

Impact of Social Security on the Life of People: An Empirical Study from Kerala, India

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Abstract

Purpose: To examine the impact of social security on the life of people, and to understand how social security, operating through social assistance, social insurance and social protection, functions as an instrument of social and economic justice. The study further situates social security within the wider framework of human security and the Sustainable Development goal of poverty eradication.

Methodology: The study adopts a mixed-methods design combining qualitative and quantitative approaches, supported by descriptive, analytical and historical methods. Primary data were gathered from 615 beneficiaries and non-beneficiaries across Grama Panchayats, Municipalities and Municipal Corporations of the Kozhikode district of Kerala through questionnaires, schedules and interviews using random sampling, while secondary data were drawn from government reports, books, journals, articles and periodicals. The t-test, one-way ANOVA and Least Significant Difference (LSD) post-hoc analysis were employed to test the influence of gender, education, income and caste.

Results/Analysis: The analysis indicates that social security measures exert an above-average positive influence on the life of people (mean score 30.20 out of 48). No significant difference was found across gender, whereas statistically significant differences emerged with respect to educational qualification, income and caste, with higher-education and higher-income groups reporting a comparatively lower perceived impact, and SC/ST respondents reporting the most consistent benefit.

Novelty/Value: By linking grassroots empirical evidence on social-security beneficiaries with the broader discourse on human security and inclusive development, the study contributes to policy and academic discussions on how welfare protection can be made more equitable, accessible and dignity-enhancing for marginalised communities.

Keywords: Social Security, Social Protection, Human Security, Social Welfare, COVID-19, United Nations, Sustainable Development.

1. Introduction

Social security is a natural and essential human right that the international community upholds through various international instruments, such as the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights (Ranjani, 2000). It is closely associated with human dignity and social fairness (Dean, 2015), and its policies and programmes constitute important mechanisms for maintaining the safety and security of the people, redistributing revenues both horizontally and vertically throughout society. Social security thus serves as an important tool of social and economic justice. It is a dynamic concept whose contents shift according to the social, economic and

political systems within which it operates (Sharma, 1991). At its core, social security stands to reduce and gradually eradicate poverty (Hughes et al., 2009), and a growing body of evidence confirms that well-designed social-protection policies and programmes have meaningfully contributed to global efforts to reduce poverty and vulnerability (Barrientos, 2013). The rapid global spread of social-transfer programmes over recent decades has been described as a quiet revolution in development policy (Barrientos & Hulme, 2009), and contemporary scholarship now distinguishes protective, preventive, promotive and transformative dimensions of social protection (Devereux & Sabates-Wheeler, 2004), the last of which seeks to address the structural sources of vulnerability and inequity. Even resource-constrained developing states, it has been argued, can implement an affordable menu of protective and promotional social-security measures suited to their circumstances (Guhan, 1994).

Human life is increasingly threatened by sudden and unpredictable violence in all nations. These threats take the form of physical torture, war, terrorism, ethnic tension, crime and street violence, rape and domestic violence, and they include particular threats against women and children. Women continue to face global discrimination in the division of labour: they disproportionately perform unremunerated subsistence or household tasks and low-paid work that effectively subsidise the global economy, while their security and well-being are simultaneously threatened by a harsh economic system. Issues such as famine, ethnic conflict, social disintegration, terrorism, pollution and drug trafficking affect human security as much as they affect social security (John, 2004). In this context, social security can be understood as financial aid, through state funds or contributions, provided during illness, pregnancy, work-related injury, unemployment, disability or old age (Ganapathi, 1994).

The COVID-19 pandemic undermined the traditional security paradigm and demonstrated that conventional measures of security offer no assurance of individual protection. From a human-security perspective, COVID-19 exposed the structural difficulties and the dichotomy of the traditional norms of social safety in many countries, as security and insecurity became the chief concerns of nations worldwide. In economically deprived societies, the pandemic laid bare the realities of disease, pollution, malnutrition and extreme poverty, the primary existential threats long associated with the traditional security paradigm, and the patterns reflected across gender, social status and ethnicity illustrated the intersectional ties between security and insecurity (Newman, 2022).

1.1 From State Security to Human Security

The concept of human security emerged in the 1990s and challenged the traditional, state-centric notion of security. Within academic and policy circles it became a serious issue of concern, prompting a re-evaluation of the significance of protecting the individual within the broader architecture of social security. This re-evaluation has deep roots in social theory: the idea of social citizenship locates social security as the third element of citizenship, alongside civil and political rights (Marshall, 1950), while the capability approach reframes protective provisioning as an enabling condition for substantive human freedom rather than mere relief (Sen, 1999). In 1995, the World Summit on Social Development affirmed access to social safety as a foundation for sustainable development and the eradication of poverty (Midgley, 1993). A pioneering step in this regard was the Global 1994 Human Development Report of the United Nations Development Programme, which shifted the attention of security from the protection of the state and its borders by military means towards the protection of individuals and their well-being in both national and international perspectives. The Human Development Report defined human security as safety from chronic threats such as hunger, disease and repression, together with protection from sudden and hurtful disruptions of daily life. Human security, however, faces inherent definitional difficulties: it lacks fixed

boundaries, so that almost any phenomenon, including climate change, may be construed as a security risk (Paris, 2001).

1.2 Social Security as Social Service

The United Nations and its specialised agencies provide various social-welfare measures as part of ensuring social safety for the people, and the International Social Security Association plays a remarkable role in advancing social protection worldwide. The term “social service” is used in a broad sense to include health, education, community development, social security and housing, and these activities ideally function in a coordinated, professional manner. Social-welfare measures, social insurance and pension programmes together help to guarantee social protection: financial assistance enables people to satisfy their basic needs, while cash payments for health and medical care and the reimbursement of medical expenditure further secure their well-being. Social safety, in this sense, operates as a substitute for, or supplement to, cash benefits provided by the state. The practice of social service nevertheless differs from country to country: institutional care and foster-family-care systems vary across states according to their own socio-economic and political conditions. Family-counselling, legal-aid, referral, home-management-advice, physical-rehabilitation, accident-prevention and employment services have all been provided as part of social services to ensure social security (Merriam, 1962).

2. Review of Literature

A focused review of books, journals, articles and periodicals was undertaken to understand how social security, operating through social assistance, social insurance and social protection, enables people to lead a dignified life. The following studies frame the conceptual and empirical foundations of the present research.

Table 1: Summary of Reviewed Literature

Sl. No	Focus of the Study	Author & Year
1	Argues that social security is a natural human right enshrined in instruments such as the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights, and that the right to social security is integral to human dignity and the welfare obligations of the modern state.	Ranjani, M. (2000). [1]
2	Frames social security within a rights-based account of human welfare, arguing that social rights articulate human need and are integral to human dignity, social justice and fair welfare provision in both developed welfare states and the international human-development agenda.	Dean, H. (2015). [2]
3	Treats social security as a dynamic concept whose meaning and contents shift according to prevailing social, economic and political systems, and surveys the labour-welfare and social-security framework in the Indian context.	Sharma, A. M. (1991). [3]

4	Positions reducing global poverty as a long-horizon, pattern-based project, using large-scale forecasting to show how sustained social investment and protection contribute to the gradual eradication of poverty across regions.	Hughes et al. (2009). [4]
5	Examines tax-financed social assistance and anti-poverty transfer programmes in developing countries, concluding that well-targeted social assistance materially advances poverty reduction while raising issues of financing, incentives and legitimacy.	Barrientos, A. (2013). [5]
6	Links human security with social development, identifying famine, ethnic conflict, social disintegration, terrorism, pollution and the gendered division of labour as forces that simultaneously threaten human and social security.	John, J. F. (2004). [6]
7	Conceptualises social security in India as financial aid extended through state funds or contributions during illness, maternity, work injury, unemployment, disability and old age, and offers suggestions for strengthening the system.	Ganapathi (1994). [7]
8	Provides a human-security analysis of COVID-19, showing how the pandemic exposed the structural weaknesses of traditional, state-centric security and the intersectional vulnerabilities of gender, social status and ethnicity.	Newman, E. (2022). [8]
9	Analyses social security and third-world poverty, cautioning against the wholesale transfer of developed-country models and advocating new, context-appropriate forms of social security for developing societies.	Midgley, J. (1993). [9]
10	Critically examines the boundaries of the human-security concept, noting that its breadth and definitional ambiguity allow almost any threat, including poverty and environmental risk, to be treated as a security issue.	Paris, R. (2001). [10]
11	Analyses the relationship between social security and social welfare, describing the broad range of social services (legal aid, referral, rehabilitation, employment and counselling services) that operationalise social protection.	Merriam, I. C. (1962). [11]
12	Sets out an affordable menu of social-security options for developing countries, distinguishing protective, promotional and developmental measures suited to resource-constrained states.	Guhan, S. (1994). [12]
13	Proposes a four-fold framework of protective, preventive, promotive and transformative social protection, arguing that protection should also tackle structural vulnerability and social inequity.	Devereux & Sabates-Wheeler (2004). [13]
14	Documents the rapid global spread of social-transfer programmes as a quiet revolution, showing their contribution to poverty reduction across the developing world.	Barrientos & Hulme (2009). [14]

15	Frames development as the expansion of human freedoms and capabilities, positioning social security and protective provisioning as enabling conditions for substantive freedom.	Sen, A. (1999). [15]
16	Introduces the concept of social citizenship, locating social security and welfare rights as the third element of citizenship alongside civil and political rights.	Marshall, T. H. (1950). [16]
17	Analyses India's uneven development, arguing that weak public provisioning of health, education and social security limits the gains of economic growth for the poor.	Drèze & Sen (2013). [17]
18	Examines, with Indian evidence, whether social security is a luxury or a necessity for a developing economy, concluding that protective provisioning supports both equity and growth.	Justino, P. (2007). [18]
19	Argues for enlarging the concept and coverage of social security in a globalising world, drawing on India's experience to address basic-needs and contingency deficiencies.	Kannan, K. P. (2007). [19]
20	Evaluates Kerala's pension scheme for agricultural workers as an early experiment in state-assisted social assistance for the rural poor.	Gulati, L. (1990). [20]
21	Examines gender issues in the social-security policy of developing countries through the Kerala experience, highlighting gendered gaps in coverage and benefit.	Arun & Arun (2001). [21]
22	Demonstrates the persistence of caste-based economic discrimination in India, underscoring the need for targeted, group-specific welfare and affirmative provision.	Thorat & Newman (2007). [22]

Source: Compiled by the author from the reviewed literature.

3. Research Gap

Considerable scholarship exists on the conceptual foundations of social security, on social protection as a poverty-reduction instrument, and on the global shift from state-centric security to human security. Much of this literature, however, is either theoretical or framed at the macro and cross-national level, with comparatively limited grassroots empirical evidence on how social-security measures are actually experienced by beneficiaries and non-beneficiaries at the district level. In particular, the differential impact of social-security provision across socio-economic strata (gender, educational qualification, income and caste) remains under-examined in the Indian, and especially the Kerala, context. Empirical work on India has debated whether social security is a luxury or a necessity for a developing economy, concluding that protective provisioning supports both equity and growth (Justino, 2007), while studies of Kerala have documented pioneering state-assisted schemes such as pensions for agricultural workers (Gulati, 1990) and have called for enlarging both the concept and the coverage of social security in a globalising economy (Kannan, 2007). Even so, the wider development literature continues to treat India's uneven public provisioning of health, education and social security as a constraint on inclusive growth (Drèze & Sen, 2013). While welfare states aspire to universal protection, socio-economic, cultural and linguistic diversity

complicates uniform delivery, and the lived perception of welfare benefits among marginalised groups is seldom measured with statistical rigour. This study seeks to bridge that gap by empirically assessing the perceived impact of social-security measures on the life of people in the Kozhikode district of Kerala, and by testing whether that impact varies significantly with the demographic and economic profile of recipients.

4. Objectives of The Study

- To understand the meaning and conceptual basis of social security.
- To recognise the significance of social protection in the life of the people.
- To find out the impact of social-security measures on the life of the people.
- To identify the significance of human security in relation to social security.
- To examine whether the impact of social-security measures differs significantly across gender, educational qualification, income and caste.

5. Statement of The Problem

A welfare state aims to ensure the well-being of its people through social-security policies and programmes. Yet diversity in socio-economic backgrounds, together with cultural and linguistic differences, creates persistent difficulties within the social-security system. The implementation of social-security laws, policies and programmes has unevenly influenced the life of the people: many qualified recipients remain unaware of the programmes offered by the central and state governments; administrative inefficiencies and bureaucratic obstacles delay the distribution of benefits; and financial constraints continue to affect the execution of social-security policies and programmes. These structural frictions raise the question of how effectively social security translates into a perceptible improvement in the everyday lives of intended beneficiaries, and whether that improvement is distributed equitably across social groups.

6. Scope And Significance

As a result of welfare politics, modern governments increasingly provide social security to the marginalised sections of society: the poor, the elderly, the unemployed, the differently abled, children and women. By extending financial assistance to marginalised communities, social security improves living standards and well-being, helps reduce poverty, and brings disadvantaged groups into the mainstream of society. The system functions as a safety net for individuals and families confronting hardship arising from old age, disability, unemployment or illness. The significance of this study lies in generating district-level empirical evidence on how such measures are perceived by their intended recipients, thereby informing more responsive, equitable and dignity-enhancing welfare policy.

7. Research Methodology

The study adopts a mixed-methods research design, combining qualitative and quantitative approaches and drawing on descriptive, analytical and historical methods. Both primary and secondary sources were used. Primary data were collected through structured questionnaires, schedules and interviews, while secondary data were gathered from newspapers, government reports, books, journals, articles and periodicals. A random sampling method was employed. The study was conducted in the Kozhikode district of Kerala, and the respondents comprised beneficiaries and non-beneficiaries drawn from various Grama Panchayats, Municipalities and Municipal Corporations within the district, yielding a final sample of 615

respondents. The data were analysed using the t-test, one-way Analysis of Variance (ANOVA) and the Least Significant Difference (LSD) post-hoc test, enabling both an overall assessment of impact and a comparison of impact across gender, educational qualification, income and caste.

8. Analysis And Discussions

8.1 Socio-Economic Profile of the Respondents

Table 2: Socio-Economic Status of Respondents

Sl. No	Item	Count	Percentage
1	Male	307	49.90
2	Female	308	50.10
3	Others	–	–
	Caste-wise Distribution		
4	OBC	306	49.80
5	SC / ST	163	26.50
6	General	146	23.70
	Education-wise Distribution		
7	Below SSLC	262	42.50
8	SSLC	180	29.30
9	Plus Two / Pre-degree	86	14.00
10	Degree	68	11.10
11	Above Degree	19	3.10
	Age-wise Distribution		
12	Below 35	45	7.30
13	35 to 60	350	56.90
14	Above 61	220	35.80

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

In the gender-wise distribution of the sample, 50.10% of respondents are female and 49.90% are male, indicating a near-balanced representation of the two groups. With respect to educational qualification, the largest share of respondents falls in the “Below SSLC” category (42.50%), followed by SSLC (29.30%), Pre-degree/Plus Two (14.00%) and Degree (11.10%), while the smallest share is in the “Above Degree” category (3.10%). In the caste-wise distribution, the OBC category is the largest (49.80%), followed by SC/ST (26.50%), with the General category the smallest (23.70%). Age-wise, the middle band of 35 to 60 years dominates the sample (56.90%), followed by those above 61 (35.80%) and those below 35 (7.30%). This profile indicates that the sample is weighted towards older, less formally educated and economically

vulnerable respondents, precisely the constituency for whom social-security provision is most consequential.

8.2 Profession / Job-wise Distribution

Table 3: Profession / Job-wise Distribution of Respondents

Sl. No	Profession	Number	Percentage
1	Government	37	6.00
2	Private sector	62	10.10
3	Self-employed	106	17.20
4	Retired pensioners	22	3.60
5	Home-maker	22	3.60
6	Coolie (manual labour)	94	15.30
7	Unemployed	272	44.20

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

In the job-wise analysis, the largest category of respondents is the unemployed (44.20%), followed by self-employed persons (17.20%), manual labourers (15.30%) and the private sector (10.10%). Government employees account for only 6.00%, while retired pensioners and home-makers each represent the smallest share (3.60%). The predominance of unemployed and informal-sector respondents reinforces the relevance of social-security measures to the surveyed population, since these groups are the least likely to enjoy occupational or employer-based protection and therefore depend most heavily on state-provided welfare.

8.3 Overall Impact of Social Security

Table 4: Descriptive Statistics on the Impact of Social Security on the Life of People

N	Possible Minimum Score	Possible Maximum Score	Mean Score	SD
615	0	48	30.20	7.00

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

The descriptive statistics on the impact of social-security measures on the life of people record a possible minimum score of 0 and a possible maximum score of 48. The obtained mean value is 30.20 with a standard deviation of 7.00. Since the mean lies well above the mid-point of the scale, it can be inferred that the impact of social-security measures on the lives of citizens is above average. The standard deviation indicates a reliable and reasonably representative spread of responses around the mean, lending confidence to the generalisability of the finding to the larger population from which the sample was drawn.

8.4 Impact by Gender

Table 5: Comparison of Mean Score on Impact of Social Security based on Gender

Gender	N	Mean Score	SD	t-value	Sig.
Male	307	29.82	6.81	1.359	.175
Female	308	30.59	7.16		

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

This table compares the mean scores of male and female respondents on the impact of social-security measures. The mean score of male respondents is 29.82 (SD = 6.81) and that of female respondents is 30.59 (SD = 7.16). The computed t-value is 1.359 with a significance value of 0.175, which is greater than 0.05. The result therefore reveals that there is no statistically significant difference in the impact of social-security measures on the lives of citizens with respect to the gender of the respondents: the impact is, in effect, equal for both men and women. This near-parity is encouraging when set against evidence that the social-security policies of developing countries often embed gendered gaps in coverage and benefit, including in the Kerala context (Arun & Arun, 2001).

8.5 Impact by Educational Qualification

Table 6: Descriptive Statistics on the Impact of Social Security based on Educational Qualification

Variable	Number	Mean	SD
Below SSLC	262	30.67	5.92
SSLC	180	30.32	6.16
Pre-Degree / Plus 2	86	30.73	7.49
Degree	68	30.00	8.90
Above Degree	19	21.00	11.37
Total	615	–	–

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

This table presents the descriptive statistics on the impact of social-security measures across educational categories: Below SSLC (mean 30.67), SSLC (30.32), Pre-degree/Plus Two (30.73), Degree (30.00) and Above Degree (21.00). Considering the mean values alone, respondents in the “Above Degree” category report a markedly lower impact than all other educational categories. The “Below SSLC” group records the lowest standard deviation, indicating a consistent and uniform experience of social-security benefits, whereas the “Above Degree” group records the highest standard deviation, indicating a far less consistent experience. This pattern suggests that the perceived value of social security declines as formal education rises, plausibly because the more educated and better-resourced respondents rely less directly on state welfare.

Table 7: ANOVA, Comparison of Mean Score based on Educational Qualification

Variance	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1697.426	4	424.356	9.115	.000
Within Groups	28397.934	610	46.554		
Total	30095.359	614			

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

The ANOVA summary compares the mean scores on the impact of social-security measures across educational qualifications. The F-value is 9.115 with a significance of 0.000, revealing a statistically significant difference in impact with respect to educational qualification at the 0.001 level. To explore inter-group differences, a Least Significant Difference (LSD) post-hoc test was conducted; its results are presented below.

Table 8: Result of LSD Analysis (Educational Qualification)

Educational Qualification (I)	(J)	Mean Diff. (I, J)	Std. Error	Sig.
Below SSLC	SSLC	.34779	.66055	.599
	Pre-Degree / Plus 2	-.05699	.84795	.946
	Degree	.67557	.92860	.467
	Above Degree	9.67557*	1.62108	.000
SSLC	Below SSLC	-.34779	.66055	.599
	Pre-Degree / Plus 2	-.40478	.89440	.651
	Degree	.32778	.97121	.736
	Above Degree	9.32778*	1.64586	.000
Pre-Degree / Plus 2	Below SSLC	.05699	.84795	.946
	SSLC	.40478	.89440	.651
	Degree	.73256	1.10722	.508
	Above Degree	9.73256*	1.72961	.000
Degree	Below SSLC	-.67557	.92860	.467
	SSLC	-.32778	.97121	.736
	Pre-Degree / Plus 2	-.73256	1.10722	.508
	Above Degree	9.00000*	1.77054	.000
Above Degree	Below SSLC	-9.67557*	1.62108	.000

	SSLC	-9.32778*	1.64586	.000
	Pre-Degree / Plus 2	-9.73256*	1.72961	.000
	Degree	-9.00000*	1.77054	.000

Source: Field Survey conducted by the author, Kozhikode District, Kerala. (* Mean difference significant at the 0.05 level.)

The LSD analysis indicates that a statistically significant difference in the impact of social-security measures exists only between the “Above Degree” participants and every other educational group. When the “Below SSLC” category is compared with all others, the largest mean difference is with the “Above Degree” category (9.67557, std. error 1.62108), while the Pre-degree comparison shows a negligible negative difference (-0.05699). Comparing SSLC with all others, the highest mean difference is again with the “Above Degree” category (9.32778). The same pattern holds for the Pre-degree group (highest positive difference of 9.73256 with “Above Degree”) and the Degree group (9.00000 with “Above Degree”). When the “Above Degree” category is compared with all others, every mean difference is negative, confirming that this group consistently perceives the least impact of social-security measures.

8.6 Impact by Income

Table 9: Descriptive Statistics on the Impact of Social Security based on Income

Variable (Rs.)	N	Mean	SD
Below 5000	319	30.96	6.44
5000 to 10000	155	30.18	6.24
10001 to 20000	89	29.59	7.89
20001 to 50000	38	29.10	7.88
Above 50000	14	20.14	10.45
Total	615	–	–

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

The descriptive statistics by income show a clear gradient: respondents earning below Rs. 5000 report the highest mean impact (30.96), followed by the Rs. 5000 to 10000 (30.18), Rs. 10001 to 20000 (29.59) and Rs. 20001 to 50000 (29.10) groups, while those earning above Rs. 50000 report the lowest mean impact (20.14). Considering the mean values alone, the highest-income group alone perceives a substantially lower impact of social-security measures than every other income category. The “Below 5000” group also records the lowest standard deviation, indicating a consistent experience of benefit, whereas the “Above 50000” group records the highest standard deviation, indicating an inconsistent experience. The inverse relationship between income and perceived impact is intuitive: lower-income households depend more directly on welfare transfers and therefore register their effect more strongly.

Table 10: ANOVA, Comparison of Mean Score based on Income

Variance	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1679.505	4	419.876	9.013	.000
Within Groups	28415.854	610	46.583		
Total	30095.359	614			

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

The ANOVA summary for income reports an F-value of 9.013 with a significance of 0.000, revealing a statistically significant difference in the impact of social-security measures across income groups at the 0.001 level. A Least Significant Difference test was conducted to identify the source of this variation, with results presented below.

Table 11: Result of LSD Analysis (Income Groups)

Income Group (I)	(J)	Mean Diff. (I, J)	Std. Error	Sig.
Below 5000	5000 to 10000	.77529	.66826	.246
	10001 to 20000	1.36688	.81819	.095
	20001 to 50000	1.85712	1.17128	.113
	Above 50000	10.81953*	1.86371	.000
5000 to 10000	Below 5000	-.77529	.66826	.246
	10001 to 20000	.59159	.90771	.515
	20001 to 50000	1.08183	1.23548	.382
	Above 50000	10.04424*	1.90471	.000
10001 to 20000	Below 5000	-1.36688	.81819	.095
	5000 to 10000	-.59159	.90771	.515
	20001 to 50000	.49024	1.32261	.711
	Above 50000	9.45265*	1.96234	.000
20001 to 50000	Below 5000	-1.85712	1.17128	.113
	5000 to 10000	-1.08183	1.23548	.382
	10001 to 20000	-.49024	1.32261	.711
	Above 50000	8.96241*	2.13384	.000
Above 50000	Below 5000	-10.81953*	1.86371	.000
	5000 to 10000	-10.04424*	1.90471	.000
	10001 to 20000	-9.45265*	1.96234	.000

	20001 to 50000	-8.96241*	2.13384	.000
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Source: Field Survey conducted by the author, Kozhikode District, Kerala. (* Mean difference significant at the 0.05 level.)

The LSD analysis confirms that a statistically significant difference exists only between the “Above 50000” group and every other income group. The “Below 5000” category records its highest mean difference against the “Above 50000” group (10.81953, std. error 1.86371); the “5000 to 10000” category records 10.04424 against the same group; the “10001 to 20000” category records 9.45265; and the “20001 to 50000” category records 8.96241. When the “Above 50000” category is compared with all others, every mean difference is negative, underlining that the highest-income group consistently perceives the least benefit from social-security measures.

8.7 Impact by Caste

Table 12: Descriptive Statistics on the Impact of Social Security based on Caste

Variable	N	Mean	SD
General	146	30.31	7.55
OBC	306	29.42	7.19
SC / ST	163	31.58	5.84
Total	615	–	–

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

The descriptive statistics by caste record mean scores of 30.31 for General respondents, 29.42 for OBC respondents and 31.58 for SC/ST respondents. Considering the mean values alone, OBC participants perceive a lower impact of social-security measures than the other caste categories, while SC/ST respondents perceive the highest. The SC/ST category also records the lowest standard deviation, indicating a consistent experience of benefit, a finding consistent with the targeted welfare provision directed at Scheduled Castes and Scheduled Tribes, whereas the General category records the highest standard deviation, indicating a less consistent experience.

Table 13: ANOVA, Comparison of Mean Score based on Caste

Variance	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	501.775	2	250.887	5.188	.006
Within Groups	29593.585	612	48.356		
Total	30095.359	614			

Source: Field Survey conducted by the author, Kozhikode District, Kerala.

The ANOVA summary for caste reports an F-value of 5.188 with a significance of 0.006, revealing a statistically significant difference in the impact of social-security measures across caste groups at the 0.05 level. A Least Significant Difference test was conducted to locate the inter-group variation, with results presented below.

Table 14: Result of LSD Analysis (Caste Groups)

Caste Group (I)	(J)	Mean Diff. (I, J)	Std. Error	Sig.
General	OBC	.89350	.69945	.202
	SC / ST	-1.27389	.79238	.108
OBC	General	-.89350	.69945	.202
	SC / ST	-2.16739*	.67430	.001
SC / ST	General	1.27389	.79238	.108
	OBC	2.16739*	.67430	.001

Source: Field Survey conducted by the author, Kozhikode District, Kerala. (* Mean difference significant at the 0.05 level.)

The LSD analysis shows that a statistically significant difference exists, at the 0.001 level, between SC/ST and OBC respondents. When the General category is compared with the others, it records a positive mean difference with OBC (0.89350, std. error 0.69945) and a negative mean difference with SC/ST (-1.27389). When the OBC category is compared with the others, all mean differences are negative. When the SC/ST category is compared with the others, the highest mean difference is with OBC (2.16739). The evidence therefore indicates that SC/ST respondents experience a significantly greater and more consistent impact of social-security measures than OBC respondents, reflecting the comparatively dense network of caste-targeted welfare provision. This pattern is consistent with the wider literature on the persistence of caste-based economic discrimination in India, which underscores the continuing need for targeted, group-specific welfare and affirmative provision (Thorat & Newman, 2007).

9. Major Findings

- The overall impact of social-security measures on the life of people is above average, with a mean score of 30.20 out of a possible 48 and a standard deviation of 7.00, indicating a reliable and broadly shared positive effect.
- There is no statistically significant difference in the impact of social-security measures with respect to gender ($t = 1.359$, $p = 0.175$); men and women perceive the impact almost equally.
- A statistically significant difference exists with respect to educational qualification ($F = 9.115$, $p < 0.001$), driven almost entirely by the “Above Degree” group, which perceives a markedly lower impact than every other educational category.
- A statistically significant difference exists with respect to income ($F = 9.013$, $p < 0.001$), with the “Above 50000” group perceiving the least impact, confirming an inverse relationship between income and the perceived benefit of social security.
- A statistically significant difference exists with respect to caste ($F = 5.188$, $p < 0.05$), with SC/ST respondents perceiving the highest and most consistent impact and a significant gap between SC/ST and OBC respondents.
- Lower-education, lower-income and SC/ST respondents consistently report the most uniform benefit (lowest standard deviations), confirming that social-security provision is most strongly felt by the most vulnerable strata for whom it is principally designed.

10. SUGGESTIONS

- Awareness of central and state social-security schemes should be strengthened through sustained outreach, since many qualified recipients remain unaware of the benefits to which they are entitled.
- Administrative procedures should be simplified and digitised to reduce bureaucratic delay and ensure the timely distribution of social-safety benefits.
- Adequate and predictable financing should be secured for social-security programmes so that delivery is not undermined by financial constraints.
- Welfare delivery should account for socio-economic, cultural and linguistic diversity, with particular attention to bringing OBC and economically vulnerable households into fuller coverage.
- The dignity dimension of social protection, and not merely the transfer of cash, should be foregrounded so that beneficiaries experience welfare as a matter of right rather than charity.

11. Conclusion

Social-security benefits exert a positive and above-average influence on the life of the people. The empirical evidence confirms that the impact of social-security measures does not vary significantly with gender, but does vary significantly with educational qualification, income and caste. Respondents with higher education and higher income perceive a comparatively lower impact, whereas SC/ST respondents, alongside lower-income and lower-education groups, record the most consistent and substantial benefit, as reflected in their lower standard deviations. These findings affirm that social security functions most effectively as an instrument of social and economic justice precisely where vulnerability is greatest.

As a dynamic concept rooted in human dignity and social fairness, social security must continue to evolve in response to emerging threats to human security, of which the COVID-19 pandemic was a stark reminder. Strengthening awareness, streamlining administration, securing stable financing and embedding a rights-based, dignity-enhancing approach are essential if social-security policies and programmes are to translate consistently into improved well-being across all sections of society. Future research could usefully extend this district-level analysis through longitudinal and multi-district designs to track the long-term and cumulative effects of social-security provision on marginalised communities.

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