Q.1 What is the concept of Social Security?

Ans. The idea behind the concept of social security is that the state shall be responsible for protecting its citizens against certain contingencies of life. There is no such definition of social security which may be country to country according to the prevailing social legislations, traditions ideals. The basic principle of social security implies collective action by the community to help a member against misfortunes and wants he cannot meet with his own resources. It is based on business ethics “ideals of human dignity and social justice”.

Social security is the security that society furnishes through appropriate organizations against certain risks to which its members are exposed. Broadly speaking the idea of social security is that “The state shall make itself responsible for ensuring a minimum standard of material welfare to all its citizen on a basis wide enough to cover all contingencies of life from womb to the tomb.

According to ILO “Social security is the protection which society provides for its members through a series of public measures against the economic and social distress resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death. These measures are also of a great importance to a country which is on the way of large scale industrialization as they improve employee’s morale by providing sense of security to them against various industrial hazards.”

In fact social security is an attack on five “Giants” namely Want, Disease, Ignorance, Squalor and illness. Security against giant of “squalor” mean security against all those evils which come through the unplanned and unorganized growth of cities. The ultimate aim one’s economic and political protection. It is to protect the poor and to ensure that they have an acceptable standard of living.

Definitions:

“Social Security is a program of protection provided by society against the contingencies of modern life like-sickness, unemployment, old age, industrial accident against which the individual cannot be expected to protect himself and his family by his own ability and foresightedness.” --Fridlander

“By social security we undertake a programme of protection provided by society against those contingencies against which the individual of small means cannot effectively provided by his own ability and foresight.” --International Labour Organization

“Social security is an attack on five giants namely want, disease, Ignorance, Squalor and illness.” --Sir William Devergidge

“Social security is a controversial and dynamic subject with various facets, philosophical,
Q.2 What are the features of social security?

Ans. Social security provides financial helps in case of contingencies such as unemployment, maternity, industrial disease, old age and death etc.

From the analysis of these above mentioned definitions one can identify the following features of social security.

(i) Social security in some countries is applied to all governmental programmes and in some countries it is applied only to Social Insurance programme.

(ii) It covers wide variety of health and welfare schemes, the coverage of social security is very wide meeting the different contingencies of an employee member.

(iii) Social Security is a dynamic concept and its coverage changes with social, economic and political system prevailing in a given country at a given time.

(iv) A comprehensive scheme of social security consist of “Social Insurance and social assistance”.

(v) The modern social security scheme is the integration of its two important elements of social insurance and social assistance and covering of all social risks.

(vi) Social security must provide protection against all the ordinary risks of life and as well as special risks of employment.

(vii) It should bring under protection all member workers by hand and brain who live solely by their mere earnings.

(viii) All social security programme although differ from country to country but they aims at providing some form of cash payments to individuals to individuals to replace at least a part of the lost income that occurred due to any such contingencies.

(ix) It provides financial helps in case of contingencies such as unemployment, maternity, work injury, industrial disease, old age, widowhood and orphan hood etc.

(x) Under social security the members of a particular category are offered safeguards and benefits such as medical and financial and to injured and financial help to widows, orphans and educational assistance in the form of scholarship and free ships to the needy students.

Q.3 What are the various approaches of Social Security?
Ans. Broadly speaking the approaches of social security are three fold in nature:

(i) Compensation
(ii) Restoration
(iii) Prevention

(i) Compensation means income security during spell of risks because the individual and his family not be subjected to a double calamity involving both destitution and loss of life, health and work. Under worker compensation, workers are compensated in case of any permanent disability reducing permanently or temporary earning capacity of aggrieved employee. It is compensating a suffered employees due to contingencies and unexpected mishaps by providing financial support.

(ii) Restoration. It means giving individuals and their families the confidence that their level of living and quality of life will not suffer as far as possible due to any social and economic loss. “It aims at restoring the previous social and economic status of the employee by providing financial and social help under different provisions of social security Acts. Due to restoration of one’s previous status financial position the self-confidence and self-esteem of the employee can be maintained.”

Restoration mean reemployment and providing self-confidence through cure of sick/injured employees.

(iii) Prevention. Social Security is a basic instrument of social and economic justice among members of the society.” It not only aims at compensation and restoration of one’s financial and social status; it further aims prevention of mishaps, industrial injury and occupational diseases.

Prevention aims at avoiding loss of productive capacity due to sickness i/injure or Unemployment.

Factory Act, Industrial safety Act and worker’s Compensation Act are helpful in the preventions of different Industrial hazards leading to injury and occupational diseases. Prevention is better than cure.”

Q.4 What is the impotance of social security? Explain it with relevant examples.

Ans. Social security is of great importance to developing and underdeveloped countries which aims at large scale rapid industrialization. It helps in improving morale of employees by providing sense of security to them against various industrial hazards, occupational diseases and any other types of unfair practices.

These are some of the important objectives of social security

(i) Access to social security is a fundamental human right to which every individual is entitled as a member of the society.

(ii) Its main objective is to give individual that confidence through which they must be sure that
their level of living and quality of life will be adversely affected due to any mishaps and contingencies.

(iii) The aim of social security has been widened to include the complete quality of working and living life in each aspect.

(iv) Society security is a wise investment which motive the employees and boost their morale. Leaving to higher quality production.

(v) It is basic instrument of social and economic justice among members of the society.

(vi) Social security leads to adoption of the schemes of unemployment, insurance and creation of new employment through a drive for rational planning and industrial development.

(vii) It further aims at the establishment of a scheme of old age and unemployment pension.

(viii) Social Security emphasis covering more different types of risks like sickness, maturity and employment injuries.

(ix) Under Social security cash benefits were to be given for employment injuries for permanent partial incapacity.

(x) The main objective of social security is that a citizen who has contributed or is likely to contribute to his country’s welfare should be given protection against certain hazards of life.

(xi) It emphasizes and ensures that the ideals of human dignity and social justice are duty taken care.

The main objective of social security is that a citizen to his country’s welfare should be given protection against certain hazards of life.

According to the International Labour Organization “ Social security is the protection which society provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earning resulting from sickness, maternity, unemployment, invalidity, old age and death.”

**Q.5 Discuss the scope of social security in India?**

Ans. **International Labour organization** in its convention divided scope of social security into nine components.

(i) **Medical care**, social security under medical care covers pregnancy confinement and its consequences and disease which lead to a morbid condition. “The need for pre-natal and post-natal care was emphasized. It may include practitioner care, specialist care, provision of essential pharmaceutical and hospitalization.”

(ii) **Sickness Benefit**. Sickness includes incapability to work resulting a loss of earning. Under
this benefit worker need not be paid for three days of suspension of earnings and the payment of benefits may be limited to 26 weeks in a year.

(iii) **Unemployment Benefit.** Under the social security benefit cover the loss of earning during a worker’s unemployed period when he is capable and available for work but remains unemployed because of lack of suitable employment. As per Act this benefit may be limited to 13 weeks payment in year.

(iv) **Employment Injury Benefit.** Under Employment Injury benefit proper medical care and periodical payment are made to injured employee as per the legal provisions of Worker’s compensation Act. In these days industrial work is subject to different kind of contingencies mishaps and occupational diseases which are covered under employment injury benefit of social security.

It may include (i) Morbid condition (ii) Inability to work (iii) Due to Morbid condition may lead to suspension of earning (iv) Total or partial loss of earning capacity. (v) Death of the bread earner in family. Under this proper medical care and periodical payment are made to injured employee as per the legal provisions of Worker’s compensation Act.

(v) **Old Age Benefit.** Old age benefits is applicable in India only in few states. Under this benefit the quantum of payment depends upon on individuals working capacity during the period before retirement. It further includes a certain amount beyond a prescribed age and continues till one’s death.

(vi) **Maternity Benefit.** There is complex maternity benefit Act 1961 which covers benefit due to pregnancy. Confinement and their consequences resulting in the suspension of earnings. There is legal provision for medical including pre-natal confident, post-natal care and also hospitalization if required. Fixed periodical payment of three month before birth of the child and three month after that.

(vii) **Family Benefit.** In case of death of the bread earner this cover responsibility for maintenance of children during the entire period of children is provided.

(viii) **Survivor’s benefit.** It refers to the benefits to the affected family in form of periodical payments to a family following the death of its bread earner and should continue during the entire period of contingency.

(ix) **Invalidism benefit.** In fact this benefit continue till invalidism changes into old age then old age benefit would become payable under this benefit as per ILO convention “ a periodical payment should cover the needs of workers who suffer from any disability arising out of sickness or accident and who are unable to engage into any gainful activity.”

**Q.5 Explain various labor laws relating to the social security.**

Ans. There are several legislative acts that are providing social security to workers in India. These legislations provide social security to workers from each and every contingencies like risks and mishaps which they are exposed to:
(i) “Employee’s provident fund and Miscellaneous provision 1952: It emphasis on employee’s pension and family pension.

(ii) Payment of gratuity Act 1972. It provides reward for providing a decent and long service of an employee towards his organization.

(iii) Workmen’s Compensation Act 1923. It aims to provide medical care. Periodical payment during sickness and industrial accident/ occupational diseases to which a worker is expected to while on the job.

(iv) Employee’s State Insurance Act. The Act provides insurance to employee’s at a highly economical premium and providing all types of insurance coverage for meeting different contingencies during his life and giving a handsome amounts after death to the family members.

(v) Maturity Benefit Act. It covers pregnancy, confinement their consequences and medical care before and after delivery of the child.

(vi) Group Insurance. Employees are given life insurance policies at very nominal premium as compared to individual insurance.

(vii) Payment of Wages Act 1936. Ensures timely right salary after permissible deduction to the employees.

(viii) The Minimum wages Act 1948--- It safeguard the workers to get minimum wages from their respective employers at the prevailing price index.

(ix) The Factories Act 1948: It is wide act which provide security to workers against health, cleanliness, safety good working condition and employment of women and children.

Note: “All these Acts have been discussed in detail in the relevant chapter. Please refer for details.”

Besides these important Acts social security is being provided to different segment of employees by these sub acts like.

(i) Coal Mines Provident and Bonus scheme Act 1948.
(ii) The plantation labour Act 1951.
(iv) Personnel Injuries (Compensation Insurance) Act, 1963
(v) Seamen’s Provident Act 1968.

Beside these above mentioned Act. There are certain other schemes introduced at different levels for the purpose of providing social security measures with different conditions.
Q.6 What are various social security schemes prevailing in India.

Ans. These programes are now useful and necessary instruments for the protection and stability of workforce. It is a wise investment which yields good dividends in the long run. Various schemes of social security are:

- Aam Admi Bima Yojana
- Jawaharlal Nehru Rozgar yojna
- Sampoorna Grameen Rozgar Yojna
- Swarna Jayanti Sahari rozgaar Yojna
- Kishore Vaigyanik Protsahan Yojana
- Kasturba Gandhi Balika Vidyalaya:
- Sarva Shikyan Abhiyan
- MGNREGA( Mahatma Gandhi National Rural Employment Guarantee Act):
  - India's rural employment guarantee programme MGNREGA has been ranked as the world's largest public works programme, providing social security net to almost 15 per cent of the country's population, World Bank has said. (According to Economic Times)
- Mid Day Meal Facility:
  - India's Mid-day meal scheme has also been classified as biggest school feeding programme benefiting 105 million beneficiaries. (World Bank Report 2015-17).
- National Social Assistance programme:
  - Annapurna Scheme
  - Indira Gandhi Old Age Pension Scheme: Also, The World Bank ranked the Indira Gandhi National Old Age Pension Scheme as the second-largest unconditional cash transfer social security programme in the world.
  - Indira Gandhi National disability Pension Scheme.
  - Indira Gandhi National Widow Pension Scheme.

Q.7 What do you mean by Social Insurance?

Ans. Social Insurance is a group idea of helping needy people who are not able to work due to certain risks. In this workers are benefited against different contingencies of life in case of any mishap. In it employees get more with a little contribution.
Social Insurance is “giving” in return for contribution for meeting different contingencies of life. Social Insurance schemes are funded either by the central govt or from common finance contribution made regularly by the employer as well as employees. The fund so created takes care of all benefits paid in cash or kind. Under this major contribution are made by the govt. and employer, while the employee pay only a nominal amount according to their capacity to pay.

**Q.8 What are the features of social security?**

1. Schemes of Social insurance are financed by the small contribution made by the employees and the major portion by the employer.
2. Participation of employees is compulsory.
3. Under these schemes contributions are accumulated in special funds out of which benefits are paid.
4. Under social insurance, benefits are so planned to cover everyone who has participated.
5. Social Insurance protect the employees and reduce their sufferings arising out of contingencies faced by the individuals.
6. Social insurance helps the employees to maintain their minimum standard of living.

**Q.9 What do you mean by social assistance?**

Ans. In social Assistance grants are given to the needy by the state or community. It is provided a supplement to social insurance for those needy persons who cannot get social insurance payment. Social Assistance is a kind of help which depends upon certain conditions and legalities between the worker and the state.

“The social assistance schemes are designed to help people who are in financial difficulties.”

“The social assistance represents the unilateral obligation of society towards its dependent groups. It is provided by the government to the poor and needy individuals.”

Social assistance is given as a voluntary help while social insurance is given to those persons who pay a contribution

**Q.10 What are the features of Social Assistance?**

- Social assistance is a kind of help which depends upon certain conditions and legalities between the worker and the state.
- Social assistance is given as a voluntary help.
The social assistance has an objective to cover poor sections of people in the society who cannot effectively protect themselves from the risks and contingencies to which they are exposed.

- It is a unilateral obligation of the society towards its members who are really in need.
- Social assistance is largely financed by the general revenues of the state.
- Social assistance doesn't provide any legal obligation to its members to give monthly contributions towards its schemes for getting the benefits.

**Q.11 Discuss the concept of labor welfare.**

Labor welfare means setting up of minimum desirable standards and provisions of facilities like health, food, clothing, housing, medical assistance, education, insurance, job security, recreation and so on.

- Labor welfare means all those efforts to make life worth living for workman.
  - Oxford dictionary
- The Encyclopedia of Social Sciences defines, “Labor welfare is a voluntary effort of the employer to establish within the existing industrial system, working, living & cultural conditions of employees beyond what is required by the law.”

So, labor welfare activities include anything done for the intellectual, physical, moral and economic betterment of workers whether by the employer, by government or by the other agencies over and above what is required by the Law or what is normally expected says the **Labor investigation committee**.

**Q.12 What is the importance of Labor welfare?**

- Ans. Labor welfare Services helps in improving the worker’s health, mental and social status.
- Labor welfare contribute towards the maintenance of the morale and self respect of the employees.
- Welfare services should be regarded as Wise-Investment.
- In order to get best out of the worker in context of production the working conditions needs to be improved.
Q. 13 Discuss various aspects & approaches of Labor Welfare with relevant examples.

Ans. Different Aspects/Scope of Labor Welfare:

- Humanitarian Aspect
- Economic Aspect
- Civic Aspect
- Futuristic Aspect

Humanitarian Aspect:

- Enabling the workers to enjoy a healthy, richer lifestyle leading to high morale and motivation
- It aims to lessen the sufferings of the working class.
- It presumes its ethical duty to provide a reasonable quality of life with self respect and dignity.

Economic Aspect:

- It ensures to provide basic amenities of life.
- Compensation
- To maintain the self respect and dignity of the worker and his family members

Civic Aspect:

- Aims to develop a feeling of affection, love, regard and affection between the employees and employer and amongst the employees.

Futuristic Aspect:

- It aims to provide secure, safe and bright future with professional growth and career.
- It also ensures retirement benefits e.g. pension, Provident fund etc.
- Workers are given assurance of being taken care in case of any contingency or mishappening.
Q. 14 What do you mean by Intra-Mural Activities?

Ans. All those amenities and services which have been provided by the employers: Inside the factory.

- Provisions of Canteen& Mess
- Sanitary, Safety and sufficient lighting
- Industrial safety provisions
- Provisions for rest, Change and lunch rooms
- Fire fighting arrangements
- Arrangements of drinking Water and food
- Washing and bathing facilities
- Health services including occupational safety
- Uniform and protective clothing.

Q. 14 What do you mean by Extra-Mural Activities?

Ans. It includes all those services and facilities which are available to workers outside the factory.

- Education facilities
- Housing facilities
- Social Insurance schemes
- Provident Fund Benefits
- Sickness and Maternity Benefits
- Leave Travel Facilities
- Worker’s co-operative societies including consumer’ cooperative stores, fair price shops.
- Vocational Training for dependents of workers.
- Transport to and from the place of work.
Q. 15 What are various Labor Welfare Activities?

Ans. Special Provisions are:

- Adequate Light
- Proper Ventilation and Provision for fresh air.
- Control of heat and humidity in the factories.
- Prevention of Industrial Hazard
- Prevention of occupational disease
- Provision for lunch, rest and change rooms.
- Maximum Working hours
- Minimum wages
- Comfortable working conditions
- Provisions for group activities e.g. gymnasiums and playground etc.
- Workers and officer clubs.
- Cooperative Stores and Housing schemes
- Vacations with pay.
- Profit sharing schemes
- Stock ownership schemes
- Unemployment allowance provisions
- Shop committees and Work councils

Q. 16 What are different labor welfare schemes in India?

Ans. Economic Services:

- Pension schemes
- Life Insurance Schemes
- Co-operative credit stores
- Co-operative Goods Stores
Recreational Services:

- Officers and Workers Clubs
- Library Facilities
- Sport facilities
- Music & TV Room
- Festival Celebrations etc

Facilitative Services:

- Housing Facility
- Medical Facility
- Educational Facilities
- LTC
- Canteen, Rest rooms & Lunch rooms facilities etc

**Q. 17 What is the concept of Statutory, Voluntary, Mutual Labor Welfare?**

Ans. Labor Welfare Work may be **Statutory** when such activities have to be undertaken in furtherance of the legislation enacted by the government.

It is **Voluntary** when the activities are undertaken at their own accord by the employers or some philanthropic bodies and the labor organization undertakes such activities for the welfare of their members.

Labor Welfare is **Mutual** when all the parties join hands to bring about the social and economic uplift of the workers.

**Q. 18 What are various Labor Welfare Activities conducted by the Employer?**

Ans. **Labor Welfare Activities by the Employer:**

Three types of facilities are made available to the workers:

- Certain facilities are provided at the site of the work itself such as canteen, mess, creches, medical facilities etc.

- Some facilities relate to the economic needs of the workers, basic amenities, staff benefits funds, the educational assistance to workers’ children, consumers’ cooperative stores, cooperative credit societies etc.
Certain Institutes become the focal point for the involvement of the workers and their families e.g. welfare centers, educational institutes, community centers etc.

Examples of Labor welfare Activities in Industrial Settings:

Cotton Textile Mills:
- Dispensaries
- Creches
- Canteens
- Ambulance and Clinic facilities in the factory
- Indoor& outdoor recreational Facilities
- Cooperative stores
- Housing
- School for the education of the workers and their children

Paper, Cement and Sugar industries are also providing dispensaries for the free medical treatment, schools for the free education, recreational facilities. They have also opened Worker’s clubs etc.

Mines Industries The coals& mines labor Welfare fund is responsible for providing welfare facilities for workers in mines. They have also started providing recreational Facilities, play grounds, Schools for children and adult education Centre

Q. 19 What are various Labor Welfare Activities conducted by the Trade Unions?

Ans. Labor Welfare work done by Trade Unions:
- Indian Federation of labor looks after various types of labor welfare activities
- Adult literacy and leadership programe promoted by different TRADE Unions.
- Trade Union colleges setup by INTUC and AITUC.
- Establishment of workers’ clubs, libraries, cooperative stores, housing etc. with the help of Trade Unions
- In Indore the Mill Mazdoor Union runs labor welfare centres consists centres(Mahila Mandirs) for female employees where they organizez music, dance, social gatherins etc.
- Mazdoor Sabha of kanpur and The Indian Federation of Labor in Uttar Pradesh are providing funds for retirement, death unemployment, sickness for its members.
The Indian Railwaymen’s Union and Assam Branch of the Indian National Trade union Congress are providing money for life insurance and legal defence.

Cooperative societies run by the Trade Unions provide loan facilities and ration items at highly subsidized rates at many industries.

Q. 20 What are various Labor Welfare Activities conducted by the Labor Welfare work done by Social Organizations?

- **The welfare work is done by** “Bombay Social Service league”, “Seva sadan Society”, “Women Council”.

- **The “United Nation Organization”** has also organized many labor welfare works in India.

- **The United Nation International:Children’s Emergency Fund** was set up in India with the aim to provide proper nutrition, milk to the children and the mothers and for the establishment of Maternity House and Welfare centres.

- **The “Bombay Presidency Women’s council” and the” Maternity and Infant welfare association”**.

- **The depressed classes mission society, Seva sadan Society in Pune and Mumbai are very active in maintaining welfare activities e.g. education, medical and social work for women and children and have also trained social workers for the purpose.**

**References:**
