



## **SOCIAL SECURITY IN INDIA**

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### **ABSTRACT**

*India is a vast country with a surface area of about 3.3 million square km. With a total population of India which is 1.25 billion, about 72% of the population lives in rural area. India is a developing nation and presents the demographic features similar to the other developing nations of the world. Growing population is the major concern of the government and is considered as the principal obstacle to the economic growth of the country. Emerging occupational health problems are to be tackled along with the existing traditional public health problems like communicable diseases, malnutrition, poor environmental sanitation and inadequate medical care. Globalization and rapid industrial growth (about 7% annual economic growth) in the last few years have further complicated the occupational health related issues.*

**Key Words:** Social Security, Employee, Social Security Legislations, Constitution, Health.

*In the words of Dr. B.R. Ambedkar, “Bread a house, adequate clothing, education, good health and above all the right to work with dignity on the world’s boulevards”.*

As rightly pointed out by Justice Ramaswamy:

“The poor, the workman and common man can secure and realize the economic and social freedom only through the right to work and right to adequate means of livelihood, to just

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and humane conditions of work, to a living wage, a decent standard of life, education and leisure. To them these are fundamental facets of life....<sup>1</sup>”

The provision of social security is an effective and important means of reducing poverty and social exclusion as it prevents people from falling into poverty and enables the poor to escape the poverty trap. In the absence of social protection, people, especially the most vulnerable, are subjected to increased risks of sinking below the poverty line or remaining caught in conditions of poverty.

In addition, there is strong evidence that social security fosters long-term economic growth by raising labour productivity and enhancing social stability.

Men and women in modern societies depend mainly on income from work in order to have access to the goods and services produced and provided by others. While *employment is the main and usual source of income, and decent work, the best form of income security*, the global deficit in quality jobs means that enough well-remunerated work is not always available for everyone. A temporary or permanent drop in income may result from a range of *contingencies*, of which unemployment is just one. Contingencies include, for example, unemployment, sickness, disability or old age, and they can affect individuals throughout their lifecycle. They may not only alter the ability to work and earn but also create a burden of high levels of out-of-pocket expenditure, such as health care costs in the case of sickness. The basic aim of social protection is to protect people from uncertainty and poverty that may result from the vagaries of the market and the contingencies and changing circumstances of life by compensating for temporary or permanent shortfalls in income and redistributing risk. Social protection is redistributive in nature, transferring income from the more to the less fortunate; it can be argued that it is also redistributive across time. In addition, social protection ensures access to health care (social health protection) and may facilitate access to social services, such as education, which are crucial for creating an employable and productive workforce and guaranteeing human development in the longer-run. In sum, together social protection and employment may alleviate the problems of short- and long-term poverty.

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<sup>1</sup>*AirIndia Statutory Corporation v. United Labour Union*, AIR 1997 SC 645 at p. 648.

Increasingly, it is becoming well-understood that *social protection contributes to the dynamism of the whole economy, as well as the number and quality of jobs*. Social protection strengthens the multiple channels through which this happens: *distribution, protection, production and reproduction*. Therefore, it is actually an investment that enhances the productive potential of individuals, or “*unlocks human potential*”, for instance by directly providing employment to those who lack it, improving employability and encouraging entrepreneurship. It is argued that, historically, because poor people seek to reduce their vulnerability to risk, they have chosen to engage in economic activity that is of low productivity and low profitability. Investing in a risky activity can cause a significant economic loss in case the risk materialises, and may well push a family into deep poverty in the absence of an appropriate social protection mechanism. Reducing risks and protecting families against possible losses through social protection measures can thus stimulate innovation and growth. Social protection may also facilitate the inclusion of the poor in the labour market, as it lessens the risk of, for instance, undertaking an entrepreneurial activity, investing in a business or studying a new degree. Finally, well-designed social protection policies may promote equal opportunities and boost female employment as they allow people to balance family responsibilities with work and other social roles. For instance, child care or long-term nursing services make it easier for both fathers and mothers to work. Yet, it is clear that social measures for boosting employability cannot be effective without employment opportunities with decent remuneration and working conditions.

The social security schemes in India cover only a very small segment of the organised work force, which may be defined as workers who are having a direct regular employer-employee relationship within an organization. Out of an estimated work force of about 397 million, only 28 million are having the benefit of formal social security protection<sup>2</sup>. The Social Security Laws in India at present can be broadly divided into two categories, namely, the *contributory and the non-contributory*. The contributory laws are those which provide for financing of the social security programmes by contributions paid by workers and employers and in some cases supplemented by contributions/grants from the Government. The important contributory schemes include the Employees State Insurance Act, 1948 and the Provident Fund, Pension and Deposit Linked Insurance Schemes framed under the Employees’ Provident Funds and Miscellaneous

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<sup>2</sup> As per the survey carried out by National Sample Survey Organisation ((NSSO) 2010-2011.

Provisions Act, 1948. The three major non-contributory laws are the Workmen's Compensation Act, 1923, the Maternity Benefit Act, 1961 and the Payment of Gratuity Act, 1972<sup>3</sup>.

India being a developing nation is faced with traditional public health problems like communicable diseases, malnutrition, poor environmental sanitation and inadequate medical care. However, globalization and rapid industrial growth in the last few years has resulted in emergence of occupational health related issues. Agriculture (cultivators i.e. land owners + agriculture labourers) is the main occupation in India giving employment to about 58% of the people. The major occupational diseases/morbidity of concern in India is silicosis, musculo-skeletal injuries, coal workers pneumoconiosis; chronic obstructive lung diseases, asbestosis, byssinosis, pesticide poisoning and noise induced hearing loss. There are many agencies like Employee State Insurance Corporation, National Institute of Occupational Health, Industrial Toxicology Research Centre, Central Labour Institute, etc. are working on issues like Asbestos and Asbestos Related Diseases, Pesticide Poisoning, Silica Related Diseases other than Silicosis and Musculoskeletal Disorders. Still much more is to be done for improving the occupational health research. The measures such as creation of advanced research facilities, human resources development, creation of environmental and occupational health cells and development of database and information system should be taken. One such measure to protect employees from losses due to occupational hazards is Employee's State Insurance Act, 1948 which is legislation for social welfare and offers various benefits to the employees during their time of need<sup>4</sup>.

The Act is designed in the interest of "*employees*" and its dependents to provide cash benefit in the case of sickness, maternity, "*employment injury*", payment in the form of pension to the dependent of workers who died of employment injury and medical benefit to workers. It introduces the contributory principle against such contingencies, provides protection against sickness, replaces lump sum payments by pension in the case of dependents benefit and places the liability for claims on a statutory organisation.

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<sup>3</sup>Patricia Justino "*Social Security from Developing Countries: Myth or Necessity Evidence from India*" PRUS (Poverty Research Unit at Sussex) University of Sussex Working Paper NO.27 of 20 Sept 2003.

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In March 1943 Government of India appointed a committee presided over by Professor B P Adarkar<sup>5</sup>, an officer on special duty and an eminent scholar and visionary for the purpose of formulating a scheme of Health Insurance for Industrial Workers. The first document on social insurance was “Report on Health Insurance” submitted to the Tripartite Labour Conference, headed by him. The Report was acclaimed as a worthy document and forerunner of the social security scheme in India and Prof. Adarkar was acknowledged as Chotta Beveridge<sup>6</sup>, *by none other than Sardar Vallabhbhai Patel*.

An important pillar of India’s social protection policies is the food programme, implemented in the late 1960s and integrated within a wider rural poverty alleviation scheme. This combined a large programme for land reforms and the introduction of new technologies and crops in the agriculture sector (the ‘Green revolution’), with an extensive rural employment scheme, designed to address the unemployment problems of the landless.

The labour policy followed in the successive five year plans since independence adopted an approach which rested on considerations that the basic needs of workers for food, clothing and shelter must be satisfied. The objective of achieving ‘socialistic pattern of society’ was the avowed goal of early five year plans and provisions were made accordingly for the welfare of workers. However, not much could be achieved by way of all these efforts. Majority of the labour laws enacted sought to benefit only the organized sector. The Employees State Insurance Act was enacted in 1948, and similarly the Factories Act too was enacted in the same year. The Employees’ Provident Funds and Miscellaneous Provisions Act came on the Statute Book in 1952. The unorganized sector, however, was left almost out of all these efforts as far social security coverage was concerned.

The Constitution of India has affirmed social and economic justice to all its citizens. The fundamental rights and directive principles of state policy, enshrined in our Constitution, need a special mention in view of their supreme importance and influencing the social security

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<sup>5</sup>He is said to be the “Father” of Indian Social Security.

<sup>6</sup>In 1941, William Beveridge one of the Britain’s leading economist, was asked by Winston Churchill’s government to look at the problems of building a post-war Britain and was also asked to consider how the various social security schemes could be harmonized. His report covered the five threats to society: Want, Ignorance, Disease, Squalor and Idleness. Available at [www.bbc.co.uk/history/ww2peopleswar/timeline/.../a1143578.shtml](http://www.bbc.co.uk/history/ww2peopleswar/timeline/.../a1143578.shtml). Visited on 12<sup>th</sup> July, 2017.

legislations relating to the fundamental rights and directive principles of state policy which provide sufficient guarantee against exploitation<sup>7</sup>.

The Constitution of India guarantees fundamental rights to every citizen. The most significant among them is Article 21<sup>8</sup> which guarantees Right to Life. The Supreme Court has elaborately considered this Article many times and categorically held that right to livelihood is inherent in right to life<sup>9</sup>. The ultimate aim of social security is to ensure means of livelihood to everyone. In other words, right to social security is inherent in right to life.

Chapter I of the part XI of the Constitution of India deals with legislative relations between Union and State. The matters in respect of which laws are to be have been ascribed in three lists, a) Union List b) Concurrent List and c) State List. The part XXII, schedule VII, mentions the above three lists.

*The matters of workers interest*<sup>10</sup> - The Union List, entries 13,<sup>11</sup> 28,<sup>12</sup> 55,<sup>13</sup> 61,<sup>14</sup> 65,<sup>15</sup> and 94.<sup>16</sup> The State List, entry 9.<sup>17</sup> The Concurrent List, entries 20,<sup>18</sup> 21,<sup>19</sup> 22,<sup>20</sup> 23,<sup>21</sup> 24,<sup>22</sup> 25,<sup>23</sup> 36,<sup>24</sup> and 45.<sup>25</sup>

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<sup>7</sup> In *National Textile Workers Union v. Ramakrishnan* AIR 1983 SC 75, The Supreme Court observed: "The workers have a special place in a socialist pattern of society. They are the producers of wealth. They produce labour without which capital would be impotent. Our Constitution has shown profound concern of the workers and given them a pride of place in the new socioeconomic order envisaged in the Preamble and Directive Principles of State Policy. The Preamble contains the profound declaration conceived with meaning and hope of millions of peasants and workers that India shall be socialist democratic republic, where, social and economic justice will inform all institutions of national life and every endure shall be made to promote fraternity ensuring the dignity of the individual".

<sup>8</sup> No person shall be deprived of his life or personal liberty except according to procedure established by law.

<sup>9</sup> *Olga Tellis v. Bombay Municipal Corporation* AIR 1986 SC 180. The court held that the term 'life' in Art. 21 is not restricted to the mere animal existence of a person. It means something more and the inhibitions against the deprivation of life extends to all those limits and faculties by which life is enjoyed.

<sup>10</sup> Article 246- Subject-matter of laws made by Parliament and by the Legislatures of States.

<sup>11</sup> Participation in international conferences, associations, and other bodies and implementing of decisions made there.

<sup>12</sup> Port quarantine, including hospitals connected therewith; seamen's and marine hospitals.

<sup>13</sup> Regulation of labour and safety in mines and oilfields.

<sup>14</sup> Industrial disputes concerning union employees.

<sup>15</sup> Union agencies and institutions for- a) professional, vocational or technical training, including the training of police officers; or b) the promotion of special studies or research; or c) scientific or technical assistance in the investigation or detection of crime.

<sup>16</sup> Inquiries, surveys and statistics for the purpose of any of the matters in this list.

<sup>17</sup> Relief for disabled and unemployable.

<sup>18</sup> Economic and Social planning.

<sup>19</sup> Commercial and industrial monopolies, combines and trusts.

<sup>20</sup> Trade unions; industrial and labour disputes.

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The Article 24 Prohibits employment of children in factories, etc. No child below the age of fourteen years shall be employed to work in any factory or mine or engaged in any other hazardous employment.

Article 38 States to secure a social order for the promotion of welfare of the people (1) The State shall strive to promote the welfare of the people by securing and protecting as effectively as it may a social order in which justice, social, economic and political, shall inform all the institutions of the national life. (2) The State shall, in particular, strive to minimize the inequalities in income, and endeavour to eliminate inequalities in status, facilities and opportunities, not only amongst individuals but also amongst groups of people residing in different areas or engaged in different vocations.

Article 39 speaks of Certain principles of policy to be followed by the State, the State shall, in particular, direct its policy towards securing (a) that the citizens, men and women equally, have the right to an adequate means to livelihood; (b) that the ownership and control of the material resources of the community are so distributed as best to sub-serve the common good; (c) that the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment; (d) that there is equal pay for equal work for both men and women; (e) that the health and strength of workers, men and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength; (f) that children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against exploitation and against moral and material abandonment.

Article 41 provides for Right to work, to education and to public assistance in certain cases - The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want.

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<sup>21</sup> Social security and social insurance; employment and unemployment.

<sup>22</sup> Welfare of labour including conditions of work, provident funds, employers' liability, workmen's compensation, invalidity and old age pensions and maternity benefits.

<sup>23</sup> Education, including technical education, medical education and universities, subject to the provisions of entries 63,64,65, and 66 of List I; vocational and technical training of labour.

<sup>24</sup> Factories.

<sup>25</sup> Inquiries and statistics for the purpose of any of the matters specified in the list II or list III.

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Article 42 gives Provision for just and humane conditions of work and maternity relief The State shall make provision for securing just and humane conditions of work and for maternity relief.

Article 43 speaks of Living wage, etc, for workers The State shall endeavour to secure, by suitable legislation or economic organisation or in any other way, to all workers, agricultural, industrial or otherwise, work, a living wage, conditions of work ensuring a decent standard of life and full enjoyment of leisure and social and cultural opportunities and, in particular, the State shall endeavour to promote cottage industries on an individual or cooperative basis in rural areas.

Article 43A provides for Participation of workers in management of industries -The state shall take steps, by suitable legislation or in any other way, to secure the participation of workers in the management of undertakings, establishments or other organisations engaged in any industry.

The directives contained in Part IV are the common man's pathway towards the attainment of socio-economic justice.

Though not justifiable, these principles are fundamental in the governance of the country and State is duty bound to apply these principles in making laws. In a series of decisions on the subject, the Supreme Court has categorically held in many cases that the State has responsibility to protect the interests of workmen for establishing social and economic democracy in which every workman realize socio- economic justice assured in the Preamble<sup>26</sup>, Article 14<sup>27</sup>, 15<sup>28</sup>, 21<sup>29</sup> and Directive Principles of the Constitution of India<sup>30</sup>.

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<sup>26</sup> WE, THE PEOPLE OF INDIA, having solemnly resolved to constitute India into a SOVEREIGN, SOCIALIST, SECULAR, DEMOCRATIC, REPUBLIC and to secure to all its citizens:- JUSTICE, social, economic and political; LIBERTY of thought, expression, belief, faith and worship; EQUALITY of status and of opportunity; and to promote among them all; FRATERNITY assuring the dignity of the individual and the unity and integrity of the nation; IN OUR CONSTITUENT ASSEMBLY this twenty-sixth day of November 1949, do HEREBY ADOPT, ENACT AND GIVE TO OURSELVES THIS CONSTITUTION.

<sup>27</sup> The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India. Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth.

<sup>28</sup> The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them. (2) No citizen shall, on grounds only of religion, race, caste, sex, place of birth or any of them, be subject to any disability, liability, restriction or condition with regard to- (a) access to shops, public restaurants, hotels and palaces of public entertainment; or (b) the use of wells, tanks, bathing ghats, roads and places of public resort maintained wholly or partly out of State funds or dedicated to the use of the general public. (3) Nothing in this article shall prevent the State from making any special provision for women and children. (4) Nothing in this article or in clause (2) of Article 29 shall prevent the State from making any special provision for the advancement of any socially and educationally backward classes of citizens or for the Scheduled Castes and the Scheduled Tribes.

<sup>29</sup> No person shall be deprived of his life or personal liberty except according to procedure established by law.

<sup>30</sup> In *A.B.S.K. Sangh (Rly) v. UOI* AIR 1981 SC 298; it was held that, "Article 37 of the Constitution emphatically state that Directive Principles are never the less fundamental in the governance of the country. And it shall be the duty of the state to apply these principles in making laws. So we have to say that the constitutional goal is the



Social Security legislations also have been shaped and influenced by the recommendations of the various *National Committees and Commissions such as First National Commission on Labour (1969) under the Chairmanship of Justice Gajendragadkar, National Commission on Rural Labour (1991), Second National Commission on Labour (2002) under the Chairmanship of Shri RavindraVarma etc.* and judicial pronouncements on labour related matters specifically pertaining to minimum wages, bonded labour, child labour, contract labour etc.

In 1995, the Government of India introduced for the first time an all-India protective type social security scheme, the National Social Assistance Programme (NSAP). The NSAP encompasses a national policy for social assistance benefits to poor households in the case of old age, death of breadwinner and maternity. The programme has, so far, three main components: the National Old Age Pension Scheme, the National Family Benefit Scheme, and the National Maternity Benefit Scheme. The provision of social security for the poorest sections of society is included in the 2011-2012 budget as an area of priority within India's social sector, together with other areas such as the empowerment of women, population policy and health, which extends the system of social security in India beyond the objectives of standard programmes implemented in more advanced economies. The apt examples for this are Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREA).<sup>31</sup> National Pension System<sup>32</sup>.

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establishment of a Socialist Democracy in which justice, economic, social and political is secured and all men are equal and have equal opportunity. The underprivileged, the deprived and exploited are to be protected and nourished so as to take their place in an egalitarian society. State's action is to be towards these ends". The decision in *Chandra Bhavan Boarding v. State of Mysore* AIR 1970 SC 2042 also sounds the same. The Court held that: "The mandate of the Constitution is to build a welfare society in which justice, social, economic and political shall inform all institutions of our national life. The hopes and aspirations assured by the Constitution will be belied if the minimum needs of the lowest of our citizens are not met the basic needs"

<sup>31</sup>The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) aims at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days of wage employment in a financial year, to a rural household whose members volunteer to do unskilled manual work. The objective of the Act is to create durable assets and strengthen the livelihood resource base of the rural poor. The choice of works suggested in the Act address causes of chronic poverty like drought, deforestation, soil erosion, so that the process of employment generation is on a sustainable basis works suggested in the Act addresses causes of chronic poverty like drought, deforestation and soil erosion, so that the process of employment generation is maintained on a sustainable basis. Available at [http://nrega.nic.in/nregarpt\\_eng.pdf](http://nrega.nic.in/nregarpt_eng.pdf). Visited on 16th Sept 2016.

<sup>32</sup> Government of India established Pension Fund Regulatory and Development Authority (PFRDA) - External website that opens in a new window on 10<sup>th</sup> October, 2003 to develop and regulate pension sector in the country. The National Pension System (NPS) was launched on 1st January, 2004 with the objective of providing retirement income to all the citizens. NPS aims to institute pension reforms and to inculcate the habit of saving for retirement amongst the citizens. Initially, NPS was introduced for the new government recruits (except armed forces). With effect from 1<sup>st</sup> May, 2009, NPS has been provided for all citizens of the country including the unorganised sector workers on voluntary basis. Additionally, to encourage people from the unorganised sector to voluntarily save for

India is a vast country with a surface area of about 3.3 million square km. Total population of India (According to Census of 2010-11) is 1.226 billion. About 72% of the population lives in rural area. India is a developing nation and presents the demographic features similar to the other developing nations of the world. Growing population is the major concern of the government and is considered as the principal obstacle to the economic growth of the country. Emerging occupational health problems are to be tackled along with the existing traditional public health problems like communicable diseases, malnutrition, poor environmental sanitation and inadequate medical care. Globalization and rapid industrial growth (about 7% annual economic growth) in the last few years have further complicated the occupational health related issues. The public expenditure on social security in India is 1.8% of the GDP against 4.7% in Sri Lanka and 3.6% in China. This itself shows the disparity of human development that these countries have achieved and that we are yet to achieve. In the light of the inadequate expenditure on social security in India, it is necessary that plans and programmes be devised to address the needs of diverse vulnerable sections of the people, comprising the total population of India.

In the wake of globalization, rapid industrial growth and the international principles the Government of India in order to improve the standard of medical care in the States, the amount reimbursable to the State Governments for running the medical care scheme has been increased from Rs.1200/- to Rs. 1500/- Per Insured person (IP) family unit per annum w.e.f. 01.04.2012. The Employees State Insurance Corporation (ESIC) has formulated action plans for improving medical services under the ESI Scheme with focus on modernization of hospitals by upgrading their emergency and diagnostic facilities, development of departments as per disease profiles, waste management, provision of intensive care services, revamping of grievance handling services, continuing education programme, computerization and up-gradation of laboratories etc.

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their retirement the Central Government launched a co-contributory pension scheme, 'Swavalamban Scheme - External website that opens in a new window' in the Union Budget of 2010-11. Under Swavalamban Scheme - External website that opens in a new window, the government will contribute a sum of **Rs.1,000** to each eligible NPS subscriber who contributes a minimum of **Rs.1,000** and maximum **Rs.12,000** per annum. This scheme is presently applicable up to F.Y.2016-17. The subscriber will be allotted a unique Permanent Retirement Account Number (PRAN). This unique account number will remain the same for the rest of subscriber's life. This unique PRAN can be used from any location in India. Available at <http://india.gov.in/spotlight/national-pension-system-retirement-plan-all> visited on 2nd Nov, 2016.

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The ESIC has also taken new initiatives to promote and popularize AYUSH<sup>33</sup> systems of treatment in ESIC Hospitals and Dispensaries in a phased manner.

ESIC IT Project Panchdeep, one of the largest e-governance projects is under implementation at present. All ESI Institutions are being networked under this project for enabling IPs and their family members to avail ESI benefits anywhere anytime. Two smart cards christened as “Pehchan Cards”, one for insured person and other for the family are being issued. Also, the ESI Act, 1948 has been amended w.e.f. 01.06.2010 for enhancing the Social Security coverage (Rs 15000)<sup>34</sup>, streamlining the procedure for assessment of dues and for better services to the beneficiaries.

Even though the Social Security Programs/Schemes have been on the ground for many years, the Social Security System in the country continues to suffer from several weaknesses which, *inter-alia*, include the following:

- (i) The Schemes of Social Security, types of benefits or protection provided there under do not conform to any overall plan or design. There is, as a matter of fact, no policy on social security, and the Five Year Plans are practically silent about this important aspect.
- (ii) There is no commonly accepted definition of the term ‘Social Security’ in India and it means different things to different people.
- (iii) The Social Security Schemes are limited in their scope of coverage which is decided with reference to wage ceilings, the number of workers employed in an establishment, the number of years for which an establishment has been in existence etc. Further there is no uniform criterion under various schemes for the purpose of coverage.
- (iv) Even though the schemes have been revised from time to time, majority of the Schemes continue to be applicable to the wage earning classes of people employed in comparatively stable employments. Workers in the un-organized sector which constitute over 90% of the work and whose incomes and employment are uncertain because of uncertainty of markets, the recession or boom of economies, the whims and caprice of the

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<sup>33</sup> AYUSH is an acronym that is used to refer to the non-allopathic medical systems in India. It includes the Indian medical system of Ayurveda, Yoga, Unani, Siddha, and also Homeopathy. Available at <http://indianmedicine.nic.in/> visited on 22<sup>nd</sup> Dec 2016.

<sup>34</sup> The decision to enhance the pay limit for ESI coverage was taken at ESIC’s 160th meeting. And thereafter the Government’s recent decision to raise the pay limit from Rs 15,000/month to Rs 21,000/ was taken (with effect from 1/1/2017).

employment, the political situation and rapidly changing policies of government, continue to suffer from economic insecurity.

- (v) There are different organizations which are implementing various social security schemes and in many cases there is duplication of effort.

Keeping in view the need for providing social security to workers both in the organized and un-organized sector, the need for simplification and cost effectiveness, the Working Group had recommended the following initiatives in the field of social security during the 9th Five Year Plan:

- (i) A National Policy on Social Security should be framed with a view to ensuring, compulsion and direction. For this purpose the concept of social security should be clearly defined.
- (ii) The ILO Convention on Social Security (Minimum) Standard, 1952 should be examined and efforts be made to ratify' the same.
- (iii) Social Security should, be firmly and comprehensively be integrated with, the economic development and planning process and if necessary, the Union and State Governments should provide extra budgetary support for social security.
- (iv) It should be the endeavour of the Government to evolve an Integrated Comprehensive Scheme of Social Security by combining in a single legislation the provisions of all existing social security schemes. This would definitely result in increased coverage, reduced overhead costs and improvement in the content and quality of the program.

A separate department of social security within the Ministry of Labour should be set up with a strong Research and Development Wing to facilitate and accelerate the development process and achieve extension of social protection to all sections of the working population. This should also provide for introduction of contributory unemployment insurance scheme in the organized sector as because of restructuring of economy in the wake of liberalization, it may be necessary for many workers either to change jobs or to remain unemployed for some time.

**Can we realize that “what does a common man expects in a living environment?”** We may not find that a common man needs more than the basic life security, family security, health care, education, employment, housing, water, electricity, roads, corruption free administration. It

seems amazing that after these many years of independence, none of the basic measure or accountability of the livelihood for millions of Indians has been secured by any administration. More amazingly this serious matter of urgency is not the agenda of any people group or political group!

The existing System of Administration in India has been unable to deliver the prosperity to most of the Indian People due to small number of vested interest Political Ideologies that have segregated the society in different wings. Most importantly - None of these ideologies work for the benefit of Common People of India or the universe. The ideologies such as “Independence Movements” “GaribiHatao”, “Ram Mandir”, “North East Movements”, “Violent Movements”, “Samajwadi Movements”, “Separatist Movements”, “Communism Movements”, “Religious Movements,” “Dalit movements” and numerous others have not been able achieve prosperity and justice to the common man of India. Though, with the help of these popular ideologies, their leaders are successful to achieve desired political platforms of vested interests.

Therefore, unless a Human Rights framework is applied to the design, implementation, monitoring and evaluation of social security programmes, the impact and outcomes of social security will not be equitable or sustainable, and the poorest and most vulnerable will be left behind.