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Social Security In India: Issues And Challenges

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Abstract

Social Security in a present society has been regarded as sentiments of the society which is closely associated with the lives of millions of people despite of the sector of employment. Basically, it acts as a facilitator, which provides security to those who are in want of such protection by the State as its responsibility towards the community. Social security is a double-edged system designed to combat against destitution, vagrancy & deprivation, it assures the basic minimum benefits to an individual for himself & his dependents. Today it plays a vital role in the advancement process and generates a more positive approach to the challenges of globalization.

Key Words- Social Security, Contingency, Social Welfare, Employer – Employee, Social Justice

1. INTRODUCTION

“NO LASTING PEACE WITHOUT SOCIAL JUSTICE NO SOCIAL JUSTICE WITHOUT SOCIAL SECURITY”

LEO KILLBRAM¹

The concept of social security in present scenario reaches up-to its utmost peaks. All the social welfare legislations of several of countries aim at social security depending upon different ideologies, economic, social and political policies. Social security measures contribute up-to a greater extent to mitigate various contingencies and suffering of large section of the society & it acts as a weapon in the hands of needy which bring a sense of pride & self-respect amongst them. The concept of social security mainly focuses on the welfare and security of the people by giving priority to enhancement of jobs opportunities, food security, shelter, health care, education, skill development, social insurance etc, it embodying law & regulations that provide a platform which enable the needy to cope up with crises faced by them during their life from time to time.²

¹ International Labour Office, Social Security Principles, Geneva, 1998, P.1

² Anwarul Hoda, Durgesh K. Rai, “Labour Regulations in India: Improving the Social Security Framework”, Jan. 2017, Indian Council For Research on International Economic Relation, P.1

1.1 MEANING AND ESSENCE OF SOCIAL SECURITY

The fundamental essence of social security is to make the nation accountable for providing a minimum level of well-being to all its individuals against the future uncertainties of life especially when dependency due to any circumstances occurs. The major menace of vulnerability to which entire survival of human being is open and in context of which the organized society can provide assistance to needy people are events of survival starts from birth to demise of an individual and primarily consists of sickness, maternity, disablement, injury and occupational disease, unemployment, elderliness, demise of the bread earner etc.³ Social security is mainly rest on the basic principle of human rights and social justice. The foundational aspect behind social security is that every individual during his best period of life has contributed to some extent or is likely to contribute to his nation's wealth should be hedged against risks of life. In nut shell, social security safeguards an individual against pecuniary hardship occurring from future uncertainties and guarantees him a minimal degree of subsistence compatible with the countries' ability to indemnify.⁴

As per number of jurists and experts the term social security means security of income and a programme of protection through various means like social insurance, social assistance, public service and allied service etc provided by society or the government in cases where distress is caused by the stoppage of earning due to sickness, unemployment or old age and after death of bread earner, maternity, disablement.⁵

As per International Labour Organization, social security means "the security that society furnishes through appropriate organization against certain risk to which its members are exposed".⁶

1.1.2 AIMS OF SOCIAL SECURITY

The objectives of social security can be sub summed under as-

- **Compensation**

Compensation ensures security of income. It is based upon the consideration that during the period of risks, the individual and his dependents should not be subjected to a double adversity.

- **Restoration**

Restoration connotes medical care to the ill and the disabled, re-employment and rehabilitation so as to restore him to earlier condition.

- **Prevention**

Prevention implies to avoid the loss of productive capacity due to sickness, unemployment or invalidity to earn income. In other words, these measures are designed with an objective to increase the corporeal, intellectual and moral well-being of the community by rendering available resources which are used up by avoidable disease and idleness.⁷

- **Security and Stability of Living**

³ Dr. T.N Bhagoliwal, "Economics of Labour and industrial relations", 1989 P.492

⁴ Dr. Suresh C Srivastava, "Social Security and Labour Laws," 1985 P.9

⁵ Encyclopedia of Social work, Vol,1,p.280 see also William Beveridge, "Social Insurance and Allied Services, Report Presented to Parliament", (London: H.M.S.O.) P. 120

⁶ Approaches to Social Security ILO (Geneva 1942) P. 83

⁷ Social Security of Old Age People, Press Information Bureau Govt. of India Ministry of Social Justice & Empowerment, 6/Aug/15; <http://www.Pib.Nic.in/newsite/PrintRelease.asp..assessed>, P.4; See also Smriti Chand, "Social Security: Concept, Objective and Other Details", www.yourarticlelibraryh.com/..35405/; See also-Jagdish Candra Joshi, "Labour Welfare Administration", Rajat Pub. New Delhi, Ed. 2010 P.207

Social security as a web of social responsibilities ensures the people a minimum protection against the unfortunate events of life and leads them to anxiety free lives through collective efforts to assist them in a situation of instability and to prevent such instability. Social security acts as a mean which aims at respectable life for all as a human being. It ensures means of livelihood for those who are not in a position to earn or being unable to work, such as children, destitute women, sick, old people, physically and mentally disabled persons.

- **Support to Individuals for Independence**

The term independence literally means to have an independent life without relying on others or without receiving supports by others as an indigent. One of the foremost aims of social security is to make people independent to plan their own future.

- **Diversification of Risks**

Social security provides a mechanism for the society to deal with such uncertain or unforeseen events such as illness, accident and unemployment etc., and act as a healer in people's daily lives. It contributes towards the diversification of risks by mitigating the impact exerted by a risk through various means.

- **Social Stability and Economic Growth**

Social security has the aim to stabilize society and the government by boosting a feeling of security to people, when they actually need the support, these phenomena lead to social stability in real sense. It aims to mitigate economic fluctuations for economic stability & growth.⁸

Thus, the principal focus of social security aims at-

- Enhancing income security in turn it reduces vulnerability, and enhance accessibility to all basic services to all the human beings;
- Diminishing unfairness;
- Securing requisite well-being as a lawful prerogative; and Securing peace, stability and sense of brotherhood.⁹

2 SOCIAL SECURITY-AN INDIAN PERSPECTIVE

The Constitution as an apex document direct that the State to carry out all possible efforts within its capacity to make efficacious frameworks for enhancing and ensuring the right to employment, to education and to public assistance in case of unemployment, old age, illness and invalidism. It is a universal truth that democracy can survive only in a society based on social and economic justice because social justice amounts to social order and economic stability to all is the rule of the day which facilitate to promote the welfare of the people so that society will thrive. They are inseparable because economic justice goes along with social justice. The Constitution of India through various Articles laid down social security measures to promote labour welfare in which social security for labour constitutes an integral part of it.¹⁰

⁸ Objective & Functions of Social Security; available at www.mhlw.go.jp/./p1c1S3.html

⁹ Social Security for Social Justice and a Fair Globalization; International Labour Conference 100th Session, 2011; p.8

¹⁰ Available at, [http://www.shodhyanga.inflibnet.ac.in/bitstream ...](http://www.shodhyanga.inflibnet.ac.in/bitstream...)

2.1 SECTOR OF WORK IN INDIA

The area of work in India is generally divided into two broad segments, one is work in the '**organized sector**' and other in '**unorganized sector**'. Organized sector is characterized by its

- homogeneity,
- reasonable power of bargaining,
- applicability of labour laws &
- clear visibility

Whereas the unorganized sector lacks all of these, it is generally recognized by its

- heterogeneity,
- employment in small scattered units,
- casual nature of work,
- low skills of workers & low wages,
- lack of unionization,
- absence of employer-employee relationship etc.

Generally, the social security system used in its broadest sense, it covers both formal and informal sector. It consists of preventive, promotional and protective measures as per the situation.

The social security schemes which are available in India are characterised as¹¹

i. Preventive Measures

The schemes which aimed at risk prevention is termed as preventive schemes, and, related with income maintenance and income support. Such as

- Measures to prevent poverty.
- Strategy of social management of risks.
- Preventive health care, vaccinations against diseases.

ii. Promotional Measures

Promotional Social security schemes are framed for unorganized sector to provides for some economic stability and protection from going into the clutches of destitution, mainly covered by nation-wide schemes & programs as run by Centre and the state governments.

Such as-

- Food and nutritional safety by giving subsidies food grains through public distribution system and mid-day meal etc.
- Self-employment.
- Measures to enhance opportunities for wage employment.
- Health security by ensuring availability of medical facilities.
- Education.
- Pension schemes etc.

¹¹ H.M. Seervai, "Constitutional Law of India," Vol. I & II

iii. Protective Measures

The protective social security schemes are designed with a view to protect the people from contingences. These programmes are extended both the workers/employees employed in formal and informal sector but mainly focuses or targeted the formal sector more and assures

- Medical care,
- Benefits relating to ill health,
- Maternity,
- Employment injury,
- Unemployment,
- Old age,
- Survivors, etc. through various labour Acts.¹²

In nut shell the social security measures are surrounded near the **societal aid, social safety, collective insurance, social protection & any other preventive, promotional or protective system.**¹³

In **Samatha V. State of A.P.**, the Supreme Court stated that “the Constitution envisions establishing an egalitarian social order rendering to every citizen social, economic and political justice in a social and economic democracy of the Bharat Republic”.¹⁴ In **Air India V. Nergesh Meerza**,¹⁵ a regulation providing for the termination of service of an air hostess in Air India International on her first pregnancy has been held to be arbitrary & repugnant to civilised society. Exclusion from the Minimum Wages Act of the workmen employed by the government and payment to them of wages lower than the minimum wage violates Article 14.¹⁶ In **Francis Coralie V. Delhi**, the Supreme Court held that “the right to life includes the right to live with human dignity & it can only be achieved by providing the bare necessity of life such as adequate nutrition, clothing and shelter over their head”.¹⁷ Apex Court in **Peoples Union for Democratic Rights V. Union of India** held that **not paying minimum wages to the labourers engaged in various Asiad Projects in Delhi denied them their valuable right to live with basic human dignity & repugnant to Article 21.** No one is to be compelled to render labour or service against his choice.¹⁸ In **Bandhua Mukti Morcha V. Union of India**, the Supreme Court recognises Article 21 as the soul of fundamental rights; the apex court expands the horizon of the term ‘to live with human dignity’. “It includes protection of health and strength of workers and of the tender age of the children against abuse, opportunities and facilities for children to develop in a healthy manner & in conditions of freedom & dignity, educational facilities, just and human conditions of work and maternity relief”. No government is allowed to take away these basic benefits from a person.¹⁹ In **Neeraja Chaudhari V. State of M.P.**²⁰ Bhagwati J. held that merely recognizing and releasing bonded labourers is of no use without taking

¹² Dr. Ravi Prakash Yadav, “Social Security in India”, Aavishkar Publisher Jaipur, 2015, P.176 See also Employees State Insurance Act 1948, Employees Compensation Act 1923, Employees Provident Fund & Miscellaneous Provisions Act 1952, Payment of Gratuity Act 1972, Maternity Benefit Act 1961

¹³ Uday Kumar Varma, “Social Security for Unorganized Sector – Some Issues”, Nov. 25,26(2004)

¹⁴ AIR 1997 SC 3326

¹⁵ AIR 1981 S.C. 1829

¹⁶ Sanjit Roy V State of Rajasthan, AIR 1983 SC 328

¹⁷ AIR 1981 S.C. 746, 753

¹⁸ AIR 1982 SC 1473

¹⁹ AIR 1984 S.C. 802

²⁰ AIR 1984 SC 1099

effective steps for rehabilitating them because, without rehabilitation, they would be driven to the clutches of destitution, helplessness and hopelessness once again. In **Chameli Singh V. State of U.P.**, the court has observed in this connection, "In any organized society, the right to live as a human being is not ensured by meeting only the animal's needs of man. It is secured only when he is assured of all facilities to develop himself and free from restrictions that inhibit his growth. The right to live guarantee in any civilised society implies the right to food, water, a decent environment, education, medical care & shelter. These are basic human rights known to any civilised society..."²¹ Equal remuneration for the same work has been held by the Supreme Court as a fundamental right.²² **Municipal Corporation of Delhi, V. Female Workers (Muster Roll)**, in the present case, maternity leave is not granted to the female workers on the muster roll because their service is not regularized. The Apex court has emphasised that a "just order can be achieved only when inequalities are obliterated and everyone is provided what is legally due". The Hon'ble court directed the corporation to give the benefits of the Maternity Benefit Act to the non-regularized workers.²³ **Consumer Education & Research Center V. Union of India**, the Supreme Court has observed that it is the obligation of the employer to protect the health and vigour of his workers and brought occupational health hazards to workers within the coverage of Article 21, 39 (e), 41, 43, 48A. Accordingly "right to health and medical care to protect the health and vigour of a worker while in service or post-retirement has been held to be a Fundamental Right".²⁴

3 Restructuring and Framing of New Labour Codes

- **THE CODE ON WAGES 2019**

The Draft Code on Wages Bill, 2017 has received the assent of president on 8/8.19. The Code aims at to ensure a statutory national wage and such other protection to all wage workers. The Code seeks to subsume the subsisting enactments relating to wage- "the Payment of Wages Act 1936, the Minimum Wages Act 1948, the Payment of Bonus Act 1965 and the Equal Remuneration Act 1976". It enlarges to the entire territory of India. The Act aims at secure gender neutrality and prohibit any exploitation in respect of wages among the workers for alike work done in any establishment or undertaking. Unjustifiable reduction in salary of workers is not allowed.²⁵ The Act provides for minimum payment of wages to the workers at the prescribed rates.²⁶ The Act provides that different floor wages may be fixed for distinct states or distinct terrestrial area as per looking into the available situation.²⁷ The concerned authority is authorized to fix the usual working time for the workers in a day so as to fix the minimal remuneration.²⁸ The employer has to pay the additional remuneration for the work done by an employee beyond the fixed usual working hours.²⁹ The salary to an employee is paid in current currency or by cheque or directly crediting the salary in workers account through online mode.³⁰

²¹ AIR 1996 SC 1051

²² Randhir Singh V. Union of India, AIR 1982 SC 879

²³ AIR 2000 SC 1274

²⁴ AIR 1995 SC 922, at 940

²⁵ Section 3 of the Code on Wages 2019

²⁶ Section 5 of the Code on Wages 2019

²⁷ Section 9 of the Code on Wages 2019

²⁸ Section 13 of the Code on Wages 2019

²⁹ Section 14 of the Code on Wages 2019

³⁰ Section 15 of the Code on Wages 2019

Regular payment of wages is insured by fixing the date or period in this behalf.³¹ Arbitrary deduction or fine is imposed on the wages of workers is not permitted except in exceptional circumstances.³²

- **THE INDUSTRIAL RELATIONS CODE, 2020**

The Code is passed with an aim to secure the right of labour and provide peace and stability in the industrial arena that strengthen the economic growth. It is an important piece of legislation that secure the interest of the workforce and as well as of employer. The code especially framed to target the problem of any kind of malicious or unwanted activity that ruins the very purpose of employability. It combines and simplifies “the Trade Union Act 1926, Industrial Dispute Act, 1947 and Industrial Employment (Standing Orders) Act, 1946”.

- **THE CODE ON SOCIAL SECURITY, 2020**

The Code is passed with a wider aim to secure the benefits of “Social Security” to all the employees and workers irrespective of their sector of work. The Code merges and simplifies the 9 central legislations covering social security.³³ The Code mainly focuses on facilitating the better execution of social security provisions and to remove the web of overlapping definitions without fading the true concept of welfare and protection to the labour force.

SILENT FEATURES OF THE CODE, 2020

- Widens the scope of social security provisions among the workers of formal, informal or of any other sectors such as gig and platform workers.
- Reduces the multiplicity of definitions and authorities under different enactments.
- To introduce or enhance the use of technology for better execution and ensuring proper compliance of the provisions.
- The Code permits the establishment to provide discretionary coverage of the EPF and the ESIC, even in any case where the number of the workers is less than the specified.
- Authorize the Central Government to figure out the social security schemes for informal workers, self-employed, gig and platform workers as well as of their dependents for ensuring benefits under the ESIC.
- Provides for registration of informal labour, gig or platform workers on a self -assertion.
- Ensure payment of gratuity by the employer where employment is for a fixed period on a pro rata basis irrespective of the pre existing condition of continuous service of 5 years.
- Provides better crèches facilities.
- Emphasis on generating employment information by introducing Career Centres.

³¹ Section 17 of the Code on Wages 2019

³² Section 18,19 of the Code on Wages 2019

³³ The EC Act,1923; The ESI Act,1948; The EPFMP Act,1952; The EECNV Act,1959; The MB act,1961; The PG Act,1972, The CWWF Act, 1981; The BOCWWC Act, 1996; The UWSS Act, 2008

- Obligate the aggregators such as delivery services, ride sharing and e-commerce platform to put up 1 to 2 percent out of their turnover for giving social security to workers.

DRAWBACKS OF THE CODE, 2020

- The dream of universalization of social security is left in vain by ignoring the benefits to informal sector workers. The Code, 2020 merges 9 existing social security enactments, majority of which focused only with organized enterprises, not unorganized ones.
- Lack of intelligibility about creation of funds for social security and how they be processed and who will be responsible for any fraud or misapplication in this regard.
- The Code seems to be more favourable towards industrialist instead of workers. The sanction provisions have been tempered and diluted. For instance, there is no severe sanction for the employer for non-contribution of provident fund. Struck out the liability of the principal employer in a case where the middleman through whom the workers are hired fails to pay the gratuity.
- The Code fails to provide strict direction to the government to generate and spread awareness among the labour force about their entitlements.
- The definition of gig, platform or unorganized worker is overlapped that led to confusion in detection of which schemes will be applied to these categories of workers.
- The provision about portable smart identification cards has been inattentively excluded in case of registration of gig, platform and informal workers.
- **THE OCCUPATIONAL SAFETY, HEALTH AND WORKING CONDITIONS CODE, 2020**

The Code mainly focuses on providing security to workers in work premises from accidents, injuries and exposure to harmful substances. It imposes a foremost duty on the employer to ensure safe working conditions and to take every possible step to minimize the risk at workplace. The Code is passed by subsuming 13 labour laws relating to safety and health standards, working conditions, welfare provisions, leave and hours of work.³⁴

Note- The Code on Social Security, 2020, Code on Wages, Industrial Relation and Occupational Safety is yet to be executed as the rules framed under the Act have not been notified and remain unimplemented.

³⁴ The Factories Act, 1948, Contract Labour (Regulation and Abolition) Act, 1970, The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979, Beedi and Cigar Workers(Conditions of Employment) Act, 1966, Plantations Labour Act, 1951, Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996, The Dock Workers (Safety, Health & Welfare) Act 1986, The Mines Act, 1952, The Working Journalist & Other News Paper Employees (Conditions of Service and Miscellaneous Provisions) Act,1955, The Working Journalist (Fixation of Rates of Wages) Act, 1958, The Motor Transport Workers Act, 1961, Sales Promotion Employees (Condition of Service) Act, 1976, The Cine Workers & Cinema Theatre Workers Act, 1981.

4 ISSUES AND CHALLENGES IN ACHIEVING SOCIAL SECURITY IN INDIA

- **UNAWARENESS AND IGNORANCE OF SOCIAL SECURITY MEASURES**

Ignorance regarding the concept of social security measures among the majority of the labour force shows a clear picture and extent of their exploitation at their place of employment. The majority of the workers do not have the knowledge of social security and welfare legislations under labour laws.

- **EMPLOYERS NOT WILLING TO GENERATE AWARENESS ON SOCIAL SECURITY BENEFITS**

Due to a greedy and money-making approach, it is usually found that there is a lack of initiatives to generate awareness on the side of employers regarding the social security measures at the place of employment. It seems that the employers do not want to make vigilant their workers about their employment social security benefits.

- **POOR MEDICAL FACILITY, AVAILABILITY OF MEDICINE, DOCTORS AND STAFF UNDER ESI SCHEME**

The medical facility, availability of medicines, availability of doctors & nursing staff are not satisfactory as provided under the ESI scheme. Contribution to the ESI scheme is just wastages of money due to a dearth of up to date medical appliances and facilities. Majority of them opined that the ESI hospital/ESI clinics refuse to take supervision of emergency fatal cases due to non availability of medical appliances.

- **THE COMPOUND CLAIM OR PROLONGED AND COMPLEX PROCEDURE**

The compound claim or prolonged procedure to get the benefit is the main reasons for their unsatisfactory attitude towards social security measures. The majority of the labour force both from the organized sector or unorganized sector faces practical difficulty and inconvenience in claiming the social security benefits.

- **INADEQUATE COVERAGE AND BENEFITS**

It is observed that number of the respondents agreed that the benefits cover or compensation given to them in case of death, permanent or partial disability is less and not satisfactory.

- **POOR FUND, OVERLAPPING SOCIAL SECURITY PROVISIONS AND BENEFITS**

There is a lot of confusion among the beneficiaries about the similar or overlapping kinds of benefits as covered under the social security enactments.

- **INSECURITY OF EMPLOYMENT LEADS TO EXPLOITATION**

Non security of employment and dearth of resources, they avoid to bring or afraid to bring their problems and raise their voice against exploitation in front of the authorities. In reality they do not have resources and time to fight against injustice or work exploitation, workers in unorganized sector are in such a vulnerable state that they just focus on their employability and basic necessities, i.e. two-time meal

- **CORRUPTION AND UNIMPLEMENTATION OF SOCIAL SECURITY MEASURES**

Social security enactments are enough to provide social protection against the contingencies to them but the dearth in the implementation or execution part make it impossible to get the desired benefits. There is a wide gap between the execution and ground realities at grass root level.

- **DIFFERENT APPROACH BETWEEN FORMAL AND INFORMAL SECTOR OF WORK**

The social security measures in relation to unorganized sector workers is much more vulnerable than as compare to the employee engaged in organized sector. At the name of social security, they got nothing except the minimum wages. The workers especially engaged in building and construction work and the inter-state migrant worker live a miserable life. The employees employed in industrial establishments (in formal sector) has some sort of social security protection against the contingencies but their counter parts who are engaged in informal sector lacks the same. The conditions of work of organized sector employee are much better than of those who employed in unorganized sector of work. **Overall, the social security measures are not acceptable and the situation is very shoddy in unorganized sector.**

- **INADEQUATE BUDGETARY ALLOCATION**

The nation needs a universal social security net which need a separate head of ministry and budget in order to achieve social protection in both sector of employment.

5 CONCLUSION AND SUGGESTION

Thus, from the above discussion it is concluded that the structure of social security system is still far away from perfection. It is suffered mainly by multiplicity of laws, shortage of coverage and lack of conscious administration and implementation. The social security system has to be redesigned by giving wholesome approach with the main objective of fulfilling the basic needs of all the people regardless their sector of work in India. In reality majority of the workers due to their vulnerable status even do not bother about the conditions of work, they only focus on getting work at or on any terms in order to meet their basic necessities. They do not have the power of collective bargaining due to non-security of their employment. They have no other option or way out; forced to work at any cost. No one beg for charity, now everyone needs social security as a human right.

5.1 SUGGESTION

Social security should be seen as a wise investment of a country and crowned as a significant achievement of a civilized society instead of burden. It is the urge of the time to give social security a paramount place to bring stability, equity and peace in the modern world.

- **UNIFICATION AND UNIFORMITY IN SOCIAL SECURITY LEGISLATIONS AND SCHEMES**

- It is the urge of the time to make collective efforts for realization of overlapping or almost similar benefits and to bring unification and uniformity in the enactments and schemes relating to social security measures with a view to achieve the dream of universalization of social security system and for the future evolution of the nation.
- Bulk of laws and policies is not required to meet out the social security demands of the people. Concrete and effectual limited numbers of enactments and policies is needed which can be get to the needs of the subjects.

- **PROCEDURE FOR ADMINISTRATION OF CLAIM IS NEEDED TO BE SIMPLIFIED**

- The large proportion of people is less educated or illiterate, they are not aware about the procedure of claiming the benefits under social security enactments due to its complexity. It is usually realized that the very purpose of social security enactments is often impeded because of its complex procedure.

- **SOCIAL RESPONSIBILITY TOWARDS EACH OTHER**

- Collective efforts should be made to bring factories' democracy. The same can be achieved by allowing active participation of workers in management.
- In order to resolve the disturbed industrial peace, efforts should be made by both labour and the management to realize their social responsibilities towards each other. This kind of attitude would definitely bring them to a platform where they can resolve their differences in amicable way.

- **ACCOUNTABILITY AND TRANSPARENCY**

- Accountability of the concerned authorities for the failure of the schemes, programmes and plans at every level should be fixed.
- Corruption at all level affects badly the whole concept of social security.
- Lack of transparency defeat the very purpose of social security measure.

- **EMPLOYMENT OPPORTUNITIES IS REQUIRED**

- Generating more job opportunities is the key to achieve social security to all.

- **EFFECTIVE IMPLEMENTATION IS REQUIRED**

- The enactments or schemes are good enough to promote social security but besides of its merits, it fails to meet the desired goals, due to non operational and lack of interest on the part of implementing authorities to execute them.
- Implementation is one of the major issues that need attention. A special training programme should be initiated for the training of members engaged in enforcement process.

- **AWARENESS LEVEL NEEDED TO BE INCREASED**

- Knowledge is the key to unlock the hidden opportunities of life. Regular consultation with workers both in formal and informal sector of work.

- **UNIVERSAILZATION OF SOCIAL SECURITY SYSTEM IS REQUIRED**

- **SOCIAL SECURITY SHOULD BE DECLARED AS A FUNDAMENTAL RIGHT ENFORCEABLE BY LAW.**

- **A SEPARATE BUDGET ON SOCIAL SECURITY IS NEEDED.**