

Social security for employees

Darshna Rani
Assistant prof. of commerce
Janta girl's P.G college Ellenabad
Sirsa (Haryana) India

Gagandeep Kaur
Assistant prof. of commerce
Janta girl's P.G college Ellenabad
Sirsa (Haryana) India

Abstract:

We are live in welfare state. Here the state acts as helper of the society especially of these who are helpless for various reasons in workplace. Therefore the state as a helper has the obligation to help such helpless workers and provide them security. Since independence several laws has been enacted to provide a social security cover to industrial worker especially in organized sector. Millions of the workers in the unorganized sector has remained outside the ambit of social security schemes. Due to shortage of fund, the government has not been able to come out with any scheme to provide for unemployment insurance to jobless. That is why the constitution of India lay down that the state shall within the limits of its economic capacity and development. Make effective provision for securing public assistance in the event of unemployment, old age, sickness, and disablement. The government efforts to protect the workers in time of sickness and unemployment and provide relief in case of accident and old age are collectively known, "Social Security Measures. This paper deal with the social security in India and also discussed social security measures and its types and also gives social security Measures in India and social security legislative provision in India.

Keywords: Security, provision, assistance, Measures

Introduction:

The term social security originated in U.S.A. In 1935 the social security act was passed there and the social security board was established to govern and administer the scheme of unemployment, sickness and old age insurance. In 1938 the same term was adopted by New Zealand when it created for the first time a comprehensive social security system a measure of income security for all citizens. Later the term was used in several countries though conveying different meanings. Social security is the protection given by society to its member against contingencies of modern life such as sickness, unemployment, old age, invalidity, industrial accidents, etc. the basic purpose of social security is to protect the people of small means from risks which impair a person's ability to support himself and his family. The security measures are generally specified by law. They offer some kind of cash payment to individuals to replace at least a part of lost income that occurs due to mishaps such as sickness, injuries, death, etc. during period of economy and physical distress, the poor workers can at least survive on compensatory payment offered by the state or employers. Social security is "an attack on five giants that afflict workers – wants diseases, ignorance, squalor and idleness. It is not a burden but a kind of wise investment that offers good social dividend in the long run". Social security to the workers would involve providing or forming such schemes or services or facilities and amenities which can enable the workers to lead a decent minimum standard of life and having financial/economic security to fall back upon in the event of losing job for what so ever may be the reason in the circumstances beyond their control.

Meaning:

Social security not a burden but a wise investment which yields good dividends in the long run. Social security may also refer to the action programs of an organization intended to promote the welfare of the population through assistance measures guaranteeing access to sufficient resources for food and shelter and to promote health and well being for the population at large and potentially vulnerable segments such as children, the elderly, the sick and the unemployed. Service providing social security are often called. The need of social security measures arises to help the people when they are unemployed and are exposed to risk such as sickness, old age, invalidity, maternity, etc. The concept of social security is essentially related to high ideas of human dignity and social justice. It has gained importance to such an extent that it has now

become a major expect of public policy in most of the countries and the extent of its prevalence has become a major of the progress made by a country towards the ideas of a welfare states.

Objectives of the study:

A critical review of functioning of social security in India and social security measures aim at three things like compensation, restoration, prevention, and aware to the workers for social security benefits like medical care, maternity benefit, accident benefits, old age pensions.

Research, Methodology:

For the purpose of the present study mainly secondary data used. The required secondary data was collect from the authorized books and officials website, various journals, diagnostic various reports and newspapers and various famous authors books has been studying in making the study.

TYPES:

Social insurance: It is a mechanism from which benefits are provided to the contributories necessary for satisfying wants during old age, sickness, unemployment and other contingencies of life. In these schemes a common fund is established with periodical contributions from workers out of which all benefits in cash or kind are paid. Benefits such as provident fund, group insurance are offered on the bases of the contribution record of the beneficiary without any means test.

Social assistance: Social assistance includes” non-contributory benefits towards the maintains of children, mothers, invalids the aged the disabled and others like the unemployed.” Benefits are provided to persons of small means in sufficient quantity so that their minimum standards of needs could be satisfied. In this case, benefits are offered to persons of small means by the government out of its general revenues. It is the state which takes the lead in offering certain benefits to common people.

Social security in India:

Social security constitutes an important step towards the goal of welfare state, by improving living and working conditions and affording people protection

against the various kinds of hazards. The social security measures also contribute to industrial development through making workers efficient and reducing waste arising from industrial disputes, because with these measures a worker feels social and economic security and , therefore ,puts his heart and soul in increasing production. Several laws have been enacted since independence to provide for social security to the workers. For instance, employees state insurance act was passed in 1948 and employees provident fund act in 1952. Some measures of social security existed even before these acts were passed. But these measures were in the nature of social assistance and not social insurance. Moreover, they covered only a minor part of distress of the workers industrial. Again payment was the sole responsibility of the employer and the works was not liable, in any way, to pay any contribution. The social security schemes of India cover only a very small segment of the workers. The workers employed in the public sector, are provided with their budget financed medical and old age benefits. Out of an estimated work force of about 397 million only 28 million workers are having the benefits of formal social security protection. About 24 million workers were cover under various employees provident fund schemes and about 8 million workers were covered under the ESIS in addition to about 4.5 million under the workman compensation act and about 0.5 million under the maternity benefit act in the year 2000. Under the social security scheme, the benefits are commonly provided in India medical care, sickness, benefit in cash, old age pension, or retirement benefits, invalidity pensions, maternity benefits , accident benefit, and survivors benefits.

Various schemes in social security:

1. The employee's state insurance act, 1948: The employee's state insurance act was passed in 1949 in order to provide various welfare facilities to industrial workers through one agency. ESIS provide medical benefits in the forms of medical attendance, treatment. Drugs and injections to insure persons and to members of their family where the facility has been extended to the family.

Coverage: The ESIS act , 1948 presently applies to the factories using power in the manufacturing process and employing 10 or more person and known power using factories, hotel and restaurants, cinema and theatres, road , motor transport undertaking and newspaper establishment employing 20 or more than . The employees of factories and establishment drawing wages up to per month are covered under the scheme.

Benefits: under the scheme, the insured person get three types of medical help:

1. Outpatient medical care through dispensaries set up in various canters'
2. Laboratory and testing expenses.
3. Hospitalization charges.

2.The maternity benefit act,1961: Maternity benefits is an indemnity for the loss of wages incurred by a women who voluntarily before child-birth and compulsorily abstains from work in the interest of the health of per child.

Coverage: the act is applicable to all establishments not covered under to ESI Act, 1948.

Benefits:

1. A women works gets maternity leave up to 12 weeks. Six weeks prior to delivery and six weeks immediately.
2. During these periods full wages are paid.
3. An additional amount of rs.25 per day is paid to the women worker if the employer offers no free medical care.
4. To claim the above benefits the women employee must have work for at least 100 days in 12 months immediately preceding the day of her expected delivery.

The employees provident fund act, 1952:

It was 1932 that the provident fund act was enacted to provide for the institution of compulsory provident fund for the employees working in the factories. It is intended to provide security for old age to the industrial worker who is not able to save out of the merge emoluments for their future. Under this act, the employee and employer are required to contribute sum as prescribed under the act to provident fund for the benefits of the employees.

Coverage: the act applies to factories in any industry mentioned in the scheduled I where 20 or more person are employed,

The act does not apply: 1. Cooperate societies where less than 50 people are employed are working without the aid of power.2. New establishment from 3 year from the date of commencement.

Conclusion:

Social security is the protection afforded by the government to the needy people against certain risks over a person a no control. It covers the aspect reality to the social and economic justice. Several laws has been enacted for social security of employee. Employee is most important security of the organization and worker faced many challenges and this social security legislation help to protect the employees. The social security is very wise and its scheme includes health insurance, maternity benefits, workers family pension. Cum insurance schemes, provident fund schemes, as also public health services by this social security measures help employees.

References:

- Giri ,V.V. Labor problems in Indian industry, Asia publishing house , Bombay,1973s
- ILO:Approaches to social security: An introductory survey,1942
- Aswathappa, K., *Human resource management: Text and cases. Delhi: Tata McGraw-Hill Publishing Company Limited, 2008.*
- Dessler , Human Resource Management, Pearson Education Limited, 2007
- Dr. V. P. Michael, Human Resource Management and Human Relations, Himalaya Publishing House, 1998
- P. Subba Rao, Personnel and Human Resource Management, Himalaya Publishing House, Mumbai – 2000
- www.wikipedia.com