

Course Name: Labour Welfare and Industrial Relations

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Week: 5

Lecture: 22

Lec 22: Provision for old age and against unemployment & Gratuity, existing social security laws

Hello learners, welcome back to the course on labor welfare and industrial relations. As you have noticed in the module 5 specifically, we are going with the practical aspects of labor welfare. We started discussing about different laws, different acts and sort of integration of all these laws which we presented as the labor codes in the last lecture if you have gone through that. Today, we'll specifically look into provision for old age and against unemployment and gratuity and existing social security laws.

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So let's start with today's topic. When we look into the provision for old age specifically and against unemployment, There are certain aspects or certain enactments or laws that already are in place. So we'll discuss that in detail.

Then we'll try to assimilate everything together as part of the conclusion. So Social Security provisions for old age. It starts with national policy for older persons, NPOP. We have the Integrated Programme for Older Person, IPOP, National Initiative on Care for Elderly, which we fascinatingly call it as NICE, National Programme for the Healthcare for the Elderly, NPHCE, Maintenance and Welfare of Parents and Senior Citizens Act. We also have the Pradhan Mantri Shambh Yogi Maandhan Yojana, PMSYAM, and we also have the NSAP, National Social Assistance Programme.

So we'll go in detail with respect to every single laws and every single act as listed here. We'll start with the NPOP, National Policy for Older Persons, NPOP 1999. When we look into NPOP 1999 specifically, it is the first major initiative taken by the Government of India for the welfare of the elderly. And this essentially comes under the Ministry of Social Justice and Empowerment, MOSJE. The key objectives of the same being,

to encourage individuals to make provision for their and the spouse's old age. So when you look into the old age specifically, it is a time period where you need some social support. Maybe the family support is not there, then your life becomes a hell. So this is something that the authorities or the employers and the government all came together to understand. And as part of it, national policy for older pensions, NPOP, older persons, NPOP 1999 has come up.

The second objective is to encourage families to take care of older family members, to provide care and protection and health care facilities to the vulnerable elderly. So you look into the key aspects of the functional world. It is old age or elderly and to promote research and training facilities. Not only just funds, but also research and training facilities for geriatric care. Geriatric care is with respect to old age.

You look into the geriatric psychology or whatever associated with geriatric health care. It is with respect to the old age. And finally, to actually help the elderly to lead productive and independent life. And this has to be, in fact, the first step. And the foremost particular agenda that has to come up as part of NPOP.

If you look into the entire scheme of things, there is also an objective. It is which you should understand when you read between the lines to support voluntary and non-government organizations to supplement the care provided by families. So it should act as a support mechanism. It should act as a support system. So a word about Ministry of Social Justice and Empowerment, if you are not aware of about that.

MOSJE, Ministry of Social Justice and Empowerment, coordinates implementation of the various aspects of this NPOP, specifically with respect to this context I'm stating, which are in the jurisdiction of different ministries. So the National Council for Older Persons, NCOP, established in 1999, is the highest advisory body for the formulation and

implementation of programs for the elderly. So a review committee was appointed in 2010 under the chairmanship of Dr. Mohini Giri. So its mandate was to review the implementation of this NPOP and assess the status of various issues concerning the elderly and to draft a new policy for their benefit. So the committee submitted its report around March 2011, I think, which is presently under the scrutiny.

And the approach of the draft policy 2011 was, to social security for the elderly is discussed in the last section, mainly with respect to the critical issues and challenges ahead. So when you are looking into the entire scheme of things, the whole national policy for older persons was for elderly population, for the geriatric care, for the vulnerable elderly people who are otherwise not taken care of by the society. And you're looking into the second important aspect, the integrated program for older programs, IPOP. This program has been operational since 1992.

And the key objectives are, one, to improve the quality of life of the senior citizen. Again, the objective is pretty much similar to the previous NPOP. To provide basic amenities like food, shelter, medical care, and entertainment opportunities. So this is something which is more specific when it comes to the IPOP, NPOP, more than NPOP, IPOP is more specific with respect to specific aspects like food shelter, medical care, entertainment opportunities, etc.

And if you look into the IPOP, the program has been operational since 1992 and under IPOP, 90% of the project cost is provided to NGOs for building and maintaining old age homes, day care centers and mobile Medicare units. So basically it is run by or it is streamlined by NGOs for building and maintaining old age homes or such other facilities.

What happened with respect to IPOP when we look into the present status of IPOP? You know, we had critical revision of IPOP in 2008 after which several innovative projects for elderly have been added. Included in this, these include specifically the daycare centers for Alzheimer's, dementia patients. If you look into the geriatric care or geriatric psychiatry specifically, the problems are plenty. Problems especially with respect to Alzheimer's and dementia are more. Physiotherapy clinics have been set up.

Helplines have come up, counseling centers, awareness programs for patients elderly and caregivers are also there even sensitization programs for children in schools and colleges because that is also the key aspect it is not that you are providing a social buffer for elderly but to look into it or take it into next step by giving proper orientation proper help a proper awareness to the children in schools and colleges so that the next generation at least would take care of the elderly and the senior citizens is the key. Even the senior citizens associations are also a part of this. So in 2011, the scheme was made flexible to cater the needs of older persons of diverse types, be it destitutes or slum dwellers or those living in inaccessible areas, etc.

So this is what happened. the IPOPOP or the integrated program for older persons is. So one part of IPOPOP is not only to look into the older person, but as we have seen, it includes a lot of other aspects like it includes people or destitutes or slum dwellers, etc. So it has increased its ambit, it has increased its options of helping people. But then that said, there is one interesting part which IPOPOP has and that is particularly which I want to point out here is that, It not only gives help and aid for the older people or the elderly population, but it also gives awareness. It does some sensitization to the newer generation.

So when you do the sensitization in colleges and schools, it has a multiplier effect. It brings in a lot of information and awareness among the youth, among the young population. And this will reciprocate.

This will actually have a multiplier effect and people will try to take care of their elderly. So not only the social buffer, a family buffer also or a family support also will try to complement the necessary aspect otherwise not provided in geriatric care within our country. So this is what the scheme of things is when it comes to integrated care. Program for older persons. When we look into the next important aspect, which is known as NICE, National Initiative on Care for Elderly, it was launched in 2000 by the National Institute of Social Defense.

It comes under, again, the MOSJE. We have talked about MOSJE, Ministry of Social Justice and Empowerment in detail in the previous couple of slides. It conducts specifically the National Initiative on Care for Elderly conducts various courses to

prepare skilled and committed professionals to provide services to the elderly. So this is sort of a training background is sort of a training background. ground for the people, the caregivers who can actually provide geriatric care, who can actually look for elderly people or care for elderly people.

So NICE as the word comes out to be National Initiative on Care for Elderly is actually a training ground for more caregivers, more people who can actually support the elderly in a right way, in a clear clinical way. So this is what National Initiative on Care for Elderly is. Another important aspect is a national program for the healthcare for the elderly, NPHCE. When you look into NPHCE in detail, It was launched by the Ministry of Health and Family Welfare and it was launched during the 11th plan period.

Please recollect that we do not have the planning commission per se and we do not follow the exact plan approach. We have the Niti Ayog and things have changed in India. It provides preventive, curative and rehabilitative services to the elderly at various levels of health delivery system. So that is the first and the foremost important objective of the national program for health care. For the elderly, NPHCE.

And we also look into the objective. We understand that it strengthens the referral system. And finally, it develops specialized manpower and promote research on geriatric disease. So it gives a holistic attempt to actually care for the elderly population. And if you want to know greater detail about the finances of the national program for the health care for the elderly and PHCE, then you have to understand that it is financed with a ratio of 80 is to 20.

By the center and the state. So provisions made for the geriatric infrastructure, geriatric wards, even OPDs in hospitals, mobile units and regular geriatric clinics are all part and parcel of the national program for the health care. If you look into specific aspects like the act, it also envisages a lot of establishment and management of old age homes for the needy and elderly as we have already thrown light into. It has certain provisions of geriatric beds and wards in specific government hospitals, partially or fully funded by the government. facilities are there like separate queues for senior citizens or even there are action plan for protection of the life and property of senior citizens and even it also

prescribes penal provision for the abandonment of senior citizen subject to almost i think three months imprisonment or a fine of two rupees five thousand so this is critical the penal provision is something which is vital when you look into the entire national program for the health care for the elderly and PHC. It is a welcome aspect where, you know, the people who abandon the senior citizens or abandon their parents or their elders, they may get three months imprisonment or may have to pay up a fine of up to rupees 5000. So that is a welcome change when you look into increasing the family commitment towards the elderly care. You look into the other aspects. We see maintenance and welfare of parents and senior citizens act in tandem with what we were discussing.

Maintenance and welfare of the parents and senior citizens act. Though the act was passed in 2007, it was by 2010 that the act was notified by the 22 states and in almost all union territories. So it enables senior citizens if they so desire to claim maintenance allowance of up to rupees 10,000 per month from the children and specifies the claim procedures. When we look into the other scheme of things, we have the Pradhan Mantri, Shram, Yogi, Maan, Dhan, Yojana. PMSYM.

It is again a critical innovation when we look into the acts for old age protection. It is voluntary and contributory pension scheme specifically. Monthly contribution ranges from somewhat rupees 55 to Two hundred depending upon the entry age of the beneficiary. So it is it is almost like insurance plan or a contributory pension scheme.

Fifty percent monthly contribution is payable by the beneficiary and equal matching contribution is paid by the central government. Now, this is the key. The central government is coming in and helping almost by half. When you are looking into the Pradhan Mantri Shram Yogi Mandhan Yojana, the eligibility is very clear. You should be an Indian citizen, unorganized workers working as street vendors, agriculture related work, construction site workers, workers in industries, leather, handloom, midday meal, rickshaw or auto wheelers, rack picking, etc.

carpenters, fishermen, etc. So basically we are trying to cover the unorganized workers in the eligibility part of the Pradhan Mantri Shram, Yogi, Maan, Dhan, Yojana. The age group is obvious 18 to 40 years as given by the statute and there is a monthly income

restriction which should be below rupees 15,000 and The most important part, he or she should not be a member of EPFO, ESIC, NPS or other government funded pension or contributory pension schemes. So Pradhan Mantri, Shram, Yogi, Mandhan, Yojana, ladies and gentlemen, for you, this is specifically a voluntary and contributory pension scheme where the government pitches in equally to the amount that otherwise the unorganized workers are able to pay.

When you look into the Pradhan Mantri, Shram, Yogi, Maan, Dhan, Yojana, it has certain key benefits we cannot discount. After attaining the age of 60 years, the beneficiaries are entitled to receive monthly assured pension of rupees 3000. Please note that. On death of the beneficiary, spouse is eligible for a 50% monthly pension. And if husband and wife both joins the scheme, they are eligible for Rs.6,000 monthly pension jointly. So these are the typical benefits of the Pradhan Mantri Shram Yogi Maandhan Yojana. Please note. It is specifically designed for the people in the unorganized sector or unorganized workers who are otherwise not coming under the ambit of any social security schemes within the country. So this is a welcome change, the Pradhan Mantri Shram Yogi Mandan Yojana.

When you look into the National Social Assistance Program, NSAP, this is yet another scheme for the old age protection with the eligibility requirements. Very clear, should be an Indian, any person who has little or no regular means of subsistence from his or her source of income or through financial support from family members or other sources. This happens to be the eligibility. Again, if you look holistically, the National Social Assistance Program, NSAP has certain requirements. Critical benefits, including a central contribution at rupees 300 to rupees 500 for different age groups.

Monthly pension ranges from almost rupees 1000 to rupees 3000, depending upon the state's contribution. So these are the typical benefits with respect to the National Social Assistance Program. When you look into the social security provisions against unemployment, it is a totally different ballgame. So what we were discussing till now, if you have observed, it was more of elderly population, more of geriatric care, more of geriatric psychiatry and geriatric need of people that were addressed with respect to the social security schemes that were talked about right from the first one to the last one.

When you're looking now into social security schemes specifically for unemployed people or unemployment, we have different schemes.

Starting from the MGNREGA, Prime Minister's Employment Creation Programme, PMEGP. We have the PMSVA NIDI. We have the Gareeb Kalyan Rosgar Yojana. We have the DDUGKY, which is Deen Dayal Upadhyay, Grameen Kaushal Yojana. And finally, Deen Dayal Upadhyay, Antyodiya Yojana, the scheme.

And Pradhan Mantri Kaushal Vikas Yojana, one of the most important skill development missions that have come up. Pradhan Mantri Kaushal Vikas Yojana. So we'll look into that in detail right now. We'll look into the first MG Narega. It has been one of the lifeline for the government till now, MG Narega.

The eligibility is again should be an Indian citizen. Any person who is above the age of 18 and resides in rural areas is entitled to apply for work. When you look into the benefits, any applicant is entitled to work within 15 days for as many as he or she has applied subject to a limit of 100 days per household. So the wage rate is 220 has been increased and to be incorporated with the changes. So with allocation of almost, I think, 86,000 crore for the Mahatma Gandhi National Rural Employment Guarantee Scheme, the budget for the scheme for the financial year 24-25 has been hiked by 26 thousand crore in comparison to the 23-24 budget estimates, though it is same as the revised estimates for the ongoing financial year 23-24. So the net gain for the rural employment scheme, you know, effectively could not be much. When you're looking into other schemes like the Prime Minister Employment Generation Programme, PMEGP, The eligibility again should be an Indian citizen, any individual above 18 years of age and at least eight standard pass of projects costing about rupees 10 lakh in the manufacturing sector and about rupees 5 lakh in the business service sector. The benefits are typically scheme for providing the financial assistance.

PMEGP, the scheme is specifically to provide financial assistance to set up new entrepreneurs. When you're looking into other aspects like the PMSV and the Prime Minister, street vendors, the eligibility again should be an Indian citizen, street vendors. In possession of the certificate of vending, identity card issued by the urban local bodies,

the vendors who have been identified in the survey but have not been issued the certificate of vending identity card also could be eligible for getting the benefits of the Prime Minister Street Vendors Atmanarbar Nidhi. The benefits are very typical to facilitate working capital.

Loan up to rupees 10,000. Please note, it is again giving an opportunity for the street vendors to increase their business or to revamp their business by facilitating the working capital loan of up to up to rupees 10,000. To incentivize regular repayment, that is also boost towards the street vendors to actually make them more self-reliant. And finally, to reward the digital transactions. This is also one of the critical benefit that have been observed as part of the Prime Minister's Street Vendors Atmanirbhan Nidhi.

When you're looking into yet another aspect with respect to the unemployed or the rural sector, specifically, we have the Gareeb Kalyan Rosgar Yojana and the eligibility should be an Indian citizen. People working in 25 types of working areas were specifically identified, such as the PM Kusum Works, cattle sheds, poultry shed, goat shed. Shyam Prasad Mukherjee Rural and Urban Mission workers in national highways and construction of wells etc. are eligible. If you look into specifically the benefits, the scheme will give employment for 125 days.

Now this is critical. This gives at least a hope, a ray of hope for the people who are otherwise unemployed. At least they have an assured working day of 125, which is almost one third of the total yearly working days. If you look into the entire 365 days to be fair on the side of the worker, Hardly 250-260 would be the productive days and out of which almost half is being guaranteed by the Gareeb Kalyan Rozgar Yojana if you look at it from that angle.

When you look into one of the most flagship program which is the Deen Dayal Upadhyay Grameen Kaushal Yojana. DDU GK Y. The eligibility should be an Indian citizen between the ages of 15 and 35 years. They are eligible for the training programs. Please note, this is a Grameen Kaushalya Yojana.

So for women and other vulnerable groups like persons with disabilities, the upper age limit is relaxed to 45 years. When you are looking or talking about the benefits of

Deendayal Upadhyay Grameen Kaushalya Yojana, it aims to skill the rural youth who are poor and provide them with jobs having regular monthly wages or above the minimum wages specifically. So when you are looking into the schemes like the DDUGKY, it essentially creates or tries to create a specific aspect or specific ecosystem where the youth are more skilled and there is a possibility of greater employment for this youth. So this is one of the key benefit that has been observed as part of the yojanas or schemes like Deendayal Upadhyay, Grameen Kaushal Yojana.

When you are looking at the similar aspect, you have the Deendayal Upadhyay Antyodaya Yojana, which again has an eligibility of any Indian citizen intending to get trained on skills. The benefits again includes the scheme being a factor to enhance skills and self-business. Not only skills but self-business by financing and supporting the poor. So Deendayal Upadhyaya Antyodaya Yojana is again a complementary aspect to the aforementioned DDU GKY. The scheme aims to enhance the skills and self-business.

So basically the entrepreneurial spirit is being catered to or is being facilitated under this Yojana or under this scheme too. When you are looking into the next important scheme, it is the Pradhan Mantri Kaushal Vikas Yojana. Again, if you look into or if you scan through the eligibility, you should be an Indian citizen. You look into this aspect, 12th class dropouts or 10th pass students can enroll in the Pradhan Mantri Kaushal Vikas Yojana to develop their skill set. So it is being used for the people who drop out of the school, Maybe because of multifarious reasons could be because of their financial position or lack of the availability of the school. All those students or all those youth have been streamlined or channelized towards the skill enhancement program. through the schemes like the Pradhan Mantri Kaushal Vikas Yojana or PMKVY. So when you look into the entire Pradhan Mantri Kaushal Vikas Yojana, it is applicable for any candidate of the Indian nationality who is of age between 18 and 45 years. You have to understand the importance of Pradhan Mantri Kaushal Vikas Yojana or PMKVY.

on the basis of the benefit it actually brings in when you look into the benefit it actually creates an ecosystem for the youth to make informed choices on the available skilling avenues it provides typically the support to youth for skill training and certification and it promotes sustainable skill centers for greater participation of typical private sector And

even if you look into the 2021 financial year, it benefited almost 8 lakh youth over the scheme period. So when you are looking into these critical aspects, especially things like the Pradhan Mantri Kaushal Vikas Yojana, are very critical when it comes to the schemes or yojanas for unemployed. So this is what the whole lecture was.

I wanted to give you a brief introduction into all the different schemes. We have typically considered two aspects. One is For the elderly, for the old age people. Generally, we do not have as a country.

It is a matter of great concern that we do not have a social support for our elderly. So these are typical schemes which have been coming forward to help the targeted population or the geriatric, you know, to boost the geriatric care. That said, there is also lack or there is also lacking in actually providing for the unemployed youth or unemployed people. So typically all those schemes or yojanas which I considered to the end of the lecture are part of that. So ideally, if you look into welfare, welfare will happen only when the concerns of the individuals are mitigated.

And if let's say there is a concern that what will I do after my retirement age or after my age where I can actually put forward my full commitment or effort, then there are certain schemes which give me which gives me a typical confidence to bring out the best in me. Then there is also a possibility that what happens that if, let's say, the youth is not educated or there is not skilled, then there is a typical loss. What we talk about the demographic dividend, the entire scheme of things that revolves around a lot of young population contributing to the Indian economy. But if that population is not skilled, if that population is not productive enough, then hardly those demographic dividend is of any use.

So please know demographic dividend comes into picture only when they are educated, only when they are skilled, only when they know a trade. So this schemes, whatever we have discussed in this class, essentially tries to mitigate or address those concerns which were there with respect to their ability or their skill set. That's all from today's class. We'll come up with more details in the next class. Till then, take care.

Bye-bye.