

Social Security Status of Women Work Folk in Unorganised Sector of Thoothukudi District- An Analysis

***P.Finny Christa Doss (Reg.No:1812401101162) Research Scholar, Department of Commerce,**

Manonmaniam Sundaranar University, Tirunelveli-12

Dr.A.Selvakumar,

Rtd. Principal, Pope's College, Sawyerpuram, Thoothukudi-51

****Dr.B.Revathy, Dean of Arts,**

Professor & Head, Department of Commerce,

Manonmaniam Sundaranar University, Tirunelveli-12

Abstract

Working in the informal, or grey economy, as it's sometimes called, leaves women often without any protection of labour laws, social benefits such as pension, health insurance or paid sick leave. Women routinely work for lower wages and in unsafe conditions, including risk of sexual harassment.

The study focused on examining the diverse dimensions of social security status of women workfolk in the unorganized sector. The methodology used in the investigation is empirical. A pilot study was conducted with 53 unorganized sector female employees in the Thoothukudi area. The feasibility of improvement in the interview schedule was considered. The sample size was fixed to be 183 based on the results of the pilot study. The sample respondents from the population were selected using the snowball sampling technique which forms part of non-random sampling technique. The statistical analysis of AMOS was used to determine the dimensions of social security forming part of women labor force in the unorganized sector. It is the obligation of the administration to preserve the socio-economic, working, and living circumstances of women who work in the unorganized sector, since the contribution of the sector to the GDP has been rising on a daily basis. It is remarkable to notice that the research has shed light on some social and economic difficulties related with the exploitation of women employees in the unorganized sector.

The four dimensions of the study are

Factor- I – Facilities in Working Environment,

Factor – II- Equality in Workplace,

Factor III- Legislative Protection and

Factor IV – Health and Economic Protection

All the four dimensions are vital for examining the social security of women in the unorganized sector.

Keywords: Social Security Measures, Thoothukudi, Unorganized Sector, Women, Workplace

Introduction

The conditions of employment in the informal sector are such that the workers have no protection and they are exploited by their employers with no respite. In this context, the position of women becomes even more vulnerable and hence worrisome. In India, 94% of the total women workers are employed in the informal sector and only about 20% work in urban centers. Most of these women hail from the poor sections of society and are in desperate need of money. Also, these women are usually the sole breadwinners of their families. They also have to balance their household duties with work. They do not even have proper training.

The need of the hour is to comprehend the notion and the problems that surround employees in the unorganized sector, and the unorganized sector is very much a part of that need. When it comes to women who work in the unorganized sector, the society as a whole has to pay more attention to this issue. At the international level, it requires to comprehend that the terms "organized sector" and "unorganized sector" refer, respectively, to the official and informal sectors. Hence, employment in the unorganized sector has, up until this point, been calculated as the remainder of the total employees after the workers in the organized sector has been subtracted. Emancipation of women and their involvement in economically productive activities both have a significant influence in determining the degree of development that a country has reached. It has been sixty years since the first step towards the planned economic growth of the Indian economy was taken, and since that time, significant progress has been made. India has made a great amount of development during the course of its history. In spite of the significant progress that has been made, there are two major issues that have persisted during this time period, namely poverty and joblessness. In addition to these fundamental issues, there are a number of additional issues that continue to plague the country, such as uneven development, low levels of literacy and skill

development, high levels of debt, housing shortages, and so on. In a nutshell, India's history of economic growth has been characterized by a variety of neglects and forms of material deprivation, in addition to the many possibilities that have arisen. In this particular situation, women are the ones who suffer the most.

It is imperative to have great quality of physical surroundings at work place by providing some basic pleasures and healthy lifestyle which then in turn will enhance the worker's efficiency. The goal of socioeconomic security precautions is designed to prevent the loss of economic output due to sickness, disease, and accidents. In order to achieve this goal, the measures are intended to prevent the loss of productive capacity due to illness, disease, and accidents. According to the findings of the studies conducted by the National Commission for Enterprises in the Unorganised Sector on the physical environment of workplaces in the unorganized sector, it has been determined that many workplaces provide their employees with insufficient space to perform their jobs. In order to improve the standard of the job and the safety of the environment in which it is performed, it is essential to have access to adequate lighting, ventilation, and sanitation. Yet, the issue of inadequate ventilation and illumination is widespread and pervasive in sectors such as leather tanning, brick kilns, and fish processing units, as well as in certain more specialized industries.

There are substantial issues that are hurting the social security of women who work in the unorganized sector, and these issues are becoming more problematic. This is because there are not enough jobs available for those with lower levels of education and skills, which ultimately leads to migration. Because of their low incomes, the employees often find themselves in precarious job situations, and are compelled to tolerate hazardous working conditions. Thus employees must settle for lower pay than what they deserve. Their shift lengths are not only very lengthy but also highly variable. Because of their limited ability to negotiate, they are often taken advantage of. For instance, the whole of the process that takes place in fish-processing units is dependent on the arrival of fish that have been caught. In a similar vein, there are no set hours for the arrival of trucks to carry sugarcane as it is being cut, as is the case with sugarcane cutting. Long working hours have a negative impact on the social and familial lives of laborers in general, and specifically on the lives of women

laborers. Since women often have to juggle several responsibilities at work, their bodies tend to suffer as a result.

Women's labor makes up a significant portion of the total labor force in India, and the percentage of working women who actively participate in the labor force is progressively growing along with the overall economy. In addition to this, the prevalence of patriarchy at any level interferes with the proper distribution of labor inside the workplace. Because of their gender, the vast majority of women who participate in paid economic activity get lower compensation than men do for the same amount of efforts they put in. The situation of agricultural laborers is where this phenomenon is most obvious. In the field of agriculture, for example, women were more likely to be found doing labor-intensive tasks like weeding, transplanting, and harvesting. Yet, due to their set minimum salaries in the unskilled category, females are paid lower than those received by men. However, because the use of a tractor or the operation of a tube well is considered to be a skilled activity and, as a result, the minimum wages fixed are higher, ploughing, which is primarily a male operation, has a minimum wage fixed in the semi-skilled category. This is due to the fact that ploughing is classified as a semi-skilled activity. The process of transplanting plants is one that requires a high level of expertise, and weeding is laborious and strenuous job. In general, women who engage in manual labor are subjected to very dangerous and precarious working circumstances, which may lead to major issues with occupational health. This is as a result of the absence of social security mechanisms that offer risk coverage and assure the continuation of fundamental living conditions in emergencies such as unemployment and health concerns.

Review of Literature

Chakraborty, S. (2020)¹

Using information from the Periodic Labour Force Survey, precariousness of women's informal employment (2018–19) was analyzed in the study. Using information gathered from a battery of fast assessment surveys, this article examines the ways in which men and women in the informal economy experienced the lockdown. It was discovered the uneven gendered

¹ Chakraborty, S. (2020). COVID-19 and women informal sector workers in India. *Economic & Political Weekly*, 55(35), 17.

distribution of housework before the epidemic, but the COVID-19-induced lockdowns had made things much worse. As frontline health workers, waste-pickers, and domestic employees, women often do not make the minimum wages as specified by the government, and often work in dangerous and stigmatized positions.

Mishra, S. (2017)²

Over 93% of India's employment is made up of people who are employed in the country's "unorganized" sector. The unorganized industry in India is plagued by issues such as job insecurity and dangerous working conditions. The goals are to have a rational conversation on what is meant by the phrase "informal economy," the plight of employees in the unorganized sector, and the actions governments have taken to improve their welfare. The National Sample Survey Office and other secondary sources were used to compile the data used in this research. This study has achieved its goals by using an inductive approach. That the status of employees in the unorganized sector has been deteriorating, despite government attempts to improve it, is reflected in the data. The study also analyzed the major policies enacted by the Indian government, such as the Unorganized Workers' Social Security Act of 2008. The study also has offered some recommendations for providing "decent jobs" to those in the informal economy.

Das, K., Das, K. B., & Mohanty, S. (2012)³

The term "social security" refers to a person's safety in all aspects of their life, including their home, job, and community. A sufficient quality of living may be maintained with the help of Social Security, a program designed to cover both routine expenses and unforeseen events. It's not a gift, but a basic human entitlement. Yet, women in the informal economy have the least access to benefits. This study aims to evaluate the extent to which women in Odisha's informal economy are protected from financial hardship. A representative sample was surveyed in the districts of Keonjhar, Mayurbhanj, and Cuttack with an eye on the study's aims. One hundred (100) women from each district were chosen at random and given a structured questionnaire on the social security measures available to them via the

² Mishra, S. (2017). Social security for unorganised workers in India. *Journal of Social Sciences*, 53(2), 73-80.

³ Das, K., Das, K. B., & Mohanty, S. (2012). Social security in informal sector: A Myth. *Odisha Review*, 9, 60-69.

Government of Odisha. Odisha has implemented three programs—the National Old Age Pension Program (NOAP), the National Family Benefit Scheme (NFBS), and the Madhu Babu Pension Yojana (MPY)—for the welfare of its citizens. Nonetheless, they are denied access to the many forms of social security that are standard in the organized business sector.

Singh, T., & Gupta, A. (2011)⁴

The importance of human resource to the economic growth of any country cannot be overstated, especially in a country like India that is still struggling under the weight of its massive population and limited capital resource. Economic development is a phenomenon comprised of several factors, not all of which have economic connotations. The Indian economy may be usefully broken down into two categories: the official and informal sectors (informal). Although the country's thriving informal sector is crucial to its progress, it also faces several challenges, such as a lack of service norms, pay laws, and opportunities for promotion. As much as 94% of India's female workforce is engaged in informal economic activity, where they are subject to gender discrimination that is mostly absent in the official sector. As a result, roughly half of the population contributes less than half of the national income since their earnings are smaller than those of men. The purpose of this research is to examine the effects of this uneven allocation of human resources. In order to get closer to the truth, a minor survey was also done in the state of Uttar Pradesh. It may seem arrogant of the author to generalize the findings to the whole nation, but a number of additional researches from other sections of the country back up the assertion.

Lakhani, R. (2004)⁵

The study aimed to determine the prevalence of occupational health issues among female construction workers. One thousand fifty-two employees were chosen via stratified random selection and were subjected to medical exams along with interviews, tests, and investigations. Around 75% of the women and almost 100% of the males said they worked 10-12 hours every day. Most of the ladies also had discomfort in their limbs and backs. Women accounted for 56% of those who reported injuries leading to time away from work,

⁴ Singh, T., & Gupta, A. (2011). Women working in informal sector in India: A saga of lopsided utilization of human capital. *International Proceedings of Economics Development and Research*, 4, 534-538.

⁵ Lakhani, R. (2004). Occupational health of women construction workers in the unorganised sector. *Journal of health management*, 6(2), 187-200.

while males accounted for 16%. They were not eligible for worker benefits like social security. The vast majority of respondents, both sexes, expressed a desire to work in a different field. Majority of employees were exposed to risks such dust, noise, heat and cold, non-ionizing radiation, and dry cement, glass and adhesives, tar, and paint suffered from respiratory, eye, and skin illnesses. Approximately 76% of women, in addition to the effects of widespread workplace stressors including task overload and talent under-utilization, claimed that gender-specific work stress factors like sex discrimination and balancing work and family obligations were a source of additional stress. There was a correlation between women's experiences of discrimination in the workplace and the prevalence of physical and mental health problems, as well as increased medical visits.

Sarkar, S. (2004)⁶

As the term "social security" has been broadened, the working poor in the informal economy have received very little consideration. This paper delves into the idea of social security, investigates potential measures for social security provision to the informal sector, summarizes social security initiatives by the various State governments, and identifies a number of obstacles to expanding social security coverage to the informal sector, before offering policy recommendations.

Dev, S. M. (2002)⁷

In India, the unorganized sector accounts for more than 90% of the workforce. India used growth-oriented and support-driven programs to aid its informal workforce. Promotional initiatives were the mainstay of the country's support-led policy. It is assumed that providing full social security benefits to low-income employees in a nation like India would be financially difficult due to the large number of low-income workers and the severity of the issue of absolute poverty. A program of unemployment compensation, given the widespread nature of unemployment and underemployment, would attract a sizable proportion of the informal labor market, driving up costs significantly.

Kannan, K. P. (2002)⁸

⁶ Sarkar, S. (2004). Extending social security coverage to the informal sector in India. *Social Change*, 34(4), 122-130.

⁷ Dev, S. M. (2002). Growth mediated and support-led social security in the unorganised sector in India. *Indian Journal of Labour Economics*, 45(2), 219-242.

In this study, the history of a program called "Welfare Funds" for low-wage employees in the Indian state of Kerala was traced. At thirty years old, the Kerala experience is indicative of what workers in the informal sector in countries like India may do in the current political climate and the democratic political framework of the State. Yet, persistent group efforts on the part of the workforce were necessary. Although the Welfare Fund Model of collective care arrangements for informal sector workers in Kerala demonstrated substantial originality in its design and organization, the article found that its operation was ingrained in the bureaucratic system, leading to a number of issues. Even yet, the Model provides the unprotected employees in the informal economy with a kind of social protection. Consequently, it is worthwhile to consider whether or not this Model may be replicated, with appropriate adjustments, in other States in India and in other countries where there are no social security measures for employees in the informal sector.

Canagarajah, S., & Sethuraman, S. V. (2001)⁹

In recent years, both the developed and developing world have been more concerned with social protection, in part because of the expansion of informalization in the labor markets and, more crucially, because of the increase of poverty in many nations. Changes in technology and the effects of globalization on international commerce and investment seem to have exacerbated this problem. As a result of institutional changes and the resulting challenges in business and household-level adaptation, countries in transition towards a market economy confront a similar difficulty. Governmental programs like the "social safety net" have attempted to lessen the population's vulnerability to insecurity but have had very little effectiveness. Long-term economic security for employees is something that labor standards have actively attempted to address via initiatives like unemployment insurance and pension plans. As more people seek employment outside of official labor markets, fewer people have access to safety nets like these. As a result, it's clear new methods and tools for social protection are the need of the hour.

Gumber, A. (2000)¹⁰

⁸ Kannan, K. P. (2002). The welfare fund model of social security for informal sector workers: The Kerala experience.

⁹ Canagarajah, S., & Sethuraman, S. V. (2001). Social protection and the informal sector in developing countries: Challenges and opportunities. *World Bank*.

It is estimated that two-fifths of India's GDP comes from the informal sector, and that almost 90% of households in India rely on the informal sector for their primary source of income. Despite this, many employees in the rural and urban informal sectors remain uneducated, are destitute, and are at risk. Several infectious and chronic illnesses are common because of the filthy circumstances in which they work and live. Most of them do not have regular employment or access to social security payments provided by law. This means that employees in the informal economy do not have access to social protections like as health insurance, sick pay, maternity leave, child support, or retirement benefits. They are paid very minimal pay and earn much less as piece-rated independent contractors. Most employees in the informal economy do not belong to any unions or groups. Without these organizations, they have no means of combating the myriad of injustices they experience on a daily basis. Neither individually nor collectively are they strong enough to demand fair policies or legislation, such as those pertaining to social protection and social security.

Research Gap

The studies in the literature have largely explored the areas which have investigated the employees suffering due to the negative impacts of deprivation, which makes the situation even more difficult. When there is a high level of relative deprivation, it becomes more important for low-income groups to enhance their family income in order to have controllable development. This motivation comes from the idea that relative deprivation is high. As a consequence of this, women and children are forced to participate in unofficial labor in order to contribute to the little income of their families. The dichotomy of structured and unorganized sectors is reaching certain standard aspects as a result of the post-economic transitions environment. The organized sector is now experiencing significant difficulties in the market, making it difficult to achieve even financially sound and high-quality yields. It is a direct outcome of a widespread shortage of cash and an inability to ensure an increase in the level of technical proficiency. The result of this is that the organized sector is shrinking in all underdeveloped nations, including India. However, contrary to what one might anticipate, the unorganized sector is expanding because of its low costs, moderate quality, and consistent

¹⁰ Gumber, A. (2000). Health care burden on households in the informal sector: Implications for social security assistance. *Indian Journal of Labour Economics*, 43(2), 277-291.

yield, all of which are serving a regional market that is not faltering. Thus there are more job vacancies in the unorganized sector than there are in the organized sector, with all of the features that are associated with this, such as poor earnings, longer durations of labor, low competence requirements, etc. The earlier researches did not go deeply enough into the many aspects of social security that affect female employees who are employed in the unorganized sector. Thus need for the study is justified.

Significance of the study

The informal or unorganized sector plays a significant role in India's economy. The informal sector accounts for over half of the GDP and employs more than 90% of the labor force. Women make for only 23% of those employed in India's informal sector, but up to 91% of Indian women in paid jobs are in the informal sector, according to the Initiative for What Works to Advance Women and Girls in the Economy-Institute of Social Studies Trust report.

The informal economy is home to a disproportionate share of society's social and economic margins. In the developing world, women make up a higher share of the informal workforce than males do. Sixty percent or more of women workers in the developing world are in informal employment, with North Africa being the only region where this is not the case. 84% of women in sub-Saharan Africa work outside the agricultural sector, whereas in Latin America women make up 58% of the labor force compared to 48% of males. The percentage of women and men working in the informal economy outside of agriculture in Asia is nearly equal to Women and Men in the Informal Economy. Over 86% of India's workforce and 91% of women employees are employed in the country's informal sector. The majority of these female employees provide the majority of their family's income. Their income is crucial to their very existence.

Women dominate the informal economy. Within informal employment, their wages are lower than men's. The types of informal work women do as market or street vendors, hawkers or home-workers, expose them to risks to their physical safety and health. The provision of social protection, including health insurance, pensions, and maternity benefits, improving occupational safety and reducing work hazards, improving access to child care, and building informal workers' organizations, alliances and networks are some of the ways

that can be undertaken to improve the conditions of informal workers, especially women. Improving the conditions of informal workers therefore will have to take a gendered approach.

Addressing the conditions of female informal workers contributes to poverty reduction as it means improving the lives of at least half of the working population in many countries. When living and working conditions of female informal workers improve, so does their productivity, which leads to increased income, contributes to overall economic growth, and reduces poverty in the long term. Gender inequity in the informal economy will have to be taken into account in development planning. Such action will contribute to aid effectiveness.

Statement of the Problem

Income and earnings of women are too low for them to be able to save any of it, which is why they make up the most vulnerable sector of society. Unorganized women workers have attracted the attention of human rights activists, labor activists, and philanthropists in recent years. This is because there is a wide range of issues that pertain to women. As a direct consequence of this, research studies on unorganized women workers started out somewhat gradually. Nonetheless, the sector of unorganized women workers is the one with the lowest number of available studies. Just a relatively small number of studies have been done on unorganized women employees, despite the fact that these workers face a wide range of challenges in the workplace. Since it is the second biggest economic activity that contributes to the national economy, the unorganized women workers sector has also attracted the attention of the government. The Government of India, recognizing the importance of women workers engaged in unorganized sector as a labor force, had enacted a separate legislation with the objective of regulating the employment and conditions of unorganized women workers and to provide for their safety, health, and welfare measures. The legislation was enacted with the objective of regulating the employment and conditions of unorganized women workers. In most cases, the tendency to connect with workers outside the factory premises on a subcontracting premise is observed during the informalization process. This tendency can be interpreted as a method by which managers abandon duties regarding the welfare of the workers that are reflected in the labor gauges. The inaccessibility

of work opportunities in the contemporary sector, even to women and men who reside in metropolitan areas and the level of education and skill, is another reason that has contributed to the growth of the unorganized sector. Because of the rapid pace of technical advancement in these industries, job opportunities in cutting edge industries are very rare. These industries are characterized by a preponderance of capital rather than an increase in labor intensity. Women who work often do so that they may contribute financially to their family. Nevertheless, these female employees do not self-organize into any kind of labor union. In addition, they don't acknowledge that it is their right. As a result, employers do not treat female employees in the same manner that they do male workers. This research focuses on the challenges that exist in the realm of social security measures in the region under investigation.

Research Question

- What are the dimensions of social security status of women workfolk in the unorganized sector of Thoothukudi District?

Importance of the Study

Women workers who are not organized face numerous challenges as a result of the deplorable working circumstances in which they are forced to do their jobs. According to the literature analysis that was just provided, there are not many researches available on women who are employed in the unorganized sector. Some of them were carried out by social scientists, while others of them were carried out under the auspices of the government. The research's purpose and the level at which it was carried out likely to have a significant impact on both the scope of the investigation and the aspects it examines. Yet, studies that attempted to highlight the challenges faced by unorganized female employees failed to provide an accurate image of the situation. Understanding the factors that have contributed to the expansion of the informal sector is critical for the process of formulating new policies. Whatever the reasons may be, the expansion of the informal sector in rising labor markets is an unavoidable trend that cannot be stopped. Because of a variety of factors, it is anticipated that the number of women working in the informal sector would also increase. When a structural adjustment program is implemented, women often experience a loss of ground in the areas of the economy that are considered to be formal. It would seem that the expansion

of ancillary industries and the creation of industrial jobs via subcontracting are rising in significance. The stagnating and declining earnings of families that are a direct result of the bad performance of the economy also contribute to a rise in the number of women entering the workforce. In contrast, the unorganized sector accepts contributions on a voluntary basis and provides no suitable instructions for participants to follow. The bulk of people living in the nation are considered to be part of the country's unorganized population. The government implements social security measures for employees in the unorganized industries, including women who are employed in unorganized industries in ambiguous situations. The method to adopt the plan is too lengthy since the majority of workers is unaware of the advantages offered by the existing program and is not interested in spending with their minimal salary, which places money limits. The first objective of this endeavor is to gauge the level of knowledge about social security; subsequent steps will include planting these ideas in the heads of employees in the unorganized sector. It is vital that research be conducted at this level in order to have a more nuanced understanding of the challenges faced by women who are employed in the unorganized sector. It is essential to have such an understanding in order to devise an effective plan to deal with their issues and to bring about an overall development of women workers in the unorganised sector involving the dimensions of social security measures.

Objectives of the Study

- To examine the diverse dimensions of social security status of women workfolk in the unorganized sector.

Research Methodology

The methodology used in the investigation is empirical. The empirical approach is used to learn about the predicament of women in the workforce, to effectively represent the traits of women in the workforce, and to identify the elements that contribute to their economic status. Women's current working conditions in the informal economy are assessed statistically.

A pilot study was conducted with 53 unorganized sector female employees in the Thoothukudi area. The feasibility of improvement in the interview schedule was considered. Experts in the area reviewed the interview schedule for accuracy and suggested ideas for

improvement. The Interview schedule was revised based on the results of the pilot research, and the finalized version was utilized in the main study. To determine the dependability of the variables, Cronbach's alpha was performed on the sample. After tabulating the replies, sets of test scores were correlated in order to get the reliability coefficient. The women workers engaged in the unorganized sector in the areas of construction, vendors, domestic workers and daily wagers were the population of the study. The sample size was fixed to be 183 based on the results of the pilot study. The sample respondents from the population were selected using the snowball sampling technique which forms part of non-random sampling technique. The statistical analysis of AMOS was used to determine the dimensions of social security forming part of women labor force in unorganized sector.

Data Analysis and Interpretations

The collected data were subjected to analysis using the statistical software which helps to understand the cause and effect relationship among the dimensions of social security among women workers. The diverse variables have resulted in the following factors derived from the opinions of women workers operating in the unorganized sector. The factors derived using the factor analysis is coded in the following manner to establish cause and effect relationship based on movement structure.

Factor- I – Facilities in Working Environment

- | | | |
|----------------------------------|---|------|
| a. Clean and Ventilated Facility | - | FWE1 |
| b. Safety measures | - | FWE1 |
| c. Regular Work Guarantee | - | FWE3 |
| d. Proper Hygiene and Sanitation | - | FWE4 |

Factor – II- Equality in Workplace

- | | | |
|---------------------------|---|------|
| a. Lack of Discrimination | - | EWP1 |
| b. Equal Pay | - | EWP2 |
| c. Lack of Exploitation | - | EWP3 |

Factor III- Legislative Protection

- | | | |
|--------------------------------------|---|-----|
| a. Implementation of Social Measures | - | LP1 |
| b. Appropriate Working Hours | - | LP2 |
| c. Payment of Fair wages | - | LP3 |

- d. Proper grievance redressal - LP4

Factor IV – Health and Economic Protection

- a. Health Check-ups - HEP1
- b. Social Pension - HEP2
- c. Medical aids - HEP3

The chart below is to be used in SEM analysis to examine the aforementioned variables and components.

Confirmatory Model - Social Security Dimensions of Women Workers in Unorganised Sector

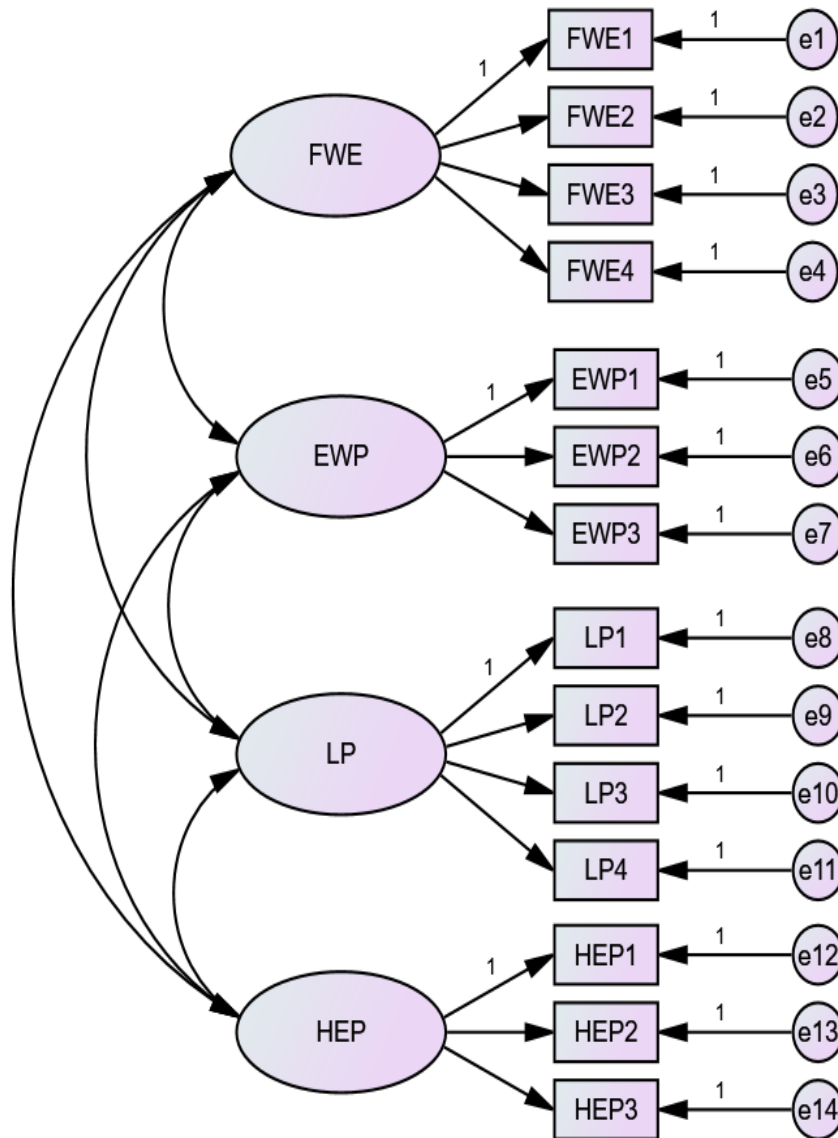


Chart- I – Compiled Model

When it came to understanding how the various factors interacted and influenced the many aspects of social security of women workers in the unorganized sector, the aforementioned model had a number of variables. The feasible model was created using a variety of modification indices, and it resembles the one in the table below, which is based on the goodness of fit.

**Table -1
Statement of Variables**

S.No	Nature and Number of Variables	Counts
1.	Total	32
2.	Observed	14
3.	Unobserved	18

Regression Analysis – Maximum Likelihood

The regression coefficients from various variables and factors involved are estimated using the maximum likelihood method. The weights assigned to each variable in the model represent the relative importance of those variables in the overall model. The SEM may change a dependent variable in one element into an independent variable in another element if the need arises during calculation. The following table displays the number of regression weights associated with each pair of variables.

**Table -2
Regression Weights**

			Estimate	S.E.	C.R.	P
FWE	<---	FWE	1.000			
FWE	<---	FWE	0.503	.047	10.688	***
FWE	<---	FWE	0.488	.054	9.059	***
EWP	<---	EWP	1.000			
EWP	<---	EWP	0.759	.071	10.719	***

			Estimate	S.E.	C.R.	P
EWP	<---	EWP	0.623	.100	6.207	***
LP	<---	LP	1.000			
LP	<---	LP	0.499	.049	10.179	***
LP	<---	LP	0.659	.051	12.824	***
LP	<---	LP	0.573	.052	11.049	***
HEP	<---	HEP	1.000			
HEP	<---	HEP	0.782	.044	17.908	***
HEP	<---	HEP	0.830	.069	11.981	***

(***- Indicates Valid Relationship @ 1 % Level)

The correlations between the variables and the factors are shown by the regression weights. All combinations of variables and model parameters describe the causal link with precision which are found to be valid. The regression weights may be used to determine how much the factor has changed as a result of changes to the linked variables. For women workers in the unorganized sector, the aforementioned cause-and-effect relationship, grounded on linked regression weights, accurately identifies key aspects of their social security measures. The SEM analysis was used to figure out whether the model fitted is a legitimate confirmatory factor analysis.

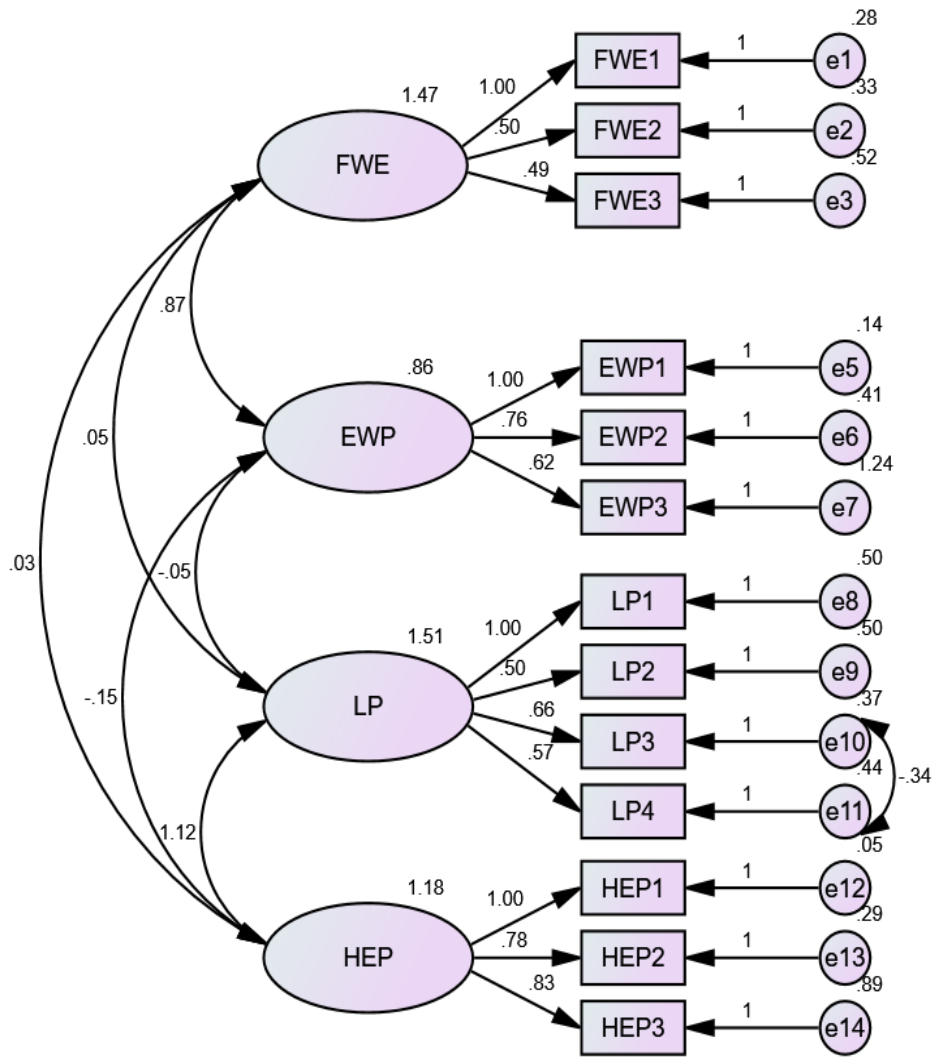


Table - 3
Goodness of Fit Indices

S. No	Fit Indices	Tested Values	Threshold Value
1.	Chi-Square (CMIN)	4.098	>5.000
2.	Goodness of Fit	0.883	>0.80
3.	Adjusted Goodness of Fit	0.837	>0.80

4.	Normed Fit Index	0.816	>0.80
5.	Comparative Fit Index	0.845	>0.80
6.	Root Mean Squared Residual	0.064	<0.080
7.	Standardised Root Mean Squared Residual	0.073	<0.090

The numerous model constructions that must be met in order to identify a best fitted model for aspects of social security measures of women workers in the unorganized sector are explained in the table above. The above indicators of model *chi-square* (3.346), Goodness of Fit (0.820), *Adjusted Goodness of Fit*(0.812), *Normed- Fit Index* (0.818), *Comparative Fit Index*(0.863), *Root Mean Squared Residual*(0.076) and *Standardised Root Mean Squared Residual* (0.075) are well within the threshold values giving significant reliability for the model. The social security model is recommended by goodness-of-fit indices as a means of assessing the benefits offered to women in the unorganized sector.

Discussion

The contributions of working women are important for the progress of the national economy. It is the obligation of the administration to preserve the socio-economic working, and living circumstances of women who are in the unorganized sector without being organized, since the contribution of these employees to the GDP has been rising on a daily basis. The majority of the social security precautions that should apply to women employees are not put into effect by the employers. A significant amount of laws had been passed by the government in order to regulate the working conditions of the unorganized women employees. Since the vast majority of employees are illiterate, they are clueless about their legal rights; as a consequence, their employers take advantage of them in a variety of different ways. It is remarkable to notice that the research has shed light on some social and economic difficulties related with the exploitation of women employees in the unorganized sector.

Women will be able to make greater claims to their rights as their influence and awareness grow. This will be accomplished by obtaining further training, better access to credit and higher earnings, and the ability to demand the attention of the public when there is

a need. The four dimensions of *Factor- I – Facilities in Working Environment, Factor – II- Equality in Workplace, Factor III- Legislative Protection and Factor IV – Health and Economic Protection* are vital for examining the social security of women in the unorganized sector.

Conclusion

The female labour force constitutes one third of the rural workers in India. Women workers face serious problems and constraints related to work such as lack of continuity, insecurity, wage discrimination, unhealthy job relationship, absence of medical and accident care etc.

Majority of women worker in the unorganized sector work for low wages due to low level of skills, illiteracy, ignorance and surplus labour and thus faces high level of exploitation. This hampers their bargaining power for higher wages and/or any opportunities for further development. The exploitation of female labourers in the unorganized sector happens both horizontally and vertically. It is time to address the issues and discuss the kind of policy reforms and institutional changes required for the emancipation and empowerment of female labour force in the unorganized sector.

Stronger policies ought to be formulated to protect and uphold the rights of women in the unorganized sector because these women contribute a substantial part to our economy

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