

Indian Joint Family the Indian Social Security System

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ABSTRACT

Indian society was collectivist in its structure where people stayed in joint or extended families, these joint families were large sets of people living together under one roof being governed by the family elder whether a male or a female. The Indian joint family promoted socio-economic interdependence. These families were driven by a similar set of values, norms, or mores, and they were guided by shared beliefs, traditions, and customs which, has proved to be a remarkable resource for the care of children, aged, terminally ill or even unemployed of the family.

With the rapidly changing socio-political, economic scene: globalization, rapid urbanization, and rise in the numbers of female workers, fragmentation of large joint families has taken place giving rise to nuclear families in India, which has led to erosion of earlier family values, there appears to be an urgent need to reexamine the values which were propounded by family structures.

The western world has been able to develop a social security system wherein its old, ailing, feeble and marginalized are taken care of, by state-owned and run, Health care systems i.e. NHS (National Health Service) in England or Universal Health Coverage in France. Many other countries have their own systems to take care of their less fortunate members of the society.

In the absence of any such system in India, the paper proposes to examine the role of joint family in looking after the older people, maternity issues and child care, as existed in the earlier framework of Joint family system.

Keywords: Joint Family, Collectivist Society, Social Security.

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INTRODUCTION

A transformation has swept over in almost all walks of man's life since the last century. There have been widespread changes in social, political, and economic spheres of people's lives, in virtually all the societies of the world. The influence of globalization, increasing urbanization, and fast-spreading digitization have all created a vastly altered social reality, resulting in tremendous chaos and confusion in a belief system, values, and human relationships, in Indian society. The expansion of education, the search for employment avenues, and a shift away from home base have all greatly altered Indian social structures drastically. Amongst the various shifting trends witnessed over the last 50/60 years, one of the most significant one, has been a move away from the joint family towards a nuclear family. With higher levels of education and increasing awareness regarding family planning issues, people are often opting for a nuclear family instead of a joint or extended family. It may also be suitably put forth that nuclear families can have better access to education, finances, and a better lifestyle for individual family members; however, this transition towards

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nuclear has also thrown up its challenges in the social system. The care and respect of the old was an integral part of the Indian Social Fabric, but in the newer social reality, the plight of an increasing population of elderly in India needs to be re-examined.

There have been growing concerns regarding the treatment and care of India's aging population. Neglect and abuse are definitely forcing us all towards a rethink of our underlying social structures to act as a solution to the emerging crisis regarding the care of old people in India.

India has traditionally been a collectivist society in its structure, where the family was considered the unit of society; people mostly stayed in joint or extended

families, living together under one roof. Child care, maternity, and care of the old were embedded into family values in India. With the disintegration of joint families, the element of looking after the old, the weak and the feeble members of the family has surfaced as a potent social challenge, specifically with the ever-growing older population.

The western societies, which are individualistic in nature, have developed the *Social Security System* to act as a safety net for the less able and marginalized sections of their society. In the absence of any such provision in India, it is important to search for alternative means of providing at least a basic minimum care to such people.

Family

The family was regarded as the basic unit of society in the time-honored traditions of Indian society. The term family has been derived from the Latin word 'familia' denoting servants of the household. Presently the term is used to denote a social unit of people related by blood or marriage living together. Family 'fulfils needs and performs functions, which are indispensable for the continuity, integration, and change in the social system. A family plays a pivotal role in the development of an individual while fulfilling the emotional and societal needs of a person.

Joint Family

Joint families are multi-generational, with more than two generations residing under the same roof. In sociological terms, 'Indian joint family is composed of male descendants of a common male ancestor by three or four generations and their wives and unmarried daughters.' These families were driven by a similar set of values, beliefs, and norms. The members of a family upheld their own community's customs and traditions. These joint families have proved to be an excellent resource for the care of children, aged, terminally ill, or even unemployed of the family. Since the Indian society was collectivist, care for others was intrinsic to the shared values of traditional Indian families; this purported 'putting the needs of others above one's own. Respect for the elders and their kind treatment was ingrained into the psyche of the younger generation. Values like respect, consideration, and care were the threads upholding the families together in times of need.

SOCIAL SECURITY

"Social Security" has acquired a global currency today. The government's responsibility for fixing a minimum

standard of living for all its citizens is inherent in the basic framework of Social Security. The stipulations of Social Security intend to provide for less able and marginalized members of society. Fighting the critical issues of 'poverty, unemployment and disease,' [4] are pre-requisites of Social Security Systems the world over. The genesis of this concept can be traced back to Germany under Chancellor Otto Von Bismarck, who introduced 'the old-age social insurance scheme in the year 1889'. The country also introduced a social insurance scheme to keep the motivation level of its workers high, and simultaneously improve their efficiency.

However, the current history of Social Security measures dates back to 1935, when president F D Roosevelt signed the *Social Security Act*, thus creating Social Security, a federal safety net for elderly, unemployed, and disadvantaged Americans. The main provision of the original Social Security Act was to pay financial benefits to retirees over age 65 based on lifetime payroll tax contributions. Prior to Social Security Act there had been some vague attempts after the American Civil war to provide for 'disabled veterans, widows and children of the deceased. The French Revolution had given shape to the Rights of Man, and in the post World War One phase, the International Labour Organization was set up as per the provisions of the Treaty of Versailles in 1919. This treaty provided for the right to social security of the working class.

Social Security Provisions mostly entail old age pension, care of the aging, unemployment benefits, state health services, Childcare, and maternity, etc. This paper focuses on the aspect of care for the aging.

Social Security in India

The concept of social security was associated with the Hindu Joint Families, which was the Original Cell of Security and First Line of Defense "against any misfortune.[8] Currently, the social security provisions include both social insurance and social assistance, the government of India grants protection to its employees through state or central governments. The emphasis on social security measures is becoming central to the formulation of social policy in India. Historically the modern shape of social security can be divided into two phases: a) colonial India, b) independent India.

In colonial India, the whole idea of any kind of protection against adversity was broached for regulating the inhuman working condition of the factory workers of cotton and jute mills in the 1850s. But after

Table 1: A glimpse of the major highlights of Legal Social Security Acts can be found in the table below

<i>Laws</i>	<i>Objectives</i>	<i>Coverage</i>	<i>Eligibility</i>	<i>Benefits</i>
Workmen's Compensation Act of 1923	Compensation occupational injuries or death	Establishments mentioned in Schedule II of the Act	Workers and dependents not covered by the ESI Act	Compensation for Death, Disablement and occupational disease
Employees State Insurance Act, 1948	Health care and cash benefits in the case of sickness, maternity and employment injury	Establishments to which law is made applicable by the government	Employees drawing salary not exceeding Rs 21000	Benefit for sickness, maternity, Disability and death
Employees Provident Fund and Miscellaneous Provisions Act, 1952	To provide compulsory Provident Fund, Pension, Deposit Linked Insurance	More than 20 Employees in the scheduled industries	Employee drawing pay not exceeding Rs. 15000	Provident Fund, Pension and Refundable Withdrawals
Maternity Benefit Act, 1961	Maternity protection before and after childbirth	Establishments to which law is extended	The workmen is not covered by the ESI	Payment for actual absence up to 12weeks on average Daily wages. It is proposed to be increased to 26 weeks
Payment of Gratuity Act, 1972	To provide for payment of gratuity on ceasing to hold office	Factories, Mines, Oil fields, Railways, Shops and other establishments to which law is extended	05 years continuous service is required for entitlement of gratuity	15 days wages for every completed year of service or part thereof in excess of 6 months subject to a maximum of Rs 10,00,000

the First World War and the subsequent establishment of ILO, there was a pronounced increase in awareness of workers' rights. The growing trade union movement pressurized the Colonial masters of India into conceding several demands of agitating workers, leading to the enactment of several laws to protect their rights. In the post-independent phase, the government of India tried stressing the concept of justice and social-economic security for its people through various legal, constitutional measures.

Apart from the above mentioned social security legislations, India also adopted schemes like, 'Integrated Rural Development Programmes, Jawahar Rozgar Yojana, and Prime Minister RozgarYojana, etc. to ensure the economic security of the poor.

Limitations of Social Security Coverage in India

Although it may be conceded that the governments over a period of time have taken up several legislative measures to address the plight of less fortunate people, however, the application of social security provisions to the vast majority of the Indian populace can be an enormous task. Most of these schemes have a limited coverage, and they fail to address the protection issues of a vast majority of unorganized and agricultural workers who are a part of the informal sector, 'In all,

more than 80% of the workforce is not covered by any mandatory retirement/social security schemes' leaving out a huge number of people who do not have any access to any protective measure. The predicament of people who are old or ailing or with insufficient means to support themselves and do not have any access to Social Security is definitely a very disturbing social issue. Under the circumstances, the largest section of the unprotected population can be India's ever-growing elderly, their health and personal care need to be provided for.

REPERCUSSIONS

The growing urbanization has produced twin effects of a) eroding the homogenous character of a rural community and b) an emerging 'need to provide an alternative form of social security in a vulnerable environment. The rapid disorganization of a joint family system due to urbanization is leaving more and more families in secured, vulnerable and devoid of social security. This has led to a crisis in social security for the elderly, which is posing a tough challenge in modern India. Today the elders in India are commonly facing conditions that were considered rare two generations back. 'The term "old" is always related to physical



incapacity, biological deterioration and disabilities, and psychological failures, although it is not a disease. Naturally, such health conditions require personal attention and care either from the state or from other related social entities. At times like these, the planners with their limited resources have barely been able to cope with the ever-increasing demands to provide for its aging populace

CONCLUSION

The current social condition with India's growing aging population is creating a strain on the social fabric of India. In the absence of a suitable Social Security Provision, there is an urgent need to look at alternative solutions to this problem. A more considerable probing of our older value system and social structure may provide us with some of the answers.

SUGGESTIONS

It can be ascertained that the disintegration of the joint family has thrown up a major challenge of care of the elders of Indian society. It may prove difficult to turn the clock back; however, the solutions for the geriatric care are embedded in a move towards greater acceptance of the joint family by the younger generation. Joint family structure was the socio-economic backbone of the average Indian, in times of disease or emergency, members of the family pooled in resources to help each other out. The family also looked after its elders in their old age by giving them socio-economic and emotional support. It may be important to revisit the Indian family values and inculcate it in the younger generation to face the long-term consequence of this emerging crisis.

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