

## Social Security for Women Workers in Unorganized Sector

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### Abstract

In India it can be said that the Unorganized Sector play a major role in providing employment opportunities and contribute to nearly 80% of GDP. Unorganized sector helps to solve the problem of unemployment. Unorganized sector provides employment to the largest number of people women participation in this industries is more than men. This research paper study the social security for women workers in unorganized sector.

**Keywords:** Social Security, Scheme,

### Definitions of Unorganized Sector The Central Statistical Organization (CSO)

defined Unorganized sector consisting of enterprises that producing for the market do not have 20 employees without power and 10 employees with power. These enterprises are not registered and not apply any legal related disputes.

### National Commission on Labour

has defined Unorganized labour as those who have not been able to Organized themselves in pursuit of common objectives an account of constraints like casual nature of employment, ignorance and establishments and position of power enjoyed by employers because of nature of Industry.

### Objectives of the study:

- 1) To know the need of social security.
- 2) To find out the major schemes for unorganized sector working women.
- 3) To study the Comparison of Workers in Organized and Unorganized Sector.

### Methodology:

The study is descriptive in nature. The data for the research work will be collected from secondary sources. The secondary data will be collected through the journal, books, research papers and reports published by government of India.

### Women Workers in Unorganized Sector

The nature of women's work ranges from wage employment or self-employment, family labour and piece related work. The prevalence of women workers in urban unorganized sector is significant in number they are engaged in domestic work, construction work household industry etc., In rural areas women involving agriculture activates also. Women tend to make up greatest portion of the Unorganized sector. Often ending up in the most erratic and corrupt segments of the sector. About 60% of female workers in developing countries are employed by the Unorganized sector. A vast majority of women are employed from their home or are street vendors, which both are classified in the Unorganized sector. Female representation in the Unorganized sector is attributed to a variety of factors. One such factor is the fact that employment in the Unorganized source of employment that is most readily available to women.

### Comparison of Workers in Organized and Unorganized Sector

Sr. No	Workers in Organized Sector	Workers in Unorganized Sector
1.	Gets good salary which is in tune with the government rules and with the market rates.	Gets poor salary which is less than what the government prescribes.
2.	Workers 8 hours in a day and for six days in a week.	Workers for 10 to 12 hours in a day and sometimes even needs to work on Sundays and holidays.

3.	Employer contributes towards provident funds.	Employer does not contribute towards provident funds.
4.	Gets holidays and leaves	Gets fewer holidays and leaves.
5.	Gets salary like on a regular basis.	Gets salary like once in a blue moon

### **Social Security**

Social security means a overall development of person with in the family, work place and society. It's a system to meet the basic needs as well as contingencies of life in order to maintain an adequate Standard of living Social Security is the production that a society provides to individuals and households to ensure access to health care and to guarantee income security, old age, unemployment, sickness, work injury, maternity etc.,. social security is an instrument for Social transformation and progress and must be preserved, and supported and development process. Social Security is defined by the International Labors organization (ILO) as the protection which society provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of easing resulting from sickness, maternity employment injury invalidity and death the provision of medical care and the provision of subsidies for families which children (1984) the security which society furnishes through appropriate organizations against certain risks to which its members are perennially exposed.

### **National Family Benefits Scheme (NOAPS)**

The scheme is main focus on below poverty line households who have suffered from the death of the primary breadwinner. This Scheme introduced 2006 February these benefits only apply above 18 to 65 years.

### **National Maternity Benefit Scheme (NMBS)**

This scheme introduced in 2000-01 is mainly focused on pregnant women in BPL households for up to their first two births provide this women are age is 19 years above this scheme central government give 500 Rs per month and this scheme is merged Janani Suraksha Yojanain which the targeted women in BPL households are provided cash benefits of up to 1300 in rural area 800 in urban area. The state government communicates the targets for NOAPS and other schemes to implement gram panchayats /municipalities.

### **Central Welfare Funds**

Government rules have been enacted by the parliament to set up five welfare funds to be provided by the Ministry of Labour. This fund create Housing, Medical Care, Education, Social Security, Beedi-Making, benefits etc.,

1. The Mica Mines Labour Welfare Funds Act (1946)
2. The Limestone and Dolomite Mines Labour Welfare Funds Act (1972)
3. The Iron ore, Manganese ore and Chrome ore Mines Labour Welfare Act (1976)
4. The Beedi Workers Welfare Funds Act (1976)
5. The Cine Workers Welfare Fund Act (1981)

### **Unorganized Sector Workers Social Security Scheme (2004)**

This scheme introduced in 2002 it is an available for unorganized and self-employed working salary wage income of not more than 6500/- per month. this scheme contribution of the employers is 100/- per month while that of the government is 1.16 percent of the monthly wages of the workers this scheme details three benefits are there are,

- a) Old Age Pension Scheme
- b) Personal Accidental Insurance
- c) Medical Insurance

### **The Plantation Labour Act 1951**

The Plantation Labour Act is introduced in 1951, this act given benefits to women workers who are involve in Umbrellas, Blankets and Rain Coats manufacturing industry cash benefits

in Sickness and maternity benefits provide through governments which also lay down qualifying conditions.

#### **Employed Women's Association (SEWA)**

Employed Women Association is promoting social security through the formation of co-operatives. To provide basic needs to the women workers on the demand and on payment of affordable charges. And Integral Insurance Scheme introduced by SEWA. These members obtained more than benefits for consolidated premium of Rs. 45 to 50 per annum. This Insurance Risk Covered includes health costs, Maternity benefit, Accidental Beneficent etc., Total Coverage of SEWA social security benefits Coverage about 63,000 women workers in 2012.

**Working Women Forum (WWF)** This is one of the women groups in India. This group selects women workers and given training and trains women cadres from the poorer neighborhood communities to perform marketable skills in the field of health care to the poor as advocates the grassroots. This is fully health related programme to given benefits of women workers. In 2011 about 6 Lack total coverage of women workers this forum.

**Krishi Samajika Suraksha Yojana** Krishi Samajika Suraksha Yojana is introduced in 2001, the main objective of the scheme some life long time accident insurance, and Pension benefit of Agriculture women workers in age group of above 18 years.

**Varishta Pension Bima Yojana** This Yojana is introduced in 2003, and is implemented on unorganized workers who are aged above 55 years. This Yojana mainly focused on retired benefits is an assured annual return of 9 per cent on the investments of beneficiaries in the form of monthly pension.

#### **Un-organized Sector Workers Social Security Scheme**

The act applies to Unorganized and self-employed women workers in the age group of 18-50 years and those who are drawing a lower level of wage income per month. This scheme is introduced by 2004 and the main aim is a moderate level of old age pension, accident / medical insurance.

#### **Aaam Admi Bima Yojana**

This act introduced from Central Government in India by introduced in 2007 to provide a some death and disability benefits to the rural Unorganized landless households.

#### **The Maternity Benefits Act**

This act implemented by 1961 is one of the main act apply all women works in all industrial level. According to this act every women is entitled to pay of maternity benefit at the total of the wages for the period of 6 month after delivery. Women worker that period is suffering from illness arising out of pregnancy, delivery, premature birth of child, tubectomy operation so that period women avoid some health issues.

**Swa- Shakti Programme** This Act jointly organized by IFAD and World Bank in India and launched in 1999 October. The main objective of the programme was to bring out socio-economic development of women workers through SHG's. First was conceived as a Yajana implemented in only 9 states. And after covering all states in India. In recent days it is very effective in all the states of the country.

#### **Swayamsiddha Scheme**

This is an integrated scheme for women empowerment through formation of Self Help Groups (SHGs) introduced in the year 2001. The main objective of the programme was holistic empowerment of women through a sustained process of mobilization and convergence of all the going sectoral programmes by improving access of women to micro-credit, economic resource etc. The Programme was implemented in 760 blocks of the country women formed benefiting 9,99,596 beneficiaries. The scheme came to an end in the year 2007.

### **Unorganized Workers' Social Security Act 2008**

It is an Act of the Parliament of India enacted to provide for the social security and welfare of the unorganized workers (meaning home-based workers, self-employed workers or daily-wage workers). This act received the assent of the President of India on 30 December 2008.

As per provisions of The Unorganized Workers Social Security Act, 2008, every unorganized worker shall be eligible for registration subject to the fulfillment of the two conditions; he or she should have completed fourteen years of age; and a self-declaration by him or her confirming that he or she is an unorganized worker. Every unorganized worker shall be registered by the District Administration. The State Governments are mandated to register the Unorganized Workers and to provide benefits of welfare schemes other than the three basic social security schemes of the Central Government i.e. (i) life and disability cover, (ii) health and maternity benefits, and (iii) old age protection. It has been the constant Endeavour of the Central Government to extend coverage of the social security schemes to all the unorganized workers as per their eligibility. This Ministry has been pursuing with State Governments for the formulation of such schemes to achieve greater coverage. The Central Government has also constituted the National Social Security Board at a Central level to recommend to the Central Government suitable schemes for different sections of unorganized workers and to monitor the implementation of schemes and advise the Central Government on matters arising out of the administration of the Act. Similarly, State Governments/UT Administrations are required to constitute their State/UT Social Security Board to carry out the provisions of the Act.

### **Conclusion**

Women Worker participation in coordination and cooperatives enhances women worker mobility and social interaction that leads to changes in house hold decision making in social benefits whole family and the society. On the basis of above analysis it can be concluded that in India women is the backbone of the families and playing an important role in the society. The women labour force constitutes one third in Indian economy and women workers faces many problems also and Government has introduced policy reforms and institutional changes required for the emancipation and empowerment of labour force. Unorganized Sector work characterized by low wages that are often irregular, minimum living standard hazardous work conditions lack of basic services. The Indian government is introduced welfare scheme related to women workers in unorganized sector and various social security insurance schemes related of Unorganized sector workers in India. These programmes help to release women effective potentiality and responsibilities and opportunities.

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