

INDIAN CHURCHES' COMMITMENT TO ALL GENERATIONS:
SOCIAL SECURITY AND THE COMMON GOOD:

Social Security Policy Guidelines for the NCCI Member Churches

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**Commission on Justice, Peace and Creation
National Council of Churches in India**

Church of Sweden 

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**Accompanied by the
Church of Sweden**

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SOCIAL SECURITY AND THE COMMON GOOD:
**Social Security Policy Guidelines for the NCCI Member
Churches**

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President's Message

Churches in India discussing about 'social security' is unimaginable. I myself was thinking about what Churches are to do with the issues like Social Security? I have understood my responsibility as a Church leader after going through the document. I am not sure were there any church groups have discussed on Social Security except the Church of Sweden. I find it is timely and important and necessary.

Document on policy guidelines for Indian churches on social security is titled as '*Indian Churches Commitment to All Generations: Social Security and the Common Good*'. The title informs the rest about our commitment to common good which is the gospel demand. If we adopt and implement the suggestions in our churches and institutions would envision the purpose of Jesus on earth that ensures life of all and life for all with its fullness (John 10:10).

Therefore, I as a President of NCCI appeals to all the Church and Institutional heads to adopt these guidelines and ensure life for all with its fullness as to represent Jesus. This would ensure the life every individual church worker socially as it is theologically, spiritually and ministerially.

I am happy in recording our appreciation as NCCI to the Church of Sweden and to their International Department for their financial support and accompaniment. On behalf of the Council we wish

every colleague who involved in this mission and pray for their ministerial success inspiring and challenging initiatives and facilitations by the Church of Sweden.

Our appreciation to all the members in the Experts Group including the Church leaders for their committed time, guidance and support in this work.

With these words, at the outset, I would like to congratulate the Rev. Fr. Aswin Fernandis and all the Commission Members of the NCCI- Commission on Justice, Peace and Creation for initiating this foresighted mission discussions.

A special word of appreciation to Rev. Christopher Rajkumar - Executive Secretary for his leadership, vision and passion in facilitating the NCCI member Churches with new vision and mission. May God continuously bless his ministries in NCCI.

May this historical document inspire and facilitate the Indian Churches to work towards Just and Inclusive Communities by including 'Social Security' in their mission agenda.

May God Continually bless all our efforts and let the NCCI be a challenging force in the years ahead of you as those were in the past.

Yours in God's Ministries

Rev. Dr. Mar Atsongchanger,
President - NCCI

From Commission Chairperson...

'Indian Churches Commitment to All Generations: Social Security and the Common Good' is a theological and missiological document developed by the NCCI - Commission on Justice, Peace and Creation for the NCCI Member Churches to get motivated to implement the Social Security coverage to all its workers as a Gospel of Christ demands to ensure and assure the life of all and life for all.

I as the Chairperson of the Commission closely travelled in the process of executing the consultation in Bangalore and also in developing this document. It has not come in a overnight as product by a miracle.

It was a long journey indeed! There were several stages of planning, discussions, exchange of information and inputs and even physical meeting with such renowned scholars, experts and church leaders were the miracles.

We as Church, we never or had a less thought about the workers. Probably on an individual case of crisis we discussed about the social security schemes or insurances, that too personally not really administratively.

Now, God has given this document as a gift to the Indian Churches which we never thought through the NCCI - Commission on Justice, Peace and Creation as a reminder to 'do gospel'. I appeal to all the Church and Institutional heads to give enough consideration to

this document by adopting and implementing.

Joining the all the Commission members, I would like to thanks the Church Leaders and the Experts Group for developing this document. A special word of thanks to the Church of Sweden team for your inspiration, support and accompaniment. Looking forwards similar support in the future work.

Let me also thank the President and other officers, Colleagues in the Working Committee, Executive Committee and the General Body for official approval and adoption for implementation.

I must congratulate Rev. Christopher Rajkumar, Executive Secretary for his commitment in developing this document. In fact all the inputs and suggestions were in pieces, but he structured well with enough and needed information and presented the document with professional standards. May God continuously bless him to inspire the Churches with many more such initiatives in the years to come.

This is not the end of our work... here we start... looking forward your co-operation and accompaniment.

Yours in God's service,
Fr. Aswin Fernandis,
Chairperson
NCCI - Commission on Justice, Peace and Creation

Foreword

We are living in times when the concern for rights has become priority. Theological speaking, churches are affirming important integral dimensions of the gospel. God is not simply concerned about saving of souls for heaven. God, as Jesus puts it, wants humans to have life and to have it abundantly. The soul saving God is also the liberating God in society. This liberating God seeks justice for all and is engaged in movements against injustice. The Nazareth Manifesto clearly bears witness to this commitment (Luke 4:18-19).

However, getting justice done implies not only that injustices are removed, but also that the rights of all to life are ensured and protected in love, and that there is peace, harmony and growth in the society. If we are to live, it is not simply a matter of subsistence, but it has a deeper concern of life that is lived happily and with dignity in the society. In other words, humans should enjoy the rights to adequate food, clothing, and shelter, as well as to edifying and empowering education and employment, including gender and generational security. Such security should be free of the evils of caste, class, patriarchy and cultural prejudices about disability and disease; rather in such cases there should be affirmative actions for social security.

The NCCI has been engaged in encouraging and enabling churches and organizations to facilitate fullness of life for all in the society. We have brought a Policy Guidelines on HIV and AIDS, Policy Guidelines on 'Green Engagements of the Churches' engaged in affirming the rights of Dalits and Tribals/ Adivasis, brought out a Work Place Policy (which includes among other things a policy against sexual harassment as well as a Grievance Redressal Cell), published a National Ecumenical Labour Policy, and now we are presenting a Policy on Social Security. May this document serve as an inspiration and guide to all churches and organizations in implementing social security in their respective areas of ministry. Rev. Dr. Roger Gaikwad,

General Secretary, NCCI

Introduction and Acknowledgement

This is the first ever initiative 'OF' the Churches, 'BY' the Churches and 'FOR' the Churches in India to develop a policy guidelines on Social Security for its own workers and for external advocacy. Indeed, it is a milestone in the mission, ministries and life of the NCCI.

The Commission on Justice, Peace and Creation of the National Council of Churches in India while participated in the 100 years commemoration of Social Security Universal Pension Programme of the Government of Sweden, inspired to initiate a discussion on 'Social Security;' among the Indian Churches. To execute this vision the NCCI - CJPC joined the Church of Sweden and organized, a three days National Consultation on "Churches Response to Social Security from 28 to 30 in Bangalore, India.

The document on 'Indian Churches' Commitment to All Generations: Social Security and the Common Good' is an outcome of the above consultation.

The Consultation aimed to bring the Member Churches and Organizations and a few CBOs to discuss about the Social Security System and Schemes in India and to draw a few action plans to join or initiate a campaign for Social Security at the National level for the Governments to properly implement the Social Security Programmes. And also to take-up 'transformativemissiological' expressions which are

found holistic and comprehensive where the theology of developmental plays a major role in reviewing the contexts critically and getting engaged radically. Therefore the consultation aimed to address the issue as a faith issue to facilitate member churches to get ministerially engaged on 'Social Protection' as part of their inclusive and transformative diakonia.

The Consultation observed that, in our Indian societies, the unorganised and unskilled labourers and informal workers are to a large extent excluded from social protection programmes. Also, they are heterogeneous and face several types of vulnerabilities and uncertainties in their livelihoods. And in the labour market there is a great insecurity including insufficient income, insecurity relating to shelter and basic amenities and relating to minimum basic needs like food and health. Therefore, the Churches in India to include campaign for Social Security into their mission agenda.

A question posed by a Church leader initiated a discussion: 'Are all church workers including clerics covered under any Social Security Schemes'? It is observed that, in most categories of jobs and works in the church and related institutions are not covered under any social security schemes officially and even legally. Therefore, it is suggested to have policy guidelines for the Indian Churches. For which the participants suggested a few experts from the participants and requested the NCCI to invite the Church Leaders to develop the Policy Guidelines.

The Experts and Church leaders were requested to work on the following frame work:

- ♦ **Right to Employment** – access to work guarantees, living wages and decent work according to ILO core standards, full employment with shorter working weeks.

- ♦ **Right to food** – the progressive realisation of the right to adequate food, in accordance with FAO guidelines for the living pensions for elderly and disabled people, and child subsidies.

- ♦ **Right to essential services** – access to universal and quality health care and education, water and electricity and low-cost and decent public housing.

- ♦ **Right to social insurance with a guaranteed minimum income** – to mitigate against risks of unemployment, illness and agricultural and other natural calamities.

The Experts Group felt that all these cannot be achieved or implemented immediately. Rather the Churches could give some thought on their workers, their social status and life after their retirement.

Therefore, the Experts group suggests all the NCCI member Churches and institutions to either adopt these guidelines or customize them in their administrative systems, so that all the Church workers would have social security coverage that benefits them when they are in difficulties.

The Experts Group is willing to enhance the institutional capacity of churches and church related national, regional and grassroots social development agencies and social movements in promoting and influencing the formulation of policies and guidelines to uphold and affirm of the Rights, effective and efficient policies and programs to enhance social security and eradicate extreme poverty, and facilitate greater cross-sectoral cooperation on social security issues.

This initiative envisions the Churches' diaconal ministry to set up their ministerial agenda in getting engaged in affirming the dignity and respect of the needy in ensuring the 'Social Security' to all especially the unorganised and unskilled labours, poor and needy in joining hands with the stakeholders, movements at large as a wider ecumenical expressions.

At this juncture, I would like to record my gratitude and sincere thanks to Ms. Gunnel AxelssonNycander, the Present Policy Director and the former Policy Advisor for Social Security at the International Department of Church of Sweden, who is considered as an authority over Social Security by the Swedish Government for her inspiration, professional guidance and accompaniment in this endeavour. Her contribution in accomplishing this initiative is remarkable.

Ms. Gunilla Palm, the present Policy Advisor on Social Security to the International Department of the Church

of Sweden for her technical inputs, sharp interventions in executing the consultation and finalising the Document as well. She played a major role in this endeavour.

Ms. Karin Bodin, the Programme Officer for Asia in International Department of the Church of Sweden for her accompaniment and theological inputs to the Consultation.

Also, to the Church of Sweden for its financial support and accompaniment.

A special word of thanks to the 'Experts Group' for their commitment and passion. The discussions helped the NCCI to identify several new areas to work. The Contribution by Dr. J. John Edoor is remarkable. He served as the Chairperson of the Experts Group and his leadership is commendable. The other members such as : Ms. Geetha Menon - Globally renowned activist and representing Domestic Workers Union, Prof. Dr. Arunkumar, renewed Economist from Jawaharlal Nehru University, Dr. Sushant Agrawal - President Global Act Alliance and Director of Church's Auxiliary for Social Action, Mr. M J Vijayan - Programme for Social Action, Mr. Bino Berry - Leprosy Mission India, Ms Sylvia James, Engage Disability, Ms. Rekha Murthy - HelpAge India and Dr. William Stanley - Integrated Rural Development and Weaker Sections of India for all their support, expertise and structuring the project as architects of the document.

It is my duty to record my sincere gratitude and thanks

to the Church leaders, HG Geevarghese Mar Coorilos, Malankara Orthodox Church, Rt. Rev. Raj Socrates, Arcot Lutheran Church, Rt. Rev. Dr. P C Singh, Church of North India. Major John William, Salvation Army for their accompaniment in process as owners of the Document.

Rev. Dr. Roger Gaikwad, General Secretary has played a very important role in releasing this document. He presented in the Working Committee of the NCCI and got their approval to develop and circulate among the Churches for their comments and responses. He too has accompanied from the day one of the initiative. His timely guidance and advices have helped us to have the Documents in this structure and style.

Fr. Aswin Fernandis, Chairperson of the NCCI - Commission on Justice, Peace and Creation has walked in this process from the beginning. His contributions and moral support is to be recorded with appreciation. I am also thankful to all the Members of the Commission for their support and confidence in me in carrying out this project.

I submit my gratitude to all the Officers for their support and encouragement in facilitating this project especially to Dr. Augustine Jeyakumar, the Treasurer for his constant guidance. Also to all the Members of the Working Committee, Executive Committee and the General Body for adopting this document for implication.

May this policy guidelines be accepted and adopted by all the councils of our member churches and institutions to set a model to the society at large in affirming and ensuring the 'right of every worker and to their social security'.

Sincerely
Rev. R. Christopher Rajkumar
Executive Secretary,
Commission on Justice, Peace Creation,
National Council of Churches in India.
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Social Security Policy Guidelines for the NCCI Member Churches

INDIAN CHURCHES' COMMITMENT TO ALL GENERATIONS:
SOCIAL SECURITY AND THE COMMON GOOD

I. Introduction

The aim of social security is to give individuals and families the confidence that their level of living and quality of life will not, in so far as possible, be greatly eroded by any social, economic or political eventuality.

There is no unified, commonly accepted definition of social security, but in general, policy measures such as Social Insurance, Labour Market Regulations, Social Transfers, and Public Work and Social Services are included. These elements are strongly interlinked – they support each other, and they are all needed. In fact, social security is increasingly seen as an investment rather than a cost; it is recognized as investment made on social capital formation. Therefore, proponents are not only from social perspective, but also from finance ministries and economists.

Social Security is a commitment to the entire cosmic community including human. The discussions around the globe especially in India on the Social Security system(s) are raising several questions about how to ensure the 'socially-protected' nature of every individual being who is created by God, and the strength and stability of the social security programme. Social Security reflects our commitment as a community which belongs to Jesus Christ to ensure a minimum level of security for all workers (both serving and retired), from organised and unorganised and formal and informal sectors, their families, and

persons with disabilities, pregnant women, children and adolescent girls. This program would extend our Christian moral, theological and ministerial commitment to care for others across generational and economic lines as a moral and theological issue. The purpose of this document is especially focused on how the Church and its related institutions treat and affect the most vulnerable workers and their dependents—those least likely to have access to no other forms of financial security. It is a Human Right of all individuals to be covered by Social Security.

The harsh reality of today is that the socio economic systems are very oppressive and cater only to the selected few. Every citizen is not protected by the government. Though there are policies to cover all individuals and poorest of poor, we see many disparities and differences.

The NCCI Commission of Justice Peace and Creation, with the inspiration of the Church of Sweden, realises the urgent need to encourage the Indian Church to ensure that all their individual workers regardless of their respective ministerial avocations are brought under Social Security programs and schemes with their theological and ministerial expressions and commitment. Such a social security provision will cover all the workers and their families while they are employed and after employment as well.

Unfortunately, Social Security which is the duty of

Government is now moving towards privatization that would cause more problems for the workers. Even the Provident Fund scheme is no more secure since the people's money is invested in share markets. The condition of the unorganized and private sectors is much worse as they hardly have any security. Hence the commitment of Churches to Social Security is very important.

Social Security as Human Right

Social security and social protection are rooted in a human rights framework which is embedded in many international human rights instruments. The Declaration of Philadelphia of 1944 called for the “extension of social security measures to provide a basic income to all in need of such protection and comprehensive medical care”¹. Social security was recognized as a human right in the Universal Declaration of Human Rights of 1948, which states in article 22 that “Everyone, as a member of society, has the right to social security” and in article 25(1) that everyone has the “right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.” Article 9 of the International Covenant on Economic, Social and Cultural Rights provides that, “The State Parties to the present Covenant recognize the right of everyone to social security, including social

1. Declaration concerning the aims and purposes of the International Labour Organization (ILO), annex to the Constitution of the ILO, section III (f)

insurance.' Recently, in June 2012, the International Labour Conference adopted a new Recommendation (202) on social protection floors. It represents an important commitment of 452 state workers' and employers' representatives that social security is a human right and an economic and social necessity for development and progress (ILO Recommendation 202).

Social Security as an Indian Constitutional Guarantee

The Constitution of India provides for right to equality, right to life and right to social protection in explicit and implicit ways. The overall spirit of the Constitution guarantees social security measures to workers. The Constitution guarantees what is called the "first generation rights" such as the right to equality (Article 14), freedom of speech and association (Article 19) and rights against discrimination (Article 15) and exploitation such as the right against trafficking in humans and forced labour (Article 23), and against child labour (Article 24). The State is also constitutionally bound to provide adequate means of livelihood, see that the health and strength of workers and the tender age of children are not abused, and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength [Article 39 (a), (b) and (e)]. The Constitution further envisages that the State shall make effective provision for securing the right to work, to education and to public assistance in case of unemployment, old age, sickness and

disablement (Article 41) and for securing just and humane conditions of work and maternity relief (Article 42). The State is also expected to endeavour to secure work, a living wage, conditions of work ensuring a decent standard of life and full enjoyment of leisure (Article 43), and to raise the level of nutrition and the standard of living of its people, and for the improvement of public health.

The acknowledgement of social security as a human right, in the international instruments and in the Indian Constitution, entails certain affirmations - that these are inalienable rights of all human beings irrespective of political character of the state, stage of economic development, existence of corresponding laws, gender, citizenship and race. Social security is a right of every person as a human being.

Background:

The NCCI - CJPC participated in the 100 years celebration of Universal Old Age Pension in Sweden organised by the Church of Sweden on September 29-30, 2014 and got inspired to initiate the same among and through churches in India. Constant and constructive conversations between the NCCI -CJPC and Church of Sweden paved the way to organizing a consultation on 'Churches Response to Social Protection' in Bangalore on September 29-30, 2015 in which 45 NCCI member representatives participated. The discussion during the consultation highlighted that the Church with its traditional emphasis on compassion and justice in Mission has been

mainly outward-looking, but the issue of Social Security challenges to the Church to also be inward-looking in working with and for Governments in developing policies, planning and execution and to campaign with appropriate categories of people to avail the schemes and programmes that are already available, ensuring the rights and protection of all its workers in particular, and of the community and society at large.

Therefore, the NCCI-CJPC was of the opinion that guidelines be developed for the NCCI Member Churches to practice Social Protection before it campaigns for others outside the Church. This proposal was submitted to the Working Committee of the NCCI in its meeting on 1st December 2015, and the Commission on Justice, Peace and Creation was permitted and encouraged to develop such a document which would be submitted to the 'General Body' of the NCCI for approval and adoption.

Faith Affirmation:

The NCCI Commission on Justice Peace and Creation believes that we as Church through our theological and ministerial expressions and interventions should affirm the dignity of every creature including humans who are created in the image of God. Therefore, the Churches are called and mandated to ensure socially secured status to its members and workers irrespective of their backgrounds as part of 'doing gospel'.

Church and Social Security:

Many Churches around the globe have articulated and affirmed their commitment to ensure Social Security to all their workers through policy decisions and implementations.

Therefore, it is high time that the Indian Churches initiate discussions on Social Security and come up with policy decisions to ensure that every one of its workers is socially covered. In fact, the Church is one of the best democratic institutions which can pass and implement Social Protection policy because it already has a spiritual commitment towards the common good.

Rationale:

This document intends to offer information about the principles of Christian teaching on Social Security and to encourage the Churches to become the Promoters and Practitioners of Social Security as a Christian Commitment for the Common Good.

As a community that believes in and works for establishing the 'Reign of God on Earth with the values of Love, Justice and Peace' as its mission agenda and as an institution, the Church should set a model for others in the way it treats its own Staff and Ministers.

Furthermore, we all are citizens of our Country, and our lives and families have direct effect on Social Protection. Our Churches are employers of workers including clerics, missionaries, catechists, Bible

Women, Elders and several such as per their respective traditions and practices. Besides, most of the Churchmembers are either employers or employees in public, and private sectors. By promoting and participating in the Social Protection programme, the Church, through its various ministries, also helps to meet the needs of people—young and old—for security in times of old age, disability, and death.

Perspective:

Social Security is a social and public responsibility on the basis of universal standards suggested by the ILO² and UN's Sustainable Development Goals that endeavour to assure as a minimum:

- ♦ Access to essential health care, including maternity care
- ♦ Basic income security for children
- ♦ Basic income security for persons unable to earn sufficient income (sickness, unemployment, maternity and disability)
- ♦ Basic income security for older persons

Such provision is to be made for everyone without any sectoral disparity and difference in jobs.

Social Security is also based on the constitutional provisions assured in the Indian Constitution in which the architect of the Indian Constitution, Dr. B. R. Ambedkar advocated Economic Rights as

² ILO Social Protection Floors Recommendation 2012 (No. 202)

fundamental rights of the people. Unless they are recognized as universal fundamental rights, social security has no meaning.

Scope and Purpose:

- ♦ This is NCCI's official document that calls upon all its members to positively consider, incorporate and implement its recommendations through appropriate decision and policy making bodies.

- ♦ This document will serve as resource and guide for all the NCCI members in their employment and care of their staff, thereby facilitating their social security.

II. Theological Principles for Social Security

Four theological principles constitute the foundation of the Church's commitment to promote, participate and practice Social Security: asserting, promoting and protecting '*Human Dignity*'; preserving the '*Common Good*'; committing to God's Affirmative Action for the Poor and '*Solidarity*'; and upholding the principle of *Subsidiarity*.

It is essential and appropriate to 're-affirm' and 'review' these principles as Christian Commitment to the Gospel of Christ that ensures 'Life in Fullness' (John 10:10). Given the importance of the program to us as Churches, Church related Institutions and Organisations and individuals and to the nation, adherence to these principles is vital so that we do not abandon our commitment to our Nation and our theological commitment to ensure a life of dignity for our parents, ourselves, and our children.

a. Human Dignity:

All humans are created in God's image (Genesis 2: 17, 18) and the life-giving breath of God is in every one. The dignity of each person is a gift and Right from God (John 1: 12). This gift is upheld by God's abundant love and basic human rights that are universal and inherent in the very nature of the human person. Included among these rights is the right to security (protection) in case of sickness and old age (Exodus 11). The elderly and persons with disabilities do not forfeit their claim to basic human rights because they are old or disabled. We must recognize our responsibilities to the elderly and persons with

disabilities to ensure their dignity and worth, so that they can enjoy their God-given rights.

b. The Common Good:

Human persons are essentially social beings. On coming into this world, we are not equipped with everything we need for all-round integral development. We need others. We live, work, and worship with others. Because our lives are lived with others, our human rights are realized in community, and we all must work together, across generational and economic lines, for the sake of the common good, for the general welfare of the entire human family. Love of God manifested through Jesus Christ is for Common Good (John3:16) without any discrimination of any workers based on age, gender, physical abilities, intellectual or moral aptitudes, religious belief and the distribution of wealth. We are thus obliged and encouraged to practice generosity, kindness, and sharing of goods.

c. Affirmative Action for the Poor and Solidarity:

We measure all policy choices first by how they touch the poor, vulnerable and the people who live at the edges of societies. The Biblical mandate requires us, as a called community and as Churches, to care for our workers, the widow, the orphan, and the stranger (cf. Lk.4:18-19). Even today, there are widows and orphans needing assistance. So also there are strangers in our community, including persons with disabilities and the aged (senior citizens), who need the support of

their families and the community to continue to live productive lives of dignity. Through our policy decisions, we must stand in solidarity with those who are retired, those who have lost jobs due to accidents and sickness, the poor and vulnerable.

d. Subsidiarity: Importance of the Smallest, the Least and the Lowest in Society

The principle of subsidiarity defends the freedom of initiative of every member of society - and of the intermediate institutions that make up society - from excessive intervention by the state or other larger institutions. Every member of the community, however seemingly small or insignificant, is important for the welfare of the community. As Paul puts it "the body does not consist of one member, but of many . . . if all were a single member, where would the body be? If one member suffers, all suffer together with it; if one member is honoured, all rejoice together with it." (I Cor. 12: 14-26) We also vigorously defend the unique roles of families, community associations, and other intermediate institutions in society. However, these groups alone cannot protect human dignity and promote the common good without the assistance of the whole society, including governmental institutions.

III. Policy Guidelines for Indian Churches

♦ Churches as employer should ensure, and participate in creating, a comprehensive program for insurance for all its workers against any type illness, disability, unemployment, and old age. In these cases, the Church as an employer should ensure that its commitment is at par with Social Security principles of the Governments; when a wage earner can no longer support his or her family because of old age, death, or disability, he or she should still be able to maintain a decent standard of living and not be forced to depend on welfare or charity over and above social security benefits which is made available by the state.

♦ The Indian Social Security system provides this basic social security protection through a few schemes and programmes, including old age pension, support for widows and persons with disabilities, pregnant women, children and adolescent girls, subsidised public distribution systems, Mahatma Gandhi National Rural Employment Act (MGNREGA) and a few insurance schemes including health, accident, employees provident fund, employees state insurance, gratuity for all workers (both serving and retired) from organised and unorganised and formal and informal sectors, their families, and persons with disabilities, pregnant women, Children and adolescent girls. Therefore, it is very important that all Indian (religious and private including NGOs and Developmental Organizations) employment sectors should support the system, have confidence in it, and work constructively to make it a just and sound program. The Church cannot exclude itself from such legal

binding and commitments. In this connection Churches would ensure that they are registered with the government as Churches and not merely in the name of their respective trusts. So also, accordingly, Churches would ensure that their workers are registered as 'employees' so that they become rightfully eligible to receive social security benefits.

- ♦ All Church Workers and their families should be made secure against unemployment, sickness, accident, old age, death, maternity and paternity privileges. Of course individuals have the primary—but not the sole—responsibility to secure their future. Therefore the Church as an employer should ensure that all its workers are socially secured.

- ♦ Personal savings and private pensions are two important elements in achieving that security. So, the Church as an employer should facilitate, encourage and officially enrol all their staff to choose correct and appropriate provident fund and retirement schemes that are available with the Government and public sector actors.

- ♦ However, individuals, employers, and employees often cannot achieve this objective without relying on some form of existing social insurance schemes. Therefore, we encourage all the Churches to officially develop a binding policy that facilitates social protection to all their workers as per the state law.

- ♦ Some form of support offered by the entire nation is a necessary complement to achieving that

security for average and low-wage earning families. Therefore, the Church as an employer should adhere and commit to the Government's Law and Social Security Schemes and programs.

- ♦ By sincerely practicing the Social Security Schemes and Programs, the Churches shall share its expertise with the Governments in their policy making and implementing processes through activities such as advocacy, campaigning, dialogue, knowledge and experience exchange, and also through becoming the voice of the beneficiaries.

- ♦ Churches should also consider including Social Security in their mission agenda that ensures "Life and dignity 'OF' and FOR' all."

Special Features of Social Protection:

- ♦ Social Security is not a Charity disbursement as a gift, but it is the Right of every employee and Duty of the employer.

- ♦ Social Security should economically emancipate individuals and families whose resources from their current employment are already very limited and more so after their retirement.

- ♦ The Social Security program for the disabled and survivors should be linked to provisions of retirement so as to ensure continuity of commitment to workers and their families in cases of disability and death while they are working.

- ♦ The Social Security Schemes should ensure reproductive health care and all maternity and paternity benefits to all the workers and their spouses as governments suggest.

- ♦ So also Social Insurance schemes should not deny or reduce benefits to women because of their gynaecological makeup and age.

- ♦ Principles of equity and concern for the common good support bringing employees from all sectors of the economy into the Social Security program.

IV. Conclusion

The current public discussion about Social Security is part of an on-going global discussion that we have been having since our Independence. Both Central and State Governments have enacted several supportive schemes and programmes as national and state commitment to the most vulnerable within our society –workers, children, and persons with disabilities, women, the poor, the sick and the aged. In the last few years, we have seen the erosion of some of these commitments.

Social Security provides a basic "floor" of security all workers (both serving and retired), from organised and unorganised and formal and informal sectors, their families, and persons with disabilities, pregnant women, children and adolescent girls. We as Church should examine how our Christian commitment to one another is expressed through our individual organisational and common actions.

The key question for us is not who gains and who loses, but how our love, solidarity and accompaniment for the workers are ensured legally through linking our employees to available public social security programs, especially to average and low-wage workers and their families.

Therefore:

- ♦ We call for a policy development by the Church Leaders (Employers) to maintain our commitment to the basic social security of working people and their families in our Churches and related institutions.

♦ We call on the Indian Churches and the NCCI Members to learn more about Social Security, to examine it through the lens of Christian theological principles of LOVE, CARE, FULLNESS OF LIFE and ACCOMPANIMENT.

♦ We call on individual Christians to consider how our faith can shape the values we hold as employers, workers, contributors, and beneficiaries of this social insurance system.

♦ We call Churches to think about Social Security reform proposals not only from the perspective of their individual or family self-interest but also from the perspective of average and low-wage workers and their families.

♦ We urge the Churches to join with others in legislative networks or other efforts so that their voices can be heard as critical decisions are being made.

♦ Finally, we call on people of good will to support a social contract that reflects our enduring commitment to those in our community and nation, as members of one human family.

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Annexure

Social Protection on the Global Development Agenda

by Gunnel Axelsson Nycander and Gunilla Palm,
the Church of Sweden

First a few words about our own connection to the issues of social protection is. We grew up in Sweden – a country known for its strong safety net and social security. It is often taken for granted that such security is only feasible in developed countries. In fact, it is important to understand that the social protection and social security is part of the story of how Sweden became rich.

The reason that CoS started to work on social protection some time ago was twofold

- ♦ We realised that many of the income-generating projects CoS were supporting in fact did not reach many of the most needy.
- ♦ We read exciting reports from various parts of the world where various kind of social protection and cash transfers were implemented with strong results

Today, a silent revolution of social protection is taking place. The expansion has been rapid, almost a billion people in developing countries benefit from social transfers. The most developed programmes are found in Latin American countries, but the largest programme (in coverage) is in India, the Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA). The expansion has been slower in Africa, but there are a lot of pilot programmes, and some very

large ones, such as the Productive Safety Net Programme in Ethiopia. See a few examples of important programmes in the table below:

Countries	Social transfer Program	Households (millions)	Individuals(millions)
India	100 days of guaranteed rural work (MNREGA)	48	240
Brasil	Family allowance (Bolsa familia)	12	52
South Africa	Child grant	2	10
South Africa	Old age pension	2	10
Ethiopia	Cash transfer/public works (PNSP)	2	8
Philippines	Old age pension	2	10
Mexico	Family allowance (Oportunidades)	5	27

1.1.1 Elements of social protection

There is no unified, commonly accepted definition of social protection, but in general the following policy measures are included. These elements are strongly interlinked – they support each other, and they are all needed:

Social Insurance: *Contributory* health, unemployment and pension systems.

Labour market regulations: Minimum employment standards and worker rights, including child protection

Social Transfers and public works: Income support to address poverty and vulnerability.

Social services Health, education

Different terminologies are used in different countries for social transfers, social assistance, cash transfers. In Sweden, the government does not differentiate

between social insurance and social assistance, which is a sign of the universal approach to social security that Sweden has taken historically.

In brief, the following impacts that have been observed as a result of social protection interventions:

- Better nutrition, especially among children
- Improved health and better school attendance and results in school
- Positive impact on investments in agriculture, small businesses etc; multiplier effects
- Long term positive economic impact on national level

In conclusion, social transfers is increasingly seen as an investment rather than a cost; it is recognized as investments made on social capital formation. Therefore, proponents are not only from social perspective, but also from finance ministries and economists.

A number of international flagship developments reports have featured social protection as a main theme during the last year, a clear recognition of the topic's potential and importance for development: The State of Social Safety Nets 2014 (World Bank), World Social Protection report 2014/15 (ILO), Frontlines Report April 2014 - Social Protection: a key to a fair society (International Trade Union Confederation, ITUC), and Human Development report 2014 (UNDP)

Let us share some experiences from Sweden. To understand the welfare system that Sweden has today, we have to go back in time. In the early 1900s, Sweden was very poor. Like the social problems prevailed in developing countries, there were widespread poverty especially among elderly in rural areas, appalling, humiliating conditions in poor relief and economic burden on local municipalities:

- Orphans were "auctioned" to families, that is they were sent to live with the families who accepted the least amount of money as a compensation for taking care of them

- Poor houses for the people who could not provide for themselves and that did not have any family who could provide for them.

The poverty issues were finally brought to the Swedish Parliament, to seek a better solution for the poor. The following arguments are originally from the 1906 Poor Relief and National Insurance Conference, which brought together almost a thousand participants from all over Sweden – representatives of the country's poor relief boards and NGOs, along with politicians and philanthropists. The conference was by a small network of committed citizens known as the Poor Relief Movement. Let us hear a few voices from the conference:

Ladies and gentlemen! The issue of relief for the poor in society is not a novel one. The question has always been posed: For whom is poor relief justified? Who

shall provide it? The attitude of each era colours the answers. New times demand new responses. The progress of civilisation and the growing recognition of human worth demand from society a warmer and richer hand in the work on addressing the issue of poor relief.

But relief in itself is not sufficient to prevent citizens from becoming destitute. Our programme is thus entitled: "Poor Relief AND National Insurance."

"To start off by extending the insurance to cover the entire population of the country is not a well-considered option. (It is too expensive.)

"Baron Raab's proposal to provide a pension for the needy demands the most careful scrutiny of the circumstances of the individual. Such inquisitorial investigations are unpleasant for those seeking a pension."

"The poor should also take responsibility. They must shoulder their share of the burdens of society. It is not in the interests of society that the poor accustom themselves to benefits that are far too generous without any effort on their part. They should also deserve their assistance through good conduct and polite behaviour."

Are these arguments relevant in today's context of poverty issues? Often, we find that they are.

The ideological debate at the Poverty Relief Conference had reflected two lines of arguments:

- ♦ Reformed poor relief, that is, a continued focus on targeted support linked to conditions (“deserving poor”), emphasis on self-help and individual responsibility.
- ♦ Social insurance, that is, a focus on broad and inclusive social insurances that would prevent poverty in large sections of the population, fundamentally based on the idea of economic and social rights.

The debates in 1906 were an important step in the emergence of social protection elements, especially the introduction of the world's first universal old-age pension in 1913:

- It was a compulsory contributory pension
- Means-tested supplementary pension
- Included all (that is, women, farmers and other non-formal workers)
- Condition on good behaviour

Universal child benefits were introduced in 1948. In the 1950s this was followed by the introduction of earnings-related benefits in a universal framework. Social security benefits were further improved and extended in the 1960s and 1970s. The extension of the maternity leave and benefit to a parental policy was part of this development, as was the expansion of the

public social services for the elderly and then for children. These benefits and services are financed by direct and indirect taxes and by contributions from employers and employees. In 2003, Sweden spent 31.3 percent of GDP on social protection (down from a high of 38.6 percent in 1993 and '94), but still the highest proportion in the EU and OECD. More than 4 percent of GDP was spent on family benefits (cash and services) in 2004, in comparison to about 3.5 percent three years later. These rather substantial welfare measures were based on, at the same time as they also fostered and strengthened, the trust in society. Both between citizens and the state, and also between citizens. People had relied on the fact that their neighbor was paying tax just as themselves, and that the state was not corrupt in managing the tax revenues.

Finally, let us give some details on the Swedish family policies, which are rather unique:

- Focus on child rights and gender equality
- Universal child grant in 1948 - first targeted, from 1948 universal. Same amount to all.
- Individual income tax, which creates incentives for women to earn their own income.
- Guaranteed payment of maintenance for single parents - by law absent fathers need to support their child, but if he does not, the government stands in and makes the payment to the mother, and later claim the money from the father.

- Parental leave - in total 16 months. Two of these months are mandatory to take for each of the parents, while the rest of the time is free to divide between the parents as they wish.
- Right to publicly financed child care.

1.1.2 Traits of Swedish social protection

- Broad political majorities
- Primacy of work principle
- High taxes
- Universal/inclusive approach
- Link to previous income (not "basic security")
- Individual rights
- Trust and expectations of the state

Today there are several distinctive features of the Swedish model. One is the strong emphasis on universal rather than targeted and means-tested social policies. Sweden is one of the two countries (along with Denmark) with the lowest degree of income inequality. Social protection is not only to the poor or to the developing countries; it is a means for redistribution and instrument for development too.

1.1.3 Targeted or Universal?

As we have now noticed (from reflecting on the Swedish debate from 1906 on old age pensions), one of the first questions that we are faced with when working with social protection is (of course) who

should receive the social protection benefits/grants/transfers? In the international development cooperation context there is a very interesting discussion around this question, both in theory and in practice:

If the objective is to reduce poverty, it seems logical / intuitive to aim social protection policies towards the poor. In practice, this is done by selecting eligible beneficiaries based on their needs, with the purpose of redistributing resources to the poorest and most vulnerable citizens in the society. This is what is called targeting (within a social protection context.)

Another approach is to distribute social protection benefits to all people, no matter of their income and vulnerability status. This is what is called universalism. There is a growing number of voices saying that this is actually a more efficient way to reduce poverty, to achieve inclusive societies and strengthen human dignity.

This is due to the fact that

- Targeting is complicated and costly: Targeting is often **complicated**, both for potential beneficiaries to understand the assessment criteria, and for the programme implementing actors, since it involves a thorough assessment of poverty and vulnerability, often down to household level, especially in communities that are lacking statistics on income and assets. Therefore the targeting processes in themselves tend to be **costly**.

- Targeting opens for arbitrariness and corruption: Targeting processes also opens up for **arbitrariness and corruption**, (since it creates incentives for beneficiaries to try to round the targeting criteria and sometimes for programme implementers to abuse their positions).
- Correct targeting is impossible - poor are always excluded: Programme evaluations have shown that all targeting processes bring exclusion errors, leaving out some of the poor people. There is a strong correlation between wider beneficiary coverage and minimizing of exclusion errors in social protection programmes.
- Perceived injustice - "we are all poor here": One argument that has come forward in evaluation of targeting programmes in development countries: Targeting can also be problematic in terms of what people perceive as social justice. In a society with widespread poverty, there is often a negative feeling towards targeting the "**Poorest of the poor**" - in impact evaluations of several cash transfer programmes people have commented that "*we are all poor here*"
- Stigmatisation: Targeting criteria and assessments of poverty can be **stigmatizing** for beneficiaries, since poverty is often seen as shameful and deprives human dignity. (The risk for stigmatization was one of the

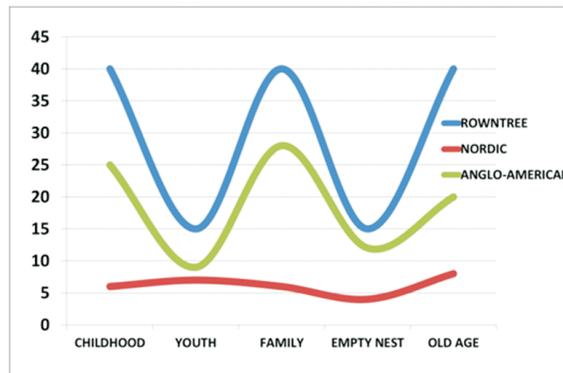
motivation for the universally free school lunches and universal child grants in Sweden.)
it

- Perverse incentives: Targeting the poorest can also create **perverse incentives** for people to want to remain poor or adapt their behavior in order to fit the targeting criteria, in order to continue to receive the benefits.
- "Redistribution paradox": Yet, poverty targeted SP is often understood to be more redistributive in its nature, since it focuses solely on the poor. However, experiences from the Nordic welfare countries show that universal social protection actually generates higher levels of benefits for the poorest. People from the middle and higher income classes are keener to pay higher taxes if they themselves can see the direct benefit from it. This is referred to as the "**Redistribution paradox**"

This "redistribution paradox" is summed up by the quote from Amartya Sen saying that "*Benefits meant exclusively for the poor people often end up being poor benefits.*"

1.1.1 Different strategies of social protection

Gunilla also discussed different strategies for social protection



Rowntree's poverty cycle in York 1899 and the 2010's cycle in Scandinavia and the Anglo-American welfare states

In the above graph, the different approaches to social protection are illustrated: Rowntree's poverty cycle in York 1899, the 2010's cycle in Scandinavia, and the Anglo-American welfare states can be utilized as strategy for social protection. The graph shows the average rate of poverty at given points of time in life, for people living in York 1899 (blue line) compared with the population in Anglo-American countries in 2010 (green line) and furthest down the Scandinavian model (red line). Here we can clearly see the difference between systems with strong and weak life cycle categorical social protection.

To understand this graph, it's important to think that the curves show national average of poverty, and that up means poorer and down means less poor.

Universality in social protection has gained some ground in recent development initiatives by ILO, UN (Sustainable Development Goals), and the World Bank Group. The ILO recommendation 202 on Social Protection Floors is a landmark from 2012 which shows a strong recognition of the importance of social protection. It calls for a minimum package of social protection measures, including:

- access to essential health care, including maternity care;
- basic income security for children;
- basic income security for persons unable to earn sufficient income (sickness; unemployment, maternity and disability);
- basic income security for older persons.

UN, on Sustainable Development Goals (post 2015), stated in its document *“Target 1.3: “Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.”*

They are calling the attention of world leaders to the importance of universal social protection policies and financing.

Another positive progress for SP earlier this year was the joint statement by the World Bank and the ILO, for

a Universal SP Initiative. It is a statement that enhances the role of social protection and where both organizations testify to the importance of a universal approach. In sum, Social Protection is and will continue to be a very important and piece of the puzzle for reduced poverty, inclusive and progressive societies, and enhanced human dignity.

**Universal Social Security for the Church and by the Church-
J John Edoor***

Social Security as Human Right

Social security and social protection are rooted in a human rights framework which is embedded in many international human rights instruments. The Declaration of Philadelphia of 1944 called for the “extension of social security measures to provide a basic income to all in need of such protection and comprehensive medical care”¹. Social security was recognized as a human right in the Universal Declaration of Human Rights of 1948, which states in article 22 that “Everyone, as a member of society, has the right to social security” and in article 25(1) that everyone has the “right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control” Article 9 of the International Covenant on Economic, Social and Cultural Rights (the Covenant) provides that, 'The States Parties to the present Covenant recognize the right of everyone to social security, including social insurance.'¹ Recently, in June 2012, the International Labour Conference adopted a new Recommendation (202) on social protection

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1. Declaration concerning the aims and purposes of the International Labour Organization (ILO), annex to the Constitution of the ILO, section III (f)

floors. It represents an important commitment of 452 state, workers' and employers' representatives that social security is a human right and an economic and social necessity for development and progress (ILO Recommendation 202).

Social Security as Constitutional Guarantee

The Constitution of India provides for right to equality, right to life and right of social protections in explicit and implicit manners. The overall spirit of the Constitution guarantees social security measures to workers. The Constitution guarantees what is called the "first generation rights" such as the right to equality (Article 14), freedom of speech and association (Article 19) and rights against discrimination (Article 15) and exploitation such as the right against traffic in humans, against forced labour (Article 23), and against child labour (Article 24). The State is also constitutionally bound to provide adequate means of livelihood, see that the health and strength of workers and tender age of children are not abused, and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength (Article 39 [a), (b) and (e)]. The Constitution further envisages that the State shall make effective provision for securing the right to work, to education and to public assistance in case of unemployment, old age, sickness and disablement (Article 41) and for securing just and humane conditions of work and maternity relief (Article 42). The State is also expected to endeavour to secure work,

a living wage, conditions of work ensuring a decent standard of life and full enjoyment of leisure (Article 43) to raise the level of nutrition and the standard of living of its people, and for the improvement of public health.

Acknowledging social security as a human right, in the international instruments and in Indian Constitution, entails certain affirmations - that these are inalienable rights of all human beings irrespective of political character of the state, stage of economic development, existence of corresponding laws, gender, citizenship and race. Social security is a right by virtue of one being a human being.

Social Security - Key Elements

The established understanding of social security derives from the Convention 102 of the ILO² which defines nine 'classical branches of social security'² namely, medical care, unemployment benefit, old-age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit, and survivors benefit.³

2. See ILO Convention No. 102 (1952) on Social Security (Minimum Standards)

3. Subsequently, the ILO (2008) has defined social security as "The adoption of public measures to ensure basic income security to all in need of protection, in order to relieve want and prevent destitution by restoring up to a certain level income which is lost or reduced by reason of inability to work or to obtain remunerative work due to the occurrence of various contingencies: sickness, unemployment, old age, employment injury, family responsibilities, maternity, invalidity or death of the breadwinner."

In a similar vein, the UN Committee on Economic, Social and Cultural Rights (2008) observes that the right to social security encompasses the right to access and maintain benefits, whether in cash or in kind, without discrimination in order to secure protection, inter alia, from (a) lack of work-related income caused by sickness, disability, maternity, employment injury, unemployment, old age, or death of a family member; (b) unaffordable access to health care; (c) insufficient family support, particularly for children and adult dependents. It further says that social security, through its redistributive character, plays an important role in poverty reduction and alleviation, preventing social exclusion and promoting social inclusion.

Social Security and Social Protection

The ILO perspective on social security was criticised as discriminatory against care givers, those who did not have an employer-employee relationship and particularly women, where women if not employed were seen as adjuncts to male bread winners. It was also seen as appropriate for developed countries and inappropriate for developing and poor countries where informal work, widespread poverty and inadequate institutional systems prevail.

An alternative approach championed by the World Bank, the ADB and related institutions, designed for developing and poor countries, was *social protection*, and had its focus on management of risks, vulnerabilities and poverty. The logic was that when the states take inevitable structural adjustments and neoliberal policies towards economic development,

citizens, mainly through private initiatives, be helped to mitigate risks and avoid extreme vulnerabilities. An accompanying view has been that public provisioning of social security is waste of resources and that the government must enable an ecosystem in which the majority of citizens move to a market-based self-reliance, where they can secure their own incomes and protect themselves reasonably from risks and shocks. Public investments for social protection are limited to the most vulnerable population groups through targeted measures.

Social Security in India

Indian States approach to social security could be seen as combination of these two. The Indian State has resisted, steadfastly and consistently, any temptation to make the right to social security universal and as a justiciable right. It is often argued that the Indian State does not have the capacity to provide social security to all its workers. This argument echoed the statements of political leaders before independence, which became part of the formulation of the subject in the Constitution and is reflected in the Planning process and in all governmental positions. The Government of India, in its periodic report on the implementation of the ICESCR (2007) admits that a budget-funded social security system similar to that available in developed countries is not feasible for India at present⁴. With such strong articulation of the non-viability of social

4. Implementation of the International Covenant on Economic, Social and Cultural Rights—Periodic Reports Submitted by State Parties under articles 16 and 17 of the Covenant, p. 57 para 178

security for all workers the Indian State evolved a dual policy on social security.

Institutionalized social security coverage for the 'industrial workers' is provided through the Employees State Insurance Act, 1948; the Employees Provident Fund and Miscellaneous Provisions Act, 1952; the Workmen's Compensation Act, 1923; the Maternity Benefits Act, 1961, and the Payment of Gratuity Act, 1972. Other Acts include Coal Mines Provident Fund and Miscellaneous Provisions Act, 1948, Coal Mines Labour Welfare Fund Act, 1947, Mica Mines Labour Welfare Fund Act, 1946, Assam Tea Plantation Provident Fund Act, 1965 and Seamen's Provident Fund Act, 1966. These benefits are available only to less than 6% of 500 million strong workforce in India and most of the 'industrial workers' in informal employer-employee relationships are excluded from these benefits.

In its intended objective, these measures reflected the constitutional objectives of Equity and Justice, but was also premised on a concept that all workers will eventually become industrial workers with a defined employer-employee relationship. Therefore, the argument was that these rights will become available to all the workers who get graduated to the industrial working class. This was not to happen, as history has shown. Eventually, a dual labour market of the organized and the unorganized, with diverging social security systems catering to these diverging groups got entrenched in India.

At various points of time, to deny universalization of social security, the ruling classes of India have used arguments that 'there is no wealth to divide', 'most of the workers are in self-employed and informal categories' and 'the workers are poor'. Strangely, the poverty of workers has been used as an argument against institutionalizing a measure that would have helped in combating poverty and in promoting distributive justice.

The Indian ruling classes throw crumbs of charity to 94% of workers in the form of a large number of disparate and poorly organized schemes and programmes to provide social assistance to specific categories of poor. These schemes are arbitrarily assigned to various ministries; are for shorter durations with inadequate funding; and are non-statutory in character. These are targeted, inherently exclusive and the implementation depends on the whims and fancies of the bureaucrats. For most schemes there are no adequate budgetary allocations. Worse, most of the schemes have restricted coverage, applicable only to BPL categories of population.

The Second National Commission on Labour, constituted by the Vajpayee government in 1998, had as one of its objective "to suggest an umbrella legislation for ensuring a minimum level of protection to the workers in the unorganised sectors". Manmohan

Singh led United Progressive Alliance (UPA) government declared its commitment⁵ to social security for unorganised workers, particularly as a safety net. The Ministry of Labour & Employment drafted the 'Unorganised Sector Workers Bill, 2004'. The National Advisory Council (NAC) has forwarded a draft Bill namely, 'the Unorganised Sector Workers Social Security Bill, 2005'. Meanwhile, the government set up the National Commission for Enterprises in the Unorganised Sector (NCEUS), which drafted two bills i.e. (i) Unorganised Sector Workers (Conditions of Work & Livelihood Promotion) Bill, 2005 and (ii) Unorganised Sector Workers Social Security Bill, 2005 and presented its report on Social Security for Unorganised Sector Workers in 2006.

The Unorganised Worker Social Security Bill, 2007 was debated and passed by the Rajya Sabha in October, 2008 and by the Lok Sabha in December, 2008. The President gave her assent to it on 30 December, 2008. It fell short of everything that was required. The structural gaps and inadequacies made it totally ineffective. The Act does not define social security. Social security schemes are not included as part of the

5. The National Common Minimum Programme (NCMP) of the UPA government stated "The UPA Government is firmly committed to ensure the welfare and well-being of all workers , particularly those in the unorganised sector who constitute 93% of our workforce. Social security, health insurance and other schemes for such workers like weavers, handloom workers, fishermen and fisherwomen, toddy tappers, leather workers, plantation labour, beedi workers, etc. will be expanded."

body of the Act, implying that they can be changed without discussion in Parliament, thereby denying the workers the benefit of consistency and justiciability. Unemployment and livelihood rights are not covered under the Act. It diluted the existing Acts such as the Maternity Benefit Act and the Workmen's Compensation Act. Most importantly, it is premised on principles of targeting and exclusion because its provisions, largely, are restricted to BPL workers and do not address social inclusion and gender equity vis-a-vis social security to dalits, adivasis and women.

Global Economic Crisis & Social Protection

These developments have happened in synchronous with the international response to the global economic and financial crisis. Much touted 'austerity measures' diverted public resources away from welfare of people and increased privatisation of basic services; and intensification of the penetration of neoliberal globalisation led massive displacement from and dispossession of agricultural land, unemployment, depletion of wages and income and large scale informalisation. The realisation that the global financial and economic crisis will have dramatic social, health, hunger and education effects compelled a UN Bodies led global initiative. The global crisis threatened to roll back decades of investment in favour of human development and was believed to lead to significant challenges to peace and security in various parts of the world.

Growing Inequality and Exclusion in Development

Growing 'inequality' in income and wealth, in India and globally, is preventing all human beings to experience sustainable quality of life, freedom and security. The top 1% of wealth holders in the world now own half of all household wealth, according to 2015 Global Wealth report by Credit Suisse. The report further says that while the bottom half of adults in the world collectively own less than 1% of total wealth, the richest decile holds 87.7% of assets, and the top percentile alone accounts for half of total household wealth. In India, the richest 1% Indians owned 53% of the country's wealth, while the share of the top 10% was 76.30%. This means that 90% of India own less than a quarter of the country's wealth.

These observations corroborates the findings of the 68th round of the Consumption Expenditure survey conducted by the National Sample Survey Office (NSSO) in 2011-12. It showed that the monthly expenditure of the poorest 10% of the rural population in India rose by 11.5% in 2011-12 compared with the last survey (2009-10), while that of the richest 10% grew by 38% over the same period; in urban India, the growth was 17.2% and 30.5%, respectively, over the same period.

Systemic exclusion in India's development could be seen from the fact that although the seventh largest economy in the world by nominal GDP, India ranks very low in many economic and social indicators. The World Economic Forum's 'The Inclusive Growth and

Development Report 2015' showed in the lower middle income group, India scored 3.35 points in education on a scale of 1-7 with one being the worst and seven indicating the best performers. In wage and non-wage compensation with a score of 2.7, India was among the worst performers. In health service and infrastructure India ranked 3.8 and in social protection an abysmally low 2.1. A Deloitte 2015 report acknowledges that the government's low spending on health care places much of the burden on patients and their families, as evidenced by the country's out-of-pocket (OOP) spending rate, one of the world's highest. (Deloitte 2015) According to the World Health Organization (WHO), just 33 percent of Indian health care expenditures in 2012 came from government sources. Of the remaining private spending, around 86 percent was OOP. As we have already seen, in India, less than 'six' persons out of 'hundred' enjoy adequate social security coverage.

What makes situation worse for us is the reality that India's experience in economic inequality rests in and is compounded by inequalities in opportunities, 'capabilities' and 'functioning' based on caste, gender, religion, ethnicity, illiteracy etc.

Reaffirmation of Social Security as Human Right

It is imperative in this context to affirm that social security and or social protection is seen as a development of social rights such as equality, inclusion and non-discrimination. Every human being has a right to have a dignified living and to enjoy social,

economic and political conditions that ensure individual and household 'well-being'. The value of social transfers and expenditures to reduce poverty and ensure access to needed services, as well as the need for social investment and social policies aimed at protecting the most vulnerable, has been recognized at recent international fora and by the constitutions, legal texts and governing bodies of many UN agencies

Of relevance here is the ILO perspective on social protection floor, which is universalistic in the sense that the social protection floor intends to cover the basic social protection needs of all citizens including children, mothers, workers, non-workers and the aged (a life-cycle approach), though it misses on a clear articulation of the rights of women, transgenders and migrants. The ILO's social protection floor is based on a two-dimensional strategy: on the one hand it aspires basic social security guarantees that ensure universal access to essential health care and income security (horizontal dimension), on the other hand it aims for the progressive achievement of higher levels of protection (vertical dimension).

Application of the Principle to Institutional and Policy Framework in India

1. There is urgent need to evolve a National Social Security or Protection Policy and a national social security system, which must affirm the principles of non-discrimination, equity, gender rights and distributive justice.

2. National Social Security or Protection Policy must articulate universal social security – social security for all those who live and work in India
3. Social security or protection must adopt a life cycle approach as enunciated in the ILO Recommendation on National Social Protection Floor: universal child, maternal and health protection; contingencies during working years, where the policy must explicitly acknowledge gender roles as well as inability to earn; and universal coverage for old age
4. Social security or protection must be affirmative, particularly with respect to ethnicity, caste, gender
5. Basic Social security or protection must be the responsibility of the state and can have the components of i) social assistance; ii) social insurance; and iii) social transfers in kind.
6. State must create a Social Security Fund managed by Social Security Authority
7. Social benefits must be defined, available, accessible and adequate.
8. The right to social security must acknowledge that other measures are necessary to complement the right to social security. This includes right to food, right to education, right to employment, right to housing and special measures with respect to historically discriminated groups.

9. Amend the Unorganised Workers Social Security Act 2008 based on the above principles
10. The social security system should provide for the coverage of the following nine principal branches of social security (CESCR 2008)
 - 10.1 Health care: Government must guarantee that health systems are established to provide adequate and universal access to health services.
 - 10.2 Sickness: Cash benefits should be provided to those incapable of working due to ill-health to cover periods of loss of earnings.
 - 10.3 Old age: Government must take appropriate measures to establish social security benefits to older persons, starting at a specific age and this must be prescribed by national law.
 - 10.4 Unemployment: Government must provide benefits to cover the loss or lack of earnings due to the inability to obtain or maintain suitable employment. The social security system should also cover other workers, including part-time workers, care givers, casual workers, seasonal workers, and the self-employed in agriculture, industry and services, and those working in atypical forms of work.

- 10.5 Employment injury: Government must ensure the protection of workers who are injured in the course of any type of employment or other productive work.
- 10.6 Family and child support: Government must extend benefits that ensure the protection of the rights of children and adult dependents
- 10.7 Maternity: Paid maternity leave and expenditure support must be granted to all women, including those involved in atypical work, for an adequate period. This should include perinatal, childbirth and postnatal care and care in hospital where necessary.
- 10.8 Disability: Government must provide adequate and dignified income support to persons with disabilities who, owing to disability or disability-related factors, have temporarily lost, or received a reduction in, their income, have been denied employment opportunities or have a permanent disability.
- 10.9 Survivors and orphans: Government must ensure the provision of benefits, without discrimination, to survivors and orphans on the death of a breadwinner who was covered by social security or had rights to a pension.

Application of the Principle in Church & Church Institutions

Church has a mission and therefore, Church must accept social security / social protection as a human right and strive for its universal application in India for all its citizens and all living in the country.

Church consists of human beings and therefore, everyone who are part of the Church must enjoy the right to social security. Church through its leaders have the responsibility to verify the status and advocating for its implementation. This will ensure that Church as a collective of its members propagate the principles of equity, distributive justice, dignity and non-discrimination.

All those whose livelihood depends on offering services / employments within the Church must enjoy social security as a right, though there might not be an identifiable employer who owns the Church. Such services / employments might include (i) Bishop, (ii) Pastors, (iii) Catechists / Elders, (iv) Bible Women and (v) Sextons, (vi) administrative team. All such persons must get adequate wages that meets theirs and their family members' basic needs. Church must ensure that all such persons receive all social security benefits as enunciated above.

Church is an employer by employing persons in its development projects and its educational and medical institutions. Church must adopt such steps as which will ensure that all those employed in such projects and institutions receive social security / social

protection as described above without discrimination, in particular between clergy and non-clergy; regular and project staff; project and contract; long term and term-based; men and women, etc.

Church must follow the provisions of the applicable social security laws such as Provident Fund, Gratuity, Maternity Benefit, Employees Compensation Act, etc.

Church can also set an example by setting up Social Security Board to cover employments in its development projects and institutions to extend benefits to those not coming under the prevailing laws. However, such Boards must not replace provisions or social security benefits mandated by law.