



PROGRESSIVE IDEAS OF SOCIAL SECURITY ARE MANKIND CAN BE SERVED WITH GREAT VIGOR AND ENTHUSIASM.

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ABSTRACT

The Employees State Insurance Scheme is a comprehensive multi-dimensional Health Insurance and Social Security Scheme. It is one of the most effective and sustainable social measures available to the workmen employed in industrial and commercial establishments. It is different from other types of insurance like Health Insurance in that it provides the full amount of medical bill irrespectively of the premium contribution. ESI scheme provides pervasive full medical care and reasonable economic support to the beneficiaries in contingencies like hazards of sickness, maternity, disablement, and death due to employment injury. The present paper is an attempt to understand the ground reality of the role of The Employees State Insurance Scheme in the study area.

Keywords: Social Security, Social justice, Employee state Insurance, Employment.

The most dynamic concept that plays a vital role in understanding the concerns of the employees is the doctrine of social security. The measures of social security aim at the socio-economic development of the individual worker and community on the other hand. Enhancement in industrial productivity benefits the developmental progress of any nation. In particular, countries like India have the best social security system in implementation. Social security should be considered seriously and it must be taken as the core philosophy of every nation that wants continuous growth of their economy and uplifting the living standards. Most commonly observed problems such as old age, sickness, disability, maternity, and many more, and what the people with low levels of income do generally have to go through. With the help of predominant and progressive ideas of social security is mankind can be served with great vigor and enthusiasm. According to the researchers, the first time was International Labour Organization (ILO) has coined the term "Social Security" in the year 1942 (Srivastava, 1988) Social security is a program that should be strengthened and preserved for future generations"(Diane Watson). Protecting the society from the clutches of communal distress, various reasons that cause stoppage of earning are sickness, employment injury, maternity, death, and so on are posing major challenges to the governments, and authorities when they are putting their efforts to implement social security

measures. In the light of increasing medical expenses, providing health care to the individual and family, including children has become a must. Appropriate authorities were set up to meet the compliances to prevail on humanity against certain risks which are not covered. In this context, the wear and tear of the employee can be reduced with the help of social security measures to be retaliated industrial disputes and serve them during sickness and disability. Thus, social security is very much essential for industrial workers for current and future life in the present scenario of the industrial sector. Building better tomorrow for our future generations is the essential objective for any state. The Governments may alter in terms of power and position, but what needs to be altered is the very social fabric of the society from the present level to the desired level. The socio-economic conditions sought to be addressed mainly in the basic areas of providing food, shelter, and clothing to protecting the underprivileged from their deprived legitimate rights. Poverty alleviation is possible when the employers take adequate Social security initiatives and bring changes in the existing working conditions. In the process to provide economic security and welfare of the individual as well as family members, almost all the industrial countries are looking forward to the social security measures. Social security is a national program used to strike at the root of poverty, unemployment, diseases, and other social problems. Social security should be considered seriously and it must be taken as the core philosophy of every nation that wants continuous growth of their economy and uplifting the living standards.

Human dignity and Social justice are the underlying elements in the conception of the purpose of social security. These ideas stand behind to set the tune of wellness in the community. Social security is mainly meant to the citizens who contribute to the welfare of their nation should be protected from certain hazards or the specific consequences arising from National Commission on Labour advocates the legitimate right to claim social security benefits safeguarding against economic insecurities necessary for the human survival. Social security is essential to the workers who contribute their work-life facing all contingencies towards the welfare of the nation. (National Commission on Labour, 1968).

Germany was the first country to introduce a social security scheme (1883). Each member of a particular trade (blacksmiths, painters, weavers, etc.) was required to contribute at regular intervals. Money from this fund was used for food, lodging, hospital, and funeral expenses of aged and disabled members. In the USA, Social Security Act came into existence in 1935. Social security has a powerful impact on all levels of society. It provides workers and their families with access to health care and with protection against loss of income, whether it is for short periods of unemployment or sickness or maternity or for a longer time due to invalid or employment injury. It provides older people with income security in their retirement years. Children benefit from social security programs designed to help their families cope with the cost of education. For employers and enterprises, social security help maintain stable labour relations and a productive workforce. And social security can contribute to social cohesion and a country's overall growth and development by bolstering living standards, cushioning the effects of structural and technological change on people, and thereby providing the basis for a more positive approach toward globalization.

The preamble of the Indian Constitution is: "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 opportunity and to promote among them all fraternities assuring the dignity of the individual and the unity and integrity of the nation. Gandhi's views on labour are part and parcel of his economic ideas and trusteeship theory based on truth, non-violence, non-

possession and welfare of all. As a background, it is desirable to have an overview of his basic economic ideas and trusteeship principle in mind before knowing Gandhi's views on labour. Trusteeship theory has been the guiding force for a harmonious relationship between the employer and the employees. Labour has four components, (i) Bread labour (manual labour), (ii) Intellectual labour, (iii) Labour as an instrument and (iv) Labour as a method of service for others. Gandhi had high respect for the dignity of labour. The dependency of labour on capital with unequal power relations and goal incompatibility are the two important reasons for the conflict between labour and capital. Social security is a dynamic idea, which is well thought-out in all advanced countries of the world as a crucial chapter of the national program to strike at the origin of poverty, joblessness, and illness, It has been considered most vital for industrial workers, although, with the growth of the initiative of a welfare State, its extent now includes all sections of society. In India, the pre-independence era signifies social security measures which were extremely limited in its scope and new initiatives were started to develop the people in India and this was during the British period when hundreds of factories urbanized in Bombay, Calcutta, Madras, Ahmadabad, Nagpur and Kanpur, Social security benefits may be provided in cash or kind for medical need, rehabilitation, and domestic help during illness at home, legal aid, or funeral expenses. It acts as a facilitator it helps people to plan their future through insurance and assistance. Every person is faced with social problems and risks at some time in his life span due to risks associated with sickness, accident, unemployment, disability, maternity, and old age. The Social Security Policies are intended to mitigate or provide cover the costs of these problems and risks faced by persons exposed to these situations. India has always had a Joint Family system that took care of social security needs. However, with the rise of migration, urbanization, nuclear families, and demographic changes, the joint family system has declined. Hence we need a formal system of social security.

Table No:1.

Awareness of respondents on Administration of ESI according to their demographic factors

Demography profile	Variables	N	Mean	Std. Dev	Std. Error	t-value	p-value
Gender	Male	459	29.810	4.533	0.212	0.171	0.865
	Female	153	29.750	4.325	0.350		
Age	18-25 years	46	32.300	3.835	0.565	15.079**	0.000
	25-35 years	276	30.170	4.301	0.259		
	35 - 45 years	206	29.750	4.255	0.296		
	Above 45 years	84	27.310	4.842	0.528		
	Total	612	29.800	4.479	0.181		
Education	Primarily	64	31.380	2.400	0.300	51.910**	0.000
	Secondary	184	31.480	4.082	0.301		
	Intermediate	104	31.000	4.101	0.402		
	Degree	80	30.950	3.493	0.391		
	Technical / Diploma	180	26.310	4.109	0.306		
	Total	612	29.800	4.479	0.181		
Marital status	Single	30	31.470	4.470	0.816	4.407*	0.036

	Married	582	29.710	4.466	0.185		
	Total	612	29.800	4.479	0.181		
Industrial unit belongs to	Steel / Ferro Alloys	206	30.640	3.575	0.249	111.860**	0.000
	Pharmacy / Chemical	128	31.500	3.441	0.304		
	Shipping	84	29.450	4.856	0.530		
	Automobile	116	24.210	1.972	0.183		
	Retail / Service	78	33.460	2.617	0.296		
	Total	612	29.800	4.479	0.181		
Nature of Work	Skilled	374	30.320	4.225	0.218	14.997**	0.000
	Un Skilled	104	27.670	4.216	0.413		
	Semi Skilled	134	30.000	4.899	0.423		
	Total	612	29.800	4.479	0.181		
Period of Service	Below 5 years	24	30.830	4.584	0.936	31.234**	0.000
	5-10 years	340	30.960	3.892	0.211		
	11-15 years	208	27.520	4.689	0.325		
	Above 15 years	40	31.100	3.388	0.536		
	Total	612	29.800	4.479	0.181		
Monthly income	Less than Rs.8,000	8	28.750	6.159	2.177	10.326**	0.000
	Rs.8,000 -Rs15,000	188	31.210	3.398	0.248		
	Rs15,000-Rs18,000	328	29.000	4.690	0.259		
	Rs18,000-Rs21,000	88	29.840	4.847	0.517		
	Total	612	29.800	4.479	0.181		

** Significant @ 1% * Significant @ 5%

The represents the awareness of respondents on administration of ESI as per their demographic factor. The awareness of respondents on administration of ESI are detailed in the above table through which it can be understood that, 29.810 is the highest mean score of male respondents and 29.750 is the least mean score of female respondents, and their respective standard deviations are 4.533 and 4.325. With these mean and standard deviation values the calculated t-value 0.171 is not significant because the p-value 0.865 is higher than 0.05. This infers that there is no significant difference towards the administration of ESI in their gender. It is observed that various demographic group respondents that maximum average score of 32.300 is perceived by 18-25 years age-group respondents and the minimum average score of 27.310 is perceived from above 45 years age-group respondents, with the standard deviations are 3.835 and 4.842 correspondingly. Based on these mean and standard deviation values the calculated f-value 15.079 is found significant at 1% level because the p-value 0.000 is less than 0.01. It infers that there is a significant difference various age-group respondents on administration of ESI, where the highest average score is perceived by (18-25 years) age-group respondents and the lowest average score is perceived by (above 45 years) age-group respondents. It is found that level of education, shows that highest mean score of 31.480 is perceived by secondary studied group respondents and the least mean score of 26.310 is perceived by Technical/Diploma studied group respondents, and in that order the standard deviations are 4.082 and 4.109 respectively. While these mean and standard deviation values the calculated f-value 51.910 is indicating significant at the 1% level because the p-value 0.000 is less than 0.01. Hence, the above analysis indicates that there is a significant difference towards the administration of ESI in their education, where the maximum average score is perceived by secondary studied group respondents and the minimum average score is perceived by Technical/Diploma studied group respondents. It is mentioned that out of total respondents towards marital status, found that minimum mean score of 29.710 is perceived by married group

and the maximum mean score of 31.470 is perceived by unmarried (single) group respondents, and the standard deviations are 4.466 and 4.470 respectively. With these mean and standard deviation values the calculated t-value 4.407 is found significant at 5% level because the p-value 0.036 is less than 0.05. This infers that there is a significant difference towards administration of ESI in their marital status, where the highest mean score is perceived by unmarried (single) group respondents and the least mean score is perceived by married group respondents. Regarding to the data that highest average score 33.460 is appearing on Retail/Service outlets and the least average score 24.210 is appearing of automobile industries, with the standard deviations are 2.617 and 1.972 correspondingly. Based on these mean and standard deviation values the calculated f-value 111.860 is significant at the 1% level because the p-value 0.000 is less than 0.01. Hence, it can be concluded that there is a significant difference on administration of ESI in their industrial unit, where the maximum mean score is Retail/Service outlets and the minimum mean score is automobile industries. It is noticed from the data that maximum average score of 30.320 is perceived by skilled worker and the minimum average score of 27.670 is perceived by unskilled workers, and their respective standard deviations are 4.225 and 4.216. With these mean and standard deviation values the calculated f-value 14.997 is found significant at 1% level because the p-value 0.000 is less than 0.01. This shows that there is a significant difference towards administration of ESI in their nature of work, where the highest mean score is perceived by the skilled worker and the lowest mean score is perceived by unskilled workers. The data reveal that out of total respondents that highest average score 31.100 appears above 20 years of service experience and the least average score 27.520 is appearing 10-20 years of service experience, and in that order the standard deviations are 3.388 and 4.689 respectively. Based on these mean and standard deviation values the calculated f-value 31.234 is significant at the 1% level because the p-value 0.000 is less than 0.01. It infers that there is a significant difference towards the administration of ESI in their period of service, where the maximum mean score is perceived by (above 20 years) of service experience and the minimum mean score is perceived by (10-20 years) of service experience. And finally, it is also observed that the maximum mean score is 31.210 are earning Rs.8,000-Rs.15,000 and the minimum mean score is 28.750 are earning less than Rs.8,000, with the standard deviations are 3.398 and 6.159 correspondingly. With these mean and standard deviation values the calculated f-value 10.326 is indicating significance at 1% level because the p-value 0.000 is less than 0.01. This infers that there is a significant difference towards the administration of ESI in their monthly income, where the highest average score is earning Rs.8,000-Rs.15,000 and the least average score are earning less than Rs.8,000.

Table No:2.

Perceptive score analysis of the male and female respondents for Implementation of The ESI Act and ESI – Benefits components across

Statements	Gender	N	Mean	Std. Dev	Std. Err	t-value	p-value
Medical benefit	Male	459	70.81	6.888	0.322	0.226	0.821
	Female	153	70.97	7.592	0.614		
Sickness Benefit	Male	459	44.49	5.54	0.259	0.265	0.791
	Female	153	44.62	5.424	0.439		
Maternity Benefit	Male	459	19.89	6.189	0.289	4.098**	0.000
	Female	153	21.78	4.434	0.358		
Disablement benefit	Male	459	29.49	8.152	0.381	4.482**	0.000
	Female	153	32.18	5.735	0.464		
Dependent benefit	Male	459	22.51	5.267	0.246	4.759**	0.000
	Female	153	24.29	3.479	0.281		
Funeral Benefit	Male	459	7.05	2.705	0.126	5.453**	0.000
	Female	153	8.06	1.679	0.136		
Other benefits	Male	459	4.75	1.861	0.087	3.486**	0.001
	Female	153	4.23	1.493	0.121		

** Significant @ 1%

The above represents the perceptive score analysis of male and female respondents for implementation of ESI benefits of components across. The perceptive score analysis of male and female respondents for implementation of ESI Act is detailed in the above table through which it can be implicit that, 70.97 is the highest mean for female respondents and 70.81 is the least mean for male respondents with standard deviations are 7.592 and 6.888 correspondingly. With these mean values the calculated t-value 0.226 is not indicating significance, because the p-value is 0.821 as it's higher than 0.05. It is inferred that there is no significant difference in medical benefits. It is observed that 44.62 is the maximum mean for female group respondents and 44.49 is the minimum mean for male group respondents, and the standard deviations are 5.424 and 5.54 respectively. With these mean values the calculated t-value 0.265 is not indicating significance, because the p-value 0.791 is higher than 0.05. Hence, it can be concluded that there is no significant difference in sickness benefits. It is found that, the mean score for the female group respondents is 21.78 which is the maximum value and the mean score for male group respondents is 19.89 which is the minimum value with respective standard deviations are 4.434 and 6.189 correspondingly. Therefore, the mean value of the calculated t-value 4.098 is a significant level at 1% because the p-value 0.000 is less than 0.01. This can be inferred that there is a significant difference in maternity benefit, where the highest mean score value for female group respondents and least mean score value is male group respondents for implementation of ESI Act.

The perceptive score analysis of the ESI Act and ESI benefits components across. It shows that 32.18 is the highest mean for female group respondents and 29.49 is the least mean for male group respondents, and the standard deviations are 5.735 and 8.152 respectively. With these mean values, the calculated t-value 4.482 is a significant level at 1% because the p-value 0.000 is less than 0.01. Hence, it can be concluded that there is a significant difference in disablement benefit, where the maximum mean score value of female group respondents and least mean score value of male group respondents for implementation of the ESI Act. The data reveal that 24.29 is the maximum mean for female group respondents and 22.51 is the minimum mean for male group respondents with the standard deviations are 3.479 and 5.267 respectively. With these mean values, the calculated t-value 4.759 is a significant level at 1% because the p-value 0.000 is less than 0.01. This can be inferred that there is a significant difference independent benefit, which is the highest mean for female group respondents and the least mean for male group respondents for implementation of the ESI Act. It is also observed that a dominated group of 8.06 female respondents, followed by 7.05 male groups of respondents, and the standard deviations are 1.679 and 2.705 respectively. With these differences in mean values the calculated t-value 5.453 is a significant level at 1% because the p-value 0.000 is less than 0.01. It infers that there is a significant difference in funeral benefit, where the maximum mean score for female group respondents and the minimum mean score for male group respondents. And finally, it is noticed from the data 4.75 is the maximum mean for male group respondents and 4.23 is the minimum mean for female group respondents with the standard deviations are 1.861 and 1.493 correspondingly. With these mean difference values, the calculated t-value 3.486 is indicating a significant level at 1% because the p-value 0.000 is less than 0.01. Hence, it can be concluded that there is a significant difference in other benefits, which is the highest mean for male group respondents and the least mean for female group respondents for implementation of the ESI Act.

conclusion: The organization will be healthy only when the Employee and the Organization together have growth so that it will be a Healthy Organization. social security is one of the important aspects to deal with in the context of people's welfare and security of life. Social security is pivotal to the present development phenomena. Besides full medical care for self and dependents, which is admissible from day one of insurable employment, the insured persons are also entitled to a variety of case benefits in times of physical distress due to sickness, temporary or permanent disablement, etc.

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