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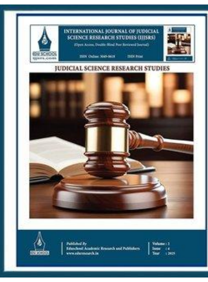

Implementation of Social Security System in Kozhikode District, Kerala

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Abstract

Kerala has a long tradition of extending social security to the marginalised sections of society, and its programmes are deliberately diversified to meet the distinct needs of vulnerable groups such as women, children, and the elderly. This paper examines the implementation of the social security system in Kozhikode district, Kerala. Drawing on secondary data from official government dashboards, departmental records, and published literature, it analyses the delivery of the five major state social security pensions (the Agriculture Labour Pension, the Indira Gandhi National Old Age Pension, the Indira Gandhi National Disability Pension, the Pension for Unmarried Women above 50, and the Indira Gandhi National Widow Pension), together with the wider set of measures administered by the Kerala Social Security Mission (KSSM) and the Social Justice Department. The analysis considers the district-wise, gender-wise, category-wise, and urban-rural distribution of beneficiaries and reviews the major welfare schemes implemented in Kozhikode between 2020-21 and 2024-25. The findings show that old-age pensions dominate provision, that beneficiaries are concentrated in rural areas and in the general category, and that male pensioners outnumber female pensioners, even as the district continues to deliver more than sixty distinct social security measures to its people.

Keywords: Mathrujyothi, Parinayam, Sahachari, Pariraksha, Vidhyajyothi, Kerala Social Security Mission, social security.

I. INTRODUCTION

Social security is a set of public measures designed to protect individuals and families against the economic and social distress caused by contingencies such as old age, disability, sickness, unemployment, and the loss of a breadwinner. As both an instrument of social welfare and a recognised human right, it seeks to guarantee a basic standard of living, reduce poverty, and advance social justice for the most vulnerable members of society. In India, social security is delivered through a combination of central and state schemes, and among the states, Kerala is widely regarded as a pioneer in extending such protection to its people.

Kerala has a long history of extending social security to the marginalised sections of society. The state operates four broad types of social security programme: social insurance, social security pensions, welfare fund boards, and Ashraya, an integrated scheme designed to support the poorest members of the community (Shylaja, 2019a). These are delivered by the Central Government, the State Government, the welfare fund boards, and local self-government institutions. Kerala has more than forty pension schemes, of which about twenty are financed by the state itself (Kunhikannan & Aravindan, 2013).

In terms of literacy, employment, education, health, and other social security provisions, Kerala compares favourably with most other Indian states (Bindu, 2022). Through legislation and long-term planning across old age, wages, unemployment, social inclusion, health care, food security, employment, education, public health, housing, social insurance, and social assistance, the state has steadily raised its people's standard of living. Kerala's public expenditure on salaries and pensions is very high, as the economist Jose Sebastian has noted (Jose, 2020a). The state's health outcomes are striking: its infant mortality rate, at 5 per 1,000 live births, is lower than the national average of 25 per 1,000 and comparable to that of the United States, where the rate is 5.6 per 1,000 (Mathrubhumi, 2025).

The major social security pensions offered by Kerala are the Agriculture Labour Pension, the Indira Gandhi National Old Age Pension, the Indira Gandhi National Disability Pension, the Pension for Unmarried Women above 50, and the Indira

Gandhi National Widow Pension (Ranjani, 2000). The inclusion of marginalised sections of society is a defining feature of the Kerala model of development, which is associated with the eradication of poverty, religious tolerance, social peace, high-quality infrastructure, and effective waste management; the state has notably succeeded in eliminating extreme poverty (Saradha, 2022).

The Social Justice Department of the Government of Kerala oversees the working of the Kerala Social Security Mission (KSSM), which provides assistance to the underprivileged, the impoverished, the elderly, women, children, cancer patients, and other vulnerable groups (Shylaja, 2019b). On behalf of the less fortunate, KSSM identifies, plans, and implements social security initiatives, and the Social Justice Department collaborates with other departments and agencies to achieve these goals. The Mission is headquartered in Thiruvananthapuram; the Minister for Higher Education and Social Justice serves as its chairman and the Additional Chief Secretary to the Government as its vice-chair (KSSM, 2023).

Across the conventional indicators of maternal, newborn, and child health, and in public health more broadly, Kerala has achieved a high health status, and it shows little separation between rural and urban living conditions. According to the National Sample Survey of 2002, Kerala had 2,235 persons with disabilities per 100,000 population, compared with 1,755 for India as a whole, and the state is home to more than 0.5 million children with disabilities. To help such disadvantaged people integrate into society, the state government has established special institutions that offer them dedicated care and education. The economist Jose Sebastian has argued for a need-based universal pension system in Kerala (Jose, 2020b).

At the local level, local self-government institutions play a critical role in planning and implementing social security programmes. The present study was carried out in Kozhikode district. Kozhikode has a long history: in ancient Kerala it was a renowned port city and centre of commerce, and it became the capital of the Zamorins. The district borders Kannur to the north, Wayanad to the east, and Malappuram to the south, with the Arabian Sea to its west; historically, that coastline served as an entry point for foreign nations. About 38.25 per cent of the population resides in urban areas, and in 2023 Kozhikode was designated a UNESCO City of Literature.

As a centre of the eastern spice trade, Kozhikode was known during the classical and medieval periods as the 'city of spices'. Traders travelled from across the world, among them Jews, Arabs, Phoenicians, and Chinese, to establish spice commerce in the city. The Portuguese explorer Vasco da Gama opened a trade route between Europe and Malabar after arriving in Kozhikode in 1498, and the Portuguese established a factory in the city between 1511 and 1525. The English arrived in 1665, followed by the French in 1698 and the Dutch in 1752.

With 6,09,224 residents, Kozhikode city is Kerala's second-largest urban centre according to the 2011 census. The district contains 6,97,710 houses and 3,086,293 residents, comprising 14,70,942 males and 16,15,351 females, and its literacy rate is estimated at 95 per cent. For administrative purposes the district is divided into four taluks: Kozhikode, Vadakara, Koyilandy, and Thamarassery. According to the 2015-16 National Family Health Survey, it ranked third among India's least-poor districts in terms of human development.

II. OBJECTIVES

- To examine the major social security pensions delivered in Kozhikode district;
- To assess the significance of social security for the district's marginalised communities;
- To analyse the role of the Social Justice Department in implementing social security; and
- To compare the various social security programmes and schemes operating in Kozhikode district.

III. STATEMENT OF THE PROBLEM

In Kozhikode district, a large share of the workforce is employed in the unorganised sector and lacks job security, which makes it difficult for the government to reach these workers and guarantee their social security. Marginalised communities face further obstacles in obtaining coverage: their socio-economic circumstances and cultural and linguistic diversity complicate delivery, and many eligible recipients remain unaware of the policies and programmes available to them. Administrative inefficiencies and a bureaucratic outlook delay the distribution of benefits, and financial constraints add to these difficulties. Understanding how far, and how effectively, the social security system is actually implemented in this setting is therefore an important question for policy and practice.

IV. SCOPE AND SIGNIFICANCE

Studying the level of implementation of the social security system in Kozhikode offers insight into how far it has improved the living standards of the district's people. As a result of welfare-oriented politics, modern governments extend social security to marginalised sections of society, including the poor, the elderly, the unemployed, the disabled, children, and women. Kozhikode district delivers a wide range of social security programmes to these communities in order to raise their living standards and well-being and to help reduce poverty. Documenting and analysing this provision is significant for policymakers, administrators, and social-work practitioners seeking to strengthen delivery and extend coverage.

V. METHODOLOGY

The study adopts both qualitative and quantitative approaches, combining descriptive, analytical, and historical methods. It relies on secondary sources, with data drawn from government reports and official dashboards, newspapers, books, journals, and articles. The quantitative material, principally the Kerala social security pension dashboard and the records of the Social Justice Department, is used to analyse the district-wise, gender-wise, category-wise, and urban-rural distribution of beneficiaries, while the qualitative material situates these patterns within the wider institutional and historical context of social security in Kerala.

VI. DISCUSSIONS AND FINDINGS

Table No.1 District-wise Delivery of Social Security Pensions in Kerala

SL No	Districts	ALP	IGNOAP	IGNDP	UMWP	IGNWP	Total
1	Trivandrum	21676	298999	40060	4225	139687	504647
2	Kollam	16027	233682	35908	2578	120342	408537
3	Pathanamthitta	11193	119362	11361	1477	43499	186892
4	Alappuzha	37866	189695	25665	4873	72439	330538
5	Kottayam	22288	182453	19907	3259	56991	284898
6	Idukki	8653	106804	11716	1079	35626	163878
7	Ernakulam	24596	280396	29796	6824	108107	449719
8	Thrissur	27239	288867	34394	13852	136480	500832
9	Palakkad	32030	241219	33735	9799	129156	445939
10	Malappuram	21999	291630	56238	6517	153008	529392
11	Kozhikode	39949	247988	35135	10017	120250	453339
12	Wayanad	9928	65694	9503	805	34990	120920
13	Kannur	27242	224073	29508	13994	13994	308811
14	Kasargod	10257	92876	18994	2241	59047	183415
Total		310943	2863738	391920	81540	1223616	4871757

Source: Kerala social security pension dashboard on 29/07/2024

On 29 July 2024, the total amount distributed across the five social security pensions in the fourteen districts of Kerala was Rs 4871757. The highest amount was distributed in Malappuram district (Rs 529393) and the lowest in Wayanad district (Rs 120920). Among the five categories, the largest share went to the Indira Gandhi National Old Age Pension Scheme (Rs 2863738) and the smallest to the Unmarried Widow Pension Scheme (Rs 81540).

As on 29 July 2024, the five social security pensions had 4958886 beneficiaries across the fourteen districts of Kerala, of whom 3092177 were male and 1866709 female; male beneficiaries thus outnumbered female beneficiaries. The largest number of beneficiaries was in Malappuram district (529378) and the smallest in Wayanad district (120917).

In the category-wise delivery of these pensions, the general category accounted for the largest number of beneficiaries and the Scheduled Tribe (ST) category for the smallest. The general category comprised 4619227 beneficiaries and the ST category 66902, while the Scheduled Caste (SC) category comprised 272940, which is well above the ST figure and roughly half the general-category total. Within the general category, the highest number of beneficiaries was in Trivandrum district (471905) and the lowest in Kannur district (99306); within the SC category, the highest was in Palakkad district (39304) and the lowest in Kasargod district (4220); and within the ST category, Wayanad district recorded 15605 beneficiaries and Alappuzha 1220.

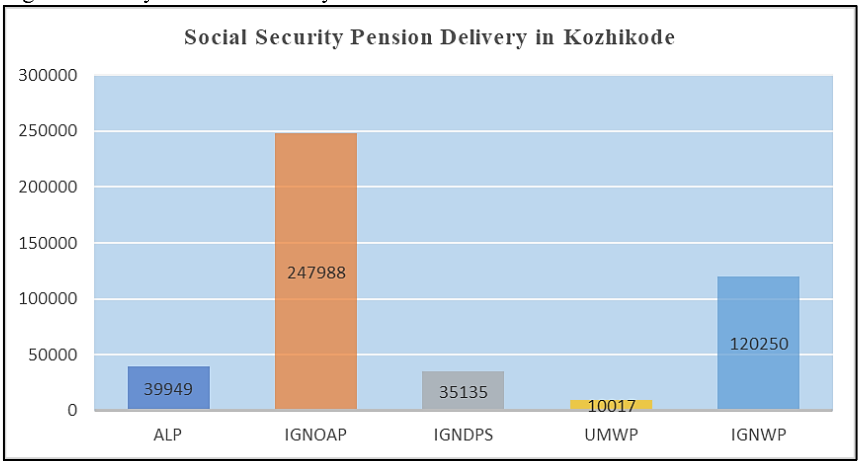
Table No.2 Urban-Rural Wise Delivery of Social Security Pensions

Sl. NO	Districts	Urban	Rural	Total
1	Trivandrum	121881	382766	504647
2	Kollam	76358	332179	408537
3	Pathanamthitta	21151	167741	188892
4	Alappuzha	48600	281938	330538
5	Kottayam	35415	249483	284898
6	Idukki	10800	153078	163878
7	Ernakulam	119867	329852	449719
8	Thrissur	98817	402015	500832
9	Palakkad	48102	397837	445939
10	Malappuram	88544	440848	529392
11	Kozhikode	122837	330502	453339
12	Wayanad	16151	104769	120920
13	Kannur	97160	296963	394123
14	Kasargod	22297	161118	183415
Total		927980	4031089	4959069

Source: Kerala social security pension dashboard on 29/07/2024

In the urban-rural distribution of pensions across the fourteen districts, rural beneficiaries outnumbered urban beneficiaries: 4031089 in rural areas against 927980 in urban areas. In urban areas, the largest number of beneficiaries was in Kozhikode district (122837) and the smallest in Idukki (10800), while in rural areas the largest was in Malappuram district (440848) and the smallest in Wayanad district (104769).

Fig. 1: Delivery of Social Security Pensions in Kozhikode District



Source: Kerala social security pension dashboard on 29/07/2024

As in Kerala as a whole, in Kozhikode district the largest number of beneficiaries among the five categories of social security pension was in the Indira Gandhi National Old Age Pension (247988) and the smallest in the Unmarried Widow Pension Scheme (10017). Beneficiaries of the pension for women above 50 far outnumbered those of the Indira Gandhi National Disability Pension Scheme (35135) and the Agricultural Labour Pension Scheme (39949).

Table 3. Gender wise Distribution of Social Security Pensions in Kozhikode District

Sl. No	Gender	Beneficiaries Percentage
1	Male	62
2	Female	38

Source: Kerala social security pension dashboard on 30/07/2024

In the gender-wise distribution of pensions in Kozhikode district, male beneficiaries outnumbered female beneficiaries, constituting 62 per cent against 38 per cent; the number of male beneficiaries was almost double that of female beneficiaries.

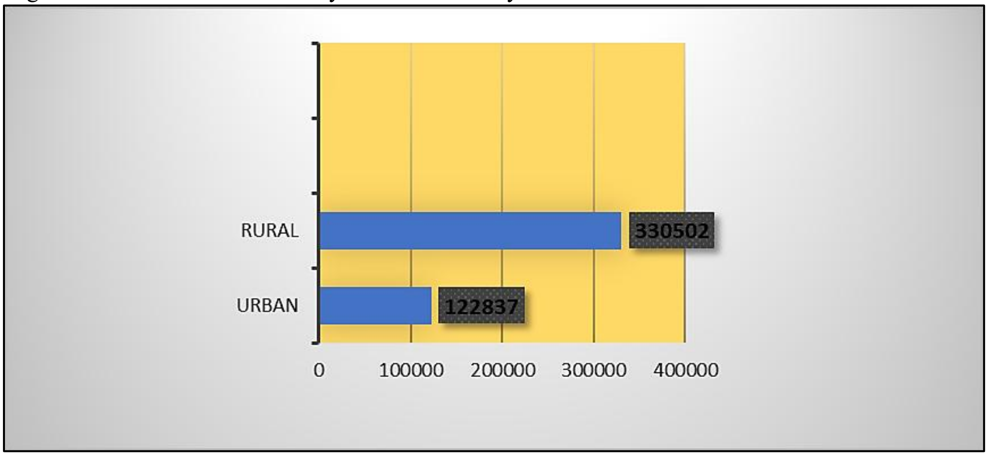
Table 4. Category-wise Delivery of Social Security Pensions in Kozhikode District

Sl. No.	Category	Percentage of Beneficiaries
1	General	96
2	SC and ST	4

Source: Kerala social security pension dashboard on 30/07/2024

In the category-wise delivery of pensions, the general category formed the large majority at 96 per cent, while the Scheduled Caste and Scheduled Tribe categories together accounted for only 4 per cent. General-category beneficiaries thus greatly outnumbered SC and ST beneficiaries in Kozhikode district.

Fig. 2: Urban-Rural Wise Delivery of Social Security Pensions in Kozhikode District



Source: Kerala social security pension dashboard on 30/07/2024

In the urban-rural distribution of pensions in Kozhikode district, rural residents formed the bulk of beneficiaries at 73 per cent, with urban residents accounting for 27 per cent; rural beneficiaries thus made up roughly three-quarters and urban beneficiaries about one-quarter of the district's total.

Table 5. Details of Major Social Security Measures Implemented by the Social Justice Department in Kozhikode District (FY 2020-2024)

Sl. No	Name of Program	Expenditure in 2020-21	Expenditure in 2021-22	Expenditure in 2022-23	Expenditure in 2023-24	Expenditure in 2024-25
1	Parinayam	820000	48900		93,0000	6,60,000
2	Mathrujyothi	9916000	9963		2,55164	2,60,621
3	Sahachari	40000	-	22950		10000

4	CDMR Project	9,96,839	87,144	99.29,501	1,19,12026	63,04357
5	TG Welfare Covid-19	22000				
6	IMHANS Day Care -Mentally ill	-	248213	2482130	2607618	
7	Nirmaya Insurance	-	81792	621256		
8	Psycho-Social Grant	-	1364			
9	Pariraksha	-	2542	29792		1,37,948
10	Vidhaya Kiranam	-	1354	2283500	17,74500	17,23,500
11	Vidhya Jyothi	-	8306	83690	98646	1,27,238
12	Marriage assistance Marginalized	-	-	19786553		
13	Sayam Prabha Scheme	-	-	1402162	280000	3,71,000
14	Vayoamrutham			518025	280345	5,53,175
15	Support for orphaned mentally ill			1443747		
16	Inter Marriage Support				1410000	
17	Asha Bhavan grant				891840	

Source: Social Justice Department, Kozhikode District, on 12/09/2025.

In 2020-21, the highest expenditure was on the Mathrujyothi scheme and the lowest on transgender hormone medicine: Rs 99,16000 for Mathrujyothi and Rs 800 for transgender hormone medicine. In the same year, 100 beneficiaries received financial aid through institutions protecting mentally ill persons, and 131 transgender persons received food kits during the COVID-19 pandemic.

In 2021-22, the highest expenditure was on the IMHANS Day Care scheme for the mentally ill and the lowest on the Vidhya Kiranam scheme: Rs 248213 for the former and Rs 1354 for the latter. That year, the Nirmaya insurance scheme had 1025 beneficiaries and the Parinayam scheme 163.

In 2022-23, the highest expenditure was on marriage assistance for the marginalised and the lowest on the Sahachari scheme: Rs 1,97,86553 for marriage assistance and Rs 22,950 for Sahachari. The Vidhya Kiranam scheme recorded 416 beneficiaries and financial assistance to destitutes 376.

In 2023-24, the highest expenditure was on the CDMRP scheme and the lowest on the Vidhya Jyothi scheme: Rs 1,19,12026 for CDMRP and Rs 98646 for Vidhya Jyothi. Inter-Marriage Support reached 325 beneficiaries and the Vidhya Kiranam scheme 261.

In 2024-25, the highest expenditure was again on the CDMRP scheme and the lowest on the Sahachari scheme: Rs 6,30,4357 for CDMRP and Rs 10000 for Sahachari. The Vidhya Kiranam scheme had 303 beneficiaries and the Vidhya Jyothi scheme 50.

Taken together, these figures reveal several consistent patterns in the delivery of social security pensions in Kozhikode district. Provision is dominated by old-age support: the Indira Gandhi National Old Age Pension accounts for by far the largest share of both beneficiaries and expenditure, reflecting the district's, and the state's, ageing population and the priority accorded to income security in later life. Beneficiaries are also heavily concentrated in rural areas, which is consistent with the agrarian and informal character of much of the district's economy and with the greater incidence of vulnerability outside the urban core. The general category predominates overwhelmingly, while Scheduled Caste and Scheduled Tribe beneficiaries together form only a small fraction of pensioners; although this partly mirrors the district's demographic composition, it also raises the question of whether the most historically disadvantaged communities are being reached in proportion to their needs.

The gender distribution is particularly striking. Even though several pensions are directed specifically at women, such as the widow pension and the pension for unmarried women above 50, male beneficiaries outnumber female beneficiaries by almost two to one across the district. This gap suggests that women's access to social security remains uneven and deserves closer scrutiny, given women's longer life expectancy and their concentration in unpaid and informal work. More broadly, the district's large unorganised workforce, whose members often lack the documentation, awareness, or continuous engagement needed to secure entitlements, represents the central challenge for its social security system. The breadth of provision is considerable, with more than sixty schemes administered by the Social Justice Department alongside the five major pensions; the question the data raise is therefore less about the range of schemes than about their reach, equity, and timely delivery.

VII. MAJOR FINDINGS

- In Kozhikode district, the Indira Gandhi National Old Age Pension has the largest number of beneficiaries among the five major pensions, while the Pension for Unmarried Women above 50 has the smallest.
- Rural residents account for about three-quarters (73 per cent) of pension beneficiaries in the district, and urban residents for about one-quarter (27 per cent).
- Male beneficiaries (62 per cent) considerably outnumber female beneficiaries (38 per cent), despite the presence of women-specific pensions.
- The general category accounts for the overwhelming majority of beneficiaries (96 per cent), whereas Scheduled Caste and Scheduled Tribe beneficiaries together account for only 4 per cent.
- Beyond the five major pensions, the Social Justice Department implements more than sixty social security programmes and schemes in the district, with measures such as the CDMR Project, Mathrujyothi, and marriage assistance for the marginalised forming major components of recent expenditure.
- A shortage of staff in the coordinating offices constrains the effective and timely delivery of benefits.

VIII. SUGGESTIONS AND RECOMMENDATIONS

- Strengthen staffing in the Kerala Social Security Mission regional office, the Social Justice Department, and the regional office for persons with disabilities to ensure the timely delivery of benefits.
- Expand outreach and awareness campaigns so that eligible recipients, particularly in the unorganised sector, are informed of the schemes available to them.
- Simplify application and verification procedures and reduce bureaucratic delay, while guarding against exclusion errors in document-based or digital processes.
- Introduce targeted measures to narrow the gender gap in coverage and to improve the participation of Scheduled Caste and Scheduled Tribe communities.
- Extend coverage to unorganised-sector workers through registration drives and portable, contribution-light schemes suited to irregular incomes.
- Institute periodic monitoring and evaluation of scheme delivery so that gaps in reach and equity can be identified and addressed.

IX. LIMITATIONS OF THE STUDY

This study is based entirely on secondary data drawn from official dashboards, departmental records, and published sources, and it does not include primary fieldwork with beneficiaries or administrators. The figures reflect particular reference dates in 2024 and 2025 and may change over time. Because the analysis is descriptive and confined to a single district, its findings are not intended to be generalised beyond Kozhikode, and the reasons behind the observed patterns, such as the gender and category gaps in coverage, would need to be examined through further primary research. Future studies could combine dashboard data with beneficiary surveys and interviews to assess not only the reach but also the adequacy and lived impact of social security provision in the district.

X. CONCLUSION

The implementation of social security programmes in Kozhikode district is coordinated by the regional office of the Kerala Social Security Mission, the Social Justice Department, and the regional office for persons with disabilities. A recurring constraint across these offices is a shortage of staff, which hampers the effective and timely delivery of benefits. Even so, the five major state pensions (the Agriculture Labour Pension, the Indira Gandhi National Old Age Pension, the Indira Gandhi National Disability Pension, the Pension for Unmarried Women above 50, and the Indira Gandhi National Widow Pension) are being implemented effectively in the district, alongside more than sixty further social security programmes and schemes administered by the Social Justice Department. The evidence reviewed here shows provision concentrated in old-age pensions, in rural areas, and in the general category, with male beneficiaries outnumbering female beneficiaries. Strengthening staffing, raising awareness among eligible recipients, and extending coverage to unorganised-sector workers therefore emerge as priorities if the district is to deepen the reach and equity of its social security system.

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