



**SOCIAL AND ECONOMIC
CHANGE MONOGRAPHS**

47

**Improving the Delivery of Social Security
Benefits in Karnataka**

*A Review of Application and Submission Procedures
of Government Social Security Schemes*

**D Rajasekhar
K S Manjunath
R Manjula**

**Institute for Social and Economic Change
Bangalore
2016**

Foreword

A number of schemes have been formulated by the Central and State governments to provide social security benefits such as health insurance, accident relief, disability insurance, old-age pensions, life insurance and also loans for undertaking self-employment, scholarships for children and so on.

The major issue with the delivery system of social security in India pertains to disintegration of benefits to the needy due to lack of convergence of schemes implemented by different development departments. Social security schemes are targeted for different groups, addressing specific contingencies such as old age (pension), ill health (insurance), operated by different development departments. Each scheme has different eligibility criteria, application and sanctioning procedures. These make it difficult for the poor and illiterate to understand and apply for social security schemes for deriving benefits. In addition, the application process is beyond the comprehension of the poor and illiterate due to procedural rigmarole involving obtaining supporting documents from numerous offices, submission of application forms at offices located far away from homes. The follow-up of applications is also long and cumbersome.

This monograph is a modest attempt to address the predicament, offering improvement in the delivery system through a review of the procedures involved. My colleagues, Prof. D Rajasekhar, Shri KS Manjunath, IAS (Retd) and Dr R Manjula, have addressed these critical issues pertaining to social security benefits in this Monograph. They have adopted an elegant methodology to arrive at the key findings and recommendations. First, a review of application forms used for the delivery of benefits from 29 social security schemes was undertaken. Second, detailed discussions with the district-level officials implementing these social security schemes were carried out to arrive at the superfluous information and suggestions to simplify the process. Primary data from households benefiting from the schemes were also collected. Third, the authors have presented key findings with state-level officials of each department and obtained their feedback in a meeting exclusively organized for this purpose.

This is a landmark contribution to the field of governance of social security benefits which was hitherto unaddressed. I place on record, their contribution to the crucial and vital field of the social commitment of the Government by way of offering wide variety of suggestions such as use of IT for submission of applications, delivery of benefits through banking

institutions, superfluous details and documents which can be avoided while submitting applications. These suggestions substantially reduce the transaction costs of both the Government and the applicants. For instance, decision making regarding the choice of applicants is based only on information provided, while details through documents can be obtained at the time of disbursement of benefits only from the chosen beneficiaries. Accordingly, the study findings have high policy relevance for the state governments in India and the Government of Karnataka is no exception.

This publication from ISEC enhances the contributions to State policy by widening the visibility of the Institute. I richly compliment the authors on their industrious and analytical endeavour in bringing out this monograph, which is a significant contribution towards reaching the benefits to the poor and the needy of the society and thereby achieve social inclusion with the least transaction cost.

July 2016
Bangalore

M G Chandrakanth
Director, ISEC