

SPECIAL ARTICLE

Status of social security of the tribal people of Bamongola Block of Malda district, West Bengal, India

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Abstract: *The tribal community in India is most backward and vulnerable in terms of socio-cultural, economic, and political aspects. The term social security is most commensurable to them in the present context. The constitution of India provided several safeguards to them to enhance their socio-economic condition. But illiteracy and unawareness about such safeguards are pulling back them. Here an attempt is been made to highlight the status or situation of Social Security of the tribal people of the Bamongola Block of Malda district of West Bengal. Using multiple linear regression, the contribution of various factors to Social Security is analyzed.*

Keywords: Social Security, Tribal community, Vulnerable, Household, Backwardness

The term 'Social security' has immense importance worldwide, especially in the developing country like India. The concept of social security is not a very old one. It is probably Bismark, the Chancellor of Germany, in 1833 first introduced the 'Social Security' for the working class people of industry (Kulkarni, et al., 2022). In the developing world, the idea of social security at present time in the perspectives of poverty as well as development is considered a non-negotiable liability of the state (Kanan, 2010). India has always set the prime value on social security since its independence in various plan periods (Agewell Research & Advocacy Centre, 2019). Social security is the shield that society offers to persons and households to confirm their right to use health care and to ensure income security, specifically in cases of an old aged person, unemployment, sickness, invalidity, work injury, maternity, or loss of an employed person (International Labour Organization, 2010). The collective policies and processes, that enhance and secure the living standards of the people, may be considered as social Security (Sen, 1999).

In the course of poverty alleviation and human development, social security initiatives perform an important part in providing a security

basement to the poor and susceptible groups of people (Septa et al., 2022).

Social security for the underprivileged layers of society encourages psychological well-being and it is rightly applicable to the older ages as they are unprotected in old age due to the loss of their working ability (Yadav & Das, 2022). With the establishment of the International Labour Organization in 1919, awareness about social security gained momentum. In the ILO's Declaration of Philadelphia (1944), Social security was established in the form of elementary human rights and this approach was accepted in the UN Declaration of Human Rights in 1948 (Kulkarni et al., 2022). Social security may be perceived in two ways within a developing country viz. Basic Social Security satisfies the deficiency of basic needs like food and shelter and Contingent Social Security to handle or to face adversity in life (Kanan, 2007). ILO (2010) considers Income Security and availability of medical care as two functional and important dimensions of Social security. The International Labour Organization in its conventions in the year 1952, first paid a heed to the matter of Social security on a global scale and identified a few aspects of social security like Old age pension, Survivor benefits, Health care, Maternity Benefits, Sickness leave benefit, Disability benefit, Employment injuries, etc. All the aforesaid aspects of Social Security are for the organized sectors of workers. The workers of organized sectors in India after independence are provided various Social security measures like the Employees Provident Fund, Gratuity, Maternity Benefit, and so on. However, most of the workforce in India is engaged in informal or unorganized sectors. Around 5.2 billion people comprising about 73% of the world's population are engaged in informal sectors and the very far away from social security (ILO, 2015, Thaware, C. K, 2017). More than 90% of the total workers in India are from the unorganized sector. Tribal peoples are the most unprivileged and backward in India constituting about 8.6% of the country's population. They live with weak and poor socio-economic setups and are considered the most vulnerable group of people. They are the first settlers within the geographical territory of our country and the indigenous people of India.

Tribal people living in West Bengal are facing mass economic and livelihood uncertainty as a part of fewer employment opportunities in rural areas (Satpati and Sharma, 2021). The question of 'Social security' of the tribals within the study area as well as within the whole state should arise due to the obvious fact that they are the most deprived and economically vulnerable group of people in society. The tribals are the isolated and deprived section of our society (Chakrabarty et al., 2019). The tribes remained backwards even after seven decades of independence (Kumar, 2019). The economic activities or their livelihood are mainly restricted to the primary and secondary sectors. In the secondary sector, they worked as an unskilled and semi-skilled worker, and in the agricultural sector, the majority of the tribals remained landless. All these are the unorganized sectors where social security is not ample on the part of the government. In

the organized sector, where the 'social security' measures are secured from the Government part or the part of the employer, the representations of tribals are microscopic. Like the Malda district, Bamongola block is also a backward place where a substantial percentage (20.15%) of the population belongs to the tribal community. A considerable number of research works have furnished on the socio-economic condition of the tribal people of the district as well as of the state as a whole. However, there has been a lack of studies on the situation of the social security of the indigenous community particularly within the block of Bamongola.

Ongoing Social Security Schemes:

It was mentioned earlier that old people are much needed the social security. In this respect, it is noticed that before the present day, family and adult children normally took care of and looked after their old aged parents and this is regarded as an endorsed source for old age security (Kulkarni et al., 2022). But with the changes in socio-cultural structure and increasing life expectancy along with Changes in population dynamics, the old age of the parents by their children, sometimes willingly or unwillingly, is not secured. The problems are more acute for old people who belongs to economically poor family backgrounds. India belongs to the developing world and from the very beginning of its independence, the concept of the well-being of the people has always been put in focus. The workers of organized sectors are shaded by various social security schemes and these are as follows:

- 1) The Employees' Provident Funds and Miscellaneous Provisions Act, 1952 is ordered by the Government of India through the Employees' Provident Fund Organization (EPFO).
- 2) Pension in various forms like normal retirement pension, widow pension or pension of a spouse, etc (The Employees' Pension Scheme, 1995 (EPS) (w.e.f. 16th November 1995 replacing the Employees' Family Pension Scheme, 1971).
- 3) Health Insurance and Medical Benefits in different forms.
- 4) Disability Benefits during the service periods (The Employees' State Insurance Act, 1948).
- 5) Maternity benefits to women (The Maternity Benefit Act, 1961) and
- 6) Gratuity after retirement of the service (The Payment of Gratuity Act, 1972 of Social Security Act).

India has been a member of the ILO since its establishment and has always been aware of its worldwide accountabilities and has therefore created an outline for a gradual and reformist extension of the social security net to all along with underprivileged and susceptible segments of society, including older persons (Agewell Foundation, March 2019). The labour market of India is characterized by informalization (Durgam, 2020). Ministry of Labour & Employment in association with NSDC and MoSDE provides training for Skill Development to the workers engaged in 'Beedi' binding factories and also their dependents to involve them in substitute

occupations like Account Using Tally, Customer Care Executive, Electrician, Tailoring, Solar Panel Installation, Plumbing, Mushroom Cultivation, Hand Embroidery, Pickle Making, Soft Toys Making, Beautician, etc. in entire 17 Labour Welfare Regions (Ministry of labour and Employment, Government of India, Annual Report, 2021-2022). As the tribal people belong to the most backward and economically weaker, eventually most of the workers of tribal groups of people in India are engaged in the unorganized sectors. The tribesmen of the study region are not showing the exception in this regard. They accept the benefit of social security schemes which are afforded by the State Government as well as the Central Government for all the people as a whole in the form of social welfare. These social security schemes can be viewed mainly from five segments. The first one is the Mid-day-Meal for students for all categories belonging to the 6-14 years of age group; the second one is the ICDS (Integrated Child Development Services) for young children and pregnant mothers; next one is the Rural Employment popularly known as 100 days work under the scheme of Mahatma Gandhi National Rural Employment Guarantee Act, 2005; next comes the Rationing system by Public distribution Scheme and finally the pensions for the old aged (> 60 years) person, the widows and the disabled persons (Dreze and Khera, 2016). Apart from these, the free LPG connection to the BPL families (Pradhan Mantri Ujjwala Yojana) is another important Social Security initiative. These all are the Centrally Sponsored Schemes. Pradhan Mantri Gramin Awas Yojana (PMGAY) provides free houses for the rural and also for the urban poor people. To provide pucca houses to all families, the Government of West Bengal has launched the Banglar Awas Yojana in 2023. This scheme comprises Indira Awas Yojana and Pradhan Mantri Gramin Awas Yojana in 2023. In addition to these, there are some social security schemes which are sponsored by the Government of West Bengal namely Sabuj Sathi providing Bicycle to the students of class IX for Government and Government aided Schools in addition to these along with all the caste categories the ST students from the starting class up to the VIII standard, receive free Shoes, School Uniform, Books and Copies. 'Sasthya Sathi Scheme' for BPL Category people provides free health care and treatments and the most widespread and striking is the 'Laxmi Bhandar Prokalpo' for the poor women (coming within the BPL category). Here points are to be noted that the tribal people are given comparatively higher advantages than the other caste category people as a whole. Here the questions comes why the study about the ST and their Social Security? The answer lies in that they are the most vulnerable group of people within the society, and the Indian Constitution provides some exclusive security actions to the 'Adibasi' people, and the Central along with the State government provided some sort of social security measures for ST people together with the non-tribal people of the country.

Study Area:

The ongoing research has been furnished within the Bamongola block that is nestled within the Malda District of West Bengal. The said Block, with a geographical area of 205.49 square km, is situated at the North-eastern corner of the district and faces its eastern boundary with Bangladesh. The block has 11 Gram Panchayat with 141 villages having no urban population. According to the census 2011, the Total population of this block is 143,906 of which number of ST population is 28,990 with a percentage of 20.15.

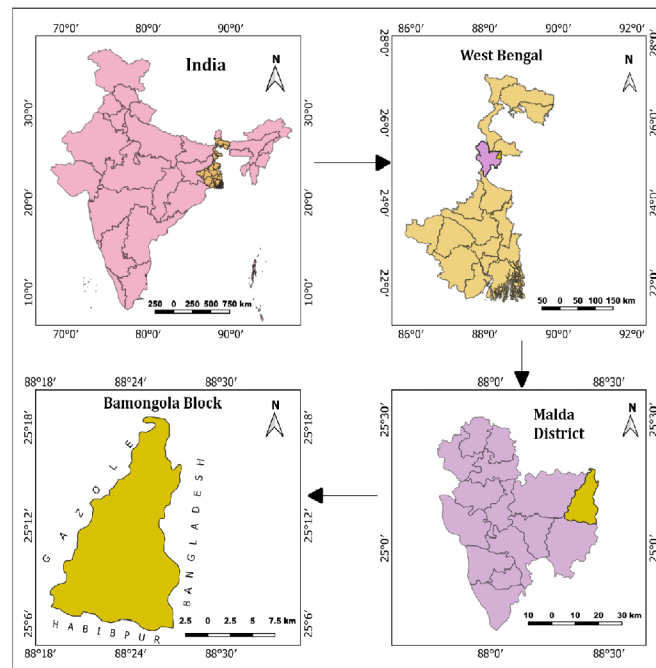


Fig: Location Map of the Study Area.

The overall literacy rate of the block is 68.09% with 75.52% male literacy and 60.20% of female literacy. The literacy rate of ST is significantly low (43.58%) in which males comprise 51% and females have 36% of literacy. The sex ratio of the ST population is about 1000. The block is lying in the Barind physiographic division of Malda district. This area has undulating topography with relatively unfertile soil. The soil type is hard and reddish with silt and clay materials dominating. Tangon and Punarbhaba are the two rivers which are flowing at the western and eastern boundary of the block respectively.

Objectives:

The objectives of this study are multifaceted, aiming to delve into the

intricate dynamics of social security among the tribal communities inhabiting the study region. Firstly, the primary objective is to comprehensively assess the current status of social security within these tribal groups. This involves an in-depth examination of various dimensions of social security, including access to healthcare, education, housing, employment opportunities, and social protection mechanisms. By understanding the existing conditions, policymakers can identify gaps and formulate targeted interventions to enhance the well-being of tribal populations. Secondly, the study seeks to unravel the underlying factors contributing to the disparities in social security status among tribesmen in the study area. Factors such as geographical isolation, historical marginalization, limited infrastructure, inadequate government policies, and socio-cultural norms can significantly impact the social security landscape of tribal communities. By identifying these factors, policymakers can develop context-specific strategies to address the root causes of social insecurity and promote inclusive development. Lastly, the study aims to offer policy-oriented suggestions to address the emerging challenges related to social security among tribal populations. Drawing on the findings from the assessment and analysis, policy recommendations will be proposed to enhance the effectiveness and inclusivity of social security programs and policies targeting tribal communities. These suggestions may include measures to improve healthcare infrastructure and services, expand access to quality education and vocational training, promote sustainable livelihood opportunities, strengthen social protection mechanisms, and empower tribal communities through participatory decision-making processes. Additionally, emphasis will be placed on fostering partnerships between government agencies, non-governmental organizations, and community-based organizations to facilitate the implementation of these policy interventions and ensure their sustainability. In essence, this study endeavours to shed light on the complexities surrounding social security among tribal populations, with the ultimate goal of informing evidence-based policies and interventions that can uplift the well-being and resilience of these marginalized communities in the study area.

METHODOLOGY:

Data and Sample

The present study is carried out in the block of Bamongola of Malda District, West Bengal among the tribal people. To furnish the research work mainly primary data has been taken into consideration. For the ongoing research, the purposive random sampling method has been selected. Here the population of the study is the total number of tribal households within which 200 households are selected randomly from five randomly selected villages to form the sample unit. A structured questionnaire was framed to collect the household-level primary data. The primary data has been

collected through door to door survey of the randomly selected tribal households of the Bamongola block from January 2023 to February 2023. Few secondary data are taken from the Indian Census 2011.

Tools for Analysis

Primarily the Status of Social Security (SSS) in percentage form for each of the household was calculated based on the 20 selected parameters.

Table: 1 Notation and weight of various parameters for computing SSS

Sl. No.	Parameters	Notation	weights
1	Job in Organized Sector	P1	Yes 1, Otherwise 0
2	Availing Free House from PMAY	P2	Yes 1, Otherwise 0
3	Free Latrine/Urinal under SBM	P3	Yes 1, Otherwise 0
4	Job Card for 100 Days Work MGNREGA	P4	Yes 1, Otherwise 0
5	Free LPG Connection under PMUY	P5	Yes 1, Otherwise 0
6	Ration Card under PDS	P6	Yes 1, Otherwise 0
7	Old Age Pension	P7	Yes 1, Otherwise 0 (If applicable)
8	Widow Pension	P8	Yes 1, Otherwise 0 (If applicable)
9	Pension for Disable Person	P9	Yes 1, Otherwise 0 (If applicable)
10	Laxmi Bhander Project	P10	Yes 1, Otherwise 0
11	SasthyaSathi Card	P11	Yes 1, Otherwise 0
12	Pre-Matric/ Post Matric Scholarship	P12	Yes 1, Otherwise 0 (If applicable)
13	Benefitted from RVY Scheme	P13	Yes 1, Otherwise 0
14	Janani SuraksahYojona (JSY)	P14	Yes 1, Otherwise 0 (If applicable)
15	Any Life Insurance Policy	P15	Yes 1, Otherwise 0
16	Any Health Insurance Policy	P16	Yes 1, Otherwise 0
17	KanyashreeProkalpo	P17	Yes 1, Otherwise 0 (If applicable)
18	RupashreeProkolpo	P18	Yes 1, Otherwise 0 (If applicable)
19	YubashreeProkolpo	P19	Yes 1, Otherwise 0 (If applicable)
20	Awareness of Government Schemes for STP	P20	Yes 1, Otherwise 0

Source: Author's consideration of parameters.

For calculating the value of SSS for each household out of 20 parameters, only those parameters are taken into consideration which is applicable to that household. Thus, the formula for calculation of SSS is as follows.

$$SSS = \frac{\sum Pi}{N} \times 100$$

Where,

SSS = Status of Social Security, Pi = Value of individual parameter,

N = Numbers of applicable Parameters.

For example, if a household has 15 applicable parameters among the selected 20 parameters selected for the study and it scores 9, the SSS for the family will be $\frac{9}{15} \times 100 = 60\%$. In this way, the status of each tribal household is calculated. The successive part of the methodology comprises multiple linear regression analysis to find out the contribution of some selected variables to the strength of social security or simply the status of Social Security. The variables are chosen from the demographic, social, and economic profiles of the tribal families. Considering the relative importance of Social Security, each of the independent variables was selected.

Table: 2 Notations of Various Independent Variables(X1-X9)

Sl. No.	Independent Variables	Notation
1	Age of the Family Head (years)	X1
2	Years of Schooling of the Family Head	X2
3	Size of the Family (no).	X3
4	Presence of the migratory Labour in the Family (no.),	X4
5	Monthly income of the Family (Rs.),	X5
6	Amount of the agricultural land in the Family (acre)	X6
7	Dependency status of the Family Head (Dependent=0otherwise 1)	X7
8	No. of dependent person in the Family	X8
9	Awareness of Government Intervention and ST Certificate (Yes=1, otherwise 0)	X9

Source: Author's consideration of variables. The model of multiple linear regression is set as follows.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots \beta_9 \times 9$$

Where,

Y = Dependent variable (Status of Social Security),

β_0 = Constant or Intercept,

β_1 - β_9 = Population Regression Coefficient or population slope of the Variables X1-X9,

X1-X9 = Independent Variables. Among the independent variables, X1-X6 and X8 are numerical variables, while variables X7 and X9 are the dummy variables. In the case of dummy variable binary numbers with '1' and '0' are assigned for 'Yes' and 'No' respectively. Location Map has been prepared with the help of QGIS software and the required tables along with regression analysis have been furnished within Microsoft Word and Excel software domains respectively.

Result and Findings:

Table-3: Some selected Socio-Economic features of ST people of the Bamongola block.

Sl. No	Socio-Economic features	Numerical Figure	
1	Number of households within the sample unit	100	
2	The average age of the household Head	47.14 years	
3	Literacy Rate of the Household Head	41%	
4	Household Size	4.4	
5	Sex Ratio	1088	
6	Literacy Rate	66.15%	
7	Average amount of agricultural land	1.38(acre)	
8	Dependency Ratio (Working: Dependent)	1.41:1	
9	Occupation	Farmer	55(20.68%)
		Agricultural Labour	191(71.80%)
		Labour in Other sectors	19(7.14%)
		Organized Sector	01 (.002%)
10	Type of Worker	Main worker	99
		Marginal Worker	164
		Non-Worker	236
11	Family having migratory labour	51%	
12	Average monthly income per household	10390(Rs.)	
13	Economic category (as per Ration Card)	APL	0%
		BPL	100%
14	Religious structure	Hindu	271(60.36%)
		Christian	48(10.69%)
		Sarna	130(29.95%)
15	Caste Structure (ST100%)	Santal	278(61.92%)
		Oraw	171(38.08%)

Source: Household Survey, percentage figures are computed by author.

The socioeconomic as well as socio-cultural background of the tribal people of Malda or as a whole of West Bengal is backward in comparison to the other caste category people. Their educational profile lies in the lowest position among all caste category people and their economic condition is most distressed. However, a brief scenario of the socio-economic and socio-cultural parameters of tribals of Bamongola block is shown in Table 3. The size of the sample household is 100 in which the average household size is 4.4 and the average age of the household head is 47.14 years. Though 41% of household heads are literate, the overall literacy rate of the tribal of Bamongola block is 61.15%. Most of the households have agricultural land with an average landholding size of 1.38 (acres) as most of the tribal people (92.48%) of the block are engaged in agriculture either as farmers or as agricultural labour. The number of marginal workers is much higher than the main worker and 51% of families have migratory labour who go outside the state for work. The average monthly income of the household is Rs. 10390 but according to the ration Card category, 100% of

tribal households of the Bamongola block lie Below the Poverty Line (BPL). As the target population is the tribal household, obviously the caste structure is Scheduled Tribe (100%) among which Santal (61.92%) and Orawn (38.08%).

Table 4: Distribution of households according to SSS

Percentage of SSS	Percentage of Household	Social Security Status of Household
0-19	01	Very Low
20-39	26	Low
40-59	55	Moderate
60-79	18	High
80-100	00	Very High

Source: Household Survey, percentage figures are computed by author.

Table 4 shows the percentage of households according to SSS value. It is seen that the maximum number of families (55%) fall in the category of moderate SSS, 26% of households belong to the low SSS, only 18% of the households are capable to belong within high SSS, only 1% of household is in the very low category and no household is capable to stay in the high SSS.

Table 5: Multiple regression analysis of Social Security and selected dependent variables(X1-X9)

Variables	Coefficients	Standard Error	t Stat	P-value
Intercept	24.857	7.203	3.451	*0.002
Age of Family Head (X1)	0.272	0.094	2.896	*0.004
Literacy of Family Head (X2)	9.188	1.803	5.096	*0.000
Awareness of Government Intervention (X3) and ST Certificate	12.158	1.784	6.813	*0.000
Presence of migratory Labour (X4)	-8.643	1.605	-5.386	*0.000
Monthly Income (X5)	0.337	1.425	0.236	0.753
Amount of Landholdings (Acer) (X6)	-0.151	0.933	-0.162	0.465
Nature of Dependence of Family Head (X7)	4.639	2.667	1.740	0.116
No. of Dependent in the Family (X8)	0.493	1.065	0.463	0.720
Family Size (X9)	-0.792	0.797	-0.994	0.446

Source: Computed by author.

Multiple R 0.848, R Square 0.720, Adjusted R Square 0.692, Standard Error 7.151

* Values are significant at a 5% level.

To discuss the impact of some selected variables on the Social Security status of the tribals, a multiple regression model has been set forth. The results of the multiple regression (shown in Table 5) explore that the value

of ANOVA (F) is less than 0.05 which states that the model is significant at a 5% level and that the model is valid in the context of the present study. For the measure of Goodness of Fit, the value of R square has been obtained to be 0.72 which tells us that 72% of the 'Y' variable (dependent) or SSS can be explained by the selected 9 independent variables collectively. In addition to this, it may be stated that there may be some other independent variables by which the rest part (28%) of the dependent variable or status of social security of the tribes can be explained.

Among the nine variables, taken for the study, four variables that turned out to be highly significant (with a 'P' Value less than 0.05) are - age of the family head, Literacy level of the family head, awareness of Government intervention, and ST certificate and presence of migratory labour in the family. It means that these four variables have a significant contribution in predicting the dependent variable SSS. Among the four significant independent variables first three variables (X1-X3) have a positive contribution to Y. For the age of the family head, the estimated regression coefficient ($\hat{\alpha}_1$) is represented by 0.27. It implies that with one unit raise in the age of the head of household, the 'Status of Social Security' will increase by 0.27 times if the other variables remain constant. In the case of the Literacy level of the household head, the estimated regression coefficient ($\hat{\alpha}_2$) is 9.19. This denotes that if the year of schooling of the head of the family increases by one unit, there may be an increase of SSS by 9.19 times, with the other variables remaining constant. Likewise, the former two variables Variable X3 i.e. awareness about the Government intervention and ST conservation certificate have the same positive impact on SSS. However, the fourth independent variable (X4) is negatively associated with SSS. Here the estimated regression coefficient ($\hat{\alpha}_4$) is -8.64. So it may be stated that with the increase of one migratory labour in the family the status of Social Security will decrease by 8.64 times. The model also highlights that the intercept term of the model has been significant. It may be stated that even if the explanatory variables considered in the model are not causing any impact on the dependent variable, i.e. the SSS, still the tribal families can be able to attain social security to some extent which may be the result of some other probable independent variables not captured in the model. The rest of the independent variables- Monthly Income of the family, Amount of Landholdings (in acres) present in the family, nature of the dependency of the family head, i.e. whether the family head is working or dependent, number of the dependent within the family and family size have failed to contribute in predicting the dependent variable Y.

Discussion:

The result of multiple linear regression explores the relative impact of some selected variables on the status of social security of the tribals. The first variable is the age of the head of household having a positive effect on SSS meaning that increasing the age of the headman of the household increases

the perception of the people and as a result of this, their position of social security increases. The literacy level of the family head is one of the most significant determinants of the SSS of the tribal people. It has a very high positive influence on SSS. It is obvious that as the level of literacy increases, the overall knowledge and perception of the people towards social security increases and the people become able to do the formalities and proceedings to achieve various social security schemes provided by the Government and also goes for his family's future safety measure. Likewise, the level of literacy of the family head, the awareness about various Government schemes on social security, and the facilities that the tribal people may have for the reservation on behalf of central and state governments are very crucial for the SSS. This awareness may be called 'legal literacy' which influences the individual to acquire some profits from the government-aided social security schemes. It has been noticed during the household survey, that some of the widows are eligible to have the widow pension but as they have failed to collect the death certificate of their husband from the proper authority, they still failed to avail the benefit of the said scheme. This may be the outcome of ignorance and illiteracy. Sometimes due to the absence of proper documents of age proof, being eligible to get an old age pension (> 60 years of age) fails to achieve the said benefit. It has also been noticed that for a particular government scheme, they tried one or two times to the office specified but furthermore, they left the hope to achieve and abandoned the scheme. All the cases are only due to poor literacy levels and lack of legal literacy.

The number of migratory labour in the family is identified as an important determinant of SSS and it hurts the same. The opportunity for jobs in Bamongola block as well as in rural Malda is very discouraging. So a large portion (51%) of the working labour force set out from home for work mostly to Delhi, Bangalore, Kerala, Mumbai, or even Bihar and Orissa within the country and Nepal crossing the international boundary. Almost all of them are unskilled labour and engaged in building and road construction or labour in any other factory. Some of them return in the harvest period after earning a lump sum of money. They do not pay heed to the available social security schemes and lag in this respect. When they return home with money, they spend time in leisure and luxury at their level of living. But one thing is to be remembered the families from which the seasonal labour goes outside the state for work, have a better monthly income than the other households and raise the economic condition of the household as revealed in the household survey. The other variables like monthly income and amount of landholding are not significant in this study. Though the household that has a relatively high monthly income and a high amount of landholding, may have an economic security level but social security level remains low. The variable named nature of dependence of the household head is also proved as insignificant in the multiple regression

models implying that the SSS prevails in the tribal household irrespective of whether the family head is dependent or working status. The number of dependent members in the family is such a variable which is also insignificant in the model of the study. Finally, the variable family size remains insignificant means that the SSS does not have any significant impact which is exerted by family size.

The present study makes a little effort to exhibit the status of Social Security of the tribals of the study area and shows the factors that govern the same. The study shows that 71% of households are within the group of Low (26%) and moderate (55%) SSS. It represents the poor condition of status of social security of the tribal people in the Bamongola block as a whole. The result of multiple linear regression tells us that the literacy of the family head and the awareness of the household head have an immense impact on SSS. Indeed education and awareness together can change the attitude of the tribal people toward the way of life at present as well as the future security of their family members. The level of education of the tribal under the study is 66.15% which needs to be increased. Though, this percentage figure of literacy, in the study area, is higher than the district and state-level literacy of the tribals. Side by side, the study of legal literacy should be introduced to them at their elementary level of education. Legal literacy is not concerned with formal institutional education but it is concerned with the knowledge about the surroundings and the present situation of the society or economy or politics and right or wrong and true or false. It has been an important finding that the tribal people lack awareness or simply are very indifferent about the contemporary situation within the larger society and economy. They always try to confine themselves within their tribal world. It has also been noticed that they do not worry about their future and do not plan for their future. For this reason, the tribal families which are relatively stable in economic condition are found also reluctant to secure their future with LIC policies or other such policies. So, the level of education of the tribals is to be increased. However, in this regard, the government should establish more numbers schools in the tribal belt of the district and regular camps to be organized in the tribal villages to make them aware of the Government schemes for them. Furthermore, camps are to be organized regularly or at a fixed interval of a short time on behalf of the government to assist the tribal in filling up various forms and formalities to achieve the ST certificate and other official paper-related issues. Another issue related to the seasonal outmigration of the tribal working group of people which affects the SSS negatively. In this regard, the government should take such a project that can absorb the tribal youth for jobs in their locality as per their skill and level of education. Side by side, special assistance should be provided in respect of filling the 'forms and formalities' to the household having migratory labour, and only the dependents of the family lie in the home.

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