

SHARE & CARE:

AN ALTERNATE SOCIAL PROTECTION PROGRAM

Paths to a more Humane Social Solidarity Economy

The Social Protection - Share & Care is a vision, a process, a set of principles for self-governance as well as a peoples bonding program that ensures 'civic wellbeing' and social protection for all people in a given area, while leaving 'no one behind'. The SP-S&C initiative as a community enterprise is an attempt to build a critical mass of citizens in our immediate fraternity, capable of transforming the ways the world thinks about and acts on social protection, particularly in the context of health security, sharing of commons and holistic human wellness.

A few years ago, an important ILO study reported that in a world of plenty, a full one-third of the world's labour force of 3 billion people are not able obtain sufficient material reward from their work to survive. Increasing and recurrent natural disasters, armed conflict, financial crisis, and political and economic transitions continue to destabilize the systems of social protection in countries wherever they exist. New pandemics too are undermining human development in many parts of the world. International and domestic migration, demographic trends such as ageing and changing employment patterns have also significant implications for social protection. The changing global context includes a new wave of globalization that excludes the majority from its benefits and leaves increasing disparities and insecurity in its wake.

The sudden pandemic-induced lockdowns imposed by the governments in the years 2020-21 were unprecedented in its severity and had many far-reaching effects. It exposed the existing realities, stark vulnerabilities and the absence of any safety-nets to the ordinary masses in case of such emergencies. The rude shocks and devastating impacts of the lockdown awakened many and generated new critical thinking among social workers and human rights activists engaged in various interventions towards a humane economy at grassroots level. **The Social Protection - Share & Care (SP-S&C)** initiative in southern India is one such innovative off-shoot.

The Context

Though the problem of social security in India existed long before the COVID situation, it emphatically highlighted the dramatic inadequacies of the existing social systems, and in this case the absence of a meaningful protection mechanism. The pandemic-lockdown and the ensuing economic catastrophe have further exacerbated the already existing precarious situations across the country.

The lockdowns restrictions had varied impacts across different classes of society particularly on their livelihood, food security and health. According to the Stringency Index developed by the Oxford University, India's lockdown was among one of the harshest lockdowns worldwide. The lockdowns led to a sharp decline in both - incomes and household expenditures. While the salaried and well-to-do class switched over to work-from-home scenarios, the situations of the poor, particularly the daily wage labourers and guest workers, were gruesome.

At least 121 million people lost their jobs during April 2020 alone. Wages had reduced significantly for most informal workers. This was exacerbated by the fact that often one spouse was without a job in many households. While for some workers wages had not reduced, but their workload had increased several fold. Many others faced delayed payments.

The food security of working classes during the lockdown was severely compromised by the loss and reduction of income. Many had reduced their meals from three to two or one meal a day as they could not afford it. People in general steeply reduced buying vegetables, meat, milk, etc. The two key sources of food for rural children – the Anganwadi centres (rural childcare centres) and government schools – were closed for several months plunging several to hunger and death.

There has been a big breakdown in interventions on this front by the government, and the gap has further widened massively on the availability of various resources including essential items among different strata of the society. The Food and Agriculture Organization (FAO) estimated that 14% of the Indians were malnourished and according to the Global Hunger Index (GHI) 2020, India ranked 94th out of 107 countries, indicating that India's nutritional health levels are amongst the lowest in the world.

Financial transactions such as borrowing, saving withdrawals and exchange of monetary gifts came to a standstill, making it difficult for households to use conventional coping mechanisms in the face of a large unanticipated decline in incomes. Examining the coping mechanisms that people used to adjust to the declines in incomes and their lack of access to formal and informal sources of finance, various studies found that people drew down on their cash reserves at home as well as by cutting down on non-food expenditures to protect their spending on food. While incomes and expenditures recovered in the post-lockdown period, they continue to remain below pre-pandemic levels.

India, like all low-income countries, is particularly vulnerable to such unforeseen crises for variety of reasons: (1) it has a large proportion of people that rely on casual employment (about 20%); (2) the size of its informal sector is about 80% of the total workforce and

contributes to over 50% of country's GDP; (3) it has low median household savings which are inadequate to support prolonged lockdowns. More generally, a large proportion of Indian families living in poverty (about 61.7%), translates into a high degree of financial insecurity particularly at times of crises.

Structural Limitations

In this backdrop, the working people's expectations from the governments to alleviate their immediate miseries and distress were manifested through several desperations like – (i) extending EMIs on loans, if not loan waivers, (ii) ensuring payment of compensation upon injury or death of an earning member of the family, (iii) increasing the quantum of ration provided under the public distribution system, (iv) waiver of bills and taxes (like electricity and water) for the period of the lockdown, etc. Some of these were met by the governments. Unfortunately however, there was no meaningful long-term response from the governments to handle the larger crisis, bolster the health care sector or ensure the wellness of the vulnerable people.

There was no compelling excuse for the government's inability to provide the basic needs of the working-class as it had sufficient resources, agencies and powers at its disposal. On the contrary, to the utter shock of everyone it was found that there was no political will at all in even hearing the aggrieved and constructive policy proposals from critics and the broader civil society. Hence, the apathy and the decreased government commitments for common goods, such as public health and social services, have made the situation much more unmanageable for the most vulnerable and marginalised sections of people.

While the governments evaded from their core obligations to their constituents, material inequalities have increased several folds in the last few years, and super-rich individuals have gained traction in expanding their wealth base and in consolidating their social legitimacy. The privatisation path of the governments has clearly undermined long-term public investments on health-care systems, thereby enlarging the role of profit-centric companies in determining the fate of overall health and well-being of working people.

When the surplus made out of exorbitant interest rates became a norm through micro-credit and by other money lending institutions, the entire purpose changed from 'need-centric' to 'profit-centric'. The neoliberal policies of the last few decades furthered this as the best way of economic development. Almost all the basic needs and resources have been commoditized and handed over to the private business houses as though they are the ones who would ensure development of all persons. It was propagated that eventually their profits will trickle down to the bottom of the society. Studies show that it has failed substantially and wealth just got accumulated at the top.

When capital and profit becomes the primary objective of an economic model, the reverse of it has to be the political choice for ensuring the wellbeing of all people. 'Workers before profit' and 'people before capital' need to be ascertained. This is the only practical alternative to get back to the organic relationship with nature and creation. One of the possible ways that human development and social protection can be ensured is through collective sharing and caring by the people in concern.

Practical Alternatives and New Thinking

Witnessing the apathy of the government the common people, civil society organizations and social activists therefore came forward to extend all possible support to the suffering population. AREDS and its partner organizations too extended helping hands to the needy families in their respective operational areas. Rendering support or assistance to the people in need of care is temporary and hence, it was decided to develop a sustainable long-term people-owned mechanism that would support themselves at the time of emergencies.

It was collectively felt that it was time now that the recovery path and strategy for socio-economic development should lay the burial for the failed privatisation path. It had commoditised and dehumanized people into mere objects of production, statistics, numbers, and exchange. As being located at a potential critical juncture for transformation, the post-lockdown milieu provides a timely opportunity for societies to revalue actual lives and the dignity of all human persons, revive human empathy, invest in long-term public provisions and common goods, and reinvent political systems in ways that make them effective stewards of the just-ful and natural environment.

A practical alternative led by AREDS and its fraternity organisations is being built on the basis of the action of its members, which at the same time aims at the transformation of themselves, of the situations in which they live and also of the structures of the society. This approach advocates that when people are free to think for themselves, using reason and knowledge as their tools, they are best able to solve all their problems. This new social protection endeavour attempts to transform the confidence levels of the community members by developing the capacities to act as catalysts of their own holistic development and operate as the masters of their own destiny.

The Social Protection - Share & Care Initiative

The Social Protection - Share & Care (SP-S&C) program is a component of the social solidarity economy, which is an age-old practice that prevailed in all societies across the globe. Even today, except in times of famine and epidemic, no person in rural areas was left to go to sleep with an empty stomach. Many informal social protection practices still exist and they are the ones that give protection in times of needs. Savings and credit practices for a purpose like marriage, maternity or education are met out with such informal practices of caring and

sharing. 'Emergency human need' was the criteria that led this to continue in various communities even today. Though modest in number and small in contributions, it envisions making macro transformations in long run.

The SP-S&C program with a human economy perspective thus is to self-empower people to create, save, and manage their own socio-economic systems at community level which helps stabilise their day-to-day challenges particularly during times of acute crises. The SP-S&C endeavour is owned entirely by the community members, and its mechanism process provides the whole community membership with sustainable access to life-long safeguard, social defence and cover facilities in given localities. It is developed as a data based and experience based alternative.

The Share & Care program can also be viewed as an innovation in social enterprise with completely new kinds of social relationships. Traditionally the relationships were based on vertical power structures where a donor gives monetary support to the needy persons. The Share & Care program reverses the power dynamics and segments it horizontally. The power is distributed between people where everyone contributes, everyone gets assisted during crises, and thereby no one is left behind unprotected. Moreover, the Share & Care program has long-term potential to dissolve the man-made barriers of identities like caste, patriarchy, ethnicity and religion by coming together and resolving their crises through solidarity.

In this way, in the Share & Care venture, everyone proactively resolves everyone's needs and eventually the society is benefited holistically in a given region. The Share & Care program is a revolutionary attempt to evolve and make a U-turn from 'others contribution to my needs', to 'my contribution to my needs', to 'my contribution to others needs', and eventually to 'OUR CONTRIBUTION TO THE BENEFIT OF ALL OURS'. In other words, it resonates with the proletarian poor's philosophy of 'all of us for all of us' and the human economy philosophy of "ALL PERSONS, EACH PERSON and THE WHOLE PERSON".

A key focus of the SP-S&C program is to democratically reintegrate those who had been politically marginalised from the rewards of the economic system, and assert themselves back as equal citizens into the given geo-cultural communities.

The Path of SP-S&C process so far:

- The SP-S&C proposal was put forward to the AREDS General Assembly in June 2022 and after detailed discussion it was given approval to proceed.

- The SP-S&C partner organizations held a consultation in Bangalore in July 2022 for two days to work out the modalities and materialize the initiative within the framework of the national legal system.
- As follow-up the SP-S&C partner organizations also met with the legal experts and auditors in Chennai to get their legal and technical advices in November 2022.
- The team later had the few more consultations and it was resolved to start independent “Trusts” at respective locations and expand the territorial membership.

<p>PEOPLE - OWNED</p> <p>PEOPLE - CENTRIC</p> <p>PEOPLE - DELIVERED</p>

The Share & Care Fraternity

The following are the likeminded organisations who are members in the SP-S&C initiative. The membership projections are for the period of 3 years that constitute the 1st Phase:

1. ARREDS Trust has 283,000 members in ensuring social protection to elderly people, destitute, widows, orphans and physically challenged people in 23 districts of Tamil Nadu.
2. AREDS has 2000 members through its social enterprises and 6,000 members together from KADALU and DRALM
3. SWATE has 30,000 members involved with micro social entrepreneurship management.
4. Integrated Rural Development Society (IRDS) has 25,000 women members who are involved in farming and thus playing a role in ensuring food sovereignty. By end April there will be 1000 members with paid up contribution of Rs.100 each.
5. Vaan Muhil Trust has a total member of 35,000 women from self-help groups and unorganized workers. By end April there will be 1000 members with paid up contribution of Rs.100 each.
6. Pondicherry Community Development Society (PCDS) has 20,000 members of farmers and sanitary workers. By end April there will be 1000 members with paid up contribution of Rs.100 each.

Hence, the estimated number of membership for the first phase who would be part of the Social Protection - Share & Care (SP-S&C) program is approximately 3,00,000 persons. The larger the number of people, the more will be the amount of savings. Therefore, more people are to be included to increase the amount of savings. With a huge amount of money consolidated, we can support emergency needs. The success of this programme depends on the number of people involved and the amount of money they consolidate.

Projection for the First Year of the 1st PHASE of SP-S&C

If 3,00,000 people contribute 100 INR per year, it would amount to 3,00,00,000 INR. The number envisaged now is a modest number. It is believed to double up once the program roles out. Several organisations and groups have already expressed their willingness to join this initiative across the country. However, it was resolved to start modestly with few partners in Tamilnadu and gradually extend to other states and countries where our partners work. Even in terms of outcomes, only few key aspects have been selectively chosen after deep analysis and deliberations. This program does not promise everything for everyone. It attempts to begin with something equitably for all persons, each person and every person.

The corpus fund would be rotated internally by the partner organisations in revenue and income generating models through social enterprises to eventually function as a self - sustaining one. All participants would contribute the same/similar amount. It was decided by the members that to begin with we cannot afford to attempt very complex models. So at this phase it was resolved to attempt the simplest and modest norm. The recipients or awardees would receive identical protection and coverage. The works on finer details are still in progress.

Since a sufficient amount of money would revolve in the programme. Dynamic and calibrated persons would operate the programme who would be full-timers on this mission. For this two young women will be selected from each of the Social Protection - Share & Care (SP-S&C) partner organizations and would be trained on management, book keeping and other technical requirements. Simultaneously, the senior members of SP-S&C program would mentor and impart awareness on the significance of the program among the members of people's movements, trade unions, SHGs, peoples' collectives, and social enterprises. It is envisaged that success of initiative rests with quality of governance of this program. Therefore it was resolved to give maximum importance to handholding, exposure and training to the governance team.

Presently as on April 2023, all the members of the team SP-S&C are actively involved in creating awareness in their respective territory and including people in concern to be part of this program. The exposure and training programs imparted to the core team of Share & Care program would in turn facilitate tapping various existing welfare schemes of the State/Federal and the Central/Union governments. Similarly, ARREDS Fin-Tech is another potential initiative to promote credit schemes to small and marginal farmers for cultivation through banks. Through this we can include all the members who get availed of credit to be part of this initiative. The member organizations of this initiative have started identifying possible beneficiaries for this credit program as well.

Key Program Components of SP-S&C

Minimum economic assistance can be provided for specific needs:

1) In the first phase to begin with, the S&C primarily intends to ensure accident relief support, disaster relief support, death related support to dependents, etc. The methodologies and procedures are being worked out. It is for the core governance committee of S&C which would be composed of 2 women from each partner organisation that would develop the appropriate support/assistance schemes.

2) It is proposed to facilitate or conduct medical camps and promote native medical practices and preventive aspects of health. Conduct regular camps in all locations with the help of doctors, and health practitioners, and maximise the government medical facilities

3) It is proposed to proposed to provide exchange of food grown in different locations reducing middle-men's commission.

In the second phase after 3 years:

4) Specific government programs on health and social security and its links to the assistance from SP-S&C would be provided to individual members. This would be in the form of interim support to avail labour welfare board schemes, educational assistance, marriage assistance, etc (approximately 20 types of support programs)

5) Assist collective/individual enterprises: Start-up assistance from SP-S&C to initiate enterprises of local products. The exact nature of the enterprises will be decided by the member groups in compliance with the concept of nurturing environment, supporting the local producers, enhancing the income of the producers, etc. Enable individual and collective enterprises to get income generating employment to sustain their economic and social development. Promote organic farming to regain climate justice and reclaim fertility of the soil and ethical consumption.

Future Prospects/possible outcome of the Share & Care Program

(1) Youths in different locations/regions will find employment.

(2) Food sovereignty and food security will be guaranteed with ethical production and consumption. Food will be grown for people and to market.

(3) Governance of the resources and care of the climate will be better addressed.

(4) In course of time, the communities would have control of production and consumption.

(5) This initiative would become a concrete model to lobby with the government to showcase people-centred and people-governed model in contrast to the private company model where the money remains with the community and not with the company.

(6) This initiative would help in lobbying with the government to promote local bodies to initiate and govern social protection schemes.

Another World is Essential

Leave No one Behind

Together We Can

We All For We All

Review & Learning

- After the successful completion of the first phase (three years) of Share & Care program, it would be evaluated for learning. As an ongoing process regular reviews will be conducted for any course corrections.
- Upon completion of relevant modifications, the second phase would be initiated by including more partner organisations and agencies.
- Eventually this would be replicated at village levels by involving local bodies like the Grama Sabhas and Panchayats.

Support Requirement and Justification

- Setting the system and hand-holding: governance, decision-making; contribution collection; processing of requests for support etc
- Stabilization of the system and hand-holding
- Training / orientation - printouts/hand books; what kind of training, Who gives training, Duration, Exposure visits, When does it happen, etc

External Assistance for the Share & Care Program

Similar initiatives and experiments towards a human economy are also being carried out in other parts of globe. Synergising and experience sharing among them is one way of creating solidarity among them. Moreover, to create awareness, to impart training, and to facilitate exposures to systems existing elsewhere, each partner organization requires a small quantum of seed money for a minimum period. SP-S&C team needs solidarity assistance and handholding in the first phase. SP-S&C team is in the process of dialogue and exploration with a few organisations for partnership in the regard. We whole heartedly welcome any kind of support and partnership in this journey of SP-S&C in realising the social protection for all. Together it envisions making human centred development a reality to sustain.

Ordinary people with consciousness and solidarity can create another world in which 'each person', 'all persons' and the 'whole person' enjoy the real dignified human life. – The Philosophy of Human Economy