Course Name: Labour Welfare and Industrial Relations

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Lecture – 25

Hello learners, welcome back to the course on labor welfare and industrial relations. We move to a new module where we start looking into Employees' Compensation Act 1923. We look into occupational diseases and compensation.

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Let me start with a story. In fact, it's a true incident. If you look into the people who have worked in the African region, specifically some of the African with some African tribes, you will come to know that generally they are hunters. And if we trace our ancestry also, for a lion's share of period, they have been hunters. So,

When you look into the gathering of hunters, specifically, they have very pointed arrows and that pointed arrows are specifically filled with poison. So it's poisonous point at end for every single arrow. Now, even with those lethal weapons and, you know, equipments, still there is harmony within their tribe. Now, when we read more about them, we'll understand that whenever there is an argument, there's a fight, there is a possibility of flaring up the emotions and all these things will actually eventually lead to fight. So what happens is when there is some argument, some disagreement, there are some individuals who keep all these weapons, who take all these weapons and arrows, bows and all, and they hide it in somewhere in the bush.

Then there is sort of meeting happens between the people who are arguing. There are other stakeholders who come into picture who try to advise the two parties in argument. Those other stakeholders actually who come together to that particular setting, they try to give them a realization of what is at stake. So when you are looking into labor welfare,

almost we have traveled through half of the course. I just wanted to keep this as a refresher that when you look into labor welfare specifically, you'll see that

there are other people who are getting involved because they are also concerned or they are also getting influenced by your act. So in one hand, we have the worker or the workforce or the labor. We have, on the other hand, the management or the capital. So when there is a tussle between these two, there are other entities who are actually getting affected. like maybe it is employers association, maybe it is employees association, trade union or government, all these people come together, they try to make a gathering, they try to make them realize what exactly is at stake and then welfare happens.

So if we look into labor welfare, at the mid of this course, I would like to re-emphasize on this point that Labor welfare is sort of making the labor workforce and the employers in tandem realize about what is at stake and to work in harmony. So on that note, we'll go to a new topic today, which is Employees' Compensation Act 1923. We have looked into different welfare schemes, welfare amenities specifically. We have reviewed them extensively in the previous class if you have gone through the previous video.

You will actually understand this. Today we look into this Employee Compensation Act 1923. And we look into that in detail. We'll see that the Employees Compensation Act 1923 is a legislation in India that provides for payment of compensation to employees for work-related injuries or diseases contracted during the course of employment. So we have touched upon this previously, but the compensation part is something which I wanted to specifically highlight.

This ECA, we call it as the Employee Compensation Act, the ECA 1923, has been a landmark legislation, no doubt about it in India, that functions as a typical social security system for its employees. Implemented in 1924, the Act specifically mandates that Employers to provide financial aid or compensation as we have seen to their workers or the dependents if there is any case of an unfortunate accident, maybe in course of the employment that is more significant. So this compensation, what we are talking about. can be of either death or disability sustained due to accident.

So the Employees' Compensation Act 1923 ensures a certain degree of financial security for employees and their families in the face of occupational mishaps. When you look into the purpose, employees are fairly compensated for any injuries or diseases as I have already mentioned. When you look into the scope of the Employees' Compensation Act, The Employees Compensation Act specifically applies to a set of industries deemed hazardous and listed in the Schedule 2. These industries typically involve a greater risk of accidents and the Act specifically aims to provide additional protection for workers in such sectors.

So some of the critical examples of the industries covered could be, let's say, mines, factories, railways and plantations, etc. So those were the typical key elements of the Employees' Compensation Act. Let's look into the objectives now. the objective is to offer financial protection and support to employees as we have already seen who suffer work related injuries or illnesses ensuring their medical and financial needs so maybe both of them might be together at some time maybe there is a distinction these are mutually non-inclusive medical and financial needs they are met during the recovery or in the event of a fatal accident so their dependents are also supported Some of the key terms which you should understand when we use the term freely like dependent disablement.

Dependent is somebody, a family member eligible to receive compensation in case of the employee's death. And disablement typically means here loss of capacity to work either fully or partially. So these are some of the critical key terms that are associated with the Act. When you look into the employee rights specifically. There are certain entitlements, there are certain protection and there are certain legal recourse.

When you look into the Employee Compensation Act 1923, it serves as a cornerstone of workplace safety in India. So when this act was enacted, the intention was to provide a safety net for employees and actually equip, that was hope, equip them with the crucial rights in the face of all the occupational mishaps. So let's typically look into the specific entitlements. Employees have the rights to fair compensation, as I already mentioned, medical treatment.

rehabilitation services and financial support under the Act in cases of work-related injuries or illnesses. So that ensures their well-being, livelihood, and are safeguarded through legal provisions. So there is a legal backing for ensuring their well-being and livelihood. When you look into the entitlements, something that you should understand here is the typical guarantee of entitlements given for financial security, entitlement given towards medical coverage, for job security, and not to forget specifically ensuring their well-being and livelihood.

So when you look into the protection, Promoting a safer workplace has always been the agenda of this particular act. So the ECA indirectly incentivizes typically employers to prioritize safety measures by holding them liable for compensation in case of accidents and the act nudges employers towards creating a safer work environment. So the focus here is on safety ultimately which benefits both the employer's and the employee so both the stakeholders have are equally being benefited here that said non-contributory negligence shield is also there the act protects employees from having the compensation reduced due to their own minor negligence during the accident so as long as the accident arose says out of and in course of the employment the employee is entitled to compensation so this provision categorically ensures

That employees receive fair compensation without fear of their own minor mistakes hindering their claim. So that is the beauty of this act which gives a non-contributory negligence shield. When you look into the legal course in situations of dispute, denial of compensation or specifically violation of rights. Employees have the right to seek legal recourse through the appropriate channels. It could be labor authorities, it could be tribunals or courts to address grievances and ensure fair treatment under the law.

So claiming compensation and dispute resolution. Claiming compensation. And dispute resolution happens to be the key legal recourse. When you are looking into claiming compensation, the ECA empowers employees with the right to file a claim for compensation under its provisions. The Act establishes a very clear and accessible procedure for claiming compensation.

So it ensures a fair and streamlined system for employees to access the rightful benefits. When you look into the dispute resolution mechanism, typically, If an employee certainly disagrees with the amount of compensation awarded or encounters challenges in receiving those benefits, particularly the ECA provides mechanism for dispute resolution. So this is yet another dimension of the legal recourse. When you're looking into the employer obligations, because that is something which is more critical when this act is discussed, the Employees' Compensation Act, ECA 1923 states,

As I have already mentioned, it is one of the vital act and it acts as a cornerstone of workplace safety. By fulfilling the obligations, like something like a robust framework for employers, how to give the compensation, or encompassing proactive measures to safeguard the employee well-being typically, or reactive steps to address any unfortunate events at the workplace, accidents. So all these obligations fulfilled by the employer, they not only comply with the law, But they also demonstrate a commitment to create a very safe and secure working environment. So what we understand that when you are looking into the responsibilities, the employers have a legal duty to provide a safe working environment, implement the preventive measures to reduce.

risks of injuries or illnesses and ensure the timely reporting and support for employees who suffer work related harm as outlined in the provisions of the act so when you are looking into specifically ensuring a safe work environment it is easy to be said than done but there is something like a duty of care the eca mandates this duty of care prioritize the safety of employers at the workplace that translates into a great multi-pronged approach so employers are required to develop and implement comprehensive safety protocols that could potentially address the hazards specific to the to their own industry or operation so these protocols that are that are to be developed should be documented should be communicated so should be effectively reviewed regularly to ensure the effectiveness of these protocols. So whatever are the safety inspections or the safety protocols, they are crucial for identifying and rectifying the potential hazards before they cause the accidents. So furthermore, if you look into the duty of care, which I was talking about, we'll see that employers must provide employees with the necessary PPE, the personal protective equipment, PPE.

So people who are working are associated with the safety work environment within a firm or a company or a plant. They will be aware about the personal protective equipment PPE appropriate for each job. So this certainly would have different types of equipments like safety glasses, safety gloves, respirators or even high visibility vests depending upon whatever other specific risks involved with the specific job. When you look into the intent requirements, To ensure a safe environment, you will also see that there is a proactive risk management.

like duty of care there is also a proactive risk management which the act typically ensures and which goes beyond the necessary or basic safety measures so this proactive risk management typically necessitates a systematic process of identifying potential hazards within the workplace and it can involve regular risk assessments or considering factors like work environment equipment used or work practices etc so Once any of these hazards are identified, employers must implement the control measures to minimize all the likelihoods of accidents. So all these control measures could involve engineering controls, maybe installing a machine, guards, administrative controls like establishing safe work procedures or even simple things like effective use of a PPE as I have already mentioned. So when you look into the responsibilities, it also has a certain bit of training element associated with it, which is also critical. Employee education and training, EET.

When you're looking into equipping employees with knowledge, this is paramount. Employee education training is paramount. And typically the ECA Act specifically mandates employers to provide proper training on safety procedures and safe work practices themselves. specific to their roles and work environment so this typical training should be conducted in their native language because that is the language they should understand they should comprehend and it should be even provided at regular intervals it's not like once you have done and after five years you are going to give no it should happen at the regular intervals especially when new employees are hired there should be some sort of an induction program giving them proper understanding of the safety net New equipment is introduced during that time or even when there is a work process change.

So training should be interactive, should be engaging. It should not be for the namesake. It should incorporate practical exercises, scenario based learning. to ensure employees understand how to apply safety principles in typical real-world situations. When you look into the Employers' Compensation Act, the compliance with CEA, compliance with ECA is also essential, ensuring that the Employers' Compensation Act requires employees to understand and fulfill their obligations.

Under the law, including maintaining relevant records, supporting employees during the claim process and meeting prescribed safety standards to prevent the workplace. So we can just sum it up as securing employers liability insurance as first important thing. maintaining the comprehensive recourses I've already underlined, and most importantly, the timely reporting of accidents. I would take 10 seconds of your time and explain this timely reporting of accidents because this is very critical. This particular act, ECA, stipulates a defined format and timeframe for reporting work-related accidents to the designated authorities.

Typically, it would be the commissioner appointed under the ECA, so timely reporting. Usually within a period ranging from 24 to 48 hours, depending on the severity of the accident, that is more critical. It facilitates prompt investigations by the authorities. How and why and when did this happen? What went wrong?

What went wrong? Was there any lacunae or was there any issues? Was there any proper checks and balances that were not followed? Was due diligence not followed? So all these aspects will be typically reported.

So this not only ensures a fair and transparent process for determining compensation, but also allows for preventive measures to be taken to avoid similar accidents in the future. And this is certainly the most critical aspect, the reporting of requirements. When employers are required to promptly report workplace injuries, illnesses, as we have already mentioned, the injuries and compensation claims to the appropriate authorities, maintaining transparency and accountability in handling. Employee welfare matters are also mandated by the act. So basically, it is all about accident reporting and the compensation payment.

So when you look into the employer obligation, we have to understand it from these three angles. One is responsibility. Where you have the duty of care and the proactive risk management and also the training for employees, you have to understand with respect to the compliance. When you look into the compliance specifically, you have the obligation of maintaining records, securing employers liability insurance documents. timely reporting of accidents and finally when you are looking into specifically reporting requirements, you have the cases of issues concerning accident reporting and also the compensation payment.

When you look into occupational diseases, this should be a little more interesting. When you are looking into occupational diseases, these are nothing but these are ailments. or health conditions caused due to the exposure to risk factors inherent to certain work environments or activities so basically that the act schedule three of the acts specifies various occupational diseases one could be something like silicosis caused by the inhalation of silica dust common in mining and construction second could be asbestosis resulting from inhalation of asbestos fiber prevalent in construction and manufacturing and even the cases of occupational asthma are also not uncommon triggered by exposure to allergens and irritants in workplaces like bakeries, farms or laboratories. So when you look into these typical aspects of how occupational diseases are becoming critical, there are certain challenges in identifying these occupational diseases.

When we look into these challenges, it could be something like, you must have read about it, there might be delayed onset of these occupational diseases you might not know it may take some time but suddenly it comes up and it would have been caused due to some earlier exposure if this delayed onset mainly happens to be one of the critical reasons why you know occupational diseases are generally neglected and they do not get the required attention another important aspect when you when you discuss occupational diseases could be the multifactorial causes So you cannot attribute one single cause. Some occupational diseases may share symptoms with illness arising from even non-workplace factors. And this makes it all the more tricky.

So this can complicate the process of establishing a direct link between disease and work environment. So when you are looking into these two important aspects, I would like to spend some time here to make you understand that Every single time occupational disease or the threat of occupational disease is not that much understood for these two reasons. One is there's a delayed onset. Mainly the disease comes.

At a time when you might not be actually involved in the production process or whatever work you were associated with. Maybe it comes during a later phase of your career where you are no more exposed to the harmful chemicals or the radiations or whatever it is. But the problem is it has happened because of your exposure previously. Now, how would you make the employer accountable to the same or how would you make the problem get solved? So, these are some of the critical aspects.

One is delayed onset of the particular occupational disease. Another is this multifactorial causes. Mainly, some of the symptoms might be fever, some pain or something which can also be the symptom of some of the common diseases. So, The moment you try to link it to your occupation, it might be a little bit delayed.

So mainly, when you look into, there are a lot more cases. I'm just giving you some cases like occupational asthma or let's say silicosis or asbestosis, something like that. When you look into different occupational hazards or diseases specifically, One important thing is that this multifactorial causes generally makes it a little mild. Actually, it is not that mild.

It is very serious. The delayed onset adds on to the problem with respect to the occupational disease. So this is something which allows occupational diseases to go scot-free. Otherwise, occupational diseases have to be identified, the stakeholders have to be identified and some sort of compensation should have been fixed. But the moment it is being diagnosed and it is being found out, it is already delayed.

So these are some of the aspects which I thought I should stress on that. When you look into the legal implications specifically, there are certain critical legal implications including... Employers are required to maintain a safe work environment to prevent these diseases and compensation must be provided if an employee contracts an occupational disease. So compensation liability is there under the ECA. The compensation can be

similar to what is offered for work-related accidents or covering medical expenses, you know, disability benefits or even dependence compensation in case of death.

there are also situations where the employer has a duty to provide a safe workplace. So, ECA goes beyond compensation. It emphasizes the employer's responsibility to provide a safe work environment so that there are no cases of occupational hazards like Let's say proper ventilation to prevent exposure to harmful dust or fumes or providing adequate personal protective equipments or even conducting regular health screenings for employees in risk situations. high-risk occupations so there is also there are also you know measures of strict liability in some cases the ECM impose strict liability on employers which means that even the employer even if he takes all the reasonable precautions they may still be held liable for compensating an employee who contracts an occupational disease due to this workplace exposure now when you look into the occupational disease what is more relevant

are the typical compensation components when you look into the the compensation component types of compensation the Act provides for different types of compensation such as temporary disability benefit permanent disability benefit medical expenses coverage and the dependency benefits for the family of the deceased employees ensuring a comprehensive support for injured or ill workers And their loved ones. So when you are looking into the types of compensation, specifically the first one can have an extrapolated understanding of death benefit. If in the tragic case of, let's say, an employee's unfortunate death due to a work related accident or occupational disease for that matter. The ECM mandates employers to provide a death benefit to their dependents.

Their financial assistance helps surviving family members to cope with the loss of the sudden income. Disability benefit, sudden loss of the income. Disability benefit is yet another important aspect. If an employee suffers a disability due to work-related accident or occupational disease, they are entitled to a disability benefit under the ECA. So this typical disability benefit aims to replace a portion of their lost income due to the disability.

The severity of the disability determines the amount and duration of the typical benefit and even the dependence benefit. The dependency benefit which I was talking about, let's say if an employee dies due to a work-related accident or occupational disease, their dependents, spouse, children or parents, as defined by the Act, are entitled to receive a dependence benefit. So this benefit provides them with some level of subtle financial support during a challenging time. And even the medical expense coverage, in some instances, the ECA may cover some medical expenses. for treating the work-related injury or occupational disease.

So this certainly helps to alleviate the financial burden associated with the medical care, enabling the smoother recovery process for the employee. When you look into the calculation methods, the EC outlines specific formulas. Death benefit is typically calculated as a percentage of employees' monthly wages at the time of accident. Please note, The debt benefit is typically calculated as a percentage of employees monthly wages at the time of accident.

So this percentage varies depending on the number of dependents the employee leaves behind. Second could be the disability benefit where the disability benefit is calculated as a percentage of the employees monthly wages. At the time of the accident, this percentage is determined by the severity of the disability as assessed by a medical practitioner. So the act specifically categorizes disability into different percentages based on the degree of impairment. And finally, the dependents benefit.

The dependence benefit is typically calculated as a portion of the death benefit amount. So allocated based on the number and the type of dependence the deceased employee leaves behind. So the ECA undoubtedly ensures that the employees or the dependents receive fair compensation in the event of a work-related accident or occupational disease. When you look into the Employee Compensation Act, Claim process.

Let's go through a structured approach. The first and the foremost activity is the notice of accident. When you look into the entire scheme of things around the claim process, employee or the representative must notify the employer about the accident or

occupational disease as soon as possible. So the prompt reporting process. And employers' obligations.

are critical when you consider notice of accident. The first step, essentially, the prompt reporting necessitates the work-related accident to be reported then and there. The timeframe for reporting is mandated by ECA, typically ranging from 24 to 48 hours, as I've already mentioned, depending on the severity of the accident. When you look into the employer's obligations, specifically upon receiving the report, The employer is legally bound to file a claim form with the commissioner appointed under the ECA.

So this form typically serves as the formal initiation of the claim and typically includes detail of the employee. So it is not that the employee has to run behind. For the claim process, it is the employer's obligation. The nature of the accident should be reported. This is whatever is the case and any witnesses present should be presented.

So the accuracy and the completeness of this form are crucial and it lays the foundation for the claims assessment. When you file a claim before the Commissioner for Workman's Compensation, including details of accident, claim filing becomes the most critical part. When you look into the other significant factors like medical examination, there will be a medical assessment also after the certain employer's response. There'll be a medical examination, specifically medical assessment, a critical element of the claim process. happens to be this medical examination by a qualified medical practitioner who is authorized under the ECA then there is a certain activity of gathering support documentation the claimant the employee or the dependent should compile relevant documentation

to bolster their claim so it could be anything like the accident report or the employment records wage slips and any other evidence that strengthens the case for compensation and also when you look into the claim process there is claim adjudication it could be either the commissioners review it could be a result of the dispute resolution mechanism Or there could be a mutual agreement between the parties. So mainly it happens with the commissioners review. The commissioner appointed under the specific act meticulously reviews the claim form submitted by the employer, the medical report and any additional

documentation provided by the claimant. So the review process determines the claimant's eligibility for compensation.

The specific type of compensation, what is the type of compensation? Is it death benefit? Is it disability benefit, dependent benefit or just medical expenses? And it also construes or it also decides on the amount of compensation to be awarded as stipulated by the acts provision. When you look into the dispute resolution mechanism,

If the claimant disagrees, and this is vital, if the claimant disagrees with the commissioner's decision regarding the eligibility or the amount of compensation, generally the bone of contention would not be eligibility, but generally it has been observed and statistics supports our argument that the amount of compensation many a time is refuted. The ECA provides a mechanism for typical dispute resolution. So this typically involves appealing to a higher authority commission. Maybe a tribunal or court as outlined by the act. And finally, receiving compensation is the payment process.

Once the claim is approved, the employer is responsible for disposing the compensation amount to the entitled employee or their dependents. So the time frame for receiving compensation can vary depending on the complexity of the case and any potential consequences. disputes so when you are looking into the typical act you have to also understand that the provisions are good the acts are certainly targeted for the important segment of people who can otherwise be you know robbed of a chance to work further or maybe have serious injuries or maybe have serious disablements severe problems with respect to health But that said, there are still some implementation challenges. There are problems with respect.

I've already mentioned about the delayed onset factor. I've already established the relevance of multifactorial causes. So all these problems are typically making the addressing or the address of the issue bit delayed. Because we cannot specifically narrow down to a particular reason that this was the reason why this disease happened or this was the cause why the accident happened. So this essentially acts as one of the biggest challenge in the implementation of the entire ECA.

When you look into specifically ECA, there are some enforcement issues as I have already mentioned. There are discrepancies. There are some certain ways to interpret the discrepancies. There are some ways to address the loophole. But something which you should understand from the point of view of occupational disease is what I've already told.

There could be issues related to delayed onset or multifactorial causes. I'm not going to spend time on that. When you look from the employer's point of view, there could be a possibility of underreporting of accidents and diseases. underreporting of accidents and diseases employers may be hesitant to actually report accidents or occupational diseases due to concerns about the increased insurance premium you know it is an obligation to them so why should they actually give the right number so that could be a possible thought that is running behind their mind so this underreporting actually hinders effort to identify workplace hazard and implement preventive measures there could be also issues with respect to limited resources for Risk management.

Limited resource for risk management, small and medium sized enterprises may lack the resources or typically the expertise to conduct comprehensive risk assessments and implement effective safety protocols. So this can also leave employees vulnerable to accidents and certainly occupational disease. When you look into now you're looked into the challenges from occupational disease, challenges from employers, challenges from employees could also be there. navigating the claims process could be one important thing when you are looking into the claims process let's say under the eca it can be complex requiring you know proper documentation potentially involving legal proceedings and all those things so generally the employee also will be little bit reluctant to actually get into the process why to get into this hazard why to get into this trouble only for maybe you know you might end up getting nothing so that thought may come in also

there is a stigma associated with occupational disease please note a social stigma may be attached to certain occupational diseases discouraging employees from coming forward and seeking compensation so this can also lead to you know under reporting from the side of the employee itself and a lack of awareness about potential health research so

overall if you see we need to have a clear strengthening of enforcement mechanisms We need to raise the awareness, you know, increasing awareness about the ECA among both employers and employees is critical. Employers should understand their obligations. Employees should be empowered to report accidents, occupational diseases and claim the rightful compensation. And even there should be systematic attempt.

to promote a culture of safety. So, these are some of the critical aspects when you consider the implementation aspect or when we understand the challenges of implementation. Some future considerations, you have the reforms coming in, you have to have adaptation to modern workforce and technology integration. When you look into the reforms, expanding the coverage is critical. The ECA currently excludes certain

certain categories of workers such as agriculture, labors. So, contract employees, we have to try to bring them also into the picture. You know, future considerations can be related to including these vulnerable sections. Aligning with evolving medical knowledge because as medical understanding continues to evolve, develop, new workplace hazards are also being detected or found out or discovered. So, list of occupational diseases is

covered under the act also would need necessary revision from time to time so this proactive approach is also critical activity and even let's let's not shy away from acknowledging psychosocial risks so the modern workplace typically increasingly recognizes the impact of mental health there is no doubt about it The act could be reformed to acknowledge and potentially provide compensation for some of the work-related psychological stress or burnout, reflecting a more holistic understanding of employee well-being. So that could be one of the critical aspects when you consider the reform part. When you look into the adaptation to modern workforce dynamics, adapting to the act specifically, encompassing the typical changing work arrangement you know more of you know remote work arrangement can be brought up these setups can be included in their protocols addressing the gig economy the burgeoning gig economy presently presents a challenge there is no doubt about it the act could be adapted to extend some level of coverage to the gig workers considering the specific nature of their work arrangement and let's also understand there should be some portable benefit for a mobile workforce

you know as and when the mobility is increasing because the job mobility is increasing it has to explore the concept of portable benefits that could be more advantageous to these people or to them workforce so this would ensure typically that employees retain their compensation right regardless of the job changes fostering a sense of security and when you when you look into the technology integration part Please note that we have to go a long way in streamlining the claim filing. Leveraging technology to facilitate online claim filing can be critical in streamlining the process. And it can typically help us to reduce the burdens, administrative burdens typically of employers. Also, this could involve developing a user-friendly, maybe online portal or website, data-driven risk management system.

Encouraging the use of data analytics in workforce safety can be critical by analyzing the accident and occupational disease data. Employers can identify what are the trends, what are the targeted preventive measures that we can come up with to minimize risk, ultimately creating a safer work environment. Telemedicine for easier access could also be a solution. Look into factors like integrating telemedicine services into the claims process could allow for faster, more convenient access to medical evaluation, especially for remote locations. Specifically, when you look into.

And the entire scheme of things. These are some of the critical aspect when you understand the compensation act. So ECA typically looks into your health. Please understand occupational health is a serious matter. Many a time as I've tried to emphasize it, as I've already tried to emphasize it, I'm trying to reemphasize it.

occupational hazards or occupational disease specifically is critical but many a time we do not understand the repercussions of that maybe the delayed onset as i already mentioned or maybe with respect to uh a social stigma associated with that so all these aspects combinedly we have gone in detail so during this last the takeaway should be that i Out of this class, the takeaway should be that whatever be the situations that are prompting you, restrict you from reporting occupational disease, please go ahead and report because then only there will be more of awareness, there will be more of understanding and moreover the compensation processing could be streamlined if there is hindrance from the employee side itself. employer may take it as advantage employer

may seek it or work it out for his or her benefit or the organization's benefit and ultimately the workforce will suffer so please note occupational disease is real the problems are real the solutions are there but only we need proper proactive actions so that's all from today's class we'll look more deeper into this in the next class till then take care bye Amen.