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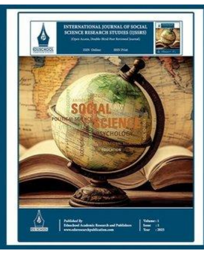

Social Security: An Understanding

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Abstract

A respectable and dignified life is the birthright of every individual, and social security is a vital requirement for living such a life. The concept has several dimensions and is usually understood through its principal components: social assistance, social insurance and social protection. The phrase social security is widely credited to Abraham Epstein, whose work Insecurity: A Challenge to America became a foundational text in the field, and the idea gained currency after President Franklin D. Roosevelt signed the United States Social Security Act of 1935. This paper sets out the meaning, dimensions and components of social security and then examines, through a primary survey of 615 respondents in the Kozhikode district of Kerala, how well people understand the social security system. Using a t-test, analysis of variance and a least-significant-difference analysis, it finds that understanding differs significantly by gender, education, profession, caste and age, and that, strikingly, those who depend on social security most, the less educated, the manual labourers and unemployed, the Scheduled Castes and Tribes, and the elderly, understand it best.

Keywords:- Dignified Life, Human Development, Social Assistance, Social Insurance, Social Protection, Social Security.

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Introduction

A respectable and dignified life is the birthright of every individual, and the modern state secures that dignity through constitutional and institutional mechanisms. Social security is one of the most important of these, offering protection through social assistance, social insurance and other safety nets to those who are poor, elderly, unemployed, pregnant, ill, disabled or orphaned. By providing public assistance, social security guarantees a minimum standard of living, advances social welfare and improves public health (Mishra, 1993; Chaudhary & Chaudhary, 2017).

The most pressing economic and social problem facing humanity is the eradication of poverty, the inability to attain a minimum level of well-being, which is a basic deprivation that blocks the very possibility of human development. Social security is therefore held to reduce and eventually eradicate poverty (Hughes et al., 2009), and in developing countries the expansion of social protection has contributed to global poverty-reduction efforts (Barrientos, 2013; Johannes, 1993). The international community upholds social security as a natural and essential human right through instruments such as the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights (Ranjani, 2022), and it is inextricably tied to human dignity and social fairness (Ruth & Simpson, 2019). As a dynamic concept whose content shifts with the social, economic and political conditions of a given country at a given time, social security redistributes income both horizontally and vertically and so serves as an instrument of social and economic justice, a prudent investment that repays society over time (Sharma, 1991; Aaron, 1982).

Statement of the Problem

Differences of socio-economic background and of cultural and linguistic context create difficulties in the way social security is understood, and the implementation of social security laws, policies and programmes faces several obstacles. Many eligible recipients are unaware of the programmes offered by central and state governments, and administrative inefficiencies and bureaucratic obstacles delay the distribution of benefits (Sinha, 1980; Wouter, 1998). The problem this study addresses is how well different sections of society actually understand the social security system, and how that understanding varies across social groups.

Objectives of the Study

- To understand the meaning of social security.
- To recognise the significance of social protection.
- To find out how social security is understood by different groups.
- To understand the components of social security.
- To identify the significance of human development.

Scope and Significance

The social security system extends a helping hand to the marginalised sections of society, including the poor, the elderly, the unemployed, the disabled, children and women, providing financial assistance that raises their living standards and well-being and helps reduce poverty. It offers a safety net to individuals and families facing hardship through old age, disability, unemployment or illness. The significance of this study lies in clarifying the concept and in measuring, for one Kerala district, how far that safety net is understood by the people it is meant to serve.

Conceptual Framework

The Meaning and Evolution of Social Security

The idea of social security grew out of humanity's desire for protection against the hazards of life (Ball, 1978). In prehistoric societies the chief dangers were natural, storms, earthquakes, floods and famine, and people met them by living together in groups that became villages and by supporting one another. The joint family later extended such support to its members, but with the European Industrial Revolution a new class of factory workers emerged who, cut off from family and village and dependent wholly on their wages, were left destitute by illness, accident or disease. In response, workers founded mutual aid societies and contributed to support one another, and from these humble beginnings the modern idea of social security took shape, resting on the principle that society must protect its members when, through no fault of their own, they cannot work (Singh, 1997; Parduman, 1997). The phrase itself is credited to Abraham Epstein, whose Insecurity: A Challenge to America became a primary text in the field (Epstein, 1933); social insurance was first established in Germany in the 1880s, and the idea gained worldwide currency after the United States Social Security Act of 1935.

In its general sense, social security is the payment of financial aid, from state funds or from contributions, to people whose earnings have fallen because of illness, pregnancy, injury, unemployment, disability or old age, together with medical care (Ganapathi, 1994). It transfers income from the working generation to those who cannot work, and in most countries it is financed largely through payroll taxes, with old-age pensions administered by the government (Casey & Martin, 1999; Alan & Steinmeier, 2013). An effective system both secures income and protects health, helps to prevent poverty and inequality, and promotes social inclusion, human dignity and social cohesion (Rinkoo & Ray, 2021).

The Dimensions of Social Security

Social security can be viewed through several dimensions, each emphasising a different aspect of the concept, as set out in Table 1.

Table 1. The dimensions of social security.

Dimension	Focus
Horizontal	Providing a basic standard of social safety for all citizens and building social protection floors
Vertical	Progressively raising benefits and extending cover to more individuals
Gender	Viewing social security from a gender perspective, with attention to women and under-represented groups

Social	How people organise their lives to secure the income they need to survive
Economic	How social security can be financed, for example through taxation
Political	The definition and coordination of social safety systems at national and global levels
Subjective	How secure people feel; a psychological matter that differs from person to person
Objective	Measuring the system in terms of its benefits, standards and aims

Source: compiled by the author.

The Components of Social Security

Social security rests on two principal components, social insurance and social assistance, to which the broader notion of social protection is often added. Social insurance, established first by Otto von Bismarck in Germany in the 1880s, is built on contributions: people contribute during their working lives to an income reserve drawn on when they cannot work, so that benefit is an earned, contractual right rather than a social one (Renana & Subrahmanya, 2000; Hasan, 1972). Social assistance, by contrast, is the oldest form of provision, with roots in ancient charity, the practice of zakat and the European Poor Laws; it is funded from general taxation, paid as a legal right and directed by a means test at those least able to support themselves (Sharma, 2005; Goswami, 2019). Table 2 sets the two components side by side.

Table 2. Social insurance and social assistance compared.

Basis of comparison	**Social insurance**	**Social assistance**
Funding	Tripartite contributions from worker, employer and state	General taxation and state or local revenue
Eligibility	Contribution-based, an earned entitlement	Means-tested, based on assessed need
Nature of right	A contractual right	A statutory legal right
Participation	Compulsory	Not compulsory
Objective	Maintain a minimum standard based on prior earnings	Raise income to a community-set minimum
Origin	Bismarck’s Germany, 1880s	Poor Laws and ancient charitable traditions

Source: compiled by the author from Hasan (1972), Sharma (2005) and Rejda (1976).

To extend these protections more widely, the International Labour Organization sets standards through its conventions and recommendations, and the Philadelphia Declaration affirms the ILO’s duty to provide comprehensive medical care and a basic income. These instruments, covering unemployment, medical care, sickness, maternity, invalidity, and old-age and survivors’ benefits, aim at universal applicability, and states are urged to consult civil-society organisations so as to bring the self-employed, rural labourers and workers in the unorganised sector within their reach (Neha, 2020; Chopra, 2003).

Research Methodology

The study adopts a mixed-methods design, combining qualitative and quantitative approaches and using descriptive, analytical and historical methods. It was conducted in the Kozhikode district of Kerala, and its respondents were beneficiaries and non-beneficiaries drawn from different grama panchayats, municipalities and corporations. Primary data were collected through questionnaires, interview schedules and personal interviews from a sample of 615 respondents, and secondary data from newspapers, government reports, books, journals and articles. Each respondent’s understanding of the social security system was measured on a scale from 0 to 48. The data were analysed using a t-test to compare men and women, analysis of variance (ANOVA) to compare groups defined by education, profession, caste and age, and a least-significant-difference (LSD) test to identify which pairs of groups differed.

Results and Findings

Profile of the Respondents

The sample is evenly balanced by gender and, as Table 3 shows, weighted towards Other Backward Class respondents, towards those educated no further than the SSLC, and towards the 35 to 60 age group.

Table 3. Socio-economic profile of the respondents (n = 615).

Characteristic	Category	Count	Percent
Gender	Male	307	49.9
	Female	308	50.1
Caste	OBC	306	49.8
	SC/ST	163	26.5
	General	146	23.7
Education	Below SSLC	262	42.5
	SSLC	180	29.3
	Plus Two / Pre-degree	86	14.0
	Degree	68	11.1
	Above Degree	19	3.1
Age	Below 35	45	7.3
	35 to 60	350	56.9
	Above 60	220	35.8

Source: survey data.

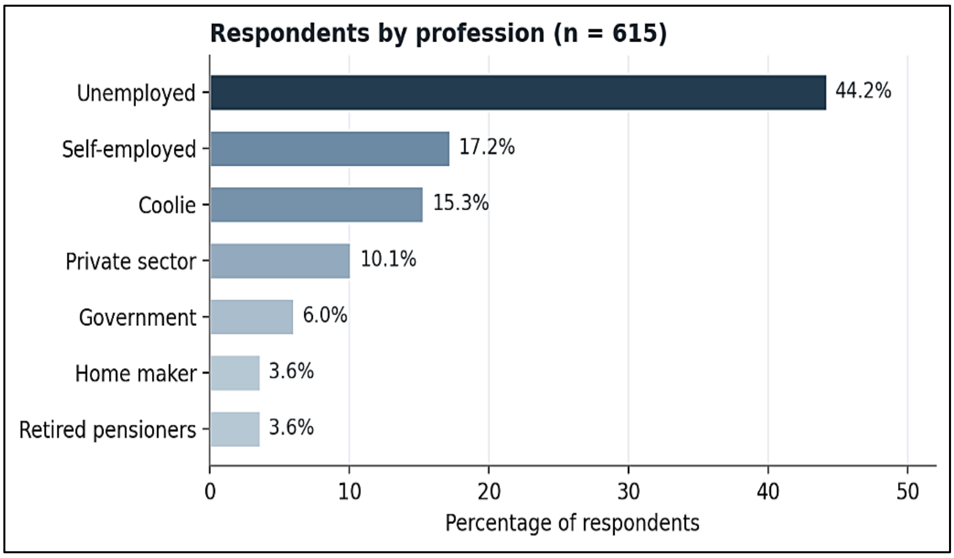
By profession the sample is dominated by the unemployed, who form more than two-fifths of respondents, followed by the self-employed and manual labourers (coolies), as Table 4 and Figure 1 show.

Table 4. Respondents by profession.

Profession	Number	Percent
Unemployed	272	44.2
Self-employed	106	17.2
Coolie	94	15.3
Private sector	62	10.1
Government	37	6.0
Retired pensioners	22	3.6
Home maker	22	3.6
Total	**615**	**100.0**

Source: survey data.

Fig 1. Respondents by profession.



Source: survey data.

Overall Understanding of Social Security

On a scale from 0 to 48, the mean understanding score across all respondents was 23.92, with a standard deviation of 3.16, as Table 5 shows. This places the typical respondent's understanding of the social security system at an average level.

Table 5. Descriptive statistics for the overall understanding score.

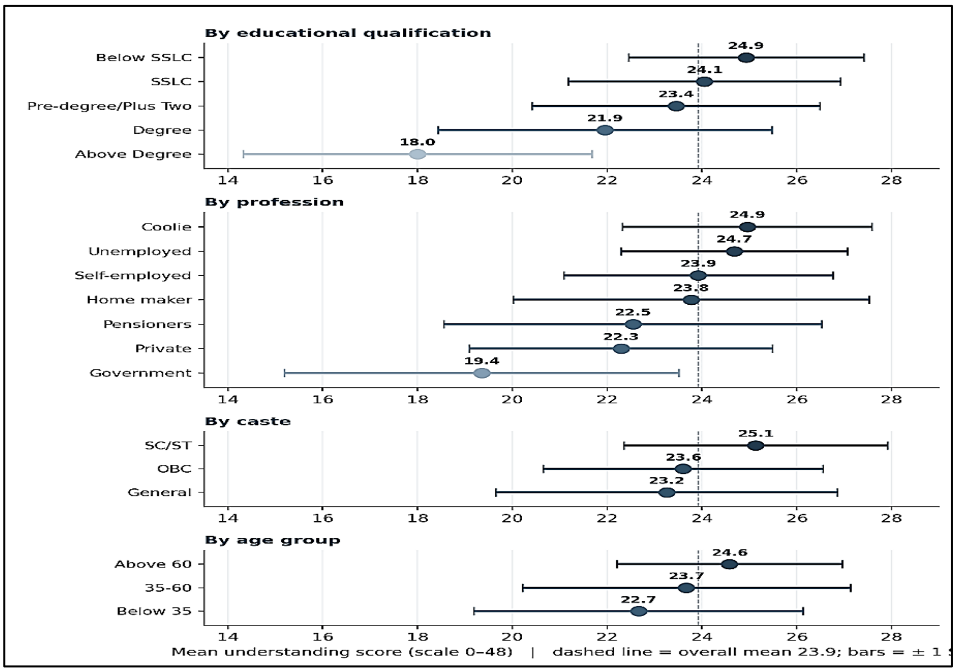
N	Minimum	Maximum	Mean	SD
615	0	48	23.92	3.16

Source: survey data.

Understanding across Social Groups

Understanding varied markedly across groups, and in a consistent direction. Figure 2 plots the mean score, with bars of one standard deviation, for each education, profession, caste and age group, against the overall mean. The exact figures are given in Table 6, and the formal tests of difference in Table 7.

Fig 2. Mean understanding of social security by respondent group.



Source: survey data. Markers show group means; bars show ± one standard deviation; the dashed line is the overall mean of 23.9.

Table 6. Understanding score by group: descriptive statistics.

Grouping	Category	N	Mean	SD
Gender	Female	308	24.36	3.08
	Male	307	23.48	3.19
Education	Below SSLC	262	24.93	2.48
	SSLC	180	24.05	2.87
	Plus Two / Pre-degree	86	23.45	3.04
	Degree	68	21.95	3.52
	Above Degree	19	18.00	3.68
Profession	Coolie	94	24.95	2.63
	Unemployed	272	24.68	2.38
	Self-employed	106	23.92	2.84
	Home maker	22	23.77	3.75

	Pensioners	22	22.54	3.99
	Private sector	62	22.29	3.20
	Government	37	19.35	4.16
Caste	SC/ST	163	25.13	2.78
	OBC	306	23.60	2.95
	General	146	23.25	3.61
Age	Above 60	220	24.58	2.38
	35 to 60	350	23.67	3.46
	Below 35	45	22.66	3.47

Source: survey data.

Table 7. Tests of difference in understanding across groups.

Grouping variable	Test	Statistic	Significance
Gender	t-test	t = 3.443	p = .001
Education	ANOVA	F = 37.655	p < .001
Profession	ANOVA	F = 25.546	p < .001
Caste	ANOVA	F = 17.682	p < .001
Age	ANOVA	F = 9.737	p < .001

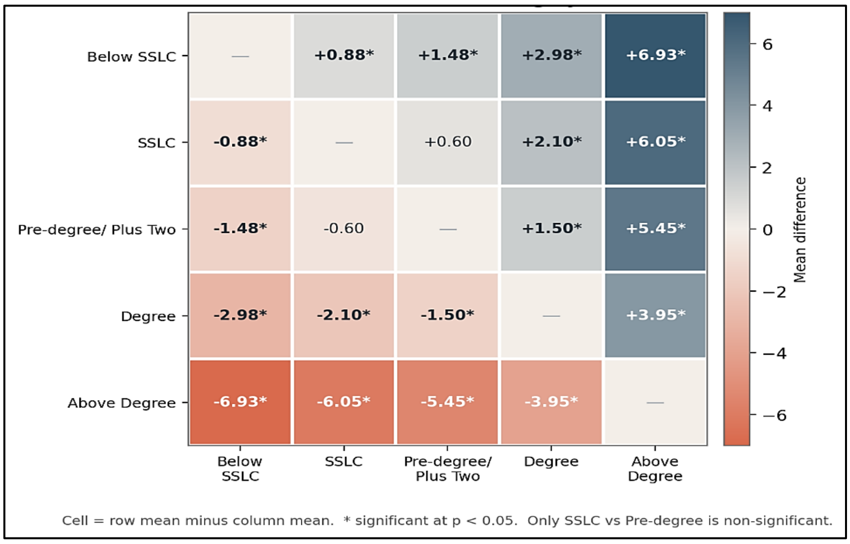
Source: survey data.

Every comparison is statistically significant. Women understand the system slightly better than men. Understanding falls steadily as education rises, from 24.93 among those below the SSLC to 18.00 among those educated beyond a degree. By profession, manual labourers and the unemployed score highest and government employees lowest. Scheduled Caste and Scheduled Tribe respondents score highest among the caste groups, and the elderly highest among the age groups. In each case the groups that depend most on social security understand it best.

Post-hoc Comparisons

The least-significant-difference test identifies exactly which pairs of groups differ. Figure 3 presents the education comparisons as a matrix, in which each cell gives the difference between a row group's mean and a column group's mean. Every pair differs significantly except SSLC and Pre-degree, and the gap widens steadily towards the most educated group: those educated beyond a degree score almost seven points below those below the SSLC.

Fig 3. Pairwise differences in understanding by education (LSD).



Source: survey data. Each cell is the row-group mean minus the column-group mean; starred values are significant at p < 0.05.

The same test applied to caste and age, summarised in Table 8, shows that the Scheduled Caste and Scheduled Tribe group differs significantly from both other caste groups, while the general and OBC groups do not differ from each other, and that every age group differs significantly from the others, with understanding rising with age.

Table 8. Significant pairwise differences in understanding, by caste and age (LSD).

Grouping	Comparison	Mean difference	Significant?
Caste	General vs SC/ST	-1.88	Yes
	OBC vs SC/ST	-1.53	Yes
	General vs OBC	-0.35	No
Age	Below 35 vs Above 60	-1.92	Yes
	Below 35 vs 35 to 60	-1.00	Yes
	35 to 60 vs Above 60	-0.91	Yes

Source: survey data.

Discussion

The survey yields a clear and somewhat counter-intuitive result: understanding of social security is highest precisely among those who might be expected to know least about formal systems. The less educated understand the system better than the highly educated, manual labourers and the unemployed better than government employees, Scheduled Caste and Scheduled Tribe respondents better than the general category, and the elderly better than the young. The pattern is consistent across four independent groupings and is statistically significant in every case.

The explanation lies in dependence and need. Social security is a daily reality for the poor, the manual labourer, the unemployed, the Scheduled Castes and Tribes and the elderly, who rely on its pensions and benefits and who therefore learn its rules closely (Irena et al., 2017); for the salaried, the highly educated and the young, who enjoy other forms of security and have less occasion to draw on it, it remains more abstract. The lower dispersion of scores within the most dependent groups, the Scheduled Castes and Tribes and the elderly, reinforces this reading, since shared circumstances produce a shared and consistent understanding. The slightly higher scores of women fit the same logic, given their role in managing household welfare.

This finding carries a practical lesson. If awareness is lowest among the better educated and the young, who will in time administer and reform these systems (Joseph et al., 1968), and if non-take-up among those entitled remains a concern (Fran, 2023), then efforts to raise awareness should not be aimed only at the poor. Broad-based education about social security, reaching the salaried and the young as well as the marginalised, would help close the gap between entitlement and understanding on which the equity and the effectiveness of the system finally depend.

Conclusion

This paper has set out the meaning, scope, dimensions and components of social security, distinguishing social insurance from social assistance, and has examined how the system is understood across society. Drawing on a survey of 615 respondents and on a t-test, analysis of variance and a least-significant-difference analysis, it finds that understanding of the social security system differs significantly by gender, education, profession, caste and age, and that those who depend on it most understand it best. Social security is, at root, the means by which a society honours the dignity of its most vulnerable members, and the closer the understanding of it runs to the need for it, the better that promise is kept. The task that remains is to broaden understanding beyond the groups that need it most, so that the system is known, and claimed, by all who are entitled to it.

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