

SOCIAL SECURITY SCHEMES WITH SPECIAL REFERENCE TO SELF HELP GROUPS - AN ANALYSIS IN KARNATAKA

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Abstract

Social security scheme is an important component of social infrastructure in India as it provides financial protection for the workers and their dependents, old age pensions and maternity schemes. For the welfare of destitute, handicapped and the elderly without support, several social programmes are being implanted. After a few years of preparation for a social security plan in India with some modifications suggested by the International Labour Organization (ILO) experts, promulgated the Employees' State Insurance (ESI) Act in 1948. It has been operative since 1952 and has provided full comprehensive medical care and cash benefits to the insured and restricted medical benefits to their families. However, Karnataka state implemented the ESI scheme only on 27th July 1958 (ESI, 2003). Concurrently, there were separate schemes for government employees, railway workers and military personnel (Ron, Abel-Smith and Tamburi, 1990). Initially, the statutory and contributory Employees' State Insurance was applied to non-seasonal power-using factories employing 20 or more workers. Later, it was gradually extended to, namely, by geography, by industry and by wage group. The main schemes are National Social Assistance Programme with full financial support of the Central Government, National Old Age Pension Scheme, National Family Benefit Scheme and National Maternity Scheme.

Keywords: Social security scheme, International Labour Organization, Employees' State Insurance, Old Age Pension Scheme, social welfare programmes, self-help groups

Introduction

The social welfare programmes under the social security schemes are especially focusing people who are not having any support from family institutions in the state, which may not be helpful to all the needy people in the state. Therefore, there is a need for universal social security schemes at the state level by integrating all the individual social welfare schemes. This can be done through self-help groups, which is widespread in the state. In fact, all the rural development schemes are being implemented with the help of the self-help groups.

Objectives of the Study

1. To study the social security and its links with women empowerment.
2. To study the formation and functioning of self-help groups in Karnataka.
3. To examine the major achievements of self help groups in Karnataka.

Social Security and Its Links with Women's Empowerment

Social security has come to be recognized as a crucial sub component of the social sector. This is important considering that the number of female-headed households is increasing every year. The woman has the main responsibility for the economic maintenance of the family in such households. Although, the cultural ethos prescribes that men should head the households, labour migration leads to temporary heading to such roles

on a permanent basis. The nature of women's household membership is related to her marital status. About 3 per cent of women face divorce or desertion; it is the widows who are much larger in number. Karnataka has accounted for a high incidence of widowhood than it is at the national level (11.2 per cent as against 9.6 per cent in 1993-94 as per NFHS data). The loss of the earning male member on the one hand, and the exploitative labour market where women receive less wages for same or even more work, has led to what is called as feminization of poverty. Increasing number of widows is falling into what is called greying feminization of poverty (Batliwala, 1995). They have no independent economic resources and get into poverty.

Major categories of women who have to be brought under social security net are those from households below poverty line. There are significant interdistrict disparities in their number or presence. For example, Uttara Kannada, Udupi and Dakshina Kannada districts have reported low presence while it is high in the Hyderabad - Karnataka region. Any discussion about social security for women should take into consideration of human rights as a principle of equality of all human beings. After the UN Convention in 1993 on Elimination of All Forms of Discrimination against Women (CEDAW), Indian Government included measures to bring about gender equality and eliminate discrimination against women. Laws and policies were enacted/passed to ensure this. These laws have ensured equal access and control for women over property and better socio-economic security for them. Many government policies have also been targeting to tackle the existing gender discrimination in the field of political representation, employment, education and health.

Self-Help as an Approach

Self-help is defined as a way to deal with problems everyone faces from time to time in their lives-illness, divorce, the death of a loved one, emotional upsets or stains. Mingling with people suffering from similar problems is expected to enable them to cope with their own difficulties and learn to deal with them better. Underlying the self-help is the basic theme. "You are not alone". Self-help movement has mushroomed in the past two decades, especially in the developing nations. Helping is the center of this approach-how to give help, receive help and to help yourself. Thus, the members would feel less isolated, knowing that others share similar problems, exchange ideas and effective ways to cope with problems, actively work on their attitudes and behaviour to make positive changes in their lives and gain a new sense of control over their own lives. The knowledge base of these groups is experimental, indigenous and rooted in the wisdom that emerges from the struggle with problems in concrete and shared ways. SHGs build on the strengths of their members.

Stages in the Formation of SHGs

Generally three stages are identified in the evolution of SHGs. The first is when they are formed. This includes motivation to join the group, developing the group, working

with meetings etc. The second is when the group engages in saving, thrift and internal lending activities. Finally, the group tries to establish linkages with the financial institutions for micro-credit to undertake IGA.

Micro - Finance and SHGs

Micro-finance and SHG approach aim at enabling the twin purpose of income generation and savings, self-employment and empowerment of women. The experience in the state has been positive by showing that the poor women can save and use credit for daily needs.

Studies are lacking in this context but consultancy type of research projects undertaken in the subject have shown a definite shift in the receptivity of SHG approach in achieving social mobilization of women besides offering certain economic benefits. At least in few cases there is a shift from loaning pattern for consumption to productive purposes. But there has not been substantial increase in the income levels of members. The institutional mechanisms that are sensitive and responsive to the needs of the poor are present in the rural and urban areas, particularly in the form of local bodies of a decentralized governing system.

Women's SHGs in Karnataka

The self-help group approach has come a long way in India, from 1974, when SEWA started mobilizing poor women based on their respective trade. The women's movement in the west in the 60s and 70s influenced many countries. India being one of them. The main aim of SHG concept is to improve the economic development of women and to create a facilitating environment for their social transformation, in the light of gender based discrimination in work and the household. Perhaps the first concerted effort to form women's groups in Karnataka was when DWCRA scheme was introduced in the mid-eighties. But earlier to it, an NGO called MYRADA had initiated the concept by forming women's groups in some of its project sites. The reasons lie in the realization that women's development is an essential pre-requisite for overall development. However, this came to be realized only after many schemes were introduced

Following the changed situation in the 1990s when the economic agenda trusted private and market sectors as vehicles for growth, the aid agencies also started should be participatory. It was also emphasized that such duties like service, delivery and development should be entrusted to the decentralized institutions at grass roots levels.

The Central Government launched the Swarna Jayanthi Gram Swarozgar Yojana on April 1, 1999 emphasizing the integrated upliftment of rural households that fall under the BPL line in a span of five years. Even here the SHG approach has been upheld. The scheme was the result of merging of all direct anti-poverty programmes like IRDP, DWCRA, SEM etc into one single programme in order to mote holistic self-employment among men and women. A review of the programme has indicated that men form nearly 50 per cent of the

total persons listed in the programme. The programme sought to assistance of several institutions like the line departments of the government, NGOs, other local organizations and the panchayat bodies. Besides these governmental efforts to provide sustained development women, a number NGOs have also initiated programmes that encourage SHGs of women and men to formed (Rajasekhar, 2000). In fact the credit for initiating savings and credit practices among women would be attributed to their efforts. Further, their efforts encouraged many other 'promotional agencies such as NABARD, SIDBI and external donors to start similar programmes on a wider scale'.

The SHGs have become common ground for almost all development activities. Three self-help group formation programmes currently being implemented in the state is particularly important in the context of their association with SHG approach. Swashakthi and SY are the Central Sponsored Schemes while the Stree-Shakthi programme is the State government programme. The three have been in operation more or since the same time.

Functioning of SHGs in Karnataka: Myth and Reality

The discussion on the operational part of SHGs in the state is divided into three parts, to fall into the stage of preparation or formation of SHGs; stabilization stage and the functional stage. The first stage is one that includes the processes of dissemination of information, motivation to join the groups, selection of members and the representations and laying down the rules. Stage two is when the group stabilizes itself by following the rules of working, like meetings, savings and identifying IGA. Finally, the stage when the group is performing well by carrying on the IGA and achieves wider goals like bank linkage, etc., is when it is successful functioning.

Stages of Formation of SHGs

The Swashakthi programme also resting upon the formation of groups of women has gone ahead very well by achieving required target. The process of formation with all the sub-processes like meeting the villagers (Gram Sabha), establishing rapport, motivating them, identifying the members and enlisting them as members is reportedly good. However, there are also reasons for the relative failure of three types of groups to take off and enable empowerment of women were primarily related to lack of sufficient knowledge about the goals of the programmes themselves. The reasons for this were the following:

- The DW CD (its staff) considered it burdensome to manage many programmes, in the absence of additional staff. The anganwadi worker felt that she was overburdened with work.
- Absence of sufficient training to them in the skills of group formation like motivating women, obtaining the consent of the household/husband, confidence-building and awareness about possible benefits were absent.
- The staff themselves lacked sufficient training, knowledge and resources to carry out their responsibilities.

Baring SGSY and Swashakthi groups, here the analysis concentrates upon the Stree Shakthi groups. The picture presented generally about the latter is that they are working well and as posing to be models to groups in other states. It is here that one has to separate the political rhetoric from the actual grass root situation. Undoubtedly, the groups were formed with a lot of enthusiasm in all the 27 districts. Usually a SHG has to progress from being able to obtain an external linkage with a financial institution an loan for starting IGA on a collective basis. The latter is important as an enabling mechanism for achieving self-reliance, the ultimate in sustainable development and empowerment of women.

Stabilization Stage

The ideal situation for a SHG to come into existence, work and take up an activity to sustain the interests of its members is rare. An important function of a SHG is to ensure economic empowerment to its members. It is a crucial indicator of its capacity to ensure social security to itself and to others. A number of groups have taken up economic activities, but most of them are individual based rather than group based. Whenever they are of the former type, the chances of the head of household (HH's) traditional activity continued or pursued as the activity under the SHG programme are very many. As a family activity, the domination of the male members/husband in decision-making and access to income from the economic activity would be certainly there directly or indirectly.

Collective activities pursued as part of the SHG are again class based. The experiences in this context show that only homogeneous surroundings and its groups have taken successfully collective economic pursuits. Single caste villages with a vulnerable community living there have proved to be good examples here.

Migration of members to other villages or towns on wage work, periodically, affects the functioning of groups. Therefore, the presences of economic activities are strong enough to arrest such migration. Cases are not lacking where the poor women have continued to migrate after taking loan for an activity. It is under such circumstances, when they cannot make use of the loan for IGA, the very poor people agreed to allow the richer members availing of the loan for them.

This advantage of Swashakthi groups lied in its relative autonomy in implementation by the DPMU and carried out by a NGO. The grass root workers of the latter gave a feeling among the groups that they were more committed.

The propaganda for the groups was conspicuous with boards announcing the names of all the Swashkthi Sanghas put up near the colonies where the members lived, the training and capacity building exercises carried out for them by renowned trainers like MYRADA, etc., the successful linkages established with the banks for credit facility-all enabled this type of a different feeling.

Capacity building of women at three levels viz., the staff of the line department, representatives of the group and members - is found to be crucial in preparing them towards autonomy in managing the groups in such important work like book-keeping,

convening meetings, identifying income generation activity (IGA) activities and so on. Dependency on the anganwadis is quite there as a factor in the way of self-reliance by most groups. This is true of the NGO sponsored groups and Swashakthi groups too, but the former have taken initiative to train a literate member in bookkeeping, etc. In the government-sponsored groups, the member as well as the government's representative is under the impression that it is the work of the latter, and it is like any other government scheme. The participatory nature of the entire exercise is weak here.

Another significant issue here is the external linkage of the groups with the local power structure are the banks, the line departments and the GP. The latter institution is important here since in many cases, a sustained relationship between the two is lacking. Among other reasons, lack of awareness among panchayat members about the role of groups seems to be GP has taken interest in the women's group, SGSY loans and other forms of assistance have reached the latter. GP laments that it cannot the anganwadis (AW).

Physical and material assets, besides human resource potential of most SHG's are another question that needs mention here. The members have expressed the need for a separate place to conduct meetings and not in the house of the representative as is the usual practice now. This is where at least meetings are held regularly. In the latter case the usual practice is to collect contributions to savings in the anganwadis center itself.

Regular Working with Income Generation Activity

The final stage is when the SHG's mature into units turning out economically productive work with IGA as a result of external assistance. A number of SHG's have reached this stage. What they desire is the formation of a federation of SHGs to establish on a firm footing and work for wider issues. It is here that we have the role for them to get into social security issues and assist the government in its implementation of programmes in the social sector like education and health, in particular.

The emphasis on participatory development in almost all spheres today especially in the context of social sectoral issues has in fact enhanced the role of SHGs in it. Literary programmes, health issues and sanitation projects, tank improvement works, forest programmes, child labour projects other programmes of women's development like anti-violence-all depend on the strength of the SHG approach in reaching the women. In other words, they provide what is called as the 'critical mass' to enable many tough programmes to reach the needy in both urban rural areas. We find the action plans of these government programmes contained organizational charts where SHGs of women have a predominant role to play. For example, the JSYS has commissioned a number of tank committees in selected villages. These also include local women also as members both form land owning and landless HHs. They prepare action plans for each village considering the local situation, availability of raw materials for undertaking IGA, type of IGA to be taken, whether it would suit all those HHs whose livelihoods are linked to the natural resource base. This is true of other projects like watershed programme or sanitation, where women's groups are a

mandatory need or aspect of the project. But the studies have shown how the whole concept is understood and adopted as long as a project is in operation after which the SHGs are found to be defunct or poor in performance.

The Way Forward

Karnataka state has been acclaimed to be one of the pioneers as long as its efforts to design, implement a number of policies and programmes in the realm of women's development and empowerment. These have responded well to the genesis of gender ideology from welfare to equity approaches. Today, therefore women are not only seen to be recipients of fruits of development but also as the carriers of development to men and children too, thereby leading to total development. Women's groups are viewed thus to be the torchbearers of community participation in bringing about development especially social sector development. Social security is in-built in such endeavour.

As analysis of information existing on the subject of SHGs of women in the state especially the ones in rural areas has shown that the achievement has been substantial. Chief among them are:

- There is awareness among all about the concept of self-help groups of women. From the social security point of view that women are economically better with some savings than what they were before.
- Positions in the group have enabled driving home power - political and economic besides social that is also a form of security against marginalization. Even otherwise attending meetings, participating in decision making, knowing about the programmes for women's development, etc. are indicators of power spreading even among members.
- An important aspect of social security through SHG is the fact of being a member in a group itself. Since most of the groups are homogeneous in their constitution, members are identical in their problems. They form a human chain to address social issues like dowry harassment, alcoholism among husbands and wife beating, other forms of atrocities on women both within and outside the HH. If the groups are formed by NGOs, then the occasions when the groups take up issues of social cause are not rare. Thus, repayment of loans, lessening of dropouts among girl children and atrocities on women are few examples of where a group has accomplished the capacity to fight for human and social rights.
- Homogeneity in membership is found to be having its own advantages has encouraged better participation, accountability and transparency in work.

Conclusion

It is to conclude here that though many lacunae occurs in the formation and functioning of various social security schemes but still the concept self help group would really useful particularly the lower and downtrodden people who are excluded in the

society who would self help group and thereby benefit themselves. In other words it could rightly be pointed out that woman empowerment could be achieved only through self help groups.

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