

THE ROLE OF SOCIAL SECURITY IN INDIAN LABOUR LAWS: EMPLOYERS' LEGAL RESPONSIBILITIES AND EMPLOYEES' RIGHTS

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Abstract: In India, the term employee's social security refers to a wide range of statutory grants, programs, and other initiatives that the government has put in place to help and support its people when they confront challenges like old age, disability, unemployment, or disease. The subject of social security in India has gained attention due to the corona outbreak.

Organized Social Security Measures in statutory form are a more recent development and a crucial component of the industrial system for safeguarding employees and their dependents from unforeseen events like sickness, disability, workplace injuries, and unemployment. Through financial assistance and medical attention, the industrial programs founded on the principles of social justice and human dignity would allay the worries of the underprivileged workers. As a national program, Social Security seeks to lessen social miseries brought on by poverty, unemployment, and disease severity. In India, the schemes for gratuities, maternity benefits, medical insurance, and compensation are helpful. To strengthen the delivery system in accordance with priorities through planned justice for inclusive growth, it is necessary to focus on efficiency, coverage scope, establishing acceptable policies, and methods. This paper discusses the effects of the numerous social security benefits offered to Indian employee.

According to the Payment of Gratuity Act of 1972, an employee who has worked for an employer for five years straight is eligible for a gratuity. The amount of the gratuity is determined using the employee's most recent drawn salary and the number of years of service. The right to obtain social security benefits, the right to information, and the right to redress are just a few of the rights that employees enjoy in relation to social security. Employees have a right to information about the social security programs that their employers offer and how to enroll in them. They also have the right to seek remedies from the relevant authorities for any social security-related complaints.

In this paper just we know that social security is a crucial aspect of Indian labor regulations, and companies are required by law to offer social security benefits to their staff members. On the other hand, employees have a number of rights regarding social security that they can use to make sure they receive the benefits to which they are entitled.

Keywords- Social Security, Labour Laws, Employee Right, Welfare State, India

1.0 Introduction: Social Security involves an onslaught on want, disease, illiteracy, squalor, and sloth, claims Sir Beverage. The Social Security Act of 1935 was the first piece of American legislation to formally utilize the word "Social Security" in its title. Madhava Rao P. (2002) defined social security as the financial protection offered by society as a whole or by families, communities, organizations, and other social groups for the social well-being of a person for his or her journey from birth to death. Social Security policies vary from nation to nation. In the United Kingdom, it includes the National Health Service, Industrial Insurance, Family Allowance, and National Insurance. It is seen as a technique in India for redistributing a share of profit to shield employees and their family from unknowable hazards. When small earners can't properly handle some contingent risks on their own, the corporation helps the workforce. The program under Social Security Measures includes health services for illness, perks to boost employee morale, a pension option for post-retirement life, financial assistance for widows, and compensation for industrial accidents, occupational diseases, and unemployment as a result of layoffs and retrenchments. Generally

speaking, state policies for social security adhere to the philosophies of compensation to provide security, restoration through reemployment after treating illness, and prevention of diseases by readily accessible resources that lower productive capability. Sharma A.M. claims that the International Labour Organization insisted that governments create social insurance schemes based on required premiums to provide pension and medical benefits. To secure social security for the poor, India developed programs like the Integrated Rural Development Programs, Jawahar Rozgar Yojana, and Prime Minister Rozgar Yojana, among others, coupled with social security laws.

2.0 The Objective of This Paper Social Security

Social Assistance and Social Insurance are both included in Social Security Schemes. Through its institutions, the government protects its citizens from certain hazards thanks to the combined efforts of employers, employees, and the government itself. The government will make further investments with surplus funds over present benefits to generate income, with a focus on a contingency-oriented strategy for future needs. One's profit will be proportional to the contribution he or she has made to the program. The main goals of providing social security measures to the workforce are to establish good working conditions, meet legal requirements, reduce the risk of accidents, promote health, and protect against social risks like old age, pregnancy, and unemployment, among others. It satisfies the criteria for retirement, losing assistance due to the breadwinner's death, and special costs associated with birth, marriage, and death. Actually, at first, it was only focused on providing comprehensive health care, children's allowances, rehabilitation, and preventing mass unemployment. It primarily addresses nine topics, including health care, unemployment benefits, old age benefits, employment injury benefits, family benefits, maternity benefits, incapacity benefits, and survivor benefits.

3.0 Dimensions of Social Security: The following strategies can be used to deliver social security in order to reduce worker poverty.

3.1 Social Insurance: A mandatory contributory employment utility approach in which the benefit obligation is passed either directly or indirectly upon the duration of employment or contributing period. The recurring cash payment upon the occurrence of a predetermined contingency is based on either the most recent or prior earnings from the contribution period. Benefits are totally funded by specified contributions made by the employee and employer to a fund that is under public supervision. A social security program pools risks and funds.

3.2 Social Assistance: Support for every national citizen's specific need. The government's general revenue covers the entire expense of providing social security. Employers are required by law to offer security against liabilities like employment injury, illness, pension, provident fund, and maternity benefits of the employees and their household members.

3.3 Employers Liability: This aims to involve the employer in offering official security benefits to his employees. Employees may be forced to participate in governmental or private insurance programs to protect them from dangers.

3.4 National Provident Fund: A government-designed program of mandatory savings in which workers pay regular contributions to be credited to individual accounts kept for each employee. Their account balance is subject to interest charges and is due in full in the event of certain circumstances.

3.5 Universal Schemes: These programs are not dependent on work, money, or any other factor. Typically, general taxes are used to fund these universal programs. This government program includes retirement and disability benefits for employees, widows, widowers, and orphans. The general revenues provide a sizable portion of the funding for family allowances.

3.6 Laws Regarding Social Security in India

Coverage, implementation, and benefit delivery are crucial under Social Security Law. Additionally, it is recommended to make suggestions on ways to improve the administrative systems in place for benefit distribution. The 1923 Workmen's Compensation Act, for example: The act's goal is to make employers responsible for providing workers with compensation. Ibrahim Mahmmmed Issak was the defendant in Mackinnon Mackenzie and Co (P) Ltd v. The Supreme Court ruled that any accident-related damage sustained while working shall be covered by the legislation. As far as the employer's obligation to provide compensation under Section 3 of the Act, Parts A, B, and C of Schedule III of the Act equate personal harm by accident with specific "occupational disorders." In Mackinnon Makenzie & Co vs. Smt. Habiba Eusoof, Karbelkar concluded that the employer is responsible if the

employment contributes to or accelerates the death or disease. The Employee State Insurance Act of 1948 covers all of India, with the exception of members of the military forces, casual workers, and employees covered by that act. The act covers railroads, factories, mines, plantations, building sites, ships, circuses, and other hazardous occupations listed in the schedule. According to the act, an employer must compensate a worker for any work-related accidents that result in injuries that keep them from working for longer than three days. The burden of proving that a person did not meet the requirements of a workmen would be on the employer in *Vijay Ram vs. Chander Prakash. Mrs. Noor Fahan v. Union of India* According to the High Court of Allahabad, since the accident happened when the deceased was on his way to do his duties at the second location at the direction of his employer during working hours, it must be assumed that it happened while performing work-related duties. In *Assam Railway and Trading Co v. Saraswati Devi*, the whole Assam High Court panel laid out the criteria for establishing if an accident occurred “out of Employment.” If the worker was working when the accident happened, it happened where he was doing these jobs, and the accident’s outcome had something to do with doing those jobs. The worker’s fault, an act while under the influence of alcohol, a willful violation of the safety rules, or failure to appear for the required medical examination exempts the employer from liability for injuries that do not result in total or partial disability for a period of time exceeding three days. According to the ruling in *B.M.H. Maricar v. Periyaswami*, the act does not benefit all of the heirs of the deceased worker who, in some way, depended on him; as a result, it disinherits boys who have reached adulthood and married daughters. The compensation is based on the workers’ monthly wages. The pay ceiling is Rs. 8000 and is based on the 12-month average monthly wage prior to the accident. According to Section 6, the sum designated as compensation may be changed to a half-monthly payment for temporary, partial, or total disability. According to the Act, the employer must notify the commissioner and provide notice within 7 days after a death or serious bodily injury. If compensation is not paid by the employer, the employee or his dependents may claim it by submitting an application to the commissioner within two years of the accident taking place, according to *Satyendra Chandra Vs. S.B. Trading Co.* decision, which held that any contract enunciating the right to compensation is void. The amount of compensation is determined by the type of injury brought on by the accident, the affected workers’ monthly wages, and the age restriction provided in the act’s schedule.

4.0 The 1948 Employee State Insurance Act

The Employees State Insurance Act of 1948 was passed to implement the recommendations of the Adarkar Committee (1942), which were supported by ILO experts. It was determined in *Royal Talkies Vs. E.S.I. Corporation* that the statute is intended to aid the weaker segments during times of adversity. The Employees State Insurance Corporation, which is funded by both employer and employee contributions, is in charge of carrying out the Act in *E.S.I Corporation vs. M.B. Nagaraj*. The act grants employees protection from illness, maternity, and other limitations. Sampath Kumar D reports that, subject to certain contributing criteria, the Corporation distributes Cash benefits through its Local Offices (Los), Mini Local Offices (MLOs), Sub Local Offices (SLOs), and Pay offices. The *Rashtriya Swasthya Bima Yojana (RSBY)* has added a new Chapter VA to provide medical care to uninsured individuals in exchange for user fees to below poverty line (BPL) families and other unorganized sector workers. According to Venkatachalam K.S. (1990), the statute is applicable to businesses that employ 10 or more people, including those that run hotels, restaurants, theaters, and road transportation companies. The Act specifies a Rs. 21,000 salary ceiling for plan membership. Employee State Insurance Scheme: Each month, the employer and employee each contribute 4.75% and 1.75% of the average basic pay, respectively. In the State Insurance (ESI) Scheme draft guidelines from July 2016, the Central Government suggested lowering the employer payment to 3% and the employee contribution to 1% for a two-year period in locations where it intends to establish a hospital or dispensary for the first time. ESI Corporation currently has a presence in 393 districts around the nation. By March 2017, it intends to extend the program across India’s 683 districts and include all the states. All states have ESIC, with the exception of Manipur, Sikkim, Arunachal Pradesh, and Mizoram in the northeast. According to Section 40, the employer is initially responsible for making contributions on behalf of each employee that may be later recouped from their pay. In *Inayat Husain Vs. E.S.I. Corporation*, it was decided that a contribution is only recoverable if the employee is going to get something in relation to the period for which the contribution was made. The Act’s Section 46 provides for the following six social security benefits.

4.1 Medical Benefit: Free “complete medical care” that includes hospitalization for the insured person in the event of illness or an occupational injury. Even if the insured leaves under the terms of voluntary retirement, premature retirement, or superannuation, his spouse will still be eligible for maternity benefits.

4.2 Sickness Benefit: Periodic cash payments made to an inpatient for medical treatment and attendance with absence from work due to a certified illness during the benefit term. If the workers in Bareilly Electric Supply Co v. Workmen received a monetary benefit, the employer could not use his authority to withhold earnings in the form of leave salary. During periods of certified illness, a sick benefit is offered at 70% of pay for a maximum of 91 days per year. The covered worker must contribute 78 days over a period of six months in order to be eligible for sickness benefits. An insured individual is eligible for an extended sickness benefit for the 34 listed long-term diseases for a period of 309 days if they have completed two years of insurable employment and contributed for at least 156 days. It is possible to extend this time frame for an additional 730 days, or until the covered person turns 60 years old, whichever comes first. Medical benefits are also available to the insured person's family throughout this extended period. According to Section 99, the daily rate of the extended sickness benefit must be equivalent to 80% of the regular benefit rate.

4.3 Enhanced Sickness Benefit: The ESI Corporation offers additional cash incentives to insured people to encourage the acceptance of sterilization methods by providing sickness cash benefits equal to full wage for a period of 7 days for vasectomy and 14 days from the date of the procedure or from the date of admission in the hospital, as applicable. In the event of any problems following Family Planning operations, the time frame for which monetary benefits are acceptable is extended beyond the aforementioned limits.

4.4 Maternity Benefit: The benefit is given to an insured woman in cash in the event of confinement, miscarriage, illness brought on by pregnancy, and preterm birth. For 12 weeks of confinement at the rate of the insured person's full weekly income, 6 weeks of confinement in the event of a miscarriage, and an additional 30 days of confinement-related sickness. The Maternity Benefit (Amendment) Bill, 2016, which proposed that every woman will be entitled to maternity benefits for 26 weeks, was introduced by Mr. Bandaru Dattatreya, the Minister for Labour and Employment, according to PRS Legislative Research (August 2016). You shouldn't use your maternity leave until eight weeks have passed since the due date of the baby. If a woman has two or more children, her maternity benefit will still be 12 weeks, and she cannot use it before six weeks have passed after the due date to give a woman who legally adopts a child under the age of three months and a commissioning mother a biological mother who uses her egg to create an embryo implanted in another woman each 12 weeks of maternity leave, beginning on the day the child is given to the mother. If the work that a woman is assigned to can be done from home, then her employer may allow her to do so. This option is available following the maternity leave period for a length of time that is mutually agreed upon by the company and the women. Every business with 50 or more employees is required to offer nearby childcare facilities. A day's worth of visits for the lady, including her rest period, is limited to four. Every business is required to inform a woman in writing or electronically about the maternity benefits that are available to her at the time of her appointment. When associating the average wage with the maternity benefit in Malayalam Plantation Ltd. Cochin vs. Inspector of Plantation, the Kerala High Court indicated that such a benefit had to be determined with reference to the working days only.

4.5 Disability Benefit: Disability is a medically necessary condition that results from an employment injury that prevents the covered individual from performing his or her job either temporarily or permanently. Shanker vs. G.I.P. Railway. According to Section 51 E, an insured person's accident while traveling from home to work or vice versa will be considered to have occurred during the course of employment for the purposes of receiving benefits under the Act. For as long as the temporary disability persists, the temporary disability payment rate is approximately 90% of the salary. A medical board examines the insured person in the event of total and permanent disability to determine the extent of the loss of earning capability. The insured person may also choose a lump sum payment as long as it is under Rs. 60,000.

4.6 Dependant's Benefit: In the event that an insured person passes away due to an employment injury, their dependents are eligible for regular payments. Widow(s) and children shall get a pension at a rate of 90% on a recurring basis in accordance with the stipulated portion. It is not necessary to provide any documentation of education for a dependent son or daughter to receive benefits up to the age of 18. If the daughter weds earlier, the benefit is lost.

4.7 Funeral Costs: A cash payment of up to Rs. 10,000 is due for funeral costs in the event of an insured person's death.

- **Rehabilitation Stipend:** For each day that a disabled inpatient remains hospitalized at an artificial limb center for fixation, repair, or replacement of the prosthetic limb, they are entitled to a rehabilitation stipend equal to 100% of the daily average wage.
- **Vocational Rehabilitation:** This program was created to offer financial aid to insured individuals under the age of 45 who have a 40% or greater handicap as a result of an employment injury and are referred to a vocational rehabilitation center for training. A monetary allowance equal to the costs incurred by the vocational rehabilitation center during the patient’s stay there, or Rs. 123 per day, whichever is more, is due to those who are not in gainful employment as a result of an employment injury. Such IPs are also compensated for the cost of getting them to and from the center from their usual residence.
- **Medical Benefits for Retired Insured Persons and Permanently Disabled Insured Persons:** Medical Benefit for the contribution period is paid to the insured person or his spouse who leaves insurable job upon reaching the age of superannuation if insured for at least five years upon payment of Rs. 10 per month or Rs. 100 per year in a lump amount. An insured person and his or her spouse who loses their ability to obtain insurance owing to a permanent disability resulting from an employment injury are eligible for medical benefits.
- **Act of 1952 Concerning Employee Provident Fund and Other Provisions:** According to the Committee on Labour Welfare’s Report from 1969, the Employee Provident Fund Act was created to protect the future of industrial workers by allowing them to save money while they are employed for benefits upon retirement or to help his dependents in the event of an early death. A type of retirement benefit known as a provident fund, which is contributing in nature on the side of the parties, places the entire financial responsibility on the employer. The statute is applicable to certain scheduled factories and businesses with 20 or more employees. For three years following the date of constitution, co-operative societies and new businesses are exempt from the provisions of the act. According to the ruling in *Nadir Ali Khan v. Union of India*, exempting government-owned or local authority-run factories is reasonable because those workers are protected and, in the case of permanent employees, already receive provident fund benefits. As a result, the relevant Government is authorized to grant exemption. A tripartite Central Board of Trustees made up of representatives of companies, employees, and individuals chosen by the federal and state governments oversees the schemes covered by the legislation. Act includes the Employees Provident Scheme of 1952, the Employees Deposit Linked Insurance Scheme of 1976, and the Employees Pension Scheme of 1995. The act’s purpose is to protect industrial workers and their families in times of need by offering substantial protection and prompt financial help. This will safeguard them against contingencies like as early death of the breadwinner, disability, old age, and other unforeseen events. Benefits include immediate withdrawal of the entire sum following retirement, superannuation, layoffs, medical discharge, or long-term relocation overseas. During the lockout, the member may withdraw the PF amount for purchasing real estate treatment for any member’s or his family’s illness, marriage or children’s post-high school education, Property losses resulting from claims of extraordinary nature and the financing of a member’s life insurance policy. The nominees will receive the entire P.F. sum in the event of the member’s death. To pay a typical superannuation pension to an employee when they reach the age of 58, they must have a minimum of 10 years of contributed service. Depending on his pensionable pay and pensionable service, each member will receive a different monthly pension. The PF maximum is Rs 15000. *V.H.C. Rao v. C.C.P. Pvt.* The Provident Fund Act imposes a legal obligation on the employer to make contributions to the provident fund or pay any associated fees, and he is not allowed to lower the employee’s pay or overall benefits.

Table 1: Provident Fund Administration

Contributor	Percentage	Shares	Provident Fund	Pension Fund	Admin Charges
Employer	13.36 %	PF=12% PF Admin Charge=1.36	3.67 %	8.33 %	PF=0.85% EDLIS=0.5% EDLISAdmin Charges=0.01%
Employee	12 %	PF=12%	12 %	NIL	NIL

Total	25.36	25.36	15.67	8.33	1.36
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The 1961 Maternity Benefit Act The “mother wood protection convention” The first I.L.O convention took place in 1919. The maternity benefit act is a piece of social law passed for the benefit of working women. The law forbids pregnant women from working for a predetermined amount of time before and after giving birth. The law intends to preserve the health of the mother and child while she is incapable of working, thus upholding the dignity of motherhood. It offers maternity leave and financial perks to female employees who are pregnant. Benefits like the payment of medical bonuses, time off for miscarriages, nursing breaks, payment of maternity benefits in the event of death, and time off for illnesses related to pregnancy, delivery, and preterm birth or miscarriage. Any Female Asking for a month of light work from her employer ten weeks before to the due date of her anticipated delivery is acceptable. She will need to present a certificate at that time proving her pregnancy. She should inform her employer in writing around seven weeks before her due date that she will be away of the office for the six weeks leading up to and following delivery. She should also specify who will receive money if she is unable to accept it herself. Before she leaves on leave, she should accept the first six weeks’ pay. Within 48 hours of providing delivery proof, she will receive the remaining payment for the six weeks following childbirth. In the six weeks immediately following a woman’s delivery or miscarriage, no employer may knowingly keep her on staff in any location (Section 4). Women have the right to childbirth, which is untouchable by anyone. She must have actually worked for at least 70 days over the course of a year in order to qualify. in accordance with the Press Information Bureau Cabinet of the Government of India (August 2016) By proposing the Maternity Benefit (Amendment) Bill, 2016 in Parliament, the Union Cabinet, presided over by Prime Minister Shri. Narendra Modi, has ex-post facto approved revisions to the Maternity Benefit Act, 1961. The changes will benefit the roughly 1.8 million women who work in the organized sector. With the revisions, the Maternity Benefit will increase from 12 weeks to 26 weeks for parents of two surviving children, and from 12 weeks for parents of more than two children. An “adopting mother” and “commissioning mother” are eligible for 12 weeks of maternity benefits assist with “Work from home.” Provision of a required for businesses with 50 or more employees, with the explanation that early childhood maternal care is essential for the growth and development of children. The extension of maternity benefits to 24 weeks was advocated by the 44th, 45th, and 46th Indian Labour Conferences. To increase Maternity Benefit to 8 months, the Ministry of Women & Child Development made a proposal. All parties involved in the trilateral negotiations generally backed the amendment proposal.

4.8 Cash Benefit: She is eligible for leave with an average pay of six weeks prior to and eight weeks following the delivery (Section 5), with the proposed adjustment. In the event that the employer does not offer free medical care to women, a medical incentive of Rs.2500 must be paid (Section 8). If a miscarriage occurs, six weeks of absence and average salary are required (Sec. 9). If the woman can give evidence of illness related to the pregnancy, delivery, miscarriage, or early birth, an additional leave with pay of up to one month will be granted (Section 10).

4.9 Non-Cash Perks/Advantages: Working part-time for ten weeks (eight weeks plus one month) before to the due date of her anticipated delivery, she is entitled to four nursing breaks each day until the kid is 15 months old (Section 11). During maternity leave, no one may be let go or fired (Sec. 12). While she is on maternity leave, no changes can be made to the terms of her employment. When fired or discharged while pregnant, a woman may still be eligible to receive maternity benefits from her employer. A woman who is eligible for maternity benefits may not have her normal wages withheld (Sec. 13). A woman loses her right to maternity benefits for any period for which she works after receiving permission from her employer to be absent (Section 18). If a woman who is eligible for maternity benefits dies before receiving them, the money should be paid to the person she nominated or, if she doesn’t have one, to her legal representative (Section 7). Employers that discharge or fire such women for being absent from work are subject to a fine of no more than Rs. 5,000 and a term of imprisonment that cannot be less than 3 months (Section 18).

4.10 The 1972 Gratuity Payment Act: A gratuity is an amount that the employer pays to an employee as a token of appreciation for the good work they have done for the company. The statute is applicable to every factory, mine, oil field, plantation, port, railroad, etc. with more than 10 employees. All employees, regardless of status or pay, are eligible for a gratuity after five years of continuous service, with the exception of cases of death or disability (Sec.

2e). However, if an employee willingly leaves the employer’s service after the time of eligibility under the act, there will be no reason for not giving the gratuity, the court ruled in Express Newspaper Ltd vs. Union of India. After one year of service, the employer is required to request nomination in Form F (Section 6 Rule 6). Forfeiture of gratuity is allowed when an employee’s employment is terminated due to moral turpitude, disorderly conduct, willful damage to an organization’s property, etc. (Section 4(6)). When an employee leaves an organization, they are allowed to claim a gratuity. If a gratuity is not paid within 30 days, it can be recovered using Form I (Sec. 8). Amounts received in accordance with the Gratuity Act are completely excluded from Income Tax Act.

5.0 Social Security Benefits Highlights

An individual cannot be expected to protect himself and his family through ability or foresight against the contingencies of modern life, such as sickness, unemployment, old age, dependency, industrial accidents, and invalidation. Social Security is a program of protection provided by society. By examining the social security laws in India, Sinha D.K. (1980) investigated the historical causality of the notion of social security from its historical inception to the practical result in India.(See Table 2).

Table 2: Highlights on Social Security Schemes

Laws	Objectives	Coverage	Eligibility	Benefits
Workmen’s Compensation Act 1923	Compensation occupational injuries or death	Establishments mentioned in Schedule II of the Act	Workers and dependents not covered by the ESI Act	Compensation for Death, Disablement and occupational disease.
Employees State Insurance Act, 1948	Health care and cash benefits in the case of sickness, maternity and employment injury.	Establishments to which law is made applicable by the government	Employees drawing salary not exceeding Rs 21,000	Benefit for sickness, Maternity, Disability and death.
Employees Provident Fund and Miscellaneous Provisions Act, 1952	To provide compulsory Provident Fund, Pension, Deposit Linked Insurance	More than 20 Employees in the scheduled industries	Employee drawing pay not exceeding Rs. 15000	Provident Fund, Pension and Refundable Withdrawals.
Maternity Benefit Act, 1961	Maternity protection before and after child birth	Establishments to which law is extended	The workmen is not covered by the ESI	Payment for actual absence upto 12 weeks on average daily wages. It is proposed to be increased to 26 weeks
Payment of Gratuity Act, 1972	To provide for payment of gratuity on ceasing to hold office	Factories, Mines, Oil fields, Railways, Shops and other establishments to which law is extended	05 years continuous service is required for entitlement of gratuity.	15 days wages for every completed year of service or part thereof in excess of 6 months subject to a maximum of Rs 10,00,000

6.0 Conclusion

Social Security has been widely acknowledged as the state's duty to safeguard an employee's dependents from certain risks when they are unable to work and recover on their own. Due to the sizeable informal sectors, insufficient structural reform, and severe poverty, implementing social security in South Asia's developing nations is a difficult undertaking. Social security in developing nations needed to be seen from a wider perspective as an objective to be pursued through public means rather than depending upon a specific set of strategies because it is influenced by external factors like changing economic and political pressure, rapid inflation, high unemployment, changing employment patterns, and budgetary pressure, among others. The Direct Deposit Program using the electronic fund transfer technology, since 1975, benefits have been deposited directly into beneficiaries' bank accounts. The Statutory Schemes in India have a limited scope because they do not provide current types of social security to rural laborers, small industrial workers, or unorganized workers, which is undesirable. Modern social security programs can be seen as a means of distributing incomes in accordance with the need to divert a portion of the fruits of current production for the benefit of injured workers, secure minimum pensions for low-paid employees, in part at the expense of their better-paid coworkers, spread the social cost of widowhood through appropriate tax measures, and directly encourage the industrial sector to support the development of basic healthcare services for the general public. It is important to concentrate on how well the state extends coverage to deliver benefits that meet recipients' expectations. Agricultural employees and independent contractors should be included in the Employees State Insurance Scheme. The company should concentrate on opening more hospitals with better medical facilities and dispensaries. It is necessary to take action to provide benefits for older people. The main issue in the majority of countries that has caused significant pressure and uncertainty for the future is the financial sustainability for the ongoing development of adequate money to give pension benefits and other social security to retirees. A comprehensive social security policy should coordinate and link various programs to fulfill their mutually reinforcing objectives. If carefully crafted to meet local requirements, adequately resourced, and integrated with the National Policy, which is committed to providing social protection to the excluded majority, social security programs will contribute to social protection.

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