



SOCIAL SECURITY

ISSUES AND CHALLENGES

Huchhe Gowda

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SOCIAL SECURITY MEASURES WITH SPECIAL REFERENCE TO WOMEN IN INDIA

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ABSTRACT

Social security has become an integral part of the development process of every country today. Social security refers to the economic support provided by the Government for the social and economic well being of an individual or a household. The concept of social

security plays a protective and transformative role in protecting the rights of individuals in general and women in particular. Gender bias is very much apparent in the Indian society. Indian culture and traditions have a greater respect for women but at the same time she is treated vulnerable. But things and times have changed now. The Government has allowed, encouraged and implemented various schemes to empower women. She is no longer considered to be only in the kitchen but with changed outlook and broadened understanding she has become an equal economic contributor not just supporting her family but also to the economic development of the nation. When the Government has realized the utmost objective to promote gender equality, it also seeks to providing better social security benefits to women to protect her, economically support her and prevent any kind of deprivation. The present study is an attempt to understand the importance of social security and measures of the Government in providing social security to women thereby, improving her status.

Keywords: Social insurance, gender equality, social security measures.

INTRODUCTION

Social security has become an integral part of the development process of every country today. Attainment of social security and ensuring socio-economic justice has been the objective of our economy. Added to this, the concept of gender equality has already gained prominence, even in the recently conducted Turkey summit, this concept was emphasized. Though India is considered as one of the fastest growing economies in the world, it suffers from certain social evils where woman is still considered inferior to man and lacks financial independence. She has been deprived of socio economic benefits. But times have changed now, the outlook towards woman has changed. The Government has introduced various schemes to educate, empower and provide social

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security to women. Social security refers to the economic support provided by the Government for the social and economic well being of an individual or a household. . The Government has allowed, encouraged and implemented various schemes to empower women. Under the provision of social security, social assistance and social insurance are also included. Social assistance is provided to the weaker sections from general revenues of the state where as social insurance is a kind of financial help to people through contributions either from the employer or the state. Both these are necessary to provide well being of the people. The present study is an attempt to understand the concept of social security and the measures of the Government to provide social security to women in the country.

WHY SOCIAL SECURITY FOR WOMEN?

In India there prevails gender discrimination as women is deprived of various opportunities to showcase her abilities because she is treated to be vulnerable. Her role was restricted only to the kitchen and her family, but due to changing times in the very outlook and thinking of people, she has come out of her restricted domain and now she possess all the qualities just like men and has also the ability to out beat men. She has to be treated on par with men in seeking employment and enjoying other benefits that are provided by the Government at both state and central levels through various social security schemes and programmes. Therefore, the present study emphasizes on the need for social security for women as the concept of social security has become a major concern to the policy makers as it reflects and indicates the status of women in the Indian society.

OBJECTIVES OF THE PRESENT STUDY

1. To understand the concept of social security and the concept of gender in Indian society
2. To study the various social security schemes and programmes for women in India

CONCEPT OF SOCIAL SECURITY

Social security is a form of protection that is provided to individuals and households by the Government to ensure access to health care, guarantee income security during old age, unemployment, sickness, work injury, maternity and death of the breadwinner. The objective of social security is to provide access to health care, better housing, education benefits, old age protection, employment assurance, pension and retirement benefits. Under various employment rojgar yojana schemes, social security may also guarantee minimum wages and food security.

The preamble of the constitution of International Labour Organisation(ILO) refers to social security as the need and protection of workers against sickness, disease and injuries during employment and pension for old age. The need for social security was officially recognized at the UN General Assembly when the Universal Declaration of Human Rights was announced. Social security is recognized as the instrument for social transformation and progress that benefits the citizens of the country.

Earning a reasonable standard of living and having an income security is the objective of every individual. Income security can be attained not only through productive employment but also through social protection and security schemes. People need to have income and social security to make their long term plans for themselves as well for their families.

GENDER EQUALITY IN INDIAN CONTEXT

Gender equality is the objectives of the millennium development goals(MDGs). Women should also be provided social security and have a more equal sharing of responsibilities at work and at home. Unequal treatment between men and women is an obstruction not only to development but also to attain social security and protection.

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Gender is hierarchical as it gives more power to men than to women in the society. Gender describes powers to men and women. The concept of gender in traditional culture and religion is the domination of men on women, exclusion of women from participating in public affairs and she is subject to patriarchal domination within the family. Work that women perform revolves around the physical, emotional and social well being of other people particularly their families, husbands and children. Work that men perform is related to their role as bread earners for their families. Women are considered as the guardians and transmitters of culture, passing on societal values to their children

In India there prevails gender discrimination. This type of discrimination is divided into two types namely direct and indirect discrimination. Direct discrimination refers to the differences in treatment between economically active men and women and social security benefits are derived not on the personal front of her own. Indirect benefits refers to the differences in the rates of benefits derived based on the calculations made separately for men and women by considering the factors such as life expectancy, marital status and anticipated work patterns.

In many occasions women workers are not covered by social security though they contribute a good lot to the economy. Gone are the days, when women were economically dependent on their husbands as times have now changed and she is considered on par with men in terms of work, capacity and ability. The Government at both state and central levels has introduced social security schemes which help and benefit women who are gainfully employed, equal treatment to widows, women who are divorced, all of whom are covered under social protection. Provision of social security to women is matter of concern in India as it is an indicator of the status

of women in the country. Social security to women implies equality of wages, occupational safety, health care, protection from harassment of any kind, discrimination and maternity benefits. She must be entitled for social security benefits irrespective of marital status as gender equality, non-discrimination and the state's responsibility to protect women are considered as three main essentials in the social security system.

SOCIAL SECURITY MEASURES FOR WOMEN IN INDIA

The impact of globalization has allowed women to become a larger part of the workforce, with opportunities for higher pay raising their self confidence and independence. Globalization has provided a power to uproot the traditional views about women that have kept women economically poor and socially exploited. The growth of the computer and technology sector has provided middle class educated women with better wages, flexible timings, and the capacity to negotiate their role and status within the household and society. In India the constitutional law under article 14 enforces the right to equality and article 15 in the constitution states that there cannot be any kind of discrimination on the basis of caste, colour, religion, race and gender and article 16 states right of equality in public employment.

- **National Commission for Women**

The Government set up the National Commission for Women in January 1992, with a specific mandate to study and monitor all matters relating to the constitutional and legal safeguards provided for women, review the existing legislation to suggest amendments wherever necessary.

- **Protection of Women against Sexual Harassment**

India passed an Information Technology Act in 2000 and an amended version, now known as the Information Technology (Amendment) Act or ITAA in 2008 to prevent

cyber crime against women. The Protection of Women against Sexual Harassment at Workplace Bill (2010) is the first effort to create legislation to govern this crime that offers protection to any woman who enters the workplace as a client, customer, apprentice and daily wage worker.

- **National Mission for the Empowerment of Women (NMEW)**

In the 2010-11 Vision Statement, the Ministry of Women and Child Development (MWCD) focused on a violence free environment for women to lead lives of dignity. In 2012, the President of India launched the National Mission for the Empowerment of Women (NMEW) which has a five year mandate to achieve women-centric programmes across Ministries.

- **The Factories Act, 1948**

This provides for the regulation of working conditions of workers in factories and improvement in the same. This act ensures minimum requirements for the safety, health and welfare of the workers including women workers.

- **The Maternity Benefit Act, 1961**

This is a social legislation meant to promote the welfare of the working women and protect her health during pregnancy. This act provides maternity leave for a specified number of days before and after delivery with a certain amount of monetary benefits and her services cannot be terminated during her absence on account of pregnancy except for misconduct.

- **Employee's Provident Fund Scheme (ESIS) (1952)**

This is a health insurance scheme for workers including women workers employed in the organized sector. This scheme was started in the year 1952. Under this scheme members contribute 1.75% of their basic wage and employers contribute 4.75%. This is a defined contribution scheme.

- **National Social Assistance Programme (NSAP)**

Is a welfare programme which is administered by the Ministry of Rural Development and is implemented both in rural and urban areas. This programme reflects and aims at providing assistance to the citizens in case of employment, old age, sickness and helping the downtrodden women. It works along the lines of the Directive Principles of State Policy which is included in the article 41 of the Indian constitution.

- **Self-Employed Women's Association (SEWA)**

This is a women's organization that promotes social security through co-operatives. It has introduced an Integrated Insurance Scheme for its members that provides financial benefits. This scheme covers health risk and provides maternity benefits. The total coverage of SEWA social security is about 50,000 women.

- **Working Women Forum (WWF)**

This forum selects and trains women from the poor neighbourhood communities to help and improve their marketable skills and also provides health care facilities to these women. The health care system of (WWF) has helped around 1 million women in 720 slums across different villages in the country. This forum has also helped women during the times of accidents and rehabilitation during natural calamities. A health insurance programme which is introduced by the forum provides maternity benefits, reimbursement of hospital expenses and organizes preventive health check-ups for women belonging to the weaker sections of the society.

SOCIAL SECURITY FOR WOMEN, WHAT FURTHER NEEDS TO BE DONE:

The following important considerations should be kept in mind in formulating any policy towards social security for women. It is the obligation and responsibility of the State to provide social security to its citizenry. Financing social security is an investment, not a burden.

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- Social security policies in India should be based on the human rights framework, and the ILO's social protection floor framework, and should ensure 'Prevention, Protection, Promotion and Transformation by incorporating substantive equality framework of empowerment'.
- Social security should provide protection from the following risks: old age; disability; illness; accident; maternity and unpaid care work; death; all forms of violence and threat of violence including conflict; loss of livelihood and unemployment.
- Social security should augment women's access to and control over productive resources including financial services, technology, better infrastructure, land, water, housing and other common property resources (CPRs).
- Social security should be universal, but not uniform, and should, respectively, address specific and multiple vulnerabilities, and include special temporary measures. These measures must be applied on a priority basis to provide immediate relief to the vulnerable groups. Social security benefits should be bestowed on women by treating them as independent rights-holders and not as dependents, or as members of a household.
- Most women work, but they are not seen as workers in the real sense of the word. This situation should be countered by expanding the definition of women's work to include:
 - The multi-dimensional nature of women's work, including unpaid work and care work (looking after the family members); Women's contribution to family enterprises and farms, and homebased work;
 - The multiple areas of work in which women are engaged to prevent the limitation of workers' rights only to certain occupations and/or sectors;

- The rights of women workers in the sphere of 'intimate' labour, which includes domestic workers, care workers and sex workers;
- Promotion and protection of women's right to association at all worksites and in all communities; Workers' rights and employment security for all para workers, including anganwadi workers, Accredited Social Health Activists (ASHAs), mid-day meal cooks, and ayahs (untrained nurses and maids) in hospitals;
- Payment of fair wages and provision of skill upgradation opportunities to community mobilisers and service providers like link workers and dais (midwives);
- Compensation of the time and skills offered as inputs by women's collectives including Member-based Organisations (MBOs), Community-based Organisations (CBOs), and Self-help Groups (SHGs) that have been volunteering for community mobilisation and programme delivery. The State should also support the formation of women's collectives at community levels to encourage the participation of women in all aspects of the administrative and decision-making process for ensuring social security benefits.
- There should be a reduction in red-tapism and the need for cumbersome documentary evidence stipulated for applying for State sponsored benefits, as it is difficult for the beneficiaries, especially poor women, to procure all the requisite documents. Further, the bureaucratic and administrative processes entailed in availing of social security benefits should also be curbed and such processes should, in fact, be made that more women-friendly in design to prevent the alienation of women workers and to facilitate their greater participation in such schemes.

- The State should provide platforms and mechanisms for raising awareness among women and for organising them on the issue of social security. There should be a better interface between service providers and citizens, which necessitates gender sensitisation of government officials/duty-bearers on gender concerns that are related to social security, including in the case of workers facing multiple vulnerabilities.
- The State should institute mechanisms for facilitating the greater role of women and women-based organisations in planning and designing social security policies and programmes. It should also ensure that the monitoring mechanisms are clear in terms of the guidelines, including the mandatory Social Audit and Gender Audit, the cost of undertaking which should be provided by the State; and should establish appropriate authority for grievance redressal with the powers concerned to take punitive action at the local level.

FINDINGS OF THE STUDY

The efforts of women's organisations and Governmental laws no doubt, has resulted in improving the status of women in India amongst the educated families. The health care system of (WWF) has helped around 1 million women in 720 slums across different villages in the country. This forum has also helped women during the times of accidents and rehabilitation during natural calamities. The National Commission for Women set up by the Government in January 1992 protects the women against all sorts of crimes. The coverage of SEWA social security is about 50,000 women.

CONCLUSIONS OF THE STUDY

The provision of social security and protection to women through effective laws and regulations will definitely boost the morale and self-esteem of women and contribute to building

a better society and a better nation as it has been found that many of such schemes is not reaching women of weaker sections because of corruption and less propaganda of the benefits of these schemes. This makes the fact essential that an awareness programmes should be conducted for women in rural areas so that they can come forward to utilize the benefits of the social security and protection schemes that will make them socially and financially independent. Only in an environment where human rights (economic, social, cultural, political, and civil) are protected can people, especially women, hope to be really safe and secure.

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The aim of this book is to discuss certain issues and constraints encountered in bringing about Social Security in India. The importance of this book lies in the fact that India being a sovereign, socialist, democratic, republic, it is imperative on the policies of the government to ensure equitable growth of all sections of the economy. It is essential for any economy to aim at social security involving each citizen in the economic development progression. Against the backdrop of long-term underinvestment and neglect of society, insecurity of livelihoods and job precocity remain the unfortunate norm for the majority of rural workers in the global south. Fashioning a sustainable development strategy will therefore require a concentrated effort to ally the drivers of economic growth with a spirit of social care. By invited the leading expert's article from different disciplines to cover on the key issues within the field of an important elements of Social Security in India.



Dr. Huchhe Gowda is currently working as Associate Professor of Department of Studies in Economics, Davangere University, Davangere, Karnataka. He is I Class MA from Mysore University and has been teaching to PG students for the last 14 years. He has done Ph. D., in Economics from University of Mysore, India. He has successfully guided 03 Ph. D and 180 masters' dissertations. He has written 03 books, edited 09 books and published more than 90 research papers. He has presented papers in various national and international conferences. His fields of Interests were Development Studies, Rural Development, Rural Marketing, Agricultural Economics, and Gender Studies He has delivered invited talks, chaired technical sessions at National Seminars and Conferences. He has organized 12 academic events at national and state levels.

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