It is believed that the concept of **social security** is comparatively of recent origin and it developed with the concept of welfare state. Therefore, it is the responsibility of the state. Lord William Beveridge, who considered ‘want’, ‘disease’, ‘ignorance’, ‘squalor’ and ‘idleness’ as five giants on the road to social security which should be attacked and killed, defines ‘social security’ as “security of an income to take the place of salaries when they are intervallic by unemployment, sickness or accident, to provide for giving up work through age, to afford against loss of support by death of another person and to meet exceptional expenditure, such as those concerned with birth, death and marriage”1.

According to ILO “Social security is the safety that society provides, finished suitable organisation, against certain risks to which its members are exposed. The risks are essentially eventualities against which the distinct of small means cannot successfully provide by his own ability or prudence alone or even in private combination with his fellows”2. The various risks against which social security seeks to provide protection include: sickness, invalidity, maternity, employment injury, unemployment, old age, death and emergency expenses.

There are generally two pillars or methods of social security—‘**social insurance**’ and ‘**social assistance**’. Approaches to these methods have not always been uniform, but their broad features can be conveniently identified. An important feature of most social insurance schemes is that they are financed mainly through the contributions of employers, workers or other beneficiaries, and in some cases, supplemented by state grant. Most of these programmes are compulsorily established by law and specifically defined categories of employers, workers and other

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1 Lord Williams Beveridge, Report on Social Insurance and Allied Services, George Allen and Unwin, London, 1942, Part-V, p.120.

beneficiaries are required to participate in the programmes. The benefits under social insurance schemes are generally linked to the contributions of insured persons. Financial planning in social insurance schemes is on long-term basis and they are administered by the government or under its supervision. The beneficiaries are entitled to benefits as a matter of right, but after fulfilling the prescribed eligibility conditions.

‘Social assistance’ programmes generally provide benefits for meeting the minimum needs of persons of small means. The programmes are financed by state funds or funds arranged by the state. The beneficiaries do not have to pay contributions for entitlement to the benefits, but they receive them as a matter of right. However, the beneficiaries have to fulfil the prescribed eligibility conditions. The benefits under social assistance programmes are generally changeable according to the income and means of the beneficiaries.

Evolution and Growth of Social Security in selected Countries

The beginning of social assistance can be traced back to the Elizabethan period in England when the Poor Relief Act of 1601 provided for economic assistance to the poor and the destitute. Such Acts were enacted from time-to-time and remained in operation till 1834. Subsequently, piecemeal social security laws were enacted in the country. With the acceptance of the Beveridge Report submitted in 1942, a system of comprehensive social security schemes came to operate in UK. However, the system of compulsory social insurance owes its origin in Germany where Chancellor Bismark initiated compulsory scheme of insurance against sickness, industrial injury and burial from 1883 to 1885. Insurance scheme for old age and invalidity pensions were introduced in 1889. In USA, the Social Security Act, 1935
was the first nation-wide scheme incorporating measures for old-age and death of the bread-winners. The Social Security Act of New Zealand enacted in 1938 provided for different kinds of cash and health benefits. A brief description of social security laws in operation in UK, USA, and a few other countries is given below.

**Great Britain**

In UK, a series of social security laws have been enacted and enforced from time-to-time. The Poor Relief Act, 1601, with subsequent amendments, remained in force till 1834. The Workmen’s Compensation Act, 1897 introduced the principle of employer's liability to pay compensation in the event of disability resulting from accidents 'arising out of and 'in the course of employment. The Act was amended several times since its enactment in 1897. The Old-age Pension Act, 1935 provided for a means-tested pension to persons aged 70 and over. The National Insurance Act, 1935 introduced a scheme of unemployment and sickness insurance. A-series of such Acts were enacted in the country between 1920 and 1939. Prior to the implementation of comprehensive social security plans based on Beveridge Report of 1942, the country also had a few pension and housing Acts.

Following the Bevevidge Report 1943, the country introduced comprehensive social security schemes under the National Insurance Acts, National Insurance (Industrial Injuries) Acts, Family Allowances Acts, National Assistance Acts and National Health Insurance Acts. Subsequently most of these Acts were replaced by new enactments such as Social Security Acts, Social Security Pension Acts, Child Benefit Acts, Supplementary Benefit Acts, National Health Services Acts and Social
Security and Housing Acts\(^3\). These laws provide comprehensive social security programmes for the workers and citizens.

In U.K. the Beveridge plan of national insurance covered people from ‘cradle to grave’ based on the following principles of insurance viz., comprehensiveness, class of insurance, flat rate benefits, flat rate contributions, adequacy and unified administration. These principles as suggested by Beveridge covers a wide range of contingences and are incorporated in the social security act, 1990.

United States of America

The Social Security Act, 1935 established a unified social insurance system in the country. The Act primarily envisages Old-Age, Survivors, Disability and Health Insurance (OASDHI) schemes. The coverage is universal and compulsory. As the title of the schemes suggest, they provide for benefits in the events of retirement, death, disablement, medical care and hospital insurance. The unemployment insurance programmes in the country are generally administered by the state under state laws, but the Social Security Act encourages the state on the basis of a ‘tax-offset device.’ The Act also envisages federal state programmes of assistance to special groups of persons in financial need, for example, the aged, the blind, dependent children and permanently and totally disabled. Schemes of grants-in-aid to the states for improving the maternal and child health services, services for the crippled children and child Welfare services are also in operation in the country\(^4\).

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Other Countries

In New Zealand, the Social Security Act, 1938 with subsequent amendments provide for cash and health benefits. The cash benefits include: superannuation benefits; widows’ benefits; orphans' benefits; family benefits; unemployment benefits; and emergency benefits. The health benefits include maternity benefits; hospital benefits; medical benefits; pharmaceutical benefits; and supplementary benefits.

The social security system in Federal Republic Germany consists of sickness insurance, accident insurance, old-age pension insurance and unemployment insurance. The Social Security schemes in Japan comprise: public assistance, welfare services, social insurance (medical care, pensions, children’s allowance, unemployment insurance assurance and workers’ accident compensation); and old public service pension and aid for war victims, public health. The Australian Social Service Consolidation Act.1947 with amendments cover old-age pension, invalidity pension, widow’s pension, maternity allowance, child endowment, unemployment benefit, and funeral benefit. In Russia, there is no provision for unemployment insurance as the right to work is a fundamental right in the Constitution. The risks covered under the schemes in the country are: old-age, invalidity, death, sickness, maternity, Work- injury and family allowance. Membership of a trade union is generally necessary for full insurance benefits. Most programmes of social security in the country are administered by trade unions. Premiums for most of the schemes are paid by the employers. The benefits are provided by the consumption funds. The

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social insurance schemes in the country are extensively supplemented by social services⁶.

The main difference in the Social Security systems of U.K., U.S.A and India is that the former countries have well organised and effective system of collection of taxes through international revenue service (IRS) and the money so collected is reallocated to various funds created for the administration of social security benefits.

ILO on Social Security

The Preamble to the Constitution of the International Labour Organisation inter alia lays emphasis on prevention of unemployment; and provision for old age and injury. The Philadelphia Charter of 1944 recognised the solemn obligation of ILO to further among nations of the world programmes which would achieve: full employment and raising the standard of living; the extension of social security measures to provide a basic income to all in need of such protection and comprehensive medical care; adequate protection for the life and health of workers in all occupations and provision for maternity protection.

The ILO has adopted a series of Conventions and Recommendations laying down international standards in regard to various aspects and subject matters of social security, for instance workmen's compensation, sickness insurance, pension insurance, invalidity and old-age insurance, survivors’ insurance, maternity protection and unemployment provision. The notable Conventions and Recommendations relating to social security are briefly described below:

Workmen's compensation: The Conventions dealing with workmen’s compensation are: (i) Workmen's Compensation (Accidents) Con.(No.17), 1925; (ii) Workmen’s Compensation (Occupational Diseases) (No.18), 1925; (iii) Equality of Treatment (Accident Compensation) (No. 19), 1925; Workmen's Compensation (Occupational Diseases) (Revised) Con. (No.42), 1934; Employment Injury Benefits Con. (No.120), 1964. The Recommendations relating to Workmen's compensation are: Workmen’s Compensation (Minimum Scale) (No.22), Workmen's Compensation (Jurisdiction) (No.23), the Workmen's Compensation (Occupational Diseases) (No.24) and the Equality of Treatment (Accident Compensation) (No.25) all adopted in 1925, and Employment Injury' Benefits Rec.No.121(1964).

Sickness insurance: The Sickness Insurance (Industry) Con.(No.24) and the Sickness Insurance (Agriculture) Con.(No.25) both adopted in 1927, Sickness Insurance (See) (No.56), 1936, the Medical Care and Sickness Benefits Con.(No.130), 1969.

Invalidity, old-age, and survivors’ insurance: In 1933, ILO adopted a series of Conventions dealing with observance of minimum conditions with every scheme of compulsory invalidity, old-age and survivors' insurance. These are: Old-Age Insurance (Industry etc.) Con. (No.35), Old-Age Insurance (Agriculture) Con. (No.36), the Invalidity Insurance (Industry and others) Con. (No.37); the Invalidity Insurance (Agriculture) Con. (No.38), the Survivors’ Insurance (Industry and others) Con. (No.39), and Survivors’ insurance (Agriculture) Con. (No.40). These Conventions were subsequently revised by the Invalidity, Old-Age and Survivors' Benefits Con. (No.123), 1967. The relevant recommendations are: The Invalidity, Old-Age and Survivors' Insurance Rec. (No.43), 1931 and (No.131), 1967.
**Unemployment provision:** The Unemployment Provision Con. (No. 44), 1934 deals with unemployment insurance, the scheme of which, may be compulsory, voluntary or a combination of both. The Unemployment Provision Rec. (No.47), 1934 relates to the scheme of unemployment insurance.

**Maternity protection:** The Conventions dealing with maternity protection are: Maternity Protection Con. (No.3), **1919** and Maternity Protection (Revised) Con. (No.103), **1952**, and Maternity Protection Con. (No.183), **2000**. The relevant Recommendations are: Maternity Protection (Agriculture) Rec. (No.2), **1921**, Maternity Protection Rec. (No.95), **1952**, and Maternity Protection Rec. (No.191), **2000**.

**Broader forms of social security:** Of late, ILO has given attention to broader forms of social security and has adopted a few Conventions and Recommendations in this regard. The Social Security (Minimum Standards) Con. (No.102), 1952 deals with nine different branches of social security, that is, medical care, sickness benefit, unemployment benefits, family benefit, maternity benefit, invalidity benefit and survivors’ benefit. Other Conventions are: Equality of Treatment (Social Security) Con. (No. 128), 1962, Maintenance of Social Security Rights Con. (No.157), 1982, Social Security (Seafarers) Con. (Revised) (No.165), 1987. The Recommendations include: Income Security Rec. (No.67) and Medical Care Rec. (No.69), both adopted in 1944, and Maintenance of Social Security Rights Rec. (No.167), 1983.

The social security legislation in India has been influenced by quite a few Conventions and Recommendations adopted by ILO and also in other ways, such as assistance of experts in drafting the schemes. The Conventions relating to social security formally ratified by India include: **Workmen’s Compensation**
Development of Social Security Legislation in India

The evolution of Social Security legislation in India has been rather slow, sporadic and on a more or less selective basis. Although the need for protecting workmen against even the common hazards of life such as injury, sickness, maternity and old-age was realized soon after the advent of industrialization in the country and no concrete measures were adopted for a long time. In India the early concept of compensating for the injury resulting in death, grew from the Fatal Accidents Act, 1855 which modified the Common Law rule that no action or suit is maintainable against a person who, by his wrongful act or neglect might have caused the death of another person and thus the Fatal Accidents Act, 1855 gave right of action in a case of death caused by the tortious act of another and the dependent or legal heir of the victim could claim compensation under this Act. Section 1-A of the Fatal Accidents Act, 1855 laid down that every such claim or suit shall be instituted for the benefit of the wife, husband, parents and children, if any. The Court in such cases may give such damages as it considers proportionate to the loss resulting from such death. Such compensation has to be proportionate to actual pecuniary benefit which the dependents of the deceased might reasonably expect to receive. Lord Russel in a case of Duffryn Associated Collieries Ltd⁷ held that any benefit accruing to a dependent by reason of the relevant death must be taken into account and the balance of loss and

⁷ 1942 AC 601.
gain to a dependent by the death must be ascertained, the position of each dependent being considered separately.

In India the Social Security system is based on several legislations which provide for benefits both on the basis of social assistance and Social Security. The early instances of social security in the form of protection and welfare measures were provided through the Factories Act, 1880 which was amended from time to time and the final shape of the Factories Act, 1948 incorporated protection for the women, young persons from the burden of work by reducing and limiting the working hours and also prohibiting employment of children and young persons in the industries where any work of hazardous nature is carried on.

The next step in the direction of Social Security was taken in the enactment of the Workmen’s Compensation Act, 1923 wherein the employer was required to pay compensation to the worker who suffer any personal injury or occupational disease arising out of and in the course of employment.

The basic needs of food, clothing and shelter are provided by requiring an employer to compulsorily pay minimum wages as determined by the competent authority under the Minimum Wages Act, 1948.

Further development in Social Security Legislation in India was largely influenced by various changes that took place at national and international level. The U.N.O. adopted Universal Declaration of Human Rights on December 10, 1948 which proclaimed that everyone as a member of society has a right to social security and is permitted to certain economic, social and educational rights essential for his dignity and free development of his personality.
The ILO, too, proclaimed certain basic principles for the social security and welfare of the workmen in the form of Declaration of Philadelphia in the year 1944 and declared that “to secure the extension of social security measures to provide a basic income to all in need of such protection and comprehensive medical care, and to make provision for maternity problem”.

Adarkar Report

Government of India appointed a Committee under the Chairmanship of Prof. B.R. Adarkar in March 1943 to formulate a scheme of health insurance for industrial workers. The scheme drawn up by Prof. Adarkar was further examined by two I.L.O’s experts, namely, Mr. M. Stack and R. Rao in 1945. They endorsed the scheme framed by Prof. Adarkar with, some modifications in respect of a scheme of health insurance and added that proposal for (1) separation of the administration of medical and cash benefits; (2) integration of maternity benefits and workmen’s compensation in the health insurance scheme; and (3) extension of the scheme in all perennial factories under the Factories Act as well as non-manual workers.

Thus Employees’ State Insurance Act, 1948 was enacted which is a comprehensive legislation relating to social security providing for an insurance scheme funded through the contribution to be made by employees, employers and the Government. It provides for sickness benefits, dependants benefits, funeral benefits and medical treatment, along with compensation in case of personal injury, disablement, occupational disease and death.

The Employees’ Provident Fund (Miscellaneous Provisions) Act, was enacted in the year 1952 which provides for the lumpsum payment on retirement or death. It also provides for Deposit link Insurance Scheme and Pension Scheme, apart
from the Employees’ Provident Fund Scheme. It is funded through tripartite contributions from employees, employers and the contribution from the Government also.


The Maternity Benefit Act, 1961 is enacted to provide for 14 weeks compulsory leave to a woman worker, before and after the delivery and also provides for payment of cash benefit to such woman. This benefit is also extended to a woman worker even in case of miscarriage.

In the event of retirement or premature death, provision is made for the payment of lumpsum amount under the Payment of Gratuity Act, 1972.

Unemployment benefit is provided in certain cases under the Industrial Disputes Act, 1947 which are incorporated in the provisions relating to Layoff, Retrenchment and Closure.

The Social Security law relating to child is provided under The Child Labour (Prohibition and Regulation) Act, 1986, apart from the Children (Pledging of Labour) Act, 1933 which is a Pre-Independence enactment prohibiting and penalising for any agreements to pledge the labour of a child below the age of 15 years.
Recommendations of Second National Commission on Labour

The Second National Commission on Labour was constituted in the year 1998 under the Chairmanship of Mr. Ravindra Verma, Ex-Labour Minister, Govt. of India an expert in labour matters and who was also associated as member in the First National Commission on Labour which was constituted in the year 1969 under the Chairmanship of Hon’ble Justice Gajendra Gadkar. The Second National Commission on Labour has also at many places referred to and incorporated recommendations of the First National Labour Commission.

The Report of the Second National Commission on Labour was submitted in the year 2002 which consists of Three Volumes containing about 1450 pages. Some of its recommendations are provided hereunder.

i) Social Security

In Chapter VIII of its report, the Second National Commission on Labour has defined and traced the early instances of Social Security System in India found under old customary laws and practices. It pointed out that the Joint Family system, craft community and guilds have made provisions for the social security based on an economic need, emotional security and the Panchayat system. The post industrialisation society brought about the new concept of ‘nuclear family’ which made it necessary to look for new framework and means of social security in India.

The Constitutional mandate characterised the State as democratic and socialist and the provision made under the fundamental rights and the Directive Principles of State Policy put together have given rise to the concept of Social Security as a fundamental right. There is a view that the inclusion of the right to social security as a fundamental right will render it justiciable and may result in creating
financial burden which we are not ready to bear at this point of time. Irrespective of its nature whether it is a fundamental right or not, the State shall provide minimum of social security to protect society. It is suggested that a multi-pronged approach would be relevant in the Indian context. It is, therefore, suggested that the term Social Security should be used in its broad sense and may consist of all types of measures, preventive, promotional and protective.

The Study Group constituted by the Commission has suggested that a Social Security Plan may be based on the following principles:

1) Classification  
2) Participation  
3) Equity and efficiency  
4) Occupation Specific and Need Specific  
5) Gender  
6) Adequacy; and  
7) Unfair administration.

It is also suggested that the State shall provide for the basic minimum of security to all citizens by supplementing other institutions through contributory insurance schemes and welfare funds etc.

ii) Unemployment Insurance

In Indian Labour legislation, no provision has been made for unemployment insurance, except certain provisions under the Industrial Disputes Act, 1947 relating to lay off and retrenchment compensation. The compensation for rendering

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9 Ibid, p.796.
an employee unemployed during the period of lay-off, not exceeding 45 days in a year, covers the payment of lay off compensation at 50% of wages. The retrenchment compensation is also payable when an employee’s services are terminated for certain specified reasons. However, there is no permanent remedy for unemployment benefit to other workers who engaged in the reasonable work and are rendered unemployed for the rest of the year. There is also no provision for unemployment insurance to such persons who have just entered the job-market but could not secure any job, or who are thrown out of employment due to retrenchment and closure of the industry, except some meagre amount payable at the prescribed rates. In addition to all these, there are also such persons who lost their jobs due to natural or global recessions.

The International Labour Organisation (ILO) has suggested a best way to tackle unemployment problem by providing alternative employment, or where such alternative employment is not available, to provide for assistance at least for their subsistence through Unemployment Insurance Schemes or through Social Assistance Programmes. Such relief should reach the unemployed directly by way of an allowance.

Unemployment insurance is prevalent in the industrially advanced countries which are developed enough to bear the financial burden. Such unemployment insurance or assistance is available in China, Mongolia, Republic of Korea and Hong Kong, apart from the U.K. and U.S.A.

In India efforts have been attempted to provide for Unemployment Insurance Scheme but this could not be realised. However, certain affirmative schemes in the form of Employment Guarantee Scheme, Employment Assurance Scheme and the
100 Day Rojgar Scheme have been introduced, but all these are mainly meant for rural areas.

In the light of the above situation, the Second National Commission on Labour has recommended to introduce Unemployment Insurance Scheme on priority basis. For this purpose, the Commission has proposed to implement such Scheme preferably through Employees’ Provident Fund Organisation (EPFO) and be applicable to all such establishments to which the EPF Act is applicable. Subsequently this Scheme can be extended to other employees also with no wage ceiling. However, the contribution may have a ceiling of Rs. 10,000/- as against the existing ceiling of Rs. 6,500/-, for the payment of contribution and receiving benefits.

The Unemployment Insurance Scheme should be financed by a Tripartite Contribution to be determined actuarially. Initially the rate of contribution may be fixed at 0.5% payable by the employee and 1.5% by the employers. The deficit, if any should be met by the Central Government from National Relief Fund (NRF).

The National Labour Law Association and the Social Security Association of India recommended the establishment of a fund to ensure payment of all dues to workers in the event of failure of the employers due to permanent closure of their establishments or their insolvency. The National Renewal Fund was established in February 1992 to provide for a wage guarantee which had to be used for re-training, re-deployment, counselling, placement services and for payment of compensation to employees in such enterprises where rationalisation of the work-force is taking place.
The Voluntary Retirement Scheme (VRS) is mostly funded through National Relief Fund, which need to be re-structured to serve as a wage- guarantee fund\textsuperscript{10}.

**Old-Age Pension Scheme**

Old-age is a natural happening in the life of a human being and the population of old-age has become a global phenomenon. It is roughly estimated that, in the year 1950, there were about 200 million persons aged 60 years and above, all over the world. This figure is expected by nine-fold increase in the year 2050, representing about 20\% of the total population.

In India, according to 1991 census, the proportion of elderly persons has risen from 5.3\% in 1961 to 6.58\% in 1991 and again is expected to be 9.875\% in 2021. In India female elderly persons are more than the male elderly persons.

According to 42nd round of the NSSO, 34\% of the rural elderly persons were financially independent as against 28.9\% in urban areas. Of them 12\% male elderly live alone as against around 13\% female elderly.

The Second National Commission on Labour has reiterated the need for National Policy for older persons. The voluntary organisations are not able to set-up old-age homes for all elderly persons as it would not be financially and practically viable. Further one cannot be content with the setting up of old-age homes as the quality of service and proper supervision of such homes pose serious problems. The recent news of more than 1500 old age persons dying in the old-age homes of U.K. for want of food and water is sufficient to corroborate the carelessness of the society.

In view of these facts it is, therefore, suggested that the **Central Government** should take necessary steps to formulate a well-organised regulatory system to ensure minimum standards for the protection of the **old-age citizens** of the country.

The **Hindu Marriage Act, 1955**, The **Hindu Adoptions and Maintenance Act, 1956**, The **Indian Divorce Act, 1859**, The **Parsi Marriage Act, 1954** and the **Shariat Laws of Muslims** provide for maintenance which is also known as alimony or allowance. In addition to these personal laws, **Section-125** of Criminal Procedure Code imposes a legal duty and an order can be issued for maintenance of wives, children and parents. The **quantum of such maintenance** is also increased from Rs. 500/- p.m. to Rs. 5000/- p.m. under the **Section-125** of Cr.P.C.

The old-age person usually suffers from the feeling of being use-less or not required by their family or even by the society. This **psychological impact** affects him more seriously. Therefore in order to keep them engaged, their services may be utilised in various community activities such as creches, cultural clubs, Vocational Training Centres and other similar services with appropriate remuneration paid to them. This system can, to a greater extent, supplement other old-age protection by way of social security or social assistance.

**Social Security to Unorganised Sector**

The **unorganised sector** mostly consists of those workers who are employed in the establishments or trades which are not covered by the existing social security system. They are employed on a casual or intermittent basis or self-employed, without any security of employment or income. Such **unorganised work-force** is mostly found in the Building and Construction industry. Beedi industry, handlooms,
fishing, toddy tapping, head load worker, hammalis, railway porters, rag-pickers, scavengers, rickshaw pullers, salt workers, carpet and leather workers.

The Second National Labour Commission has suggested for an umbrella legislation with a Common Welfare Fund for all these unorganised workers. But establishing of such welfare fund through the contribution by the unorganised workers would not only be difficult but insufficient also as their wages are very meagre. Therefore the employers of such workers have to make significant contribution to the Welfare Fund and the Government should continue the welfare activities with the regulation of employment through Welfare Boards and such unorganised workers shall be required to register themselves with the Welfare Board and obtain licence or permits.

Other alternative would be to finance such Fund by levying a tax in the form of cess or surcharge at the rate sufficient to yield revenue. It is also recommended that the welfare funds can be transferred into Social Security Scheme, by re-structuring the Social Security System on the following lines:

1) The coverage of Social Security Fund should be expanded and range of benefits under welfare fund should be broadened.

2) Administration of such fund should be decentralised and Area-based Scheme may be worked out.

3) The Social Security System may provide for Subsidised Contribution by the Unorganised Workers for their social insurance. The Life Insurance Corporation, Government Insurance Schemes and other insurance companies may be asked to prepare special schemes for covering major risks of health, life, widowhood, accident and loss of assets; with a Uniform Subsidised rate
of Premiums. For this purpose the Insurance Companies licensed by the IRDA regulations may be asked to make appropriate contributions to such organisations set up separately to administer social insurance schemes.

The existing **National Social Assistance Programme** (NSAP) started in 1995 may be linked to other social assistance packages for **poverty alleviation** and **provision for basic** needs. It is therefore, desirable to integrate all such programmes to assure everyone a minimum range of benefits and avoid overlapping of the benefits under the various insurance programmes.

**Concept of Out-Sourcing vis-a-vis Social Security**

The Second National Labour Commission taken note of certain schemes adopted by certain countries like U.K. and Australia where semi-autonomous agencies are established to deliver direct services to social security clients. Thus many social security institutions are experimenting with out-sourcing the services to match their services with those of private sector agencies.

India, too, has established such agencies, but they have not been given required autonomy or authority. Therefore it is desirable that the Administrative arrangements of these agencies are reviewed and reformed and they could be permitted to subcontract their services to voluntary organisations also.

However, the questions of providing protection against other risks and application of social insurance received attention of various committees appointed by the Govt. of India and the State Government from time to time. **It shows that one of the most striking features of social security is its rapid progress and improvement** throughout the world. Nations with widely differing political, economic and social
settings have made their programmes available to their people. **Further,** there is **absence of comprehensive social** security policies which can coordinate different schemes and ensure that their various objectives are complementary. **In spite of** certain **drawbacks,** social security schemes can contribute towards **social protection** and **help** positive work-culture.