JRY) was restructured as the Jawahar Gram SamridhiYojana, (JGSY), where all works that result in the creation of durable productive community assets are taken up. The secondary objective is generation of wage-employed poor.

**UNIVERSITY OF HYDERABAD
SCHOOL OF ECONOMICS**

**SOCIAL SECURITY FOR THE UNORGANISED WORKERS IN RURAL
KARNATAKA: A HOUSEHOLD LEVEL STUDY**

Household Interview Schedule

1.IDENTIFICATION

District: Taluk..... Village

A) Name of the Head of the Household/Respondent

B) Caste: SC/ST/BC/FC/Others (specify).....C) Religion Hindu/Muslim/Christian/Others (Specify)

D) Household Economic Status: APL /BPL.

E) Type of PDS Card: 1) BPL card (Antyodaya/Annapurna/Akshaya) 2) APL card 3) No ration card

F) Nature of the family: Joint/Nuclear

1. BASIC DETAILS OF THE HOUSEHOLD

Sl. No	Name	Sex	Age	Marital Status	Age at which started working	Physical disability/Weakness	Education	Skills	Occupation (by time spent)	
									Main	Sub
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										

3. HOUSING DETAILS (please Tick)

House Ownership	Housing Condition	Electricity Connection	Major Source of drinking water	Sanitation facility
Own	Katch	No	Public tap/private tap	Individual toilet
Govt. Provided	Semi-Pucca	Electrified (Own)	Bore with hand pump	Community
Rent	Pucca	Electrified with Bhagyajyothi	Open well	Open
Leased	RCC		Tank	

4. LAND DETAILS (in acres)

Particular	Cultivated Land	Current fallow Land	Garden land (Trees/Groves)	Total	Leased in	Leased out
Irrigated						
Dry land						
Total						

4.1) Did you purchase any land after the partition of the household? Yes/No.

If Yes, How much?.....When?.....Value Rs.

4.2) Did you sale any land? Yes/No.

If Yes, How much?When?Value Rs.

4.3) Why did you sell it?

5.INCOME FROM AGRICULTURE (collect the information for the previous year)

Crops grown	Area (Acres)	Production (Qtnls.)	Cost (Rs)	Income (Rs)	Home consumption	Marketing of output	
						Qty. Sold	Price (per/qntl)
KHARIF							
RABI							
SUMMER							

6. INCOME FORM AGRICULTURAL ALLIED ACTIVITIES (previous Year)

Livestock	No	Year of acquisition	Income from sale of milk & milk Products (Rs)	Income from sale of livestock (Rs)	Total income (Rs)
<u>Animal in milk</u>					
CB Cows					
Indigenous cows					
Buffaloes					
<u>Animals in dry(+calves)</u>					
CB Cows					
Indigenous cows					
Buffaloes					
Non-Milk able animals					
Goats					
Sheep					
Poultry					
Others (specify)					

7. DETAILS OF WAGE EMPLOYMENT (Agri and Non-Agri)

Name Sl.No.	Type of work	Place of work	No of months worked		No of days in a month		Wage rate per day (Rs)		Current wage rate (Rs.)
			Peak	Slack	Peak	Slack	Peak	Slack	

8. DETAILS OF SELF -EMPLOYMENT (Rural Non-Farm activities in unorganized workers)

DETAILS OF SELF EMPLOYMENT (Rural Non Farm activities in unorganized workers)									
Name Sl No	Type of work	Persons involved		Capital invested		Source of capital		Monthly turnover	Monthly margin
		Family	Hired	Fixed	Working	Own	Borrowed		
Starting Year ()									
At Present ()									

9. DETAILS OF REGULAR SALARIED EMPLOYMENT

Name Sl No	Type of Service	Year	Place of Service	Permanent/ Temporary	Public/ Private	Monthly salary	
						Gross	Net

10. GENERAL CONSUMPTION BASKET OF THE HOUSEHOLD

(Please tick 1, 2 and 3)

Items	Daily/Regularly	Occasional	Never	Quantity per Month	Amount
Cereals					
Pulses					
Milk/Milk products					
Green Vegetables					
Fish/Meat/Eggs					
Fruits					
Grocery					
Stationary					
Others (Specify)					

11. Indicate the dependence of your household level on the following for meeting the food requirement during period of scarcity (Such as slack season, please tick)

Item	To large Extent	Partially	Not at all
Food grains from own Land			
Ration Shop			
Shopkeeper			
Borrowing (Kind/Cash)			
Borrowing from Informal Agencies			
Wages in Kind			
Sending children for work			
Sale of Assets like animal, tree fodder			
Any other (Specify)			

12. ASSETS POSSESSION

Household Assets				Agricultural Assets			
Items	No	Year of acquisition	Present value (Rs)	Items	No	Year of acquisitions	Present Value (Rs)
Table				Tractor			
Chairs				Bullock cart			
Fan				IP sets			
Tailoring Machine				Wooden ploughs			
Gas/Kerosene Stove				Steel Ploughs			
Mobile / Telephone				Harvesting machine			
Radio / Tape recorder				Power tiller			
Vehicle (Two wheeler)				Sprayers			
Car / Truck				Chuff cutters			
TV				Seed fertilizer drillers			
Gold ornaments				Threshers			
Silver ornaments				Others (Specify)			
Others (Specify)							

13. BENEFITS OBTAINED FROM THE GOVERNMENT

Name of the Benefits	Awareness	Did you obtain	Year	Value of benefits (Rs)	If not obtained why?
Wage and Self-Employment Programmes					
SGSY					
SGRY					
PMRY					
MGNREGA					
Udyogini					
Asare Scheme					
Stree Shakti					
Social Security Schemes					
Sandya Suraksha Yojane (SSY)					
Bhagyalakshmi					
Janashree Bima Yojana (JBY)					
Aam Admi Bima Yojane (AABY)					
Rashtriya Swath Bhima Yojana/ National Health Insurance Scheme (RSBY)					
Old Age Pension (NOAPS)					
Family Benefit Scheme (NFBS)					
Maternity Benefit Scheme (NMBS)					
Destitute Widow Pension (DWP)					
Disability Benefit (PH)					
IAY/Ashreya/Ambekar					
Sanitation					
Bhagya Jyothi					
MDM programme					
Any other (specify					

14. ACCESSIBILITY TO HEALTH & MEDICAL CARE SERVICES (During the last one year)

Name Sl. No.	Nature of Disease	Duration of illness (days)	Distant traveled (Kms)	Place of treatment	Public/ Private	Health Expenditure (Rs)		Loss of work due to illness (man days)
						Public	Private	

14.1. When did the last death occur in the family?

Name:

Age:

Causes of death:

Exp:

15. FOOD AND NUTRITION SECURITY (PDS)

Items	Do you obtain regularly	Qty. in kgs/ltrs	Amount(Rs)	If not, give the reason
Rice				
Wheat				
Sugar				
Kerosene				
Oil				
Salt				
Tea powder				
Other(specify)				

16. EDUCATION SECURITY

Sl No	Status (1,2 or 3)	Annual Approximate Expenditure					Resons (1,2 or 3)
		Fee	Books	Uniform	Travel	Others	

1. In school

2. Dropped out

3. Never been to school

17. DETAILS OF LOANS AND SAVINGS

(Institutional and Non-Institutional sources during the last five years)

Scheme of loan	Source of loan	Purpose	Year	Amount borrowed (Rs.)	Rate of interest (%)	Amount repaid (Rs.)	Amount outstanding (Rs.)	Overdue (Rs.)	Amount spent to obtained loan

17.1. Are you aware of the programme providing subsidy-cum loan to the self employment? Yes/No

17.2. Did you obtain the loan? Yes/No If No, Why?

18. HOUSEHOLD SAVINGS (as on the date of the survey)

Form of Savings	Amount Saved (Rs)	Source of Saving	Purpose of Saving
Banks			
Post office			
LIC			
SHGs			
Private financial instantiation			
Others (Specify)			

19. ASSOCIATED WITH THE FOLLOWING INSTITUTION/NON- INSTITUTIONS COMMITTEE

Name of the Institutions/Non-institutions	Yes/No	If yes, since when?	What benefit did you obtain?	If you are not Associated why?
GP/TP/ZP				
Grama Sabha				
Political Parties				
Co-op Societies				
Banking Institution				
NGOs				
SHGs				
Sthree shakthi				
SDMC				
Yuvaka mandal				
Mahila Mandal				
Water User Association				
Others(Specify)				

20. UNPRODUCTIVE EXPENDITURE (per year) AND BAD HABITS (per day)
Yes/No (If you yes, give the details)

Unproductive Exp	Daily/Regularly	Occasionally	Never	Amount(Rs)
Marriage				
Other Social Funtions				
Bad Habits				
Driking Alchohol				
Smoking				
Chewing tobacco				
Playing card				
Betting/Racing				
Others (Specify)				

21. What is your Opinion about the implementation of Government Schemes in the Village?

Good/Fair/Bad

22. What are your suggestions to improve the effectiveness of Government Programmes?

**SOCIAL SECURITY FOR THE UNORGANISED
WORKERS IN RURAL KARNATAKA: A
HOUSEHOLD LEVEL STUDY**

*A synopsis submitted to the University of Hyderabad
in partial fulfillment of the requirements for the award of the
degree of*

DOCTOR OF PHILOSOPHY

IN

ECONOMICS

BY

VENKATAPPA NAIK

Under the supervision of

Dr. N.A.KHAN



**SCHOOL OF ECONOMICS
UNIVERSITY OF HYDERABAD
HYDERABAD – 500 046
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SYNOPSIS

SOCIAL SECURITY FOR THE UNORGANIZED WORKERS IN RURAL KARNATAKA: A HOUSEHOLD LEVEL STUDY

THE CONTEXT

Social security has existed since time immemorial, and it is as old as man himself. It has been referred to even in early 'Vedic Hymns'. Social security is a dynamic concept so it always keeps changing and does not stay in the same place or condition. It is a kind of help provided to workers at the times of the hazards of life, but in ancient times or before independence, it was in unorganized form and after freedom its development became fast and Indian government constituted a lot of legislations to ensure social security to workers. Various steps have also been taken for the social security of general people.

Social security is a worldwide concept so not only in India but also at the international level a lot of efforts have been taken for it. After industrialization in the second half of the twenty-first century the need of social security increased in India, due to the excessive use of machinery and hazardous equipment/processes. India launched a lot of programs for the social security of the workers, but they were not up to the satisfaction level. During the period of the eighties to the nineties, a lot of research and study have been conducted, but after changing the time the need has arisen to modify the existing labor laws. Thus, it is necessary to recon duct a study about social security measures to find out the loopholes and problems for appropriate implementation.

Every human being is vulnerable to risks and uncertainties with respect to income as a means of life sustenance. To contain these risks, everyone needs some form of social security guaranteed by the family, community and the society as a whole. Such socio-economic risks and uncertainties in a human life form the basis for the need of social security. Social security is rooted in the need for solidarity and risks pooling by the society given that no individual can guarantee his or her own security.

The unorganized sector in India comprises roughly of 93 per cent of the population in the working age group. Of the 406 million workers in (NSSO) 1999-2000, only 7 per cent were in the organized sector, and had access to statutory social security benefits. The remaining workforce was being socially excluded and suffered from persistent deprivation associated with general low standards of living and social insecurity. The unorganized sector makes a significant contribution to the national wealth; however, workers in this sector do not have access to sufficient and reliable social security. Although the unorganized workers have some access to risk-management mechanisms such as micro-finance, their access to statutory benefits like health care, old-age pension, etc., has been quite poor. These workers adopt informal strategies such as borrowings, sale of assets, etc., Which are very expensive and their continued dependence on such strategies only renders them more vulnerable.

This is a modest attempt to address these questions with the objectives of analyzing the social security needs of the unorganized sector workers, examining the risk management mechanisms that are most frequently used by these workers and assessing their willingness to participate in contributory social security schemes. For this purpose, a large sample of agricultural workers accounting for a large proportion of unorganized workers in rural areas of districts in Karnataka was drawn.

PROBLEMS AND MOTIVATION OF THE STUDY

In Karnataka, the number of unorganised workers increased from 9.7 million in 1981 to 13 million in 1991, and to 17.3 million in 2001. The state government has been taking some initiatives to provide the unorganised workers with social security. However, not much has been done in the direction of designing a comprehensive social security package for all unorganised workers.

The unorganized workforce has not wholly benefited from them due to shoddy implementation and lack of awareness. They do not from a uniform social security mechanism.

The present institutional arrangements and delivery mechanism for social security must be re-structured for greater efficiency. This restructuring must be done based on the needs and skill requirement of different categories of unorganized workers, after taking into account the various recommendations made by the commissions and task forces set up for this purpose. Creating awareness at the grass root levels is of utmost importance. Many of these workers are unaware of the benefits provided to them. This may be done by conducting workshops, holding awareness camps, printing leaflets in the local languages, etc.

Hence my present study will focus on how social security for the unorganized workers will act as an important tool in providing for social security programs at the household level in rural area and reduce poverty in the areas of Raichur district in Karnataka, what are the other alternative strategy that should be adopted by the state government for the larger development of among social groups in households level in the state?.

A review of literature clearly shows that no such attempt has been made to study the social security for unorganized workers in rural Karnataka. To fill this gap and to bring out the issues, trends, patterns, factors, structure, investment and income pattern of social security for the unorganized workers in rural Karnataka, the present study has been undertaken. The statement of the problem is "Social Security for the Unorganized Workers in Rural Karnataka: A Household Level Study."

REVIEW OF THE LITERATURE

The available literature shows that the researchers have chosen three areas, in particular, i.e. theoretical studies, micro-level case studies and macro level empirical studies. . It is evident that different researcher used different terms of social security for the unorganised workers as both protection and promotional programme's attitude. An attempt is made in these important

studies on social security unorganized workers who, the identifying research gap in the present study.

Agarwal (1980) stated that a policy of comprehensive social security and labour welfare would keep up industrial morale and efficiency and an indispensable means of production and productivity. He explained the various social security schemes operating in India and the difference between the scheme in India and abroad. Saxena (1974) social security was a dynamic conception, considered in all advanced countries of the world as an indispensable chapter of the national programme to strike at the root of poverty, unemployment and disease. It was considered most essential for the industrial workers.

Singh and Singhal (1980) described the origin and growth of social security the idea, short history in India, present position in India. Giri (1959) revealed that the social security was one of the dynamic concepts of the modern age and influencing social as well as economic policy. Mamoria (1965) stated that the basic problems of poverty, ill health, illiteracy and economic inefficiency would have to be tackled through appropriate agencies under an all India plan, but along with the multifarious programmes of the nation, building a programme of social security would lead the way to a new and better life for the masses of India. He also presented in three facts (a) Social Insurance in general, (b) Social Security in India and (c) Social Security in some foreign lands.

A study by Jhon, C.p (2004) stresses the expansive crevices existing between the rich and the poor and the chaotic laborers, and the sorted out specialists have driven in a few nations to endeavors at giving social and financial security to the poor and to the disorderly parts. One of its suggestions has been the breakdown of the ordinary government social security set-up. He endeavors, mostly to the center of the main development specialists (19 every penny) in Keral state.

Kannan and Srivastava (2006) reviewed an extensive standardized savings plan for the sloppy area which had been proposed without precedent in India. The proposal by the National Commission for Enterprises in the Unorganized Sector (NCEUS) tried to create a solid workforce that this would have a positive effect on national pay and monetary development. The plan was expected to cover disorder, maternity, seniority and the demise and proposed a participatory framework with some commitment from the laborers.

Thorat (2005) it endeavors to address two interrelated issues. Initially, it tries to conceptualize the nature and measurements of the "Prohibition Linked Deprivation" of socially weakness bunches, especially the Dalit in Indian society. In that endeavor, it explained the idea and importance of standing based avoidance, and its suggestions for the destitution of barred gatherings.

Unni (1998) reviewed the concept of work, production boundary, unorganised sector, and certain categories of workers. She also analysed various methodologies for estimation of the labour force and contribution to gross domestic product. It has been stated that the unorganised sector and other hidden economic activities have gained prominence in the context of structural adjustments, globalisation and other problems. But emphasis is laid to recognise the work of unorganised sector workers, especially the women worker since their employment in this sector is significant and bear the maximum effect.

Unni and Rani (2001) presented a broad definition of social protection to include basic securities, such as income, food, health, shelter and economic securities, including income generating productive work. A conceptual framework was developed to analyse the causes of insecurities of informal workers, identify the core needs of social protection, develop instruments and visualise the institutional mechanism for addressing these needs. Using evidence from a micro survey of household, they stressed that the insecurities of informal workers arise not only

from random shocks, but also from the structural features of the household and their nature of work.

Rajasekhar and Namertha Sharma (2006) focused on the unorganized worker component in the labor force has been growing in the last one-and-a-half decades. In 2001, the total workforce in Karnataka was 23.5 million. As is the case elsewhere in India, much of the workforce is in the unorganized sector. Unorganized or informal workers in India do not have formal contact with the employers and/or are characterized by an absence of an employer-employee relationship. Further, they do not often obtain minimum wages and social security benefits.

RESEARCH QUESTIONS

The researcher, therefore, often encounters the following questions while formulating the social security schemes.

- What is the social security required by unorganized workers?
- What existing mechanisms and strategies do they use to meet the social security needs?
- Have social security needs and risk management strategies been different across categories and within a particular category of unorganized workers?
- Is it sufficient to introduce financially viable and sustainable schemes for the workers?
- What socioeconomic conditions prevailing among the members of welfare boards?

1.6. SCOPE OF THE STUDY

The social security has been playing a significant role in the poorer section of the society in terms of providing a benefit of the unorganized workers since its inception. My research focus is on functioning of social security for the unorganised workers in the rural Karnataka, particularly in the Raichur district with special reference to unorganized workers in terms of providing social security benefit at the household level in the rural area. I will explore whether

social security is helping and reaching out the unorganized workers in terms of providing the protection and promotion programs, increasing standard of living or not in that area. If not, what are the loopholes in it and what is/are the alternative strategy/strategies for the solution in the area of Raichur district?.

OBJECTIVES OF THE STUDY

The objectives of the study are

- Review of the existing studies on social security for the unorganized workers in India, emphasizing on social groups;
- Examine the trends and patterns of social security for the unorganized workers among social groups in rural Karnataka;
- To know the socio-economic conditions of the unorganised workers in the study area;
- To examine the level of accessibility to social security programmes by SC, ST, OBC and Other households in the study area;
- To explore the extent of awareness and impact of the social security programmes; to evaluate the administrative efficiency and effectiveness in the administration of social security programmes; and
- Suggest policy measures to improve the functioning of the social security delivery system in rural areas.

HYPOTHESES

- H₁. Social security for the unorganized workers is positively associated with rate of literacy.
- H₂. Members of SCs/STs have limited access to social security as compared to non-SCs/STs.

DATABASE AND METHODOLOGY

There is a consensus among social science research that the use of proper methodology and research techniques plays a crucial role. Such techniques when guided by the objectives of the study yield accurate results. As it explains in research the choice of an appropriate techniques must be dictated by the objectives if the study under consideration.

Study Area

Karnataka state is deliberately chosen for the present study. The state is placed in the southern piece of India. The Karnataka state complete geographic territory is 1, 91,791 square kilometers, which account 5.83 per cent of the total geographic area of the country and is the 8th largest among the major states of India. 2001, census has reported that the population of Karnataka state was 5, 28, 50,562 which are 5.30 per cent of the total population of India, which is again 8th position. Though, in terms of a poverty ratio (PR) and human development index Karnataka was seventh in the country. Thus, it is evident that Raichur district is an underdeveloped in the state and hence. It is selected purposely for the present study.

Nature and Sources of Data

The study is based on both secondary and primary data to analyze the social security for the unirganised workers in rural Karnataka: a household level study.

Secondary Data

The secondary data were collected from the published and unpublished documents of the Directorate of Economic and statistics, Government of India and Karnataka reports of the National Sample Survey Organization (NSSO), District Statistical Office of Raichur, Tahsildar office of Sindhanur, Raichur and Devadurga, and village Panchyat office of selected sample villages. Viz... Hemanal, Dondumbli, Jalahala, Kthadoddi, Athkoor, Sagamkunta, Marichettal, Duganoor, Ragalparvi, Goudanbhavi, Kalmangi and jalahalli, University libraries (University Of

Hyderabad) libraries of different institutions (NIRD, CESS and ISEC) engaged in research activities, various Karnataka Human Development Report, Censes Report, NCEUS, Planning Commission Report, CSO, Economic Journals, Books, Periodicals, Magazines, Newspapers and Statistical reports to throw more light on the subject under the study.

Primary data

The primary data were collected by canvassing the structured interview schedules among the sample households having Raichur districts of Karnataka. A structured interview schedule was canvassed to elicit the information relating to the identification details such as a name of the head of the household, caste religion, household's economic status and basic details such as housing condition, landholdings, livelihood strategies and income and household asset position, details of wage employment, awareness and access to employment, awareness and access to social security measures, both promotional and protection, details of institutional and non-institutional loans, household savings, details about repayment of borrowed loan and also the problems faced by the rural households were elicited from the sample households in the sample villages.

The primary data will be collected from the field in that area, and the study would like to take one case study in Raichur District of Karnataka state. The primary data will be collected from the sample of 480 households from 12 villages of 3 taluks in the district. For the purpose of the data collection separate interview schedules for the social security for the unorganized worker beneficiaries in sample areas. Primary data will be collected for the household survey by personal interview on different variables.

TOOLS OF DATA COLLECTION

The social sciences have developed various methods of inquiry among which interview and questionnaire methods are important. From the economic perspective, the interview method is considered as a very useful instrument to collect primary data. In the present study, the essential

supporting primary source's information was also collected through the interview method. The researcher personally visited to the sample villages and collected the information with the help of the interview schedule prepared by him. The respondents were approached through the village-level worker and village accountant. After establishing rapport with them, the investigator filled in the interview schedule. However, the observation method was also used. The researcher also keenly observed the assets, and the type of life led by the respondents as it was to support his analysis of the data. This procedure was largely effective and useful.

TOOLS OF DATA ANALYSIS:

After scrutiny, the collected data were processed to fulfill the objectives laid down for the study. The processing of data was done with the help of a computer. A calculator and also annual simple statistical techniques such as averages, percentages, ratios and mean variations were used. Graphs, diagrams and flow charts are taken recourse in presenting facts and figures on the study area.

Reference period:

The reference period should not be too old or too recent. Therefore, the researcher has chosen 2000-01 to 2012-13 as the reference period for the study. The fieldwork was done during June, 2013.

LIMITATION OF THE STUDY

This study has some limitations in respect of collecting the primary and secondary data.

- The study, which is mainly based on the primary data will be collected from the sample household who were mostly illiterate and did not keep any records. Despite the sufficient

care taken by way of incorporating adequate crosschecks in the questionnaire, it cannot be ruled out that their reporting was based on memory to a great extent.

- The study covers a small number of 480 households engaged in social security for the unorganized workers in rural Karnataka. The sample households are selected on a simple random basis. Hence, an element of bias cannot be ruled out.
- The study is confined only to one district of Karnataka state. And the study is confined only to three taluks, twelve villages, each taluk in four villages only where the concentration of SCs, STs, OBCs and Others caste population is very high.

As it is a micro level study, the conclusion drawn can't be generalized.

ORGANISATION OF THE THESIS

The thesis consists of 7 chapters. The first chapter poses the introduction and research design. The second chapter defines the existing literature of theoretical perspective in social security for unorganized workers in India and Karnataka. The next chapter examines the overview of social security for the unorganized workers in India and Karnataka: emerging issues and evidence at the macro level study in chapter 3. In chapter 4 deals with the profile of the study area. The fifth chapter highlights of the The fifth chapter highlighted the socio-economic background and livelihood opportunities of sample households in Raichur district. The sixth chapter concentrates on Awareness and benefit of social security for the unorganized workers in the study area: Micro level evidence in sample households. In the last chapter 7, the important findings of the study are summarized, and policy prescriptions are provided.

IMPORTANT FINDINGS

The rural labour force participation rates by sex during 1993-94 to 2011-12. The data show the year wise principal and subsidiary status was male and female found to be quite significant of PS+SS 55.3, 54.7 per cent and 18.1,25.3 per cent in India.

The total workers in rural 70.5 per cent and Urban are 87.6 per cent in during the census of 2011. In the table agriculture labours and cultivators are higher in rural area of accounting of 39.3 per cent and 33 per cent as compared to urban areas. The data presents the households Industry workers are very less in rural areas (3.4 per cent) as compared to urban (4.8 percent).

The details of the unorganized workers by gender across the states in the year 2004-05. The Male workers are 99.7 percent and Female workers are 95.9 percent of unorganized workforce. The female workers are more than male workers in organized sector as well as unorgansied workers. The unorganized workers of male and female are higher in Bihar.

Education can viewed as one of the best measures of ensuring social security which has been listed in level I social security measures. The literacy rate is one of the indicators of education found to be higher among male as compared female during 1981 to 2011. The data show that the literacy rate was increased in all the major states in India during 1981 to 2001. Similarly, the data reveal that the rate of literacy was found to be quite significant in Keral state as compared to the other states, accounting for 94 per cent in 2011 respectively. However, the rate of literacy was found to be quite lower in Bihar state as compared to the other states, accounting for 61.80 per cent in 2011 respectively.

The Status of Identification of Households under Antyodaya Anna Yojana (AAY) four major states during 2012-13 was to current level. The data show that the no of BPL families higher majority of UP (106.79 lakh families) as followed by other states respectively. In coming

to the Karnataka state 31.29 lakh families are living in BPL household. The data show the estimated no. of AAY families highest in UP (40.945 lakh families) and quite lowest in Arunachal Pradesh (0.34 lakh families) respectively.

The performance of financial SGSY in India during the period from 1999-2000 to 2012-13. The data show that the total allocation is Rs. 1472.33 crores in 1999-02; it is increased to Rs. 2877.69 crores.

Provides data on SGSY physical performance in India during the period from 1999-2000 to 2012-13. The data indicate that in 1999 292426 SHGs were formed under SGSY, while in 2012-13. 61924 SHGs were formed. Similarly, in the same period, 30576 and 32216 SHGS have taken up economic activities respectively.

The proportion of households with BPL Antyodaya and Akshay was found to be relatively higher in respect of SCs/STs, more so in the case of SCs and STs as compared to OBCs and Others. The above analysis implies that the socioeconomic status of the sample households is not better and across different social groups, the status is still poorest in respect of SCs and STs. Across taluks, the proportion of households with BPL (Antyodaya + Akshay) card was found to be Devadurga taluk was highest proportion of 86.20 per cent, 76.9 per cent and 73.8 per cent of BPL Card household respectively. However, the No card households still living in the backward taluk of Devadurga (5 per cent).

Agriculture asset higher account of OBCs and Others were followed by marginalized groups of SCs/STs. This reveals that, the agricultural asset position was found to be less in the case of economically marginalized groups. Across Taluks, the agricultural asset position of respondent households was found to be higher in the case of Devadurga and Raichur as compared to Sindhnur Taluk.

The share of land was found to be quite significant in the case of OBC and other households, as compared to ST and SC households. Across Taluks, the share of Raichur and Sindhur found to be quite significant of Devadurga Taluk. One interesting thing that dry land is more in the Devadurga Taluk as compared other Taluks.

The share of wage employment in agriculture was relatively higher in the case of SCs household as compared STs, OBCs and Others household respectively. This clearly shows that in most of the households of social groups, the share of migration, household was found to be 2.1 per cent of SCs, STs and OBCs household. However, the data show that the self-employment in social groups was found to be predominant of other household are highest at 20.8 per cent, as follows by OBCs (10 per cent), STs (8.3 per cent) and SCs (1 per cent). The regular salaried employment estimated that STs are (8.3 percent), as follows by OBC (5.4 per cent), others (3.1 per cent) and SC (2.1 per cent) respectively. Across the data estimated that the accounting for moderate taluk was found 41.3 per cent (Raichur) more agriculture cultivator as followed by advanced 32.5 per cent (Sindhur) and backward are 24.4 per cent of Devadurga taluk respectively. However, the migration was estimated Devadurga taluk higher majority of SC households respectively only

The educational background of the workers belonging to SCs/STs was awfully lower as compared to that of OBCs and Others in the study area as a whole. Across gender, the female workers have had a very low educational profile as against the male workers. The proportion of illiterate female workers is more in the social groups as compared to male workers' education. The average literacy rate of workers accounted male for 77.83 per cent in respect of SCs and 66.2 per cent in respect of STs as against 72.73 per cent of OBCs and 73.67 per cent in respect of Others. The rate of illiterate of the workers, on an accounted for as highest in the 37.13 per cent in the backward taluk as against the moderate 34.55 per cent and 28.32 per cent in advanced taluk respectively.

The average level quantity & amount of public distribution system by social groups and taluks. The data show that in the case of rice and wheat the proportion of quantity & amount was quite significant in ST households, followed, by SC households, as compared to OBC and Others households . Across taluks, the data distribution of rice and wheat the proportion of quantity and amount was quite high in the Devadurga taluk (backward) as compared to Raichur (moderate) and Sindhanur taluks (advanced) respectively. The data show that in the case of kerosene, the proportion of quantity and amount was backward taluk more utilization as compared to moderate and advanced taluk because of marginalized section people living in backward taluk.

It is notable that other category household has been more expenditure of education compared to SC and ST. SC and ST incur low expenditure in the case education, because of poor economic conditions. They seemed to overall structure of in this table, OBC and Others households has been a high expenditure of in social groups. With regards to SC & ST household poor economic conditions in respectively. In backward taluk, average education expenditure is very low, because conditions will be very poor, followed by Raichur taluk. It is a notable fact that overall data advanced taluk (Sindhanur), education expenditure is more on items of fees, books, uniform and travel etc.

The provides average health expenditure incurred by social groups and taluks. In SC and OBC households, male health expenditure is Rs. 875, female expenditure is Rs. 7865.63 and Rs. 868.76& 10537.50 respectively. With regard to ST category households, health expenditure for males is Rs. 639.58 and Rs. 5947.92 is of female health expenditure. The data show in SCs and STs are both high health expenditure is female category. In the OBC households proportion of female health expenditure is high against the male in as compared to the SC, ST, Other households. Across taluks, according to the data Devadurga taluk male health expenditure is Rs. 1033.13 and female health expenditure is Rs. 13768.75. The large amount of expenditure is of female category.

The data clearly reveal that the casual wage employment in agricultural was found to be a major source of income of the sample households. The average agriculture wage rate for casual wage employment in agriculture the higher majority of SC and ST household was estimated to be around male Rs. 130 of SCs to Rs.138 STs in peak season and females is Rs. 87 of SCs and STs Rs. 76 was followed by OBC and Other households respectively. Similarly, agriculture wage employment days also more utilization of SC and ST households as compared to OBC and Others households respectively, an accounting for average male 30.95, 25.06, 19.95 and 13.21 days.

Going by taluks, at the average agriculture wage rate aggregate level, it was quite higher in case of SCs and STs as compared to OBCs and Others. Whereas the proportion of average wage rate was estimated at Rs.124 of male in the Raichur Taluk as compared Devadurga (Rs. 99) and Rs. 77 is Sindhanur taluk in peak season respectively.

The data provides average non-agriculture workers working months, days and wage rate (Peak and Slack) by social groups and taluks. In SC and OBC households, male in months quite significant in peak season as compared to ST and Others households respectively. The data show the average wage rate peak season SC and OBC households, male category were found to be higher as compared to ST and Other households as well as female category. The estimated was Rs. 62.71 of SC, Rs. 34.98 of OBC, Rs. 22.08 of ST and Rs. 24.14 of Other households. In the female category is Rs. 17.71, 9.38, 9.35 and 4.69 in peak season respectively. In the OBC households proportion of female health expenditure is high against the male in as compared to the SC, ST, Other households. Across taluks, average non-agricultural male wage rate is highest in Devadurga taluk estimated at Rs. 58.59 was followed by Raichur and Sindhanur taluk respectively in peak season. However, in slack season male and female wage rate, male wage rate majority against the female category all seasons.

The average annual income from sources was estimated by taking all the categories (viz., agriculture, agriculture wage, non-agricultural wage, and self-employment and regular salaried employment in rural unorganized workers) together. The data clearly indicate that the annual average income higher majority of OBC and Other households are different category was agriculture, self-employment and regular salaried, accounting for Rs. 76,360.09 of OBC households in agriculture income. Going by social groups the proportion of the annual average income household was found to be quite higher in case of Others and OBCs as compared to that of SCs and STs both in social groups.

It has been found that the SGSY Scheme awareness was found to be quite significant in other households as compared to SC, ST and OBC households. Similarly, in the case of a higher majority of the SGSY scheme benefit of Other households was estimated at 19.8 per cent as follows by OBC, ST and SC households respectively. This clearly shows that in most of the households of Sindhanoor taluk is a great majority of SGSY awareness, the share of Devadurga and Raichur taluks are quite significant. The data indicate that SGSY benefited was estimated Devadurga taluk (28.0 per cent) followed by the Raichur (13.1 per cent) and Sindhanoor taluks (8.8 per cent) respectively.

The proportion of awareness about MGNREGS was found to be quite significant in 99.8 per cent among social group households. The proportion benefit about MGNREGS was estimated at 53.1 per cent, 45.8 per cent, 33.8 per cent and 28.1 per cent of SC, ST, OBC and others households respectively. While the across taluks proportion of access of MGNREGS was found to be quite higher significant in the Devadurga taluk as compared to Raichur and Sindhnur taluks. The proportion of access of MGNREGS was estimated at 48.1 per cent, 28.8 per cent and 36.3 per cent in Devadurga, Raichur and Sindhanur taluks respectively.

The proportion of awareness about IAY was found to be quite significant in SC households as compared to ST, OBC and Other households. Similarly, the proportion of benefit of IAY was found to be quite significant in SC households as compared to ST, OBC and Other households. The proportion of the benefit of IAY was estimated at 60.4 per cent, 37.5 per cent, 23.8 per cent and 20.7 per cent in SC, ST, OBC & Other households respectively. Across taluks, the benefit of the (IAY) social security programs was much better in the sample villages of Devadurga taluk, 43.1 per cent as compared to that of those in Raichur (29.4 per cent) and Sindhanur (23.1 per cent) taluks. This implies that a positive link between the awareness and the level of benefit to the program. The greater the awareness the greater is the access to the programs, other things being constant.

The data indicate that the proportion of awareness about NOAP was found to be quite significant in ST households as compared to OBC, SC and ST households. Whereas the proportion of benefit of NOAP was found to be significant in OBC households as compared to Other, SC and ST households. The proportion of benefit of NOAP was estimated at 15 per cent, 14.6 per cent, 12.5 per cent and 11.5 per cent of OBC, SC, ST and Others households respectively. Similarly, in the case benefit of the great majority of advanced as compared to backward and moderate taluk, while accounting for 25.6 per cent, 10.6 per cent and 5.6 per cent of significantly.

With regards to the proportion of awareness about NFBS was found to be quite significant in ST households as compared to OBC, Other and SC households. While the proportion of benefit of NFBS was found to be quite low level of significance in OBC (0.8 per cent) households as compared to do not have obtained benefit of NFBS Other, SC and ST households. The beneficiary of NFBS was not applied for application is some other reasons. Similarly, in the case benefit of the great majority of advanced as compared to backward talk, while accounting for 0.6 per cent, 0.6 per and moderate talk do not obtain benefit of NFBS respectively.

Going by social groups the proportion of awareness about NMBS was found to be quite significant in Other households as compared to Other, OBC and SC households. The proportion of data benefit about NFBS was found to be higher majority of ST (12.5 per cent) households as follows by Other (10.4 per cent), OBC (9.6 per cent) and 9.4 per cent of SC households respectively. Across taluk, the benefit of a greater majority share of advanced and moderate taluks as compared to backward taluk, while accounting for 10.6 per cent, 10.6 per cent and 8.8 per cent respectively.

In different Social Groups the percentage of people who had awareness about IGNDPS was found to be quite higher significant in ST households as compared to OBC, Other and SC households. The proportion of data awareness about IGNDPS was estimated at 100 per cent, 99.2 per cent, 97.9 per cent and 95.8 per cent in ST, Others, OBC and SC households respectively, while the proportion of benefit of IGNDPS was found to be quite higher level of significance in SC (6.3 percent) as followed by OBC 5 per cent, ST (4.2 percent) and Other (2.1 per cent) households respectively. However, average 95 per cent is not obtained benefits from the IGNDPS among the social groups. The beneficiary of IGNDPS was not applied for application is some other reasons. Across taluk, the proportion of data IGNDPS greater awareness of advanced taluk (Sindhnur) was estimated at 100 per cent as compared to moderate (98.8 per cent) and backward (96.3 per cent) taluks respectively. Similarly, in the case benefit of the greater majority of backward taluk as followed by moderate and advanced taluks, while accounting for 8.1 per cent, 3.1 per cent and 2.5 per cent respectively.

Across social groups, the proportion of awareness about **IGNWPS** was found to be quite significant overall share 98 per cent among social groups. The proportion of **IGNWPS** relatively higher SCs in accounting of 5.2 per cent of SC, 1.7 per cent of OBC and 1 per cent Other household do not have awareness about the scheme. While, the proportion of benefit of SSY was found to be quite higher level of significance in Other (12.5 per cent) households as followed by

SC/OBC and Other households an accounting of 10.4 per cent, 9.4 per cent and 6.3 per cent respectively. Across taluks, the proportion of IGNWPS awareness, advanced taluk (Sindhur) was estimated at 100 per cent as compared to moderate (98.1 per cent) and backward (95.6 per cent) taluks respectively. Similarly, in the case benefit of the greater majority of advanced taluk is 12.5 per cent, 11.3 per cent of backward taluk and very low percentage 5.0 per cent of moderate taluk.

The data on distribution of awareness about SSY was found to be quite significant overall 98 per cent among social groups. The proportion of awareness about SSY was estimated at 99.6 per cent, 99 per cent, 97.9 per cent and 96.9 per cent in Other/OBC/ST and SC households respectively. While, the proportion of benefit of SSY was found to be quite higher level of significance in Other 5.2 per cent household as followed by ST/OBC/SC household an accounting of 4.2 per cent, 3.3 per cent and 3.1 per cent respectively. Across taluks, in the case benefit of the greater majority of backward taluk is 8.8 per cent, 1.9 per cent of moderate taluk and very low percentage 0.6 per cent of advanced taluk, while accounting for 8.8 per cent, 1.9 per and 0.6 per cent obtained the benefit of SSY respectively.

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Date:

Place:

Venkatappa Naik

Research Supervisor