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# An Evaluation of Unorganized Employees Social Security and Occupational Health in the Construction Industry

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#### **ABSTRACT:**

Our Social Security programme is rather extensive in scope. It Approaches in Statutory Form are Newly Originated as a Key Element in Industry Machine to Protect Workers and Their Dependents Against Circumstances Like Disability, Illness, Occupational Injury and Unemployed. The industrial initiatives founded on humanistic ideals with monetary compensation and medical treatment, dignity and social justice will lessen the worry of the negative labors. The goal of Social Security as a national programme is to relieve social suffering brought on by poverty, unemployment, and disease severity. In India, the schemes for gratuities, maternity benefits, medical insurance, and compensation are advantageous. The current imperative is to develop the transportation system in accordance with principles through purposeful equity for shared prosperity. This calls for efficiency, scope of inclusion, appropriate policy, and strategies. Social welfare supports healthy labor rights and a skilled worker for businesses and employers. The laws and policies must be written so that they are concentrated primarily in favor of the unorganizedlabor.

**Keywords:** Social Benefit Measures & Security, Social Welfare and Assistance, Insurance.

# I. INTRODUCTION:

Understanding the notion of Social Welfare will be feasible thanks to one of the most fascinating definitions. "Social Security involves an assault on want, illness, illiteracy, poverty, and inactivity," said Sir Beverage in defining it.The 1935 Social Security Act was the first piece of American legislation to formally utilise the word "Social Security" in its title. Madhava Rao P. (2002) defined social security as the financial protection offered by society as a whole or by families, communities, organisations, and other social groups for the social well-being of a person for his or her journey from birth to death. Social Security policies vary from nation to nation. In the United Kingdom, it includes the National Health Service, Industrial Insurance, Family Allowance, and Unemployment Benefit. It is seen as a technique in India to shift a portion of income to shield employees and their families from unpredictably occurring risks. In some cases, contingent risks that small earners cannot effectively handle on their own are mitigated by the owner on behalf of the personnel. The programme under Social Security Precautions includes health care benefits for illness, perks to boost employee morale, a pension option for post-retirement life, financial assistance for widows, and compensation for workplace accidents, work - related diseases, and joblessness as a result of layoffs and retrenchments. The State Policy for Welfare Benefits usually adheres to the philosophies of Compensation to render protection, Rehabilitation through re - employment once disease has been treated, and Avoiding the diseases via available assets which reduce the effective capacity. Sharma A.M. (1984) claims that the International Labour Organization insisted that governments create social insurance schemes based on required premiums to provide pension and medical benefits.

To secure welfare benefits for the poor, developed India programmes like the Comprehensive Agrarian Reform Programs, JawaharRozgarYojana, and PMRY, among others, coupled with social security laws. State welfare provisions were implemented in India about five years after its independence. The best state welfare programme in Southeast Asia, according to this system. The implementation of this initiative began on February 24th, 1952. Through the Employees' State Insurance Act, it sought to provide coverage



for 25 lakh manufacturing workers by assisting them in receiving high-quality medical care, financial benefits in the event of death or occupational accident, and parental leave. Ever since, the government has included social security into numerous laws and programmes. Since young people typically took care of their elderly parents, the schemes first mainly targeted them. But then as time passed, these regulations expanded to cover everybody. The welfare benefits plans include annuities, medical insurance, as well as healthcare coverage, disability payments, parental leave, and gratuities, according to Un System. The Mahatma Gandhi Rural Employment Act of 2005, the Unorganized Workers' Social Security Act of 2008, the National Social Assistance of 2002, among others, and the Maternity Benefit Act of 1961 are a few of India's social security programmes. The ESIC Act was introduced to raise money for employee and family health care in the event of illness, death, pregnancy, or disability. Additionally, it entails companies providing compensation to workers or their families in the event that an employee has an injury at work that results in disability or even death.

# II. SIGNIFICANCE OF SOCIAL WELFARE BENEFITS:

Social welfare today offers benefit packages in financial security and health care, protecting not just the subscriber but also his or her entire family. Social benefits are intended to ensure at least long-term subsistence to households while the earning member retires, passes away, or becomes disabled. As a result, the main strength of the Social Security system is that it serves as a facilitator, enabling individuals to plan their own future through coverage and support. However, in order for social benefits to be fulfilled, employees and employers must actively support and participate. You are a source of Social Security security for yourself and your family as an employer/employee. It is your obligation as a company to offer enough social security coverage to all of your employees.

# III. SIGNIFICANCE OF SOCIAL SECURITY SCHEME:

In all nations, social security is becoming an important component of social policy, and it is therefore imperative that serious consideration be given to meeting the population's constantly rising social security needs. Diverse opinions exist on the expansion of social security insurance; some believe it should be made easier for workers while others believe it should include the entire population. According to Saxena R.C. (1974), Social Security is viewed as a necessary bankruptcy of the national plan to combat poverty, unemployment, and disease in all advanced countries of the world Naidu (2003). However, the successful implementation of Social Security plans active the participation necessitates and cooperation of both employers and employees. Social welfare seeks to eliminate vulnerabilities in developing countries by reducing human suffering. According to ILO Welfare Benefits policy, "the outcome achieved through a full and effective series of measures for defending the public from the financial misery in the absence of such provider, would've been ended up causing by the halts of revenue in sickness, joblessness, old age and starving to death for medical treatment and subsidising households to bring up young children." The welfare benefits used by the Symposium on held in 1952 under conference for the hospital treatment, protection of skin, employment, vintage age, employment injury, circle of relatives safety, maternity, and survivor benefits by comparing social protection of Asia's industrially advanced countries was the social protection G. Varadani (1989). Limiting one's focus to a socioeconomic situation in order to offer social safety benefits to commercial individuals who are at the subsistence level Social security is defined as "safety provided by society to its members through a variety of public measures from economic and social distress that in any other case could be induced through the cessation of or significant reduction in profits from sickness, maternity, employment, harm, unemployment, invalidity, old age, and loss of life" ILO Geneva (1984).

# IV. AIMS OF SOCIAL SECURITY SCHEME:

Social Aid and Plan Will ensure are both included in welfare benefits programmes. The nation's institutions provide these safeguards against potential harm thanks to the combined efforts of workers, employers, and the entire nation. The government will invest more investments with the surplus funds over current blessings in order to generate income while putting a focus on contingency planning for future needs. One's gain may be inversely correlated with his or her participation to the plan.

- Minimum Wages Act, 1948
- Labour Welfare Funds
- The Unorganized Workers Social Security Act, 2008
- Schemes For The Building And Other Construction Workers



- Schemes For Migrant Workers And The Interstate Migrant Workmen
- Legal Protection of Children at work

#### **CONCLUSION:**

Thus, the main goal of providing social security precautions to employees is to foster good business relationships, bring about a high-quality working atmosphere, meet legal requirements, protect against by the danger of accidents, promote defensive fitness, and defend against risks like old age, prenatal, joblessness, and many others. It satisfies the requirements of retiring, loss of assistance due to the death of the primary provider, and dazzling spending related to beginning, getting married, and dying. Indeed, at first, it was primarily focused on providing kids' stipend, allencompassing fitness services, recuperation, and preventing massive unemployment. It specifically addresses nine add-ons, including hospital treatment, unemployment insurance, old age benefits, employment insurance benefits, welfare payments, parental leave, incapacity advantages, and disability payments.

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