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SOCIAL SECURITY FOR UNORGANISED SECTOR IN INDIA

* Bijendr Pradhan

A Social Security System (SSS) is one whereby the state provides various benefits to those who are unable to provide the same for themselves. Such a system is generally meant to serve the socially deprived conditions, such as poverty, old age, disability, and unemployment, etc. The most important forms of social security system are retired-worker benefits, and dependents' benefits. Social security, as a system to meet the basic needs as well as contingencies of life in order to maintain an adequate standard of living, is not charity but the right of all workers, because they are the contributors towards the national income of the country. In India about 390 million of unorganized workers are deprived of these benefits. It is generally believed that unorganized workers do not contribute anything to the national income. But according to some experts unorganized sector generates 62 per cent of the GDP, 50 per cent of gross national savings and 40 per cent of national exports. As they are the contributors towards the growth of the economy they should have the privilege of social security as labour right. Now what is social security? Social security is defined as labour right because it is originated from work and is claimed out of the income towards which the labour has contributed. The Constitution guarantees rights including the right to life, equality, health, food, education, water, work and livelihood to all its citizens. These rights ensure to its citizens to lead a dignified life for themselves and for their families. Decent, dignified and safe work is a precondition for actual social security which is only possible if the workers' rights are recognized and employment is regulated. The regulation of employment is mainly concerned with service conditions and condition of work. Social security now demands comprehensive social security legislation which ensures citizen rights, worker's rights and regulation of employment.

To ensure social security in unorganised sector, the schemes like Public Distribution System (PDS) , Targeted Public Distribution System (TPDS), Annapurna Scheme, Antyodaya Anna Yojana and Mid-day Meal Scheme (MDMS) have been launched especially to provide food security to all age groups in unorganized sector.

Similarly schemes like Food for Work Programme (FFW), Jawahar Rozgar Yojana (JRY), Sampoorna Gram Swarozgar Yojana (SGSY), Jawahar Gram Samridhi Yojana JGSY, Employment Assurance Scheme (EAS) and Pradhan Mantri Gram Sadak Yojana (PMGSY) have been launched to provide employment opportunities in informal sector. Schemes like National Old Age Pension Scheme (NOAPS), National Maternity Benefit Scheme (NMBS) and Janani Suraksha Yojana (JSY) are undertaken to provide social security for workers in unorganised sector. These schemes are basically implemented at national level. Similarly, at State level the schemes like National Family Benefit Scheme (NFBS), National Old Age Pension Scheme (NOAPS) and Madhu Babu Pension Yojana (MBPY) are being implemented to ensure social security in unorganised sector in Odisha. It is the right timeto assess and examine the working and operation of those schemes in ensuring social security as well as their efficacy for the betterment of those socially deprived section.

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Objective

This Paper examine social security system for unorganized worker in India and the study calls for a Comprehensive, Universal and Integrated Social Security System for the unorganised workers in India.

The Indian Scenario of Social Security

With a presence of large unorganized sector, India has not been able to provide a quintessential social security cap to all. The Indian Economy is characterized by the existence of a vast majority of informal or unorganized labour employment. As per the Economic Survey 2007-08, 93% of India's workforce include the self employed and employed in unorganized sector. The Ministry of Labour, Government of India, has categorized the unorganized labour force under four groups in terms of Occupation, nature of employment, specially distressed categories and service categories.

1. **In terms of Occupation:**

Small and marginal farmers, landless agricultural labourers, share croppers, fishermen, those engaged in animal husbandry, beedi rolling, labeling and packing, building and construction workers, leather workers, weavers, artisans, salt workers, workers in brick kilns and stone quarries, workers in saw mills, oil mills etc. come under this category.

2. **In terms of Nature of Employment:**

Attached agricultural labourers, bonded labourers, migrant workers, contract and casual labourers come under this.

3. **In terms of Specially distressed categories:**

Toddy tappers, Scavengers, Carriers of head loads, Drivers of animal driven vehicles, Loaders and unloaders come under this category.

4. **In terms of Service categories:**

Midwives, Domestic workers, Fishermen and women, Barbers, Vegetable and fruit vendors, News paper vendors etc. belong to this category.

In addition to these four categories, there exists a large section of unorganized labour force such as cobblers, Hamals, Handicraft artisans, Handloom weavers, and physically handicapped self employed persons, Rikshaw pullers, Auto drivers, Sericulture workers, Carpenters, Tannery workers, Power loom workers and urban poor.

Though the availability of statistical information on intensity and accuracy vary significantly, the extent of unorganized workers is significantly high among agricultural workers, building and other construction workers and among home based workers. According to the Economic Survey 2007-08 agricultural workers constitute the largest segment of workers in the unorganized sector (ie. 52% of the total workers).

As per the National Sample Survey Organization (NSSO), 30 million workers in India are constantly on the move (migrant labour) and 25.94 million women workforce has been added in the labour market from the year 2000 onwards. All the more every day 13000 Indians turn 60 years and they are expected to live another average of 17years. Unfortunately only 10% of the Indians save for old age. The tragedy is that the existing social security legislations cover only 8% of the total work force of 459 million in India.

The latest report of the NSSO uploaded by the close of May 2011 about the casual workers in India between 2004-05 and 2009-10 compared to that of the period between 1999 - 2000 and 2004-05 very clearly shows that there is significant increase in the number of casual workers and decline in the number of regular workers.

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Social Security for the Unorganised Workers in India

The foregoing discussion about the growing unorganised labour force, their characteristics and the social security initiatives of the Centre, State and NGO's indicated that the needs are much more than the supports provided and the efforts must be targeted and vast enough to cover the growing unorganised workers. In this context, it is worthwhile to list out the major security needs of the unorganised workers. They are:

Food Security: Food security is considered as an important component of social security. The rural workers and weaker sections of the community are badly affected during times of drought, flood and famine, and due to similar natural calamities. The Drought Prone Area Programme (DPAP) largely confines itself in the provision of employment through rural works programme. What is required is to provide security for food in times of difficulty and during normal times. The Public Distribution System (PDS) implemented in Indian States stand as a model attempt in this direction. It is through the PDS that the government endeavours to protect the real purchasing power of the poorer sections by providing them an uninterrupted supply of food grains at prices far below market prices. It is to be noted that the PDS was introduced only to the urban areas initially, but since 1970s rural areas are also covered

Nutritional Security: It is not just 'food', but the nutrition is very important. The weaker sections of the community and the unorganised workers are not conscious about the nutrient intake. Particularly, the children and women, pregnant women and aged do not receive adequate nutrient requirements. Lack of nutrient leads to poor growth, poor health and sickness, poor performance and shorter life. There are certain initiatives by the states, local bodies and NGO's to create awareness on health and nutrition and to ensure adequate nutrient intake for the targeted groups, particularly to children and women.

Health Security: Health security can be described as ensuring low exposure to risk and providing access to health care services along with the ability to pay for medical care and medicine. Such health security should be made available to all citizens. Several studies that examined rural health conditions and health care needs highlight that the inadequate and poor rural health infrastructure, growing health care needs and health care expenses. Establishing hospitals with required infrastructure in all the villages is a question of feasibility, viability and availability of inputs and resources. However, it is a matter of concern to consider the needs of the 70 per cent of the people living in villages. The poor do not treat for common illness and sometimes to major diseases that are unidentified by them, causing higher level of untreated morbidity. Similarly, the cost and burden of treatments are ever increasing and leading to difficulty for the poor and weaker sections of the community.

Housing Security: Housing is one of the basic needs of every individual and family. The housing needs of the unorganised workers and the poor are ever increasing in the context of the decay of joint family system, migration and urbanisation. In urban areas, though housing is a major issue, the organised workers are supported by providing House Rent Allowances (HRA) or by providing houses through Housing Boards and by provising accommodation in the Quarters. There are several financing companies and commercial banks offering loans to organised workers to construct or purchase houses. These facilities are normally not available and could not be enjoyed by the unorganised workers. Moreover, the housing conditions of the rural poor are 'really poor' and there is scope for reconditioning, modification and reconstruction, in many.

Employment Security: Unorganised workers are greatly affected by the seasonal nature of the employment opportunities. The problem of under-employment and unemployment

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persist to a large extent among unorganised sectors. There are several schemes such as Swarnajayanti Gram Swaeozgar Yojna (SGSY), Pradhan Manntri Gran Sadak Yojana (PMGSY), Sampoorna Gramin Rozgar Yojana (SGRY), National Food For Work Programme (NFFWP), Indra Awass Yojna (JAY), Integrated Wastelands (IWDP), Drought Prone Areas Programme (DPAP) and Desert Development Programme (DDP) initiated to generate employment opportunities in rural India. Further, the Government has recently enacted the National Rural Employment Guarantee Act to provide 100 days guaranteed employment to rural households. Though these initiatives have contributed in reducing the rural unemployment problem, the problem of employment insecurity needs to be addressed in a wider context and solved at.

Income Security: Though income and number of days of employment are positively related, this relationship holds good mainly for organised workers. As for as unorganised workers are concerned, their income is highly influenced by nature of job, nature and type of products produced quantum of value addition, market value, competition, etc. To protect from the crop loss, Crop Insurance Scheme is available. But for various other self-employed enterprises and other jobs, there is no security available to realise income for the efforts.

Life and Accident Security: The death of a worker in a family is a great loss to the entire family and it adds burden too. The death of a worker raises the question of survival of the family left behind due to the permanent loss of income to the family. Similarly, an accident is a major problem for an informal worker since it leads to loss of income and cost of treatment. If the accident leads to permanent or partial disability, the financial loss will be severe and unimaginable. By covering the unorganized workers under the Insurance schemes of individual, family and group could alone provide security for life and accident.

Old Age Security: The workers of the unorganised sector face the problem of insecurity when they reach to the life stage of aged when they could not work for themselves. The question of dependency is a major threat to the old age unorganised workers in the context of disappearing joint family system.

Further the Unorganised Workers have the Following Insecurity Dimensions:

Poverty Levels: Poverty levels in the country are increasing every year though there has been a marginal improvement in the recent past. The unorganized labourers are directly hit either by inflation rise or by the price rise since their wage rise is always not indexed to the inflation trends in the country on the lines of their counter parts in the organized sector. Unorganized as the very definition goes are unorganized and they cannot organize themselves for the common objective of any nature like wage increase, working conditions, or the working hours. Therefore the unorganized suffer from any increase in the price of essential commodities or from any wage hike for the organized sector or for the employees in public sector. This throws the unorganized poor into more poverty than they were in before price rise or inflation rise. However, has there been any marginal increase in the wage structure for the unorganized in the rural and urban settings, this has not been in proportionate to the wage rise for the organized sector.

Casualisation of employment: Another great problem faced by the labour market is the process of casualisation and out sourcing the employment by the industry. The uncertainty has been increasing in the urban as well as rural employment market with more emphasis on the out sourcing the work force requirement by the organized industry. The casual labour suffers more from the poverty and from uncertainty of income because of casual nature of

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employment. The table given below shows the trends in casualisation and decreases in regular wage employment over the years.

Gender inequalities: Another malady of the unorganized labour is the gender inequality. If look at he above table again, we find that the female are more in casual employment than the males both in urban and the rural labour markets. We find same phenomenon in the self-employed segment also.

Old aged and the Child Labour: In the unorganized sector, we find more child labour and the persons aged above 60 years of age. Since the economy is not fully developed to replace the child labour and put the child only on education, the economy of the country still gains from the contribution of the child labour. It is the case with the aged population also. Roughly, 20.6 million persons above the age of 60 still earn their lively hood on their own.

No enforceable labour laws. The unorganized in the country do not have any enforceable labour laws. Even bonded labour abolition has not been able to wipe out the bonded labour fully in the country. Many studies reveal that the bonded labours are in a better position than the casual labourers in the rural India for the food at least in many cases is assured. The minimum wages act has never been fully enforced even in the organized industrial markets for the casual labour they engage. The industrial disputes Act, The trade Unions Act etc. are from the reach of the unorganized workface thereby making them more insecure than their counterparts in the organized sector. Thus, the insecurity in the unorganized labour market is multi dimensional with rough surfaces. The workforce in the unorganized sector therefore requires immediate attention from the policy makers.

Conclusion

In the above discussion, an attempt has been made to understand the nature and growth of unorganised workers, the initiatives of social security towards unorganised workers and to highlight the needs of the unorganised workers on social security aspects. the unorganised workers account for about 93 per cent of the total workforce and there is a steady growth in it over years. It was also observed that the unorganised workers would expand further due to globalisation. It was argued that India had a long tradition of social security and social assistance system directed particularly towards the more vulnerable sections of society. The institution of self sufficient village communities, the system of common property resources, the system of joint families and the practice of making endowments for religious and charitable provided the required social security and assistance to the needy and poor of the nation.

Unorganized sector therefore requires to be given more importance than their counter parts in the organized sector for they are the major breadwinners to the economy of the nation.

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