

Indian kin-based social protection: What are its repercussions?

Minna Säävälä
Population Research Institute, Helsinki

Abstract

How do Indians cope in socio-economically disruptive situations such as illness, loss of a family provider, unemployment? How do they manage periods in life when they are dependent of others' help (old age, sickness or disability)? How do people avoid becoming destitute if they face difficulties? These are the basic questions related to social security or social protection everywhere in the world.

The difference between a society such as the post-industrial welfare society Finland and India, a developing society that lacks the public economic means for potentially providing economic social security, is naturally huge. In Finland, social security is understood mainly as an economic issue, and the provider is in majority of cases the Social Insurance Institution of Finland (KELA). In India, in turn, economic survival cannot be separated from social survival. A person can survive economically only if s/he survives socially, i.e. has a supporting network. The source for help in unexpected crisis can mainly come from kin and family, and there are very few public sources of it. Only those who have been employed in the public sector or in the organized private sector, have the benefit of some sort of pension system or sick leave.

In India life is precarious – very few people are 'safe' in economic terms. The large majority of people depend on their ability to earn their living, either as waged labour, in farming their lands, in salaried employment or in petty business. Only a small fraction can rely on capital that would be considered as safe against any kind of calamities or political changes. People are aware of this feature of their material existence and thus are heavily engaged in cultivating their family networks so that they have some safety net.

Due to this reliance on family networks, family members are expected to 'invest' in their relationships. One of the most important issues is to have children, especially sons, and to invest on their education. Saving money for dowry and marrying daughters to respectable families is important. Cultivating the relationships between kin members in various feasts and celebrations takes an important role as these occasions are perfect arenas for manifesting kin solidarity and belonging. Giving support in moments of distress and calamity and working for the benefit of kin in all situations is considered important and partly explains why corruption is so common in kin-based societies. These facts mean that expectations towards kin are high. However, expectations for social protection are not necessarily fulfilled, leading at times to distress and neglect. At some situations, the family and kin can be more accurately shown to be a source of distress and suffering than a source of social protection. This is particularly due to the hierarchical and patriarchal structure of kinship: women and the younger ones are underdogs.

In case the married woman fails in giving birth, becomes a widow or is deserted by the husband, neither her natal family nor the affinal family gives her categorical social protection; it has to be negotiated. If those who are expected to provide are indifferent, the needy ones (the old, the sick, the impoverished) have no one to turn to. If a woman fails in the feminine ideals of motherhood and wifhood, she faces difficulties and is left without social protection. Social protection provided by the family is fragile and a constant source of negotiations and quarrels.

In the positive side of the Indian style of social protection is that solidarity and the feeling of belonging within kin groups is strong. Most people feel responsible for their family members and this creates a strong normative order (which could be also a negative point). Children are highly valued and central in life and loneliness is a rare problem. Economic security is tied with social and emotional security: the image of the person is holistic.

However, the situation is precarious:

- 1) Due to socio-economic inequality, large majority of people are too poor to support their kin members as much as they would like to in case of sickness, old age etc.
- 2) Due to gender asymmetry, women are much more vulnerable than men in case of calamities and unexpected turns in life. They also carry the heaviest load of providing social protection.

This means that kin-based social security should ideally be supported by some form of basic security provided by public authorities.