

INDUSTRIAL RELATION & LABOR WELFARE

UNIT -5

WELFARE OF SPECIAL CATEGORIES OF LABOUR

Child Labour - Female Labour - Contract Labour - Construction Labour - Agricultural Labour - Differently abled Labour -BPO & KPO Labour - Social Assistance - Social Security - Implications.

WELFARE OF SPECIAL CATEGORIES OF LABOR

Welfare systems differ from country to country, but welfare is commonly provided to individuals who are unemployed, those with illness or disability, the elderly, those with dependent children.

The special categories of labor welfare are:

1. Child labor
2. Female labor
3. Contract labor
4. Construction labor
5. Agricultural labor
6. Disabled labor
7. BPO and KPO labor etc.

1. CHILD LABOR

Introduction

Child labor refers to the employment of children at regular and continued labor. Employing children below the age group of 14 in any factory or mine or engaged in an other hazardous employment is being marked illegal.

Sectors involved in child labor are as follows:

- 1) Beedi manufacture
- 2) Diamond industry
- 3) Silk manufacture
- 4) Domestic labor
- 5) Construction and
- 6) Brick oven.

Reasons for Child Labor

--- **Poverty:** Poverty is constituted by less income, unemployment and inflation (price increases) which makes people poor and thereby forcing parents to send their children to work.

--- **Overpopulation:** Population limitation is the difficulty in developing country (like India) and underdeveloped country.

--- **Natural Calamities:** Natural calamities (Disaster) like floods etc make large group of people homeless and after returned of their home, they send their children to go to work to re-establish the family.

--- **Gap in Law Enactment (passing) and Enforcement:** When looked at this issue of child labor in a different lens, it can be incidental that " children find their job easily rather than those graduates or post-graduates out there.

Laws Related to Child Labor

A) Factory Act 1948:

According to this Act, 'child' means a person who has not completed the fifteen year of age, while a 'young person' mean a person who is either a child or an minor.

i) Persons Less than Fourteen Years: The Act totally prohibited the employment in factories of person who has not completed fourteen years of age.

ii) Person between Fourteen and Fifteen Years: The persons of this category can only be employed under certain conditions.

iii) Persons between Fifteen and Eighteen Years: They are employed as adults if they possess a certificate of physical fitness issued by the certifying surgeon and they also carry a token of such certificate. The adolescents under Section 17 are not allowed to work at night.

B) Plantation Labor Act, 1951:

The Act covers in the first instance of all tea, coffee, rubber are in which 15 or more person may be employed. The Act prohibits the employment of minor between 14 to 18 year of age without a certificate of fitness for employment issued by a medical doctor. Such certificates are valid only for one year.

C) Mines Act, 1952:

An adolescent (minor), a person between sixteen years and eighteen years of age, is allowed to work in any part of a mine which is under ground, provided he has a certificate of physical fitness for working as an adult.

D) Minimum Wages Act, 1948:

Rule 34 of the Minimum Wages (Central) Rules, 1950 made, that the number of hours a 'normal working day' of child shall be 4.5 hours.

E) Merchant Shipping Act, 1958:

The Act prohibits the employment of children under 14 years of age, except:

- i) In a school ship or training ship, in accordance with the prescribed conditions; or
- ii) In a ship in which all persons employed are members of one family

F) Apprentice Act, 1961

Rule 8 of the Apprenticeship Rules, 1962 made under the Apprenticeship Act, 1961, provides that the weekly hours of work of an apprentice, while undergoing practical training shall be as under:

G) Beedi and Cigar (Conditions of Employment) Act, 1966: The Act also prohibits the employment of young person of 14 to 18 years between 7p.m. and 6a.m.

H) Contract Labor (Prohibition and Regulation) Act, 1970: The Act extends to the whole of India. The act applies to establishments and contractor employing 20 or more workers.

I) Shops and Establishment Acts:

The minimum age of employment in shops and is 12 years in Bihar, Orissa, Jammu and Kashmir, Madhya Pradesh, Karnataka, Rajasthan etc and 14 years in Andhra Pradesh, Assam, Haryana, Himachal Pradesh, Kerala, Tamil Nadu, Punjab, Delhi, Pondicherry etc.

J) Children (Pledging of Children) Act, 1933:

A person who knowingly enters into an agreement with a parent or guardian of a child, an employer who knowingly employs such a child is, liable to a fine Upto rs.200. A parent or guardian who knowingly pledges the labor of his child to be punished with a fine which may extend to Upto rs.50.

Eliminating Child Labor

The Child Labor (Prohibition and Regulation) Act, 1986 seeks in achieving the basic objective of prohibiting the working of children below 14 years of age in factories and at hazardous employment working conditions. The government also organizes labor conference every year.

Measures for Eliminating Child Labor

a) Providing Education: Quality and compulsory education should be implemented

b) Creating Awareness: The media should use its power to create awareness in this regard. As there is no powerful tool than media, it must be working in this regard for the social well being of the nation.

CHILD LABOR (PROHIBITION AND REGULATION) ACT, 1986 (CLPR)

1. Objects of Act

This act seeks to achieve the following objects:

- 1) To ban the employment of children, i.e., those who have not completed their fourteenth year, in specified occupations and processes.
- 2) To regulate the conditions of work of children in employments where they are not prohibited from working.
- 3) To bring improved penalties of children in violation of provisions of this Act
- 5) To obtain uniformity in the definition of "child" in the related laws.

2. Prohibition of Employment of Children in Certain Occupations and Processes

Occupations in which Employment of Children under 14 is prohibited

- a. Transport of passengers, goods or mails by railway;
- b. Work relating to the construction of a railway station or with any other work where such work is done between the railway lines;
- c. A port authority within the limits of any port;
- d. Foundries;
- f. Handloom and power loom industry;
- g. Mines and
- h. Plastic units and fiberglass workshops.

3. Power to Amend the Schedule [Section 4]

The Central Government, after giving by notification in the official Gazette, not less than three months' notice of its intention so to do, add any occupation or process to the Schedule.

4. Child Labor Technical Advisory Committee [Section 5]

- The Central Government may appoint an advisory committee to be called the Child Labor Technical Advisory to advise the Central Government for the purpose of addition of occupations and processes to the Schedule
- The Committee shall consist of a Chairman, and such other members not exceeding ten, as may be appointed by the Central Government
- The Committee shall meet as often as it may consider necessary, and shall have power to regulate its own procedure.

5. Regulation of Conditions of Work of Children

Hours and Period of Work [Section 7]

- 1) No child shall be required or permitted to work in any establishment in excess of such number of hours as may prescribed for such establishment or class of establishments.
- 2) No child shall be permitted or required to work between 7p.m. and 8a.m.
- 3) No child shall be permitted or required to work overtime.
- 4) No child shall be required or permitted to work in any establishment on any day on which he has already been working in another establishment.

Weekly Holidays [Section 8]

Every child employed in an establishment shall be allowed in each week, a holiday of one whole day, which day shall be specified by the occupier in a notice permanently.

Notice to Inspector [Section 9]

- 1) Every occupier(owner) in relation to an establishment in which a child was employed or permitted to work immediately before ,within a period of thirty days from such commencement, send to the Inspector.
- 2) Every occupier, in relation to an establishment, who employs, or permits to work, any child after the date of commencement, within a period of thirty days from the date of such employment send to the Inspector .

Disputes as to Age [Section 10]

If any question arises between an Inspector and an occupier as to the age of any child who is employed or is permitted to work by him in an establishment, the question shall, in the absence of a certificate as to the age of such child granted by the prescribed medical authority, be referred by the Inspector for decision to the prescribed medical authority.

Maintenance of Register [Section 11]

There shall be maintained by every occupier in respect of children employed or permitted.

- 1) The name and date of birth of every child so employed or permitted to work
- 2) The nature of work of any such child and
- 3) Such other particulars as may be prescribed

II. FEMALE LABOR

Introduction

Women form an integral part of the Indian workforce. According to the information provided by the Registrar General of India, the work participation rate for women was 25.63 per cent in 2001. This is an improvement from 22.27 per cent in 1991 and 19.67 per cent in 1981.

A separate cell for women labor was set-up in this ministry in 1975. The Cell has the following functions:

- Formulation and coordination of policies and programs for the female labor force within the framework of national manpower and economic policies.
- Monitoring the implementation of the Equal Remuneration Act, 1976.
- Setting up of an Advisory Committee under the Equal Remuneration Act, 1976.

Provisions for Female Workers in Various Acts

Beedi and cigar Workers (Conditions of Employment) Act, 1996: Provision of crèches for the benefit of women workers in the industrial premises wherein more than fifty female employees are ordinarily employed.

Plantation Labor Act 1951: Provision of crèches in every plantation wherein fifty or more women workers (including women workers employed by any contractor) are employed/or where the number of children of women workers (including women workers employed by any contractor) is twenty or more.

Contract Labor (Regulation and Abolition) Act, 1970: Provision of crèches where twenty or more women are ordinarily employed as contract labor. Female contract labor to be employed by any contractor between 6.00 a.m. and 7.00 p.m.

Inter State traveler Workmen (Regulation of Employment and Conditions of Service) Act, 1979: Provision of crèches for the benefit of women workers in establishments wherein twenty or more women are ordinarily employed as traveler workers and in Which employment of traveler workers is likely to continue for three months or more.

Factories Act, 1948: Provision of crèches in every, factory wherein more than thirty women workers are ordinarily employed

Mines Act: 1952: Employment in mines below ground prohibited and in any mine *above ground* except between the hours 6 am and 7pm however no employment of women between 10 pm and 5 am is permitted.

Maternity Benefit Act, 1961: Maternity Benefits to be provided on completion of 80 days working. Not required to work during 6 weeks immediately following the day of delivery or miscarriage

Equal remuneration act 1976:- Payment of equal remuneration to men and women workers for same or similar nature of work protected under the act.

Employees state insurance regulation 1950:- Claim for maternity benefits becomes due on the date medical certificate is issued for miscarriage, sickness etc.

Beedi workers welfare fund act 1976:- Appointment of women members in the advisory and central advisory committee is compulsory under the acts at SI.Nos.10-13

Building and other construction workers act 1996:- Provision for crèches was more than 50 female construction workers are ordinarily employed

Industrial employment ACT 1946:- Provision regarding safeguard against the problem of women workers at their workplace

Special step taken to promote welfare and development of female workers in India

Fair Share of Employment opportunities: - One of the most important means of achieving improvement in the status of women would be to secure for them a fair share of employment opportunities

Education and Training Opportunities: A major step to be taken to promote female employment would be to expand and diversify the education and training opportunities available to women.

Family Aid Services: Family aid services would be supported so as to enable women to remain in employment. Crèches will have to be designed for regular establishment as well as to agricultural, construction and traveler labor families.

III. CONTRACT LABOR

Contract workmen are indirect employees; persons who are hired, supervised and remunerated by a contractor who, in turn, is compensated by the establishment. The condition of contract labor in India was studied by various Commissions.

Advantages of Using Contract/Contingent Workers

- i) **Staffing Flexibility:** Staffing becomes more flexible for a firm if it uses Contract workers because it can hire and fire new staff quickly, with few costs.
- ii) **Reduced Costs:** Cost reduction's the other major advantage that a firm has when using Contract workers is reduced costs. Contingent (conditional or group) workers often are less expensive in terms of salary and benefits.
- iii) **Can Save Time and Money:** The cost of hiring temporary workers is often cheaper than the cost of hiring permanent employees with benefits.
- iv) **Temporary Employees can Provide Specialized Skills to All Types of Industries:** Temporary agency workers are now employed in almost every industry. Today temporary workers increasingly include highly skilled individuals with a large range of educational backgrounds and work experience.

- v) **Can lead to a Long-Term Positive Relationship with Staffing Agency:** When the employer finds a temporary agency that provides timely and quality service and referrals, and is experienced and accommodating, the employer may want to work with them exclusively.

Disadvantages of Using Contract/Contingent Workers

- a. **Lack of Commitment:** There are many contingent workers who lack commitment to the organization when compared to central part workers. Contract workers have a higher turnover rate and also may create a security risk.
- b. **Lack of morale:** The problem associated with contract workers is that they are likely to suffer from lower morale.
- c. **Lack of Training-** Temporary employees have been used to alternate for employees who are on leave, that person may be with less job knowledge
- d. **Morale issues :-** Morale and employee relation problems can be arise when the temporary working alongside permanent employees for month, doing the same work and putting in the same hours, but not receiving the same benefit afforded their permanent employee co-workers.
- e. **Safety Issues:** - Certain types of jobs are in currently dangerous and required careful safety training.
- f. **Legal Concerns:** - Recent court decisions have highlighted the fact that the business must be careful how the contract for temporary staffs.

Contract labor act 1970

It has been enacted to regulate the employment of contract labor in certain establishment and for matter connected there with.

The central government has issued a number of notifications prohibiting employment of contract labor in different categories of works, jobs and process as in railway's, food corporation of India's, etc

IV. CONSTRUCTION LABOR

Introduction

According to the Labor Minister, "Any worker who has completed 18 years of age but not sixty and has been engaged in the building or any other construction work for not less than 90 days would be eligible for the registration". Workers registering themselves in this board will have to pay a monthly sum rs.20 that will ensure these benefits:

- Medical allowance
- Financial assistance for marriage.
- Housing loan.
- Payment of insurance premium.
- Educational benefits
- Disability pension and other benefits, etc.

Characteristics of Construction Labor

- 1) High part female labor and frequent employment of whole family or couples.
- 2) Lack of knowledge, poverty, illiteracy and poor health.
- 3) Lack of unionization due to mobility (Change or move to another group)
- 4) Lack of opportunity for training, skills upgrading and literacy for employed people and of basic education for the children.

Building and Other Construction Works (Regulation of Employment and Working Condition) Act, 1996

(Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 extends to the whole of India. It shall be considered to have come into force on the 1st day of March, 1996. It applies to every establishment which employs, or had employed on any day of the preceding twelve months, ten or more building workers in any building or other construction work.)

Aims and Provisions of Act

The law aims to provide for regulation of employment and conditions of service of the building and other construction workers as also their safety, health and welfare measures in every establishment which employs or employed during the preceding year ten or more workers.

Building and Other Construction Workers Welfare Cess (tax) Act,

Under the Act 1% cess shall be collected from every employer where the cost of construction is more than rs.10 lac. The proceeds of the cess so collected shall be paid by the local authority or the State Government collecting the cess to the Board after deducting the cost of collection of such cess not exceeding 1% of the amount collected.

Promotion of Construction Labor

The main steps that need to be taken to provide a fair deal for this group are:

- 1) Provision for some degree of stability and longer duration of employment.
- 2) Recognition of the social role of women in the labor and provision for them.

V. AGRICULTURAL LABOR

Introduction

Agricultural workers constitute the most neglected class in Indian rural structure. Their income is low and, employment irregular. Since, they possess no skill or training, they have no alternative employment opportunities either.

Characteristics of Agricultural Laborers

1) Agricultural labors or scattered (spread): Agricultural labor in India is being widely scattered (spread) over 5.6 lac villages, of which half have population of less than 500 each. Thus as the measureless number of agricultural labor lies scattered (spread) all over India, there has-been no successful attempt for long, to build their effective organization even at the state level not to speak of the national level.

2) Agricultural Laborers are Unskilled and Lack Training: Agricultural laborers, especially in smaller villages away from towns and cities, are generally unskilled workers carrying on agricultural operation in the centuries old traditional wages.

3) Unorganized Sector: Agricultural laborers are not organized like industrial laborers. They are illiterate and ignorant. They live in scattered (spread) villages. Hence they could not organize unions. This is almost difficult In case of farm labor to bargain with the land owners and secure good wages.

4) Low Social Status: The low caste and depressed classes have been socially handicapped and they had never the courage to state themselves. Government measures to improve their lot by legislation have proved ineffective so far due to powerful hold of the rural selected classes in the rural economy.

5) Demand and Supply of Labor: It is only during harvesting seasons that there appears to be near full employment in the case of agricultural laborers. But, once the harvesting season is over, majority of agricultural workers will be jobless especially in areas.

6) Less Bargaining Power: The bargaining power and position of agricultural laborers in India is very weak. No wonder, the agricultural labor is the most exploited class of people of India.

Classification of Agricultural Laborers

Agricultural laborers can be divided into four categories

- 1) Landless laborers, who are attached to the land lords
- 2) Landless laborers, who are personally independent, but who work exclusively for others
- 3) Petty farmers who devote most of their time working for others; and
- 4) Farmers who have economic holdings but who have one or more of their sons and dependants working for other prosperous farmers.

Agricultural laborers can also be divided in the following manner

- 1) Landless agricultural laborers.
- 2) Very small cultivators whose main source of earnings due to their small and sub marginal holdings is wage employment.

Causes for Growth of Agricultural Laborers

There are a number of factors responsible for the continuous and enormous increase in the number of agricultural laborers in India. The more important among them are:

- 1) Increase in population
- 2) Decline of cottage industries and handicrafts

- 3) Uneconomic holdings
- 4) Increase in indebtedness
- 5) Spread of the use of money and exchange system
- 6) Break-up of joint family system

Suggestions for Improvement of Agricultural Labors

- 1) Better implementation of lawmaking measures.
- 2) Improvement the bargaining position.
- 3) Resettlement of agricultural workers.
- 4) Creating alternative sources of employment.
- 5) Protection of women and child laborers.
- 6) Public works programs should be for longer period in year.
- 7) Improving the working conditions.
- 8) Regulation of hours of work.
- 9) Improvements in agricultural sector.
- 10) Credit at cheaper rates of interest on easy terms of payment for undertaking subsidiary occupation.
- 11) Proper training for improving the skill of agricultural laborers.
- 12) Cooperative agricultural

VI. DISABLED LABOR

Introduction

Some studies use a broad definition, which includes 'limiting health problems' caused by long-term illness, while others use a narrower definition, which tends to exclude disabilities in the category.

The disabled society suffers from being burdened with unequal treatment and social dishonor from the broader society. The public attitude towards the disabled people is sympathy based and their attitude does not have any empathy for them.

Characteristics of Disabled Labor

- 1) Those who are affected with a not only temporary functional injury which is due to an irregular physical, mental or psychological condition or any who are in danger with

such a disability. If the degree of disability amounts to atleast 50%, it is considered an unkind disability.

2) All those who's working capacity are diminished by atleast 30% (for physical disability) or atleast 20% (for mental disability).

3) All whose opportunities to obtain and hold (secure and retain) employment are restricted by either a lack or limitation in their physical or mental capabilities.

Disability of Various Categories

1) Blind: Suffering from either of the following: i) Total absence of vision (view).

2) Deaf: The deaf are those in whom the sense of hearing is non-functional. They do not hear/understand sounds at all events with speech.

3) Orthopedically Handicapped (OH): The OH is those who have a physical defect which causes interference with normal functioning of bones, muscles, and joints.

4) Negative Lepers- (A person who is avoided by others): Cured and non-functional leprosy patients.

5) Mild Mentally slow down: Those having an I.Q. varying from 51 to 70 can develop social abilities and communication.

Advantages of Disabled People

- Disabled people are as productive and reliable as other employees.
- Disabled people in work tend to have better attendance records, stay with employers longer and have less accident at work.
- Most only require minimum and very basic adjustments at work.
- Staff morale and team development are improved when businesses are seen to be equal opportunity employers.
- They have been able to retain employees' valuable skills, experience and expertise within the organization, at the same time avoiding the costs of recruiting and training new people.
- Organizations available to disabled customers are more accessible and appealing to all consumers and stakeholders.
- Improves the public image of the organization by showing that, apart from economic benefits, it also follows social objectives.

Disadvantages of Disabled People

- 1) **Disadvantageous for Labor Market:** Whichever definition of disability is used, it is generally agreed that disabled people are disadvantages in the labor market.
- 2) **Not suitable for all type of Jobs:** The disabled people are not suitable for all types of jobs in their firm, especially if jobs involve shift work. The premises are not suitable for disabled people; or there are problems with access to buildings.

VII. BPO & KPO Labor (BK)

BPO Labor/Worker

BPO stands for Business Process Outsourcing. BPO is a company that hires people to offer services to its clients abroad. BPO is emerging as a key management tool, the focus of which is expanding beyond the "non-core areas", giving an organization flexibility to achieve a certain set of tactical and strategic goals.

Functions Associated with BPOs

- 1) Data entry
- 2) Processing
- 3) Department outsourcing
- 4) Technical support and
- 5) Customer support

Working Conditions of BPO Workers

The workers in the BPOs are generally called agents. Over 8% of BPO workers are in the age group of 20-25 years. Women workers roughly constitute 40- 50% of the workforce. Workers are generally recruited as probationers for 6-12 months.

Problems of BPO Workers

- 1) The major problem that BPO workers face is that they are almost compelled to work like slaves. Moreover, the workers and their work are continuously monitored with the help of specially designed software and closed circuit cameras. The workers are always under psychological pressure

2) The other major problem is difficulty in getting leaves. The regular workers also cannot go on leave without prior permission, even when they are facing sickness

KPO Labor Worker

KPO expands to Knowledge Process Outsourcing. While BPO is a common term used for all businesses, KPO focuses on Knowledge and Information related activities and demands highly skilled personnel.

Functions Associated with KPOs

The basic requirements in a KPO are much higher when compared with a BFO. A KPO operates on the following:

- 1) Research and development
- 2) Financial consultancy and services
- 3) Advanced web applications
- 4) Business and technical analysis
- 5) Learning solutions
- 6) Animation and design
- 7) Business and market research
- 8) Writing and content development
- 9) Legal services
- 10) Intellectual Property (IP) research
- 11) Data analytics
- 12) Network management
- 13) Training and consultancy etc

Advantages of KPOs

Outsourcing of activities to KPO companies can provide the following benefits:

- 1) Valuable cost savings that can be utilized elsewhere.
- 2) Trained professionals at work.
- 3) Standard operational efficiency.
- 4) Increase in profits.
- 5) Savings in time and management energy for maintaining in-house services.
- 6) Option to recruit a larger workforce without raising costs.
- 7) KPOs are exceptionally fast

Challenges Faced by KPO Workers

- 1) To build necessary infrastructure and its maintenance.
- 2) Maintaining good working conditions
- 3) Maintaining the confidentiality
- 4) Services environment should be implemented in a professional manner.
- 5) Quality maintenance, because the clients cannot afford to have less than the very best.
- 6) Performance monitoring and feedback issues to be taken into consideration.
- 7) To create and maintain interest in the allocated work to avoid slow destruction.

SOCIAL SECURITY (SS)

Meaning and Definition of Social Security

Social Security forms an important part of labor welfare providing the 'security' which is of great Importance to the workers' and his family's well being.

According to Friedlander, "Social security is a program of protection provided by society against the contingencies (emergencies) of modern life - sickness, unemployment, old age, and dependency, industrial accidents against which the individual cannot be expected to protect himself and his family by his own ability".

Features of Social Security

- 1) Social security is a measure of ensuring social justice.
- 2) It is an essential part of public policy in a welfare state like India.
- 3) Social security is a dynamic concept. Its contents change with the social and economic conditions obtaining in a particular country at a given point of time.
- 4) The basic purpose of social security is to protect people of small means from risks or Contingencies.
- 5) These contingencies include sickness, maternity, old age, invalidity unemployment, death, etc., which impair a person's ability to support himself 'and his family.
- 6) Social security measures are generally prescribed by law.
- 7) These measures provide for cash payment to affected persons to partly compensate for the loss of income due to certain incident.

Objectives of social security are shown in figure below

1) To Provide Income Security: Social security provides for Income, in the form of benefits in cash and benefits in kind, such a disability, old age and unemployment. It can also provide (partially) for compensation for the costs of medical care, housing and raising children.

2) To Provide Assistance: Social security provides assistance to people to find work again; this assistance is given, in particular, to those who have lost their job or who are in danger with unemployment or disability. For example, adaptation of the workplace to the needs of the disabled person and training of those with insufficient qualifications or in need of new qualifications

Social Insurance

Social Insurance programs reasonable risks by providing income support in the event or illness, disability, work injury, maternity, unemployment, old age, and death.

(According to Actuaries, "Social Insurance is a government-sponsored insurance program that is defined by statute, serves a defined population, and is funded through premiums or taxes paid by behalf of participant.

Social Insurance Programs

1) Old Age Pensions: Old age pensions are designed to meet the risk of poverty in old age when an individual's capacity for work rejects to the point where he or she is unable to earn sufficient for self-support.

2) Death Grants and Survivor's Pension: Most social insurance schemes cover this risk first with an immediate payment towards funeral costs and then with a survivor's pension linked to the earnings or pension rate of the dead.

3) Unemployment Benefit: The essential role of unemployment benefits can be said to be the provision of income security during predict of involuntary unemployment, thereby contributing to consumption smoothing both at the individual and macroeconomic levels.

4) Sickness and Disability Benefits: The poorest members of society see illness and disability - that prevent a person from earning a living - as risks to which they are highly exposed and weak. There are a number of social insurance benefits that have been designed to cover the risk of sickness in the short-term and during longer term disability.

5) Maternity Benefits: Maternity benefits are designed as an essential part of social security schemes to ensure that women have a replacement income when in the interests of their own and their child's health it is wise for them to abstain from work.

7) Health Insurance: In countries where the state does not meet the full cost of a national health service for personal health services, it is usual to find some form of health insurance system that is designed to provide cover for all or part of health care costs.

8) Micro-Insurance: According to Dror and Jacquier, "Micro-insurance is an autonomous enterprise, independent of external operators or of permanent financial lifelines". Another is "a voluntary group self-help scheme for social health insurance".

Drawbacks of Social Security Schemes

a) Burden is on Employer: The burden of various social security benefits at present is born mostly by the employer. Very little contribution is made by the workers or the State. This is against the social security principle.

b) Cover Industrial Workers Only: Our social security benefits at present cover the industrial workers only. Workers in the unorganized sectors do not get these benefits.

c) Effective Implementation: There is no effective implementation and enforcement of these Acts.

d) Other Drawbacks: It includes:

- i) Several schemes have in-built weakness; as a result, the beneficiaries are put to lot of trouble and inconvenience.
- ii) Lack of funds, facilities, trained staff to implement the schemes.
- iii) Most measures are in the nature of social assistance and not social insurance.