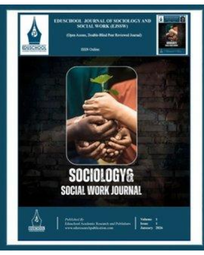
EDUSCHOOL JOURNAL OF SOCIOLOGY AND SOCIAL WORK (EJSSW)

(Open Access, Double-Blind Peer Reviewed Journal)

ISSN Online: 3139-4701



Implementation of Social Security Pensions in Kerala

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Article information

Received: 2nd November 2025
Received in revised form: 12th December 2025
Accepted: 15th January 2026
Available online: 27th February 2026

Volume: 1
Issue: 1
DOI: https://doi.org/10.63090/EJSSW/3139.4701.0006

Abstract

The Kerala model of development has long stood for the inclusion of the marginalised sections of society. The principal social-welfare pension programmes in the state are the Agricultural Labour Pension, the Indira Gandhi National Old Age Pension, the Indira Gandhi National Disability Pension, the Pension for Unmarried Women above fifty years, and the Indira Gandhi National Widow Pension. Within this architecture, Kudumbashree and the system of decentralised local governance are central to social development, economic empowerment and the delivery of welfare. Drawing on data from the Kerala Social Security Pension Dashboard, this paper examines how these pensions are implemented, who receives them and how public spending on them has evolved between the financial years 2010 and 2023. The analysis shows that the five schemes together reach close to five million beneficiaries, that women and rural residents form the large majority of recipients, and that almost the entire system is delivered through village panchayats, municipalities and corporations. At the same time, the diversity of socio-economic, cultural and linguistic backgrounds, the size of the unorganised sector and rising fiscal pressure create real difficulties in delivery. The paper argues that Kerala's participatory, decentralised approach guarantees direct popular involvement in development, but that the system must be further diversified to meet the distinct needs of vulnerable groups such as women, children and the elderly.

Keywords:- Decentralisation, extreme poverty, Kudumbashree, marginalised, social security pensions.
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Introduction

Kerala operates four broad types of social security programme: social insurance, pensions, welfare-fund boards and the Ashraya destitute-rehabilitation scheme. These are run by the Central Government, the State Government departments, the welfare-fund boards and the local self-government (LSG) institutions. The state has more than forty pension schemes, of which around twenty are financed by the state government and paid to the elderly, agricultural labourers, widows, persons with disabilities, unmarried women above fifty years, and unemployed individuals (Kunhikannan and Aravindan, 2013).

Kerala occupies a distinctive position within the Indian political system. It has advanced well beyond many other Indian states in literacy, employment, education, health care and other social security measures, with careful planning in the areas of old age, wages, unemployment, social inclusion, health care and income security (Shylaja 2019). The infant mortality rate of Kerala is lower even than that of the United States: against a United States rate of about 5.6 per 1,000 and an all-India average of about 25 per 1,000, Kerala records roughly 5 per 1,000 (Mathrubhumi 2025).

The principal social-welfare pension programmes are the Agricultural Labour Pension, the Indira Gandhi National Old Age Pension, the Indira Gandhi National Disability Pension, the Pension for Unmarried Women above fifty years, and the Indira Gandhi National Widow Pension (Ranjini 2024). The developmental model of the state emphasises the marginalised sections of society, and comprehensive social security, freedom from poverty, religious tolerance, good infrastructure and proper waste management are among its defining features. A central target of this model has been the eradication of extreme poverty, which the state has declared complete (Saradha 2022).

Statement of the Problem

A large share of Kerala's workforce is employed in the unorganised sector and is exposed to the whims of employers, which makes it difficult for the government to reach these workers and secure their social protection. Marginalised communities face further difficulties in obtaining coverage, and the diversity of socio-economic, cultural and linguistic backgrounds complicates the delivery of the system. Many eligible recipients remain unaware of the policies and programmes available to them; administrative inefficiencies and bureaucratic obstacles delay the distribution of benefits; and financial constraints affect the execution of social security policies. The problem this study addresses is how effectively Kerala implements its pension system in the face of these constraints, and how that implementation is distributed across people, places and time.

Objectives of the Study

- To understand the different social security pensions operating in Kerala.
- To recognise the significance of social security in the state's development model.
- To examine the role of local self-government institutions in delivering social security pensions.
- To identify the problems and challenges facing the social security system in Kerala.

Scope and Significance

Understanding the level of implementation of the social security system in Kerala offers insight into the improvement in the living standards of its people. As a result of welfare politics, modern governments provide social security to the marginalised sections of society, including the poor, the elderly, the unemployed, the disabled, children and women. Kerala provides financial assistance to marginalised communities in order to improve their living standards and well-being, reduce poverty and bring them into the mainstream of society. The significance of this study lies in documenting, from official dashboard data, exactly how far that assistance reaches and where the gaps remain.

Literature Review

The scholarship on social security in Kerala is best understood against the backdrop of the wider Kerala model of development. A first strand of writing documents the state's exceptional human-development achievements, including high literacy, strong health outcomes and an infant mortality rate comparable to that of advanced economies, achieved at relatively low levels of per-capita income (Shylaja 2019; Mathrubhumi 2025). Saradha (2022) situates the state's comprehensive welfare provision and its declared eradication of extreme poverty within this developmental tradition, in which the inclusion of marginalised groups is treated as a central policy goal.

A second strand maps the architecture of social security provision itself. Kunhikannan and Aravindan (2013) describe the layered system of central, state, welfare-board and local-government schemes and the contingent pensions that operate within it, while Ranjini (2024) reviews the principal social-welfare pension schemes, with particular attention to the Indira Gandhi National Widow Pension. Together this work establishes that social security in Kerala is delivered not through a single programme but through a dense network of overlapping schemes administered at several levels of government.

A third strand concerns decentralisation and participatory democracy, which most accounts treat as the institutional foundation of welfare delivery in the state. Isaac (2000) documents the People's Campaign for Decentralised Planning launched in 1996, which devolved planning powers and funds to panchayats and sought the direct participation of ordinary citizens in budgeting and planning. Heller, Harilal and Chaudhuri (2007) evaluate the impact of these reforms and draw lessons about how decentralisation can deepen democracy, and Bindu (2022) extends this account into the recent period. A closely related literature examines Kudumbashree, the state's women-centred network of self-help groups established in 1998, which works with panchayats to deliver housing, sanitation, nutrition and livelihood programmes and has become a key instrument of economic empowerment and welfare implementation.

A final strand addresses the strains on the system. Alok (2014) draws attention to the rising fiscal burden of social security as Kerala's population ages and life expectancy increases, even as resources remain stagnant or decline. Jose (2014) analyses the difficulties posed by the large unorganised sector, where minimum-wage and other protective provisions often do not apply, and Jose Sebastian (2020) responds to gaps in coverage and adequacy by proposing a need-based universal pension for the state. The present study builds on these strands by using official dashboard data to show empirically how Kerala's pensions are distributed across schemes, genders, social categories, tiers of local government and financial years.

Research Methodology

Research Design

The study adopts a mixed-methods design, combining qualitative and quantitative approaches. Descriptive, analytical and historical methods are used together: the descriptive method sets out the structure of Kerala's pension schemes and the profile of their beneficiaries; the analytical method interprets the patterns revealed in the data; and the historical method traces the evolution of allocations and disbursements over time.

Sources of Data

The study relies on secondary sources. The quantitative material is drawn primarily from the Kerala Social Security Pension Dashboard, accessed in July 2024, which provides scheme-wise, gender-wise, category-wise and local-government-wise counts of beneficiaries as well as the amounts allowed and distributed under each scheme. This is supplemented by government reports, books, journal articles and newspapers.

Method of Analysis

The dashboard data are organised into tables and figures and analysed comparatively across five dimensions: scheme, gender, social category, tier of local self-government and financial year. For the financial analysis, the amounts allowed and distributed under each of the five schemes are compared across the financial years 2010 to 2023 in order to identify trends and the gap between allocation and actual distribution.

Scope and Limitations

The analysis reflects the position recorded on the dashboard at the time of access in July 2024 and is therefore a snapshot rather than a continuous series; the beneficiary counts and the financial figures are taken as reported. As the study relies on secondary data, its conclusions are bounded by the coverage and accuracy of the dashboard and the other sources consulted.

Results and Findings

Pension Schemes and Beneficiaries

Table 1. State-wide social security pensions in Kerala, by scheme.

Sl. No.	Social security pension scheme	No. of beneficiaries
1	Agricultural Labour Pension (ALP)	310,952
2	Indira Gandhi National Old Age Pension (IGNOP)	2,862,654
3	Indira Gandhi National Disability Pension (IGNDP)	393,863
4	Unmarried Women's Pension above 50 years (UMWP)	81,530
5	Indira Gandhi National Widow Pension (IGNWP)	1,308,691
	Total	4,957,690

Source: Kerala Social Security Pension Dashboard, 21 July 2024.

Among the five categories of social security (Sevana) pensions, the Indira Gandhi National Old Age Pension has by far the largest number of beneficiaries, at 2,862,654, followed by the Indira Gandhi National Widow Pension at 1,308,691. The Unmarried Women's Pension above fifty years has the fewest beneficiaries, at 81,530, while the Agricultural Labour Pension covers 310,952. Across all five schemes the system reaches 4,957,690 beneficiaries.

Profile of Beneficiaries

Table 2. Social security pension beneficiaries in Kerala, by gender.

Sl. No.	Gender	Beneficiaries (%)
1	Male	38
2	Female	62

Source: Kerala Social Security Pension Dashboard, 21 July 2024.

Women form the clear majority of pension beneficiaries in Kerala: female recipients account for 62 per cent of the total and male recipients for 38 per cent.

Table 3. Social security pension beneficiaries in Kerala, by social category.

Sl. No.	Social category	Beneficiaries (%)
1	General	93
2	Scheduled Caste (SC)	6
3	Scheduled Tribe (ST)	1

Source: Kerala Social Security Pension Dashboard, 21 July 2024.

By social category, the general category accounts for the largest share of beneficiaries, at 93 per cent, while Scheduled Caste beneficiaries make up 6 per cent and Scheduled Tribe beneficiaries just 1 per cent.

Table 4. Mode of disbursement of social security pensions in Kerala.

Sl. No.	Mode of disbursement	Beneficiaries (%)
1	Direct to home	47
2	Bank	53

Source: Kerala Social Security Pension Dashboard, 21 July 2024.

Slightly more than half of all beneficiaries, 53 per cent, receive their pension through a bank account, while 47 per cent receive it directly at home, an arrangement that remains important for the immobile and the very elderly.

Delivery through Decentralised Governance

Table 5. Delivery of social security pensions through local self-government institutions.

Sl. No.	Scheme	Village Panchayat	Municipality	Corporation	Total
1	ALP	283,105	24,817	3,030	310,952
2	IGNOP	2,304,466	351,993	206,195	2,862,654
3	IGNDP	324,154	46,097	23,612	393,863
4	UMWP	61,908	10,973	8,649	81,530
5	IGNWP	1,056,726	159,581	92,384	1,308,691
	Total	4,030,359	593,461	333,870	4,957,690

Source: Kerala Social Security Pension Dashboard, 27 July 2024.

Almost the entire pension system is delivered through the three tiers of local self-government. Village panchayats handle the overwhelming majority of beneficiaries under every scheme; for the Indira Gandhi National Old Age Pension, for example, panchayats account for 2,304,466 beneficiaries against 351,993 in municipalities and 206,195 in corporations.

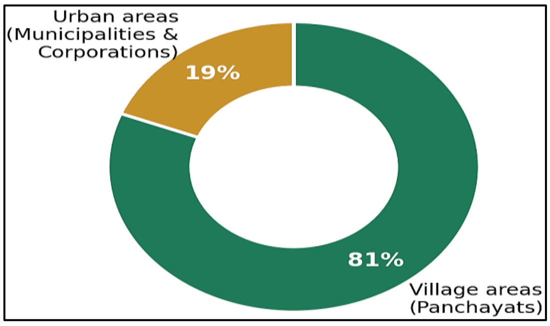
Table 6. Gender and caste-wise status of beneficiaries, by tier of local self-government.

Sl. No.	Tier of LSG	Male	Female	SC	ST	General	Total
1	Village Panchayat	1,514,413	2,515,946	241,146	62,267	3,726,946	4,030,359
2	Municipality	225,546	367,915	21,706	3,506	568,249	593,461
3	Corporation	126,330	207,540	9,957	1,120	322,793	333,870
	Total	1,866,289	3,091,401	272,809	66,893	4,617,988	4,957,690

Source: Kerala Social Security Pension Dashboard, 28 July 2024.

Across the three tiers, village panchayats deliver the largest number of pensions, at 4,030,359, followed by municipalities at 593,461 and corporations at 333,870, for a total of 4,957,690. Female beneficiaries outnumber male beneficiaries at every tier. By category, general beneficiaries number 4,617,988, Scheduled Caste beneficiaries 272,809 and Scheduled Tribe beneficiaries 66,893.

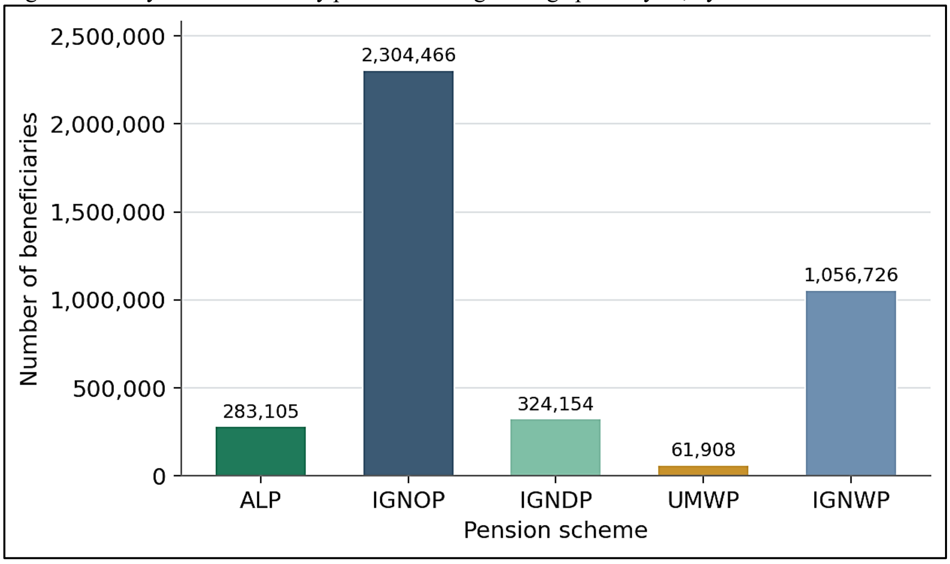
Fig 1: Area-wise classification of social security beneficiaries in Kerala.



Source: Kerala Social Security Pension Dashboard, 27 July 2024.

Classified by area, 81 per cent of all beneficiaries live in village areas served by panchayats, and only 19 per cent live in urban areas served by municipalities and corporations. The rural concentration of beneficiaries is therefore pronounced.

Fig 2: Delivery of social security pensions through village panchayats, by scheme.



Source: Kerala Social Security Pension Dashboard, 27 July 2024.

Within the village panchayats, the Indira Gandhi National Old Age Pension again has the highest number of beneficiaries, at 2,304,466, while the Unmarried Women's Pension above fifty years has the lowest, at 61,908. The Agricultural Labour Pension, with 283,105 beneficiaries, is more widely taken up at panchayat level than the Unmarried Women's Pension.

Financial Allocation and Distribution, 2010–2023

Table 7. Allowed and distributed amounts of the Agricultural Labour Pension, 2010–2023.

Sl. No.	Financial year	Allowed amount (Rs.)	Distributed amount (Rs.)
1	2010	2,050,721,003	1,865,068,836
2	2011	2,772,861,512	2,649,729,867
3	2012	2,695,112,268	2,656,361,449
4	2013	2,115,623,877	2,447,141,478
5	2014	3,761,636,919	3,708,520,803
6	2015	4,849,754,834	3,828,092,340
7	2016	4,855,799,700	4,707,210,350
8	2017	5,728,166,100	5,414,600,100
9	2018	8,499,492,200	7,975,502,600
10	2019	3,440,792,900	3,349,417,100
11	2020	7,969,722,900	7,734,262,200
12	2021	6,242,616,900	5,950,483,300
13	2022	4,831,822,600	4,719,764,400
14	2023	6,454,650,300	4,508,182,900

Source: Kerala Social Security Pension Dashboard, 28 July 2024.

Between 2010 and 2023, the highest amounts allowed and distributed under the Agricultural Labour Pension occurred in 2018, when the allowed amount was Rs. 8,499,492,200 (about Rs. 850 crore) and the distributed amount Rs. 7,975,502,600 (about Rs. 798 crore). The lowest amounts occurred in 2010. There is no steady upward or downward trend across the period, and in 2023 a significant gap opened between the allocation of Rs. 6,454,650,300 and the distribution of Rs. 4,508,182,900.

Table 8. Allowed and distributed amounts of the Indira Gandhi National Old Age Pension, 2010 - 2023.

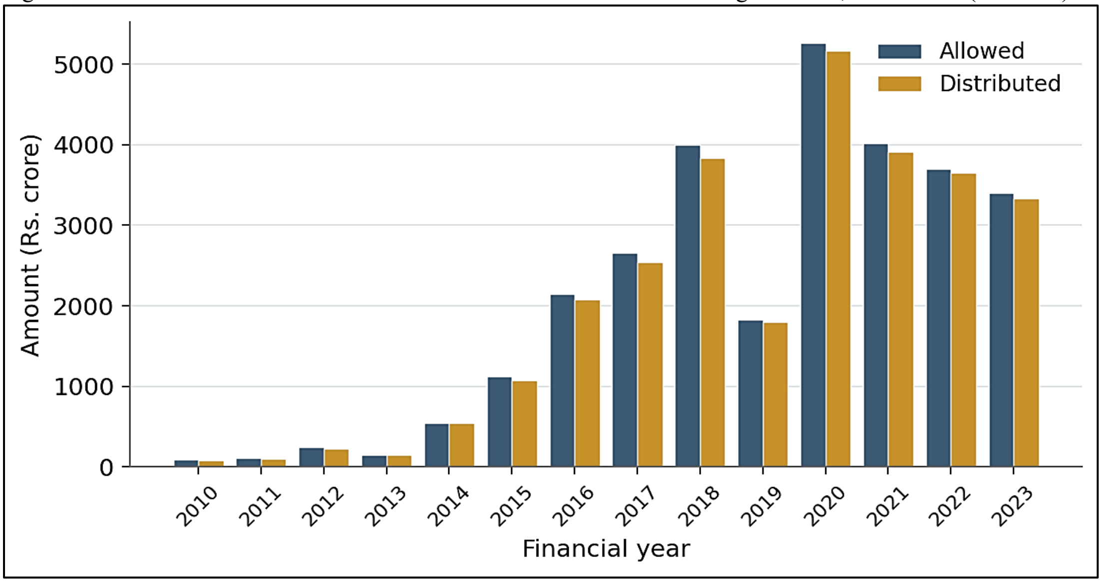
Sl. No.	Financial year	Allowed amount (Rs.)	Distributed amount (Rs.)
1	2010	910,747,724	794,378,321
2	2011	1,097,889,916	1,021,061,788

3	2012	2,455,747,703	2,253,407,081
4	2013	1,512,471,951	1,452,256,244
5	2014	5,470,387,779	5,426,332,660
6	2015	11,239,025,276	10,744,296,450
7	2016	21,470,915,325	20,786,766,450
8	2017	26,535,397,300	25,379,774,200
9	2018	40,023,213,600	38,328,723,400
10	2019	18,302,051,000	17,971,458,200
11	2020	52,590,999,600	51,646,108,500
12	2021	40,160,527,000	39,151,212,000
13	2022	36,992,734,400	36,472,270,500
14	2023	33,994,026,500	33,315,433,900

Source: Kerala Social Security Pension Dashboard, 28 July 2024.

For the Indira Gandhi National Old Age Pension, the largest scheme by far, the highest amounts allowed and distributed occurred in 2020, when the allowed amount reached Rs. 52,590,999,600 (about Rs. 5,259 crore) and the distributed amount Rs. 51,646,108,500 (about Rs. 5,165 crore); the lowest amounts were in 2010, at Rs. 910,747,724 allowed and Rs. 794,378,321 distributed. Again there is no steady trend across the period.

Fig 3: Allowed and distributed amounts of the Indira Gandhi National Old Age Pension, 2010–2023 (Rs. crore).



Source: prepared by the author from the Kerala Social Security Pension Dashboard, 28 July 2024.

As Figure 3 shows, spending on the Old Age Pension rose steeply between 2014 and 2020, dipped sharply in 2019, peaked in 2020 and then tapered between 2021 and 2023. Across every year the distributed amount tracks the allowed amount closely, indicating a high rate of disbursement against allocation.

Table 9. Allowed and distributed amounts of the Indira Gandhi National Disability Pension, 2010–2023.

Sl. No.	Financial year	Allowed amount (Rs.)	Distributed amount (Rs.)
1	2010	877,468,733	814,975,351
2	2011	1,151,751,215	1,117,184,463
3	2012	2,017,398,585	1,185,170,891
4	2013	2,576,691,435	2,452,980,960
5	2014	2,961,438,961	2,852,450,241
6	2015	3,640,804,860	3,222,770,125
7	2016	3,619,380,090	3,550,287,820
8	2017	4,321,043,300	4,216,379,400
9	2018	7,060,706,200	6,905,416,000
10	2019	3,117,717,100	3,084,667,400
11	2020	7,535,312,800	7,267,772,200
12	2021	6,311,706,400	6,221,149,100
13	2022	5,592,884,400	5,547,297,000
14	2023	5,141,500,000	5,078,703,400

Source: Kerala Social Security Pension Dashboard, 28 July 2024.

For the Indira Gandhi National Disability Pension, the highest amounts allowed and distributed occurred in 2020, at Rs. 7,535,312,800 allowed and Rs. 7,267,772,200 distributed, and the lowest in 2010, at Rs. 877,468,733 allowed and Rs. 814,975,351 distributed. No steady trend is evident across the period.

Table 10. Allowed and distributed amounts of the Pension for Unmarried Women above 50 years, 2010–2023.

Sl. No.	Financial year	Allowed amount (Rs.)	Distributed amount (Rs.)
1	2010	203,002,837	181,489,651
2	2011	235,347,801	226,600,054
3	2012	398,234,622	373,145,464
4	2013	475,704,008	458,010,187
5	2014	568,306,749	542,933,789
6	2015	771,966,621	675,753,280
7	2016	848,971,140	833,528,140
8	2017	921,106,600	902,273,600
9	2018	1,435,746,500	1,407,010,200
10	2019	618,846,900	612,492,900
11	2020	1,582,322,300	1,566,715,100
12	2021	1,325,728,100	1,307,419,300
13	2022	1,163,461,200	1,153,281,800
14	2023	1,059,319,000	1,046,225,800

Source: Kerala Social Security Pension Dashboard, 28 July 2024.

For the Pension for Unmarried Women above fifty years, the highest amounts allowed and distributed occurred in 2020, at Rs. 1,582,322,300 allowed and Rs. 1,566,715,100 distributed, and the lowest in 2010, at Rs. 203,002,837 allowed and Rs. 181,489,651 distributed. As with the other schemes, there is no steady upward or downward movement across the period.

Table 11. Allowed and distributed amounts of the Indira Gandhi National Widow Pension, 2010–2023.

Sl. No.	Financial year	Allowed amount (Rs.)	Distributed amount (Rs.)
1	2010	2,406,775,193	2,264,932,564
2	2011	2,913,076,056	2,839,927,115
3	2012	5,497,594,776	5,359,054,638
4	2013	6,653,213,805	6,547,068,463
5	2014	8,519,499,924	8,418,482,527
6	2015	12,146,871,555	10,884,282,960
7	2016	13,664,016,715	13,417,684,440
8	2017	14,672,049,900	14,383,629,300
9	2018	22,850,139,100	22,451,751,500
10	2019	9,723,729,400	9,638,020,000
11	2020	25,288,419,700	25,065,914,300
12	2021	20,987,407,700	20,733,276,100
13	2022	18,188,337,800	18,056,205,800
14	2023	16,735,716,700	16,562,052,200

Source: Kerala Social Security Pension Dashboard, 28 July 2024.

For the Indira Gandhi National Widow Pension, the second-largest scheme, the highest amounts allowed and distributed occurred in 2020, at Rs. 25,288,419,700 allowed and Rs. 25,065,914,300 distributed, and the lowest in 2010, at Rs. 2,406,775,193 allowed and Rs. 2,264,932,564 distributed. No steady trend is evident across the financial years.

Discussion

The findings confirm that decentralised governance is the backbone of social security delivery in Kerala. Community involvement in development is secured by the devolution of political and economic authority, and participatory development guarantees the direct involvement of citizens in maintaining and improving the conditions for development. Kerala has presented itself as a model for participatory local democracy (Isaac 2000), and its 1996 decentralisation measures represent an unusually ambitious attempt to build local democratic institutions and to guarantee the efficient delivery of social services (Heller, Harilal, and Chaudhuri 2007). The People's Campaign for Decentralised Planning, launched in 1996, gave panchayats greater power and funding and expanded the direct participation of ordinary people in budgeting and planning (Bindu 2022). The data bear this out: more than four-fifths of all beneficiaries are served by village panchayats, and the three tiers of local government together deliver virtually the entire system. The Kudumbashree network, established in 1998, reinforces this structure by empowering women through self-help groups and working closely with panchayats on housing, sanitation, nutrition and livelihoods.

The beneficiary profile carries its own significance. The clear majority of recipients are women, who make up 62 per cent of the total and outnumber men at every tier of local government; this reflects both the design of the widow and unmarried-women schemes and the greater longevity of women, and it gives the system a strong gender-justice dimension. The category distribution, with 93 per cent of beneficiaries in the general category and only 1 per cent from Scheduled Tribes, broadly mirrors the demographic composition of the state, but it also invites attention to whether tribal communities are being reached as effectively as their needs require. The shift towards bank-based disbursement, now slightly more common than home delivery, points to progress in financial inclusion, even as the persistence of home delivery for almost half of beneficiaries underlines the continuing needs of the immobile elderly.

The financial data tell a story of rapid expansion followed by fiscal strain. Allocations to every scheme grew dramatically over the period; spending on the Old Age Pension alone rose from about Rs. 91 crore in 2010 to a peak of about Rs. 5,259 crore in 2020. The close tracking of distributed amounts to allowed amounts shows that the state has been effective at actually paying out what it commits. Yet the absence of any steady trajectory, the tapering of allocations after 2020 and the marked gap between allocation and distribution in the Agricultural Labour Pension in 2023 are consistent with the rising fiscal pressure that Alok (2014) identified: as the population ages and life expectancy rises, the demands on social security grow faster than the resources available to meet them.

These pressures coexist with real gaps in coverage and adequacy. A large part of the workforce remains in the unorganised sector, where protective legislation such as minimum wages frequently does not apply and where the state struggles to reach workers at all (Jose 2014). Almost half of those above pensionable age do not receive a pension, and many who do receive amounts that are modest and irregular, leaving older men and women to work for as long as they can without income security. Rising health-care costs, changing family structures and growing demand for long-term care intensify the strain on the delivery system. It is against this background that the economist Jose Sebastian has argued for a need-based universal pension scheme for Kerala (Jose 2020), an idea that responds directly to the twin problems of exclusion and inadequacy revealed by the data.

Conclusion

Kerala's social security system is an outcome of the wider Kerala model of development. Its comprehensive welfare pensions, health-care initiatives, high literacy and educational achievements have together contributed to the state's high human-development indicators, and its emphasis on human dignity, social justice, gender justice and inclusivity has made it a model worth studying. The evidence examined here shows a system of considerable reach, serving close to five million beneficiaries, delivered overwhelmingly through decentralised local-government institutions, and weighted towards women and rural residents. It also shows a system under strain: coverage of the elderly remains incomplete, benefits are often modest and irregular, the unorganised sector is hard to reach, and the fiscal burden is rising as the population ages. Strengthening the role of decentralised institutions, deepening financial inclusion and moving towards a more universal, need-based design, as proposed by Jose Sebastian (2020), are therefore the natural directions in which Kerala's pension system might develop if it is to sustain its achievements.

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