

PEOPLE, SOCIETY AND ECONOMY: ISSUES & PERSPECTIVES



Editors

Dr. PRAVEED NINKILERI
Dr. SHACHEENDRAN V.
Dr. MOHAN S. SINGE
Dr. SYAMALA K.
Dr. JISHA D. NAIR

INDEX

| Sl No. | Title | Author | Page No. |
|--------|---|----------------------|----------|
| 1 | Scope of School Social Work in Dealing with Psycho Social Problems of Adolescents | Anoop C.P. | 6 |
| 2 | Educational Thoughts of Tagore - A Way To Self-Realization | Abitha T. | 15 |
| 3 | Revenge and Resistance for Women's Emancipation- Reading Through the Characters of Lalithambika Antherjanam | Aiswarya K.S. | 20 |
| 4 | Good Governance Through it | Ajith Kumar P. | 24 |
| 5 | Emigration from Kerala to Middle East: Trends and Direction | Amina Poovancheri | 29 |
| 6 | Socio-Cultural Aspects in Mahābhāṣya | Dr. Anitha Kallyadan | 35 |
| 7 | From Margin to Centre: Understanding, Knowing And Telling Transgender Identities in A. Revathi's Truth About me | Anjaly Nair M.K. | 40 |
| 8 | Road Accidents in Kerala: Characteristics, Causes and Remedial Measures | Babu C. | 44 |
| 9 | How Far is the Education Inclusive for Scheduled Tribes of Kerala? | U. Balakrishnan | 50 |
| 10 | Virtue Based Teachers' Ethics: Jiddu Krishanmurti's Perspective | Dr. Bharathi P.K. | 55 |
| 11 | Right to Decent Work; A Myth for Internal Migrants in Kerala | Bhavana A.K. | 59 |
| 12 | Implementation of Special Economic Zones (sezs) in India: Spatial Dimensions and Fiscal Implications | Dr. Gisha P. Mathai | 63 |
| 13 | Empowering Rural Women Through Mgnrega: A Conceptual Framework | Dr. Jisha D. Nair | 68 |
| 14 | Trends in Social Institutions with Reference to Indian Families and Marriages | Dr. Mohan S. Singhe | 73 |
| 15 | Indian Higher Education in Recent Years: Issues and People's Expectation | Jipson V. Paul | 78 |
| 16 | India's Agriculture Exports During Reform Era - A Performance Appraisal | Joby Thomas | 83 |
| 17 | Special Economic Zones as Special Zones: Concepts and Analysis of an Indian Perspective | Praveen Kumar T.K. | 89 |
| 18 | Human Rights, Dalits and the Politics of Exclusion | Pramesh A. | 96 |
| 19 | Maulana Abul Kalam Azad-Vision and Action (In The View of Prof. B. Sheikh Ali) | Semeenabi K.K. | 101 |

| | | | |
|----|--|-------------------------|-----|
| 20 | Living with the Whitemen: Cultural Impact of Colonialism in British Malabar | Dr. Samyuktha Sasikumar | 106 |
| 21 | Technical Analysis of Equity Shares of State Bank of India | Shaju Mathew | 110 |
| 22 | Political Participation Through Kudumbasree | Sini P.K. | 119 |
| 23 | Financial Exclusion to Financial Inclusion: The Role of Commercial Banks In Kerala | Sishina O.C. | 122 |
| 24 | Scheduled Caste Women in Unorganised Sector | Smitha R. | 129 |
| 25 | Human Rights Violations of Dalits in Kerala | Sreekala V.P. | 132 |
| 26 | Linkage Between Education, Employment and Economic Growth: A Case Study of Females in Kerala | Subhash P.P. | 135 |
| 27 | Sorry State of Khadi Industry: Causes and Remedies | Dr. Praveed Ninkileri | 143 |
| 28 | Economic and Social Status of Maratis in Kasaragod District | Tessymol George | 148 |
| 29 | Significance of Yoga in Education | Dr. Babitha K. | 154 |
| 30 | Social Media Politics and Blame Game | Chandrashekar S.V. | 157 |
| 31 | Changes in Agricultural Land use and Cropping Intensity - A Study in Belgaum District | Prasanna B. Joshi | 161 |
| 32 | Tradition, Education And Emancipation: A Study on Phule's Book Slavery | Dr. Lenin C.C. | 170 |
| 33 | Lifestyle Diseases in Kerala | Prajitha V.V. | 175 |
| 34 | How Political Parties Destroy The Very Existance of Democracy in India: an Analysis | Roy Mathew | 182 |
| 35 | Economic Impact of Gulf Migration-A Study of Kasaragod District | Dr. Samritha A.V. | 188 |
| 36 | Goods and Services Tax (GST) | Dr. Shacheendran V. | 192 |
| 37 | Right Based Welfare to Charity Based Welfare: The Case of Karunya Benevolent Fund | Sudheesh K.M. | 199 |
| 38 | Social Application of Vedantic Ideals in the Philosophy of Modern Indian Thinkers | Dr. Syamala K. | 204 |
| 39 | The Caged Bird:Breaking The Shackles of Intersectionality | Vidya M. | 213 |
| 40 | Role of Natural Resources In Economic Development | Manoj Chathoth | 217 |
| 41 | Sustainable Development In India: Role of Nutritional Status of Children And Role of Women | Madhumathi C. | 220 |
| 42 | Venezuela Crisis: Role of Emerging Right Wing Politics In Latin America | Anvar Sadath M.P. | 226 |
| 43 | Sustainable Development In India: Perspectives | Suma Balakrishnan | 231 |

37. RIGHT BASED WELFARE TO CHARITY BASED WELFARE: THE CASE OF KARUNYA BENEVOLENT FUND

SUDHEESH K.M.
Asst. Professor of Political Science
Payannur College

The United Front Government of Kerala (2006-2011) introduced a new health insurance fund called Karunya Benevolent Scheme to cater health needs socially and economically depressed sections of population. However, we think that Karunya Benevolent scheme got wide support- even from the Left circles. This is explaining below. The Karunya Benevolent scheme represents a major shift in the welfare policy making of Kerala. The Karunya Benevolent scheme reflects neoliberal model of welfare system. This paper is divided into three sections. The first section discusses about meaning, origin, development and crisis of welfare state. The second section focuses on Kerala's development experience. The third section examines how Karunya Benevolent Scheme represents a shift in the welfare policy making of Kerala and how it seems like a neoliberal model of welfare system.

Meaning, Origin, Development & Crisis of Welfare State

The welfare state means a state which consciously intervenes in the economy in order to reduce inequalities generated by the market. Basic assumption of advocates of welfare state is that market generates some forms of vulnerabilities in the society and hence state is necessary to protect the vulnerable people from the evils created by the market. This thinking constituted basic foundations of the post Second World War States or welfare states. The post war welfare state was product of emergence of new liberals, Great depression of 1930s and growth of trade unionism and social democratic parties (Brodie, 2005 & Barry, 2002). In order to protect citizens from the vulnerabilities generated by the markets, the welfare states launched welfare schemes like employment generation programme, ii) social security programmes and iii) provision of essential services at subsidized charge. (eg., health, education, public distribution system). The governments funded welfare programmes from progressive taxation.

The United States was the first western country which deliberately introduced welfare programmes in its public policy. As a response to Great Depression, US federal government introduced Social Security Act in 1935. This Act ensured retirement pensions for the workers. Similarly British government prepared Beveridge report in 1942. The Beveridge report was more comprehensive than Social Security Act of 1935. Significance of the Beveridge report was that, for the first time, it recognised welfare as a right of citizens, i.e., redistribution was not as seen as act of charity but as a consequence of membership in the community (Barry, 2002). The report identified five major categories of sufferings to which state can intervene in the economy to rectify those sufferings (Barry, 2002). After the Post War British government accepted many of its suggestions and framed public policy.

Following the Beveridge Report majority of European Countries formulated similar or more egalitarian welfare programmes (Barry, 2002, 41). However, social democratic parties in the Europe played significant role in introduction and expansion of more egalitarian welfare policies than right wing parties in Europe (Skocpol and Amenta, 1986 ; Mishra, 1998 & Cox, 1998). The Social Democratic Parties introduced more egalitarian policies with two objectives: to create a more equal society and protect individuals across the life cycle (Giddens, 1998).

The nature and extend of the welfare state in the advanced capitalist democracies were varied in accordance with the power relations in such state. Esping Andersen's Three World of Capitalism

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CONTENT

| | |
|--|----|
| The Economic Impact of British Rule in India <i>Ms. Arya. S. S</i> | 7 |
| Nehru's Vision on Community Development <i>Ms. Anupama S. John</i> | 11 |
| Domestic Violence against Women and the Effectiveness of PWDV Act 2005: A Study <i>Dr. Asharani. A</i> | 15 |
| India-China Water Dispute and the Challenges of Transboundary River Water Governance in India <i>Ms. Aswathy A K</i> | 21 |
| Controversy Adjacent to Brahmapuram: An Encounter on Kerala's Waste Management Challenge <i>Ms. Binduchandran V</i> | 27 |
| Role of Innovation on Social Entrepreneurship <i>Ms. Chinmu Rajan & Dr. Manjula K</i> | 33 |
| Unemployment and Labour Crisis in India <i>Dr. Thomson K. Alex & Dr. Geetha Lakshmi</i> | 39 |
| The Role of Financial Intermediaries in the Economic Development of Rural Areas <i>Ms. Jyothi Antherjanam S & Dr. Smitha P V</i> | 45 |
| E-Commerce and Data Protection <i>K. Mujakar</i> | 53 |
| Relevance of Ambedkarism in The Contemporary World <i>Dr. Preetha G S</i> | 57 |
| Strategic Management and IPR Innovation in Textile Industry <i>Ms. Rameesa H</i> | 67 |
| UN and Sustainable Development: An Analysis of Organization's Role Promoting Environmental and Social Progress <i>Dr. Sujitha B. S.</i> | 73 |

| | |
|---|-----|
| Gender Identity and Socialization <i>Ms. Aswathy S</i> | 79 |
| Foreign Policy Formulations and the Dilemma of Development in North East <i>Dr. Sreejith P.V.</i> | 83 |
| Understanding the Domestic Variants of North East India and its Reflection on India's Foreign Policy <i>Dr. Shibu M.P.</i> | 89 |
| Women Revolutionaries in Indian National Movement <i>Dr. Anila K.</i> | 95 |
| Rise of Nationalism, Reforms and Social Justice <i>Dr. R. Jaganath</i> | 99 |
| ✓ Changing Centre-State Financial Relations and Implications on Kerala's Welfare System <i>Dr. Sudheesh K. M.</i> | 107 |
| The Student's Strike (1921) In The Far South: A-Re-Appraisal <i>Dr. Mayadevi. S</i> | 113 |

Changing Centre-State Financial Relations and Implications on Kerala's Welfare System

Dr. Sudheesh K.M.*

Assistant Professor, Department of Political Science, Payyanur College, Payyanur

Introduction

The character of Indian Federalism is described as a federal structure with a strong bias towards the Union. The Union Government has upper hand in deciding the criteria for sharing taxes and grants between states and centre through. It also takes major policy decisions through NITI Ayog, earlier it was the Planning Commission. Since 1991, the central government began to introduce new conditions for providing financial assistance to the states and made significant revisions in the transfers by the Finance Commission and Planning Commission. The purpose of introduction of such conditionality is reduction of government spending. In India, the state governments perform most of the social services. Hence, the deepening of reforms requires effective implementation at the state level. Due to the coalition politics, and the pressure groups surrounding it at the state level, the state government could not implement such reforms. So, the states are in a pressure. On the one hand central government, through various channels put pressure on the States to reduce their welfare spendings on the other hand pressure groups and beneficiaries of state welfare programmes are revolted against any move to curtail their benefits. These creates a unique political climate across the Indian States. The Kerala is a

case in point. Kerala has well developed network of welfare system. However, due to many reasons, in compare with other states in India, its resource base is small. Allocation from Union is constituted one of the major sources of its revenue. But many recent initiatives of the Union government create problems in the State politics. So, the paper seeks to explain changes in the centre financial relations and how these changes affect state welfare in Kerala.

Centre-State Financial Relations in India

The Centre State Financial relations in India are governed by Articles 268 to 293 of the Indian Constitution. The Centre-state financial relations in India refer to the distribution of financial resources, revenue sharing, and fiscal responsibilities between the Union government and the state governments. The term Centre-State financial relations involve:

1. Collection of Tax: The Constitution empowers both the Union and state governments to levy and collect taxes. The central government has the authority to levy taxes on income (except agricultural income), customs duties, excise duties, and service tax, among others. State governments have the power to levy taxes on goods and services, sales tax, stamp duties,

*E-mail: sudheeshkm@payyanurcollege.ac.in, Phone: 9446822368