

Social Security Schemes In Aviation Industry: A Case Study Of Airport Authority Of India

Dr. N. Sree Rajani¹, Dr. V. Bhargavi Reddy²

¹Assistant Professor, Department of Business Management, Sri Padmavathi Mahila VisvaVidyalayam, Tirupati, A.P

Email: rajju12000@yahoo.com

²Assistant Professor, Department of Business Management, Sri Padmavathi Mahila VisvaVidyalayam, Tirupati, A.P,

Email: vbhargavireddy1971@gmail.com

Abstract

Employers generally make social contributions in the form of Social Security schemes where major responsibility is taken by the government itself. Social Security protects not only the beneficiary, but also his or her entire family which is designed to provide long term sustenance to families, when the earning member retires, dies or suffers a disability. This study tries to focus upon the impact of social security schemes and their satisfaction on the employees of airport authority of India.

Key Words: Social Security Schemes, Employee welfare, Employee satisfaction, Insurance Schemes

Introduction – History of Aviation Industry

The civil aviation industry in India has emerged as one of the fastest growing industries in the country during the last three years. India is currently considered the third largest domestic civil aviation market in the world. India has become the third largest domestic aviation market in the world and is expected to overtake UK to become the third largest air passenger market by 2024.

Organization Setup Organizational Information

Located at Rajiv Gandhi Bhavan at the Safdarjung Airport in New Delhi, the Ministry of Civil Aviation is responsible for formulation of national policies and programs for the development and regulation of the Civil Aviation sector in the country. It is responsible for the administration of the Aircraft Act, 1934, Aircraft Rules, 1937 and various other legislations pertaining to the aviation sector in the country. This Ministry exercises administrative control over attached and autonomous organizations like the Directorate General of Civil Aviation, Bureau of Civil Aviation Security and Indira Gandhi Rastriya

Udaan Academy and affiliated Public Sector Undertakings like National Aviation Company of India Limited, Airports Authority of India and Pawan Hans Helicopters Limited. The Commission of Railway Safety, which is responsible for safety in rail travel and operations in terms of the provisions of the Railways Act, 1989 also comes under the administrative control of this Ministry

Attached-Autonomous Organizations- Directorate General of Civil Aviation DGCA

The Directorate General of Civil Aviation (DGCA) is the regulatory body in the field of Civil Aviation, primarily dealing with safety issues. It is responsible for regulation of air transport services to/from/within India and for enforcement of civil air regulations, air safety, and airworthiness standards. The DGCA also co-ordinates all regulatory functions with the International Civil Aviation Organization (ICAO). Private operators were allowed to provide air transport services. However, no foreign airline could directly or indirectly hold equity in a domestic airline company. By 1995, several private airlines had ventured into the aviation business and accounted for more than 10 percent of the domestic air traffic. Today,

Indian aviation industry is dominated by private airlines and these include low cost carriers, who have made air travel affordable. The Government nationalized nine airline companies vide the Air Corporations Act, 1953. These government-owned airlines dominated Indian aviation industry till the mid-1990s. In April 1990, the Government adopted open-sky policy and allowed air taxi- operators to operate flights from any airport, both on a charter and a non-charter basis and to decide their own flight schedules, cargo and passenger fares. As part of its open sky policy in 1994, the Indian Government ended the monopoly of IA and AI in the air transport services. Private operators were allowed to provide air transport services. However, no foreign airline could directly or indirectly hold equity in a domestic airline company. By 1995, several private airlines had ventured into the aviation business and accounted for more than 10 percent of the domestic air traffic. Today, Indian aviation industry is dominated by private airlines and these include low cost carriers, who have made air travel affordable.

- Registration of civil aircraft;
- Formulation of standards of airworthiness for civil aircraft registered in India and grant of certificates of airworthiness to such aircraft
- Licensing of pilots, aircraft maintenance engineers and flight engineers, and conducting examinations and checks for that purpose
- Licensing of air traffic controllers
- Certification of aerodromes and CNS/ATM facilities
- Granting of Air Operator's Certificates to Indian carriers and regulation of air transport services operating to/from/within/over India by Indian and foreign operators, including clearance of scheduled and non-scheduled flights of such operators
- Conducting investigation into accidents/incidents and taking accident prevention measures including formulation of implementation of Safety Aviation Management programs.
- Carrying out amendments to the Aircraft Act, the Aircraft Rules and the Civil Aviation Requirements for complying with the amendments to ICAO Annexes, and initiating proposals for amendment to any other Act or for passing a new Act in order to give effect to an international Convention or amendment to an existing Convention

- Coordination at national level for flexi-use of air space by civil and military air traffic agencies and interaction with ICAO for provision of more air routes for civil use through Indian air space
- Keeping a check on aircraft noise and engine emissions in accordance with ICAO Annex 16 and collaborating with the environmental authorities in this matter, if required
- Promoting indigenous design and manufacture of aircraft and aircraft components by acting as a catalytic agent
- Approving training programs of operators for carriage of dangerous goods, issuing authorizations for carriage of dangerous goods, etc.

Airport Authority of India (AAI)

The Airports Authority of India or AAI is a statutory body (created through the Airports

Authority of India Act, 1994) working under the Ministry of Civil Aviation; Government of

India is responsible for creating, upgrading, maintaining and managing civil aviation

infrastructure in India. It provides Communication Navigation Surveillance / Air Traffic

Management (CNS/ATM) services over Indian airspace and adjoining oceanic areas.

History of AAI

The Government of India constituted the International Airports Authority of India (IAAI) in 1972 to manage the nation's international airports while the National Airports Authority (NAA) was constituted in 1986 to look after domestic airports. The organization were merged in April 1995 by an Act of Parliament, namely, the Airports Authority of India Act, 1994 and have been constituted as a Statutory Body and was named as Airports Authority of India (AAI). This new organization was to be responsible for creating, upgrading, maintaining and managing civil aviation infrastructure both on the ground and air space in the country.

Airports Authority of India (AAI) manages a total of 125 Airports, which include 11 International Airports, 08 Customs Airports, 81 Domestic Airports and 25 Civil Enclaves at

Defense Airfields. AAI also provides Air Traffic Management Services (ATMS) over entire Indian Air Space and adjoining oceanic areas with ground installations at all Airports and 25 other locations to ensure safety of Aircraft operations.

The Airports at Ahmedabad, Amritsar, Calicut, Guwahati, Jaipur, Trivandrum, Kolkata & Chennai, which today are established as International Airports, are open to operations even by Foreign International Airlines. Besides, the International flights, National Flag Carriers operate from Coimbatore, Tiruchirappalli, Varanasi, and Gaya Airports. Not only this but also the Tourist Charters now touch Agra, Coimbatore, Jaipur, Lucknow, Patna Airports etc.

AAI has entered into a Joint Venture at Mumbai, Delhi, Hyderabad, Bangalore and Nagpur Airports to upgrade these Airports and emulate the world standards. 9 All major air-routes over Indian landmass are Radar covered (29 Radar installations at 11 locations) along with VOR/DVOR coverage (89 installations) co-located with Distance Measuring Equipment (90 installations). 52 runways are provided with ILS installations with Night Landing Facilities at most of these Airports and Automatic Message Switching System at 15 Airports.

AAI's successful implementation of Automatic Dependence Surveillance System (ADSS), using indigenous technology, at Calcutta and Chennai Air Traffic Control Centers, gave India the distinction of being the first country to use this advanced technology in the South East Asian region thus enabling effective Air Traffic Control over oceanic areas using satellite mode of communication. Use of remote controlled VHF coverage, along with satellite communication links, has given added strength to our ATMS. Linking of 80 locations by V-Sat installations shall

vastly enhance Air Traffic Management and in turn safety of aircraft operations besides enabling administrative and operational control over our extensive Airport network. Performance Based Navigation (PBN) procedures have already been implemented at Mumbai, Delhi and Ahmedabad Airports and are likely to be implemented at other Airports in phased manner.

AAI has undertaken GAGAN project in technological collaboration with Indian Space and Research Organization (ISRO), where the satellite -based system will be used for navigation. The navigation signals thus received from the GPS will be augmented to achieve the navigational requirement of aircrafts. First Phase of technology demonstration system has already been successfully completed in February 2008. Development team has been geared up to upgrade the system in operational phase.

AAI has also planned to provide Ground Based Augmentation System (GBAS) at Delhi and Mumbai Airports. This GBAS equipment will be capable of providing Category-II (curved approach) landing signals to the aircrafts thus replacing the existing instrument landing system in the long run, which is required at each end of the runway.

Company details

- Type : Statutory Authority
- Industry : Aviation sector
- Predecessor : Civil Aviation Department, Government of India Founded 1 April 1995
- Headquarters : Rajiv Gandhi Bhawan, Safdarjung Airport, New Delhi-110003
- Dr. Guruprasad Mohapatra (Chairman)
- Key people B.S. Bhullar, DGCA(Ex-Officio)
- Products : Airport management and Air Navigation Services (ANS)
- Number of employees : 17,379 (As on 31.03.2017)
- Parent : Directorate General of Civil Aviation
- Website www.aai.aero/en

The functions of AAI are as follows:

- ❖ Design, Development, Operation and Maintenance of international and domestic airports and civil enclaves.
- ❖ Control and Management of the Indian airspace extending beyond the territorial limits of the country, as accepted by ICAO.
- ❖ Construction, Modification and Management of passenger terminals.
- ❖ Development and Management of cargo terminals at international and domestic airports.
- ❖ Provision of passenger facilities and information system at the passenger terminals at airports.

- ❖ Expansion and strengthening of operation area, viz. Runways, Aprons, Taxiway etc.
- ❖ Provision of visual aids.
- ❖ Provision of Communication and Navigation aids, viz. ILS, DVOR, DME, Radar etc.

Social Security in Ancient India:

Kantilla provided family pensions and maintains allowances to widows, orphans and minor children of workers in case of death of their bread winners. Thus, the wages of those who died in harness were payable to their children or wives and the king or the employer was charged with the duty of being kind to the children, aged and dependents of the deceased workers.

Social Security in India

- Professor B. P. Adarkar developed the first Social Security scheme in India in 1944. The govt enacted the Employees' State Insurance Act, 1948 (ESI Act) to setup Employee State Insurance Corporation (ESIC).
- Employees Provident Fund Act, 1952 was enacted to set up Employees Provident Fund Organization (EPFO).
- Some earlier schemes like Workmen's Compensation Act (1923) paved the way for workers & families to receive benefits in case of injuries.
- The Maternity Benefit Act, 1961 provides for 12 weeks wages during maternity plus paid leaves.
- The Payment of Gratuity Act, 1972 provides 15 days wages for each year of service to employees who have worked for 5 years or more in organizations with 10-man strength or more.

Social Security Schemes in AAI

The following social security schemes are in vogue at present:

1. Group Gratuity Cash Accumulation Scheme (GGCAS)
2. Group Savings Linked Insurance Scheme (GSLIS)
3. Group House Building Insurance Scheme (GHBIS)
4. Group Personal Accident Insurance Scheme (GPAIS)
5. Group Insurance Scheme (GIS)

6. AAI Employees Benevolent Fund Scheme (EBFS)

1. Group Gratuity Cash Accumulation Scheme

In case of pre-mature death of an employee, gratuity will be payable for the total service (service between date of joining and date of superannuation) on the basis of salary drawn at the time of death. Entitlement to AAI regular employee only who rendered 5 years regular service in AAI (on superannuation/death/disablement due to accident/ resignation/ VRS). Condition of 5 years regular service is not necessary in death or disablement cases. In case of Death of an employee, Gratuity will be payable for the Total service (Service between date of joining and date of superannuation) on the basis of salary drawn at the time of death, as per AAI Regulations (Para 4(b) or as per GGCA Scheme (GGCA=15/26x Basic + DA x Notional Service); whichever is more. In case of separation on account of superannuation, resignation & VRS, Gratuity is Payable under GGCA=15/26x Basic + DA x Qualifying Service

2. Group Savings Linked Insurance Scheme

In case of Separation/ Superannuation, employee will be entitled for savings portion accumulated plus interest accrued thereon. In case of death, in addition to above, the nominee of the deceased employee would be entitled for the following coverage: 32

3. House Building Insurance Scheme

- 1% of HBA UPTO LOAN OF 7.5 LAKHS
 - 2% OF HBA LOAN ABOVE 7.5 UPTO 20 LAKHS
 - 3% OF HBA LOAN ABOVE 20 LAKHS UPTO 30 LAKHS
- WILL BE DEDUCTED AS ONE TIME MEASURE ON THE DATE OF DISBURSEMENT OF LOAN ON DEATH, THE LOANEE/ FAMILY MEMBERS ARE NOT REQUIRED TO PAY THE BALANCE AMOUNT, IF ANY.
- LOAN AMOUNT MAXIMUM OF 30 LACS TO EXECUTIVES AND 20 LAKHS TO NON-EXECUTIVES AS ON DATE

4. Group Personal Accident Insurance Scheme

➤ THE COMPENSATION IN CASE OF ACCIDENTAL DEATH WILL BE AS FOLLOWS As per dated 01/06/2018

5. Group Insurance Scheme

➤ IMPLEMENTED WEF 20.7.06 TO HAVE AN ADDL COVERAGE IN THE EVENT OF DEATH OF EMPLOYEE TO MEET THE LIABILITY TOWARDS LOAN/ADVANCES ETC, THE SCHEME WAS

INTRODUCED

➤ ENTIRE PREMIUM BORNE BY AAI

➤ DETAILS OF COVERAGE ON DEATH IS BELOW: 33

6. Employee Benevolent Fund Scheme

➤ ALL RETIRING EMPLOYEES WHO HAD COMPLETED 10 YRS OF SERVICE ARE

PAID RS 1560 PER MONTH FOR A PERIOD OF FIVE YEARS FROM THE DATE OF RETIREMENT/DEATH

➤ All employees were required to contribute @Rs.26/- per month w.e.f. 21.07.2006 till their separation (superannuation, compulsory/voluntary retirement & death).

➤ The eligible employee / "family" will be entitled for a monthly benefit @Rs.1560/- per month for a period of 5 years.

➤ APPLICABLE TO ONLY THOSE EMPLOYEES SEPARATING WEF 01/01/2018

Rs.250/- pm is contributed by the employee till separation. Beneficiary will be entitled for 8 years a monthly amount of

-Rs.7000pm (if Rs. 250 pm contributed up to 2yrs)

- Rs.10000pm (if 250 contributed >2 yrs.' &<5 yrs.')

-Rs.12000pm (if 250 contributed > 5 yrs.')

Objectives of the study

- ❖ To study existing social security schemes in Airport Authority of India.
- ❖ To find out employee knowledge on social security schemes in AAI.
- ❖ To find out employee opinions about social security schemes in AAI.
- ❖ To find out employee satisfaction regarding social security schemes.

Review of literature

Dezan Shira (January 2021)[1] :In this study the Indians Social Security Systems through with a number of schemes and programmes with a variety of laws and regulations apply to a very meager percent of population. The SSS in India not only comprises of an insurance payment of premiums in to Govt funds but also number of employer obligations. In India SSS covers the social Insurance like pension, health insurance and medical benefit, disability benefit, maternity benefit and gratuity. Indian citizens in the organized sectors and their employers are entitled to coverage under the above schemes. This article discusses each of these social insurances along with their coverage and contributions by its laws and regulations behind that. Report of the working group on social security for the 10th five year plan (2002-2007) by Govt of India , Planning Commission October 2001, J.P. Pati: Member Secretary .

In the last five decades considerable progress in extension of social security cover at both state and central level has been made. A universal social security program for the country remains the distant goal. Though the workforce in a country approximately 400 million, the existing social security covers only 35 millions. The prime concerns on the coverage Gap-upto 90% workforce. Currently the SSS policy makers and administrators are engaged in the global debate to solve the problems existing in both developing and developed countries. This debate has also focused upon publicly managed security schemes as opposed to privately managed schemes. But in the Indian context privately managed schemes can't be a primary vehicle. In the context of globalization and its impact on labor force their exist a necessity to have a national policy on social security for all sectors. During the 10th five year plan the strategy is to focus on medical care , accident benefit and old age pension.

Top Seven Social Security Schemes to invest by Govt of India ,**September 14th 2021**: [2] A number of SSS has been introduced by Govt Of India to boost the financial stability of the citizens to reinforce the academic development of the nation. These statutory sss not only ensures the comfortable future but also a sense of security to the people.

OECD frame work for statistics (2013)[3] "An explanation of Social Assistance, Pension schemes , Insurance schemes and similar

concepts (Annexure)"-SSS are social insurance schemes operated by general govt. Employers may make social contributions with the SSS, but the whole responsibility of the paying benefits lies with the Govt.

Social benefit from Govt are paid in kind and taken as social transfers in kind (SDIK) rather than social security are social assistance. Social assistance benefit and Social security benefit comprise cash benefits only. SDIK includes benefits provided free of charge and benefits for which the beneficiary initially makes payment but then receives a refund. SDIK also include In-Kind social benefits provided by non profit organizations.

WORKOSH [4]– Work place occupational safety and health, an official news letter of EMVIS-NIOH (January to March 2015)-**SSS for workers in India** by Ms.Annie Soju, Ms.Prarathana Trivedi, Mr.Deepak Purothith, ENVIS Coordinator Dr.R.R Tivari.

Social Security protects not just the subscriber, but also his or her entire family and designed to provide long term sustenance to families when the earning member retires, dies or suffers a disability. The success of SSS depends on active support and involvement of employers and employees.

SSS or schemes imposed and controlled by Govt Units to provide social benefit to the members of the community.

ILO concept of SS[5] is recognition of fundamental social right guaranteed by Law to all human beings who live from their own labour and who find themselves unable to work temporarily or permanently for reasons beyond their control.

SS laws in India[6] at present are broadly categorized in to Two i.e Contributory and Non Contributory. Important *contributory schemes* :

- Employee State Insurance Act :1948
- Provident fund, Pension and Deposit
- Miscellaneous provision act 1948

Non Contributory laws are:

- Workmen's Compensation Act 1923
- Maternity benefit Act 1961
- The payment of Gratuity act 1972

To create universal SS Schemes to all Indians specially the poor and under privileged, 3 SSS schemes pertaining to insurance and pension sector were announced by govt of India in the budget of **2015-16**. They are

- Pradhan Mantri Suraksha bima yojana
- Pradhan Mantri Jeevan Jyothi Yojana
- Atal pension yojana

Recent welfare schemes: An assessment by Javied A Chowdary (2004)[7] the Government's commitment to the welfare schemes is not whole some. The two broad schemes, introduced to take at least a decade to get established and also to reach the benefit by the needy. Mean while the public health service system in India has reached above its targets. In this context blend of private and public not for profit entities offer the most feasible arrangement.

Employee welfare schemes and its implications in performance in Lear automotive private ltd, Chennai by Ms.Divya Bharathi S and Ms.P.Nivedigha (2017) [8]

This study focused upon the improvement of welfare schemes provided to the employees and also about employee environment. The importance was given to the impact of welfare measures on the worker's health and productivity.

Scenario of employee welfare programmes in IT sector of Rajasthan –Employee expectations and reality by Dr.Manju Nair and Swathi Jha,(2017)[9]

The study is an attempt to identify the employee welfare programmes in the IT industry and analyze the satisfaction level of employees from these programmes. The focus was on finding out the awareness of employees reg: the basic welfare activities that they are entitled avail at work place.

Employee welfare measures in public and private sector :A comparative analysis by Chandra Sekhar Patro,Director (2017)[10]:

A comparative study was undertaken to know the satisfaction level of the employees on enforce ability of various welfare measures in both public and private sector organizations. The study also focused upon impact of welfare measures on employee performance.

Company welfare programmes and Industrial Organizations in Finland by Susanna Fellman (2019):[11] In this article the focus was upon corporate welfarism in Finish Manufacturing firms in 20th century. The discussion is about the content of these programmes and their change over time and how company managers perceived the role of welfare schemes in corporate development and the status of these programmes towards the modern welfare states.

Methodology

- **Research Design:** Descriptive Research Design
- **Data Sources:**
 - **Secondary data source** – AAI annual reports , various reports from the internet and literary works.
 - **Primary data source** – Data collected from

S.No.	Aspect	Particulars	No. of respondents	% of Respondents
1	Gender	Male	40	80
		Female	10	20
2	Age	20-30	16	32
		31-40	20	40
		41-50	10	20
		50+	4	8
3	Designation	Manager	9	18
		Assistant Manager	11	22
		Senior Executive	12	24
		Junior Executive	18	26
4	Experience	01-10	20	40
		11-20	18	36
		21-30	8	16
		31+	4	8

Interpretation

employees of AAI

- **Research Approach:** Survey Method
- **Research Instrument:** Questionnaire
- **Sampling Plan:**
 - ✓ **Sample size:** 50
 - ✓ **Sample frame:** Tirupati
 - ✓ **Sample unit:** Middle level and upper lower level employees of AAI
 - ✓ **Sample method:** Convenience sampling
- **Contact Method:** Personal contact and Google Forms
- **Statistical tool:** Percentage Analysis

Data analysis

1. Demographic variables

❖ From the above table and graph, it is interpreted that 80% of the respondents are male and 20% are female in the organization.

❖ From the above table and Graph, it is interpreted that 32% of the respondents are of the age between 20-30, 40% of them are between 31-40, 20% of them are between 41-50, and 8% of them are above 50 years of age.

❖ From the above Graph it is interpreted that 18% of the respondents are Managers, 22% of them are Assistant Managers, 24% of them are Senior Executives, and 36% of them are Junior Executives.

❖ From the above table and Graph, it is interpreted that 40% of the respondents are

having 1-10 years of experience, 36% of them are having 11-20 years of experience, 16% of them are having 21-30 years of experience, and 8% of them are having 30+ years of experience in AAI.

2. Different opinions on Social security schemes

S.No.	Aspect	Particulars	No. of Respondents	% of Respondents
1	Having complete knowledge about GGCAS	Sound knowledge	31	62
		Partial knowledge	13	26
		Unaware	6	12
2	Satisfaction regarding GGCAS	Satisfied	28	56
		Neutral	16	32
		Dissatisfied	6	12
3	Having complete knowledge about GSLIS	Sound knowledge	26	52
		Partial knowledge	15	30
		Unaware	9	18
4	Satisfaction regarding GSLIS	Satisfied	28	56
		Neutral	18	36
		Dissatisfied	4	8
5	Having complete knowledge about HBAIS	Sound knowledge	39	78
		Partial knowledge	7	14
		Unaware	4	8
6	Satisfaction regarding HBAIS	Satisfied	32	64
		Neutral	12	24
		Dissatisfied	6	12
7	Having complete knowledge about GPALS	Sound knowledge	29	58
		Partial knowledge	10	20
		Unaware	11	22
8	Satisfaction regarding GPALS	Satisfied	24	48
		Neutral	16	32
		Dissatisfied	10	20

9	Having complete knowledge about GIS	Sound knowledge	36	72
		Partial knowledge	12	24
		Unaware	2	4
10	Satisfaction regarding GIS	Satisfied	24	68
		Neutral	16	24
		Dissatisfied	10	8
11	Having complete knowledge about EBFS	Sound knowledge	32	64
		Partial knowledge	10	20
		Unaware	8	16
12	Satisfaction regarding EBFS	Satisfied	26	52
		Neutral	16	32
		Dissatisfied	8	16

Interpretations

From the above table, it is interpreted that 62% of the respondents are having sound knowledge about GGCAS in AAI, 26% are having partial knowledge and 12% are unaware of it.

❖ It is interpreted that 56% of the respondents are highly satisfied with GGCAS, 32% of them are neutral, 12% of them are dissatisfied with the scheme

❖ From the above table, it is interpreted that 52% of the respondents are having sound knowledge about GSLIS in AAI, 30% of them are having partial knowledge, and 18% of them are unaware of the scheme.

❖ It is interpreted that 56% of the respondents are highly satisfied with the GSLIS in AAI, 36% of them are neutral and 8% of them are dissatisfied with the scheme.

❖ From the above table, it is interpreted that 78% of the respondents are having sound knowledge about HBAIS in AAI, 14% of them are having partial Knowledge and 8% of them are unaware of the scheme.

❖ It is interpreted that 64% of the respondents are highly satisfied with the HBAIS in AAI, 24% of them are neutral and 12% of them are dissatisfied with the scheme.

❖ From the above table, it is interpreted that 58% of the respondents are having sound knowledge about GPAIS in AAI, 20% of them

are having partial Knowledge and 22% of them are unaware of the scheme.

❖ It is interpreted that 48% of the respondents are highly satisfied with the GPAIS in AAI, 32% of them are neutral and 20% of them are dissatisfied with the scheme.

❖ From the above table, it is interpreted that 72% of the respondents are having sound knowledge about GIS in AAI, 24% of them are having partial Knowledge and 4% of them are unaware of the scheme.

❖ It is interpreted that 68% of the respondents are highly satisfied with the GIS in AAI, 24% of them are neutral and 8% of them are dissatisfied with the scheme.

❖ From the above table, it is interpreted that 64% of the respondents are having sound knowledge about EBFS in AAI, 20% of them are having partial Knowledge and 16% of them are unaware of the scheme.

❖ It is interpreted that 52% of the respondents are highly satisfied with the EBFS in AAI, 32% of them are neutral and 16% of them are dissatisfied with the scheme.

Limitations of the study

❖ Sample size was limited 50 due to time constraint.

❖ The responses might be inaccurate due to biased opinions.

❖ The results of the study may not be applicable to other organizations.

Suggestions

The issues of social security are complex and important. We can put forth the following suggestions for providing and implementing social security measures in the organization.

❖ There is a need of Awareness programs in comprehensive manner so that workers are well aware of the various benefits under Family Pension Schemes,

Insurance Schemes and Gratuity Acts and also procedures to be followed in case of violations.

❖ Workers are motivated to make available various benefits to workers as per provisions under these Acts.

❖ The work of awareness creation may be undertaken by either by government or NGOs or collaborations.

❖ Changes and amendments in rules and regulations must be introduced to employees time to time. It will be helpful for the employees. At the time of claiming the process, they would be able to present required documents for evidence and it will reduce the duration of processing.

❖ The Insurance Companies be required to develop two or more plans providing coverage for the major risks faced by people leaving it to individuals to choose from among them according to their capacity.

❖ The coverage under death and disability must be comprehensive. In case of disability the compensatory payment must be made periodically.

❖ There is an urgent need to build up awareness as compulsory measure to prevent Exploitation of workmen and corruption in the organization.

Conclusion

No one can really replace the place of any family member after his sudden death, but with these schemes, authority is trying to protect employee's family financially. Concept is the dependent family should get same financial support/cover for years, what they were getting when employee was in service. There are total 6 social security scheme running for AAI employees, and believe me it's best in industry. In few, one need to contribute minimal like 250

per month and many are only with employer contribution. After retirement/death of employee, family will get some amount of monthly pension for 8 years. The loans in terms of children education and house building will be repaid by AAI. Under few different scheme and gratuity, employee/family member will get good amount of money. At the joining level of executive i.e. Jr. Executive (E1), one having around 63 lakhs direct coverage for his dependent/family, with minimal employee contribution. And that will increase rapidly with every increment/promotion. Praying to God, no family should depend on social security of anyone. But everyone should enjoy his own social security after his own retirement.

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