



## Decentralised Governance and the Delivery of Social Security Benefits

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### Abstract

Democracy is the most widely accepted form of government, guaranteeing the direct participation of the people in the political process. The 73rd Constitutional Amendment strengthened administrative federalism by encouraging the devolution of administrative and financial powers from the states to local bodies, and the Panchayat Raj Institutions proved crucial in carrying out the state's social security programmes, not least during the COVID-19 pandemic. This paper examines the effectiveness of local self-government (LSG) institutions in delivering social security benefits, drawing on a primary survey of 615 beneficiaries and non-beneficiaries across grama panchayats, municipalities and corporations in the Kozhikode district of Kerala. The survey shows that elected ward members are the single most important source of information about social security schemes, that a clear majority of respondents regard LSG institutions as at least somewhat effective in delivery, and that delay, in both the selection of beneficiaries and the disbursement of benefits, is overwhelmingly the most common criticism. Respondents call above all for greater regularity in distribution and for higher benefit amounts. The paper argues that decentralisation deepens democracy and strengthens social-service delivery, but that the system must be continuously assessed and reformed, and that social security should be reconceived as a right rather than a charity if delivery is to be made timely, transparent and accountable.

**Keywords:** - COVID-19, Decentralisation, Marginalised Groups, Panchayat Raj, Social Security.

## I. INTRODUCTION

Public services are very often delivered by local self-governing institutions, supported by community-based and civil-society organisations. In social-protection programmes that are categorically targeted, local government is essential for identifying and reaching beneficiaries at lower cost and with greater accountability. Local bodies are well placed to identify vulnerable members of the community, to prioritise local infrastructure and to gather the information on which targeting depends; the Village Development Committees of Nepal, for example, are charged with identifying the elderly and the disabled (Caitlin, 2013).

These advantages became especially visible during the COVID-19 pandemic, when many grassroots state functions were carried out by local self-government institutions. Such bodies are better able to monitor activity on the ground, understand local needs and stay closely connected to the public; their representatives are directly elected and reflect the values and identity of those they serve, and effective communication by local authorities during the crisis strengthened public trust in them (Anwasha & Fischer, 2020). In the Indian setting, the Panchayat Raj Institutions were central to delivering the state's social security programmes during the pandemic and to prioritising anti-poverty work (Sangita & Jyothi, 2010).

It is against this background that the present study examines how effectively local self-government institutions in Kerala deliver social security benefits. The 73rd and 74th Constitutional Amendments gave constitutional status to Panchayat Raj and Nagar Palika institutions and made the assurance of social safety and welfare a central concern of decentralisation in its democratic sense. The study uses a primary survey in the Kozhikode district to assess how citizens experience that delivery in practice.

## 1.1. Statement of the Problem

In India the greatest obstacle to social security is, paradoxically, the very scale of the need for it. Income poverty typically coexists with other deprivations, such as poor child care, education, health, sanitation, safe housing and clean water, which lower living standards and damage the prospects of future generations. Because so much of the workforce is unorganised, marginalisation and impoverishment are the norm rather than the exception, and anti-poverty programmes must therefore be combined with social security measures. Administrative problems, inefficiency and ineffectiveness are further challenges in delivering social security through decentralised institutions (Rajasekhar, 2020). The problem this study addresses is how effectively LSG institutions overcome these obstacles in practice, as seen by the people they serve.

## 1.2. Objectives of the Study

- To understand the concept of decentralisation.
- To assess the effectiveness of local self-government institutions in distributing social security benefits.
- To understand the role of local self-governing institutions in providing social security.
- To identify the criticisms of social security delivery.
- To suggest remedial measures for improving social security delivery.

## 1.3. Scope and Significance

The study demonstrates the significance of empowering local self-governing institutions to ensure the efficient delivery of social security benefits. Designing and executing schemes that meet the needs of every segment of India's diverse population is a demanding task: diverse socio-economic, linguistic and cultural backgrounds make it hard to reach all groups, many eligible recipients are unaware of the programmes on offer, and conventional bureaucratic obstacles and administrative inefficiencies delay delivery. Complex application procedures and drawn-out approvals discourage beneficiaries, and systemic corruption diverts funds. Limited financial resources, coverage gaps and exclusion errors, weak digital infrastructure and connectivity, urbanisation and migration, political shifts and inflation all further complicate delivery. Addressing these issues calls for a comprehensive strategy combining technological improvement, awareness campaigns, capacity building, policy reform and anti-corruption measures, and it is the effectiveness of LSG institutions within this larger challenge that the study evaluates.

## II. LITERATURE REVIEW

The idea of village-level self-government has deep roots in Indian political thought. In his *Discovery of India* (1946), Jawaharlal Nehru drew attention to the *Nitisara*, the science of polity attributed to Shukracharya, which described the organisation of central government together with the life of town and village. In that account the elected village panchayat held wide executive and judicial powers, distributed land, collected taxes and remitted the government's share, and its members were treated with great respect by the king's officers; the *Nitisara* even advised that, in a dispute, the king should take the side of his subjects rather than his officials (Nehru, 1946). This long tradition frames the modern literature on decentralisation.

A first strand of that literature concerns decentralisation, devolution and the deepening of democracy. Bardhan (2002) analyses how decentralisation reshapes the governance of a country by increasing political competition, improving accountability and reducing instability, while also imposing limits on governmental power and raising questions of fiscal sustainability. Khandakar (2018) defines decentralisation as the distribution of power, authority and responsibility to local administrative units and reviews its positive and negative effects on governance, noting that in Latin America local governments spend between ten and fifty per cent of union revenue. Robinson (2005) reviews a decade of Panchayat Raj reform and argues that administrative decentralisation deepens democracy and strengthens local institutions, even as donor evaluations have shifted attention from formal institutions towards civil society and social accountability.

A second strand examines the role of local government in targeting and delivering social protection. Caitlin (2013) shows how local actors reduce the cost of categorical targeting and improve accountability, and Anwesa and Fischer (2020) document how, during the pandemic, the proximity of local representatives to citizens allowed them to perform a range of social security functions effectively. Sangita and Jyothi (2010) describe how, across states such as Kerala, Karnataka, West Bengal, Andhra Pradesh, Madhya Pradesh and Rajasthan, Panchayat Raj Institutions act as filters that promote the interests of disadvantaged groups, reduce wastage and leakage, and improve delivery in health, education and other services.

A third strand connects decentralisation to social inclusion. Durga (2013) argues that by increasing the involvement of marginalised people in local governance, decentralisation becomes a vehicle for social inclusion, opening local political processes to those long excluded on grounds of caste, gender or ethnicity. Baviskar (2005) describes the entry of large numbers of women into local government following the 73rd and 74th Amendments as a "silent revolution" in women's empowerment, and Sachdeva (2011) and Palanithurai (2014) treat grassroots institutions as training grounds for future leaders and as the core of institutional reform in many developing and transitional countries over the past two decades.

A fourth strand addresses trust, accountability and the wider quality of governance. Helge, Brik, Herrmann and Roesel (2023) present quasi-experimental evidence that devolving resources and authority to newly created local governments raises citizens' trust in them, and that such trust underpins the political stability and economic growth of modern democracies. Alok (2014) similarly links the decentralisation of authority, and the transfer of resources including a share of local income taxes, to greater confidence in local government among marginalised communities. Pranab Bardhan's framework (Bardhan, 2002) and Khandakar's (2018) survey together identify the principal challenges of decentralised governance, including politicisation, biased administration, under-resourced local units, instability and uneven resource devolution. Finally, Kumar and Shobana (2024) stress that, in India's changing socio-economic environment, social security programmes must be continuously assessed

and modified if they are to remain effective. The present study contributes to this literature with primary survey evidence on how effectively LSG institutions deliver social security in one Kerala district.

### III. RESEARCH METHODOLOGY

#### 3.1. Research Design

The study adopts a mixed-methods design, combining qualitative and quantitative approaches and using descriptive, analytical and historical methods together. The descriptive method records how citizens experience social security delivery; the analytical method interprets the patterns in the survey data, including their variation by gender, education and caste; and the historical method situates decentralisation within the longer tradition of village self-government in India.

#### 3.2. Study Area and Population

The study was conducted in the Kozhikode district of Kerala. The population comprised beneficiaries and non-beneficiaries of social security benefits drawn from different grama panchayats, municipalities and municipal corporations in the district, so that the experience of citizens across all three tiers of local self-government could be captured.

#### 3.3. Sampling and Data Collection

A random sampling method was used, yielding a sample of 615 respondents. Primary data were collected through questionnaires, interview schedules and personal interviews. These were supplemented by secondary data drawn from newspapers, government reports, books, journals and articles.

#### 3.4. Method of Analysis

The survey responses were analysed using descriptive statistics. Frequencies and percentages summarise responses to each question, and cross-tabulations relate perceived effectiveness to the gender, educational qualification and caste of respondents. The results are presented in the tables and figures that follow.

### IV. RESULTS AND FINDINGS

#### 4.1. Awareness and Sources of Information

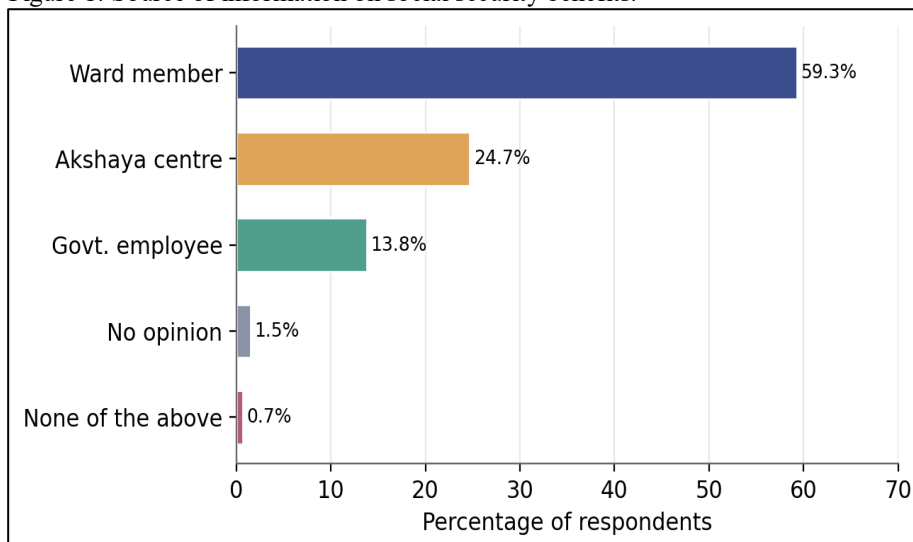
Table 1. Source of information on social security benefits.

Source of information	Frequency	Percent
No opinion	9	1.5
Ward member	365	59.3
Government employee	85	13.8
Akshaya centre	152	24.7
None of the above	4	0.7
Total	615	100.0

Source: survey data.

Elected ward members are by far the most important source of information about central and state social security schemes, named by 59.3 per cent of respondents. Akshaya centres, the state’s e-governance access points, are the next most important source at 24.7 per cent, followed by government employees at 13.8 per cent. Only a negligible share of respondents relied on none of these channels.

Figure 1: Source of information on social security benefits.



Source: survey data.

## 4.2. Perceived Effectiveness of Local Self-Government

Table 2. Effectiveness of LSG institutions in the implementation of social security.

Response	Frequency	Percent
Not at all effective	41	6.7
A bit effective	227	36.9
Somewhat effective	237	38.5
Very effective	85	13.8
No comments	25	4.1
Total	615	100.0

Source: survey data.

Asked to judge how effectively local self-government institutions deliver social security benefits, 38.5 per cent of respondents found them somewhat effective and 36.9 per cent a bit effective. A further 13.8 per cent considered them very effective, while only 6.7 per cent thought them not at all effective and 4.1 per cent offered no comment.

Table 3. Whether respondents approached government offices or officers for information.

Response	Frequency	Percent
Yes	391	63.6
No	183	29.8
No comments	41	6.7
Total	615	100.0

Source: survey data.

Nearly two-thirds of respondents, 63.6 per cent, had approached a government office or officer for information about social security benefits, while 29.8 per cent had not and 6.7 per cent offered no comment.

Table 4. Government officers' approach towards people.

Response	Frequency	Percent
Very friendly	77	12.5
Friendly	313	50.9
Not friendly	106	17.2
Hostile	27	4.4
No opinion	92	15.0
Total	615	100.0

Source: survey data.

Half of all respondents, 50.9 per cent, described the behaviour of government offices and officers as friendly, and a further 12.5 per cent as very friendly. At the same time, 17.2 per cent found officers not friendly and 4.4 per cent hostile, indicating that a little over one in five respondents had a negative experience of official conduct.

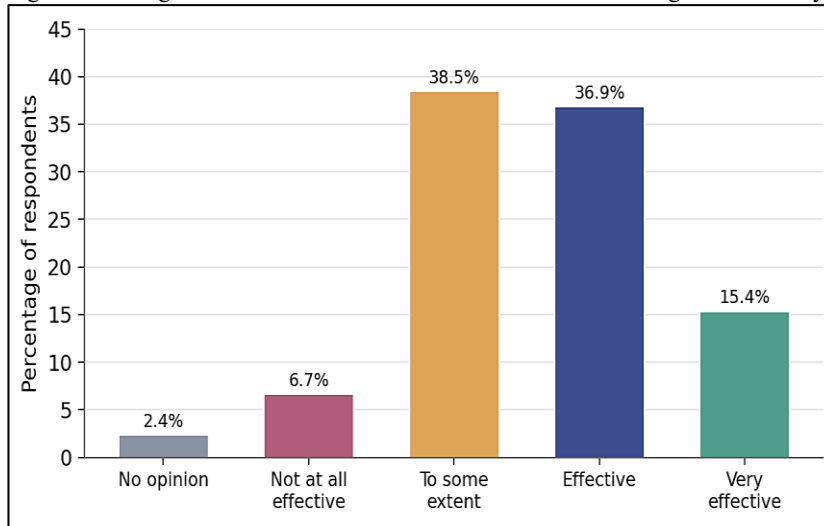
Table 5. Rating of the effectiveness of LSG institutions in delivering social security schemes.

Response	Frequency	Percent	Cumulative %
No opinion	15	2.4	2.4
Not at all effective	41	6.7	9.1
To some extent	237	38.5	47.6
Effective	227	36.9	84.6
Very effective	95	15.4	100.0
Total	615	100.0	

Source: survey data.

On a five-point rating of effectiveness, 38.5 per cent of respondents rated delivery effective to some extent and 36.9 per cent rated it effective, while 15.4 per cent judged it very effective. Only 6.7 per cent thought it not at all effective and 2.4 per cent gave no opinion. Read cumulatively, more than nine in ten respondents placed LSG delivery somewhere on the effective side of the scale. Tables 2 and 5 are alternative codings of the same underlying question and should be read together.

Figure 2: Rating of the effectiveness of LSG institutions in delivering social security.



Source: survey data.

#### 4.3. Effectiveness by Gender, Education and Caste

Table 6. Perceived effectiveness by gender of respondents.

Response	Male	Female	Total
No opinion	4	11	15
Not at all effective	24	17	41
To some extent	118	119	237
Effective	103	124	227
Very effective	58	37	95
Total	307	308	615

Source: survey data.

Male and female respondents are almost equally represented in the sample (307 and 308 respectively) and assess effectiveness in broadly similar terms. Women are slightly more likely than men to rate delivery effective (124 against 103), while men are more likely to rate it very effective (58 against 37); the modal response for both groups is to some extent.

Table 7. Perceived effectiveness by educational qualification of respondents.

Response	Below SSLC	SSLC	Plus Two	Degree	Above Degree	Total
No opinion	6	3	5	1	0	15
Not at all effective	27	9	5	0	0	41
To some extent	114	64	30	23	6	237
Effective	92	77	31	21	6	227
Very effective	23	27	15	23	7	95
Total	262	180	86	68	19	615

Source: survey data. Educational categories: Below SSLC, SSLC, Pre-degree/Plus Two, Degree, and above Degree.

The sample is weighted towards respondents with lower formal education: 262 of the 615 respondents had not completed the SSLC, and a further 180 had completed it. Among the largest group, those below SSLC, the most common rating was to some extent (114), followed by effective (92). Critical responses are concentrated among the less educated; none of the respondents holding a degree or above rated delivery not at all effective, and the very effective rating is spread fairly evenly across the educational categories.

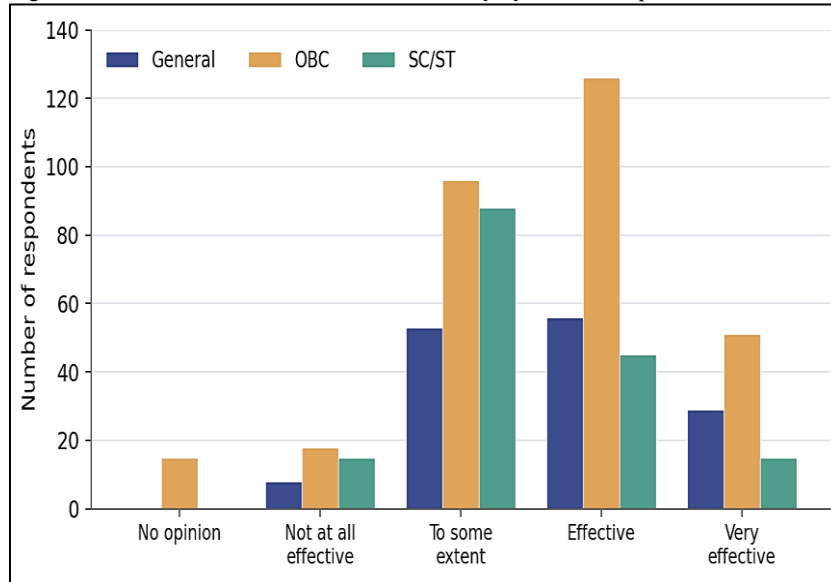
Table 8. Perceived effectiveness by caste of respondents.

Response	General	OBC	SC/ST	Total
No opinion	0	15	0	15
Not at all effective	8	18	15	41
To some extent	53	96	88	237
Effective	56	126	45	227
Very effective	29	51	15	95
Total	146	306	163	615

Source: survey data.

Other Backward Class respondents form the largest caste group in the sample (306), followed by SC/ST (163) and general-category respondents (146). Among OBC respondents the effective rating predominates (126), whereas among SC/ST respondents the to some extent rating is most common (88) and the effective and very effective ratings are comparatively less frequent. This suggests that the most marginalised respondents perceive delivery somewhat less favourably than others, a pattern shown in Figure 3.

Figure 3: Perceived effectiveness of LSG delivery by caste of respondents.



Source: survey data.

#### 4.4. Criticisms and Suggested Remedies

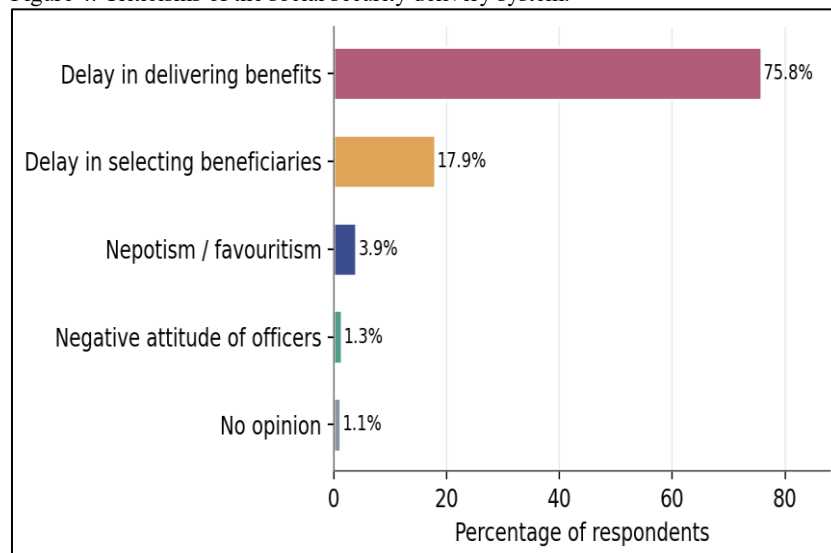
Table 9. Criticisms of the social security delivery system.

Criticism	Frequency	Percent
Delay in delivering benefits	466	75.8
Delay in selecting beneficiaries	110	17.9
Nepotism / favouritism	24	3.9
Negative attitude of officers	8	1.3
No opinion	7	1.1
Total	615	100.0

Source: survey data.

Delay dominates respondents' criticisms of the delivery system. Three-quarters, 75.8 per cent, identified delay in delivering benefits as the main problem, and a further 17.9 per cent pointed to delay in selecting beneficiaries; taken together, more than nine in ten respondents named some form of delay. Nepotism or favouritism was cited by 3.9 per cent and the negative attitude of officers by 1.3 per cent.

Figure 4. Criticisms of the social security delivery system.



Source: survey data

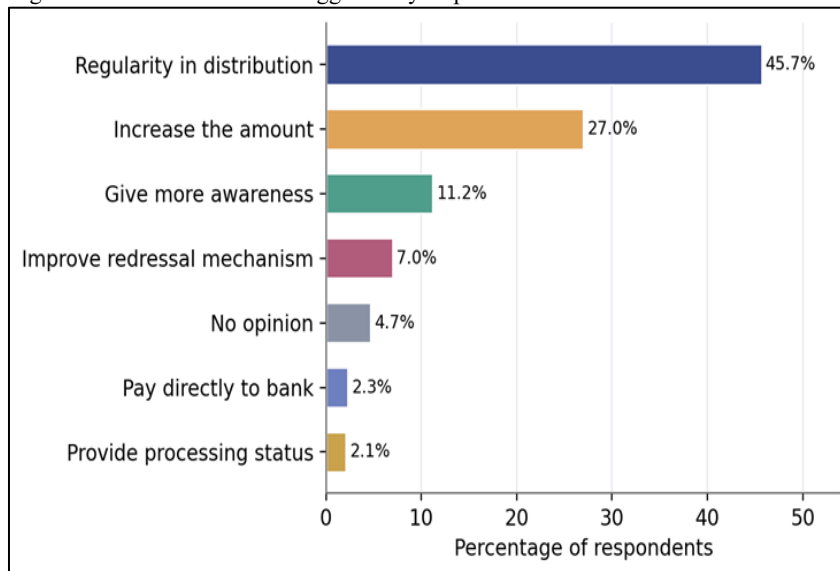
Table 10. Remedial measures suggested for improving social security delivery.

Remedial measure	Frequency	Percent
Regularity in distribution	281	45.7
Increase the amount	166	27.0
Give more awareness	69	11.2
Improve the redressal mechanism	43	7.0
No opinion	29	4.7
Pay directly to bank account	14	2.3
Provide the processing status	13	2.1
Total	615	100.0

Source: survey data.

The remedies respondents propose follow directly from their criticisms. The largest group, 45.7 per cent, called for greater regularity in the distribution of benefits, and 27.0 per cent for an increase in the pension amount. A further 11.2 per cent wanted more awareness programmes, 7.0 per cent a better complaint-redressal mechanism, and smaller shares asked for direct bank transfer and for the ability to track an application's processing status.

Figure 5. Remedial measures suggested by respondents.



Source: survey data.

## V. DISCUSSION

Taken together, the survey results paint a consistent picture of a delivery system that is broadly functional but hampered by delay. The centrality of elected ward members as the main source of information, named by almost three-fifths of respondents, confirms that the institutions created by the 73rd and 74th Amendments are the primary interface between citizens and the social security system. The prominence of Akshaya centres as the second source points to the growing role of e-governance in extending that interface. This grassroots reach is precisely the advantage that the literature attributes to decentralised delivery (Caitlin, 2013; Anwasha & Fischer, 2020; Sangita & Jyothi, 2010).

Citizens' assessment of effectiveness is moderately positive rather than enthusiastic. On both codings of the effectiveness question, the great majority of respondents place delivery on the effective side of the scale, yet only about one in seven rates it very effective, and the modal response is the qualified to some extent. The interaction data tell a similar story: most respondents had approached an office for information and most found officials friendly, but a little over one in five reported unfriendly or hostile treatment. The system works for most people most of the time, but the margin of dissatisfaction is real.

The demographic cross-tabulations add an equity dimension to this assessment. Perceptions vary little by gender, but they vary by caste: OBC respondents most often rate delivery effective, whereas SC/ST respondents, among the most marginalised, more often give the qualified to some extent rating and less often rate delivery highly. Read alongside Durga's (2013) argument that decentralisation should serve as a vehicle for social inclusion, this pattern suggests that the inclusive promise of decentralisation is only partly realised for the groups that need it most. The concentration of critical responses among less-educated respondents similarly indicates that those with the fewest resources experience the system least favourably.

The clearest finding is that delay is the overriding problem. With more than nine in ten respondents citing delay in either the selection of beneficiaries or the disbursement of benefits, and with regularity of distribution and higher benefit amounts heading the list of requested remedies, the survey identifies timeliness and adequacy as the two pressures on the system. These echo the administrative and resource constraints noted by Rajasekhar (2020) and the call by Kumar and Shobana

(2024) for continuous assessment and reform. They also point towards the rights-based reconception of social security developed in the conclusion: if benefits were treated as legal entitlements, like the salaries and pensions of public employees, the delays that respondents experience would be far harder to sustain.

## VI. CONCLUSION

Decentralised governing institutions should be given greater financial resources if the efficient delivery of social security benefits is to be assured. Providing social security is a core function of the state, yet both beneficiaries and officials too often treat it as a charity rather than an entitlement, which leaves ordinary people at the periphery waiting for benefits with no legal recourse against delay or maladministration. There should therefore be a fundamental change of attitude, and social security should be approached as a right; this alone would do much to ensure the proper administration of services.

Delay in delivery is the beneficiaries' central concern, whether it arises from the financial constraints of the state or from administrative slowness. Timely delivery is an urgent task, and it can best be secured by making social security a right of the citizen, comparable to the salary or pension of an employee. The financial constraints on such a commitment are real, but a long-term, visionary fiscal policy, including the trimming of unnecessary expenditure and better management of available resources, can address them. There should also be a proper mechanism for assessing beneficiaries' needs through scientific survey and examination, so that a need-based pension scale can replace the present uniform lump-sum payment.

In delivering social security, local self-governments perform a commendable task, from selecting beneficiaries to disbursing benefits, but procedural delays and biases remain, and the selection process is not always transparent, so that undeserving individuals sometimes benefit. These weaknesses can be streamlined through digital solutions. It is suggested that disbursement be converted fully to account transfer rather than the present mix of offline delivery and bank transfer, since this would reinforce the rights-based approach and curb the undue politicisation of distribution. The whole process, from identification through disbursement to feedback and audit, should be conducted online, supported by mobile apps and user-friendly tools, with the role of the grama sabha and local self-government institutions concentrated on verification and audit. Such reforms would allow Kerala's decentralised institutions to build on their evident strengths while remedying the delays that this study has shown to be the system's principal weakness.

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