



DEPARTMENT OF LIFELONG LEARNING

BHARATHIDASAN UNIVERSITY

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Unit-III

Understanding Social Security

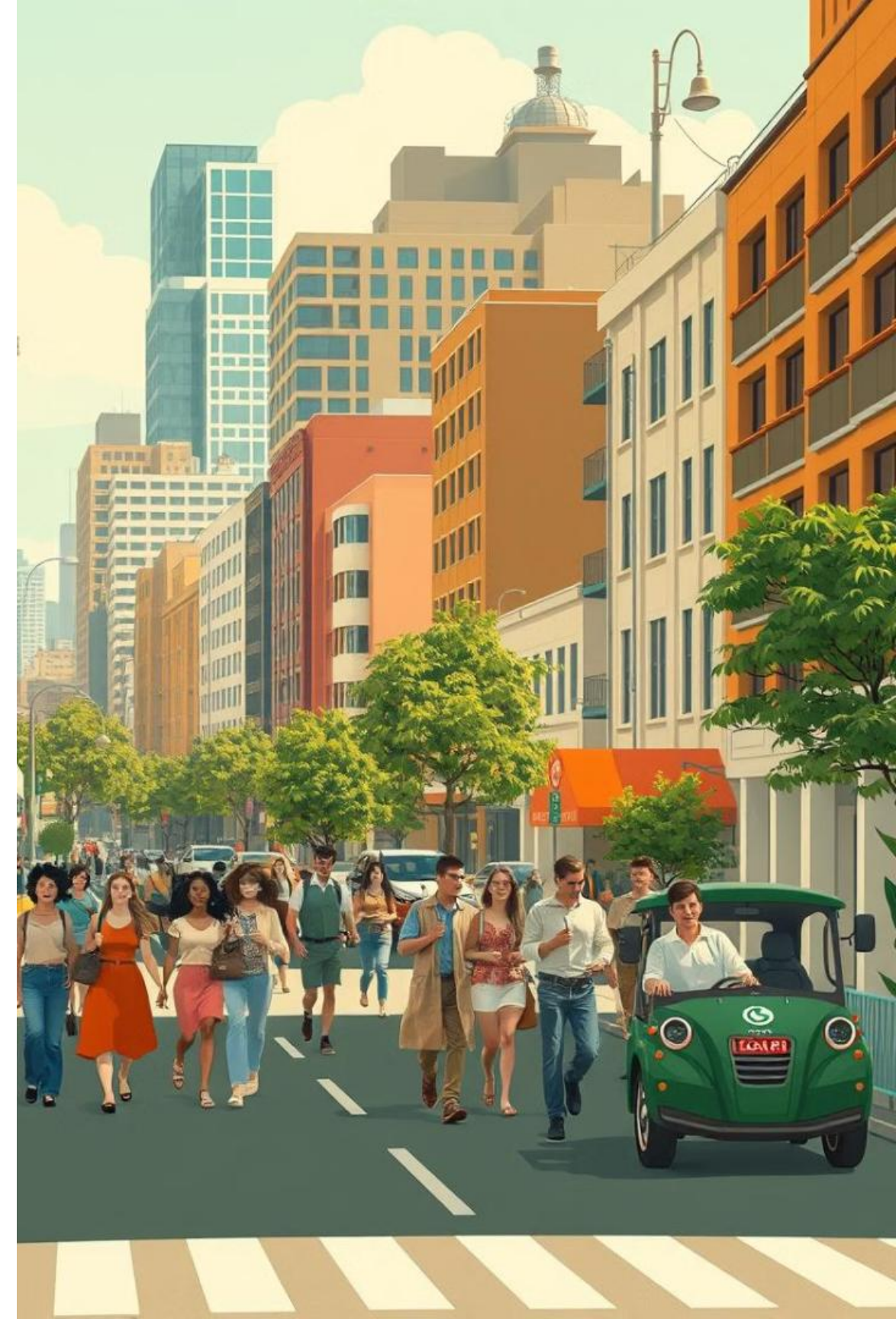
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Social Security in India

This presentation explores the concept, scope, and development of Social Security in India, highlighting its importance in safeguarding the well-being of citizens.



Understanding Social Security

Social security is a system of government programs designed to provide a basic level of economic security and social welfare for all citizens. It encompasses a range of benefits and protections to support people throughout their lives.



Development of Social Security in India

1

Beginnings

Social security in India has its roots in the 19th century with the introduction of pension schemes for civil servants and military personnel.

2

Expansion

Over time, the system has expanded to include various programs and benefits, with the goal of providing a social safety net for all citizens.

3

Challenges

However, the system still faces challenges in terms of coverage, adequacy of benefits, and effective implementation across the diverse and large population of India.



Income Security

Pensions

Retirement pensions provide income security for those who have contributed to the social security system during their working years.

Unemployment Benefits

Temporary income support is provided to those who have lost their jobs, helping to bridge the gap until they find new employment.

Disability Payments

Individuals with disabilities are provided with financial assistance to cover their basic needs and healthcare expenses.

Social Insurance

Health Insurance

Mandatory health insurance schemes ensure that all citizens have access to affordable medical care, reducing the financial burden of healthcare costs.

Retirement Savings

Compulsory contributions to pension funds and other retirement savings programs help to provide a secure financial future for workers.

Workplace Injury Coverage

Workers' compensation programs provide financial support and medical care for those who sustain injuries or illnesses related to their employment.

Maternity Benefits

Paid leave and financial assistance are provided to new mothers, ensuring their well-being and that of their newborn children.





Fundamental Principles of Social Security

1 Social Justice

Ensuring fair treatment and equal opportunities for all members of society.

2 Human Dignity

Recognizing the inherent worth of all individuals, regardless of their circumstances.

3 Equity and Inclusivity

Providing social security benefits to all, regardless of age, gender, caste, or social status.

Social Protection: A Multifaceted Approach

Income Security

Guaranteeing a minimum level of income to individuals during periods of unemployment, illness, or disability.

Social Insurance

Providing financial protection against specific risks, such as accidents, sickness, and old age.

Social Assistance

Providing financial and non-financial support to vulnerable groups, such as the elderly, children, and people with disabilities.



Evolution of Social Security in India

Early Years

The foundations of social security were laid during the British colonial era with the introduction of limited welfare programs.

Expanding Coverage

Over the years, social security programs have expanded to cover a wider range of individuals and risks, including the unorganized sector.

1

2

3

Post-Independence Era

India embarked on a comprehensive social security framework with the establishment of the Employees' State Insurance Corporation (ESIC) in 1948.



Focus on Unorganized Sector Workers



Pension Schemes

Providing financial support to workers in their old age.



Health Insurance

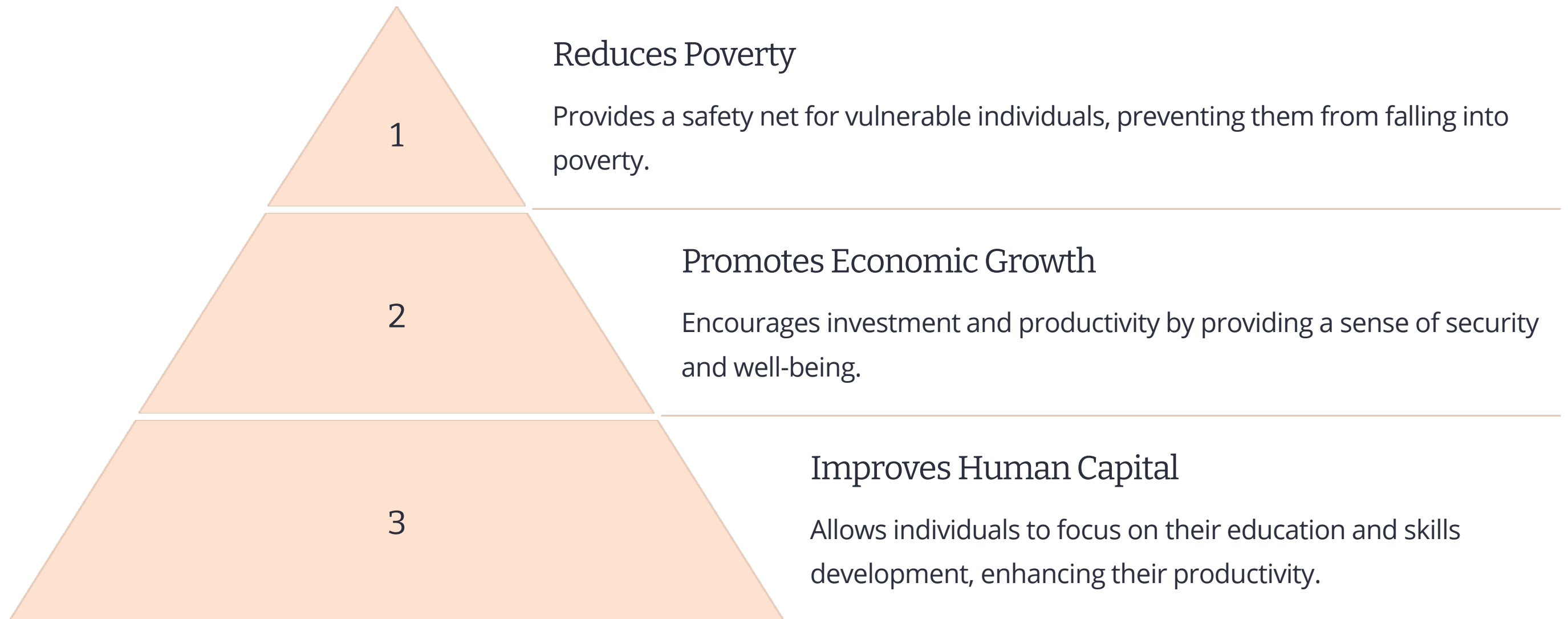
Offering coverage for medical expenses and healthcare services.



Maternity Benefits

Protecting the rights of women workers during pregnancy and childbirth.

The Importance of Social Security





Types of Social Security Measures

Old Age Pensions

Provides regular payments to retired individuals to support their living expenses.

Disability Pensions

Supports individuals with disabilities who are unable to work.

Unemployment Benefits

Provides financial assistance to individuals who have lost their jobs.

Maternity Benefits

Offers financial support to women workers during pregnancy and childbirth.

Landmark Social Security Initiatives

1

National Social Assistance Program (NSAP)

Provides pensions to elderly, widows, and disabled individuals.

2

Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)

A pension scheme for unorganized sector workers.

3

Atal Pension Yojana (APY)

Offers a guaranteed pension for subscribers at the age of 60.



Challenges and Gaps

100M+

Unreached Workers

Millions of workers in the unorganized sector lack access to social security benefits.

\$200B

Funding Gap

Significant funding gaps remain in the implementation of social security programs.

40%

Awareness Issue

Many workers are unaware of the social security schemes available to them.

Conclusion and Future Directions

Social security is crucial for building a just and equitable society in India. Continued efforts are needed to expand coverage, strengthen programs, and address the challenges in implementing a comprehensive social security framework.

