



Research Paper

Social Security Measures in India: A Review on Construction Workers

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ABSTRACT:

The Social security has broad meaning in its own. It Measures in statutory shape are of latest origin as a key aspect in Industrial machine to guard personnel and their dependents against contingencies like disability, sickness, employment injury and unemployment. The Industrial Programmes based on the ideals of human dignity and social justice will relieve the anxiety of the negative labours through monetary benefit and hospital therapy. Social Security as a National Programme targets to lessen Social sufferings due to Poverty, Unemployment and Intensity of Diseases. The Schemes for Provident Fund, Medical Insurance, Maternity Benefit, Compensation and Gratuity are beneficial in India. The efficiency, extent of coverage, finding suitable policy and tactics to strengthen the transport machine in step with priorities through deliberate justice for inclusive growth is the need of the day. This paper reviews about the social security measures for construction workers in India. For employers and enterprises, social security helps maintain stable labor relations and a productive workforce. The policies and laws must be framed in such a way that they are mostly concentrated for the benefit of unorganized workforce.

KEYWORDS: Social Security; Benefits; System & Welfare; Social Assistance; Social Insurance

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I. INTRODUCTION

One of the most interesting definition will make possible to understand about Social Security concept. Sir Beverage defined it as “Social Security means an attack on want, disease, ignorance, squalor and idleness. The term “Social Security” was first officially used in the title of the United States Legislation in The Social Security Act of 1935. According to Madhava Rao P (2002) Social Security comprises the economic security provided by the society generally or by the family, communities, organizations and other social groups, for the social well-being of an individual for his journey from the birth to death. Social Security varies from country to country. In Great Britain it covers National Insurance, Industrial Insurance, Family allowance, National assistance and National Health Service. In India, it is taken into consideration to be a mechanism to redistribute a component of income to protect personnel and his family from uncertain risks. The employer assists the staff against sure contingent dangers, which cannot be efficaciously faced by means of small earners by way of their own ability. The scheme below Social Security Measures consists of fitness offerings for sickness, Fringe Benefits to boom the morale of the employees, Pension facility for the Post Retirement Life, Economical Support to face the Widowhood and Compensation for Industrial Accidents,

Occupational Diseases and Unemployment due to Retrenchment and Layoff. Generally, the State Policy for Social Security observe philosophy of Compensation to render protection, Restoration by re employment after curing illness and Preventing the illnesses via available assets which lessen the efficient capacity.

According to Sharma A.M. (1984) International Labour Organisation insisted to develop Social Insurance Scheme by the countries based upon compulsory premium to render Pension and Sick Benefits. India along with Social Security Legislations adopted Schemes like, Integrated Rural Development Programmes, Jawahar Rozgar Yojana, and Prime Minister Rozgar Yojana etc. to ensure social security to the poor.

In India, social security measures were introduced around 5 years after independence. This is considered to be the premier social security scheme in southeast Asia. This program came into effect on the 24th of February in 1952. It aimed at covering 25 lakh factory labor through the Employees’ State Insurance Act by

helping them get good medical services, get monetary benefits in case of death or employment injury as well as maternity benefits. Ever since then, social security has been a part of many policies and schemes by the government. In the beginning, the schemes primarily focused on the youth since they usually took care of their parents who were old. But as time flew, these policies became inclusive of everyone.

According to the United Nations, the social security schemes cover pensions, health insurance as well as medical benefits, disability benefits, maternity benefits, and gratuity. Some of the social security schemes in India include- Mahatma Gandhi National Rural Employment Act 2005; Unorganized Workers' Social Security Act 2008; National Social Assistance Program 2002, etc. and Maternity Benefit Act 1961.

The Employee State Insurance Act was introduced so as to create funds for the health care of employees as well as their families in case of sickness, death, maternity or disablement. It also involves the employers paying money to employees or their families if the employees are injured during work and this, in turn, leads to disability or even death. The Payment of Gratuity Act, 1972 asserts that entities are to pay 15 days of extra wages a year to every employee who has worked in there for 5 or more years.

II. WHY DO WE NEED SOCIAL SECURITY?

Social Security protects now not just the subscriber but also his/her complete circle of relatives through giving advantage programs in monetary safety and health care. Social Security schemes are designed to guarantee at least lengthy-time period sustenance to households while the incomes member retires, dies or suffers a incapacity. Thus, the principle energy of the Social Security system is that it acts as a facilitator - it facilitates people to plan their own destiny via coverage and assistance. The fulfilment of Social Security schemes however calls for the energetic support and involvement of personnel and employers.

As an employer/employee, you are a supply of Social Security safety for yourself and your family. As an organisation you are responsible for supplying ok social safety coverage to all your employees.

III. IMPORTANCE OF THE SOCIAL SECURITY SCHEME

Social security is turning into a wonderful part of social coverage in all international locations and time has come to give critical consideration to meet the ever increasing social security desires of the populace. We can experience diversified views about the extension of social security insurance, a few say it have to be simplest for the labours and others says that the entire populace have to be blanketed. According to Saxena R.C (1974) Social Security is concept conceded in all advanced countries of the world as an indispensable bankruptcy of the national programme to strike poverty, unemployment and ailment. Naidu (2003) The achievement of Social Security schemes however requires the energetic support and involvement of employees and employers. The social security works to lessen human deprivation to do away with vulnerability in a developing country. According to ILO Social Security way "the result carried out via a complete and a hit series of measures for defensive the public from the monetary misery in the absence of such provider, would be caused by the stoppage of income in sickness, unemployment, antique age and dying for medical care and subsidizing households to convey up young children. The social safety followed by using the International Labor Conference on twenty eighth June, 1952 below conference for the hospital therapy, protection of pores and skin, employment, vintage age, employment injury, circle of relatives safety, maternity and survivor blessings by using evaluating social protection of industrially superior nations of the Asia and Africa. Varadani G (1989) Restriction of look at to a socio financial circumstance to provide social protection advantages to the commercial people on the subsistence stage. Social safety as "safety given through society to its individuals thru series of public measures from economic and social distress that in any other case could be induced through stoppage of or giant reduction of profits from sickness, maternity, employment, harm, unemployment, invalidity, oldage and loss of life. ILO Geneva, (1984) It additionally includes provisions for medical care and the availability of subsidies for households with kids.

According to Dr. Amartya Sen and Jean Dreze "The simple idea of Social Security is to use Social manner to save you deprivation and vulnerability" Sen and Dreze (1991). Robin Burgers and Nicholas Stern (1993) Vulnerability is a continual stage bobbing up from the absence of any asset or useful resource which can ensure adequate livelihood. Social safety may be viewed as a way for this. Guhan (1994) The scope of the time period social safety became accelerated to include no longer simplest contingency related measures but also several programmes geared toward enhancing endowments, change entitlements, real earning and social consumption. The emphasize on measures to address persistant poverty through more suitable earnings degrees become important.

IV. OBJECTIVES OF SOCIAL SECURITY SCHEMES

Social Security Schemes consists of each Social Assistance and Social Insurance. The government affords these protections via its institutions in opposition to positive risks via the collective contributions of employees, employers and the country. The Surplus fund over current blessings will be

invested further by the government to earn earnings emphasizing upon contingency oriented technique for destiny want. The gain one gets can be proportional to the contribution he has rendered to the scheme. The core motive at the back of supplying Social Security Measures to workforce is to create sound commercial relations, advent of qualitative work environment, meeting legislative requirements, safeguarding against the danger of accidents, protective fitness and securing against social risks like vintage age, maternity, unemployment and many others. It meets the requirement of retirement, loss of help by way of the demise of the bread winner and brilliant expenditure associated to start, marriage and dying. Actually in the beginning it turned into constrained most effective to kids allowance, comprehensive fitness services, rehabilitation and keeping off mass unemployment. It covers specially 9 additives like Medical care, Unemployment Benefits, Old Age Benefits, Employment Injury Benefits, Family Benefits, Maternity Benefits, Invalidity Benefits and Survivor Benefits.

TYPES OF SOCIAL SECURITY

There are two types of Social security in India.

1. Social assistance: A method to provide benefits to persons usually for the vulnerable groups of community from general revenues of the state, it is non-contributory.
2. Social insurance: A method to provide benefits to person through contributions of beneficiaries with contribution/subsidies from employer and state.

SOCIAL SECURITY MEASURES IN INDIA: SCHEMES ACCORDINGLY THE EMPLOYEES' COMPENSATION ACT, 1923

In case of death 50% of the monthly wages multiplied by the relevant factor or an amount of Rs.1,20,000/-, whichever is more is paid. In case of permanent total disablement 60% of the monthly wages multiplied by the relevant factor or an amount of Rs.1,40,000/-, whichever is more is paid lifelong. A sum of Rs. 5000/- is paid as funeral expenses.

EMPLOYEES STATE INSURANCE ACT, 1948

The Employees' State Insurance Act, 1948 applies to factories employing 10 or more persons. State Governments have extended the provisions of the Act to shops, hotels, restaurants, cinemas including preview theatres, road motor transport undertakings, newspaper establishments, educational and medical institutions employing 10 or more employees. Employees in receipt of daily average wage up to rate Rs. 70/- are exempted from contributions. The benefits provided under this act are Sickness benefit, extended sickness benefit, enhanced sickness benefit. Disablement benefit, Dependents' benefit Maternity benefit, medical benefit, Confinement expenses, Funeral expenses, vocational rehabilitation, Physical rehabilitation, Unemployment allowance.

THE EMPLOYEES' PROVIDENT FUNDS & MISCELLANEOUS PROVISIONS ACT, 1952

Presently, the Act is applicable to 187 specified industries/classes of establishments in which 20 or more person are employed, cinema and theatres 5 or more. There are 3 schemes under this act Employees' Provident Fund Scheme, Employees Deposit Linked Insurance Scheme, 1976, Employees' Pension Scheme.

THE MATERNITY BENEFIT ACT, 1961

The Act regulates the employment of women in factories, mines, the circus industry, plantation units and shops or establishments employing 10 or more persons except the employees covered under the Employees State Insurance Act, 1948 T. Maximum period for which a woman can get maternity benefit is 12 weeks. A medical bonus of Rs.3,500/- is being provided from 19.12.2011 under the Act.

THE PAYMENT OF GRATUITY ACT, 1972

Under this act after completion of min. 5 years of service, for every completed year of service or part thereof in excess of six months, the employer pays gratuity to an employee at the rate of 15 days' wages based on the rate of wages last drawn.

SCHEMES FOR UNORGANIZED SECTOR

MINIMUM WAGES ACT, 1948

The Central Government has fixed the National Floor Level Minimum Wages from Rs.115/- to Rs.137/- per day w.e.f. 01.07.2013.

LABOUR WELFARE FUNDS

The Ministry of Labor & Employment is administering five Welfare Funds for beedi, cine and certain categories of non-coal mine workers. The Funds have been set up under the following Acts of Parliament for the welfare of these workers: -

The Mica Mines Labour Welfare Fund Act, 1946;

The Limestone and Dolomite Mines Labour Welfare Fund Act, 1972;

The Iron Ore, Manganese Ore and Chrome Ore Mines Labour Welfare Fund Act, 1976;

The Beedi Workers' Welfare Fund Act, 1976;

The Cine Workers' Welfare Fund Act, 1981.

From these funds a 15 bedded Hospital for Beedi Workers at Yadgiri (Karnataka) has been constructed on 10.07.2012. and another 15 bedded Hospitals for Beedi workers at Sircilla, Karim Nagar District, Hyderabad on 15.09.2012.

THE UNORGANIZED WORKERS SOCIAL SECURITY ACT, 2008

Ministry of Labor & Employment has enacted the Unorganized Workers' Social Security Act, 2008. The Act has come into force with effect from 16.05.2009. National Social Security Board was constituted on 18.08.2009. Government of India has approved a proposal for Convergence of 3 major Social Security Schemes for Unorganized Workers on a single smart card platform based on a single unified data base – RSBY, AABY, IGNOAPS for old age protection through a common data base and single Smart Card valid across India.

SCHEMES FOR THE BUILDING AND OTHER CONSTRUCTION WORKERS

The Government has enacted the following two legislations for the construction workers:

The Building and Other Construction Workers Act, 1996.

The Building and Other Construction Workers' Welfare Cess, Act, 1996

The Act is applicable to every establishment which employs 10 or more workers in any building or other construction work. Welfare Fund at the State level to be financed by contribution made by beneficiaries, levy of cess on all construction works at rates between 1 to 2% of the construction cost incurred by an employer.

SCHEMES FOR MIGRANT WORKERS AND THE INTERSTATE MIGRANT WORKMEN

The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979 was enacted to protect the rights and safeguard the interests, of migrant workers.

LEGAL PROTECTION OF CHILDREN AT WORK

National Child Labor Project Scheme (NCLPs) initiated in 1988 to rehabilitate working children in labor endemic districts of the country. Under the NCLP Scheme, children are withdrawn from work and put into Special Training Centers, where they are provided with bridge education, vocational training, mid-day meal, stipend, health-care facilities etc. and finally mainstreamed to the formal education system.

NATIONAL SOCIAL ASSISTANCE PROGRAM

Presently there are 5 schemes under this program.

i) **Indira Gandhi National Old Age Pension Scheme:** BPL persons aged 60 years or above are entitled to a monthly pension of Rs. 200/- up to 79 years of age and Rs.500/- thereafter.

ii) **Indira Gandhi National Widow Pension Scheme:** BPL widows aged 40-59 years are entitled to a monthly pension of Rs. 200/-.

iii) **Indira Gandhi National Disability Pension Scheme:** BPL persons aged 18-59 years with severe and multiple disabilities are entitled to a monthly pension of Rs. 200/-.

iv) **National Family Benefit Scheme:** BPL household is entitled to lump sum amount of money on the death of primary breadwinner aged between 18 - 64 years. The amount of assistance is Rs. 10,000/-

v) **Annapurna scheme:** Under the scheme, 10 kg of food grains per month are provided free of cost to those senior citizens who, though eligible, have remained uncovered under IGNOAPS.

ATAL PENSION YOJANA

Previously this scheme was run under the name of National pension scheme – Swavalambhan. Atal Pension Yojana is a government backed pension scheme in India targeted at the unorganized sector launched on 9 May 2015 in Kolkata.

Depending on the contribution made by a person in the age between 18 – 40 years, at the age of 60 a sum of Rs.1,000, Rs. 2,000, Rs.3,000, Rs.4,000, or Rs. 5,000 will be paid monthly. Central govt. contributes 50% of the amount contributed by the employee or Rs 1000/- whichever is less. This scheme will be linked to the bank accounts opened under the Pradhan Mantri Jan Dhan Yojana scheme and the contributions will be deducted automatically.

INDIRA GANDHI MATRITAVA SAHYOG YOJANA

This was approved on 8/11/2010 on pilot basis in 52 districts. This is a Centrally Sponsored Scheme under which full grant-in-aid would be provided to State Government (SGs)/Union Territories (UTs). Under this Cash incentive of Rs. 4000 will be provided directly to women 19 years and above for the first two live births subject to the woman fulfilling specific conditions relating to maternal child health and nutrition.

RASHTRIYA SWASTHYA BIMA YOJANA - RSBY

Initially this scheme was applicable to BPL Families but now Bidi workers, Construction workers, Railway porters & vendors, MNREGA workers, Domestic workers, Street vendors have also been covered under this scheme. Rs30/- as registration fee is paid by beneficiaries at the time of enrolment and also at the time of renewal. Key features of this scheme are Sum insured of Rs 30,000 per BPL family on a family floater basis,

Coverage of 5 members of a family, No age limit, Transport allowance at Rs.100 per visit up to maximum of Rs 1000.

THE FUTURE PLAN

The policies and laws must be framed in such a way that they are mostly concentrated for the benefit of unorganized workforce. There should be proper mechanism by which the public is made aware about the existing social security schemes. The existing laws should be implemented strictly by the state labor departments with the help of Social security officers/inspectors and the defaulting employers should be punished. Labor officials should meet management members and trade union leaders when they visit in factories to know the problems of the workers. Effective Coordination must be there between the government, employers and employees.

The trade unions work as backbone of an establishment and well-wisher of workers, their opinion should be taken in formulation and implementation of labor policies, Political commitment should be there and more budget should be provided for social security schemes, more use of information and technology, all the benefits should be transferred directly into the accounts of beneficiaries no cash/cheque payments should be made, there is multiplicity of schemes e.g. JSY, IGMSY with same benefit all the schemes with similar benefits should be merged into one, all the schemes should be right based. More NGOs should be involved. More efforts should be made for public private partnership.

V. SKILL DEVELOPMENT IN CONSTRUCTION SECTOR

The construction industry (barring real estate developers) does not really sell a tangible product; it sells a service. The service that it may provide is determined by its clients and is performed at a time and place specified by them. Contractors neither have control on the demand for construction services nor can they stimulate it. But the vast majority of contracting firms operate in a product market where they have no control over demands, technology, materials, workplace, finance and labour supply. The existing institutional framework for skill formation in various construction trades is inadequate. The Directorate General of Employment and Training (DGE&T) in the Ministry of Labour is responsible for vocational training in the country. It runs through state governments and private organisations ITIs all over the country. ITIs impart training in 43 engineering and 24 non-engineering trades. The engineering trades include carpentry, plumbing, masonry and plastering, which though not construction specific, may be relevant to it. As a rule, the training is oriented to the manufacturing and service sectors. Courses are of one to two year's duration and admissions are restricted to high school pass outs. Very few construction workers have high school level education to qualify for admission or resources to maintain themselves over the long training period. The other major programme for skill training is the Apprenticeship Training Scheme under the Apprentices Act, 1961. The trades in which apprentices may receive training, only 3 are construction specific (plumber, brick-layer and fitter) out of total number of trades. The National Network of Building Centres also trains construction workers.

THE CONSTRUCTION INDUSTRY DEVELOPMENT COUNCIL (CIDC)

CIDC under Planning Commission of India has developed Construction Workers Training Programme and Employee Development Programme to enhance the proficiencies of various trades working at execution of Construction Workers level and supervisory level duties respectively. All these programmes are running at various locations across the nation. Persons engaged in Construction Industry such as workers & supervisors having qualification from Vth to XIIth Standard can enrol for short term courses from 1 month to 6 months. At present, apart from the Union Government, four State Governments (Rajasthan, Bihar, Haryana & M. P.), one National University (Indira Gandhi National Open University), Four State Universities, and almost 79 major Construction Companies, apart from three Industry Associations are working together with CIDC to nurture this programme, which is primarily self-financing. Association with National Institute of Open Studies and the DGET, Ministry of Labour, Govt. of India, are on anvil, to enable this initiative to expand further.

WORKERS TRAINING AND CERTIFICATION

The largest manpower segment of Construction Industry is the Construction Workers segment where the skill development and certification requirements are substantial. To cater these requirements, a program under the auspices of Ministry of Labour in 55 different construction trades has been launched for the first time in India. The list of these trades is as follows: Mason, Rubble Mason, Carpenter, Shuttering Carpenter, Bar-bender/Steel Fixer, Plasterer, Tiler, Painter, Plumber, Surveyor, Roof sheet layer, Foreman, Stone Cutter and Dresser, Plasters, Drillers, Excavator, General Works Supervisor Welder, Electrical Fitter, Electrical Wireman, Mate spray man, Electrician, Fitter, Auto electrician, Black

Smith, Block maker, Fabricator, Turner, Dozer Operators, Floor Grinding Operator, Concrete Vibrator Operator, Concrete Mixer operator, Hot mix plant operator, OMC Technician, Vibratory Road Roller Operator, Riggers, Tar Boiler Operator,

Mechanic – Earth Moving Equipment, Mechanic – Auto / Heavy vehicles, Mechanic, Hydraulic Excavator Operator, Motorized Grader Operator Wheeled Loader Operator, Crawler dozer operator, Crane operator, Road roller operators, Batching Plant Operator, Machine operator, Stone crusher operators, Store keeper, Dumper operators, Public health related trades, Tower Crane Erection and Operations and Laboratory Technicians.

Vocational Training for Secondary Level Students in various supervisory level occupations After consultation with various agencies concerned, CIDC has decided to set up this Construction Industry Vocational Training Council as the apex national agency concerned with the aspects of Human Resource Development of the Secondary segment of Construction Industry. After workers the next level in construction industry is the supervisory workmen segment. To cater to this need of workers training for this segment, Vocational Training for Secondary Level Students for different vocations is being conducted. A person either having the secondary level education or having workers certification can be educated through these courses. In order to improve the work performance of construction industry and to generate value added employment opportunities, Construction Industry Development Council (CIDC) as the apex organization representing the Government and the construction Industry, had initiated a country wide Human Resource Development initiative focused on developing a formidable work force to fructify various Infrastructure Development Projects in the Nation and also abroad.

- Over the last 13 years CIDC has made substantial achievements in the area of HRD especially for construction workers, Artisans and Supervisory cadre personnel. The programme is now spread over 19 states and supported extensively by various State Governments.
- The support from the State Government has come by way of provision of physical infrastructure, 29 ITIs, nomination of learners under various central and state schemes such as NREGS, Chattisgarh Raj Mistry Yojana, Vocational Training for candidates belonging to SC/ST categories and training of Jail inmates.
- Over 250,000 personnel trained, tested and certified by CIDC for their skills. Almost 100% have found value added appropriate employment with leading industry organizations. All CIDC training centers are equipped with course material, training kits and well trained staff to cater to the express needs of the students and often the teaching material is developed in vernacular to make the message well understood.

Skill Development Initiatives by Public Private Participation (PPP) mode

There has been a paradigm shift in the national policy on skill development with the private sector playing a lead role instead of the government, as they are the job providers. The government's roles have changed from being a vocational training provider to a partner and facilitator.

NATIONAL SKILL DEVELOPMENT CORPORATION (NSDC)

The National Skill Development Corporation India (NSDC) is a one of its kind, Public Private Partnership in India. It aims to promote skill development by catalyzing creation of large, quality, for-profit vocational institutions. It provides funding to build scalable, for-profit vocational training initiatives. Its mandate is also to enable support systems such as quality assurance, information systems and train the trainer academies either directly or through partnerships. The objective is to contribute significantly to the overall target of skilling / upskilling 500 million people in India by 2022, mainly by fostering private sector initiatives in skill development programmes and providing funding.

STATE MISSIONS ON SKILL DEVELOPMENT

State Governments have also been advised to set up State level missions under the chairmanship of Chief Ministers of respective States to guide and review the Skill Development activities at State level. As a follow-up, many States have set up State Level Skill Development Mission.

KAUSHAL VIKAS YOJANA

In compliance with the announcement made by Hon'ble Prime Minister, DGE&T, Ministry of Labour & Employment has taken up a project titled Kaushal Vikas Yojana to set up 1500 new Industrial Training Institutes (ITIs) & 1000 Skill Development Centres (SDCs) in PPP by involving three partners:-

- Private Training Provider playing the lead role
- State Governments are expected to extend all the possible logistical support, land & provide basic infrastructural facilities free of cost and
- Central Government providing Viability Gap Funding (VGF)

FEDERATION OF INDIAN CHAMBERS OF COMMERCE & INDUSTRY (FICCI)

FICCI acts as a "skills development aggregator" to complement Government of India's ambition of training 500 million people by 2022. FICCI offers support and facilitation services through Policy Advocacy, Industry Intervention and International Collaboration so that the youth can acquire skills to meaningfully participate in and contribute to the economy.

Confederation of Indian Industries (CII)

CII has turned the limelight on skills development across the country to align industry manpower needs with the skilling initiatives underway and improve the employability of the working population including school drop-outs, semi-skilled and un-skilled workers. Due efforts are underway to create a new wave of entrepreneurship in the country that will result in further employment generation. CII has launched its own Skills Development Initiative, which is aligned, to the National Skills Development Agenda to skill 500 million people by 2022. In this endeavour, CII has set up its first skills centre at Chhindwara, MP, to train people in bar bending, grinding, pipe fitting, welding, etc. CII along with HPCL launched the „Swavalamban“ project to train 2,200 youth in multiple trades. The programmes have high local relevancy, in-built flexibility and are modular in form. Five sectoral studies have been released on skills requirements in the constructions, auto, retail, healthcare and banking & financial services sectors. Skills development projects are running across the length & breadth of the country with 20 projects already being successfully completed. Projects cover both rural & urban areas. Currently the projects are running in the rural areas in Maharashtra, Andhra Pradesh, Rajasthan, Haryana, Tamil Nadu and Punjab.

VI. CONCLUSION

Social Security has been universally familiar as the duty of the nation to shield employee and his dependents towards sure hazards when they are not able to earn and restore themselves. However, the software of social safety to the growing countries in South Asia is a tough mission because of the existence of massive casual sectors, incomplete structural transformation and high degree of poverty. According to Dreze and Sen (1989) Social protection in developing countries needed to be regarded from a broader angle as an objective to be pursued through public way rather than relying upon a definite set of techniques as it is motivated by means of outside factors like converting financial and political strain, fast inflation, high unemployment, changing employment patterns and budgetary strain etc. Joseph Bonder (1983) tested the Direct Deposit Programme via the digital fund transfer device to country that on account that 1975 monthly gain is paid at once to the bank account of the beneficiaries. The Statutory Schemes in India has limited coverage by way of retaining away the small industrial employees, unorganized and agricultural labours from the current styles of social protection which is undesirable. Modern Social Security Programmes may additionally be seemed as the device to distribute income as consistent with the want to divert element of the culmination of modern-day production for the advantage of injured people, cozy minimum pensions for lowly paid employees, partly at the fee of their higher paid colleagues, spread the social price of widowhood with the aid of appropriate tax measures and the economic quarter to at once assist the development of basic health services for the people at huge. The performance of the country in presenting the advantages as according to the expectations of the beneficiaries by way of extending the insurance need to be targeted. The coverage of Employees State Insurance Scheme should be extended to agricultural people and self-employment. The enterprise have to cognizance to set up greater dispensaries and hospitals with advanced clinical centres. Steps ought to be taken to include Old age benefits. Social safety schemes will make contributions toward social protection if cautiously designed to meet the local needs, properly supported with sources, and integrating with the National Policy which is committed to presenting social protection to the excluded majority.

The exclusion of construction work related to factories from the definition of building and other construction work as well as the inclusion of a self-assessment scheme have remedied some of the largest problems that existed with respect to social security for this class of workers. Furthermore, the introduction of advance payment will be beneficial in terms of ensuring that the social security benefits reach the workers on time. Overall, the scheme provided under the Code on Social Security, 2020 and its draft Central Rules are a step in the right direction.

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